



# IMPLEMENTATION OF TRANSPARENT AND ACCOUNTABLE PRINCIPLES IN SCHOOL FINANCIAL MANAGEMENT

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## Abstract :

*Transparent and accountable school financial administration supports the smooth running of education programs. Through proper planning, recording, and reporting, funds are used efficiently and prevent misuse. This principle is important to improve the quality of education, achieve educational goals, and involve stakeholders in the supervision and evaluation of school financial management. The discussion uses a qualitative approach with a literature analysis method. Data were collected from various documents such as books, journals, notes, and digital sources. After collection, a content analysis was carried out on the data, including understanding, explanation, and conclusions, with reference to information from writings, recordings, and images related to the research. School financial transparency means openness of information on the use of funds that is clear and accessible to all parties, building trust and ensuring fairness. Accountability is the responsibility of the institution in managing funds according to plans and regulations. This openness encourages community participation and trust, in accordance with the principles of fairness, efficiency, and public accountability. Transparency and accountability in school financial management are important to build trust and ensure efficient use of funds. Through open reporting, internal supervision, and community and school committee involvement, fund management becomes fair and responsible, supporting the achievement of quality education and effective and sustainable financial governance.*

**Keywords:** Financial Administration, Transparency, Accountability

## INTRODUCTION

It is essential for school financial administration to support various educational programs and activities. Budget planning, transaction recording, reporting, and auditing are all part of good financial management to ensure that school funds are used transparently and effectively. A good financial administration system helps schools stay operational and prevents misuse of funds. Since all aspects of education are closely related to finance, financial administration in schools is very important. Although not entirely, the state of school finances has a direct impact on the quality of education, especially in relation to facilities and learning resources. Many schools are unable to conduct learning well simply because there is not enough money to pay teachers and provide facilities and learning resources. (Ulhasnah dkk., 2025).



Implementation of the Principle of Transparency and Accountability in School Financial Management The implementation of the principle of transparency and accountability in school financial management plays an important role in assessing the extent to which educational goals have been achieved, the effectiveness of fund allocation, and the integrity of financial management. In addition, this principle also includes the evaluation of budget planning and the implementation of various activities in schools. The benefits of implementing the principle of transparency and accountability lie in its ability to ensure that educational goals can be achieved optimally and efficiently. Financial supervision and reporting must be carried out regularly and continuously, so that we can know the extent to which these goals have been achieved. This process can be carried out in various ways, such as internal audits, open reports, and the involvement of related parties such as school committees, parents of students, and educators. With this approach, school financial management can be more successful in evaluating existing learning programs and making the necessary improvements to ensure optimal achievement of educational goals. (Kholiq & Wahyunik, 2025)

In order to achieve the national education targets stipulated in Law of the Republic of Indonesia Number 20 of 2003 concerning the National Education System, it is very important to have efficient, transparent, and accountable financial governance. Good financial management in the education sector will ensure the proper allocation of funds to improve the quality of education, while minimizing the risk of misuse of funds that can damage the sustainability of education programs. (Law of the Republic of Indonesia Number 20 of 2003). Mulyono stated that for the advancement of education in Indonesia, the need for an accountable and transparent education financial management system is increasingly urgent. Effective and targeted budget distribution is an important element that influences the success of the education system in the government's efforts to improve education standards. In this case, transparency and accountability in the management of education finance will ensure that the funds provided are used to improve the quality of education and are not misused. (Norsyifa & Suraijiah, 2024)

This study highlights the application of the principles of transparency and accountability in school fund management, which includes not only the explanation and objectives of these two principles but also their important role in supporting the achievement of overall educational goals. Unlike other studies that usually only look at school financial management in general, this study emphasizes the application of the principles of transparency and accountability, by prioritizing the values of openness and responsibility as the main basis. With this approach, the author aims to thoroughly explain the concept of transparency and accountability in school financial management, starting from the definition, objectives, to its strategic role in realizing efficient, effective, and accountable financial management to all parties involved.

## RESEARCH METHOD

This study uses qualitative methods and literature analysis. Autobiographies, personal letters, books, diaries, memoir clippings, official government and private documents, data stored on servers, flash drives, and websites are some categories of documentary materials used for data collection. The writing process begins with reading literature, including books, journals, and interviews with experts relevant to the research topic. After the data is collected, the next step is to analyze it. Information obtained from various types of documentation, such as writings, audio recordings, and images, is very important for the discussion being conducted. This method is called research analysis. The author uses the content analysis method in this phase, which includes understanding the data, adding explanations, and drawing conclusions.

## **FINDINGS AND DISCUSSION**

### **Understanding Transparency in Financial Management**

In financial management, transparency means conveying information about finances in a way that is easy to understand, complete, and accessible to all interested parties to ensure that financial management is carried out fairly, responsibly, and accountably. In this case, transparency aims to foster trust, avoid misunderstandings, and ensure that every use of funds is in accordance with regulations and objectives.

"Information related to an organization that can be accessed easily and free of charge by parties affected by the policies taken by the organization" is the definition of transparency, according to Abidin. Relevant data on the performance of the institution must also be available and presented in an easily understood format or channel. In addition, Hermawan argues that "transparency is related to information that is open and accessible to anyone." Hertanto stated that transparency is defined as the submission of financial reports. (Utama & Setiyani, 2014)

With transparency of information systems, the public can access various information about public services. To achieve a good understanding, clear accountability is needed. A good understanding should emerge when the subject is clear, not just a theory. Actions that must be taken to improve school accountability. First, educational institutions must establish rules on the accountability system that include mechanisms to determine who is responsible for what is done. Second,

schools must create ethical standards and systems to supervise organizers and carry out supervision, with clear and firm sanctions. Third, schools must create relevant development plans. From the beginning, the plan must be communicated to the community and other stakeholders. Fourth, convey information about school activities to those who are entitled to receive educational services. Finally, the performance plan must be updated to meet new commitments (Adzkie dkk., 2024). In addition, implementing good financial responsibility requires a plan and comprehensive. Here are some ways that can be done: a) a. Transparency and Public Reporting: Presenting

financial reports that are transparent, detailed, and easily accessible to all stakeholders, Using information technology to present financial reports online, b). Internal Supervision and Audit: Conduct periodic internal audits to ensure that all financial transactions are in accordance with existing regulations, Organize an independent supervisory group to supervise and assess financial performance, c). Education and Training: Conduct training for staff on the significance of responsibilities and methods to achieve them, Organize workshops and seminars on efficient financial management, d) Utilization of Technology: Implement an integrated financial information system to streamline the recording and reporting process, Utilize accounting applications and programs to improve effectiveness and accuracy, e). Clear Policies and Procedures: Develop and implement clear and easy-to-understand financial policies and procedures, Ensure that all staff understand and follow the policies, f). Management Commitment: Ensure that top management demonstrates a high level of dedication to financial accountability, Develop a culture within the organization that promotes transparency and responsibility.

It can be concluded that transparency in financial management is a very important principle, which emphasizes transparency, integrity, and responsibility in all aspects of fundraising. This transparency serves to avoid confusion, strengthen public trust, and ensure that resources are used effectively and in accordance with their objectives, by providing clear, accurate, and easily accessible financial information. Implementing transparency is the foundation for building quality financial governance in various sectors, including government, organizations, and private companies.

### **Understanding Accountability in Financial Management**

Accountability is the obligation to provide an explanation or response regarding the results of the work and actions of organizational managers to parties who are entitled or have the right to request information or accountability (Mubin, 2018).

Accountability refers to an institution's responsibility for activities carried out in a certain period that are reported through certain media. Accountability is a state in which someone is assessed by others based on their capabilities in completing work to achieve results that are their responsibility. In terms of financial management or administration, accountability indicates that the expenditure of school funds must be accounted for in accordance with the plans that have been prepared and determined. Schools should use funds in a responsible manner, following previously prepared plans and regulations. This responsibility lies with parents, the community, and the government. According to Mardiasmo, accountability is a form of responsibility that includes the presentation, reporting, and disclosure of all activities and activities that are the responsibility of the principal who has the right and obligation to request such accountability (Bagus Setiawan & Shaleh, 2023).

The following are the criteria for accountability in finance: 1) responsibility for public funds; 2) timely delivery; and 3) the existence of an audit or response from the government. The principle of public accountability is

a measure to assess the extent to which the services provided are in accordance with the values or external norms held by stakeholders who are interested in the service. Thus, accountability includes responsibility for all previously planned activities, and the plan must be in line with the implementation during a certain period, so that reports on all school fund expenditures can be prepared. Thus, accountability is an assessment of the relationship between activities that have been carried out by the school, the use of funds, and the achievement of learning outcomes in accordance with existing regulations (Habibatulloh dkk., 2022).

It is understandable that accountability is an effort that needs to be made by an institution to provide an explanation of activities or reports clearly and regularly to certain parties. This is also relevant in educational institutions, where

accountability is very important as a form of reporting, especially in the financial management of educational institutions.

In a situation where someone is judged by others based on how well he or she completes the tasks required to achieve the set goals, the term "accountability" is used. In financial management, accountability means that the management of school funds must be accountable in accordance with previously made plans and in accordance with applicable regulations and plans. Parents, the community, and the government can be responsible for this. The three main pillars of building accountability are as follows: (1) school administrators must be open to input and involve all parties in school management; (2) there must be performance standards in each institution that can be measured in carrying out their duties, functions, and authorities; and (3) there must be a commitment to creating a good environment for providing services to the community with simple procedures, affordable costs (Rofiq, 2017).

### **Implementation of the Principle of Transparency in School Financial Management**

Transparency in school funding refers to the dissemination of information on the use, transfer, and disclosure of funds to all relevant parties, including teachers, students, school committees, and the general public. This principle is in line with Regulation Number 20 of 2003 Article 48, which states firmly that education funding must be allocated based on the principles of effectiveness, efficiency, public accountability, and fairness (Heliani dkk., 2022). Transparency of school financial management covers the entire financial cycle, from planning, implementation, reporting, to evaluation. The application of the principle of transparency can be done in various ways, such as the following:

**a. Open and Participatory Planning:** Financial planning is a very important initial step to ensure that school financial management is visible to everyone. At

this stage, transparency includes many important elements. 1).Stakeholder Participation: During the process of creating the School Activity and Budget Plan (RKAS), the school committee, teacher representatives, parent representatives, and foundation institutions (if private schools) are involved. 2).Open Deliberation: The school holds a joint meeting to determine which funds are most important to meet actual and appropriate educational needs.3).Transparent Documentation: The results of the planning are documented regularly and shared both through printed media (such as bulletin boards) and online (such as the school website, committee WA groups, etc.).

**b.Accountable Budget Implementation:**After the plan is approved, the next step is to implement the budget. In this stage, transparency can be implemented in the following ways: 1).Compliance with the RKAS: The use of funds must be based on the RKAS that has been approved. Every expense must be documented with proof of transaction such as invoices, notes, or receipts.2).Regular Recording: The financial reports of the school's finance ministry are recorded regularly and directly. This is done either manually or through digital technology, such as the BOS Salur application.3).Supporting Documents: To ensure proper budget utilization, every expense incurred must be accompanied by proof of activity, such as photos, attendance lists, or activity reports(Maimunah & Elgina, 2023).

**c.Regular and Open Financial Reporting:**Is an important step to ensure that all stakeholders are accountable and transparent. The implementation methods include: 1).Monthly/Quarterly/Semester Reports: Schools routinely report budget implementation to the education office and school committee.2).Visual Summary: Schools can display reports in a concise and clear graphic or table format to help the general public understand the information.3).Information Dissemination: Financial reports are disseminated through various channels, such as on the school bulletin board or on the school's official website.

**d.School Financial Information Board:**This board is a real example of openness that can be accessed by all parties involved. In its implementation, it includes:1).Complete and Latest Information: The information board displays data on income and expenditure of BOS and non-BOS funds, along with the date, origin, and category of fund use.2).Routine Updates: Routine updates, such as every month, allow parents and the public to know the progress of the school's finances.3).Proper Placement: Data must be placed in an easily accessible location, such as near the teacher's room, principal's room, or the main entrance of the school.

**e.Internal and External Audit:**Is an important monitoring tool to ensure the utilization of funds in accordance with regulations.1).Internal Audit: conducted routinely by the supervisory team or school treasurer together with the principal to assess compliance with the RKAS.2).External Audit: This audit is conducted by institutions such as the Regional Inspectorate, BPK, or independent auditors to assess overall transparency and accountability.3).Follow-up on Audit Findings: Audit results help expand the financial management system to be more than just administrative obligations.

**f.Community and School Committee**

**Involvement:**Active community and school committee involvement will support maximum transparency. This is implemented in various ways:1).Evaluation Meeting: The school invites parents and committees to attend evaluation meetings related to budget use, especially after the quarterly report.2).Submission of Input and Criticism: Educational institutions provide communication channels that allow parents and the community to convey opinions, suggestions, and criticisms regarding utilization.3).Increasing Financial Knowledge of Citizens: The school provides education to parents and committees on how to understand school financial reports so that they can understand the information presented(Suyati, 2020).

### **Implementation of Accountability Principles in School Financial Management**

Financial accountability is a term that refers to the process of ensuring that funds are managed properly, financial reports are prepared clearly, and all actions related to funds are carried out in accordance with applicable regulations(Fatra & Harapan, 2017). The principle of accountability emphasizes that people who are trusted must manage resources for the parties who give their trust. The goal is to create financial reports that are clear and in accordance with regulations(Idawati & Eleonora, 2020). As humans, we have responsibilities towards ourselves, our environment, and Allah SWT, our creator. In the Islamic perspective, accountability means an individual's awareness of his/her actions or behavior, whether done intentionally or unintentionally(Windasari, 2024).

Accountability means that school financial managers, such as the principal, treasurer, and committee, must be able to explain and be responsible for every decision they make regarding the management of funds and ensure that the funds are used for the intended purpose (Prapliyati & Margunani, 2019).

If school funds are managed well and accounted for properly, schools can ensure that educational programs, facilities, and services run as planned and

deliver results. The main purpose of accountability in school financial management is to ensure that the resources managed by the school are utilized optimally to achieve educational goals and improve the overall quality of education. Maintaining the integrity and reputation of educational institutions depends heavily on accountability. It ensures that funds from the government, parental donations, and other sources are used appropriately according to the approved budget. In addition, accountability helps prevent and control misuse of funds(Kurniawati & Hanif, 2024).

To implement the principle of accountability in financial management and ensure that financial reports can be accounted for and supervised by all stakeholders, schools can do the following: a.Routine and Scheduled Financial

**Reporting:** Financial reports that are carried out regularly and on schedule ensure that educational institutions prepare and submit financial reports on time. To enable all stakeholders to monitor the school's financial condition consistently, these periodic reports present details on income, expenses, and remaining budget. Consistent reports sent on time increase transparency and increase responsibility in financial management. Regular reporting on school finances allows parents of students to know how much funding their school receives and how the funds are used. This not only provides a clear picture of how funds are used, but also increases parental trust in the school's financial management. This stronger trust can help schools and parents get closer to each other and encourage parents to participate in activities held by the school (Arifin, 2016).  
**b. Internal and External Audit:** About school financial management is carried out independently and impartially by experts to evaluate and ensure that school financial management is effective and efficient. To ensure that the resources managed by the school are used in accordance with the objectives that have been determined, this effort involves analysis and assessment of ongoing financial policies, procedures, and operations (Wahyuni dkk., 2024).

Both internal and external audits are essential to ensure that school financial management is running properly, in accordance with regulations, and accountable. Teams within the school, such as the principal and school committee, conduct internal audits to assess whether financial management has been carried out in accordance with established procedures. On the other hand, external audits are conducted by independent auditors who have no relationship with the institution.

Both types of audits, whether conducted internally or externally, are essential to prevent violations in education. Therefore, resources can be optimized and maximized, and losses can be minimized. Good supervision ensures that educational activities are carried out effectively and in accordance with established plans and procedures.

### **Transparent and Accountable Financial Management Strategy**

School financial management, for example, must be transparent in accordance with the principle of open education. Everything must be open, including the source of funds, use, and accountability, so that interested parties can easily learn it. Encourage parents, communities, and governments to fund or participate in the implementation of all programs in educational institutions that require financial transparency. In addition, openness can foster trust between the government, the community, parents of students, and school residents by providing sufficient and easily accessible information. The school activity and budget plan (RKAS) and the school income and expenditure budget plan (RAPBS) are some examples of financial data that can be publicly accessed by all interested parties in education, including parents of students. This document is located on the school bulletin board, and the RPA, the university budget activity plan, can be accessed online.

Accountability is a condition that is assessed by other parties based on



how well the organization carries out its duties to achieve the goals given to it. One of the requirements for accountability in the financial management of educational institutions is the ability to be responsible for how funds are used in accordance with applicable plans and provisions. The purpose of accountability for educational institution financing is to assess the performance of educational institutions and stakeholder satisfaction with the services provided; involving the community in monitoring education services; and asking education providers to be responsible for their commitments to stakeholders regarding funds received from the government, parents, and the community (Wahyudin, 2021).

Financial control of educational institutions is an integral part of management. In general, the word "management" comes from the word "manage", which means "to monitor or handle". Management is usually understood as a profession, discipline, or skill. In science, management is defined as a field of knowledge that tries to understand why and how people work together to achieve certain goals and create a system of cooperation that is more beneficial for everyone. According to the Ministry of National Education, Therefore, financial management of educational institutions or schools can be defined as a series of financial management actions that include planning, recording, spending, supervision, and accountability for the finances of educational institutions or schools. Financial management includes the

process of managing or administering finances that include recording, planning, implementing, accountability, and reporting. Three types of funding sources can be used by schools or educational institutions: a. Funds from the government, both central and regional, both general and special, allocated for education. b. Parents of students. c. The community, bound or unbound (Sembiring & Riandani Rezki, 2023).

Public policy and student outcomes are closely linked to school finance. In the current economic uncertainty, school funding is a major concern. Decisions about school funding must be made carefully because of the per-pupil allocation of funds and changes in the tax system that impact revenues. School districts face challenges to improve the efficiency of their operations due to declining enrollment, declining revenues, and improvements to school facilities. Experienced school financial officers can use a variety of approaches to support a structured approach in the current difficult financial environment. There is a clear and accountable management approach, and the focus is on building and maintaining community trust. School financial officers can better collaborate with administrators, board members, academic leaders, and the community because they can communicate with a variety of groups. Involving stakeholders in long-term planning will increase support and confidence, and will encourage strategic goals to be achieved.

All parties involved need to work together so that programs and activities can be better implemented through transparent budget management. Transparent financial control can be defined as a management process that can be accounted for in accordance with existing laws. The principle of accountability guides the implementation of this regulation, from the submission stage to the report must be completed within the specified time and have valid evidence. Standard procedure (SOP) guidelines are clearly needed to implement transparent financial management. These SOPs must not only follow existing regulations but must also be evaluated to see how the organization implements them (Arpah, 2016).

In order for school resources to be used effectively and efficiently, financial management strategies are very important. The advantages and disadvantages of school financial management strategies are as follows: **Advantages:** a.Helps in finding financial problems early and taking action.b.Ensures funds are available for all operational needs and education programs.c.Increases transparency and accountability of use.d.Reduces operational costs without reducing the quality of education. **Disadvantages:** a.Limited budgets can limit education activities and programs.b.School operations can be disrupted if funds are insufficient or late.c. Waste or misuse of funds can occur if financial managers do not have the right competencies.d.Effective and efficient financial management in schools is very important to support the success of education.e.success of the education process.

So that funds can be used wisely and appropriately, professional, transparent and accountable management is needed to overcome challenges and deficiencies such as limited budgets, insufficient funds and incompetent financial management (Dini Melinda dkk., 2024).

Ethical values underlie open financial management, which ensures that financial data is handled fairly and responsibly. Accounting transparency is necessary to foster trust among stakeholders and demonstrate a commitment to ethics in financial transactions. Financial transactions and reporting need to be presented clearly in order to identify, address, and resolve potential conflicts of interest, especially those involving money. The principle of fairness influences financial decisions by emphasizing fair financial management practices and equity in the distribution of resources. By implementing ethical standards of financial transparency, organizations can create a culture that supports trust, honesty, and accountability. This will strengthen their position and relationships with stakeholders.

To advance in financial management, organizations must continue to provide accurate, understandable, and accessible financial information. Financial transparency, which meets legal requirements and fosters trust among stakeholders, is a hallmark of good corporate management. When strategic planning and forecasting are supported by accurate financial reporting, companies can predict future performance and make informed decisions. Organizations must change their financial management procedures to keep up

with regulatory changes and technological advances to remain consistent, responsible, and transparent (R. Hakim, 2024).

## CONCLUSION

To build trust, ensure funds are used properly, and encourage openness and responsibility, transparency and accountability are essential in financial regulation and management. These two principles are realized in educational institutions through clear reporting and internal supervision, as well as the involvement of parents, the community, and the government. Institutions can provide efficient and reliable educational services and ensure integrity in the

management of public funds by implementing transparent policies, clear procedures, and utilizing appropriate technology and audits.

The purpose of school financial management for transparency and accountability is to ensure that funds are used appropriately, effectively, and responsibly. To achieve this, open and participatory planning, budget implementation in accordance with the RKAS, routine and easy-to-understand financial reporting, and open information boards. In addition, internal and external audits, as well as community and school committee participation in budget evaluations, consistently improve supervision and improvement of the financial system. Therefore, these principles support the achievement of effective and open educational goals.

To foster trust and ensure that funds are used efficiently and effectively, educational institutions must have transparent and accountable financial management. Publicly available budget plans and financial reporting encourage parents, communities, and governments to participate more actively. This control process includes not only technical elements such as planning and monitoring, but is also based on ethical principles to ensure that everyone has rights and responsibilities. Despite constraints such as limited budget and management capacity, approaches such as stakeholder engagement and adaptation to changes in laws and technology are essential to building financial governance that is sustainable, efficient, and focused on improving the quality of education.

The conclusion contains the short summary of the findings and discussion, presented briefly, narrative, and conceptual. Avoid using bullet and numbering.

The conclusion and recommendation of the author are given in this section and are consistent in using the term "Conclusion". The conclusion of the research should serve the urgent purposes of the study within this section. This can be followed by suggesting the relevant future studies.

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