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Perceived Financial Transparency and Accountability in Relation to School Service Quality: A Single-School Case Study in Bireuen, Aceh

Evi Juliyanti[1], Fatimah Zohra[1], Fithriani[1], Fitriati[1], Eva Novita[2], Sonny Muhammad Ikhsan Mangkuwinata[1], Saiful Bahri[1]
[1]Master's Program in Educational Administration, Graduate School, Universitas Almuslim, Bireuen, Indonesia.
[2]Chemical Engineering Department, Faculty of Engineering, Universiti Teknologi PETRONAS, Perak, Malaysia.

ABSTRACT
This case study examines the associations between staff perceptions of financial transparency, financial accountability, and school service quality in one school in Bireuen Regency, Aceh, Indonesia. A cross-sectional questionnaire survey was administered on paper to 30 teachers and administrative staff (21 teachers, 9 administrative staff) of one public senior high school (School ABC), using 15 five-point Likert items. Associations were estimated with multiple linear regression, supplemented by heteroscedasticity-consistent standard errors because of the small sample. Perceived financial transparency was positively associated with perceived school service quality (unstandardised coefficient B = 0.424, standardised coefficient β = 0.494, probability value p = 0.003; p = 0.022 with heteroscedasticity-consistent standard errors of type HC3). The association for perceived financial accountability was weaker and not robust (B = 0.307, β = 0.321, p = 0.043; HC3 p = 0.072; HC3 95% confidence interval [CI] −0.029 to 0.644). The model accounted for 45.4% of the variance (coefficient of determination R^2 = 0.454; adjusted R^2 = 0.413; F-statistic with 2 and 27 degrees of freedom [df], F(2, 27) = 11.22, p < .001). The findings describe perceptions within one school and do not support causal claims or generalisation to other schools. They indicate where a larger multi-school study with independent measures of service quality should focus: accessible financial information, clear financial responsibilities, proper reporting, and regular monitoring.

Corresponding Author:
Eva Novita
Universiti Teknologi Petronas, Malaysia
Email: eva_25013130@utp.edu.my

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Introduction

The Educational service quality is an important indicator of effective school management because schools are responsible not only for delivering learning activities but also for providing administrative, academic, and institutional services that support students and other stakeholders. High-quality educational services require schools to provide reliable services, respond appropriately to stakeholder needs, maintain professional interactions, and provide adequate facilities and learning support. In this context, service quality represents an important outcome of school management because the effectiveness of educational institutions is experienced directly through the services provided to students, parents, teachers, and the wider school community. Previous research has conceptualized educational service quality through dimensions including reliability, responsiveness, assurance, empathy, and tangible aspects, emphasizing that service quality extends beyond classroom instruction to the broader educational service environment (Fitri & Kurniawati, 2021).

One factor that may be related to educational service quality is the effectiveness of school financial management. Financial resources provide the foundation for implementing educational programs, maintaining facilities, supporting learning activities, and delivering administrative services. However, the availability of financial resources alone does not necessarily guarantee effective educational services. School funds must be appropriately planned, allocated, utilized, monitored, and evaluated to ensure that financial resources contribute to institutional objectives. Recent studies have emphasized that effective school financial management requires appropriate planning, efficiency, transparency, accountability, and evaluation to support educational quality (Alif & Ahmad, 2024; Rostiani et al., 2024).

Financial accountability is particularly important because schools manage public and institutional resources that must be used in accordance with established objectives, procedures, and regulations. Accountability requires school managers to demonstrate responsibility for financial decisions and provide adequate information and documentation regarding the use of school funds. In school settings, accountability may involve clear responsibilities, accurate financial reporting, appropriate decision-making procedures, monitoring, and the availability of information that enables stakeholders to evaluate financial management. Research on secondary school principals in Malaysia indicates that accountability and transparency are important components of school financial management, while weaknesses in financial knowledge and management practices can create challenges for monitoring and stakeholder support (Yasin & Mokhtar, 2022). Similarly, Gusnardi et al. (2021) found that financial management in vocational schools in Pekanbaru had generally implemented accountability and transparency principles, although these practices still required improvement and innovation.

Financial transparency complements accountability by ensuring that relevant information about the management and use of school funds is accessible and

understandable to stakeholders. Transparency can include the publication and accessibility of financial reports, the availability of financial information systems, disclosure of audit information, and communication of institutional performance. Transparent financial practices can reduce information asymmetry, facilitate stakeholder monitoring, and strengthen trust in school management. Empirical evidence from Indonesian schools shows that transparency and accountability are positively associated with the efficiency and effectiveness of school activities. Using questionnaire data from school principals, vice principals, and school treasurers, Rohman et al. (2024) found that both transparency and accountability significantly and positively influenced the effectiveness and efficiency of school activities.

Recent evidence further demonstrates the relevance of governance mechanisms in school financial management. Haryanto et al. (2026), using survey data from 216 principals across 459 public primary and secondary schools in Indonesia, found that accountability, transparency, and internal control positively affected the effectiveness of School Operational Fund management. Accountability and transparency were both statistically significant predictors, although internal control demonstrated the strongest effect. These findings suggest that financial governance mechanisms can play an important role in determining how effectively school resources are managed and converted into educational activities.

The potential connection between financial governance and educational quality has also been documented in different educational contexts. Sabaniah et al. (2025), through a qualitative case study of the Indonesian Citizens' Education Center in Klang, Malaysia, found that transparent and accountable financial management was associated with efforts to strengthen educational quality and institutional trust. Although the study was qualitative and focused on a specific educational institution, its findings reinforce the argument that financial governance is not merely an administrative requirement but can form part of broader strategies for educational quality improvement. In Indonesia, Rostiani et al. (2024) similarly examined educational financing management in vocational high schools and highlighted the importance of planning, implementation, evaluation, and accountability in supporting school quality.

More direct evidence concerning educational service quality is provided by Fitri and Kurniawati (2021), who examined the effects of financial accountability and transparency on educational service quality in 19 vocational high schools in South Tangerang. Their study involved 115 respondents comprising principals, school committee members, teachers, and administrative staff. Using questionnaire data and structural equation modeling, the authors found that both accountability and transparency significantly affected educational service quality. Their model explained 37% of the variance in service quality, while transparency showed a stronger statistical contribution than accountability. The study also found that assurance and empathy were among the strongest dimensions of educational service quality.

The relevance of this issue is particularly evident in the Indonesian educational context, including Aceh. Husnidar et al. (2024), for example, examined education financing management in junior high schools in Aceh Barat Daya and found that financing was planned through the School Activity and Budget Plan (RKAS), while implementation incorporated principles of flexibility, effectiveness, efficiency, transparency, and accountability. The study linked financial management practices with efforts to improve the quality of learning. However, its qualitative design focused on the implementation of education financing rather than quantitatively testing the relationship between financial governance and educational service quality.

Despite the growing literature on school financial management, several aspects remain insufficiently examined. Existing studies have frequently focused on the implementation of financial management, the effectiveness of School Operational Fund management, or the general quality of education. Other studies have examined accountability and transparency as governance practices without directly connecting them to school service quality. Moreover, the evidence is concentrated in specific geographical and institutional settings, including South Tangerang, Pekanbaru, Semarang, and Aceh Barat Daya (Fitri & Kurniawati, 2021; Gusnardi et al., 2021; Husnidar et al., 2024; Rohman et al., 2024). Consequently, documented evidence on how staff perceptions of financial transparency and financial accountability relate to perceived service quality remains limited in the Acehnese school context, including Bireuen.

This gap is important because financial governance practices may operate differently across educational settings due to differences in institutional capacity, stakeholder participation, resource availability, and local administrative practices. Therefore, findings from other regions cannot automatically be transferred to a school in Bireuen. A single-school study cannot establish how widespread any pattern is, but it can document how staff perceptions of financial governance and service quality are related in one local setting, which provides context-sensitive evidence for later multi-school research.

Schools in Indonesia manage funds from several sources, including government operational funds, and the use of these funds is expected to be open to the people who work in and depend on the school. Within a school, teachers and administrative staff are internal stakeholders. They see how budgets are planned and used, they deliver the services that students and parents experience, and their view of how open and accountable financial management is can shape how they judge the school's overall service. Haryanto et al. (2026) examined this issue in the management of the School Operational Fund, which shows why financial governance is relevant to the way schools function.

The specific problem addressed here is that the two dimensions of financial governance, transparency (openness of information) and accountability (answerability of managers), are usually discussed together, so it is unclear whether staff link each of them

to perceived service quality, and to what degree, when both are examined in the same model. The studies cited above address school financial management in different settings and with different outcomes. This study therefore examines both dimensions side by side, using the perceptions of teachers and administrative staff in one school.

Accordingly, this study aims to examine how perceived financial transparency and perceived financial accountability are associated with perceived school service quality in one school in Bireuen, Aceh. Specifically, the study examines the individual associations of financial transparency and financial accountability with school service quality and their joint association. The study contributes a documented single-school case from an underexamined local context in Aceh, in which school financial governance is related to an outcome directly experienced by educational stakeholders. The findings are expected to inform school leaders and education authorities about which aspects of financial governance staff perceive as most closely tied to service quality, and to guide the design of larger studies.

The study addresses three research questions (RQ). RQ1: Is perceived financial transparency associated with perceived school service quality? RQ2: Is perceived financial accountability associated with perceived school service quality? RQ3: Are the two jointly associated with perceived school service quality, and how much of its variance do they account for? The objectives are to (1) estimate the association of each financial governance dimension with perceived service quality, (2) estimate their joint association and explained variance, (3) test how robust these estimates are in a small sample, and (4) interpret the results in relation to agency theory, stakeholder theory, and the dimensions of SERVQUAL, a multi-dimensional model of service quality.

Theoretical Framework and Research Model

This study draws on agency theory, stakeholder theory, and the SERVQUAL model. Agency theory describes the information asymmetry between those who manage resources and those who depend on how they are used (Jensen & Meckling, 1976). In school, the principal and financial managers hold information about the sources and use of funds that teachers, administrative staff, and parents cannot observe directly. Financial transparency reduces this asymmetry by making information accessible, and financial accountability obliges managers to account for their decisions through reporting and oversight. Stakeholder theory adds that organisations are evaluated by the groups affected by their activities (Freeman, 1984), so staff who perceive open and accountable financial management are expected to hold more favourable views of the school's conduct.

School service quality is conceptualised through the five SERVQUAL dimensions of reliability, responsiveness, assurance, empathy, and tangibles (Parasuraman et al., 1988), as applied to schools by Fitri and Kurniawati (2021). The proposed link is perceptual: when staff see that financial information is accessible and that responsibility for funds is clear

and monitored, they are more likely to judge that the school delivers promised services reliably, can be trusted, and maintains adequate facilities. This reasoning motivates associative hypotheses. It does not imply that transparency or accountability causes service quality, which a cross-sectional single-school design cannot establish.

Figure 1 presents the research model. Perceived financial transparency (X1) and perceived financial accountability (X2) are each hypothesised to be positively associated with perceived school service quality (Y) (hypotheses H1 and H2), and jointly (H3).

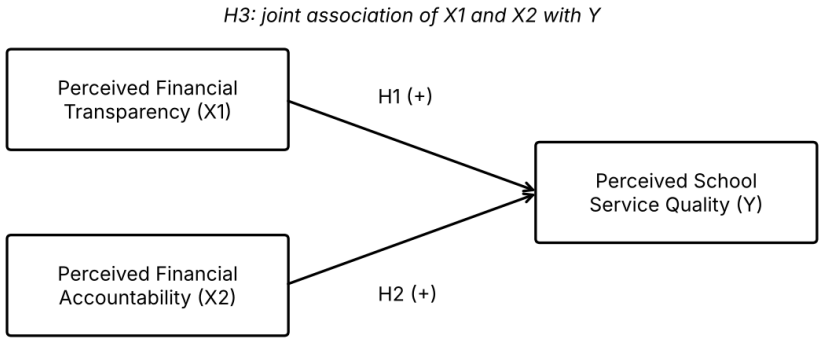


Figure 1. Research model; Arrows denote hypothesised positive associations, not causal effects.

Methods

This study used a quantitative cross-sectional survey in a single-case design to examine the associations between perceived financial transparency, perceived financial accountability, and perceived school service quality. The approach is associative: it estimates the direction and strength of relationships among variables measured at one point in time, without manipulating any of them. It was conducted in one public senior high school in Bireuen Regency, Aceh, Indonesia, referred to here as School ABC to protect the school's confidentiality, between 15 and 17 April 2026. Research permit No. 1847/Pasca-Umuslim/KM.2026 was obtained. Participation was voluntary, and respondents consented by completing the questionnaire after reading an information statement.

The population comprised teachers and administrative staff of the school. Thirty respondents (21 teachers and 9 administrative staff) were selected by purposive sampling, because the study required informants with direct experience of the school's administrative and financial processes. The inclusion criteria were currently employed at the school, at least one year of work experience, and familiarity with school administrative and financial management practices. Purposive sampling limits statistical generalisation, and the findings are therefore confined to the respondents of this school. The sample size was determined by the number of eligible staff who agreed to participate and not by an a priori power calculation. A sensitivity analysis showed that, with a sample size (n) of 30,

two predictors, a significance level (α) of 0.05, and statistical power of 0.80, the omnibus test can detect only a large effect (Cohen's f^2, an effect-size index for regression, of at least 0.36, equivalent to $R^2 \geq 0.26$); a medium effect ($f^2 = 0.15$) would require about 68 respondents. Non-significant results should therefore be read as inconclusive and significant results as imprecise.

Research Procedure

Figure 2 summarises the research procedure. After the research permit (No. 1847/Pasca-Umuslim/KM.2026) was obtained, the school principal was informed on 15 April 2026. The questionnaire was checked for wording by the supervisors, and eligible staff received an information statement on the purpose of the study, voluntary participation, and confidentiality before completing the paper questionnaire in person on 15–17 April 2026. Responses were entered into a spreadsheet, checked against the paper forms, and screened for missing values.

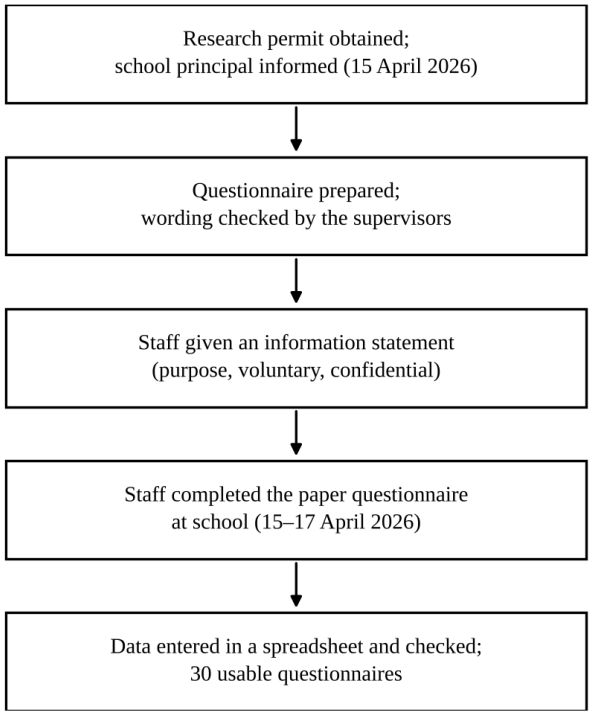


Figure 2. Research procedure.

Variables and Hypotheses

The study examined perceived financial transparency (X1) and perceived financial accountability (X2) as independent variables and perceived school service quality (Y) as the dependent variable, as shown in Figure 1. Three hypotheses were formulated:

H1: Perceived financial transparency is positively associated with perceived school service quality.

H2: Perceived financial accountability is positively associated with perceived school service quality.

H3: Perceived financial transparency and perceived financial accountability are jointly associated with perceived school service quality.

Instrument and Data Collection.

Data were collected in person using a structured paper questionnaire consisting of three constructs: financial transparency (X1), financial accountability (X2), and school service quality (Y). The items were drafted by the authors following the dimensions reported by Fitri and Kurniawati (2021); they are not a validated adaptation of that instrument. Financial transparency covered accessibility and disclosure of financial information, financial reporting, information systems, audit information, and performance information. Financial accountability covered responsibility, financial information accuracy, clarity of targets, reporting, and monitoring. School service quality covered reliability, responsiveness, assurance, empathy, and tangible aspects. Each item was measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Operational definitions. Financial transparency (X1) is the extent to which respondents perceive that the school's financial information is accessible and disclosed, reported, supported by information systems, and open to audit and performance review (items FT1–FT5). Financial accountability (X2) is the extent to which respondents perceive that financial responsibility is clear, information is accurate, targets are defined, reports are made, and spending is monitored (items FA1–FA5). School service quality (Y) is the extent to which respondents perceive that the school delivers reliable, responsive, assured, empathic, and tangible services (items SSQ1–SSQ5). Each item was answered on a five-point Likert scale (1 = strongly disagree, 5 = strongly agree), and a construct score is the mean of its five items (range 1.00–5.00; higher scores indicate more favourable perceptions).

Data collection. Respondents completed the questionnaire individually on paper at the school on 15–17 April 2026, without identifying information other than role (teacher or administrative staff).

Data Analysis

Before hypothesis testing, we examined the data using descriptive statistics, corrected item-total correlations, mean inter-item correlations, and Cronbach's alpha. Classical assumption tests included normality of residuals, multicollinearity, and heteroscedasticity. Multiple linear regression was subsequently performed using the following model:

$$SSQ = B0 + B1(FT) + B2(FA) + \varepsilon$$

where SSQ represents school service quality, B0 represents the regression constant, B1 represents the unstandardized regression coefficient for financial transparency, B2

represents the unstandardized regression coefficient for financial accountability, FT represents financial transparency, FA represents financial accountability, and ε represents the error term. The analysis reported the unstandardised and standardised regression coefficients, t-values, significance values, the F-statistic, and R^2. Other notation: M = mean, SD = standard deviation, SE = standard error, t = test statistic of an individual coefficient, r = Pearson correlation coefficient, N = number of cases, VIF = variance inflation factor, W = Shapiro-Wilk statistic, and LM = Lagrange multiplier statistic of the Breusch-Pagan test. Statistical significance was evaluated at the 5% level ($\alpha = 0.05$). Because of the small sample, 95% confidence intervals and heteroscedasticity-consistent (HC3) standard errors (t distribution, 27 df) were also computed, and Cohen's f^2 was reported as an effect size. All coefficients are interpreted as associations between perceptions. Descriptive statistics, reliability, correlations, regression, and the Shapiro-Wilk test were run in jamovi (version 2.7); the Breusch-Pagan test, HC3 standard errors, and effect sizes were computed in Microsoft Excel. The jamovi output and the Excel workbook with live formulas are provided as Supplementary File S1.

Decision criteria. Items were retained when the corrected item-total correlation exceeded the critical value of r (0.361 for n = 30 at $\alpha = 0.05$), and a construct was regarded as reliable when Cronbach's alpha exceeded 0.70. Multicollinearity was judged acceptable when VIF was below 5 (tolerance above 0.20). Normality of residuals was assessed with the Shapiro-Wilk test and heteroscedasticity with the Breusch-Pagan test, with $p > 0.05$ indicating no evidence of violation, and Cook's distance was inspected for influential cases. Individual coefficients were tested with t-tests and the whole model with the F test, both at $\alpha = 0.05$.

Result

1. Descriptive Statistics

The study involved 30 respondents, comprising 21 teachers and 9 administrative staff of the case school. The descriptive statistics for the three research variables are presented in Table 1.

Table 1. Descriptive Statistics.

Variable	N	Minimum	Maximum	Mean	SD
Financial Transparency (FT)	30	1.80	4.80	3.04	0.88
Financial Accountability (FA)	30	1.60	4.40	2.91	0.79
School Service Quality (SSQ)	30	1.20	4.20	2.95	0.75

The results indicate that perceived financial transparency had a mean score of M = 3.04 (SD = 0.88), perceived financial accountability had M = 2.91 (SD = 0.79), and perceived school service quality had M = 2.95 (SD = 0.75).

2. Validity and Reliability

Item validity was examined using corrected item-total correlation, while internal consistency was assessed using Cronbach's alpha. The results are presented in Table 2.

Table 2. Validity and Reliability Results

Variable	Number of Items	Corrected Item-Total Correlation	Cronbach's Alpha	Decision
Financial Transparency	5	0.858–0.932	0.957	Acceptable consistency
Financial Accountability	5	0.762–0.856	0.924	Acceptable consistency
School Service Quality	5	0.784–0.910	0.935	Acceptable consistency

All corrected item-total correlations exceeded 0.361, the critical value of r for n = 30 (df = 28, α = 0.05, two-tailed). Cronbach's alpha exceeded 0.70 for all three constructs (0.924–0.957). The mean inter-item correlations were 0.82 (FT), 0.71 (FA), and 0.74 (SSQ), and the highest single inter-item correlation was 0.88. Such values indicate strong internal consistency but also possible redundancy among items. Instrument validity was supported only by item-total correlations. With 30 cases and 15 items, exploratory or confirmatory factor analysis of the three-factor structure is not feasible, since commonly recommended minimums are several cases per item and at least about 100 cases overall. The unidimensionality of each scale and the discriminant validity of the three constructs were therefore not tested, which is acknowledged as a limitation.

3. Classical Assumption Tests

Before conducting multiple linear regression, the assumptions of normality, multicollinearity, and heteroscedasticity were examined. The Shapiro-Wilk test indicated that the regression residuals did not depart from normality (W = 0.967, p = 0.451). VIF values were 1.13 for both predictors (tolerance = 0.887; r between FT and FA = 0.34), indicating no substantial multicollinearity. The Breusch-Pagan test (Koenker form) was non-significant but borderline (LM = 5.37, p = 0.068), so heteroscedasticity-consistent standard errors are also reported. The maximum Cook’s distance was 0.24, indicating no influential case.

Table 3. Classical Assumption Test Results

Test	Indicator	Result	Decision
Normality	Shapiro-Wilk p-value	0.451	Normal
Multicollinearity	VIF – Financial Transparency	1.13	Acceptable

Multicollinearity	VIF – Financial Accountability	1.13	Acceptable
Heteroscedasticity	Breusch-Pagan p-value	0.068	Borderline

4. Multiple Linear Regression

Multiple linear regression was conducted to examine whether perceived financial transparency and perceived financial accountability were associated with perceived school service quality. The model produced an R^2 value of 0.454, indicating that the two variables jointly accounted for approximately 45.4% of the variance in school service quality. The adjusted R^2 was 0.413. The overall regression model was statistically significant, $F(2, 27) = 11.22$, $p < .001$. Bivariate correlations with service quality were $r = 0.60$ for transparency and $r = 0.49$ for accountability.

Table 4. Multiple Linear Regression Results

Predictor	B	SE	Beta	t	p
Constant	0.762	0.482	–	1.583	0.125
Financial Transparency (FT)	0.424	0.130	0.494	3.273	0.003
Financial Accountability (FA)	0.307	0.145	0.321	2.126	0.043

Note. $R^2 = 0.454$; adjusted $R^2 = 0.413$; $F(2, 27) = 11.22$; $p < .001$.

Perceived financial transparency was positively associated with perceived school service quality ($B = 0.424$, 95% CI [0.158, 0.690], $\beta = 0.494$, $t = 3.273$, $p = 0.003$; HC3 $p = 0.022$; HC3 95% CI [0.066, 0.782]; $f^2 = 0.40$). Perceived financial accountability was also positively associated with service quality in the ordinary least squares model ($B = 0.307$, 95% CI [0.011, 0.604], $\beta = 0.321$, $t = 2.126$, $p = 0.043$; $f^2 = 0.17$), but this association was not robust: the HC3 p-value was 0.072 and the HC3 95% CI [−0.029, 0.644] included zero. Thus, H1 is supported under both estimation approaches, H2 receives only tentative support, and the joint association in H3 is statistically significant. All results describe associations between perceptions reported by the same respondents about the same school.

5. Hypothesis Testing

Table 5. Hypothesis Testing

Hypothesis	Relationship	Result	Decision
H1	Financial transparency was positively associated with school service quality, indicating that higher transparency tended to correspond with higher perceived service quality.	$p = 0.003$	Supported
H2	Financial accountability was positively associated with school service quality, indicating that higher accountability tended to correspond with higher perceived service quality.	$p = 0.043$ (HC3 $p = 0.072$)	Tentatively supported

H3	Financial transparency and financial accountability jointly showed a positive association with school service quality.	p < .001	Supported

The data indicate a positive association of perceived financial transparency with perceived service quality that held under both estimation approaches used, and a weaker association for perceived financial accountability that was not robust. The overall model was statistically significant at the 0.05 level.

Discussion

The findings showed that perceived financial transparency was positively associated with perceived school service quality (B = 0.424, β = 0.494, p = 0.003). This suggests that staff who perceive greater transparency in financial planning, reporting, and disclosure also tend to perceive better service quality in the school. The direction agrees with Fitri and Kurniawati (2021), who reported a significant relationship between financial transparency and educational service quality among vocational schools in South Tangerang. Those findings come from a larger multi-school sample and a different analytical approach (structural equation modelling), so the comparison indicates only that the sign of the relationship is similar, not that the present result replicates theirs.

Perceived financial accountability was also positively associated with perceived service quality in the ordinary least squares model (B = 0.307, β = 0.321, p = 0.043), but the association was not robust to heteroscedasticity-consistent standard errors (p = 0.072), and its confidence interval was wide and included zero under robust estimation. It should be treated as a tentative indication. Haryanto et al. (2026) and Yasin and Mokhtar (2022) emphasised accountability and transparency in school financial management, in studies of School Operational Fund management and of principals' practices, respectively. Neither examined perceived service quality among teachers and administrative staff, so they provide context rather than confirmation.

Jointly, the two variables were significantly associated with school service quality (R^2 = 0.454, adjusted R^2 = 0.413, $F(2, 27) = 11.22$, $p < .001$), with a larger standardised coefficient for transparency than for accountability. Fitri and Kurniawati (2021) reported that their model explained 37% of the variance in educational service quality. The difference in explained variance may reflect differences in sample, setting, measurement, and analysis, and, in a single school with common-source data, it may also reflect shared-method variance among the three scales. Rohman et al. (2024) likewise reported that transparency and accountability were relevant to the efficiency and effectiveness of school activities, which is a different outcome domain.

Interpretation in light of the theoretical framework. The stronger and more robust association for transparency is consistent with the agency-theory view that access to information reduces the gap between those who manage funds and those who depend

on them: staff who can see how funds are planned, reported, and audited have less reason to doubt that services are delivered as promised. The weaker association for accountability may reflect that answerability matters to staff mainly when it is visible to them, as stakeholder theory would suggest, although this reading cannot be tested with the present data. The two predictors were only moderately correlated (r = 0.34), so their associations are not simply the same signal, but the sample is too small to separate them precisely. In SERVQUAL terms, the association with a composite of reliability, responsiveness, assurance, empathy, and tangibles indicates that perceived financial openness goes together with favourable perceptions across service dimensions, but the single composite score cannot show which dimension drives the association.

Practical implications. The results point to aspects that staff in this school link with better service: accessible financial information, clear reporting, and monitoring of spending. School leaders and education authorities could use such perceptions as a starting point for an internal review, for example by checking whether staff know where budget and reporting information can be found. These are suggestions drawn from perceptions in one school. They are not evidence that such measures would raise service quality.

Generalisation. The findings cannot be generalised statistically to other schools. What can be generalised, cautiously, is a theoretical proposition: in this case, perceived transparency and accountability moved together with perceived service quality in the direction expected from agency and stakeholder theory, with transparency the more robust correlate. This proposition should be tested in multi-school samples, where it could be rejected as well as supported.

Limitations. This study has several limitations. First, the data come from one public school and 30 respondents selected purposively; the results cannot be generalised to other schools in Bireuen, including private schools, and the study cannot address differences in financial governance between schools. Second, all respondents rated the same school, so variation in scores reflects differences in individual perception and not differences in actual financial practices. Third, the three constructs were measured with the same instrument, completed by the same respondents at one time point, which can inflate correlations through common-method variance, and the cross-sectional design cannot establish temporal order or causation. Fourth, the instrument's validity rests on item-total correlations only; the factor structure could not be tested with this sample size, and very high alpha values (0.92–0.96) and mean inter-item correlations (0.71–0.82) suggest redundant items. Fifth, with n = 30 the estimates are imprecise, as the wide confidence intervals show, and the model has adequate power only for large effects. Finally, service quality was measured by staff perceptions, with no independent indicator such as accreditation results or parent satisfaction.

Conclusion

In this single school, staff perceptions of financial transparency and financial accountability were positively associated with perceived school service quality, and together they accounted for 45.4% of its variance. The association was robust for transparency and tentative for accountability. The findings suggest that accessible financial information, clear financial responsibilities, proper reporting, and regular monitoring are aspects that staff link to service quality. They do not show that improving these practices would raise service quality. Several limitations qualify these conclusions: the data come from one school (School ABC) and 30 respondents; all measures are self-reported perceptions from the same instrument, the design is cross-sectional; and the instrument has not been validated beyond the reliability and item-total analyses reported here. Recommendations follow from the findings and from these limits. For the school and education authorities, a review of how financial information is made accessible to staff, how reports are communicated, and how spending is monitored is a reasonable first step, and staff perceptions can be treated as one indicator of governance. For future research, studies should use multi-school samples and multilevel models, validate the instrument with factor analysis, add independent indicators of service quality such as accreditation results or parent satisfaction, use longitudinal or mixed-method designs, and consider other factors such as internal control, leadership, staff competence, and stakeholder participation.

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