



From Digital Compliance to Relational Trust: How Integrated Financial Systems Reshape School Governance

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ABSTRACT

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The digitalisation of school finance through integrated digital platforms aims to strengthen financial governance in public education, yet empirical evidence regarding how these systems shape stakeholder trust remains limited. This study investigates how digital financial management is implemented in public elementary schools and how it influences institutional transparency, accountability, and stakeholder trust. A qualitative case study design was employed, gathering data through semi-structured interviews with key educational stakeholders, direct observation, and documentation analysis, followed by thematic analysis. The findings demonstrate that digital adoption accelerates financial recording, minimises human error, and simplifies supervisory verification, while structured financial disclosure significantly enhances the trust of school committees and parents despite technical disruptions and regulatory shifts. This study implies that digital administrative systems foster sustainable institutional trust only when standardised technical reporting is seamlessly combined with active, transparent communication, highlighting the need for policies that support both technical infrastructure and digital competency in school governance.

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INTRODUCTION

The management of public funds in educational institutions is fundamental to good governance, social accountability, and public confidence. Schools administer public resources intended to support educational services and student development, making financial integrity a shared concern among governments, families, and communities. Weak accountability mechanisms can undermine responsible financial management and compromise institutional legitimacy (Dwangu & Mahlangu, 2021; Evanita et al., 2026). Therefore, transparent financial administration is essential to demonstrate how public

resources are allocated, utilized, and accounted for. Digital transformation offers opportunities to strengthen financial governance by improving information accessibility, standardizing reporting, and supporting evidence-based administrative decisions (Otia & Bracci, 2022; Lestari & Prianthara, 2026). Nevertheless, technology must be accompanied by effective institutional arrangements to ensure meaningful accountability. Consequently, examining how digital financial management operates in public schools is important for strengthening responsible resource utilization and sustaining public confidence in educational institutions.

Despite the growing emphasis on accountability, educational institutions continue to face challenges in ensuring efficient, transparent, and reliable financial administration. Manual procedures and fragmented reporting practices may create administrative burdens, inconsistent documentation, and difficulties in monitoring expenditure. Information and communication technology (ICT) can support data-driven decision-making by improving the organization and accessibility of administrative information (Alonzo et al., 2024; Umasugi et al., 2026). However, the effectiveness of digital systems depends on infrastructure, organizational readiness, and the capacity of institutions to integrate technology into established procedures. Differences in digital capacity and implementation conditions can constrain the benefits of educational technology (Timotheou et al., 2023; Sintesa et al., 2026). These challenges indicate that adopting digital platforms does not automatically produce effective financial governance. Without adequate implementation capacity and reliable operational procedures, schools may continue to experience accountability problems despite the availability of digital tools.

In Indonesia, digital platforms such as ARKAS and SIPLah have become important instruments for school budget planning, expenditure administration, and procurement. Research has examined how ARKAS, internal controls, and transparency contribute to accountability in managing School Operational Assistance (BOS) funds (Batubara et al., 2025; Fikriyah, 2026). Similarly, studies of digital procurement in Indonesian public schools have highlighted the transformation of financial administration through digital systems (Sahidin et al., 2026; Qodriah et al., 2026). Electronic procurement has also been investigated in relation to corruption risks in public sector purchasing (Puspita & Gultom, 2024; Furqon et al., 2026). Meanwhile, integrated e-budgeting and e-reporting offer opportunities to improve administrative efficiency and financial documentation (Reknaningsih et al., 2026; Manurung et al., 2026). Despite these developments, school-level implementation requires further examination of technical disruptions, changing regulations, and the practical experiences of personnel responsible for operating digital financial systems.

Previous studies have examined digital transformation, financial accountability, and transparency as important dimensions of educational governance. Research on ICT integration and school management highlights the relevance of digital capacity and financial transparency to institutional performance (Kurniasari et al., 2026; Efridita, 2026). A broader review of ICT in educational administration also identifies the importance of understanding how digital technologies reshape administrative processes (Liu et al., 2025; Fikriyah, 2026). Meanwhile, research on school operational assistance in smaller primary schools provides insights into the specific conditions of elementary-level financial management (Kramer & Wibowo, 2024; Rozi et al., 2025). Studies of BOS fund governance have further considered regulatory compliance and institutional accountability (Arma et al., 2026; Arifani & Zhou, 2026). Collectively, this literature establishes a foundation for understanding digital financial governance, but differences in research settings and analytical emphasis leave questions about everyday implementation and stakeholder experiences requiring further investigation.

An important research gap concerns how digital financial systems influence both internal administrative practices and relationships between schools and external stakeholders, particularly in public elementary education. Existing studies have examined financial accountability, digital procurement, and regulatory compliance, but these topics do not necessarily explain how system operators, school leaders, and external oversight stakeholders collectively experience digital governance in practice (Batubara et al., 2025; Sahidin et al., 2026; Arma et al., 2026). This study addresses that gap through a qualitative examination of digital financial management in a public elementary school, focusing on operational workflows, implementation constraints, accountability practices, and stakeholder relationships. Its contribution lies in connecting the technical operation of mandatory digital platforms with the organizational processes through which financial information is managed and communicated. The findings are intended to inform more context-sensitive approaches to digital governance that balance administrative efficiency, regulatory compliance, and meaningful transparency.

The main research problem addresses how digital financial management systems alter administrative efficiency while simultaneously shaping multi-stakeholder trust in primary education. This study argues that digital financial platforms do not automatically generate stakeholder trust through standardized compliance alone. Instead, trust is constructed when system-generated outputs are actively communicated through routine, accessible disclosures that accommodate local stakeholder needs. While digital tools eliminate manual recording errors, streamline supervisory verification, and safeguard records

through structured security protocols, their effectiveness depends heavily on human mediation. Furthermore, the study contends that technological disruptions and frequent regulatory modifications can be effectively mitigated when school leadership combines formal digital platforms with inclusive relational communication, thereby transforming technical compliance into durable, community-wide institutional trust and legitimate educational governance.

This study investigates how digital financial management was implemented at SD Negeri 011 Sangatta Utara, East Kutai Regency, East Kalimantan, using ARKAS and SIPLah platforms. The investigation analyzes how these integrated systems transformed administrative efficiency, data accuracy, record security, and operational reliability during financial management processes. Furthermore, the research examines how digital outputs influenced regulatory accountability, financial transparency, and trust among principals, treasurers, system administrators, school committee members, parent representatives, and school supervisors. By tracing the complete trajectory from policy-driven system adoption to multi-stakeholder trust outcomes across diverse perspectives, this study contributes a contextual qualitative model of digital financial governance. Ultimately, these empirical insights provide practical guidance for educational administrators and policymakers seeking to optimize digital transformation initiatives while building sustainable trust in public elementary schools.

RESEARCH METHODS

This study employed a qualitative single-case study design to examine digital financial management through ARKAS and SIPLah in a real-life educational context. This design enabled an in-depth understanding of implementation processes and stakeholder experiences (Alam, 2021; Miller et al., 2023). The study was conducted at SD Negeri 011 Sangatta Utara, East Kutai Regency, East Kalimantan, selected purposively because the school uses ARKAS and SIPLah for financial administration. Six informants were purposively selected based on their roles and relevant knowledge: the principal (Inf-1), treasurer (Inf-2), system administrator (Inf-3), school committee chair (Inf-4), parent representative (Inf-5), and school supervisor (Inf-6). Purposive sampling ensured the inclusion of information-rich participants (Ahmad & Wilkins, 2025; Nyimbili & Nyimbili, 2024).

Data were collected in October 2026 through semi-structured interviews, direct observation of financial administration, and document analysis of system-generated ARKAS outputs. These techniques enabled the study to explore system implementation, administrative efficiency, data accuracy, technical constraints,

information access, accountability, and stakeholder trust. Combining interviews, observations, and documents provided complementary perspectives on the research problem (Chand, 2025; Alam, 2021). Informants were identified using codes to maintain confidentiality. The participants' roles and data sources are presented in Table 1.

Table 1. Research Informants

Code	Initials	Position / Role	Main Indicators Explored
Inf-1	Ar	Principal	Adoption policy and transparency; trust building; budget decision-making
Inf-2	Ns	School treasurer	Efficiency and usability; data accuracy; technical constraints
Inf-3	Nds	System administrator / IT team	Data security; system reliability
Inf-4	Iss	Chair of the school committee	Access to information; committee trust
Inf-5	Nh	Parent representative	Clarity of information; perception of governance
Inf-6	Dn	School supervisor	Regulatory compliance; ease of audit and verification

Data were analyzed through data condensation, data display, and conclusion drawing and verification. Interview transcripts, observation notes, and documentary evidence were organized and coded according to themes relevant to digital financial management. The findings were then presented through thematic descriptions and comparisons across informants and data sources. Source and method triangulation were applied by comparing accounts from different participants and examining their consistency with observations and documents. This process strengthened the credibility of the interpretation and supported a contextual understanding of the implementation of ARKAS and SIPLah (Miller et al., 2023; Alam, 2021).

RESULTS AND DISCUSSION

Results

The qualitative data analysis revealed five interconnected thematic dimensions detailing the operational dynamics of digital financial management and its influence on stakeholder trust: (1) institutional adoption of digital financial management, (2) efficiency and accuracy in financial administration, (3) security, reliability, and technical constraints, (4) information openness and stakeholder trust, and (5) regulatory compliance, auditability, and data-informed budgeting. Each theme integrates direct empirical accounts with analytical interpretations to elucidate the structural pathway from system execution to institutional trust building.

Institutional Adoption of Digital Financial Governance

The institutionalization of digital financial management was driven primarily by mandatory top-down regulatory directives combined with proactive school leadership. Rather than developing localized software, the school fully integrated the national platforms—the School Activity and Budget Plan Application (ARKAS) and the School Procurement Information System (SIPLah)—into its core administrative workflows. As stated by the school principal:

"We made digitalisation mandatory to align with the instructions of the Education Office and to accelerate budget planning and accountability in a centralised manner." (Inf-1/Ar, principal)

This empirical account indicates that initial adoption was compelled by external authority, yet its success depended on internal executive commitment. Institutionalizing these national applications transformed compliance from a passive administrative exercise into a strategic management instrument. Executive leadership acted as the essential bridge between external regulatory mandates and daily operational adoption, ensuring that centralized digital tools were embedded directly into school governance.

Operational Efficiency and System-Enforced Accuracy

The implementation of digital financial tools substantially re-engineered daily administrative processes. Transitioning from manual bookkeeping to automated digital recording streamlined transaction logging and drastically minimized paper-based accountability reports (*Surat Pertanggungjawaban* / SPJ). The school treasurer highlighted these operational shifts:

"Recording is much faster, automated bookkeeping reduces human error, and preparing the SPJ no longer requires piling up physical files." (Inf-2/Ns, treasurer)

"Every transaction is immediately verified with digital evidence and system standards, so discrepancies in figures or potential data manipulation can be prevented." (Inf-2/Ns, treasurer)

These statements confirm that digital platforms enhance administrative velocity while establishing system-enforced validation mechanisms. Requiring mandatory digital attachments and standardized transaction codes mitigates routine data entry errors. However, the treasurer's assertion that data manipulation is entirely "prevented" represents an administrative perception. While system-enforced controls significantly elevate the technical barrier to fraudulent activities, true financial integrity relies on combining digital software controls with rigorous internal verification.

Data Security Architecture, System Reliability, and Technical Vulnerabilities

Maintaining financial data integrity required structured technical protocols alongside operational contingency planning. The system administrator outlined the preventive security protocols implemented at the institutional level:

"We apply restrictions on access rights (user roles), data encryption, and routine file backups on a local server and in the cloud." (Inf-3/Nds, system administrator)

"The system is designed for high uptime. If there is a bug or a software update, the IT team immediately troubleshoots so that financial reporting is not delayed." (Inf-3/Nds, system administrator)

In contrast to the administrator's technical focus on uptime and internal safeguards, the treasurer highlighted external operational constraints that routinely impact system performance:

"Sometimes there are disruptions in the central server network or sudden changes in system regulations, but in general these can be overcome through training." (Inf-2/Ns, treasurer)

This operational divergence illustrates a key structural paradox in digital governance: internal efficiency gains coexist with external technological vulnerabilities. Centralized server downtime and unexpected regulatory updates impose severe administrative bottlenecks that internal IT safeguards cannot independently resolve. Consequently, operational continuity relies heavily on local human agency, continuous digital training, and adaptive administrative workarounds.

Information Openness and Multi-Stakeholder Trust

The central empirical core of this study reveals that digital systems do not automatically generate stakeholder trust; rather, trust is built through the active, transparent communication of digital outputs. The principal described how digital records transformed stakeholder communication during public accountability forums:

"Financial reports are now more real-time and accurate. At the annual meeting, budget data are presented visually and openly, which minimises suspicion." (Inf-1/Ar, principal)

This active disclosure strategy directly influenced the governance perceptions of external oversight bodies. The chair of the school committee confirmed this qualitative shift:

"The school now provides clear and detailed summaries of financial reports periodically, not just broad figures." (Inf-4/Iss, chair of the school committee)

"It greatly increases [our trust]. We see that this transparency proves that no funds are being hidden, so school programmes receive our full support." (Inf-4/Iss, chair of the school committee)

A corresponding improvement in institutional credibility was identified among parent representatives, who emphasized the value of accessible transaction verification:

"Details of payments or the use of funds for student activities are clearly presented through the school bulletin/application, complete with digital receipts." (Inf-5/Nh, parent representative)

"I feel at ease and trust [the school] because the management is professional and open. Parents can see directly how the funds are used for children's facilities." (Inf-5/Nh, parent representative)

These empirical insights demonstrate that technical financial data must be intentionally translated into intuitive, accessible formats—such as visual summaries and digital receipts—to bridge the gap between administrative reporting and community trust. Active, transparent disclosure transforms technical compliance into meaningful institutional legitimacy and strong community backing.

Regulatory Compliance, External Auditability, and Data-Informed Planning

From an external supervisory perspective, digital financial systems established unprecedented administrative consistency and audit efficiency. The school supervisor highlighted these structural improvements:

"The school is much more compliant with the technical guidelines (juknis) for the budget. The reporting format is uniform and tidy, and budget coding can be monitored directly." (Inf-6/Dn, school supervisor)

"It makes it much easier. Verification of transaction evidence can be done quickly without having to go through piles of physical receipts one by one." (Inf-6/Dn, school supervisor)

Internally, system-generated financial analytics enabled school leadership to move beyond reactive reporting toward proactive, data-informed resource allocation:

"The system makes it easier to evaluate which budget items are effective and which are wasteful, so the next allocation of BOS funds is better targeted." (Inf-1/Ar, principal)

Standardized budget coding simplifies regulatory oversight while providing school administrators with clear evaluative data. Digitally tracked expenditures allow leaders to eliminate inefficient spending and allocate public resources strategically to meet institutional needs.

Synthesis of Empirical Findings

The empirical findings across all five thematic dimensions are systematically synthesized in Table 2 below.

Table 2. Summary of Qualitative Themes, Informant Evidence, and Analytical Interpretations

Qualitative Theme	Key Empirical Evidence (Informant)	Analytical Interpretation
Institutional Adoption	Mandatory implementation aligned with Education Office directives (Inf-1/Ar).	Adoption is initiated by regulatory mandates and institutionalized through executive leadership.
Efficiency & Accuracy	Accelerated logging, automated bookkeeping, reduced paper SPJs, system-enforced evidence (Inf-2/Ns).	Digital automation enhances processing speed and data accuracy; absolute fraud prevention still requires human verification.
Security & Reliability	Role-based access, encryption, dual backups (Inf-3/Nds); central server outages, shifting regulations (Inf-2/Ns).	Internal efficiency coexists with external system vulnerabilities; continuous training serves as the primary mitigation strategy.
Openness & Trust	Visual reports at annual meetings (Inf-1/Ar); periodic detailed summaries (Inf-4/Iss); digital receipts (Inf-5/Nh).	Stakeholder trust is driven by active, accessible disclosure of digital outputs rather than the software platform alone.
Compliance & Auditability	Uniform reporting formats, direct budget code verification (Inf-6/Dn); identification of wasteful budget items (Inf-1/Ar).	Standardized digital records streamline external supervisory audits and enable evidence-based budget planning.

As detailed in Table 2, the transition from mandatory system adoption to stakeholder trust follows a structured administrative sequence. Technical platforms enforce standardized recording, which enables data-informed budgeting and swift supervisory audits. However, the critical pivot toward building community trust occurs when complex system data are actively communicated through accessible visual formats to committees and parents.

Conceptual Pathway of Digital Financial Governance

To further illustrate these interconnected relationships, the sequential dynamic observed at the study site is conceptualized in Figure 1 below.

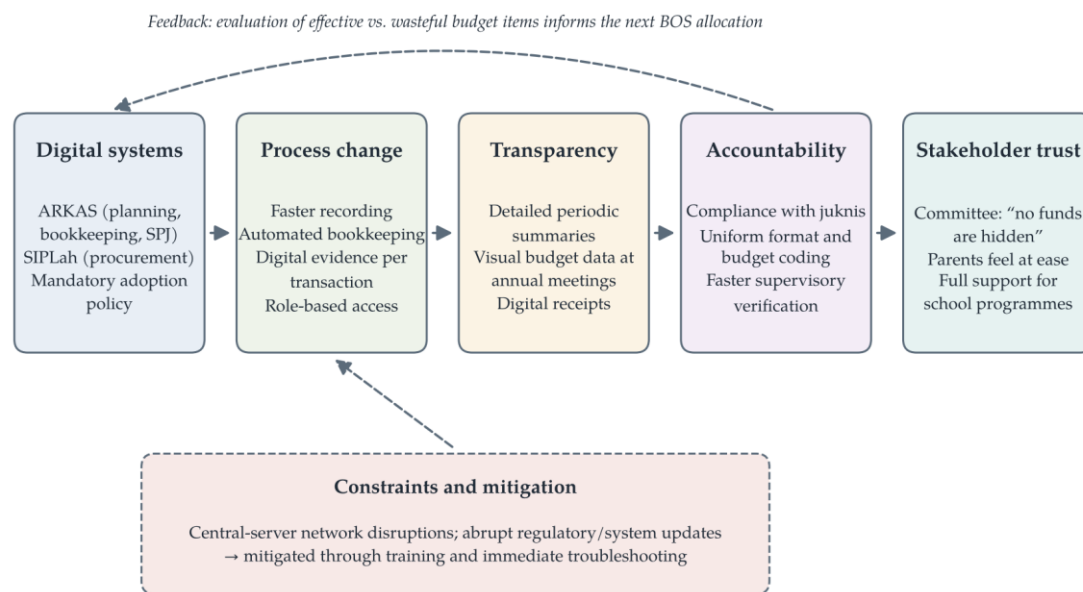


Figure 1. Pathway from Digital Financial Management to Stakeholder Trust

As illustrated in Figure 1, the implementation process follows an operational pathway. Initial adoption driven by educational authority mandates embeds ARKAS and SIPLah into daily routines. This operational shift yields two parallel outcomes: technical process optimization for supervisory verification, and active stakeholder disclosure for parents and committee members. System-generated transparency transforms technical compliance into durable community trust, while external constraints—such as network downtime and regulatory shifts—are managed locally through continuous training and troubleshooting routines.

This qualitative framework demonstrates that digital platforms serve as necessary, but insufficient, drivers of institutional trust. While ARKAS and SIPLah provide the structural foundation for data accuracy, processing efficiency, and auditability, trust is cultivated only when administrators actively share digital records with stakeholders. Standardized digital reporting combined with active public disclosure bridges the gap between administrative compliance and community-wide institutional legitimacy.

Discussion

The institutional adoption of ARKAS and SIPLah in public elementary education demonstrates that mandatory government directives, supported by school leadership, facilitate the integration of digital platforms into routine financial governance. This finding is consistent with the perspective that accountability requires institutional commitment and clearly established

responsibilities (Riinawati, 2022; Dahlan et al., 2024). However, the present study extends this understanding by showing how school leaders translate external requirements into practical management routines rather than treating digital implementation merely as regulatory compliance. Leadership thus functions as an organizational mechanism connecting policy expectations with administrative practices. This interpretation also resonates with the shift from hierarchical control toward collaborative governance, in which institutional actors share responsibility for achieving organizational objectives (Ho & Chen, 2026). The contribution of this finding lies in explaining how leadership mediates the practical implementation of digital financial governance in elementary schools.

The findings indicate that automated bookkeeping, standardized budget classifications, and system-based validation improve administrative efficiency and facilitate the preparation of financial reports. These results correspond with research emphasizing the importance of transparent financial reporting and systematic accountability mechanisms in educational and nonprofit institutions (Riinawati, 2022; Kholmi, 2022). Nevertheless, an important distinction emerges between technical accuracy and substantive accountability. Although system operators may perceive digital records as sufficient safeguards against manipulation, accurate documentation does not independently establish that every transaction is appropriate or that expenditures produce intended outcomes. Financial accountability therefore requires both reliable information systems and meaningful verification procedures. This interpretation reinforces the importance of connecting formal reporting mechanisms with institutional responsibility (Dahlan et al., 2024; Suwarniti et al., 2026). The findings consequently suggest that digital automation strengthens procedural control but should complement, rather than replace, human oversight and professional judgment.

The coexistence of internal security measures and external technical disruptions reveals that digital financial governance remains dependent on technological reliability and institutional adaptability. Access restrictions and backup arrangements can protect financial records, yet centralized server failures and regulatory changes may interrupt routine administration. This finding is consistent with research identifying data protection as a continuing concern in digital educational environments (Liu & Khalil, 2023) and emphasizing the importance of trustworthy information systems for institutional confidence (AlAwadhi et al., 2024). However, the present study adds an operational perspective by demonstrating how technical disruptions affect the continuity of school financial administration. These findings indicate that digital governance should incorporate contingency procedures, staff training, and responsive

technical support. Accordingly, institutional resilience depends not only on security features but also on the capacity of school personnel to respond effectively when technological systems become temporarily unavailable.

A major finding concerns the relationship between financial transparency and stakeholder trust. The study indicates that trust develops not simply because schools adopt digital platforms, but because financial information is actively communicated through accessible explanations and visual presentations during stakeholder meetings. This interpretation is consistent with research linking financial transparency to public trust and willingness to support public institutions (Krah & Mertens, 2023; Schmidhuber et al., 2021). Nevertheless, the present findings qualify the assumption that making financial information available automatically produces meaningful transparency. Stakeholders must also be able to understand the information and relate it to school activities. This distinction suggests that transparency involves both information availability and communicative accessibility. The study therefore contributes a relational explanation of digital accountability: digital records provide the informational foundation, while inclusive communication helps transform that information into stakeholder understanding and institutional confidence.

The findings also demonstrate that standardized digital reports facilitate supervisory verification and support more structured budget planning. Uniform classifications and consistent documentation make financial transactions easier to review, reinforcing the importance of formal accountability arrangements in educational institutions (Riinawati, 2022; Dahlan et al., 2024). However, supervisory compliance should not be equated with comprehensive governance quality. Reports may satisfy administrative requirements without fully explaining expenditure priorities or demonstrating how financial decisions address educational needs. This distinction is particularly important when accountability is understood as an institutional responsibility extending beyond the completion of financial documentation. Research examining the relationship between accountability, transparency, and school well-being similarly highlights the need to consider broader institutional consequences (Suwarniti et al., 2026; Kholmi, 2022). The present study thus suggests that digital reporting becomes more meaningful when supervisory verification is complemented by clear explanations of resource allocation and its educational purpose.

The principal theoretical contribution and novelty of this study lie in connecting digital financial administration, procedural accountability, and relational trust within a single contextual explanation of public elementary school governance. Previous research has established the importance of financial transparency for trust and the role of collaborative relationships in institutional governance (Krah & Mertens, 2023; Ho & Chen, 2026). The present findings

extend these perspectives by identifying how system-generated records and stakeholder communication perform complementary functions. Digital systems support documentation, consistency, and verifiability, whereas accessible disclosure enables stakeholders to interpret financial information and engage with school management. This explanation positions transparency as a connecting mechanism between technical accountability and relational trust. Its novelty lies in integrating these dimensions through evidence from a primary-school setting and the perspectives of internal operators, school leadership, and external stakeholders, rather than treating digital adoption and community trust as separate governance concerns.

Practically, the findings suggest that school leaders and education policymakers should combine digital infrastructure investment with staff capacity development, contingency planning, and structured stakeholder communication. This recommendation is consistent with research emphasizing the importance of trustworthy digital services and accessible financial information for maintaining public confidence (AlAwadhi et al., 2024; Schmidhuber et al., 2021). Schools should therefore ensure that financial reports are not only accurate and compliant but also presented in formats that parents, school committees, and other stakeholders can understand. The study further contributes to educational governance by showing why technological standardization alone may be insufficient to sustain institutional legitimacy. Nevertheless, as a qualitative case study, its findings provide contextual explanations rather than statistically generalizable conclusions. Future research could examine similar mechanisms across multiple schools to assess how leadership, technological capacity, and communication practices shape accountability and stakeholder trust under different institutional conditions.

CONCLUSION

This study demonstrates the critical lesson that digital financial systems such as ARKAS and SIPLah serve as necessary structural foundations, yet institutional trust is ultimately built through active human disclosure rather than software adoption alone. The study concludes that while mandatory digital integration streamlines bookkeeping, minimizes human error, and facilitates supervisory verification, the core implication of these results is that digital platforms translate into sustainable community trust only when standardized technical outputs are actively communicated through detailed, accessible, and visual disclosures to parents and school committees. The primary scientific strength and contribution of this work lie in establishing an integrative qualitative model that bridges technical process optimization with multi-stakeholder relational trust in a primary education setting—a dimension

previously under-researched in elementary school governance. Nevertheless, this study is limited by its single-case design and reliance on qualitative perceptions from six key informants in one public school. Future research should expand this framework across diverse regional contexts, incorporate larger stakeholder cohorts, and combine qualitative insights with quantitative measures of audit outcomes to further validate the theoretical pathway proposed in this study.

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