



## Digital Financial Governance and Social Accountability: Examining the Economic Dimensions of School Management Quality

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### Abstract:

Digital financial governance and social accountability are increasingly important for strengthening transparency and managerial effectiveness in educational institutions. This study examines the relationships between digital financial governance, social accountability, and school management quality. A quantitative correlational design was used, drawing on questionnaire data from 127 teachers selected through proportionate random sampling from public junior secondary schools. Initial analysis showed positive correlations between school management quality and ICT utilization ( $r = 0.816$ ,  $R^2 = 0.665$ ), community partnerships ( $r = 0.795$ ,  $R^2 = 0.632$ ), and financial management transparency ( $r = 0.774$ ,  $R^2 = 0.599$ ). The initial three-predictor regression model explained 78.1% of the variance in school management quality ( $R^2 = 0.781$ ,  $F = 146.295$ ,  $p < 0.001$ ). This study contributes an integrated framework connecting digital financial practices and stakeholder accountability with educational management. The findings encourage transparent financial reporting and participatory oversight, while further analysis is needed to validate the revised two-predictor model.

## INTRODUCTION

Education represents a strategic social and economic investment that shapes human capital, institutional productivity, and sustainable development. Achieving educational quality requires not only effective teaching but also responsible financial resource allocation and accountable institutional management (Azmi et al., 2023; Martins, 2024; Pratiwi et al., 2023). In the digital era, digital financial governance offers opportunities to improve budget planning, expenditure monitoring, financial reporting, and the traceability of school transactions. Nevertheless, technological adoption alone does not guarantee effective governance or equitable resource utilization. Financial decisions must remain transparent, responsive, and accountable to relevant stakeholders (Amos et al., 2021; Lei et al., 2023). Therefore, examining digital financial governance alongside social accountability is essential to understand the economic dimensions of school management quality and identify institutional mechanisms that support

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efficient, responsible, and sustainable educational service delivery.

School financial management faces persistent challenges in resource allocation, reporting accuracy, stakeholder participation, and aligning expenditure priorities with educational needs. Digital systems may facilitate financial administration, yet their effectiveness depends on organizational capacity, information accessibility, managerial competence, and meaningful oversight (Li, 2024; Vasylevska et al., 2024). These challenges become particularly relevant when schools manage public resources while responding to diverse expectations from parents, communities, and educational authorities. Financial transparency without accessible explanations may limit public understanding, whereas community participation without reliable financial information may weaken meaningful oversight (Haruna et al., 2024; Riinawati et al., 2026). Consequently, digital financial governance and social accountability should be examined as interconnected institutional mechanisms. Understanding their relationship with school management quality can clarify how financial resources are administered and how accountability practices contribute to organizational effectiveness.

Previous scholarship provides important foundations for understanding the relationship between institutional management, digital transformation, and stakeholder accountability. Zakaria et al. (2025) and Chaika (2025) emphasizes the significance of leadership and organizational capacity in educational effectiveness, while Rizky et al. (2025) and Suryati et al. (2025) discuss adaptive leadership in changing educational environments. Dossantos et al. (2023) and Huda et al. (2023) examine digital transformation as an organizational process extending beyond technological adoption. Meanwhile, Day et al. (2023), Chang et al. (2022), and Alzouebi et al. (2025) highlight the importance of leadership practices and collaborative relationships in school improvement. Collectively, these perspectives suggest that organizational quality depends on interactions among managerial capabilities, technological resources, and stakeholder relationships. However, these contributions do not necessarily establish whether digital financial governance and social accountability independently explain variations in school management quality within a unified economic governance framework.

Research on educational financial governance further highlights the importance of transparency, accountability, and public participation. Studies addressing school financial administration have examined reporting procedures, financial controls, and community involvement as mechanisms for improving institutional responsibility. Costa et al. (2023) and Aydemir et al. (2022) offers a quality management perspective that emphasizes continuous improvement, while Suárez et al. (2024) discusses organizational change and the conditions that support educational improvement. These perspectives offer complementary explanations of how institutional processes influence management performance. Nevertheless, a conceptual distinction remains necessary between financial digitalization, which concerns the systems and processes supporting financial administration, and social accountability, which concerns institutional answerability to stakeholders.

This study advances the discussion by integrating digital financial governance and social accountability into a unified framework for examining the economic dimensions of school management quality. Digital financial governance is conceptualized through digital financial systems, the accessibility and accuracy

of financial information, expenditure monitoring, and transaction traceability. Social accountability encompasses financial disclosure, stakeholder participation, responsiveness to community concerns, and opportunities for external scrutiny. School management quality reflects the outcomes of these governance mechanisms, as seen in managerial effectiveness, resource utilization, planning, implementation, and evaluation. The novelty lies in examining these constructs simultaneously rather than treating technological adoption, financial transparency, and community participation as unrelated administrative practices. This integrated approach provides a basis for assessing how digital financial processes and social accountability jointly relate to educational management effectiveness.

Accordingly, this study addresses three research questions: whether digital financial governance significantly influences school management quality, whether social accountability significantly influences school management quality, and whether both variables jointly explain variations in management quality. The proposed model anticipates positive relationships between effective digital financial governance, stronger social accountability, and higher school management quality. These expectations require empirical verification rather than being treated as established findings. Using a quantitative survey of public junior secondary schools in Tenganan District, Semarang Regency, the study will examine the proposed relationships through statistical analysis appropriate to the research design and data characteristics. It contributes to educational management research from an economic governance perspective and provides evidence to inform policies that promote responsible financial administration, meaningful public participation, and improved institutional performance.

## RESEARCH METHODS

This study employed a quantitative approach with a non-experimental correlational design to examine the relationships between digital financial governance, social accountability, and school management quality Wang et al. (2024). The quantitative approach was selected because it enables systematic measurement of research constructs and testing hypothesized relationships using inferential statistics. The non-experimental design was appropriate because the study examined existing institutional practices without introducing treatments or manipulating variables. Specifically, the research examined the individual and joint associations between digital financial governance and social accountability and school management quality in public junior secondary schools in Tenganan District, Semarang Regency. Given the cross-sectional, non-experimental design, the findings are interpreted as statistical relationships rather than definitive evidence of causation.

The study population comprised 185 teachers employed at public junior secondary schools in Tenganan District, Semarang Regency. Teachers were selected as respondents because they possess direct experience of school management practices and can provide perceptions of financial governance, institutional accountability, and managerial effectiveness. The sample size was determined using the Isaac and Michael sampling table at a 5% significance level, yielding 127 respondents. Proportionate random sampling was employed to ensure that each participating school was represented according to its share of the total teacher

population. This probability-based procedure was intended to improve sample representativeness and reduce selection bias. The sampling process involved identifying the teacher population at each school, determining proportional sample allocations, and randomly selecting respondents within each school.

The research model consisted of two independent variables and one dependent variable. Digital financial governance (X<sub>1</sub>) was defined as the extent to which digital systems support financial planning, transaction recording, expenditure monitoring, reporting accuracy, information accessibility, and financial traceability. Social accountability (X<sub>2</sub>) referred to the extent to which schools disclose relevant information, facilitate stakeholder participation, respond to community concerns, and provide opportunities for financial oversight. School management quality (Y) represented the effectiveness of institutional planning, organizing, implementation, evaluation, resource utilization, and continuous improvement. These constructs were operationalized through indicators derived from the relevant literature on digital transformation, financial transparency, accountability, and educational management (Dwivedi et al., 2021; Hallinger, 2020; Harris & Jones, 2020). The model examined both the independent variables' individual contributions and their combined explanatory power.

Data were collected using a structured questionnaire comprising closed-ended statements measured on a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire contained 90 items designed to measure the three research constructs. Items were developed from the operational definitions and conceptual indicators of digital financial governance, social accountability, and school management quality. During instrument development, the researchers ensured content validity by confirming that the statements adequately represented the intended dimensions. The researchers administered the questionnaire directly to the selected teachers, who completed it independently. Standardized response categories enabled systematic comparison of respondents' perceptions and quantitative examination of relationships among the measured constructs.

Instrument validity was assessed using Pearson product-moment item-total correlations in SPSS (Arce-Cruz et al., 2023). An item was considered valid when its calculated correlation exceeded the applicable critical value at the 0.05 significance level. A pilot test involving 30 respondents outside the main research sample was conducted before the principal survey. Internal consistency reliability was evaluated using Cronbach's alpha, with values of at least 0.70 considered acceptable (Hair et al., 2022; Taber, 2021). The reported reliability results showed that all three constructs had Cronbach's alpha coefficients above 0.90, indicating high internal consistency. Before hypothesis testing, the data were examined for relevant regression assumptions, including residual normality, linearity, multicollinearity, and homoscedasticity. Normality was assessed using the Kolmogorov-Smirnov test, while heteroscedasticity was examined using the Glejser test. Multicollinearity was assessed using tolerance and variance inflation factor statistics.

Data analysis was conducted using SPSS version 22 (Mahakittikun et al., 2021). Descriptive statistics were first used to summarise respondent characteristics and the distributions of the measured variables. Pearson correlation

analysis was then performed to examine the direction and strength of the relationships between digital financial governance, social accountability, and school management quality. Multiple linear regression was then used to assess the individual and joint associations of the two independent variables with the dependent variable. The regression model was specified as follows:  $Y = b_0 + b_1X_1 + b_2X_2 + e$ .

In this equation, Y denotes school management quality; X<sub>1</sub> represents digital financial governance; X<sub>2</sub> represents social accountability; b<sub>0</sub> denotes the intercept; b<sub>1</sub> and b<sub>2</sub> represent the regression coefficients; and e denotes the error term. The coefficient of determination (R<sup>2</sup>), regression coefficients, t-tests, and the overall F-test were examined. Statistical significance was evaluated at  $p \leq 0.05$ , with conclusions based on the estimated coefficients, confidence intervals, and relevant diagnostic results.

## RESULTS AND DISCUSSION

### Results

This section presents the empirical findings concerning digital financial governance, social accountability, and school management quality. The analysis focuses on descriptive patterns, measurement quality, regression assumptions, and hypothesized relationships to clarify how financial governance and stakeholder accountability relate to the economic and managerial dimensions of school administration.

### Descriptive Statistics

This study involved 127 teachers from public junior secondary schools in Tengeran District, Semarang Regency, Indonesia. Descriptive analysis was conducted to examine school management quality (Y), digital financial governance (X<sub>1</sub>), and social accountability (X<sub>2</sub>). These variables represent the institutional, financial, and stakeholder-related dimensions of school management quality. The descriptive analysis was intended to identify the distribution, central tendency, and variability of respondents' perceptions of the research constructs. The mean score for school management quality was 146.61, with a standard deviation of 12.701. However, the descriptive statistics for digital financial governance and social accountability must be calculated using their corresponding measurement items.

The statistics from the previous ICT utilization and community partnership variables cannot automatically represent these revised constructs. Table 1 presents the descriptive statistics available for the revised research model. The mean and standard deviation for school management quality are retained from the original analysis because this variable remains unchanged in the proposed model. The descriptive statistics for digital financial governance and social accountability require recalculation after the questionnaire items have been mapped to the revised operational definitions. This step ensures the reported statistics accurately represent the constructs specified in the study title.

**Table 1. Descriptive Statistics of the Research Variables**

| Variable                                       | N     | Mean               | Standard Deviation |
|------------------------------------------------|-------|--------------------|--------------------|
| Digital Financial Governance (X <sub>1</sub> ) | (127) | To be recalculated | To be recalculated |
| Social Accountability (X <sub>2</sub> )        | 127   | To be recalculated | To be recalculated |

|                               |     |        |        |
|-------------------------------|-----|--------|--------|
| School Management Quality (Y) | 127 | 146.61 | 12.701 |
|-------------------------------|-----|--------|--------|

The descriptive statistics show that 127 respondents participated in the study. School Management Quality (Y) recorded a mean score of 146.61 and a standard deviation of 12.701, indicating variation in perceived management quality across respondents. The mean represents the average score, while the standard deviation reflects how much responses vary around that average. Descriptive statistics for Digital Financial Governance (X<sub>1</sub>) and Social Accountability (X<sub>2</sub>) remain undetermined pending calculation from the raw dataset.

### Construct Validity and Reliability

Construct validity and reliability were examined to establish whether the questionnaire adequately measured digital financial governance, social accountability, and school management quality. The revised model requires the indicators to represent the conceptual dimensions of each construct. Digital financial governance should be assessed through indicators such as digital financial recording, budget monitoring, financial reporting accuracy, information accessibility, and transaction traceability. Social accountability should be assessed through financial disclosure, stakeholder participation, responsiveness, and opportunities for public oversight. School management quality should reflect planning, organizing, implementation, evaluation, resource utilization, and continuous improvement.

The original analysis reported principal component analysis extraction values above 0.50 for the previously specified constructs. However, those values cannot be directly attributed to the revised constructs because the independent variables have changed conceptually. Therefore, the construct validity analysis must be repeated using the indicators assigned to digital financial governance and social accountability. Internal consistency should also be reassessed using Cronbach's alpha. Coefficients of at least 0.70 may be considered acceptable, although interpretation should also account for the number of items and the dimensionality of each scale. The final results should report the actual extraction values, factor loadings, and reliability coefficients obtained from the revised instrument.

### Regression Assumptions

Before hypothesis testing, the data should be examined to determine whether the assumptions required for multiple linear regression are adequately satisfied. These assessments include the normality of regression residuals, linearity between the predictors and the dependent variable, multicollinearity between digital financial governance and social accountability, and homoscedasticity of residuals. Residual normality may be evaluated using the Kolmogorov-Smirnov test alongside graphical diagnostics. Linearity should be assessed through appropriate statistical tests and residual plots, while multicollinearity should be examined using tolerance and variance inflation factor statistics. Homoscedasticity may be assessed using residual plots or the Glejser test.

The original analysis reported a Kolmogorov-Smirnov significance value of 0.062. However, this result should only be retained if it refers to the regression residuals from the revised two-predictor model. Similarly, the previously reported

variance inflation factor values of 1.860, 3.911, and 3.035 relate to the original three-predictor model and cannot be transferred to the revised analysis. The diagnostic tests must therefore be repeated using digital financial governance and social accountability as the independent variables. The results should be reported according to the actual SPSS output, without assuming that the revised model automatically satisfies all regression assumptions.

### Hypothesis Testing

The hypothesis testing examined the relationships between digital financial governance, social accountability, and school management quality. Three hypotheses were specified. The first proposed that digital financial governance is significantly associated with school management quality. The second proposed that social accountability is significantly associated with school management quality. The third proposed that digital financial governance and social accountability jointly explain variations in school management quality. Pearson correlation analysis may be used to examine the direction and strength of the bivariate relationships. At the same time, multiple linear regression provides estimates of the individual and joint associations between the independent variables and the dependent variable.

The multiple regression model was specified as follows:  $Y = b_0 + b_1X_1 + b_2X_2 + e$ . In this equation, Y represents school management quality,  $X_1$  represents digital financial governance,  $X_2$  represents social accountability,  $b_0$  denotes the intercept,  $b_1$  and  $b_2$  represent the regression coefficients, and e represents the error term. Evaluate each predictor's contribution using its regression coefficient, t-statistic, p-value, and confidence interval. The joint explanatory contribution of the two predictors should be assessed using the overall F-test and the coefficient of determination ( $R^2$ ). Statistical significance should be evaluated at  $p \leq 0.05$ . Table 2 provides the reporting structure for the revised regression analysis. Numerical values must be inserted from the SPSS output generated using the two-predictor model. The statistics from the previous model cannot be used because they represent different independent variables and a different regression specification.

**Table 2. Summary of Regression Analysis**

| Model                                                                                                      | R           | R <sup>2</sup> | F           | t                              | p-value     | Regression Equation         |
|------------------------------------------------------------------------------------------------------------|-------------|----------------|-------------|--------------------------------|-------------|-----------------------------|
| Digital Financial Governance ( $X_1$ ) → School Management Quality (Y)                                     | Recalculate | Recalculate    | Recalculate | Recalculate                    | Recalculate | $Y = b_0 + b_1X_1$          |
| Social Accountability ( $X_2$ ) → School Management Quality (Y)                                            | Recalculate | Recalculate    | Recalculate | Recalculate                    | Recalculate | $Y = b_0 + b_2X_2$          |
| Digital Financial Governance ( $X_1$ ) and Social Accountability ( $X_2$ ) → School Management Quality (Y) | Recalculate | Recalculate    | Recalculate | Report individual coefficients | Recalculate | $Y = b_0 + b_1X_1 + b_2X_2$ |

Note: R represents the correlation coefficient for the corresponding analysis.  $R^2$  represents the coefficient of determination. F denotes the regression F-statistic, t denotes the individual coefficient test statistic, and p-value indicates

statistical significance. For the multiple regression model, individual t-statistics and p-values should be reported separately for X<sub>1</sub> and X<sub>2</sub>. The regression equations must include the actual estimated coefficients from the revised SPSS analysis.

This means the regression analysis examines the individual and simultaneous relationships between digital financial governance and social accountability and school management quality. The coefficients of determination ( $R^2$ ) will indicate the proportion of variance in school management quality explained by each predictor and by the combined model. The F-statistic will assess the overall significance of the multiple regression model, while the t-statistics will evaluate each independent variable's contribution. Statistical interpretations will be finalized after recalculating all values using the raw data.

### Summary of the Analytical Findings

The descriptive analysis showed that the mean score for school management quality was 146.61, with a standard deviation of 12.701, among the 127 participating teachers. However, descriptive statistics alone cannot establish the relationships between digital financial governance, social accountability, and school management quality. Therefore, further statistical analysis is necessary to examine the direction, strength, and significance of these relationships. This approach ensures that the interpretation of the research findings remains grounded in empirical evidence rather than relying solely on descriptive measurements or preliminary assumptions about the relationships among variables.

The revised analytical model requires construct-specific validity and reliability assessments, regression diagnostic tests, and hypothesis testing involving both independent variables. The analysis will determine whether digital financial governance and social accountability are individually and jointly associated with school management quality. Multiple regression analysis will show each predictor's contribution and the model's overall explanatory power. Once the statistical results are available, the findings can support a more comprehensive evaluation of economic governance practices in school management and inform recommendations for strengthening accountability, financial transparency, and management quality in participating public junior secondary schools.

### Discussion

The descriptive findings establish a baseline for understanding school management quality, with a mean score of 146.61 and a standard deviation of 12.701 among 127 teachers. This variation suggests that respondents did not perceive managerial quality uniformly across the participating schools. Marcellus et al. (2021) and Atabik et al. (2024) emphasizes the importance of organizational leadership and management capacity in educational effectiveness, while Suryati et al. (2025) and Tobroni et al. (2024) highlights adaptive leadership in changing institutional environments. These perspectives support interpreting school management quality as an organizational outcome shaped by managerial practices rather than teaching activities alone. However, the descriptive statistics do not show whether digital financial governance or social accountability explains the observed variation, so further analysis of the revised model is needed.

The proposed relationship between digital financial governance and school management quality is consistent with the broader literature on digital transformation as an organizational process. Graham et al. (2023) and Pereira et al. (2020) explain that digital transformation extends beyond technology adoption and involves changes in organizational processes and decision-making. In school management, digital financial systems may improve transaction traceability, reporting accuracy, budget monitoring, and access to financial information. These mechanisms could support more informed managerial decisions and strengthen resource allocation. Nevertheless, the present descriptive findings do not yet demonstrate a statistically significant relationship between digital financial governance and school management quality (Ghufron, 2026; Mundiri et al., 2026; Suharto, 2025). Such a conclusion requires regression coefficients, significance values, and confidence intervals from the revised two-predictor model.

Social accountability provides a complementary perspective by emphasizing the relationship between institutional responsibility and stakeholder participation. Matveeva et al. (2021) and Shava et al. (2021) identify collaborative relationships and leadership practices as important considerations in school improvement, while Pepito et al. (2024) and Supriyanto et al. (2024) emphasizes continuous improvement as a foundation for organizational quality. These perspectives suggest that accessible financial information, community involvement, and responsive communication may strengthen the legitimacy of school management decisions. Nevertheless, participation should not be equated automatically with effective accountability, because its contribution depends on the availability of reliable information and meaningful opportunities for oversight. The present study therefore requires direct empirical testing to determine whether social accountability independently explains variations in school management quality.

Theoretically, this study contributes to educational management research by connecting digital financial governance with social accountability within an economic governance framework. Rather than treating financial technology and stakeholder participation as isolated administrative practices, the proposed model conceptualizes them as complementary mechanisms that may relate to managerial quality. Digital systems can support the production and accessibility of financial information, while social accountability can give stakeholders opportunities to examine how resources are allocated and used. Integrating them provides a basis for explaining how financial management processes relate to institutional effectiveness. The contribution remains a proposed explanatory framework until the revised statistical analysis confirms the relationships and evidence of the instrument's validity and reliability supports it.

Practically, the framework suggests that schools should integrate digital financial administration with accessible reporting and meaningful stakeholder engagement. School leaders can strengthen financial documentation, establish consistent monitoring procedures, clearly communicate budget priorities, and provide appropriate opportunities for parents and community representatives to participate in oversight. Education authorities can support these practices through staff training, suitable digital infrastructure, standardized reporting procedures, and periodic evaluation of financial accountability. However, implementation

priorities should reflect each school's institutional capacity and actual governance needs rather than assuming that technology alone guarantees improvement. Once the revised regression results are available, the estimated relationships can help determine which governance dimension deserves greater attention when developing evidence-based strategies to improve school management quality.

## CONCLUSION

This study highlights the importance of digital financial governance and social accountability in understanding school management quality. Initial findings from 127 teachers showed positive relationships between school management quality and ICT utilization ( $r = 0.816$ ,  $R^2 = 0.665$ ), community partnerships ( $r = 0.795$ ,  $R^2 = 0.632$ ), and financial management transparency ( $r = 0.774$ ,  $R^2 = 0.599$ ). The initial three-predictor regression model explained 78.1% of the variance in school management quality ( $R^2 = 0.781$ ,  $F = 146.295$ ,  $p < 0.001$ ). These results support integrated attention to digital practices, transparency, and stakeholder engagement. However, the cross-sectional design limits causal interpretation. Future research should validate the revised model using updated analyses and broader samples.

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## CONFLICTS OF INTEREST

The author declares no conflict of interest related to this study.

## USE OF ARTIFICIAL INTELLIGENCE (AI)-ASSISTED TECHNOLOGY

During the preparation of this manuscript, AI-assisted technology was used to support language refinement, structural organization, and academic writing improvement. The author carefully reviewed, revised, and validated all generated content. The author takes full responsibility for the scientific accuracy, originality, and integrity of the final manuscript.

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