

APPLICATION OF A WEB-BASED FINANCIAL SYSTEM TO ENHANCE ACCOUNTABILITY AND FINANCIAL LITERACY AT SMK TRIGUNA 1956

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ABSTRACT

Effective, efficient, and transparent financial management constitutes a fundamental prerequisite for educational institutions in ensuring accountable governance and enhancing institutional quality. However, at SMK Triguna 1956, financial recording and reporting processes are still conducted manually, resulting in several challenges such as fragmented data, potential loss of information, delays in financial reporting, and limited accessibility for stakeholders. These issues significantly hinder accountability, effectiveness, and efficiency in the school's financial governance. To address these challenges, this Community Service Program aims to develop a web-based financial management system that operates in real time, is fully integrated, and tailored to the school's operational requirements. The system will be developed using PHP and MySQL technologies, featuring digital transaction recording, automated report generation, and user access control to strengthen data security. Furthermore, the program integrates a financial literacy component for teachers, administrative staff, and students through training sessions and workshops focusing on financial planning, budget management, and the application of basic accounting principles. The implications of this program extend beyond technical upgrades. It fostered a digital culture within the school, strengthened institutional accountability, and positioned SMK Triguna 1956 as a replicable model for other vocational schools. Limitations included infrastructure constraints and limited time for advanced training. Future community service efforts should adopt phased implementation models, integrate student-led digital ambassador roles, and promote inter-school collaboration to scale impact. This initiative underscores the importance of pairing digital innovation with human capacity-building to achieve sustainable transformation in educational governance.

Keywords: Accountability, Community Service, Financial Literacy, Financial Management, Vocational Education, Web-based System.

1. INTRODUCTION

Educational institutions, particularly primary and secondary schools, face significant challenges in managing financial administration when reliant on manual processes. Key issues include recording errors, payment reconciliation delays, and inefficiencies in financial reporting. To address these challenges, institutions can leverage various strategies and technologies. Firstly, the implementation of digital financial management systems can significantly enhance efficiency and reduce errors within financial operations. Research highlights the importance of tailored financial management strategies, especially in managing working capital, to improve financial performance (Ombui et al., 2024). Digitization of financial processes offers real-time data analysis and improved decision-making, facilitating better financial performance and risk mitigation (Kyiv & Chubuk, 2024). Moreover, innovative strategies, such as incorporating predictive analytics and financial software, help optimize resource allocation and improve overall financial stability (Okeke et al., 2024). Educational institutions must also improve their digital infrastructure to fully benefit from these technologies. This involves updating existing systems and training staff to handle new digital tools effectively. A robust move towards digitization is essential for improving transparency and adaptability in financial operations (Lara & Santos, 2024). Lastly, implementing well-structured financial literacy programs is crucial. These programs should be tailored to the institution's needs, enhancing financial decision-making skills among staff responsible for managing financial tasks (Tabassum & Ali, 2024). By addressing these areas, educational institutions can move towards a more efficient and transparent financial administration system.

SMK Triguna 1956, a vocational high school, is one such institution currently experiencing challenges in managing its financial system. The maintenance of financial transaction records is conducted manually, without the utilisation of an integrated system. This condition has been demonstrated to engender inefficiency, an elevated risk of errors, and delays in the preparation of financial reports. Moreover, the absence of a centralized system has been shown to increase the risk of data loss and hinder the accuracy and timeliness of decision-making by school management. This issue is of critical concern in the context of enhancing accountability in the management of educational funds, both for the school's internal stakeholders and parents. The implementation of web-based financial management systems in several educational institutions has yielded substantial positive outcomes.

To illustrate this point, the adoption of a web-based financial administration system at SDIT Ali bin Abi Thalib has been demonstrated to enhance the efficiency of administrative staff in recording student payments. (Hardiyanto et al.,

2023). Similarly, at Budi Luhur Elementary School in Rumbai District, a financial application proved effective in streamlining the payment recap process (Nasution & Hasan, 2021). In a separate instance, the system developed for Muhammadiyah Junior High School in Medan optimised the treasurer's performance in delivering payment-related information, improved the accuracy of financial records, and enhanced the overall efficiency of tuition fee administration (Sari et al., 2020). At YADIKa Vocational School in Jambi, the development of a web-based financial information system using a prototyping approach has been shown to contribute significantly to the more organised and efficient management of student financial data (Kurniati & Devitra, 2022). Additionally, the adoption of the FAST (Framework for the Application of Systems Thinking) methodology has been proven effective in supporting the design of school financial recording systems. This approach facilitates the rapid and structured development of web-based systems through systematic phases, including scope definition, problem analysis, requirements identification, logical design, decision analysis, physical design and integration, and system construction and testing (Marcella & Putri, 2024).

As a vocational education institution, SMK Triguna 1956 bears the responsibility of managing its operational funds in a disciplined, transparent, and accountable manner. However, the school continues to rely on manual financial management practices, using paper-based records or simple spreadsheet applications that lack integration. This manual system presents several limitations, particularly in terms of work efficiency, recording accuracy, and the speed of generating financial reports. The primary challenge faced by the institution is the absence of a centralized system for recording all financial transactions. Consequently, it becomes difficult to monitor cash flow comprehensively, the process is prone to data entry errors, and financial audits and reporting are hindered. Another significant challenge lies in the preparation of monthly and annual financial reports. Currently, the treasurer is required to manually consolidate data, a process that is not only time-consuming and labour-intensive but also highly susceptible to duplication and data loss. Furthermore, administrative services for students and parents, especially in confirming tuition fee payments, remain suboptimal. Payment confirmations are still conducted orally or through handwritten notes, without a supporting system to accelerate and simplify the process. The absence of a digital backup and data security mechanism further amplifies the risk of information loss due to device failures or human errors.

This community service aims to identify and provide advice on effective strategies for providing financial literacy education and developing a financial information system capable of real-time recording and reporting. This community service initiative introduces a novel integration of a web-based financial information system tailored to the operational needs of SMK Triguna 1956. Unlike generic digital tools, the system is designed to reflect the school's tuition cycles, reporting formats, and user workflows—ensuring both technical relevance and ease of adoption. The program also includes a financial literacy module, bridging the gap between digital transformation and human capacity-building.

The contribution to SMK Triguna is twofold: first, by streamlining financial documentation and reporting through automated features such as real-time transaction logs and secure data storage; second, by empowering staff and students with practical financial knowledge. This dual approach enhances transparency, accountability, and institutional readiness for future audits and budgeting processes. By embedding both system innovation and educational support, SMK Triguna 1956 is positioned as a model for vocational schools seeking sustainable digital upgrades. The initiative not only improves operational efficiency but also fosters a culture of financial awareness, laying the groundwork for long-term resilience and community trust.

2. METHOD

The implementation of the Community Service programme was conducted through a series of systematically organised stages, each of which was designed to be both quantifiable and evaluable. The initial stage of the research involved the identification of problems and the analysis of needs. This was conducted through direct observation and interviews with school stakeholders in order to assess the existing financial management practices. The subsequent stage concentrated on system design, wherein the architecture of a web-based financial system was developed to align with the operational requirements of SMK Triguna 1956. The third stage of the project was application development, which entailed the utilisation of PHP and MySQL technologies to construct the system with core features such as transaction recording, automated financial report generation, and role-based access management. The fourth stage of the project entailed the implementation of the system, which encompassed the installation and configuration of the system within the school's operational environment. The fifth stage of the programme comprised training and financial literacy workshops, which were designed for teachers, administrative staff and students. The workshops addressed subjects including financial planning, budget management, and fundamental accounting principles, with the objective of enhancing digital and financial competencies. The sixth stage of the project was system testing and evaluation. The purpose of this stage was to assess the system's effectiveness and to measure improvements in financial literacy among participants. The feedback obtained during this phase formed the basis for the seventh stage, namely system refinement, with the objective of ensuring that the solution better met the needs of the school. The final stage of the

research process was the dissemination of results, which was achieved through reporting, academic publication, and recommendations for sustainable implementation at SMK Triguna 1956. This step ensured that the outcomes of the programme were not only beneficial to the school but also contributed to broader academic and practical discourse in the field of financial system development and literacy enhancement. The following figure presents the methodology of the Community Service Programme (PKM) implementation.

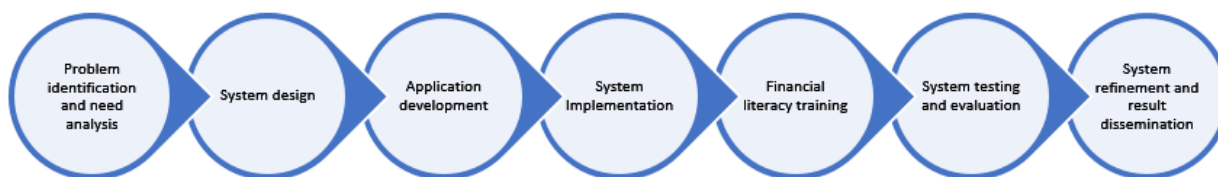


Figure 1. Community Service Programme Methods

3. RESULTS AND DISCUSSION

The development of a web-based financial system and digital literacy program at SMK Triguna 1956 has generated significant outcomes, both in terms of technical advancement and the enhancement of human resource capacity within the school environment. Prior to the implementation of this program, financial management at SMK Triguna 1956 was conducted manually, relying on physical documents and basic spreadsheets. This approach led to several challenges, such as the risk of recording errors, delays in report preparation, and limited access to financial data in real-time. Through the introduction of the newly developed web-based financial system, all financial administration processes are now managed in a more integrated and efficient manner. The system features daily transaction recording, account management, automated monthly and annual reporting, and a visual dashboard that enables the school management to monitor financial conditions accurately and in real-time.

Preparation Phase

The programme's preparatory phase was meticulously structured to facilitate seamless execution and ensure congruence with its stated objectives. The process encompassed a series of steps, including needs analysis, system design formulation, coordination with the educational institution, development of training modules, and establishment of technological infrastructure. Comprehensive preparation was identified as being essential to maximize outcomes, particularly in developing the financial system and enhancing digital literacy among teachers, administrative staff, and students. The preliminary stage was a needs analysis, which was conducted through direct observation and interviews with the school principal and administrative staff. The findings indicated that the prevailing financial management system was predominantly reliant on manual record-keeping, utilising rudimentary spreadsheets. This approach was found to entail several challenges, including elevated risks of input errors, data duplication, and delayed financial reporting. The results emphasised the urgent need for a web-based system that could integrate transaction recording, automate reporting, and ensure secure and accessible data storage.

Subsequently, a system design was created to align with the specific operational needs of the school. The design included workflows for daily transaction inputs, income and expense records, and the generation of monthly and annual financial reports. An interactive dashboard was also prepared to allow the school principal to monitor financial conditions in real time. At this stage, intensive discussions with the school were conducted to ensure that the system features met practical requirements. Particular attention was also given to data security, with cloud-based technology selected to safeguard data and enable recovery in the event of technical disruptions.

Coordination efforts were made both internally and externally. Internally, the project team allocated tasks among system developers, training facilitators, and monitoring and evaluation staff, ensuring clear responsibilities and effective execution. Externally, coordination with the school leadership, teachers, and administrative staff was carried out to align objectives, clarify benefits, and define implementation mechanisms. This inclusive approach encouraged a sense of ownership among stakeholders from the beginning.

In addition to system development, the team prepared a digital literacy training program. The training modules included fundamental knowledge of the web-based financial system, digital document management, data security, and the use of online productivity tools. The content was designed to be practical and simulation-based, enabling participants to apply the skills directly in their daily tasks. The training targeted not only administrative staff responsible for financial management but also teachers and students to enhance broader digital literacy within the school community. To support smooth implementation, technological infrastructure was also prepared. The school, in collaboration with the project team, reviewed available computer devices, internet connectivity, and other supporting tools. Several school computers were upgraded with additional software to ensure compatibility with the web-based system. Internet access was also improved to avoid disruptions during training and daily system operations.

Finally, evaluation instruments such as questionnaires, observation sheets, and interview guidelines were developed to assess the effectiveness of the program. These instruments were intended to measure participants' understanding of the system, improvements in digital literacy, and the overall contribution of the system to financial transparency and accountability. By embedding evaluation from the preparation phase, the project ensured objective measurement and provided a basis for future improvements. Overall, the preparation did not solely focus on technical system development but also emphasized human resource capacity building and program sustainability. With well-structured preparation, the implementation of the web-based financial system and digital literacy program at SMK Triguna 1956 is expected to run effectively, deliver long-term benefits, and serve as a replicable model for digital transformation in other schools.

Program Implementation

The Community Service Program on Web-Based Financial System Development and Digital Literacy was successfully conducted on June 20, 2025, at the main hall of SMK Triguna 1956. The event began at 09:00 AM and was attended enthusiastically by teachers, administrative staff, and students. The opening session featured welcoming remarks from Mr. Bramnas Hede, the Principal of SMK Triguna 1956, who emphasized the importance of digital transformation in school management, particularly in financial administration. He highlighted that financial digitalization is not merely a trend but an urgent necessity to foster transparency, accountability, and efficiency in school governance. His remarks served as strong motivation for participants to engage actively throughout the program.

After the delivery of the principal's address, Mr. Devit Setiono, representing the organising team, delivered an introductory presentation outlining the objectives of the programme. The speaker placed particular emphasis on the initiative's dual objectives. Firstly, the initiative sought to introduce a web-based financial management system with the aim of enhancing the accuracy and efficiency of financial reporting. Secondly, the initiative aimed to equip teachers, staff and students with the relevant digital literacy skills that are now considered essential in the modern era. He further emphasised that the system's sustainability is contingent on the continuous involvement of the entire school community, both during its implementation and in its long-term maintenance.



Figure 2. Group photograph of the community service (Left), Opening address delivered by the principal of SMK Triguna 1956 (Right)

The core session was initiated with a general lecture delivered by Mr. Riyan Harbi Valdiansyah, entitled "The Importance of Financial Literacy for Generation Z and Generation Alpha." It was explained that, even though younger generations are living during rapid technological advancement, many still face challenges in managing their personal finances. It is his conviction that the cultivation of financial literacy from a young age is of paramount importance to prevent excessive consumerist behaviour and to ensure a more financially stable future. The lecture provided an exposition of fundamental financial concepts, with the additional contextualisation of these concepts within the digital lifestyle, including the utilisation of e-wallets, cashless transactions, and the significance of cybersecurity in online financial activities. The session was conducted in an interactive manner, incorporating real-life case studies relevant to the participants' daily experiences, thereby rendering the material accessible and practical. The participants demonstrated a high level of engagement, as evidenced by the numerous questions raised during the discussion session. These included inquiries into strategies for the management of discretionary financial resources, the accumulation of financial reserves for future objectives, and the identification of methodologies for the prevention of spontaneous online purchasing. The speakers provided comprehensive responses to each question, offering practical and applicable insights for both students and teachers. The implementation programme is illustrated in the subsequent figure:



Figure 3. Implementation Program

Training Session on System Utilization

Following the financial literacy session, the program proceeded with a hands-on training session on the utilization of the web-based financial management system, facilitated by Mr. Devit Setiono as the community service team representative. The primary objective of this training was to provide participants with practical knowledge and operational skills, covering essential functions such as system login, transaction recording, and financial report generation. The key participants in this training were Ms. Septi and Ms. Siti Marpuah, representing the school's administrative staff as the core system users. The training was conducted through a live demonstration using computers directly connected to the system. At the beginning of the session, Mr. Setiono introduced the system's user interface, which was deliberately designed to be simple and user-friendly to minimize navigational difficulties. Participants were then guided to perform real-time data entry, including the recording of tuition fee receipts and operational expenditures. This process was closely supervised to ensure that each participant could follow the procedures accurately and confidently. The overall process of the training session is illustrated in figure 4.



Figure 4. Training Session

In addition to transaction input, Mr. Setiono demonstrated the system's capability to automatically generate financial reports on a daily, monthly, and annual basis. The participants expressed enthusiasm toward this feature, recognizing its potential to significantly accelerate administrative tasks that previously required extensive manual effort. Furthermore, the introduction of a visual dashboard provided a real-time overview of the school's financial status, which can be accessed by the school leadership at any time to support decision-making. During the session, both Ms. Septi and Ms. Siti Marpuah actively engaged in practicing the system's functions rather than solely observing. Whenever technical challenges arose, Mr. Setiono provided immediate guidance and practical solutions, which enhanced the participants' confidence in operating the system independently. Through this interactive and application-oriented approach, the training session proved to be effective in enhancing user competency and ensuring the sustainability of the system's implementation. The overall process of the training session is illustrated in figure 4.

Evaluation

The evaluation process for this community service programme is divided into two components: the initial application of the system and a financial literacy seminar for programme participants. The present study will evaluate the first of a series of seminars on financial literacy. The evaluation of the web-based financial management system at SMK

Triguna 1956 demonstrated highly positive outcomes. A survey of users revealed that approximately 90% of respondents reported that the system was easy to operate, primarily due to its simple and intuitive interface. In terms of efficiency, the financial recording process was found to be 80% faster compared to the previous manual method. Significant enhancements have been made to the system regarding data accuracy, which has been shown to have improved by as much as 85%. This is believed to be due to the system's built-in automatic validation features, which have been found to be highly effective in minimising errors. Moreover, the degree of transparency in financial reporting attained a satisfaction rate of 80%, as school administrators were able to monitor financial conditions in real time. This capacity not only served to enhance accountability but also fortified the decision-making processes within the institution. The collective outcomes of the user feedback and system evaluation are delineated in Figure 5.

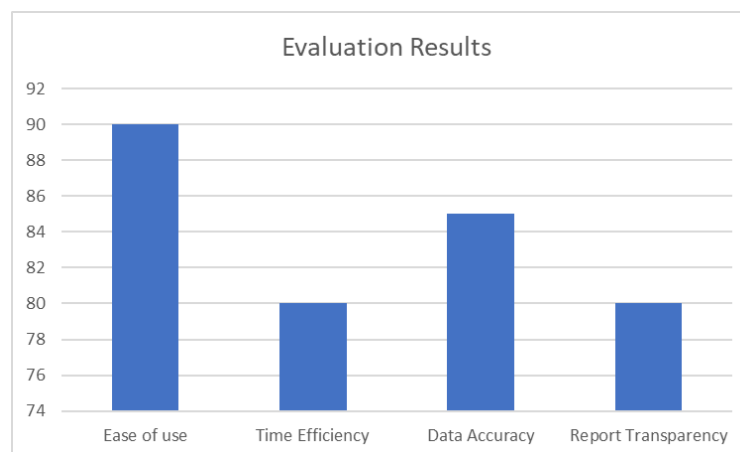


Figure 5. Evaluation Results

Meanwhile, the second evaluation, namely the financial literacy seminar, is described in Table 1. The table presents a comparative table showing how participants rated different descriptions of a financial literacy seminar. Each row reflects a distinct framing of the seminar's purpose—from general awareness to specific behavioural outcomes—and is scored on a scale of 6. The scores suggest how compelling or relatable each description was to the audience, offering insight into what messaging resonates most when promoting financial literacy.

Table 1. Seminar Effectiveness Check

Description	Score
This seminar will give you a better understanding of the importance of financial literacy.	5.26 of 6
This seminar will teach you how to plan your finances for the future.	5.42 of 6
This seminar will make you more selective about your financial expenditures.	5.47 of 6
You know that financial literacy seminars like this are very useful.	5.53 of 6

Interestingly, the highest-rated description— “You know that financial literacy seminars like this are very useful” (5.53/6)—leans on affirmation and shared understanding, implying that participants value reinforcement of existing beliefs. Meanwhile, the lowest-rated description— “This seminar will give you a better understanding of the importance of financial literacy” (5.26/6)—is more abstract and less action-oriented. This contrast highlights a preference for practical, self-relevant outcomes over general educational promises.

In a post-seminar context, this data can guide future communication strategies. For educators and program designers, it emphasizes the importance of framing financial literacy not just as knowledge acquisition, but as a tool for personal empowerment and behavioural change. It also validates the seminar's effectiveness in shifting perceptions—participants not only learned but also recognized the seminar's value in shaping their financial mindset.

Results of the Activity

The implementation of the Web-Based Financial System and Digital Literacy Program at SMK Triguna 1956 successfully enhanced the efficiency of financial administration while simultaneously strengthening the digital literacy of teachers and administrative staff. The developed web-based financial system accelerated transaction recording, generated automated reports, and improved the transparency of school finances. Through interactive training sessions, teachers and administrative staff were able to operate the system effectively and gained greater confidence in utilizing digital technologies. These outcomes demonstrate that the program not only provided a technical solution but also fostered a digital culture that supports the school's transformation toward a more modern and accountable

management system. The results of this community service are in line with other community services regarding the success of such systems depends on the capability and confidence of users in digital literacy, exemplified by initiatives to improve digital financial literacy among students in state universities in Sri Lanka (Dewmini et al., 2023). Educational programs focusing on digital skills can play a pivotal role in influencing positive financial behaviours among users and ensuring effective system utilization.

Building on these achievements, the program's success can be attributed to its holistic approach—integrating technical innovation with capacity-building. Rather than simply deploying a digital tool, the initiative prioritized usability, relevance, and empowerment. The system's intuitive interface and modular design allowed staff to adapt quickly, while the training sessions emphasized hands-on learning and peer collaboration. This not only reduced resistance to change but also cultivated a sense of ownership among users. Teachers and administrative staff began to see digital tools not as external mandates, but as enablers of their daily work, reinforcing a mindset of continuous improvement and digital fluency.

Moreover, the program laid the groundwork for long-term institutional transformation. By embedding digital literacy into the school's operational fabric, SMK Triguna 1956 positioned itself to scale future innovations more sustainably. The increased transparency and automation in financial reporting fostered trust among stakeholders, including school leadership, parents, and regulatory bodies. This shift toward data-driven decision-making and accountable governance reflects a broader cultural evolution—one where digital system are not just technical upgrades, but strategic assets that align with the school's vision for modern education management.

4. CONCLUSION

The implementation of this community service program has demonstrated a significant impact on improving the quality of school governance. The developed web-based financial system effectively accelerated the recording process, reduced the risk of errors, and generated transparent, accurate, and easily accessible financial reports. From the human resource perspective, teachers and administrative staff enhanced their digital competencies through interactive training sessions, which increased their confidence in operating technology.

The outcomes of the program were both technical and educational. The web-based financial system successfully streamlined transaction recording, automated report generation, and improved real-time financial monitoring. Evaluation data showed a 80% increase in efficiency and an 85% improvement in data accuracy, while user satisfaction with transparency reached 80%. On the literacy front, participants gained practical insights into financial planning, digital tools, and cybersecurity, with seminar feedback indicating strong resonance with action-oriented messaging. These results demonstrate that the program not only delivered operational improvements but also empowered stakeholders with the skills and confidence to sustain digital practices.

Despite its success, the program faced several limitations. The initial reliance on existing infrastructure posed challenges in system compatibility and internet stability, requiring on-site adjustments and hardware upgrades. Additionally, while the training sessions were effective, time constraints limited deeper exploration of advanced financial features and broader digital competencies. Some participants expressed the need for ongoing support and refresher modules to reinforce learning and adapt to future system updates. These constraints highlight the importance of continuous engagement and iterative development in community-based digital initiatives.

Looking ahead, future community service programs should consider a phased implementation model that includes pre-training diagnostics, post-training mentorship, and periodic system audits. Expanding the scope to include student-led digital ambassador roles could further embed digital literacy into the school culture. Moreover, collaboration with other vocational institutions could foster peer learning and scalability. By integrating technical innovation with sustained capacity-building, future initiatives can deepen impact, ensure long-term adoption, and position schools like SMK Triguna 1956 as leaders in accountable, tech-driven education management.

ACKNOWLEDGMENT

This community service project was financially supported by the Directorate of Research and Community Service, Universitas Budi Luhur, Prof. Ir. Prudensius Maring, M.A. The authors sincerely thank SMK Triguna 1956 for their active collaboration and participation throughout the program. Appreciation is also extended to the implementation team and student volunteers whose dedication contributed to the successful development and deployment of the web-based financial system and literacy program.

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