

ANALYSIS OF THE EFFECTIVENESS AND EFFICIENCY OF THE REGIONAL REVENUE AND EXPENDITURE BUDGET AT THE SALATIGA CITY REGIONAL REVENUE AND EXPENDITURE MANAGEMENT AGENCY (BPKPD) FOR THE YEARS 2021–2024

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Abstract: This study aims to analyze the effectiveness and efficiency of the Regional Revenue and Expenditure Budget (APBD) at the Regional Financial and Revenue Management Agency (BPKPD) of Salatiga City during the period 2021–2024. The research method used is descriptive with a quantitative approach. The data used are secondary data in the form of Budget Realization Reports (LRA) obtained from BPKPD of Salatiga City. Data collection was carried out using documentation methods, while data analysis techniques included variance analysis, regional financial independence ratio, effectiveness ratio of Regional Original Revenue (PAD), and expenditure efficiency ratio. The results of the study indicate that the revenue variance during the observation period is consistently positive, meaning that the realization of revenue exceeds the budgeted target. The regional financial independence ratio ranges from 43.93% to 52.54%, indicating a fairly independent category. The effectiveness ratio of PAD shows a very effective performance, as all values exceed 100%. Meanwhile, the expenditure variance shows negative values, indicating that actual expenditures are lower than the budget, resulting in budget savings. The expenditure efficiency ratio ranges from 89.06% to 93.64%, which indicates that the management of regional expenditures is efficient. In conclusion, the financial performance of the APBD management at BPKPD of Salatiga City during the period 2021–2024 can be categorized as good. However, improvements are still needed, particularly in enhancing regional financial independence to reduce reliance on central government transfers

Keywords: *Regional Budget, Effectiveness, Efficiency, Regional Financial Performance, PAD*

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1. Introduction

The Regional People's Representative Council approves the Regional Budget (APBD), which is the annual financial plan of Indonesian local governments (Law No. 17 of 2003, Article 1, Point 8 on State Finance). Achmad Fauzi states in (Putra, 2018) that "the APBD is a local government initiative to be implemented in the following year, expressed in monetary terms."

Meanwhile, Alteng Syafruddin states in (Putra, 2018) that "the APBD is a work plan or program of the local government for a specific fiscal year, consisting of planned revenues and planned expenditures for that fiscal year."

The management of government affairs by local governments and regional representative councils in accordance with the principles of autonomy and assistance, with the greatest possible autonomy within the system and principles of the Unitary State of the Republic of Indonesia, as regulated in Law No. 23 of 2014, is what Law No. 23 of 2014 defines as a local government (Amaral, 2019). The regional head is part of the regional government administration that oversees the implementation of government affairs under the jurisdiction of the autonomous region, in accordance with paragraph (3)

The Regional Revenue and Expenditure Budget (APBD), which reflects the local government's ability to fund its operations, contains information on its financial management capabilities (Araujo, 2018). Refer to the Budget Implementation Report (LRA) to see how the local government uses the Regional Budget (Priyono, 2018). The government publishes the Budget Implementation Report to detail the distribution and utilization of financial assets under the local government's management (Arikunto, 2019). The budget and its actual expenditures are compared over time in the Budget Implementation Report (Ekasari, 2020). The effectiveness of the local government's financial management can be assessed through the Budget Implementation Report (Ghozali I, 2021).

Thus, it can be said that the most important component in the preparation of annual government financial reports is the regional revenue and expenditure budget (Halim & Kusufi, 2018). The Regional Budget (APBD), which includes projections of government revenue and expenditure for the fiscal year, generally constitutes the government's work program (Handayani, 2019). The budget implementation report, which seeks to evaluate and illustrate the comparison between the budget and its implementation to determine whether the local government has successfully managed its finances (Sulistiyowati, 2020), must be reviewed to assess the use of the APBD and ensure the government's capacity to fund its programs (K. M, 2018) (Sukmadinata N. S, 2019). The contrast between revenue (inputs) and expenditures (outputs) is what defines effectiveness (Zainuddin, 2021). If an agency's actions result in higher outputs with the same inputs or the same outputs with fewer inputs, then those actions can be considered effective (Ari et al., 2018). Conversely, efficiency refers to the contrast between the expenditures required to generate revenue and the revenue obtained. If the achieved ratio is less than 100%, the local government's revenue collection performance is classified as efficient (Riduwan, 2020). Better government performance is indicated by a lower efficiency ratio (N. M, 2019). In addition, local governments must perform better (Suparmoko, 2019). The implementation of local financing depends heavily on the performance of local governments (A, 2019). The term "performance" refers to programs or activities that realize the vision, goals, objectives, and purposes of local administration. (Santoso, 2019)

The author is interested in discussing and developing a topic related to the Realization of the Revenue and Expenditure Budget based on the following description. The author felt compelled to investigate and understand this more thoroughly; therefore, ultimately, the author conducted research under the title of this final project: "Analysis of the Effectiveness and Efficiency of the Regional Revenue and Expenditure Budget at the Regional Financial and Revenue Management Agency (BPKPD) of Salatiga City for the Years 2021–2024"]].

2. Literature Review

2.1. Previous Studies

This study was prepared using previous studies as comparison materials and references to illustrate the position and uniqueness of this research(J, 2020). Several previous studies related to the analysis of the effectiveness and efficiency of the Regional Revenue and Expenditure Budget (APBD) are presented in the following table:

Table 1. Previous Studies

No	Title	Author	Method	Result
1	Analysis of the Effectiveness and Efficiency of APBD Management in Deiyai Regency for 2016–2020	(Pualillin et al., 2025)	Quantitative descriptive method using effectiveness and efficiency ratio analysis	The results showed that APBD management effectiveness was categorized as fairly effective, while efficiency was still less optimal due to waste in regional expenditures.
2	Analysis of Revenue Effectiveness and Expenditure Efficiency in Budget Realization Reports at BPKAD Tidore	(Widayanti et al., 2025)	Quantitative descriptive method using effectiveness and efficiency ratios based on Budget Realization Reports	The study found that regional revenue was categorized as effective, while regional expenditure showed a fairly good level of efficiency.
3	Analysis of Budget Efficiency and Effectiveness in Palu City for 2021–2024	(Indah et al., 2025)	Quantitative descriptive method with regional financial ratio approach	The results indicated that Palu City's budget was relatively efficient and effective, although fluctuations occurred in several years due to changes in budget priorities.
4	Analysis of PAD Effectiveness Ratio and PAD Efficiency Ratio in the APBD Realization Report to Measure Financial Performance of Kendal Regency 2018–2022	(Kendal, 2024)	Quantitative descriptive method using PAD ratio analysis	The results showed that Kendal Regency's PAD was effective, but its efficiency still needed improvement to optimize regional financial performance.
5	Efficiency and Effectiveness in Regional Financial	(Saputra, 2019)	Quantitative descriptive method with regional financial	The results showed that regional financial management in Cilacap

	Management of Cilacap Regency for 2016–2020		performance analysis	Regency was relatively effective and efficient, although there were several obstacles in budget realization.
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Based on previous studies, the effectiveness and efficiency of the Regional Revenue and Expenditure Budget (APBD) are important indicators in assessing the financial performance of regional governments. However, most previous studies focused on regional governments in general and have not specifically examined the effectiveness and efficiency of APBD management at the Regional Revenue and Financial Management Agency (BPKPD) as the regional financial management institution.

Therefore, this study offers a new approach by focusing specifically on the effectiveness and efficiency of the Regional Revenue and Expenditure Budget at the Regional Revenue and Financial Management Agency (BPKPD) of Salatiga City for the 2021–2024 period. This study is expected to provide a more accurate and useful description for improving regional financial management.

2.2. Regional Revenue and Expenditure Budget (APBD)

Definition of Budget

A budget is a systematically prepared plan covering all activities within an organization for a certain future period and expressed in monetary units and numbers. According to Utari in Zuniarti (2019), a budget is a long-term strategic profit plan, a short-term tactical profit plan, an accounting system based on accountability, and the continuous application of management principles as tools to achieve organizational goals.

According to (Saputra, 2019) a budget is a work plan prepared systematically covering all company operational activities in the future and expressed in monetary units. Budidarma in (Tulangwo, 2016) explains that the term budget comes from the French word *bougette*, meaning a small bag. In a broader sense, the budget includes planned revenues and expenditures for a specific year.

Public Sector Budget

According to (Mardiasmo, 2021) a public sector budget is an activity plan represented in the form of revenue and expenditure plans in monetary units. Public sector budgets are important because they serve as instruments for economic growth, public welfare improvement, and government accountability to society.

Definition of APBD

The Regional Revenue and Expenditure Budget (APBD) is an annual regional government financial plan approved by the Regional House of Representatives (DPRD). According to Law Number 17 of 2003 concerning State Finance, APBD is used as a tool for regional financial management to improve public services and community welfare. (Putra, 2018)states that APBD reflects regional government work plans and estimates of regional revenues and expenditures within a fiscal year. APBD also reflects the potential and needs of a region in carrying out regional autonomy.

Functions of APBD

According to (Putra, 2018), APBD has several important functions, namely:

- a) Authorization Function
APBD becomes the basis for regional governments in carrying out revenues and expenditures.
- b) Planning Function
APBD serves as a guideline for organizing regional government activities.
- c) Supervisory Function
APBD functions as a control tool for evaluating government performance.
- d) Allocation Function
APBD aims to improve efficiency and effectiveness in resource allocation.
- e) Distribution Function
APBD aims to create fairness and equity in society.
- f) Stabilization Function
APBD serves as a tool to maintain regional economic stability.

Regional Revenue and Expenditure

Regional revenue is income obtained from Regional Original Revenue (PAD), balancing funds, and other legitimate revenues. According to (Putra, 2018) PAD comes from regional taxes, levies, separated regional asset management, and other legitimate revenues.

Regional expenditure is all regional government obligations recognized as reductions in net assets during one fiscal period. According to (Amin, 2019) regional expenditures are used to finance government administration and regional development.

Budget Realization Report

According to (Fitra, 2019) the Budget Realization Report (LRA) is a report presenting comparisons between budgeted amounts and actual realization during a reporting period (S., 2020). LRA includes revenues, expenditures, transfers, and financing.

- a. Effectiveness and Efficiency of Regional Financial Management
 - 1) (Mahmudi, 2019) states that effectiveness is the relationship between output and the objectives or targets to be achieved. Government performance is considered effective if the results achieved are in accordance with predetermined targets.
 - 2) According to (Mardiasmo, 2021) efficiency is closely related to productivity, namely the comparison between outputs produced and inputs used. Government performance is categorized as efficient if expenditures can be minimized while achieving optimal results.
- b. Conceptual Framework

This study focuses on analyzing the effectiveness and efficiency of the Regional Revenue and Expenditure Budget (APBD) at the Regional Revenue and Financial Management Agency (BPKPD) of Salatiga City for the 2021–2024 period.

The conceptual framework of this study is centered on evaluating regional financial performance using effectiveness and efficiency ratios based on the Budget Realization Report (LRA). As the regional financial management institution, BPKPD has an important role in planning, implementing, and supervising regional financial management.

The analysis in this study uses several financial indicators, including revenue realization, expenditure realization, effectiveness ratios, and efficiency ratios. The results of the analysis are expected to provide an overview of the success of regional financial management in Salatiga City. Higher effectiveness ratios and lower efficiency ratios indicate better regional financial performance

3. Research Method

This study employs a descriptive research design with a quantitative approach. This approach is used to describe the effectiveness and efficiency of the Regional Revenue and Expenditure Budget (APBD) based on numerical data obtained from the Budget Implementation Report (LRA)(N. M, 2019). The study was conducted at the Regional Financial and Revenue Management Agency (BPKPD) of Salatiga City using LRA data for the 2021–2024 fiscal years(Sugiyono, 2012). The study population consists of all regional financial data at the BPKPD of Salatiga City, while the study sample comprises the Budget Implementation Reports for 2021–2024, selected using a saturated sampling technique(R, 2020).

Data collection was conducted through documentation using secondary data in the form of the Regional Budget (APBD) and Budget Implementation Reports (LRA). Data analysis was performed using quantitative descriptive methods, including analysis of revenue and expenditure variance, the regional self-reliance ratio, the effectiveness ratio of Regional Original Revenue (PAD), and the expenditure efficiency ratio. The results of the calculations were then interpreted based on specific evaluation criteria to determine the level of effectiveness and efficiency of regional financial management.

4. Results and Discussion

4.1. Results

Based on the data from the Budget Realization Report (LRA) and the Regional Revenue and Expenditure Budget (APBD) of Salatiga City for 2021–2024, it can be seen that the regional financial performance showed fairly positive development. This is reflected in the realization of regional revenue, which consistently exceeded the budget target during the study period. In 2021, revenue realization reached Rp946,191,087,524 compared to the targeted Rp916,251,265,000. In 2022, revenue realization amounted to Rp918,353,779,916, which also exceeded the predetermined target. Similar conditions occurred in 2023 and 2024, where revenue realization continued to surpass the planned budget. This condition indicates that the Salatiga City Government was able to optimize regional revenue collection effectively.

Local Own-Source Revenue (PAD) also experienced an increase from year to year. In 2021, PAD realization amounted to Rp280,684,937,797 and increased to Rp313,963,481,492 in 2024. This increase indicates that the regional government had the capability to manage regional revenue sources such as local taxes, regional levies, and other legitimate local revenues. However, transfer revenue from the central government still contributed significantly to total regional revenue. This condition indicates that the level of regional financial independence still needs improvement in order to reduce dependence on the central government.

On the expenditure side, expenditure realization throughout the study period was consistently lower than the allocated budget. In 2021, expenditure realization amounted to Rp956,501,304,732 compared to the budget allocation of Rp1,068,992,597,512. Similar conditions also occurred from 2022 to 2024. This indicates efficiency in regional expenditure management because the local government was able to control spending so that it did not exceed the allocated budget. Operational expenditure remained the largest component of regional expenditure each year, indicating that most of the budget was used to support government operations and public services.

In addition, the surplus/deficit figures show that the regional government experienced budget deficits every year. However, these deficits were covered by net financing derived

from regional financing receipts. The relatively large amount of Remaining Budget Financing (SILPA) each year indicates that there were still unused funds in the implementation of regional government programs. This condition may indicate that budget planning still needs to be optimized in order to improve budget absorption effectiveness.

Overall, based on the APBD and LRA data of Salatiga City for 2021–2024, it can be concluded that regional financial management was implemented fairly well. The Salatiga City Government was able to realize regional revenue effectively and manage regional expenditures efficiently. Nevertheless, the regional government still needs to improve regional financial independence and optimize budget utilization so that development programs can be implemented more effectively and accurately targeted toward community welfare

4.2. Discussion

The discussion section presents the analysis of regional financial performance at the Regional Financial and Revenue Management Agency (BPKPD) of Salatiga City for the 2021–2024 period. The analysis was conducted using several financial performance indicators, including revenue variance analysis, regional financial independence ratio, local revenue (PAD) effectiveness ratio, expenditure variance analysis, and expenditure efficiency ratio. The calculation results are presented in the following tables and interpreted to evaluate the effectiveness and efficiency of regional financial management during the research period.

Table of Calculation Results: Revenue Variance and Financial Ratios

Year	Variation Revenue	Fiscal Self-Reliance Ratio Region	Ratio Local Revenue	Effectiveness Variation	Expenditures Expenditure Efficiency Ratio
2021	29.99.822.524	52,54 %	118,23%	- 112.491.292.780	89,48%
2022	12.785.766.978	43,93%	110,21%	-114.427.656.961	89,06%
2023	29.236.610.498	49,29%	113,42%	- 68.970.728.703	93,64%
2024	16.238.414.892	51,28%	107,96%	- 78.307.643.196	93,01%

Based on the analysis of the Regional Revenue and Expenditure Budget for the period from 2021 to 2024, the following results were obtained:

a) Analysis of Variances (Differences) in Local Revenue

To determine the difference between actual revenue and the allocated budget, a revenue variance analysis was conducted. Actual revenue exceeded the budget in 2021, as indicated by a revenue variance of Rp29,998,822,524, which was classified as excellent. Revenue performance remained in the “good” category in 2022, as evidenced by a revenue variance of Rp12,785,766,978, which was also positive. Actual revenue significantly exceeded the budget target in 2023, as evidenced by the revenue variance increasing again to Rp29,236,610,498. The revenue variance of Rp16,238,414,892 in 2024 remained positive, indicating that local revenue performance was still in the “very good” category. Thus, local revenue collection consistently exceeded budget targets between 2021 and 2024.

This condition indicates that the Salatiga City Government was able to optimize regional revenue collection effectively during the research period. The increase in revenue

realization reflects improved regional financial management performance and stronger revenue collection strategies.

b) Analysis of the Regional Financial Independence Ratio

A region's ability to finance its own needs independently from the central government is measured by the regional financial independence ratio. With a regional financial independence ratio of 52.54% in 2021, the region was classified as moderately independent. The ratio decreased to 43.93% in 2022 but remained in the moderately independent category. In 2023, the ratio increased to 49.29%, indicating improvement in the region's financial capability. Furthermore, the ratio increased again to 51.28% in 2024, showing that regional financial independence continued to improve. Overall, although the trend fluctuated, the regional financial independence level remained within the "moderately independent" category.

Although the Regional Original Revenue (PAD) effectiveness ratio consistently showed a highly effective category, the regional financial independence ratio remained only moderately independent. This condition indicates that the Salatiga City Government still depended significantly on transfer funds from the central government and other external revenues. In other words, the successful achievement of PAD targets does not automatically indicate high regional financial independence because the contribution of PAD to total regional revenue was still relatively limited compared to transfer income. Therefore, even though PAD performance was effective, the region had not yet fully achieved strong financial autonomy.

c) Analysis of the Local Revenue Effectiveness Ratio (PAD)

The capacity of local governments to achieve PAD targets is measured by the PAD effectiveness ratio. Since actual revenue exceeded the target, the effectiveness ratio in 2021 was 118.23%, indicating a "highly effective" category. The ratio was 110.21% in 2022, which also indicated a "highly effective" category. At 113.42% in 2023, the ratio continued to fall into the highly effective category. In 2024, the ratio reached 107.96% and remained in the highly effective category. This indicates that during the study period, the local government consistently achieved PAD targets with excellent performance.

The high effectiveness ratio demonstrates that the regional government had good capability in managing and realizing local revenue targets. This achievement reflects effective planning and implementation of revenue collection policies.

d) Analysis of Variance (Difference) in Local Government Expenditures

To determine the difference between actual expenditures and the allocated budget, an expenditure variance analysis was conducted. The expenditure variance in 2021 was -Rp112,491,292,780, indicating that actual expenditures were lower than the budget allocation and that expenditure management was implemented efficiently. The expenditure variance in 2022 was -Rp114,427,656,961, which also indicated that expenditure realization remained below the budget allocation. Budget efficiency was still evident in 2023, when the expenditure variance was -Rp68,970,728,703. In 2024, the expenditure variance was -Rp78,307,643,196, which also showed that expenditure realization remained lower than the budget allocation. Therefore, local expenditure management demonstrated budget savings throughout the study period.

This condition indicates that the Salatiga City Government was able to control regional expenditures properly and avoid excessive spending. The lower realization compared to the budget also reflects prudent financial management practices.

e) Analysis of the Local Government Expenditure Efficiency Ratio

The efficiency ratio is used to determine the level of savings in budget utilization. In 2021, the efficiency ratio was 89.48%, which fell into the fairly efficient category. The ratio was 89.06% in 2022 and remained fairly efficient. However, the ratio increased to 93.64% in 2023 and 93.01% in 2024, indicating a less efficient category because expenditure realization approached the allocated budget. Nevertheless, since all ratios remained below 100%, regional expenditure management can still be considered relatively efficient overall.

The increase in the efficiency ratio in 2023 and 2024 indicates that regional expenditures became higher compared to previous years. This may have been influenced by increasing government spending needs and development priorities. Even so, expenditure realization remained below the budget ceiling, indicating that budget management was still under control.

5. Conclusion

Based on the results of the analysis of the effectiveness and efficiency of the 2021–2024 Regional Budget (APBD), it can be concluded that the performance of regional financial management is classified as good. The consistently positive regional revenue variance indicates that actual revenue exceeded the set targets, while the PAD effectiveness ratio, which is above 100%, indicates that PAD management is highly effective. On the expenditure side, the negative expenditure variance indicates budget savings, and the expenditure efficiency ratio below 100% indicates that expenditure management is already efficient. However, the level of local autonomy remains in the “moderately autonomous” category, meaning that dependence on central government transfer funds still needs to be reduced. Therefore, local governments are expected to continue optimizing sources of local revenue (PAD), improving budget planning to be more realistic, strengthening budget oversight and evaluation, and enhancing the quality of expenditures to have a greater impact on community welfare.

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