

## Analysis of the Implementation of PSAK 109 in Enhancing Transparency and Accountability of Zakat Institutions

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### ABSTRACT

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*Zakat is a key instrument in Islamic economics for wealth redistribution, aiming to reduce social inequality and enhance community welfare. Transparent and accountable zakat management is essential for building and maintaining public trust in zakat institutions. Sharia accounting plays a crucial role in systematically recording, measuring, and reporting zakat finances in accordance with Islamic principles, thereby reinforcing transparency and accountability. This study analyzes the role of Sharia accounting in improving transparency and accountability in zakat management, with a focus on the implementation and challenges of PSAK 109. A qualitative descriptive method is employed, using a literature review of scholarly articles on the application of PSAK 109 in BAZNAS and LAZ. Findings reveal that BAZNAS has effectively implemented PSAK 109, supported by strong regulations, strict oversight, and integrated Sharia accounting systems. In contrast, many LAZ face obstacles, including limited human resources, inadequate technological infrastructure, and weak supervision. To address these issues, efforts should focus on regulatory harmonization, capacity building, digitization of accounting systems, and enhanced oversight by the Sharia Supervisory Board (DPS). Strengthening these areas will enable accounting to contribute more significantly to the professionalization of zakat management, ensuring its distribution is more effective and transparent.*

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### INTRODUCTION

Zakat serves as a fundamental pillar in the Islamic economic system, functioning as a mechanism for wealth redistribution to reduce social inequality and improve overall community welfare. As the entities responsible for the collection and distribution of zakat funds, Zakat Management Organizations (Lembaga Amil Zakat or LAZ) are expected to uphold high standards of transparency and accountability in their financial practices. However, in reality, several issues persist, including limited financial disclosure and non-compliance with Sharia accounting principles (Pramesti, 2024).

Sharia accounting has emerged as an effective solution to enhance transparency and accountability in zakat management. Its core principles honesty, justice, and trustworthiness ensure that financial records are prepared and presented in accordance with trustworthy and ethical standards. A central reference in this context is PSAK 109, which provides accounting guidelines for zakat, infaq, and sadaqah. Research has shown that the implementation of PSAK 109 not only improves financial transparency but also strengthens accountability in fund distribution (Mutmainnah, 2024).

In the digital era, technology plays an increasingly vital role in supporting transparency and accountability across zakat institutions. The adoption of Sharia-based accounting information systems enables more accurate and efficient data processing, reducing the potential for data manipulation while enhancing institutional accountability. Several studies highlight that

technologies such as blockchain can facilitate immutable and auditable records, further boosting public trust in zakat institutions (Amalia, 2024). Additionally, Islamic financial institutions such as Islamic banks play a key role in zakat management by acting as both collection centers and intermediaries between muzakki (zakat donors) and mustahik (beneficiaries), all in accordance with Sharia principles (Wijaya et al., 2023).

A crucial aspect of effective Sharia accounting is robust oversight from qualified entities, such as the Sharia Supervisory Board (DPS). Without sufficient supervision, the quality of financial reporting may decline, potentially eroding public trust (Rahmadieni, 2019). Moreover, there is a growing need to strengthen the capacity of zakat managers through training and education to ensure proper application of Sharia accounting principles and the production of transparent and accountable financial reports (Oktaviana, 2022).

Public trust remains a critical determinant of successful zakat management. A lack of transparency in financial reporting can undermine donor confidence, thereby reducing zakat collection potential. Increasing accountability through financial reporting that complies with Sharia accounting standards can help restore and maintain that trust, ultimately contributing to greater zakat mobilization (Ramadan et al., 2024).

To address these challenges, collaboration between the government, academic institutions, and zakat organizations is essential. The government can issue stronger regulations mandating the full adoption of PSAK 109, while academics can offer training programs to improve financial literacy and reporting skills among zakat practitioners. Through such collaborative efforts, the implementation of Sharia accounting in zakat management can become more effective and widespread (Merlin, 2024).

This study aims to explore the implementation of Sharia accounting in zakat institutions, with a particular focus on optimizing transparency and accountability in financial reporting. It also examines the application and challenges of PSAK 109, the role of technology in Sharia-based accounting systems, and common barriers faced by zakat institutions in establishing transparent and responsible reporting mechanisms. Accordingly, this study contributes to a deeper understanding of how Sharia accounting can strengthen zakat governance and improve institutional performance.

## **RESEARCH METHODS**

This study employs a descriptive qualitative method using a literature review approach to analyze the role of sharia accounting in enhancing the transparency and accountability of zakat financial management, particularly in the context of the implementation and challenges of PSAK 109. Data were obtained from various national and international scholarly journals relevant to zakat management and sharia accounting. The selection of literature was based on several criteria, including the recency of publication (within the last five years), source credibility (published in accredited or peer-reviewed journals), and the relevance of the topic to the research focus, such as PSAK 109, Islamic accounting information systems, and zakat governance. The study also explores the role of technology and regulations in strengthening transparency and accountability in zakat institutions through content analysis of the reviewed literature. The findings are expected to provide practical recommendations for zakat institutions, academics, and policymakers to support the effective implementation of sharia accounting and enhance public trust in zakat fund management.

## **RESULTS AND DISCUSSION**

### **Sharia Accounting**

Sharia accounting is a financial recording method based on Islamic legal principles, overseeing various economic activities and transactions with the aim of obedience to Allah and maintaining moral and ethical values in social and economic life. In its application, sharia accounting plays a role in managing transactions and funds in accordance with Islamic law,

including transactions within Islamic financial institutions as well as the management of social funds such as zakat, infaq, and sadaqah. More than just a process of recording and reporting, this form of accounting aims to ensure that economic activities carried out by individuals, organizations, or companies comply with the core principles of Islam (Wahid Wachyu Adi Winarto, 2020). The main principles that must be prioritized in its practice include the prohibition of *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling). Additionally, sharia accounting emphasizes the importance of transparency, accountability, and justice in every transaction.

The implementation of sharia accounting in zakat institutions is one method to achieve financial transparency and accountability. This aligns with the word of Allah:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ  
"Take alms from their wealth to purify and cleanse them, and pray for them. Verily, your prayer is a source of peace for them. And Allah is All-Hearing, All-Knowing." (QS At-Taubah [9]:103)

This verse shows that zakat is not only a financial obligation but also a means to purify wealth and the soul. To achieve this goal, zakat management must be carried out with full trust, transparency, and responsibility, so that the collected funds can be distributed appropriately and in accordance with sharia principles.

Transparency in zakat budget management also plays an important role in building the trust of *muzakki* (zakat donors) toward the institutions managing the funds. This is supported by the findings of Zubaidah and Nugraeni, who state that accountability and transparency have a positive effect on the quality of financial reporting, which in turn enhances public trust in zakat institutions (Zubaidah & Nugraeni, 2023). Moreover, good internal control mechanisms can improve transparency and accountability in financial management (Sari et al., 2020).

Sharia accounting also plays a significant role in determining the rights and obligations of all involved parties, including those arising from unsettled transactions or other economic events, while still referring to the principles of Islamic sharia. The core of sharia accounting is rooted in values such as justice, charity (goodness), and adherence to Islamic business ethics, which form its philosophical foundation. Through these principles, it is hoped that the implementation of accounting and social interaction in society will foster a sense of honesty, fairness, and tolerance. Differences between the two accounting systems can be found in various aspects, namely:

**Table 1. Differences Between Sharia Accounting and Conventional Accounting**

Aspect	Sharia Accounting	Conventional Accounting
<b>Nature</b>	Based on Islamic teachings and principles	Refers to principles of secularism and capitalism
<b>Operations</b>	Activities are conducted within the framework of sharia	Emphasizes the achievement of maximum profit
<b>Orientation</b>	Prioritizes the interests of society and the community	Primarily focuses on the interests of the company or individual
<b>Foundation</b>	Responsible to Allah	Based on the principle of economic rationality
<b>Entity Concept</b>	Does not distinguish between business entity and owner's financial responsibility	Business entity and owner are considered separate with distinct obligations
<b>Measurement Unit</b>	Uses both monetary and non-monetary value measurements	Uses only monetary (financial) value measurements
<b>Period</b>	Uses the Hijri calendar for zakat obligation calculation	Financial reports are prepared periodically according to a specific time frame
<b>Ownership</b>	Assets are owned relatively in accordance with sharia	Assets and businesses are fully and absolutely owned
<b>Consistency</b>	Follows sharia guidelines in its practices	Based on international accounting standards such as IFRS
<b>Going Concern</b>	Business continuity depends on agreements between parties in a contract	Assumes the business will continue indefinitely into the future

Source: Kamarrudin, 2022

Sharia accounting and conventional accounting have fundamental philosophical differences, which reflect distinctions in the underlying economic systems and institutions. Conventional accounting is considered to be rooted in the philosophy of economic rationalism, emphasizing individualism, personal interest, and profit maximization. This view aligns with the accounting theory developed by (Watts and Zimmerman, 1986), as explained by (Velayutham, 2014).<sup>73</sup>

### Implementation of PSAK 109 in Zakat Institution Financial Reporting

The professional, accountable, and sharia-compliant management of zakat is an urgent necessity amidst the growing awareness among Muslims regarding the importance of zakat as an instrument for economic empowerment. Along with the development of zakat management institutions such as the *National Amil Zakat Agency (BAZNAS)* and *Amil Zakat Institutions (LAZ)*, there is a need for accounting standards that can ensure transparency and public trust in the financial reporting of zakat, infaq, and sadaqah (ZIS).

Institutionally, BAZNAS is an official and the only institution established by the government under Law Number 23 of 2011 to manage zakat at the national level. In contrast, LAZ is a non-governmental organization granted permission by the Ministry of Religious Affairs and recommended by BAZNAS to also collect and distribute zakat (Septiandani et al., 2024). BAZNAS holds a stronger legal position, whereas LAZ offers greater flexibility in operational strategies and programmatic approaches.

In terms of transparency and accountability, studies by (Wulaningrum, 2020) show that both institutions have implemented accountable financial reporting principles. However, LAZ institutions such as *Dompot Dhuafa* and *Rumah Zakat* are more prominent in utilizing digital media and online platforms as a form of public transparency. On the other hand, BAZNAS emphasizes formal reporting to state institutions as part of its vertical accountability mechanism.

From the perspective of financial performance, comparative studies by (Rizqi, 2022) show that BAZNAS has advantages in terms of stability and distribution coverage, being supported by government funds and institutional networks. Meanwhile, LAZ demonstrates stronger efficiency in financial management due to its greater autonomy and more adaptive approach to local needs.

Regarding zakat utilization, BAZNAS tends to allocate more funds to national-scale programs such as poverty alleviation and disaster response (Muamar & Prayuda, 2022). Conversely, LAZ develops productive zakat programs focused on community empowerment through MSMEs, scholarship schemes, and free health services (Famulia, 2020), reflecting a more micro and participatory strategy.

Interestingly, in terms of digital reporting, a study by (Maryati & Fauzi, 2022) shows that several provincial-level LAZs are more innovative and proactive in implementing *Internet Financial Reporting (IFR)* compared to BAZNAS. This demonstrates the greater adaptability of LAZs to technological advancements and growing public demands for transparency.

In terms of regulation, the harmonization of roles between BAZNAS and LAZ still needs strengthening. (Septiandani et al., 2024) note that the duality of authority can lead to overlapping duties, which in turn hampers the effectiveness of zakat management nationwide. Therefore, more detailed derivative regulations are necessary to ensure optimal synergy between both entities.

Additionally, the implementation of *PSAK 109* serves as a fundamental basis for both institutions in maintaining the quality of financial reporting. PSAK 109 is an accounting standard issued by the *Sharia Accounting Standards Board (DSAS-IAI)* to ensure that the processes of recording, receiving, and distributing zakat, infaq, and sadaqah are conducted in an accountable and sharia-compliant manner. The application of PSAK 109 by both BAZNAS and LAZ aims to establish a financial reporting system that is transparent, credible, and aligned with Islamic values, as mandated in the Qur'an, Surah Al-Baqarah [2]: 282:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَنْتُمْ بِدَيْنٍ إِلَىٰ أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ

*“O you who have believed, when you contract a debt for a specified term, write it down...”*  
(QS. Al-Baqarah [2]: 282)

This principle is fundamental in the application of PSAK 109, which regulates the procedures for financial recording and reporting within zakat institutions to enhance transparency and accountability. A study by (Andrini, 2023) states that the implementation of PSAK 109 positively affects the accountability of financial reporting in zakat institutions, thereby providing more accurate information to the muzakki (zakat payers). This finding aligns with other research indicating that the quality of accounting information impacts zakat revenue, suggesting that transparency in reporting contributes positively to zakat collection (Agihidayantari & Kurniawan, 2020). Therefore, the application of PSAK 109 not only supports accountability but also plays a role in increasing zakat fund collection.

The implementation of PSAK 109 at BAZNAS has proceeded well due to strong regulatory support, strict supervision, and competent human resources in sharia accounting. As an official government institution, BAZNAS is obligated to implement transparent and accountable accounting standards, and its financial reports have been aligned with PSAK 109. In addition, BAZNAS uses a sharia-based accounting information system to facilitate transaction recording and build public trust. Regular financial audits by the Sharia Supervisory Board (DPS) and independent institutions are also key factors ensuring BAZNAS's compliance with applicable accounting standards (Wisandani & Murhasanah, 2021).

Although PSAK 109 has been implemented in various zakat institutions, in practice, there are still many challenges. A study by (Inryani & Hasbi, 2025) found that most large zakat institutions, particularly those affiliated with the government such as BAZNAS, have adopted PSAK 109 as a reference for preparing financial reports. It serves as a guideline for zakat institutions to record financial data systematically and in accordance with sharia principles. PSAK 109 outlines various categories and methods of financial recording that must be applied by zakat management institutions to ensure clarity, orderliness, and accountability in financial reporting.

Conversely, many small-scale Amil Zakat Institutions (LAZ), particularly in regional areas, continue to face difficulties in optimally implementing PSAK 109. For example, a study by (Ohoirenan, 2020) found that the financial reports of zakat, infaq, and sadaqah at BAZNAS Kota Tual had not yet fully implemented PSAK 109. A similar issue was observed in a study by (Arief, Manossoh, and Alexander, 2017), which concluded that BAZNAS Manado had also not yet effectively implemented PSAK No. 109 in their financial reporting. This delay in implementation is largely due to the low literacy levels of staff regarding PSAK 109. (Furthermore, Hadijah, 2019) discovered that the financial management at BAZNAS Majene Regency also had not fully adhered to PSAK 109, citing factors such as limited human resources, a lack of government outreach regarding PSAK 109, and insufficient operational funding needed to support the implementation of the standard.

The main challenges faced by LAZs include the lack of sharia accounting experts, limited regulatory oversight, and inadequate technological infrastructure for financial recording systems (Suarni & Sahrullah, 2024). Some LAZs still use manual recording systems, which are prone to errors and ineffective for audit processes. Moreover, the lack of outreach and education regarding the importance of PSAK 109 has resulted in many LAZs not fully understanding the benefits of the standard, particularly in efforts to improve the transparency and accountability of financial reports (Meilina, 2023).

According to (Ridho, 2023), one of the main obstacles zakat institutions face in implementing PSAK 109 is the low level of literacy in sharia finance. Additionally, the quality of human resources who are both skilled and trustworthy in the field remains inadequate. To address these challenges, several strategic steps can be taken, including:

1. Enhancing Islamic Financial Literacy

Training and certification in sharia accounting should be provided to zakat managers to deepen their understanding of PSAK 109. Sharia accounting materials also need to be integrated into the curricula of Islamic higher education institutions. With increased literacy, zakat institutions can prepare financial reports more professionally. The Financial Services Authority (OJK) revealed that the Islamic financial literacy index increased by 30% in 2017, reaching 39%. However, the level of sharia financial inclusion remained stagnant at 12% with no significant change. Between 2019 and 2022, Indonesia's Islamic financial literacy index remained consistently at 9%, even though financial inclusion rose from 9% to 12%.

2. Strengthening Human Resource (HR) Competence

Recruitment of professionals with expertise in sharia accounting is essential to improve the quality of zakat financial reporting. In addition, regular training and mandatory certification for zakat managers are necessary to enhance competence. Providing incentives for certified HR can serve as motivation to implement PSAK 109 more effectively.

3. Utilizing Accounting Technology

The implementation of sharia-based accounting information systems can optimize efficiency in financial recording within zakat institutions. Technologies such as blockchain can be employed to enhance transparency and ease the auditing process. Additionally, the use of big data can support more accurate and effective analysis in zakat fund management.

4. Strengthening Regulation and Supervision

The government must tighten regulations by mandating all zakat institutions to implement PSAK 109 in their financial reporting. The Sharia Supervisory Board (DPS) should be reinforced to conduct periodic audits. With strict oversight, compliance with sharia accounting standards among zakat institutions can be better ensured.

5. Improving Public Trust

Financial report transparency needs to be enhanced by publishing reports that have been audited in accordance with PSAK 109. Educating zakat payers (muzakki) on the importance of applying sharia accounting standards will further strengthen their trust. As public trust increases, the potential for zakat fund collection will also grow.

To support these efforts, strengthening regulation and supervision in the implementation of sharia accounting at zakat institutions is crucial. The government has issued several regulations governing sharia accounting, including Law No. 23 of 2011 on Zakat Management, Government Regulation No. 14 of 2014, as well as PSAK 109 which regulates the recording and reporting of zakat, infaq, and sadaqah (ZIS). However, the implementation of these regulations still faces challenges, especially in small-scale LAZs that often lack an optimal financial recording system.

Therefore, concrete measures are needed, such as requiring all LAZs to implement PSAK 109 with strict supervision by the Financial Services Authority (OJK) and the Ministry of Religious Affairs, along with regular audits by the Sharia Supervisory Board (DPS). Furthermore, financial report transparency can be improved by mandating all zakat institutions to publicly disclose their financial statements. The government should also provide incentives for zakat institutions that optimally apply sharia accounting standards, in the form of certifications or tax reliefs. Accelerating the digitalization of sharia-based accounting systems is also necessary to ensure financial recording is more efficient, accurate, and compliant with standards. With these measures, it is expected that all zakat institutions will be able to implement sharia accounting optimally, improve transparency, and strengthen public trust in zakat management in Indonesia.

### **The Role of Technology in Enhancing Transparency and Accountability**

Digitalization is a socio-technical transformation in which individuals, organizations, and communities shift toward the use of digital technologies. This process also includes the conversion of analog signals into digital formats. In the modern era, people increasingly utilize digital systems in various activities and transactions. In the context of zakat management, digitalization plays a

significant role in increasing public trust, enhancing social contributions, and expanding the social impact of zakat distribution programs (Dina, 2024).

Blockchain is an innovation designed to securely record data and financial activities. This technology enables records to be accessed transparently by relevant parties (Hidayat et al., 2023). The expanded use of sharia-compliant accounting technologies, such as blockchain and digital information systems, helps improve financial recording efficiency within LAZ (Zakat Management Organizations) and ensures compliance with applicable standards. Through this approach, LAZs are expected to achieve accounting standards on par with BAZNAS (National Zakat Agency), thereby boosting public confidence in zakat management (Rizkiansyah & Tanjung, 2021).

Several international zakat organizations have begun adopting blockchain's advantages. Numerous fintech companies, both emerging and established, are implementing and investing in this technology within their financial management systems. For example, Desto Fintech, which began operating in the United States, has launched a blockchain-based zakat service called i-zakat, which emphasizes transparency and efficiency (Ahmed & Zakaria, 2021).

The use of technology in sharia accounting systems is also a vital indicator that cannot be overlooked. Research by Pratiwi indicates that the use of information technology in accounting information systems has a positive impact on financial management performance. The implementation of IT increases both efficiency and effectiveness in zakat institutions, enabling them to provide better and more transparent financial reports (Pratiwi & Dharmadiaksa, 2018).

Nonetheless, challenges remain in implementing transparent reporting systems, including limitations in human resources and technical expertise to operate the required modern accounting systems (Hariani & Junaedi, 2023). In this context, management support becomes a key factor in overcoming the challenges associated with adopting improved accounting systems (Kurniawati & Mustoffa, 2024). These findings reinforce public accountability theory in the context of Islamic philanthropy and demonstrate that digital information systems can serve as strategic instruments in ensuring transparent and trustworthy zakat management.

### **Challenges in the Implementation of Sharia Accounting in Zakat Institutions**

The effectiveness of implementing sharia accounting in zakat institutions must be accompanied by efforts to address the various challenges encountered. Nugraha's research emphasizes the importance of accountability and transparency not only for internal institutional needs but also for strengthening public trust (Nugraha, 2019). These findings are consistent with a study by Wiyana, which revealed that accounting practices in the public sector and the openness of financial reporting play a significant role in optimizing accountability in government performance (Wiyana et al., 2023).

The application of sharia accounting in managing social funds aims to maximize the allocation of resources to mustahik (zakat recipients) and ensure that budgeting adheres to Islamic principles. The study also identified several challenges in implementing sharia accounting, including limited knowledge among zakat administrators and the need for well-defined and structured accounting standards (Anggraini, 2024).

To address these challenges, it is essential to improve the capacity of human resources (HR) so that zakat administrators can better understand sharia accounting standards. Training and certification in sharia accounting for zakat institution personnel must be prioritized to ensure accurate financial reporting in compliance with PSAK 109. Additionally, more detailed and stringent regulations are needed to mandate the application of sharia accounting standards, including the obligation for routine audits by the Sharia Supervisory Board (DPS). With stricter regulations and effective oversight, zakat institutions can optimize transparency and accountability in managing social funds, thereby enhancing public trust in zakat organizations.

Beyond HR development and regulatory improvements, the integration of technology into sharia accounting systems is also a crucial solution to improve the effectiveness of zakat

management. The use of sharia-based accounting information systems, the integration of blockchain technology, and the utilization of big data can facilitate financial transaction recording and improve transparency in zakat fund distribution. With modern accounting systems, zakat institutions can reduce the risk of financial reporting errors and ease the audit process. If these measures are comprehensively implemented, the effectiveness of sharia accounting in zakat institutions can be significantly improved, ensuring that zakat funds are managed according to Islamic principles and delivering greater benefits to both mustahik and the wider community.

## CONCLUSIONS AND SUGGESTION

The implementation of PSAK 109 within zakat institutions is crucial in ensuring financial accountability and adherence to Islamic principles. By providing clear standards for the recognition, measurement, presentation, and disclosure of zakat, infaq, and sadaqah, PSAK 109 enhances transparency and builds public trust in zakat management practices. However, the practical application of this standard, especially among small and medium-scale Amil Zakat Institutions (LAZ), continues to face significant challenges. These include limited availability of skilled human resources in sharia accounting, weak institutional oversight, and inadequate adoption of digital financial systems. Consequently, these constraints undermine the efficiency and credibility of zakat fund governance.

To address these limitations, this article proposes a strategic shift toward strengthening Islamic financial literacy, developing professional competencies, and adopting digital innovations such as sharia-compliant financial systems and blockchain technologies. These tools can enhance the efficiency, traceability, and trustworthiness of financial reporting in zakat institutions. Additionally, strong regulatory support and institutional enforcement are needed to ensure full compliance with PSAK 109. This article contributes to zakat management literature by offering a digitally oriented strategic approach an area that remains insufficiently explored in the Indonesian context. Furthermore, by emphasizing the relationship between digital transparency and *muzakki* trust, the study extends the accountability discourse in Islamic philanthropic governance, offering a foundation for more robust and sustainable zakat institutions in the future.

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