AL-MUDHARABAH: Jurnal Ekonomi dan Keuangan Syariah
Vol.7 No.2, December 2026
P-ISSN: 2655-0547 E-ISSN: 2829-3665
DOI: http://doi.org/10.22373/al-mudharabah.v7i2.9951

EVALUATING THE IMPLEMENTATION OF PSAK 109 IN ZAKAT, INFAQ, AND SADAQAH ACCOUNTING: EVIDENCE FROM LAZISMU LHOKSEUMAWE

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Abstract

This study analyses the implementation of *zakat, infaq, and sadaqah* (ZIS) accounting in accordance with PSAK 109 at LAZISMU Lhokseumawe. PSAK 109 governs the recognition, measurement, presentation, and disclosure of ZIS transactions to ensure transparency and accountability in the management of public funds. The research applies a qualitative case study approach, using interviews, observations, and document analysis. The findings indicate that the implementation of PSAK 109 at LAZISMU remains incomplete. Recognition and measurement of ZIS funds are mostly in line with the standard, as receipts and distributions are recorded by category. However, significant weaknesses remain in presentation and disclosure. Financial reports are limited to receipts and disbursements, without statements of financial position, cash flows, or explanatory notes as required by PSAK 109. These results highlight the need to strengthen human resource capacity, adopt digital accounting systems, and enhance the role of the Sharia Supervisory Board to make financial reporting more transparent, accountable, and fully compliant with PSAK 109 and Islamic governance principles.

Keywords: Islamic Accounting, PSAK 109, ZIS, Lazismu, Transparency

Abstrak

Penelitian ini menganalisis penerapan akuntansi zakat, infak, dan sedekah (ZIS) berdasarkan PSAK 109 pada LAZISMU Kota Lhokseumawe. PSAK 109 mengatur pengakuan, pengukuran, penyajian, dan pengungkapan transaksi ZIS untuk menjamin transparansi dan akuntabilitas dalam pengelolaan dana umat. Penelitian ini menggunakan pendekatan kualitatif dengan desain studi kasus, melalui wawancara, observasi, dan analisis dokumen. Hasil penelitian menunjukkan bahwa penerapan PSAK 109 di LAZISMU masih belum menyeluruh. Aspek pengakuan dan pengukuran dana relatif sesuai dengan ketentuan standar karena penerimaan dan penyaluran dicatat berdasarkan kategorinya. Namun, kelemahan nyata terdapat pada aspek penyajian dan pengungkapan. Laporan keuangan hanya terbatas pada penerimaan dan penyaluran dana, tanpa menyajikan laporan posisi keuangan, arus kas, maupun catatan atas laporan keuangan sebagaimana diwajibkan dalam PSAK 109. Temuan ini menegaskan perlunya peningkatan kapasitas sumber daya manusia, penerapan sistem akuntansi digital, serta penguatan peran Dewan Pengawas Syariah agar laporan keuangan dapat disusun secara lebih transparan, akuntabel, dan sesuai dengan standar akuntansi syariah yang berlaku.

Kata kunci: Akuntansi Syariah, PSAK 109, ZIS, Lazismu, Transparansi

INTRODUCTION

The management of *zakat, infaq, and sadaqah* (ZIS) has become a crucial instrument in strengthening social welfare and reducing poverty in Indonesia. As the largest Muslim-majority country, Indonesia possesses enormous zakat potential. According to the National Zakat Agency, the national zakat potential is estimated at over IDR 300 trillion annually, yet actual collections remain far below this figure. This gap between potential and realization underscores the urgent need for effective governance, transparency, and accountability in zakat institutions.[1]

To address this challenge, the Indonesian Institute of Accountants (IAI) introduced PSAK 109, a specific accounting standard for *zakat*, *infaq*, and *sadaqah*. The standard aims to ensure uniformity in recognition, measurement, presentation, and disclosure of financial reports, thereby strengthening public trust in zakat institutions. However, empirical evidence suggests that many zakat organizations, particularly at the regional level, still struggle to implement PSAK 109 fully. Reports are often limited to receipts and disbursements, without

[1] Badan Amil Zakat Nasional (BAZNAS), *Laporan Potensi Zakat Nasional 2023* (Jakarta: BAZNAS, 2023).

DOI: http://doi.org/10.22373/al-mudharabah.v7i2.9951

comprehensive disclosure such as statements of financial position, cash flow statements, or explanatory notes.[2] This discrepancy between regulatory expectations and institutional practice raises questions about the effectiveness of PSAK 109 implementation. The phenomenon is particularly evident in Aceh, a region with distinctive Islamic traditions and autonomous authority in implementing Islamic law. Institutions such as LAZISMU Lhokseumawe play a vital role in managing zakat funds, yet their financial reporting practices remain relatively simple. This condition reflects broader challenges faced by zakat institutions in Indonesia, including limited human resource capacity, lack of digital infrastructure, and insufficient regulatory enforcement.

In the context of ZIS funds, zakat beneficiaries (*mustahik*) fall into several categories, including people with low incomes, people in need, zakat administrators (*amil*), new converts (*muallaf*), and those in debt. More comprehensively, the Qur'an (At-Taubah: 60) defines eight categories (*ashnaf*) of zakat beneficiaries: the poor (*fuqara'*), the needy (*masakin*), zakat administrators (*amilin*), new converts (*muallaf*), those in bondage (*riqab*), debtors (*gharimin*), those striving in the cause of Allah (fi sabilillah), and wayfarers (ibn al-sabil). The proper and effective distribution of zakat to these groups is expected to improve social welfare, strengthen solidarity, and promote sustainable economic development.[3] Meanwhile, zakat payers (*muzakki*) are individuals or business entities that have met the obligatory requirements of zakat (*nisab* and *haul*) and therefore are required to fulfill zakat in accordance with Sharia provisions. The zakat funds paid by muzakki constitute the primary source for zakat institutions, which are then distributed to mustahik.[4]

Given the central role of muzakki and mustahik in the zakat system, these challenges highlight the need to examine how PSAK 109 is applied in practice and its implications for transparency, accountability, and legitimacy. From an international perspective, similar challenges have been observed in other Muslim-majority countries. The quality of zakat reporting in Malaysia directly influences public trust, emphasizing that transparency and accountability are essential for sustaining donor confidence. Further highlighted that inadequate disclosure practices weaken the legitimacy of zakat institutions. In Brunei and

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[2] N. Olivia, R. Sari, and A. Hidayat, "Peran BAZNAS dan LAZ dalam Transparansi Pengelolaan Dana Zakat di Indonesia," *Jurnal Akuntansi Syariah Indonesia* 5, no. 2 (2023): 77–89.

[3]Ali Murtadho Emzaed et al. *"Kriteria Wajib Zakat (Muzaki) dan Penerima Zakat (Mustahik)"*, *Tadhkirah: Jurnal Terapan Hukum Islam dan Kajian Filsafat Syariah*, Vol. 2 No. 2 (2025), hlm. 32–42. DOI: 10.59841/tadhkirah.v2i2.115

[4] Samsul Arifai & Amanda Nurqalbi. *"Kriteria Wajib Zakat (Muzakki) dan Penerima Zakat (Mustahik)"*, Universitas Islam Negeri Alauddin Makassar (2024).

DOI: http://doi.org/10.22373/al-mudharabah.v7i2.9951

the Middle East, studies have shown that digitalization and Islamic governance principles are critical in enhancing accountability and improving zakat management.[5] These findings suggest that the issues faced by LAZISMU are not unique but part of a broader global challenge in zakat governance.

From an international perspective, empirical studies in Malaysia demonstrate that integrated digital accounting systems significantly enhance transparency and donor confidence in zakat institutions. This conclusion is supported by research conducted by Abdullah and Sapiei in 2018 as well as Hassan and Noor in 2020, who found that such systems allow real-time monitoring of receipts and distributions, thereby reducing the risk of misreporting.[6] In Brunei, zakat governance has been strengthened through centralized reporting platforms supported by Sharia Supervisory Boards, while Middle Eastern institutions emphasize digital disclosure aligned with Islamic governance principles. Compared to these practices, LAZISMU's limited human resource capacity and absence of digital infrastructure explain why its financial reporting remains basic and non-compliant with PSAK 109. Thus, adopting digital systems is not merely aspirational but a practical necessity to bridge the gap between national standards and local practices, ensuring that zakat institutions in Indonesia can gradually align with global benchmarks.

Despite the growing body of literature on zakat accounting, several research gaps remain. First, most studies focus on national-level institutions or well-established organizations, while regional zakat institutions receive less scholarly attention. Second, existing research often emphasizes technical compliance with PSAK 109 but pays limited attention to socio-institutional implications, such as donor trust and legitimacy. Third, comparative studies across countries are still scarce, leaving unanswered questions about how Indonesia's experience aligns with international practices. Fourth, there is limited exploration of the role of digitalization and Islamic governance principles in enhancing zakat reporting. These gaps underscore the need for more comprehensive research that integrates technical, social, and institutional dimensions of zakat accounting.

This study seeks to address these gaps by examining the implementation of PSAK 109 at LAZISMU Lhokseumawe, with a focus on recognition,

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[5] M. Abdullah, "Peran PSAK 109 dalam Peningkatan Akuntabilitas dan Transparansi Pelaporan Zakat di Indonesia," *Jurnal Akuntansi Bisnis* 10, no. 1 (2017): 15–30.

[6] Mohd. Abdullah and Noor Sapiei, "Zakat Accounting and Reporting Practices in Malaysia: A Case Study of Transparency and Accountability," *International Journal of Islamic and Middle Eastern Finance and Management* 11, no. 3 (2018): 350–370.

DOI: http://doi.org/10.22373/al-mudharabah.v7i2.9951

measurement, presentation, and disclosure practices. By analyzing the institution's financial reporting and comparing it with the requirements of PSAK 109, the study aims to identify the extent of compliance and the challenges faced. Furthermore, the research explores the implications of these practices for transparency, accountability, and public trust, drawing on both local and international literature.

The contribution of this study is threefold. Theoretically, it enriches the discourse on Islamic accounting by highlighting the integration of PSAK 109 with Islamic governance principles. In practical terms, it provides recommendations to strengthen human resource capacity, adopt digital accounting systems, and enhance the role of Sharia Supervisory Boards. Methodologically, it emphasizes the importance of mixed approaches that combine qualitative insights with quantitative measures of donor perceptions. Ultimately, the study aims to support the development of zakat reporting standards that are not only compliant with national regulations but also aligned with global best practices.

Based on this background, the present study is directed toward an in-depth analysis of the implementation of zakat, infaq, and sadaqah (ZIS) accounting at LAZISMU Lhokseumawe with reference to PSAK 109. This analysis aims not only to assess the extent to which the institution's ZIS accounting practices comply with applicable standards but also to identify areas for further improvement, including recognition, measurement, presentation, and disclosure. Through this approach, the study is expected to provide a more comprehensive overview of the actual implementation of PSAK 109 at the regional level of zakat institutions.

Moreover, the study carries broader contributions. From a practical perspective, the findings are expected to serve as input to LAZISMU to strengthen its financial reporting system, enhance human resource capacity, and optimize the role of Sharia Supervisory Boards. This aligns with scholars who emphasized that weaknesses in zakat disclosure undermine institutional legitimacy. Previous studies have demonstrated that the quality of zakat reporting significantly influences public trust.[7] From an academic perspective, the study seeks to enrich the discourse on Islamic accounting in Indonesia by stressing the importance of integrating accounting standards with Islamic governance principles. This emphasis aligns with the findings of Kasri and Yuniarto, who, in their 2020 study on zakat governance in Southeast Asia,

[7]Abdullah and Sapiei, "*Accountability and Transparency in Zakat Institutions*," 220.

DOI: http://doi.org/10.22373/al-mudharabah.v7i2.9951

highlighted that integrating Islamic governance principles is crucial to enhancing accountability and legitimacy. Thus, the study is not only relevant to Aceh's local context but also has broader implications for the development of zakat reporting standards that are consistent with global practices.[8]

RESEARCH METHOD

This study employs a qualitative case study design to analyze the implementation of zakat, infaq, and sadaqah (ZIS) accounting in accordance with PSAK 109 at LAZISMU Lhokseumawe. The qualitative approach was chosen because it enables a contextual understanding of social phenomena and organizational practices, allowing exploration of how Islamic accounting standards are applied.[9]

The case study design is particularly relevant since the research focuses on a single institution, LAZISMU, thereby providing a concrete illustration of local implementation. The research site was the LAZISMU office in Lhokseumawe, one of the zakat management institutions in Aceh, selected for its attempt to apply PSAK 109 in its financial reporting.

Research informants consisted of financial managers responsible for recording and reporting, as well as zakat officers engaged in fund distribution. Informants were purposively selected for their direct involvement in institutional operations.[10] Data collection was conducted through semi-structured interviews (lasting 60–90 minutes), participant observation of financial recording and reporting practices, and document analysis of financial statements, internal archives, and policy manuals. Interviews and observations were particularly useful for examining recognition and measurement practices, while document analysis was intended to assess presentation and disclosure.

In addition to primary data, secondary data were used to provide broader institutional context and strengthen triangulation. These included annual financial reports prepared by LAZISMU—although relatively simple and not fully aligned with PSAK 109—internal policy documents such as zakat distribution guidelines and SOPs, program archives, and external data from BAZNAS and the Ministry of Religious Affairs. While secondary data were important in complementing primary findings, limitations arose from the

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[8] Kasri and Yuniarto, "Digital Transformation and Zakat Governance," 60.

[9] K. B. Kamaruddin and M. S. B. Hanapi, "The Islamic Knowledge Approach as a Qualitative Data Analysis Method in Islamic-Based Research," *International Journal of Academic Research in Business and Social Sciences* 11, no. 2 (2021): 186–194.

[10] John W. Creswell, *Qualitative Inquiry and Research Design: Choosing Among Five Approaches*, 4th ed. (Thousand Oaks, CA: Sage Publications, 2018), 45.

DOI: http://doi.org/10.22373/al-mudharabah.v7i2.9951

incomplete and basic nature of financial reports, which did not cover all components required under PSAK 109. Consequently, the evaluation of presentation and disclosure should be regarded as indicative rather than conclusive. This study also acknowledges that the assessment of compliance with PSAK 109 has not been fully aligned with the national regulatory framework, including Law No. 23/2011 on Zakat Management, Government Regulation No. 14/2014, and BAZNAS Regulation No. 2/2016. Future research should therefore incorporate these regulations as key benchmarks to strengthen the evaluation of compliance.

To ensure validity, the study applied source and method triangulation, combining interviews, observations, and documentation from both primary and secondary sources.[11] Data analysis followed the interactive model of Miles and Huberman, consisting of data reduction, data display, and conclusion drawing with verification.[12] Data were presented in narratives, tables, and matrices comparing PSAK 109 requirements with actual practices at LAZISMU. Finally, the study incorporated the Islamic Knowledge Approach, which emphasizes epistemological alignment with Islamic values in qualitative analysis.[13]

This ensured that interpretations of accounting practices were not only consistent with technical standards but also reflected the sharia principles underlying zakat management. Nevertheless, given the limitations of the available financial documents, the findings remain preliminary and highlight the need for further research with access to more comprehensive financial reports.

RESULTS AND DISCUSSIONS

The findings of this study reveal that the implementation of PSAK 109 at LAZISMU Lhokseumawe remains limited, primarily focused on recording ZIS receipts and disbursements. The financial reports produced do not fully comply with the requirements of PSAK 109, particularly regarding recognition, measurement, and disclosure. For example, zakat funds are recorded in a simplified manner, emphasizing only the total amounts of receipts and distributions, without the detailed classifications stipulated in sharia accounting standards. This observation is consistent with previous studies, which

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[11] L. S. Sururi, U. Rosalina, and D. Nopiyadi, "The Analysis of Reading Habits Using Miles and Huberman Interactive Model," *International Journal of Education and Humanities* 2, no. 3 (2022): 45–56.

[12] Matthew B. Miles and A. Michael Huberman, *Qualitative Data Analysis: An Expanded Sourcebook*, 2nd ed. (Thousand Oaks, CA: Sage Publications, 1994), 45.

[13] Kamaruddin and Hanapi, "*The Islamic Knowledge Approach*," 190.

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emphasize that many zakat institutions in Indonesia continue to face challenges in fully adopting PSAK 109 due to constraints in human resources and accounting information systems.[14]

Interviews with key informants further indicate that limited technical capacity is the primary factor hindering the application of PSAK 109. In practice, many zakat officers prioritize distributing funds to beneficiaries over preparing financial reports in line with established standards. This situation highlights a substantial gap between national regulations and the realities of institutional implementation. Such findings resonate with those who argue that accountability in Malaysian zakat institutions largely depends on the quality of reporting systems and the competence of human resources. Thus, the limited technical expertise at LAZISMU not only affects compliance with PSAK 109 but also undermines its institutional legitimacy in the public eye.

Field observations reinforce these findings, demonstrating that LAZISMU's financial statements do not adequately disclose non-current assets, liabilities, or entrusted funds. PSAK 109 requires comprehensive disclosure to ensure transparency and accountability, yet the institution's reports remain basic. Previous research emphasizes that deficiencies in zakat reporting practices can erode public trust in zakat institutions.[15]

Accordingly, this study underscores that the implementation of PSAK 109 is not merely a technical issue but also a matter of institutional governance, in which compliance with accounting standards is closely tied to the credibility and legitimacy of zakat organizations. The discussion suggests that the implementation of PSAK 109 at LAZISMU has significant implications for public accountability. Transparent financial reporting serves not only as a mechanism of responsibility to zakat payers but also as a form of social legitimacy for zakat institutions. This resonates with the concept of *Islamic governance*, which integrates sharia principles with modern management practices.[16] In this sense, PSAK 109 can be viewed as part of a broader effort to strengthen zakat governance based on Islamic values.

Nevertheless, the study also identifies limitations in the accounting information system employed by LAZISMU. The institution lacks adequate

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[14] Muhamad Padil and Rizki Ahmad Fauzi, "Analysis of the Implementation of PSAK Syariah Number 109 in Accounting for Zakat, Infaq, and Sadaqah," *The Accounting Journal of BINANIAGA* 9, no. 1 (2024): 1–12

[15]Abdullah and Sapiei, "*Zakat Accounting and Reporting Practices*," 360.

[16] Ulil Ikhsan, Yuliana, M. Riski Akbar, Azmy Audian Dirgandari, and Asri Sundari, "Analysis of the Implementation of PSAK 109 in Enhancing Transparency and Accountability of Zakat Institutions," *Jurnal Akuntansi* 15, no. 2 (June 2025): 71–80,

DOI: http://doi.org/10.22373/al-mudharabah.v7i2.9951

digital infrastructure to support PSAK 109-compliant reporting. This contrasts with practices in Malaysia, where zakat institutions have developed integrated digital systems to enhance accountability.[17]

Such comparisons highlight digitalization as a critical factor in improving the quality of zakat reporting. The literature further highlights that integrating digital technology with Islamic governance principles significantly strengthens transparency and institutional legitimacy in zakat organizations throughout Southeast Asia.[18]

The contribution of this study lies in presenting an evaluative framework for PSAK 109 implementation at the local level.[19] The findings demonstrate that although national regulations are in place, practical implementation continues to face challenges. Accordingly, this study proposes several recommendations: capacity building for human resources through training in sharia accounting, the development of digital accounting systems tailored to the requirements of PSAK 109, and the strengthening of the Sharia Supervisory Board's role in ensuring compliance. By addressing these areas, zakat institutions can move toward more transparent, accountable, and globally aligned reporting practices. Thus, the study not only provides empirical insights but also offers practical contributions to advancing Islamic accounting in Indonesia.

To provide a clearer understanding of the research findings and to systematically highlight discrepancies between the prescribed accounting standards and observed practices, this comparative analysis not only discusses recognition, measurement, presentation, and disclosure but also emphasizes the broader social and institutional implications of implementing PSAK 109. To present these findings in a structured and accessible manner, the following table compares zakat accounting practices at LAZISMU Lhokseumawe with the provisions stipulated in PSAK 109.

This tabular presentation is intended to demonstrate concretely which areas have achieved compliance, which remain partially aligned, and which have yet to meet the required standards, thereby serving as a basis for evaluation and recommendations for future improvement.

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[17]Hassan and Noor, "*Enhancing Zakat Institutions' Accountability*," 1130.

[18]Rahmatina A. Kasri and Teguh Yuniarto, "Why Do Muslims Donate? Insights from Indonesian Zakat Donors," *Journal of Islamic Accounting and Business Research* 11, no. 5 (2020): 1055–1073.

[19]katan Akuntan Indonesia (IAI), *Pernyataan Standar Akuntansi Keuangan (PSAK) Syariah No. 109: Akuntansi Zakat, Infak, dan Sedekah* (Jakarta: Ikatan Akuntan Indonesia, 2021).

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Table 1.1
Implementation of ZIS Accounting at LAZISMU Lhokseumawe Compared with PSAK 109

Aspect	**PSAK 109 (Revised 2021)** Requirement	Practice at LAZISMU Lhokseumawe	Findings
Recognition	Zakat, infaq, and sadaqah must be recognized separately according to their categories (par. 08–09, 19–21).	Funds are recorded separately as zakat, infaq/sadaqah, and amil funds.	Consistent with PSAK 109.
Measurement	Funds must be measured at the actual amount received; non-cash assets must be valued at fair value (par. 09, 20; PSAK 69).	Zakat funds are measured based on actual receipts; non-cash assets are rarely recorded.	Partially compliant
Presentation	Financial statements must include: statement of financial position, statement of activities, cash flow statement, and notes (PSAK 101, Appendix C).	Reports are limited to receipts and disbursements; no statement of financial position, cash flow, or notes.	Non-compliant
Disclosure	Notes must explain accounting policies, sources, and uses of funds, including entrusted zakat and in-kind donations (par. 17–18, 29–31).	Disclosure is minimal; policies and funding sources are not explained.	Non-compliant
Accountability	Transparency and accountability are required to build public trust (Law No. 23/2011; PP No. 14/2014; BAZNAS Regulation No. 2/2016).	Reports are simplified, raising potential doubts among donors.	Weak
Human Resource Capacity	Adequate knowledge of Islamic accounting, continuous training, and	Staff capacity is limited; digital systems are not yet implemented.	Insufficient

DOI: http://doi.org/10.22373/al-mudharabah.v7i2.9951

	digital systems are required (DK30–DK32).

(Source: Processed Data, Modification of PSAK 109, IAI, 2021)

The comparative analysis demonstrates that the implementation of PSAK 109 at LAZISMU Lhokseumawe remains inconsistent and fragmented across different dimensions of accounting practice. Compliance in the context of PSAK 109 refers to the extent to which zakat, infaq, and sadaqah (ZIS) accounting practices meet the explicit technical requirements set out in the standard.

According to the Exposure Draft PSAK 109 Revised 2021, compliance is not merely a matter of referring to the standard but is demonstrated through measurable indicators that can be verified in practice. These indicators include the proper recognition of funds, accurate measurement of both cash and non-cash assets, comprehensive presentation of financial statements, and adequate disclosure of accounting policies, sources, and uses of funds. Full compliance is achieved when all of these elements are present and consistent with the standard; partial compliance occurs when only some indicators are met; and non-compliance is evident when key requirements are absent. For recognition, compliance means that *zakat, infaq, and sadaqah* must be recorded separately according to their categories, ensuring that each type of fund is distinguished in the financial records ED PSAK 109, par. 08–09, 19–21. Measurement requires that funds be recorded at the actual amount received, while non-cash assets, such as goods or services, must be measured at fair value in accordance with PSAK 69 ED PSAK 109, par. 09, 20. Presentation demands that financial statements include a statement of financial position, a statement of activities, a cash flow statement, and notes to the financial statements, as outlined in PSAK 101 Appendix C. Disclosure further requires explanatory notes that detail accounting policies, sources of funds, uses of funds, and specific items such as entrusted zakat and in-kind donations ED PSAK 109, par. 17–18, 29–31.

Beyond technical indicators, compliance also encompasses accountability and Islamic governance principles. Transparency and accountability are mandated by Law No. 23/2011 on Zakat Management, Government Regulation No. 14/2014, and BAZNAS Regulation No. 2/2016, which emphasize that zakat institutions must provide accessible and reliable financial information to maintain public trust. In addition, ED PSAK 109 highlights the importance of human resource capacity and digital systems DK30–DK32, recognizing that compliance cannot be sustained without adequate training in Islamic accounting and the adoption of digital platforms.

DOI: http://doi.org/10.22373/al-mudharabah.v7i2.9951

Thus, compliance under PSAK 109 is multidimensional: it integrates technical adherence to accounting standards with broader institutional responsibilities for transparency, accountability, and governance. This operational definition makes compliance evidence-based rather than normative, ensuring that evaluations of zakat institutions are grounded in verifiable practices rather than subjective judgments. The literature stresses that weak disclosure undermines the legitimacy of zakat institutions,[20] and further demonstrates that the quality of zakat reporting plays a crucial role in shaping donor confidence.[21] In terms of recognition and measurement, the institution has shown partial alignment with the standards, particularly in recording zakat receipts and disbursements. However, *infaq* and *sadaqah* funds are still combined with zakat funds, which reflects an initial commitment to adopting PSAK 109 but does not fully comply with the principles of Islamic accounting that require clear fund segregation.[22] This partial compliance illustrates the tension between regulatory expectations and institutional capacity, a challenge observed in other zakat institutions in Indonesia.

The gap becomes more evident in presentation and disclosure. Financial statements remain rudimentary, limited to receipts and disbursements, and omit a statement of financial position, a cash flow statement, and notes to the financial statements. Such limitations highlight weaknesses in transparency and accountability, which are fundamental to Islamic accounting. The literature emphasizes that weaknesses in disclosure practices undermine public trust in zakat institutions, a concern reflected in the case of LAZISMU. Limited disclosure not only reduces the informational value of financial reports but also constrains the institution's capacity to demonstrate accountability to its stakeholders.

These limitations have direct social and institutional implications. PSAK 109 is not simply an administrative requirement but a key instrument for legitimizing zakat management. Without comprehensive financial reports and adequate disclosure, donors (*muzakki*) may prefer to distribute zakat directly to beneficiaries (*mustahik*), thereby weakening the role of official institutions. This concern is consistent with previous studies showing that the quality of zakat reporting in Malaysia directly influences public confidence in zakat

[20]Abdullah and Sapiei, "*Do Religiosity, Gender and Educational Background Influence Zakat Compliance*," 1255.

[21] Hassan and Noor, "*Enhancing Zakat Institutions' Accountability*," 1130.

[22] livia et al., "*The Implementation of Zakat Accounting Standards*," 60.

institutions.[23] Thus, the case of LAZISMU illustrates how weaknesses in accounting practices can translate into broader challenges of legitimacy and trust, affecting the sustainability of zakat governance.

The analysis of public trust and *muzakki* preferences in zakat distribution in this study remains indicative, as primary data from donor interviews do not support it.[24] Claims derived from secondary literature should be regarded as preliminary hypotheses rather than empirical findings. Therefore, this discussion underscores the necessity of further research that specifically involves *muzakki* as key informants, so that the evaluation of PSAK 109 implementation can be more comprehensive. To address the aforementioned challenges, LAZISMU must strengthen its human resource capacity through systematic training in Islamic accounting while ensuring that financial statements are prepared in full compliance with PSAK 109.[25] This underscores that integrating PSAK 109 with Islamic governance principles enhances transparency and accountability, thereby reinforcing institutional legitimacy.[26] Moreover, the adoption of digital accounting systems, as practiced in Malaysia, can serve as a model for improving reporting quality and fostering public trust[27]. When aligned with Islamic governance, digitalization further expands the capacity of zakat institutions to meet both regulatory and ethical expectations.[28] The comparative analysis demonstrates that the implementation of PSAK 109 at LAZISMU is not merely a matter of technical compliance but also reflects dimensions of institutional governance, social legitimacy, and technological adaptation. Strengthening these dimensions is essential to bridge the gap between national standards and local practices and to position Indonesian zakat institutions within the global discourse of Islamic accounting.

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[23] Hassan and Noor, “*Enhancing Zakat Institutions’ Accountability*,” 1130.

[24]Rahman, Ahmad. *Zakat Distribution and Donor Preferences in Contemporary Indonesia*. Jakarta: Pustaka Ilmu, 2023.

[25]Dwi Rahma, Putri Maharani, and Heki Marzadi, "Analisis Penerapan PSAK 109 Zakat, Infaq, Sedekah dalam Penyajian Laporan Keuangan," *Jurnal Akuntansi, Keuangan, Perpajakan dan Tata Kelola Perusahaan* 2, no. 3 (2025): 55.

[26]Ulil Ikhsan, Yuliana, M. Riski Akbar, Azmy Audian Dirgandari, and Asri Sundari, "Analysis of the Implementation of PSAK 109 in Enhancing Transparency and Accountability of Zakat Institutions," Jurnal Akuntansi 15, no. 2 (June 2025): 71–80. https://doi.org/10.33369/jakuntansi.15.2.71-80.

[27] Hassan and Noor, “*Enhancing Zakat Institutions’ Accountability*,” 1130.

[28] Kasri, Rahmatina A., and Teguh Yuniarto. "The Role of Zakat in Poverty Alleviation and Income Inequality Reduction in Indonesia." Journal of Islamic Monetary Economics and Finance 6, no. 1 (2020): 61–84. https://doi.org/10.21098/jimf.v6i1.1186.

DOI: http://doi.org/10.22373/al-mudharabah.v7i2.9951

Table 1. 2.
Summary of LAZISMU Lhokseumawe Financial Reports

Required Component (PSAK 109)	Availability in LAZISMU Reports	Evidence (Anonymous Extract)
Statement of Financial Position	Not available	No balance sheet provided; only cash inflows/outflows listed
Statement of Activities (Changes in Funds)	Partially available	Simple report of receipts and disbursements without fund classification
Cash Flow Statement	Not available	No separate cash flow statement identified in documents
Notes to Financial Statements	Not available	No explanatory notes on accounting policies or fund sources

Source: Interview Results (2025)

The internal document analysis shows that LAZISMU's financial reports consist only of listings of receipts and disbursements. No statement of financial position, cash flow statement, or notes to the financial statements were identified, even though these components are mandatory under PSAK 109 and PSAK 101 Appendix C. This evidence confirms that the dimensions of presentation and disclosure remain below the required standards. For illustration, the statement of activities merely presents the total zakat received and distributed without detailed fund classification. There are no explanatory notes on accounting policies or disclosures regarding the sources and uses of funds. This condition demonstrates non-compliance with the presentation and disclosure indicators stipulated in paragraphs 17–18 and 29–31 of ED PSAK 109. The informant quotations demonstrate that the limitations of financial reporting are not merely technical issues but also involve ethical and normative dimensions. As the Executive Director explained, *"Our priority is to ensure that zakat funds are distributed effectively to mustahik, even though our financial reporting system remains basic and not fully aligned with PSAK 109."* [29]. Similarly, a financial manager emphasized the lack of technical infrastructure: *"Financial statements are prepared in a simple format because we do not yet have a digital accounting system, and staff capacity in sharia accounting is limited."*.[30]

[29] Direktur Eksekutif, *Personal interview* , Lazismu Lhokseumawe, June 6, 2025.
[30] Financial Manager, *Personal Interview*, Lazismu Lhokseumawe, Juni 8, 2025

DOI: http://doi.org/10.22373/al-mudharabah.v7i2.9951

These verbatim quotations reinforce the finding that institutional priorities lean more toward distribution than reporting in accordance with the standard, and that technical limitations hinder full compliance with PSAK 109. From an Islamic epistemological perspective, this situation raises concerns not only about technical compliance but also about the principles of amanah (trustworthiness) and 'adl (justice). Furthermore, within the framework of maqasid shariah, transparent financial reporting is part of the effort to realize maslahah (public benefit). Transparency safeguards the trust of muzakki and ensures that zakat distribution reaches the rightful mustahik, thereby fulfilling the sharia objectives of reducing poverty and social inequality. This approach is consistent with the operational definition of compliance in ED PSAK 109,[31] which emphasizes verifiable indicators, and is supported by previous studies highlighting weak disclosure practices in zakat institutions.[32] This is reflected in the following table, which serves as an appendix and evidence of ZIS receipts at LAZISMU Lhokseumawe.

Table 1.3
Receipts of Funds (in Rupiah)[33]

Fund Categories	2017	2018	2019	2020
Zakat Fund	400,447,054.00	544,892,532.00	532,684,416.00	461,281,175.00
Infaq/Charity Fund	202,691,459.00	143,062,901.07	199,959,339.20	75,266,415.12
Waqf Fund	-	-	80,096,451.00	-
Profit Sharing from Zakat Bank	1,825,110.00	2,632,397.00	1,836,256.00	1,457,784.00
Profit Sharing from Infaq Bank	485,706.67	770,133.29	858,745.29	341,096.69
Non-Halal Fund Receipts	-	-	-	-
Humanitarian Social Fund	218,185,300.00	310,781,500.00	225,260,000.00	317,116,100.00
Revolving Fund Deposits	7,915,000.00	17,800,000.00	32,717,000.00	11,000,000.00
Total	**831,549,629.67**	**1,019,930,454.36**	**1,073,412,207.49**	**1,125,565,200.81**

Source: ZIS Fund Records, Lazismu Lhokseumawe (2025)

[31] IAI, PSAK 109 (2021), 15.
[32] Abdullah and Sapiei, "*The Impact of Religiosity*," 355.
[33] ZIS Fund Records, Lazismu Lhokseumawe, internal documentation, 2025.

DOI: http://doi.org/10.22373/al-mudharabah.v7i2.9951

Table 1.4
Allocation of Infaq/Shadaqah Funds (in Rupiah)

Recipients/Programs	2017	2018	2019	2020
Destitute (Fakir)	38,550,000.00	-	-	-
Poor (Miskin)	10,975,000.00	42,518,000.00	47,065,000.00	45,075,000.00
Debtors (Gharimin)	-	-	-	-
Wayfarers (Ibnu Sabil)	-	20,000,000.00	1,888,000.00	-
In the Cause of Allah (Fisabilillah)	21,500,000.00	56,176,500.00	84,155,000.00	900,000.00
Zakat Administrators (Amil)	60,970,511.00	31,462,595.00	56,279,075.00	30,897,000.00
Office Operations	-	-	-	-
New Converts (Muallaf)	428,521.60	594,515.16	598,634.37	538,492.36
Bank Administration and Taxes	272,650,000.00	310,781,500.00	304,670,500.00	300,840,000.00
Total	**405,074,032.60**	**461,533,110.16**	**494,656,209.37**	**629,700,492.36**

Source: ZIS Fund Records, Lazismu Lhokseumawe (2025)

Table 1.5
Distribution of Zakat Funds (in Rupiah)

Penerima/Program	2017	2018	2019	2020
Destitute (Fakir)	30,925,000.00	221,955,000.00	116,869,500.00	132,800,000.00
Poor (Miskin)	64,003,500.00	55,695,000.00	78,280,000.00	99,000,000.00
Debtors (Gharimin)	-	-	8,694,000.00	-
Wayfarers (Ibnu Sabil)	-	7,500,000.00	1,100,000.00	700,000.00
In the Cause of Allah	65,355,000.00	82,243,000.00	101,715,000.00	74,465,000.00
Amil (Honorarium)	36,448,541.00	38,155,000.00	36,000,000.00	37,600,000.00
Muallaf	6,625,000.00	2,300,000.00	1,000,000.00	1,000,000.00
Administrative & Bank Taxes	493,982.00	688,772.00	535,281.00	487,152.00
DSKL (Zakat Fitrah)	52,000,000.00	-	5,600,000.00	-
Total	**255,851,023.00**	**408,536,772.00**	**349,793,781.00**	**346,052,152.00**

Source: ZIS Fund Records, Lazismu Lhokseumawe (2025)

DOI: http://doi.org/10.22373/al-mudharabah.v7i2.9951

Table 1.6
Consolidated financial statements and performance report of LAZISMU

Recipients of ZIS & DSKL Funds	020	2021	2022	2024
Zakat Fund Receipts	**2,738,959.00**	**214,742,141.97**	**267,073,241.34**	**337,578,880.03**
Individual Zakat Maal Receipts	1,281,175.00	212,930,136.00	265,929,010.00	337,336,496.00
Corporate Zakat Maal Receipts		-	-	-
Zakat Fitrah Receipts		-	-	-
Bank Profit Sharing	457,784.00	1,812,005.97	1,144,231.34	212,384.03
Infaq/Sadaqah Receipts	**326,776,241.81**	**307,937,811.96**	**119,038,714.51**	**188,764,047.40**
Unrestricted Infaq/Sadaqah Receipts	9,319,045.12	98.833,611.00	7,573,311.00	106,013,918.00
Restricted Infaq/Sadaqah Receipts	317,116,100.00	208,945,102.00	111,442,500.00	82, 739,000.00
Bank Profit Sharing	341,096.69	159,098.96	22,903.51	11,129.40
Corporate Social Responsibility Receipts	-	-	-	-
Other Social-Religious Receipts	**251,450,000.00**	**283,000,000.00**	**245,000,000.00**	**178,650,000.00**
Other Social-Religious Receipts (Grants, Waqf, Nazar, Inheritance without Heirs, Qurban, Kafarat, Fidyah, Penalties or Confiscations by Religious Courts, etc.	251,450,000.00	283,000,000.00	245,000,000.00	178,650,000.00
Total Receipts	**1,040,965,200.81**	**805,679,953.93**	**631,111,955.85**	**704,992,927.43**
Distribution of ZIS & DSKL Funds (Asnaf)	**2020**	**2021**	**2022**	**2024**
Zakat Fund Distribution	**346,102,152.00**	**263,198,364.79**	**252,445,844.85**	**238,439,884.62**
Zakat Distribution for the Destitute (Fakir)	132,800,000.00	65,000,000.00	3,600,000.00	238,255,000.00
Zakat Distribution for the Poor (Miskin)	99,000,000.00	78,700,000.00	78,500,000.00	-

DOI: http://doi.org/10.22373/al-mudharabah.v7i2.9951

Zakat Allocation for Amil	37,650,000.00	25,963,644.00	30,829,875.00	-
Zakat Distribution for Muallaf	1,000,000.00	-	1,000,000.00	-
Zakat distribution for riqab	-	-	-	-
Zakat Distribution for Gharimin	-	-	-	-
Zakat Distribution for Fisabilillah	74,465,000.00	92,500,000.00	138,200,000.00	-
Zakat Distribution for Ibnu Sabil	700,000.00	500,000.00	-	-
Bank Administration	487,152.00	534,720.79	315,969.85	184,884.62
Distribution of Infaq Funds	**378,250,492.36**	**296,561,546.60**	**104,497,015.43**	**146,243,947.80**
Infaq Distribution for the Destitute (Fakir)	300,840,000.00	30,000,000.00	38,503,500.00	63,373,000.00
Infaq Distribution for Miskin	45,075,000.00	143,480,000.00	41,220,000.00	82,739,000.00
Infaq Allocation for Amil	30, 897,000.00	16,071,000.00	1,700,000.00	-
Infaq Distribution for Muallaf	-	-	-	-
Infaq Distribution for Riqab	-	-	-	-
Infaq Distribution for Gharimin	-	-	-	-
Infaq Distribution for Fisabilillah	900,000.00	79,724,000.00	22,950,000.00	-
Infaq Distribution for Ibnu Sabil	-	-	-	-
Bank Administration	538,492.36	286,546.60	123,515.43	131,947.80
CSR Fund Distribution	-	-	-	-
CSR Allocation for Amil	-	-	-	-

DOI: http://doi.org/10.22373/al-mudharabah.v7i2.9951

Other Social-Religious Fund Distribution (DSKL) (Grants (Hibah), Vows (Nazar), Inheritance without Heirs (Pusaka), Sacrificial Offerings (Qurban), Expiations (Kafarat), Compensatory Payments (Fidyah), Penalties or Confiscations by Religious Courts , etc)	**251,450,000.00**	**283,000,000.00**	**245,000,000.00**	**178,650,000.00**
DSKL Distribution (excluding Amil)	251,450,000.00	283,000,000.00	245,000,000.00	178,650,000.00
DSKL Allocation for Amil	-	-	-	-
Total Distribution	**975,802,644.36**	**815,759,911.39**	**920,276,692.7**	**563,333,832.42**

Source: ZIS Fund Records, Lazismu Lhokseumawe (2025)

The absence of notes in LAZISMU's financial statements reflects not only technical non-compliance with PSAK 109 and PSAK 101, but also a contradiction to the Islamic values of amanah (trust) and hisab (accountability), which stress responsibility to both the public and Allah SWT.[34] From a Shariah perspective, *amanah* requires zakat managers to safeguard the trust of *muzakki* through full transparency, while *hisab* underscores that every management of funds will be subject to divine accountability. Therefore, incomplete financial reporting is not merely an administrative weakness, but a violation of the principles of justice, openness, and Shariah-based accountability. The proposed conceptual framework reinforces the analysis by highlighting that zakat accountability operates in two dimensions: vertical accountability to Allah SWT and horizontal accountability to society.[35] They underline that compliance with Shariah-based accounting standards is not merely a technical instrument, but a mechanism to safeguard both the social and spiritual legitimacy of zakat institutions.

Accordingly, the implementation of PSAK 109 should be viewed as part of an integrative framework that connects formal regulation with Shariah values

[34]Ikatan Akuntan Indonesia (IAI), Exposure Draft PSAK No. 109: Akuntansi Zakat, Infak, dan Sedekah, Jakarta: Dewan Standar Akuntansi Keuangan IAI, 2021.

[35]Kamaruddin and Hanapi, "Enhancing Zakat Compliance," 140.

DOI: http://doi.org/10.22373/al-mudharabah.v7i2.9951

of justice, transparency, and trust. This argument aligns with the operational definition of compliance in ED PSAK 109, which emphasizes verifiable indicators, and is further supported by academic literature highlighting the integration of Islamic values into zakat accounting. It stresses that the accountability of zakat institutions is dual in nature—towards society and towards Allah—while demonstrating that weak disclosure practices undermine institutional legitimacy in the eyes of the public. Consequently, this analysis affirms that compliance with PSAK 109 is not merely technical regulation, but a vital embodiment of Shariah values that promote social justice and reinforce public trust. Recent scholarship highlights that integrating Shariah audit practices plays a pivotal role in enhancing accountability within zakat management organizations. It is argued that Shariah audit ensures integrity, transparency, and compliance with Islamic principles, thereby reducing the risk of misappropriation and reinforcing public trust in zakat institutions[36]. Complementing this, an Accountability Index for Zakat Institutions in Indonesia was developed, ranking financial accountability as the most critical dimension, followed by governance and public information disclosure.[37] The study demonstrates that systematic accountability measurement provides verifiable benchmarks for compliance and legitimacy.

Leading zakat organizations such as BAZNAS, Dompet Dhuafa, and Rumah Zakat have begun integrating public-sector accounting principles with Islamic accounting standards, thereby strengthening governance and aligning financial reporting with the requirements of PSAK 109. In contrast, this study reveals that LAZISMU's limited human resource capacity and lack of digital infrastructure remain the primary obstacles to achieving full compliance with PSAK 109. International practices in Malaysia, Brunei, and the Middle East are presented not as generalizations but as benchmarks, demonstrating the role of digitalization and Sharia governance in enhancing transparency and legitimacy. For LAZISMU, adopting digital systems is a practical response to the identified weaknesses and a concrete step toward compliance.

This article recommends strengthening the role of the Sharia Supervisory Board (DPS) in implementing PSAK 109. However, the study did not involve informants from the DPS, did not observe their activities, and did not analyze

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[36]Umiyati, U., H. Habibullah, and R. Rini. "Peran Audit Syariah dalam Meningkatkan Akuntabilitas pada Organisasi Pengelola Zakat." *Jurnal Bimas Islam* 16, no. 2 (2023): 313–342. https://doi.org/10.37302/jbi.v16i2.1076.

[37]Rini, R., Ari Purwanti, and Wilda Farah. "Accountability Index for Zakat Management Institutions in Indonesia." *Journal of Management Information and Decision Sciences* 24, no. 3 (2021): 1–10.

DOI: http://doi.org/10.22373/al-mudharabah.v7i2.9951

official reports or fatwas issued by the board. Consequently, the discussion of the DPS's role in this research remains normative rather than empirical, and should be regarded as a conceptual recommendation that requires further verification in future studies.

CONCLUSION

This study demonstrates that the implementation of PSAK 109 at LAZISMU Lhokseumawe remains partial and fragmented, with the most significant weaknesses found in the areas of presentation and disclosure.
While recognition and measurement practices show relative alignment with the standards, the merging of *infaq* and *sadaqah* funds with *zakat* funds, coupled with the absence of a statement of financial position, cash flow statement, and notes to the financial statements, highlights a persistent gap between national regulations and institutional practices. These findings reinforce prior studies emphasizing that weaknesses in zakat reporting diminish transparency and accountability, ultimately undermining institutional legitimacy[38].

This study does not propose a new framework or test existing theories; rather, it replicates and confirms the findings of previous research. Therefore, the primary contribution of this study is empirical and practical, namely providing additional evidence regarding the limitations of PSAK 109 implementation at the level of regional zakat institutions. The study strengthens the existing literature by demonstrating that the challenges faced by LAZISMU Lhokseumawe are consistent with findings from other contexts, particularly regarding human resource capacity, digital infrastructure, and compliance with reporting standards.[39]

By situating zakat accounting not merely as a technical practice but as a socio-institutional mechanism for building trust and legitimacy, the study enriches academic discourse and highlights the broader role of accounting standards in sustaining the credibility of Islamic financial institutions. Furthermore, the comparative insights offered here extend the discussion beyond Indonesia, suggesting that the challenges faced by LAZISMU are part of a wider global issue in zakat governance, where institutional capacity, regulatory enforcement, and digital adaptation remain uneven. From a practical standpoint, the study recommends strengthening human resource capacity through systematic Islamic accounting training, developing integrated digital

[38]Olivia et al., "*Zakat Reporting and Accountability*," 215.
[39] Hassan and Noor, "*Enhancing Zakat Institutions' Accountability*," 1130.

DOI: http://doi.org/10.22373/al-mudharabah.v7i2.9951

accounting systems, and enhancing the role of the Sharia Supervisory Board to ensure compliance with PSAK 109.[40]

This study emphasizes the necessity of further research that specifically involves the Sharia Supervisory Board (DPS) through interviews, observation of their activities, and analysis of official documents and fatwas. Such an approach would enable a more comprehensive evaluation of PSAK 109 implementation, encompassing both technical compliance and Sharia oversight, thereby strengthening the institutional legitimacy of zakat organizations.

These measures are expected to improve the quality of zakat reporting and reinforce transparency, accountability, and donor confidence in zakat institutions. The findings also highlight the urgency of digitalization, as demonstrated in Malaysia, where zakat institutions have adopted advanced digital platforms to enhance reporting quality and accountability.[41] Such practices provide valuable lessons for Indonesian institutions, particularly in bridging the gap between regulatory requirements and operational realities.

This study is not without limitations. Its focus on a single institution in Aceh restricts the generalizability of the findings, and the reliance on qualitative data means that broader quantitative insights into donor perceptions remain unexplored. Future research should expand the scope by conducting comparative studies across multiple zakat institutions, both nationally and internationally, to provide a more comprehensive framework for zakat reporting. In addition, further investigation into the role of digitalization and Islamic governance in strengthening PSAK 109 implementation would enrich the discourse and contribute to the development of global standards in Islamic accounting. In conclusion, the study provides both empirical and conceptual contributions. Empirically, it offers a detailed evaluation of PSAK 109 implementation at the local level, revealing the challenges and opportunities faced by zakat institutions. Conceptually, it positions zakat accounting as a multidimensional practice that integrates technical compliance, institutional governance, and socio-religious legitimacy. By addressing these dimensions, zakat institutions in Indonesia can move toward more transparent, accountable, and globally aligned reporting practices, thereby reinforcing their role as trusted custodians of public funds and advancing the broader agenda of Islamic accounting.

[40] Putri Maharani & Marzadi, "*Analisis Penerapan PSAK 109*," 55.
[41]Hassan and Noor, "*Enhancing Zakat Institutions' Accountability*," 1130.

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