

Implementation of Sharia Accounting and Compliance with PSAK 409 in the Management of Zakat, Infaq, and Sedekah (ZIS) at Badan Amil Zakat Nasional (BAZNAS) of North Sumatra Province

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Abstract

This study aims to analyze the implementation of sharia accounting and compliance with PSAK 409 in the management of zakat, infaq, and sedekah (ZIS) funds at BAZNAS, North Sumatra Province. The study used a qualitative approach with descriptive methods to gain an in-depth understanding of the practices of recognizing, measuring, presenting, and disclosing ZIS funds. Research data were obtained through interviews, observations, and review of financial statements and other supporting documents. The results of the study indicate that, in general, BAZNAS, North Sumatra Province has implemented sharia accounting and refers to the provisions of PSAK 409 in managing ZIS funds. This implementation is supported by the use of the BAZNAS Management System (SIMBA) and the implementation of periodic internal and external audits to improve transparency and accountability in fund management. However, the implementation of PSAK 409 has not been fully optimized due to obstacles in human resource competency, limited training, and inconsistent application of internal regulations. This study concludes that increasing human resource capacity and strengthening regulations are needed to support a more optimal and sustainable implementation of PSAK 409.

Keywords

Sharia Accounting; PSAK 409; ZIS; Zakat Management; BAZNAS

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1. INTRODUCTION

Zakat, infaq, and sedekah (ZIS) from an Islamic perspective are not only viewed as individual religious obligations but also function as social instruments that pay significant attention to the living conditions of society, particularly those in vulnerable and disadvantaged situations. Through the targeted management and distribution of ZIS funds, Islam positions zakat as a means to strengthen social solidarity, reduce economic disparities, and promote prosperity and social justice within society (Haliza et al., 2025). Therefore, zakat management institutions are required to implement accounting



systems that are not only oriented towards financial recording but also uphold sharia values such as trustworthiness, justice, and accountability.

The systematic application of zakat, infaq, and sedekah accounting based on PSAK 409 shows that sharia accounting standards can improve the quality of financial information, particularly in terms of accountability, transparency, and accurate recording at every stage of ZIS fund transactions (Hasibuan & Juliati Nasution, 2024). In Indonesia, the accounting standard that specifically regulates the management of zakat, infaq, and sedekah funds is the Statement of Financial Accounting Standards (PSAK) 409 issued by the Indonesian Institute of Accountants.

PSAK 409 regulates the accounting treatment of zakat, infaq, and sedekah funds, covering the recognition, measurement, presentation, and disclosure aspects of financial statements in zakat institutions (Sutrisna et al., 2025). In the recognition aspect, zakat, infaq, and sedekah funds are recognized when cash or other assets are received by the amil from muzakki or donors. The funds received are then grouped according to their type, namely zakat funds, infaq, sedekah finances, amil finances, and non-halal budget, if any. Distribution of finances to mustahik is recognized as a reduction in funds according to the amount distributed.

In terms of measurement, PSAK 409 explains that cash receipts are measured at the amount of cash received, while non-cash asset receipts are measured based on the fair value of the asset at the time of receipt. If an asset decreases in value, the decrease is recognized as a reduction in zakat funds or infaq or sedekah funds if it is not caused by the negligence of the amil. However, if the decrease in value occurs due to the negligence of the amil, the loss is recorded as a reduction in the amil price range. In addition, the distribution of non-cash funds is also measured based on the carrying value of the assets handed over to the beneficiaries (Nurhalimah et al., 2023).

In terms of presentation, PSAK 409 requires zakat institutions to present zakat funds, infaq and sedekah funds, amil funds, and non-halal funds separately in their financial statements. The financial statements prepared include a statement of financial position, a statement of changes in funds, a statement of changes in managed assets, a cash flow statement, and notes to the financial statements. This separate presentation aims to ensure the financial information presented is clearer, more transparent, and easier to understand for users of the financial statements.

Meanwhile, in terms of disclosure, PSAK 409 stipulates that zakat institutions must disclose their policies for distributing zakat, infaq, and sedekah funds, the method for determining the value of non-cash assets, details of fund distribution to mustahik (recipients), and information regarding the relationships between parties involved in fund management. This disclosure aims to increase the institution's transparency and accountability in managing community funds, there by increasing public trust in zakat management institutions.

According to PSAK 409, the management of zakat, infaq, and sedekah funds is based on sharia principles, trustworthiness, transparency, and accountability. Zakat funds must be distributed to eight groups of mustahik in accordance with Islamic sharia provisions, while infaq and sedekah funds can be distributed more flexibly according to social goals and the welfare of the community (Manora & Nijwa, 2026). In its implementation, amil zakat is responsible for ensuring that the entire process of collecting, recording, managing, and distributing ZIS funds is carried out professionally and in accordance with applicable sharia accounting standards, so that the resulting financial reports can provide relevant, reliable, and accountable information.

This standard aims to improve the quality of zakat institutions financial reports so that they can provide reliable and relevant information to stakeholders (Yasin & Estiningrum, 2022). With the consistent implementation of PSAK 409, it is hoped that public trust in zakat management institutions will increase.

However, previous research generally only describes that the implementation of PSAK 409 in zakat collection institutions in several regions in Indonesia still faces various obstacles in its general implementation. Meanwhile, this study focuses on the conditions that occur in BAZNAS North Sumatra Province, specifically in assessing the level of conformity of the implementation of PSAK 409 in the presentation and disclosure aspects of financial reports of zakat, infaq, and sedekah funds. This study found that there are still several inconsistencies in financial reporting practices, such as the lack of clear separation between zakat funds, infaq and sedekah funds, and amil funds in accordance with the provisions of PSAK 409, which has the potential to affect the transparency and accountability of the institution's financial reports. (Sudiarti et al., 2023)

Furthermore, this study also revealed that the limited human resources with adequate understanding of sharia accounting is one of the main factors hindering the optimal implementation of PSAK 409. The lack of competence in understanding zakat accounting leads to persistent errors in recording and reporting ZIS funds. Furthermore, the inadequate support of accounting information systems also hinders improving the quality of financial reporting of zakat institutions.

Furthermore, the discrepancy between accounting standards and actual practice also indicates an implementation gap that requires serious attention. Although PSAK 409 provides clear guidance, in practice, differences in the application of accounting policies remain, both in terms of recognition, measurement, and presentation of financial statements.

This indicates that the success of standard implementation depends not only on the existence of established regulations but also on the organization's commitment to consistently implementing each provision and the effectiveness of the internal oversight system. Without strong commitment from all

organizational elements and optimal oversight, accounting standards implementation has the potential to be less than optimal in practice (Andrini, 2023).

Furthermore, the implementation of PSAK 409 in the management of zakat, infaq, and sedekah funds plays a crucial role in creating an orderly, transparent, and accountable financial administration system within zakat management institutions. Through this standard, all receipts of zakat, infaq, and sedekah must be accurately recorded according to their source and intended use, preventing any mixing of zakat, infaq, and sedekah funds, or amil funds.

Furthermore, PSAK 409 also regulates the mechanism for distributing funds to those entitled to receive alms (mustahik) so that all fund usage can be accounted for clearly and measurably. With the implementation of this standard, zakat institutions are expected to be able to prepare financial reports that are reliable, relevant, and easily understood by stakeholders. Therefore, optimizing the implementation of PSAK 409 in the management of zakat, infaq, and sadaqah funds is a crucial need to increase public trust and strengthen the role of zakat institutions in realizing social welfare.

Based on this phenomenon, it is important to conduct further studies related to the implementation of sharia accounting and the level of compliance with PSAK 409 in zakat institutions, especially the National Zakat Agency (BAZNAS) of North Sumatra Province. As the official zakat management institution at the regional level, BAZNAS of North Sumatra Province has a strategic role in collecting, managing, and distributing ZIS funds in a professional and accountable manner. Therefore, this study aims to analyze the extent to which the implementation of sharia accounting and compliance with PSAK 409 have been applied in the management of zakat, infaq, and sedekah funds, so that it can contribute to improving the quality of financial reporting and public trust in zakat management institutions.

2. METHODS

This study uses a qualitative approach with descriptive methods. This approach was chosen because the study aims to deeply understand the implementation of sharia accounting and the level of compliance with PSAK 409 in the management of zakat, infaq, and sedekah (ZIS) funds at amil zakat institutions. Qualitative research focuses on a comprehensive understanding of phenomena based on field conditions (Sugiyono, 2016). The descriptive method is used to systematically and factually describe the management and financial reporting practices of ZIS funds implemented by BAZNAS North Sumatra Province, emphasizing the exposure of ongoing conditions and processes (Tanjung, 2022). The subjects and objects of this study are the implementation of sharia accounting and compliance with PSAK 409 in the management of ZIS funds. The research was conducted at Badan Amil Zakat Nasional (BAZNAS) of North Sumatra Province, which acts as the official institution managing ZIS funds at the provincial level.

Data Collection Technique

1. Interview

Interviews were conducted with the Head of Planning, Finance, and Reporting, Mr. Fandi Ahmad Batubara, who is considered competent in the research problem, to obtain the necessary information directly or face-to-face. The researcher used a structured (written) interview technique, which requires the researcher to first prepare several questions to be submitted to the informant. The interview method was used to obtain data related to the implementation of zakat, infak, and sedekah accounting reports.

2. Observation

Observations were conducted by examining everything related to the North Sumatra Province BAZNAS, including the profile of the amil agency and reports and data related to zakat, infak, and sedekah.

3. Documentation

Documentation is the collection of data obtained from available data in the form of documents and financial reports published by BAZNAS, the zakat, infak and sedekah accounting section at BAZNAS North Sumatra Province, and researchers utilize this data as needed.

Data Analysis Techniques

1. Data reduction

Data reduction is the process of selecting, focusing, simplifying, and grouping data obtained from interviews, observations, and documentation. At this stage, researchers filtered data relevant to the research focus, namely the implementation of sharia accounting and the application of PSAK 409 in the management of zakat, infaq, and sedekah funds at Badan Amil Zakat Nasional (BAZNAS) of North Sumatra Province.

2. Data presentation

After data reduction, the next step is to present the data in a systematic and structured narrative. This presentation helps researchers understand the patterns, relationships, and issues that arise in the implementation of zakat accounting. The data presented includes interview results, observations, and relevant supporting documents.

3. Conclusion Drawing and Verification

The final stage is drawing conclusions based on the results of the data analysis. These conclusions are tentative and will be continuously verified throughout the research process to ensure data accuracy and validity. This process involves comparing the results of interviews, observations, and documentation to arrive at valid and accountable conclusions.

3. FINDINGS AND DISCUSSION

Receipt of zakat, infaq, and sedekah (ZIS) funds originating from muzakki at BAZNAS North Sumatra Province has basically been recorded as an addition to ZIS funds, while ZIS funds distributed to mustahik are recognized as a reduction in ZIS funds. However, based on research results, the ZIS fund recognition mechanism implemented has not fully optimally referred to the provisions of the Financial Accounting Standards Statement (PSAK) 409. In practice, fund recognition is carried out when muzakki states his willingness to pay zakat by filling out a zakat payment willingness form, then submits the funds to the daily executor of general affairs and collection, and receives proof of ZIS payment as an official receipt (A. Ramadhan & Syamsuddin, 2021).

However, the administration and recording processes, which still undergo several verification stages, mean that transaction input is not always carried out simultaneously with the receipt of funds. This situation has the potential to create a time lag between cash receipts and accounting records, thus preventing the principle of timely transaction recognition from being fully implemented (Nasution et al., 2024). Furthermore, under certain conditions, reliance on physical documents as the basis for recording is still found, so that if there is a delay in document submission, the recording process is also delayed. All proof of payment then becomes the basis for recording ZIS fund financial transactions, but not all of them are supported by a real-time recording system that is fully integrated across departments (Cahyani, 2024)

The distribution of zakat funds to mustahik is in principle recognized as a reduction in zakat funds equal to the amount of funds distributed. If the muzakki determines a particular mustahik through an amil intermediary, then all funds received are still recorded as zakat funds, while the *ujrah* or fee received by the amil for distribution services is recognized as an addition to the amil funds (Satsmita et al., 2023). However, research results indicate that this allocation mechanism has not been fully implemented consistently across all transactions. This is due to limited human resources and unequal technical understanding regarding sharia accounting treatment, so there is still the potential for misclassification of funds, delays in recording, and suboptimal supporting documentation.

In some cases, the separation of zakat, infaq, sedekah, and amil funds still requires reexamination to avoid recording errors. Furthermore, the reconciliation procedure between received and disbursed funds is not always carried out promptly in each transaction period (Masita et al., 2007). These findings indicate that the North Sumatra Provincial BAZNAS has attempted to implement a procedural mechanism for recognizing and allocating ZIS funds, but its implementation has not fully complied with sharia accounting principles and the provisions of PSAK 409 (Rahmayani & Nasution, 2022)

In addition to the recognition aspect, the research results also show that the measurement of ZIS funds implemented by BAZNAS North Sumatra Province has not been fully optimal in accordance

with PSAK 409, especially regarding the accounting treatment for asset value declines and the distribution of zakat, infaq, and sedekah funds. The decline in the value of zakat assets is basically recognized as a reduction in zakat funds if it is not caused by the negligence of the amil, whereas if the decline in value occurs due to the negligence of the amil, it is recorded as a loss and at the same time as a reduction in the amil funds.

However, in practice, determining the cause of asset impairment is not always supported by adequate evaluation documentation, potentially leading to inaccurate accounting treatment classifications. For certain assets received in non-cash form, the revaluation process still requires more detailed technical guidelines to ensure that the recorded value truly reflects the asset's fair value. The distribution of zakat funds is recognized as a reduction in zakat funds equal to the amount disbursed if made in cash, and equal to the asset's carrying value if made in non-cash form. However, the implementation of non-cash asset measurement still requires strengthening of valuation procedures to comply with standards. Furthermore, not all officers understand the valuation method for non-cash assets, potentially leading to differences in recording treatment between periods (Suwidya et al., 2023)

Similarly, a decrease in the value of non-current alms and charity assets is in principle recognized as a reduction in alms and charity funds if it is not caused by the negligence of the amil, whereas if it is caused by the negligence of the amil, it is recorded as a loss and a reduction in the amil funds (Salsabilla & Aminah, 2026) The distribution of alms and charity funds is recognized as a reduction in funds in the amount of the amount handed over in cash, and at the carrying value if distributed in non-cash form. However, the results of the study indicate that the recording of certain transactions still requires further adjustment and accuracy so that the accounting treatment truly reflects the substance of the transaction in accordance with PSAK 409.

In some program assistance transactions, details of fund usage still require more detailed disclosure to facilitate the evaluation and accountability process. In terms of presentation, the financial reports prepared by the BAZNAS of North Sumatra Province have followed the general format for zakat institution financial reporting. However, the disclosure of some supporting information still needs to be improved to be more complete, transparent, and informative (Haq & Samri Juliati Nst, Yenni, 2023). Information regarding accounting policies, details of distribution programs, and the basis for measuring certain assets still needs to be presented more comprehensively in the notes to the financial statements (Rahma Putri Setyoningsih, Vitriyan Espa, 2024)

Based on the results of the interview with Mr. Fandi Ahmad Batubara as Head of Planning, Finance, and Reporting, it is known that BAZNAS of North Sumatra Province has implemented a mechanism for measuring zakat, infaq, and sedekah funds in accordance with the provisions of PSAK 409, where ZIS funds received in cash are measured based on the nominal amount received, while

receipts in non-cash form are measured based on the fair value of the assets at the time of receipt. The distribution of zakat, infaq, and sedekah funds to mustahik is recognized as a reduction in funds in the amount distributed, and if there is a decrease in the value of assets that is not caused by the negligence of amil, it is recorded as a reduction in ZIS funds, while if it is caused by the negligence of amil, it is recognized as a reduction in amil funds.

Furthermore, financial statements are presented through several components, including the statement of financial position, statement of changes in funds, statement of cash flows, statement of changes in managed assets, and notes to the financial statements. However, in practice, several aspects of the presentation are still found to be not fully in accordance with PSAK 409, particularly regarding the separation of zakat funds, infaq and sedekah funds, and amil funds, which are not presented separately in the financial statements.

Meanwhile, in terms of disclosure, the BAZNAS of North Sumatra Province has disclosed information regarding the ZIS fund management policy, the basis for preparing financial reports, and information on the collection and distribution of funds to mustahik as a form of transparency and accountability of the institution (Dini Meilani, 2024). However, the disclosures made still do not fully comply with the provisions of PSAK 409, especially regarding the details of the sources of zakat fund receipts and the presentation of more detailed information on amil funds. Therefore, improvements are still needed so that the presented financial reports can provide more complete and transparent information.

Then the results of the interview with Mr. Fandi Ahmad Batubara revealed that BAZNAS of North Sumatra Province has also implemented the BAZNAS Management System (SIMBA) as a nationally integrated zakat accounting information system. The SIMBA application was developed and launched by the Ministry of Religious Affairs of the Republic of Indonesia since 2016 and continues to be updated until 2025 to adapt to the development of the needs of zakat, infaq, and sedekah fund management. The implementation of SIMBA is intended as the main supporting facility in the process of recording, managing, reporting, and distributing ZIS funds so that they can be carried out more systematically, accurately, and transparently. This system is also expected to facilitate periodic monitoring of data collection and distribution.

Although the North Sumatra Province BAZNAS has institutionally adopted and utilized the SIMBA application in its financial operations, research results indicate that the system's utilization has not been fully optimized (R. Ramadhan & Segarawasesa, 2025). One of the main factors influencing this condition is the still limited implementation of continuous training and technical assistance for human resources tasked with financial management and zakat funds. The lack of training intensity has resulted in an uneven understanding of the SIMBA application's features, procedures, and operational

mechanisms across all work units, resulting in system utilization not being maximized in accordance with its initial development objectives (Ritonga et al., 2024).

Furthermore, ongoing system changes and updates require user adaptation, and the adaptation process isn't always swift. In certain situations, some employees still prefer manual methods over available digital features.

These limited training directly impacts the limited availability of human resources with professional competencies in sharia accounting and zakat financial information system management. This situation results in continued dependence on certain individuals who are considered to understand the system, potentially creating obstacles in the process of recording, processing data, and preparing financial reports in a timely and accurate manner (Pratiwi et al., 2020). If employees who understand the system are not present, the data input and correction process can potentially be delayed (Sulastri & Lenap, 2024). Furthermore, research results also show that although regulations, guidelines, and internal procedures governing the management of ZIS funds exist, in practice some of these provisions have not been implemented consistently and effectively, thus affecting the level of compliance of sharia accounting implementation with PSAK 409 (Siska, 2022). This demonstrates that the existence of formal regulations alone is insufficient without strong oversight and commitment to implementation (Heliani, 2020).

In terms of control and supervision, BAZNAS North Sumatra Province has implemented a routine monthly internal audit mechanism through the Internal Audit Unit to evaluate the orderliness of financial records and compliance with established procedures (Mirina Asrya Mutya & Isra Maulina, 2025). Furthermore, BAZNAS North Sumatra Province also undergoes an external audit conducted by a Public Accounting Firm once a year to provide an independent assessment of the fairness of the financial statements. The existence of these internal and external audits demonstrates the institution's commitment to implementing the principles of accountability and transparency in the management of zakat, infaq, and sedekah funds. These audits also serve as an evaluation tool for the institution to make continuous improvements to its financial management system (Syafitri et al., 2023)

In addition to functioning as a monitoring mechanism, the implementation of internal and external audits also has a significant impact on increasing the level of compliance of BAZNAS North Sumatra Province in implementing sharia accounting standards, especially PSAK 409 (Aspriandi, 2025). Through the audit process carried out periodically, the institution obtains an evaluation of potential recording errors, discrepancies in the presentation of financial reports, and weaknesses in the implementation of zakat, infaq, and sedekah fund management procedures. The results of this evaluation serve as the basis for BAZNAS North Sumatra Province to make administrative improvements, improve reporting order, and strengthen internal controls so that ZIS fund management can be carried out more

transparently, accountably, and in accordance with applicable standard provisions. Thus, audits not only serve as an inspection tool, but also as an evaluation instrument that encourages continuous improvement in the quality of institutional governance (Aziz & Hapsari, 2024).

However, research results indicate that the effectiveness of this oversight still needs to be supported by improvements in human resource quality and strengthened implementation of internal regulations. Without adequate human resource capacity and consistent regulatory implementation, the use of the SIMBA application as an integrated information system will not fully support the optimal implementation of sharia accounting.

Therefore, ongoing efforts are needed in the form of technical training, human resource competency development, as well as evaluation and refinement of internal regulations so that the implementation of SIMBA and sharia accounting at BAZNAS North Sumatra Province can run more effectively, accountably, and in line with the provisions of PSAK 409, there by improving the quality of financial reporting and public trust in the ZIS fund management institution. In addition, improving coordination between departments, maximizing the use of technology, and a work culture that is adaptive to change are also important factors in encouraging the optimization of institutional governance in the future (Rohmah & Syahrizal, n.d.)

4. CONCLUSION

Based on the research results, it can be concluded that BAZNAS of North Sumatra Province has basically implemented sharia accounting in the management of zakat, infaq, and sedekah (ZIS) funds by referring to PSAK 409, starting from the aspects of recognition, measurement, presentation, to disclosure of financial reports. The implementation of the BAZNAS Management System (SIMBA), internal audits, and external audits demonstrate the institution's commitment to increasing transparency and accountability in the management of ZIS funds. However, the implementation of PSAK 409 has not been fully optimal because there are still obstacles in the aspects of human resources, technical understanding of sharia accounting standards, and consistency in the presentation and disclosure of financial reports. Therefore, BAZNAS of North Sumatra Province still needs to make improvements so that the implementation of PSAK 409 can run more effectively and in accordance with applicable regulations.

Based on the results of the study, the researcher suggests that BAZNAS of North Sumatra Province improve training and competency development of human resources, especially in the field of sharia accounting and the use of SIMBA applications, so that the process of recording and reporting finances can be carried out more optimally and in accordance with PSAK 409 standards. In addition, the institution also needs to strengthen internal supervision and increase consistency in the separation and presentation of zakat funds, infaq and sedekah funds, and amil funds so that financial reports become

more transparent and accountable.

For further researchers, it is recommended to conduct more in-depth research on the effectiveness of the implementation of the zakat accounting information system, the influence of human resource competency on the quality of financial reports, as well as a comparison of the implementation of PSAK 409 in other zakat collection institutions in order to obtain broader and more comprehensive research results.

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