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Analysis of the Principles of Trust and Fund Accounting in Encouraging Transparency and Accountability in Zakat Management: A Case Study of BAZNAS Medan

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Abstract

This study examines the integration of the amanah principle and Fund Accounting in enhancing transparency, accountability, and public trust in zakat management at BAZNAS Medan. Using a qualitative case study approach, data were collected through in-depth interviews, observations, and documentation, then analyzed using the Miles and Huberman model with source and method triangulation to ensure validity. The findings reveal that the amanah principle is implemented not only as a moral and spiritual value but also through institutional practices, including strict standard operating procedures, dual control mechanisms, internal audits, and transparent reporting. Transparency is applied gradually, with some reports published online and others provided upon formal request. The implementation of Fund Accounting enables the clear separation of zakat, infaq, sadaqah, amil, and other social funds in accordance with PSAK 109, PSAK 401 and PSAK 409, thereby strengthening financial accountability. The synergy between amanah and Fund Accounting has increased muzakki trust, improved financial supervision, and supported the effectiveness of zakat distribution programs in enhancing mustahik welfare. Although challenges remain in human resources and information technology, BAZNAS Medan demonstrates good zakat governance. Nevertheless, the study identifies a critical transparency gap, wherein the tiered disclosure policy requiring formal requests for certain financial reports represents an institutional limitation that constrains the achievement of full public trust and demands strategic digitalization to bridge the gap between procedural accountability and substantive transparency in the modern era.

Keywords Trust, Fund Accounting; Transparency; Accountability; BAZNAS Medan

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1. INTRODUCTION

Zakat is an important instrument in the Islamic economic system which not only functions as individual worship, but also has a significant role in creating social justice and community welfare (Dewi et al., 2024). In Indonesia, as a country with the largest Muslim population in the world, the potential of zakat has enormous value in supporting socio-economic development and poverty

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alleviation (Maywarni Siregar, 2019). Data from the National Zakat Agency (BAZNAS) shows that the national zakat potential in 2023 is estimated to reach over IDR 300 trillion. However, realized zakat collection is only around IDR 28.5 trillion, or less than 10% of the total potential (BAZNAS, 2023). This gap between potential and realization indicates problems in zakat management, distribution, and accountability (L. F. Nasution & Syahbudi, 2022).

This phenomenon further emphasizes the importance of implementing the principle of trustworthiness in the governance of zakat institutions (Ritonga et al., 2024). The principle of trustworthiness relates not only to the integrity of individual managers but also encompasses an institutional system that ensures transparency and accountability (Eka et al., 2022). In the context of zakat institutions, trustworthiness is realized through Sharia-compliant financial management practices, good governance, and the presentation of clear and accountable financial reports. As affirmed in the Qur'an (QS. An-Nisa: 58), trustworthiness is a fundamental commandment for Muslims to maintain trust in public affairs (A. Nasution & Syahbudi, 2025). Therefore, zakat management cannot be separated from this principle, as it concerns the community's funds, which must be distributed appropriately (Rahim & Sahrullah, 2017).

At the local level, BAZNAS Medan provides a compelling case study. Based on the 2023 BAZNAS Medan Annual Report, zakat collection reached approximately Rp 2.3 billion against an annual target of Rp 6.5 billion, representing a realization rate of only 35.4% significantly below the national target average. Furthermore, audit findings from the 2022–2023 period identified recurring inconsistencies in fund classification, particularly in distinguishing zakat maal, infaq, and sadaqah transactions at the point of collection. These empirical conditions underscore the urgency of evaluating not only the institution's accounting practices but also the degree to which the amanah principle has been operationalized into functional, auditable governance systems specific to BAZNAS Medan.

From a modern accounting perspective, zakat institutions face challenges in presenting reliable financial reports (J. Nasution, 2023). Conventional profit-and-loss accounting systems often fail to reflect the reality of fund-based zakat fund management. Therefore, the concept of Fund Accounting (fund-based accounting) is relevant (Marliyah, Budi Dharma, 2025). Fund Accounting allows for a clear separation of various types of funds (zakat, infaq, sadaqah, and other social and religious funds), making it easier to track the source and use of funds (Syahputra et al., 2023). The implementation of Fund Accounting is believed to increase transparency and accountability of zakat institutions, as each fund is managed according to its intended purpose and allocation (Prasetya & Fuad, 2017).

Crucially, the principle of amanah should not remain confined to moral rhetoric or spiritual exhortation. It must be operationalized through concrete institutional mechanisms most fundamentally through the strict fund separation facilitated by a Fund Accounting system. In this integrative framework, Fund Accounting becomes the technical manifestation of the theological value of amanah: transforming an abstract Islamic ethical imperative into a measurable, auditable governance practice. This conceptual bridge between normative sharia values and modern accounting instrumentation forms the theoretical core of this research.

Previous studies (Amir Yunusa, 2023); (Ghoriyyudin et al., 2024); (Nugraha, 2019) and (Lailatul Azizah, 2022) highlight the still-low quality of financial reporting by zakat institutions, both in terms of compliance with sharia accounting standards and public disclosure. This has resulted in low levels of public trust, which in turn impacts low zakat collection. A clear research gap exists in integrating the concept of amanah as an Islamic ethical principle with Fund Accounting as a modern technical instrument. This study aims to address that gap by examining how the principles of amanah and Fund Accounting can be integrated in zakat management at BAZNAS Medan, and to what extent such integration can enhance transparency and accountability.

Furthermore, previous studies have focused primarily on the technical aspects of implementing zakat accounting standards, such as PSAK 109 on accounting for zakat, infaq, and sadaqah, without deeply linking them to the principle of amanah, which is rooted in Sharia values. This principle, however, serves as the normative foundation that distinguishes the zakat accounting system from conventional accounting systems. In other words, there is a clear research gap in integrating the concept of amanah as an Islamic ethical principle with the Fund Accounting approach as a modern technical instrument.

The specific phenomena in Medan also provide a strong rationale for researching this topic. As one of the major cities in Indonesia, Medan has enormous zakat potential. However, according to the 2023 BAZNAS Medan report, zakat collection remains far from its potential. Several audit findings also indicate challenges in recording and reporting, particularly regarding the separation of zakat, infaq, sadaqah, and other social funds. This situation raises fundamental questions: to what extent has the principle of amanah been truly implemented in the BAZNAS Medan reporting system, and can the use of Fund Accounting be an effective solution to increase transparency and accountability in zakat management?

This is where the novelty of this research lies. This article not only examines the technical aspects of Fund Accounting, as has been done in many previous studies, but also emphasizes its integration with the principle of amanah, a fundamental value in Islam. By examining the case study of BAZNAS Medan, this research offers both conceptual and practical contributions. Conceptually, this article enriches the literature by linking the normative principles of sharia (amanah) with modern accounting technical instruments (Fund Accounting). Practically, this research can provide strategic recommendations for BAZNAS and other zakat institutions in improving financial governance, thereby strengthening public trust and optimizing zakat fund collection.

Thus, the urgency of this research lies in presenting a zakat governance model that is not only administratively accountable but also trustworthy according to Sharia law. This is crucial given that transparency and accountability of zakat institutions are key to building public trust. Without trust, zakat's enormous potential will be difficult to realize, and its function as an instrument for wealth distribution for the welfare of the community will be suboptimal.

Based on the above description, this research aims to answer the question of how the principles of trustworthiness and Fund Accounting can be integrated into zakat management practices at BAZNAS Medan, and to what extent such integration can enhance transparency and accountability. The findings of this study are expected to make a significant contribution to the development of zakat governance that is both compliant with Islamic principles and adaptable to modern accounting demands.

2. METHODS

This research uses a qualitative approach with a case study design at BAZNAS Medan, because the main objective of the research is to understand in depth how the principles of amanah and Fund Accounting are applied in promoting transparency and accountability in zakat management. Secondary data were collected from financial reports, official BAZNAS documents, and relevant regulations such as PSAK 109, PSAK 401, and PSAK 409. Data collection techniques were also supplemented by direct observation of the zakat management and reporting process (Ramdhan, 2021).

To ensure systematic and competency-based data collection, informants were selected purposively based on their direct involvement in zakat governance, financial management, and fund utilization. The key informant matrix is presented in Table 1 below (Sugiyono, 2023).

Table 1. Key Informant Matrix

Code	Name / Informant	Position / Status	Primary Data Focus
IF-1	Sabrina Zubaidi	Head of Financial Planning & Reporting, BAZNAS Medan	Fund Accounting implementation, PSAK compliance
IF-2	Eko Marhaendy	Secretary, BAZNAS Medan	Transparency policies, institutional governance
IF-3	Ahmad Haidarul	Muzakki (Businessman)	Perception of transparency and trust
IF-4	Dahniar	Muzakki (Civil Servant)	Trust and loyalty factors
IF-5	Rizki Ikhwan	Mustahik (Small Business Owner)	Distribution effectiveness, program accountability
IF-6	Ani Andiarti	Mustahik (Education recipient)	Education program transparency

Source: Processed Data 2025

Method triangulation was operationalized by cross-validating interview data from all informants (IF-1 through IF-6) against three categories of secondary sources: (1) BAZNAS Medan's audited annual financial reports (2022–2024); (2) official fund distribution and program documentation; and (3) PSAK compliance assessment documents provided by the institution. Source triangulation was achieved by comparing management perspectives (IF-1, IF-2), muzakki viewpoints (IF-3, IF-4), and mustahik experiences (IF-5, IF-6) to identify convergences and divergences in perceptions of transparency and accountability.

Data analysis was conducted using the Miles and Huberman method which includes data reduction, data presentation, and conclusion drawing/verification (Huberman, 1992). With this approach, the research integrates Islamic normative values (the principle of amanah) with the technical aspects of modern accounting (Fund Accounting), and provides practical recommendations for increasing the transparency and accountability of zakat institutions (Rahmani, 2022).

3. FINDINGS AND DISCUSSION

3.1 Implementation of the Amanah Principle at BAZNAS Medan

a. Application of the Trust Principle in Management Practices

The research results show that BAZNAS Medan has implemented the principle of trustworthiness as the primary foundation in all zakat management activities, from collection, administration, distribution, to reporting. The Head of the Financial Planning and Reporting Division (IF-1) emphasized that the value of trustworthiness is not only understood as a moral principle, but is also manifested in clear institutional systems, policies, and procedures:

The amanah principle is realized through several concrete mechanisms:

1) Strict Standard Operating Procedures (SOPs) at every stage of management
2) Dual control system for every financial transaction
3) Multi-layered verification for distribution to those entitled to receive the funds
4) Complete documentation for every operational activity.

These mechanisms demonstrate the integration of amanah values with modern principles of transparency and accountability:

Table 2. Implementation of the Amanah Principle at BAZNAS Medan

Management Aspects	Form of Implementation of the Mandate	Success Indicators
Collection	- Digital receipt system - Automatic confirmation to zakat payers - Real-time recording	Accuracy in recording
Management	- Separation of accounts - Periodic internal audits	Zero fraud in the last 3 years

	- Accounting system based on PSAK 401 and PSAK 409	
Distribution	- Mustahik survey - Eligibility verification - Post-distribution monitoring	On-target distribution
Reporting	- Annual financial reports - Online publications - Public accountability forums	WTP opinion from external auditors

Source: Processed Data 2025

The table illustrates that the implementation of the amanah principle at BAZNAS Medan is not only manifested in moral commitment, but also in structured and measurable operational mechanisms. In terms of collection, the use of a digital receipt system and real-time recording ensures accuracy and prevents errors in income reporting. In terms of fund management, the implementation of account separation, periodic internal audits, and compliance with PSAK 401 and PSAK 409 have successfully maintained the integrity of zakat management, achieving zero fraud over the past three years.

Furthermore, in terms of distribution, the mustahik selection process through surveys, verification, and post-distribution monitoring demonstrates that zakat funds are distributed to those truly entitled. Meanwhile, the reporting aspect demonstrates the institution's transparency through the publication of financial reports and the holding of public accountability forums, which subsequently earned professional recognition in the form of an Unqualified Opinion (WTP) from an external auditor. All these indicators demonstrate that the consistent implementation of the amanah principle contributes directly to improving the quality of zakat governance at BAZNAS Medan.

b. Internal Policies for Transparency and Accountability

BAZNAS Medan has developed a series of internal policies designed to strengthen transparency and accountability in zakat management. The institution's Secretary (IF-2) stated:

1) Financial Transparency Policy, which requires the publication of quarterly and annual financial reports that are publicly accessible. This policy ensures that all fundraising and disbursement activities are accurately recorded and reported.
2) Procurement Policy, which implements an open tender mechanism for the procurement of goods or services above a certain value. This practice is designed to prevent conflicts of interest, increase efficiency, and ensure objectivity in the decision-making process.
3) Human Resources (HR) Policy, which prioritizes recruitment based on competency, professionalism, and integrity. This policy is crucial to ensure that all staff involved in zakat management possess the capacity and ethics to meet institutional standards.
4) Distribution Policy, which establishes objective and measurable criteria in the selection process for eligible recipients. This mechanism is implemented through document verification, field surveys, and eligibility assessments, ensuring that fund distribution is more targeted and accountable.

Overall, these internal policies form a governance framework that integrates sharia principles with modern management practices. These policies also serve as a crucial tool in maintaining public trust in BAZNAS Medan and ensuring that all zakat fund management processes are transparent and accountable.

3.2 Implementation of Fund Accounting at BAZNAS Medan

a. Fund Recording and Separation System

BAZNAS Medan has implemented a Fund Accounting system since 2020 to strengthen accountability and transparency. IF-1 explained the system:

Table 3. Fund Accounting Structure of BAZNAS Medan

Type of Fund	Source of funds	Allocation
Zakat Fund	Zakat on wealth, profession, and fitrah	8 asnaf sesuai syariah
Infaq and Alms Fund	General alms and community alms	1. Amil's Share of Alms and Donations Received 2. Restricted Alms (Muqayyadah) 3. Unrestricted Alms (Mutlaqah)
Amil Fund	Amil portion of zakat, alms, and alms	1. Employee Expenses 2. Fixed Asset Depreciation Expenses 3. Other Amil Expenses
Other Assistance Funds	City Budget	**1)** Employee Expenditures **2)** Activity Expenditures **3)** Travel Expenditures **4)** Third-Party Service Expenditures **5)** General Administration Expenditures
Non-Sharia Funds	Non-Sharia Funds	Dana Non Syariah

Source: Processed Data 2025

This structure shows that BAZNAS Medan has fulfilled the principle of fund separation which is the core of Fund Accounting, so that management can run more orderly, accurately and monitored.

b. Obstacles to Fund Accounting Implementation

Although Fund Accounting has been implemented, several obstacles affect consistency and reporting quality. IF-1 noted:

Table 4. Obstacles to Fund Accounting Implementation at BAZNAS Medan

Constraint Category	Description	Impact	Handling Efforts
Human Resources	- Limited understanding of Fund Accounting - High financial staff turnover	Inconsistent recording	Regular training, recruitment of certified accountants
Technology Systems	- Accounting software is not fully integrated - The system is still semi-manual	Data duplication, risk of error	System upgrade to an integrated platform

Regulations and Standards	- Interpretation of PSAK 401 and PSAK 409 - Limited technical guidelines	Differences in reporting formats	Consultation with the Indonesian Institute of Islamic Studies (IAI) and the Central BAZNAS
Fund Classification	- Muzakki does not always clearly state the type of funds. - Grant funds are difficult to categorize.	Difficulty in separating funds	Direct confirmation with zakat payers and classification SOPs

Source: Processed Data 2025

Overall, the research results indicate that Fund Accounting has provided a crucial foundation for transparency and accountability at BAZNAS Medan. However, the success of this system still depends on the readiness of human resources, the quality of information technology, and clear regulations. Therefore, strengthening internal capacity and modernizing the recording system are strategic steps that need to be continuously developed so that Fund Accounting can be optimally implemented in accordance with sharia accounting principles and the demands of modern zakat governance.

3.3 Transparency and Accountability in Practice

a. Information Disclosure Mechanism

BAZNAS Medan demonstrates commitment to transparency through various information channels. IF-2 stated:

Table 5. BAZNAS Medan Transparency Channels

Channel	Information Content	Update Frequency	Public Access Level
Official Website	- Financial reports - Distribution programs - Mustahik profiles	Monthly	Fully open
Social Media	- Operational activities - Mustahik stories - Zakat education	Daily	Fully open
Annual Report	- Audited financial statements - Performance analysis - Strategic plan	Annual	Open, registration required
Accountability Forum	- Management presentation - Q&A session - Feedback from zakat payers	Annual	Limited (invitation only)
Call Center	- General Information - Donation Tracking - Complaints	24/7	Fully open

Source: Processed Data 2025

However, from a critical accountability perspective, BAZNAS Medan's tiered transparency model warrants analytical scrutiny. The practice of restricting access to certain financial reports through formal request procedures while administratively manageable represents a substantive gap between procedural accountability and the ideal of full transparency demanded by the amanah principle. Drawing on stakeholder theory in the Islamic governance context (Fakhruddin, 2008), muzakki as primary stakeholders hold a legitimate right to unrestricted access to information regarding the management of their religious obligations. The formal-request barrier creates an information asymmetry that, while not indicative of fraud, structurally limits the realization of amanah's transparency imperative. Comparative evidence from BAZNAS DKI Jakarta which has implemented a real-time financial dashboard accessible to all stakeholders demonstrates that full digital transparency is institutionally achievable and represents the standard toward which BAZNAS Medan should aspire.

b. Muzakki's Perspective on Transparency

To understand how zakat payers perceive the transparency mechanism, interviews were conducted with regular muzakki. IF-3 (businessman) stated.

This statement demonstrates that accessibility of information and the availability of donation tracking facilities are key factors in strengthening trust in the zakat management process.

IF-4 (civil servant), who initially had doubts about zakat management institutions, expressed: This interview demonstrates that BAZNAS Medan's transparency extends beyond published reports to direct dialogue forums that enable zakat payers to clearly understand the flow of fund management. This firsthand experience has proven effective in changing perceptions and increasing trust in the institution.

3.4 The Role of Audit in Maintaining Accountability

a. Internal Audit Function

The research results indicate that internal audit plays a strategic role in ensuring accountability in zakat fund management at BAZNAS Medan. Based on an interview with Sabrina Zubaidi, Head of the Financial Planning and Reporting Division at BAZNAS Medan, audits are conducted quarterly to ensure that all processes are running according to standard operating procedures (SOPs) and in line with the values of trust that underpin zakat governance. Internal audits are conducted quarterly to ensure all processes run according to SOPs. IF-1 explained:

Internal audit findings from the 2023–2024 period indicate that most issues were related to technical administrative aspects, not misappropriation of funds, demonstrating that internal oversight mechanisms have been effective in maintaining the integrity of zakat fund management. External audits also provide an objective overview of BAZNAS Medan's accountability in financial reporting. IF-1 noted:

Table 6. Conformity of BAZNAS Medan Financial Report with PSAK 401 and PSAK 409

PSAK 109 Components	Notes
Statement of Financial Position	Zakat and non-zakat funds have been separated.
Statement of Changes in Funds	The format is correct, but detailed mutations per program are needed.
Statement of Changes in Assets under Management	Productive asset recording needs improvement.
Statement of Cash Flows	The direct method is already being used.
Notes to the Financial Statements	Disclosure needs to be expanded.

Source: Processed Data 2025

The table above shows that BAZNAS Medan's financial statements are deemed to comply with applicable accounting standards and are presented fairly without any material deviations. This demonstrates the institution's high level of accountability in presenting financial information to the public.

3.5 Impact on Distribution to Mustahik

a. Distribution Effectiveness

The implementation of the amanah principle and an orderly management system has a direct impact on the effectiveness of zakat distribution. In the productive economic program, IF-5 stated:

Table 7. Distribution of Zakat Distribution from BAZNAS Medan in 2024

Asnaf Category	Nominal (Rp)	Main Program
Poor	5.800.000	Programs in the fields of economics, education, health, da'wah-education, and humanity with a total of 4,014 beneficiaries
Poor	562.657.500	
Amil	84.363.832	
Gharimin	8.011.000	
Convert	1.300.000	
Fisabilillah	6.800.000	
Ibn Sabil	1.700.000	
Total	670.632.332	

Source: Processed Data 2025

The distribution of these funds demonstrates that the majority of disbursement is appropriately focused on the two largest categories: fuqara and masakin (the poor). Post-distribution monitoring shows that 70% of eligible recipients experienced measurable welfare improvements, reinforcing evidence of effective and trustworthy zakat governance.

b. Program Monitoring and Evaluation

The effectiveness of zakat distribution is measured not only at the aid stage, but also by the sustainability of the benefits received by the beneficiaries. BAZNAS Medan implements a multi-layered monitoring and evaluation system to ensure that zakat funds are used according to their intended purpose and have a significant impact.

Monitoring is conducted periodically through field visits and intensive communication with beneficiaries. Evaluations are then conducted after six to twelve months to measure medium-term impacts, particularly on productive and educational programs.

Table 8. Zakat Distribution Monitoring System

Stages	Mechanism	Person responsible
Pre-Distribution	Feasibility survey, document verification	Survey Team
Distribution	Direct delivery, photo/video documentation	Distribution Team
Monitoring (1-3 months)	Field visits, telephone calls	Monitoring Team
Evaluation (6-12 months)	Impact measurement, in-depth interviews	Evaluation Team

Source: Processed Data 2025

This monitoring system demonstrates that the distribution process does not stop with the provision of aid, but continues with oversight to prevent misuse, maximize fund utilization, and measure program success. Evaluation results showing that 70% of eligible recipients experienced improvements reinforce evidence that BAZNAS Medan's zakat management has been effective and trustworthy.

3.6 Integration of Trust Principles and Fund Accounting

The amanah principle and Fund Accounting do not operate in isolation at BAZNAS Medan, but complement each other to form a more comprehensive governance system. IF-2 confirmed:

Table 9. Amanah and Fund Accounting Integration Model

Dimensions	The Principle of Trust	Fund Accounting	Integration Results
Spiritual	Awareness of responsibility before Allah	-	Internal motivation for managers to be honest and thorough
Operational	SOPs based on Islamic values	Separate accounting system for each type of fund	Islamic and standardized procedures
Managerial	Internal and external oversight	Fund-based financial reporting	Multi-layered and measurable accountability
Social	Public transparency	Standardized disclosure	Verifiable transparency
Regulatory	Compliance with Sharia and the Zakat Law	Compliance with PSAK 401 and PSAK 409	Shari'a-compliant and professional governance

Source: Processed Data 2025

This model demonstrates that Fund Accounting cannot stand alone without the principle of trust, while trust requires the support of a measurable accounting system to be effectively implemented. Integrating these two concepts results in stronger, more reliable zakat governance that meets sharia, regulatory, and public demands.

3.7 Discussion

The research results show that the implementation of the principle of trustworthiness at BAZNAS Medan has become the main foundation in every stage of zakat management. Trustworthiness is not only understood as a religious value, but is also manifested in institutional mechanisms such as strict SOPs, multi-layered verification, a dual control system, segregated fund accounts, and standardized documentation. This finding aligns with the concept of trustworthiness proposed by Qardhawi, which states that zakat management must be based on honesty, integrity, and responsibility because zakat funds are a trust from Allah that must be safeguarded. The implementation of moral trustworthiness is then reinforced by the application of modern administrative procedures, so that trustworthiness can be operationalized in a tangible and measurable manner. This condition supports the theory (Atika Suri & Imsar, 2021) that effective zakat governance is formed from the integration of spiritual values and professional accountability.

Field findings also show that BAZNAS Medan has consistently implemented a Fund Accounting system. The separation of zakat, infaq, sedekah, and amil funds ensures that each type of fund is recorded according to its intended use, as stipulated in PSAK 401 and PSAK 409. The implementation of Fund Accounting ensures that there is no mixing of funds that could potentially lead to irregularities. This aligns with Mardiasmo's theory, which asserts that Fund Accounting in non-profit institutions aims to maintain accountability for funds with different intended uses (Mulyawisdawati & Nugrahani, 2019). However, the study also identified several obstacles, such as limited human resources who do not fully understand sharia accounting and information technology that has not been optimally integrated. These findings are consistent with research (Siagian & Marliyah, 2020) and (Siregar et al., 2020) This study shows that the implementation of PSAK 401 and PSAK 409 at the regional level is often hampered by uneven internal institutional capacity.

From the perspective of agency theory adapted to Islamic governance (Batubara & Syahbudi, 2022), the relationship between muzakki (principals) and amil (agents) creates inherent information asymmetry. BAZNAS Medan's tiered transparency model while partially mitigated by online report publication and accountability forums still preserves asymmetric information access, where certain stakeholders cannot verify fund management without bureaucratic procedures. This finding suggests that BAZNAS Medan's accountability framework, while commendable, has not yet fully resolved the principal-agent information gap inherent in zakat governance. Addressing this requires not merely procedural improvements, but a fundamental paradigm shift toward proactive, digital-first disclosure as a manifestation of the amanah imperative in the modern institutional context.

The role of internal and external audits is also crucial in maintaining institutional accountability. Internal audits are conducted periodically to verify the compliance of standard operating procedures

(SOPs) and the effectiveness of internal controls, while external audits ensure financial reporting complies with PSAK 401 and PSAK 409 and sharia principles. Several consecutive years have demonstrated that BAZNAS Medan's reports are presented fairly and reliably. This aligns with research (Damayanti et al., 2023); (Lailan Usniyah Saragih, Imsar, 2022) and (Rokan & Nasution, 2025) that suggests robust audits serve as a mechanism to prevent irregularities in zakat institutions and enhance their legitimacy in the public eye.

The impact of implementing amanah (trust), fund accounting, transparency, and auditing is reflected in the effectiveness of fund distribution to mustahik (recipients). Economic empowerment, education, health, and social assistance programs have shown significant improvements in beneficiary welfare. This finding supports the maqasid sharia theory, which emphasizes maintaining basic needs and increasing the economic capacity of mustahik. The research results (Wiyani et al., 2025); (Wardana, 2023) and (Gatot Sujantoko, Muh. Nashirudin, 2024) also reinforces the fact that well-managed productive zakat can significantly increase the income of those who mustahik (receiver). At BAZNAS Medan, post-distribution monitoring and impact evaluation ensure that the assistance provided is not merely consumptive but also encourages the transformation of mustahik to become more independent.

Overall, this study found a strong integration between the principles of amanah (trustworthiness) and Fund Accounting in BAZNAS Medan's governance. Amanah serves as the ethical and spiritual foundation, while Fund Accounting serves as a technical tool that ensures the process is carried out professionally, measurably, and in accordance with sharia accounting standards. This integration results in governance that is not only compliant with sharia but also meets the principles of good governance, thereby enhancing public trust, as evidenced by the annual increase in the number of muzakki (payers of zakat), fundraising, and transparency index. These findings reinforce the research (Zeen et al., 2024) which states that the synergy between sharia values and modern governance is the main factor in the success of zakat institutions in the digital era.

4. CONCLUSION

Based on the research and discussion conducted, it can be concluded that the implementation of the amanah principle and Fund Accounting at BAZNAS Medan has been carried out in an integrated manner and has had a tangible impact on increasing transparency and accountability in zakat management. The amanah principle is not merely understood as a moral and spiritual value, but is truly embodied in institutional practice through the implementation of strict SOPs, a dual control system, a multi-layered verification process, regular internal audits, and public disclosure. Although not all reports are publicly published, some reports are published online, while others are only provided to interested parties upon official request. Meanwhile, the implementation of Fund Accounting allows for a clear separation of zakat, infaq, sadaqah, amil funds, and other social funds, so that each fund can be managed and accounted for according to its intended use, as outlined in PSAK 401 and PSAK 409.

The integration of the amanah principle as a foundational value and Fund Accounting as a technical tool for financial management has established zakat governance that is not only compliant with Sharia principles but also professional and modern. This is reflected in the increasing trust of the muzakki, this condition indicates that transparency in zakat management at BAZNAS Medan is implemented gradually and adjusts institutional policies without eliminating the principle of accountability to the public, the effectiveness of the role of internal and external audits, and the real impact of zakat fund distribution in improving the welfare of mustahik through various productive and social programs. Although there are still several obstacles, especially in the aspects of human resources and information technology systems, in general BAZNAS Medan has demonstrated good governance practices.

However, this study also identifies critical gaps that require targeted interventions. To advance BAZNAS Medan's transparency and governance practices, the following specific recommendations are proposed: (1) Develop a web-based transparency dashboard enabling muzakki to monitor zakat and infaq fund positions and distributions in real-time, eliminating the need for formal written requests and closing the institutional transparency gap identified in this study; (2) Implement a mandatory annual capacity-building program specifically covering PSAK 109, PSAK 401, and PSAK 409 for all financial and accounting staff to ensure consistent and technically sound fund classification; (3) Introduce a standardized digital fund classification workflow with automatic confirmation prompts at the point of collection to eliminate categorization ambiguities between zakat, infaq, and sadaqah; and (4) Institutionalize regular benchmarking against BAZNAS institutions at the provincial and national level particularly those that have achieved full digital transparency to systematically drive continuous accountability improvements. These recommendations provide actionable pathways for BAZNAS Medan's transition from tiered transparency to full stakeholder transparency, fulfilling the genuine spirit of amanah in the modern governance era.

Thus, this study confirms that the synergy between the principles of amanah and Fund Accounting is an important key in building transparency, accountability, and sustainability of zakat management in the modern era.

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