JCAIP: Journal of Contemporary Applied Islamic Philanthropy
Vol. 4, No. 1, 2026, Page: 175-186
E-ISSN 3025-5082, DOI: 10.62265/jcaip.v4i1.635

PSAK 409 Implementation in ZIS Management: Evidence from LAZISNU and BAZNAS in Metro City Through the Lens of Shariah Enterprise Theory

Rani Asupa[1], Anggoro Sugeng[2], Thoyibatun Nisa[3], Witantri Dwi Swandini[4], & Dewi Mustika[5]
[1-5]Universitas Islam Negeri Jurai Siwo Lampung, Indonesia.

Article Info

Article history:
Received Mar 17, 2026
Revised May 27, 2026
Accepted Jun 29, 2026
Published Jun 29, 2026

Keywords:
Accountability;
BAZNAS;
LAZISNU;
PSAK 409;
Shari'ah Enterprise Theory.

Abstract

Purpose: This study aims to analyze the implementation of PSAK 409 at BAZNAS and LAZISNU in Metro City. In this study, PSAK 409 serves as the technical accounting framework, while SET functions as the philosophical foundation that instills a spirit of accountability within the Islamic financial reporting cycle, to identify two typologies of adaptation patterns when compared with the standards and theories of SET. **Methodology:** The research method employed was a descriptive qualitative approach using a collective study design conducted at BAZNAS and LAZISNU in Metro City. Data analysis was performed using the Miles and Huberman model, which includes the stages of data reduction, narrative data presentation, and drawing conclusions. **Findings:** The results show that the implementation of PSAK 409 at both institutions exhibits adaptation typologies that are contrasting yet complementary. BAZNAS represents a formal adaptation typology based on compliance with a centralized digital system (SIMBA), but faces challenges regarding the accessibility of public information. Conversely, LAZISNU represents a cultural adaptation typology based on social capital. However, it has not yet technically implemented the standard instruments of PSAK 409 and relies on manual record-keeping. From a SET perspective, the technical weaknesses in LAZISNU's asset record-keeping reduce the completeness of vertical accountability, while BAZNAS is constrained by the lack of accessibility to financial reports, which undermines the fulfillment of the public's right to transparency in the dimension of horizontal accountability.

This is an open-access article under the CC BY-SA license.

Corresponding Author:
Rani Asupa
Universitas Islam Negeri Jurai Siwo Lampung, Indonesia.
E-mail: raniasupa2203032011@gmail.com

A. Introduction

Indonesia has massive potential for Islamic philanthropy, but the collection of Zakat, Infak, and Sedekah (ZIS) has not been optimal due to low public trust (Zulaeka et al., 2022). Public trust in Zakat Management Institutions (LAZ) is a determining factor influencing the intentions of zakat contributors, shaped by institutional credibility and accountable governance practices (Andriansyah, 2024). As a result of low public trust, many donors prefer informal channels by distributing funds directly to known recipients (mustahik) because they can personally verify the distribution. This phenomenon of independent distribution aligns with research (Hidayah & Sari, 2025) in Uman Agung Village, which showed that informal zakat distribution is prone to missing its intended targets because some recipients do not meet the eligibility criteria. This situation is exacerbated by the public's limited understanding of the institutions' functions, which ultimately drives local communities to distribute funds directly without involving official zakat collection agencies (Abmilentri & Habibie, 2023).

Yet, in today's era of information transparency, transparency and accountability in the management of community funds have become an institutional imperative. Without a credible and easily accessible reporting system, the public will continue to resort to direct mechanisms, making it difficult for Zakat Management Organizations (OPZ) to measure, monitor, and optimize funds sustainably (Sugeng et al., 2024). In response to these accountability demands, effective January 1, 2024, the Sharia Accounting Standards Board of the Indonesian Institute of Accountants (DSAS-IAI) officially implemented Sharia Accounting Standards Statement (PSAK) 409 on the accounting for zakat, infaq, and sadaqah to replace the previous PSAK. This standard aims to enhance the relevance of financial statements so that they better reflect the actual reality of the Islamic economy (Iswandi, 2024). PSAK 409 provides detailed and in-depth regulations regarding the recognition, measurement, and disclosure of ZIS transactions, namely: (1) the separation of zakat, infak/sedekah, amil, and DSKL; (2) the use of fair value as the basis for measuring non-financial assets; (3) the introduction of a measurement model for managed assets; and the distribution mechanism under the concept of *al-qardh al-hasan*.

However, the technical complexity of PSAK 409 has led to compliance gaps at the regional level due to the low level of competence among charity administrators in the field of Islamic accounting (Aulia & Ruhimat, 2025). This gap between regulatory ideals and empirical reality is clearly evident in a preliminary study in Metro City involving BAZNAS (a state agency) and LAZISNU (a civil society organization). Both face a shortage of experts but have responded with contrasting adaptation strategies: BAZNAS relies on the SIMBA digital system, while LAZISNU continues to use simple manual record-keeping via Microsoft Excel. If left unaddressed, compliance with PSAK 409 at the local level will remain merely an administrative burden without any substantive accountability. This phenomenon of differing adaptation typologies is particularly intriguing to examine through the lens of Shari'ah Enterprise Theory (SET). Unlike conventional theories centered on capital owners, SET integrates the value of tawhid by positioning Allah SWT as the absolute owner of resources (*The Ultimate Stakeholder)* and the amil as the khalifah entrusted with the mandate (Triyuwono, 2012). Accountability in SET is divided into two dimensions: vertical accountability *(hablum minallah*) as a form of moral responsibility to Allah SWT, and horizontal accountability (*hablum minannas)* to the muzaki, mustahik, and the community (Berlian & Awaluddin Murtiadi, 2022).

Within this theoretical framework, zakat collection agencies—as institutions managing the community's funds—bear a dual responsibility. These agencies must ensure that all ZIS funds collected and distributed are recorded and reported, thereby enabling transparent accountability to donors and the public to fulfill horizontal accountability (Salsabila & Priantilianingtiasari, 2023). This aligns with the SET's objective

of achieving maslahah, which encompasses happiness and prosperity (Hani & Sukma, 2024). The integration of PSAK 409 and Shari'ah Enterprise Theory (SET) fundamentally rests on the fulfillment of a theological trust. PSAK 409 serves as the technical accounting framework, while Shari'ah Enterprise Theory (SET) functions as the philosophical foundation that instills the spirit of accountability within the Islamic financial reporting cycle. Therefore, through SET, financial statements are not merely viewed as formal figures but as moral evidence of the distribution of the community's funds.

Research on the accountability of Zakat Management Institutions (LAZ) has been extensively conducted from various perspectives. First, LAZISNU remains capable of implementing basic accounting principles even though the statement of changes in managed assets has not been fully presented (Mustika Sari et al., 2020). Second, a study focusing on fundraising strategies in Metro City. Their findings highlight human resource (HR) constraints as the primary obstacle to LAZ performance (Sugeng et al., 2023). Third, a study that applied the Shari'ah Enterprise Theory (SET) to evaluate the performance of LAZISMU, demonstrating the relevance of SET as a tool for evaluating sharia-compliant performance (Hermawan & Wiwit Hariyanto, 2022).

This research is worth examining because there are differences in adaptation patterns and the depth of accountability among zakat administrators at the regional level. This phenomenon raises a fundamental question regarding the sincerity of zakat administrators (OPZ) as the driving force behind an institution's accountability: Is accountability sufficiently guaranteed by formal compliance with accounting standards, or are there other fundamental dimensions embedded within the zakat administrators themselves and the organization's culture? Thus, this study is expected to make a significant contribution. Theoretically, this study enriches the body of knowledge in Islamic accounting by applying the SET framework to analyze real-world practices within zakat institutions. In practice, the results of this study are expected to serve as material for critical evaluation by regulators, demonstrating that the successful implementation of accounting standards requires more than just refining regulations and systems; it also depends on strengthening human resource capacity, providing ongoing technical assistance, and instilling values of integrity and awareness among zakat administrators.

B. Method

This study employs a descriptive qualitative approach using a collective case study design. The research was conducted at BAZNAS and LAZISNU in Metro City. Informants for this study were selected using *purposive sampling*, which involves selecting informants based on specific criteria deemed to indicate a deep understanding of the phenomenon under study. The established criteria for informants were: 1) direct involvement in the preparation of ZIS financial reports, or 2) having the authority to oversee and approve the institution's financial reporting. Based on these criteria, informants from BAZNAS Metro City consisted of a staff member managing the SIMBA system (Informant 1/Ranti) to gather technical reporting data, and a member of the leadership (Informant 2/Fathur Rohman), who serves as the Vice Chair for Administration and Finance at BAZNAS, to gather data related to managerial policies. Meanwhile, informants from LAZISNU Metro City consisted of a staff member responsible for preparing Excel-based financial reports (Informant 3/Dedek), who possessed key technical and managerial competencies in the organization's financial reporting.

Data validity testing in this study was adjusted according to the availability of information access at each institution. At BAZNAS Metro City, the compliance evaluation relied heavily on the results of in-depth interviews with staff managing the SIMBA system—which is still in a transitional phase involving account feature updates and data synchronization—as well as limited access to detailed reporting at the leadership level. Meanwhile, at LAZISNU Metro City, data validity was assessed through triangulation.

The researcher verified informants' statements by directly reviewing physical documents in the form of manual Microsoft Excel financial reports submitted by the institutions' branch administrators. Data analysis utilized the Miles and Huberman model, which consists of: data reduction (sorting relevant information), narrative data presentation (organizing findings), and drawing conclusions (Yusuf, 2017).

C. Results and Discussion

1. Results

PSAK 409 Implementation in ZIS Management

This study was not designed to compare BAZNAS and LAZISNU in Metro City, given that the two organizations have fundamentally different institutional characteristics, infrastructure, and resource support. The evaluation of compliance with PSAK 409 in this study serves to identify two typologies of adaptation patterns among local zakat management organizations in response to the new accounting standard. It should be emphasized that the depth of data available from the two institutions in this study is not equivalent. BAZNAS Metro City restricted the researcher's access to financial statements due to the unavailability of financial statements that could be made public, either in physical or digital form. In contrast, LAZISNU Metro City granted the researcher full access, including in-depth interviews and all physical financial statement documents. This disparity is an openly acknowledged field limitation, not a reflection of research preference. Therefore, the analysis of BAZNAS relies on informants' narratives and cross-checking among sources, while the analysis of LAZISNU is enriched by documentary evidence. This study does not aim to compare the performance of the two institutions but rather to capture two distinct typologies of adaptation, each with its own limitations. The results of the evaluation of the level of compliance are summarized as follows:

Table 1. Summary of PSAK 409 Implementation

No.	Component/Indicator	BAZNAS	LAZISNU
	Recognition and Measurement		
1.	Separation of ZIS Funds, Amil, and DSKL	In accordance	In accordance with
2.	Recognition of Non-Cash ZIS	None	None
3.	Recognition of Managed Assets	In accordance	Not Recorded
4.	Fair Value Measurement (Non-Cash Assets)	In accordance	Not Performed
	Presentation of Financial Statements		
1.	Statement of Financial Position	In accordance with	Not Prepared
2.	Statement of Changes in Funds	As Required	Not Prepared
3.	Statement of Changes in Managed Assets	As Required	Not Prepared
4.	Cash Flow Statement	As Required	Not Prepared
5.	Notes to the Financial Statements	As Required	Not Prepared
	Special Mechanisms & Management		
1.	Distribution of Al-Qardh Al-Hasan	As per	None

Source: Primary Data Processed in 2026

BAZNAS Typology: Formal Adaptation Based on a Centralized System

BAZNAS Metro City acts as a representative of a state institution that exemplifies the formal adaptation typology. This typology relies heavily on a centralized management information system, namely SIMBA. Based on Table 1, BAZNAS has conceptually accommodated all PSAK 409 compliance indicators. This compliance stems from

institutional requirements mandated by the central government. However, the physical financial statements have not yet been published periodically because the system is still in a transitional phase and undergoing account adjustments. This was confirmed by the SIMBA system administrator at BAZNAS: *"SIMBA is constantly being updated and revised… because the transition of positions within SIMBA hasn't been fully recorded yet—some have been recorded, but not all of them"* (Ranti, 2026).

The "Compliant" status assessment in Table 1 above is based on in-depth interviews with two key informants from BAZNAS Metro City: the SIMBA system administrator (Ranti) and the Vice Chair of Administration and Finance (Fathur Rohman). Both informants provided consistent accounts that SIMBA was designed with account templates that accommodate the segregation of funds and asset recording in accordance with the mandate of PSAK 409. The compliance confirmed by these informants is system-driven, in which the features within the application are actively implemented by field staff. Leadership explicitly affirmed their institutional commitment to the new reporting standards: *"...if the question is about PSAK, we're ready... in fact, we're already using it..."* (Fathur Rohman, 2025).

This aligns with statements from system administrators confirming that they actively classify receipts into specific categories within the application, such as detailing the types of zakat and infaq. The only exception in this recognition phase is the Non-Cash ZIS component (Table 1, point A.2), which has a status of "None." This situation arises from the reality of fund collection in the field; BAZNAS's collections have so far remained entirely in *the* form of cash, as confirmed by the system administrator: *"…the zakat is still in cash…"* (Ranti, 2026). Furthermore, although BAZNAS has made operational efforts to comply with these principles, the high level of complexity in the asset recognition and measurement features of the SIMBA system has created new challenges related to human resource (HR) capacity. System operators acknowledge that the comprehensive accounting features in SIMBA require specific expertise: *"In SIMBA, there are so many accounts and so on—whether we like it or not—and there are also many tools for those accounting accounts in there… so, whether we like it or not, there still needs to be an expert to teach us"* (Ranti, 2026).

This technical challenge was also raised by BAZNAS leadership, who stated that although they feel their internal reporting is sound, the implementation of detailed reporting standards is often hindered by a system interface that is too complex for local staff: *"Because our website isn't yet optimized for monthly reporting… we tested it recently, and the results weren't optimal"* (Fathur Rohman, 2025).

Thus, the "Compliant" status for all components in Table 1—particularly regarding the presentation of financial statements (B.1 through B.5)—indicates the availability of SIMBA system formats and templates that have been aligned with the formal standards of PSAK 409, rather than the availability of published physical financial statements. Conceptually, features and accounts for all elements of recognition and measurement are available within SIMBA, and the administrators are actively working to ensure compliance. However, limitations in human resources in the field of Islamic accounting mean that this compliance has not yet been optimally realized in the form of printed financial statements that are directly accessible to the public.

LAZISNU Typology: Cultural Adaptation Based on Social Capital

On the other hand, LAZISNU Metro City represents a typology of mass-based zakat management organizations (ormas) that operate independently at the grassroots level. Based on interviews with the staff responsible for preparing the financial statements as well as key managerial personnel, this institution has not yet formally adopted PSAK 409. Regarding the recognition of managed assets, fair value measurement, and financial statement presentation (Table 1, points A.3, A.4, and B.1 through B.5), the fundamental

principle of fund segregation (A.1) has been met. This is because administrative record-keeping is still conducted in a simple (manual) manner using *Microsoft Excel*: *"…The branches still use Excel; they do it manually. Only the headquarters uses PSAK. So we report to headquarters. We prepare quarterly reports and submit them to the province. The province consolidates them into a single report, which is then submitted to headquarters…"* (Dedek, 2025).

Reporting is conducted in a tiered manner from the regency/city level to the provincial level, and then to headquarters, with quarterly, semiannual, and annual reporting cycles. This indicates that LAZISNU has developed an institutional awareness of accountability, even though its technical tools remain rudimentary. An analysis of the physical copies of LAZISNU's financial reports obtained by the researcher confirms the informant's statement. The financial reports show that LAZISNU has clearly separated four types of funds: Zakat Funds, Infak/Alms Funds, Other Religious Social Funds, and Amil Funds, with each having its own opening balance, receipts, disbursements, and closing balance recorded separately. This proves that the basic principle of fund segregation (Table 1, point A.1) has been met.

However, the same document also indicates that LAZISNU has not recorded managed assets and has not performed fair value measurements on non-financial assets (Table 1, points A.3 and A.4). Furthermore, the reports prepared are still in the form of internal summaries and have not yet presented 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 in accordance with the standard format of PSAK 409 (Table 1, points B.1 through B.5). Thus, LAZISNU's compliance with PSAK 409 is still limited to the aspect of fund segregation, while the aspects of asset recognition and financial statement presentation have not yet been fulfilled.

This situation should not necessarily be interpreted as a failure to comply, but rather as a form of resilience adaptation by a community-based organization. LAZISNU has demonstrated that, despite the limitations of formal accounting instruments, it remains capable of safeguarding the public's trust through the optimization of social capital. The management relies on a cultural approach, personal relationships, and transparency in direct disbursement to donors via the WhatsApp messaging app: *"...Our only capital is WhatsApp; what matters is trust and relationships...it's just trust."* (Dedek, 2025).

LAZISNU's physical records demonstrate a high level of detail, with every receipt and distribution transaction recorded in detail. This includes the number of donors, the names of beneficiaries, and the distribution locations, with the total number of beneficiaries reaching thousands per year. This level of detail reflects a strong sense of accountability at the operational level. However, this depth of record-keeping has not been matched by the presentation of financial statements in accordance with the standard format of PSAK 409. For organizations such as LAZISNU, the credibility of their accountability in the eyes of the local community is not determined by the complexity of fair value assessments or the presentation of financial statements, but rather by the trust of the donors (muzaki) and the speed of distribution to the beneficiaries (mustahik) or the community.

2. Discussion

Analysis from the Perspective of Shari'ah Enterprise Theory: Implementation of Accountability at BAZNAS Metro City

a) Vertical Accountability (*Hablum minallah*)

Although BAZNAS has adopted a standardized financial reporting format in accordance with PSAK 409, technical issues with the SIMBA application that hinder the availability of reports remain a critical concern. From SET's perspective, accountability to Allah SWT is absolute, continuous, and must not be interrupted merely due to technical

glitches. No matter how sophisticated a system is, if it fails to produce reliable reports when needed, it undermines the principle of vertical accountability. Therefore, BAZNAS should ideally have a manual or backup reporting mechanism to ensure the continuity of vertical accountability is maintained amid technical system constraints.

b) Horizontal Accountability (*Hablum minannas*)

In the horizontal dimension, BAZNAS demonstrates procedural compliance with the regulator (the state) through the use of SIMBA. However, the system's inability to provide physical reports that are openly accessible to the public (including researchers) results in the neglect of the public's right to information. From SET's perspective, horizontal accountability does not stop at hierarchical reporting to the central office but extends to the community as a whole as stakeholders. The availability of public information is an absolute prerequisite to ensure that the public's right to transparency is not diminished by systemic constraints.

Analysis from the Perspective of Shari'ah Enterprise Theory: Implementation of Accountability at LAZISNU Metro City

a) Vertical Accountability (*Hablum minallah*)

On the other hand, LAZISNU presents a different operational reality. Although it does not operate using a sophisticated information system but rather relies on manual records (*Microsoft Excel*), these records contain in-depth transaction details. The record-keeping is not limited to mere cash inflows and outflows but specifically details the allocation of funds and the identities of beneficiaries. This is where theological awareness comes into play: the administrators feel that every transaction is constantly observed by Allah SWT, which motivates them to record details as thoroughly as possible. This aligns with the view that spirituality functions as a system of self-regulation (*muraqabatullah*). It is the awareness that Allah SWT is constantly observing every action that drives honest and trustworthy record-keeping (Istiarini, 2024). However, the lack of record-keeping for managed assets and the failure to measure the fair value of non-financial assets at this institution remain fundamental weaknesses. Within the SET paradigm, *the* trust entrusted by The Ultimate Stakeholder encompasses all forms of resources, not just cash. Therefore, LAZISNU's vertical accountability is not yet fully comprehensive because some aspects of the trust have been omitted from formal reporting. The adoption of the PSAK 409 standard format remains necessary to ensure that all trust entities are recorded holistically.

b) Horizontal Accountability (*Hablum minannas*)

Unlike BAZNAS, LAZISNU demonstrates a high level of transparency by providing unimpeded access to reports and accountability. The depth of detail in the records allows the public—particularly donors (muzaki)—to verify and ensure that the funds entrusted to them are indeed distributed to eligible recipients (mustahik). This transparency represents a strong form of horizontal accountability because it directly builds public trust, even though the information presented does not yet fully adhere to formal accounting standards.

Synthesis: Ideal Accountability from the Perspective of Shari'ah Enterprise Theory

The phenomena observed in these two institutions confirm that technical shortcomings (such as the failure to record assets at LAZISNU) can undermine the quality of vertical accountability, regardless of the high level of theological awareness among the amil. On the other hand, the strengths in infrastructure and procedural compliance at BAZNAS are, in fact, insufficient to guarantee consistent informational accountability for the community. Overall, an analysis of both institutions reveals contrasting yet complementary patterns of typological adaptation. LAZISNU Metro City excels in spiritual substance (*muraqabatullah)* and public transparency but is technically weak in

meeting standard accounting requirements. Conversely, BAZNAS Metro City excels in providing infrastructure and formal reporting formats, yet tends to be vulnerable in terms of accessibility and transparency during the critical system transition period. From the perspective of Shari'ah Enterprise Theory (SET), ideal and comprehensive accountability will only be realized when the reliability of the accounting system (as pursued by BAZNAS), the internalization of theological values, and information transparency (as demonstrated by LAZISNU) can operate in harmony and in tandem.

As a mitigation measure against the weaknesses of each of these models, the two institutions require different tactical improvements. For BAZNAS, the primary urgency lies in the preparation of manual or print-based financial reports that can still be published to the general public when the centralized digital system (SIMBA) is experiencing technical issues *(is down*), so that the public's right to information is not neglected. Meanwhile, for LAZISNU, accelerating the transition from simple Microsoft Excel record-keeping to a more sophisticated and standardized accounting information system has become imperative. This digitization is essential to streamline reporting structures, minimize the risk *of human error*, and accommodate the recording of assets that have previously been omitted from the books.

However, strengthening the technical infrastructure at both institutions will not be fully effective without a corresponding enhancement of human resource (HR) capacity. Fulfilling accountability must not be reduced to blind compliance, where staff merely follow digital system formats mechanically without understanding the substance behind the numbers. This effort also cannot be resolved through one-off outreach sessions, seminars, or workshops, which could actually confuse local-level zakat administrators. Therefore, both institutions must initiate specialized training programs and provide ongoing technical guidance on Sharia accounting. This in-depth education is crucial so that zakat administrators understand the philosophy of recognition, measurement, and financial statement presentation in accordance with PSAK 409 standards. With a consistent level of competency, standardized financial reporting among Zakat Management Organizations (OPZ) in Metro City can be achieved, resulting in a uniform reporting structure that is comparable and makes it easier for donors, the public, and researchers to read and evaluate the management of community funds.

D. Conclusion

Based on the research findings and analysis, it can be concluded that the implementation of PSAK 409 by Zakat Management Organizations (OPZ) in Metro City reveals two contrasting typologies of adaptation. BAZNAS Metro City represents a formal adaptation typology that relies on compliance with a centralized digital system (SIMBA), yet faces challenges regarding public information accessibility while the system is in a transitional phase. Conversely, LAZISNU Metro City represents a cultural adaptation typology based on social capital. Although it has not yet technically implemented the standard instruments of PSAK 409 and still relies on manual record-keeping, LAZISNU demonstrates a high level of transparency and depth of operational detail. From the perspective of Shari'ah Enterprise Theory (SET), these findings confirm that neither institution has achieved a perfect level of accountability on its own; rather, they complement each other's weaknesses. Technical weaknesses in asset recording at LAZISNU reduce the completeness of vertical accountability (*hablum minallah*), while accessibility constraints regarding reports at BAZNAS undermine the fulfillment of the public's right to transparency within the dimension of horizontal accountability (*hablum minannas*). This demonstrates that ideal accountability cannot be achieved solely through compliance with formal systems, nor by relying merely on theological awareness (spirituality) without adequate standardization mechanisms.

As implications and recommendations, optimizing governance and community engagement requires comprehensive mitigation measures. Tactically, BAZNAS needs to prepare a backup reporting system accessible to the public in the event of digital disruptions, while LAZISNU needs to accelerate the digitization of its reporting system. However, fundamentally, this study emphasizes that the key to the successful implementation of Sharia accounting standards lies in enhancing human resource (HR) capacity. Regulators and institutional leaders must organize comprehensive and sustainable technical assistance programs in Islamic accounting to prevent the phenomenon of "blind compliance." Thus, administrators will not merely carry out reporting operations mechanically but will truly internalize the philosophy of Islamic accountability to uphold the integrity of the management of community funds.

E. Acknowledgements

Praise and thanks be to Allah SWT for all His blessings and guidance, which have enabled this research article to be successfully completed. The authors extend their deepest appreciation and gratitude to the leadership and staff of the National Zakat Agency (BAZNAS) of Metro City, particularly Mr. Fathur Rohman and Ms. Ranti, as well as the leadership and management of the Nahdlatul Ulama Zakat, Infaq, and Shadaqah Agency (LAZISNU) of Metro City, particularly Mr. Dedek. Their openness, cooperation, and willingness to spare their time as informants and provide access to data were invaluable contributions to the smooth progress of this research. We would also like to express our gratitude to the institutions and the entire academic community for providing academic, moral, and administrative support throughout the process of conducting this research and drafting this research article. We hope that this scientific work can provide benefits and make a positive contribution to the development of zakat accounting governance and the strengthening of Islamic philanthropy in Indonesia.

F. Author Contributions Statement

All the authors contributed significantly to the completion of this research article. Rani Asupa acted as the lead author, developing the basic concept, collecting field data, and writing and refining the overall narrative of the scientific article. Anggoro Sugeng played an important role in critical visualization and conducting in-depth analysis of the research's substance. Thoyibatun Nisa was responsible for verifying the institution's empirical data and strengthening the theoretical analysis used. Witantri Dwi Swandini and Dewi Mustika took care of balancing the discussion structure, ensuring the journal's writing format was followed, and making the final refinements to the manuscript draft.

G. Conflict of Interest

The authors further affirm that they have no financial, personal, professional, or institutional relationships with BAZNAS Metro City or LAZISNU Metro City that could have influenced the objectivity, independence, or integrity of this research. All analyses and interpretations presented in this study were conducted solely for academic purposes and to contribute to the advancement of knowledge. The authors accept full responsibility for the accuracy, validity, and integrity of all data, analyses, and conclusions reported in this manuscript.

H. AI Usage Statement

The authors declare that generative artificial intelligence (AI) technology and machine translation technology were used in the preparation of this manuscript. Specifically, Gemini and Deepseek were used solely to assist with language editing, grammar checking, and sentence structure refinement to enhance the academic quality and readability of the text. In addition, DeepL was used to assist in the translation of the

document into English. These technologies were in no way involved in generating ideas, conducting scientific analysis, or drawing research conclusions. The authors remain fully responsible for the accuracy, originality, and integrity of the entire content of this article.

I. References

Abmilentri, E. K., & Habibie, M. L. H. (2023). Analysis Of The Zakat Management System At The Amil Zakat Institution Of Banarjoyo Village Batanghari Sub-District, East Lampung. *Jcaip: Journal Of Contemporary Applied Islamic Philanthropy*, *1*(2), 51–56. https://doi.org/10.62265/jcaip.v1i2.42.

Andriansyah, Y. (2024). Factors Motivating Muslims To Pay Zakat: A Narrative Review Based On The Scopus Database. *Jcaip: Journal Of Contemporary Applied Islamic Philanthropy*, *2*(2), 51–70. https://doi.org/10.62265/jcaip.v2i2.82.

Aulia, Y. S., & Ruhimat, L. (2025). Penerapan Psak 409 Tentang Akuntansi Zakat Dan Infak/Sedekah Pada Baz Kabupaten Majalengka. *Jurnal Kajian Ilmiah Interdisiplinier*, *9*(9), 2118–7303. https://oaj.jurnalhst.com/index.php/jkii/article/view/15253.

Berlian, & Awaluddin Murtiadi. (2022). Akuntabilitas Pengelolaan Zakat Berdasarkan Syariah Enterprise Theory (Set). *Asy-Syarikah Jurnal Lembaga Keuangan, Ekonomi, Dan Bisnis Islam*, *4*(2), 109–119. https://journal.uiad.ac.id/index.php/asy-syarikah/article/view/1079.

Dewan Standar Akuntansi Syariah Ikatan Akuntansi Indonesia. (2024). *Sak Standar Akuntansi Syariah Indonesia Syariah Edisi 1 Januari 2025*. Ikatan Akuntan Indonesia.

Hani, S. I. P., & Sukma, P. (2024). Analysis Of The Implementation Of Psak 409 In Enhancing Accountability And Transparency Of Zakat Management Organizations Case Study On The National Zakat Amil Agency (Baznas) Mataram City. *International Conference Of Business And Social Sciences*, 1024–1037. https://doi.org/10.24034/icobuss.v4i1.586.

Hermawan, S., & Wiwit Hariyanto. (2022). Improving Lazismu Performance In The Perspective Of Modern Philanthropy, Shariah Enterprise Theory, And Comprehensive Intellectual Capital Management. *Journal Of Accounting Science*, *6*(2), 187–196. https://doi.org/10.21070/jas.v6i2.1616.

Hidayah, A. F., & Sari, W. P. (2025). Analysis Of Sharia Compliance And Accountability In The Distribution Of Zakat Fitrah: A Case Study In The Village Of Uman Agung. *Jcaip: Journal Of Contemporary Applied Islamic Philanthropy*, *3*(2), 41–48. https://journal.nubaninstitute.org/index.php/jcaip/article/view/138.

Istiarini, I. (2024). The Role Of Religiosity And Spirituality As Efforts To Prevent Financial Reporting Fraud. *Balance: Journal Of Islamic Accounting*, *05*(1), 17–36. https://doi.org/10.21274/balance.v5i1.8383.

Iswandi, A. (2024). Transisi Dari Psak 109 Ke Psak 409: Implikasi Standar Akuntansi Syariah Terhadap Transparansi Pengelolaan Zakat. *Al Tasyree Jurnal Bisnis, Keuangan, Dan Ekonomi Syariah*, (2), 181–191. https://doi.org/10.59833/hsganf37.

Mustika Sari, J., Hendra Titisari, K., & Nurlaela, S. (2020). Application Of Psak 109 In Organization Of Zakat Managers (Opz) In Sragen District (Baznas, Lazisnu, Lazismu, And Lazku). *Jasa (Jurnal Akuntnasi, Audit Dan Sistem Informasi Akuntansi)*, *4*(3), 390–400. Https://Doi.Org/10.36555/Jasa.V4i3.1419.

Salsabila, K., & Priantilianingtiasari, R. (2023). Implementation Of Accountability And Transparency In Financial Management Of Miftahul Jannah Mosque In Blitar District Based On Isak 35. *Balance: Journal Of Islamic Accounting*, *04*(2), 168–182. https://ejournal.uinsatu.ac.id/index.php/jas/article/view/8281/2429.

Sugeng, A., Triwibowo, A., & Ranny Priyatna, A. (2023). Fundraising Strategy In Escalating The Receipt Of Zakat Funds At The Zakat Institution In Metro City.

Tasharruf: Journal Economics And Business Of Islam, *8*(2), 139–160. https://journal.iain-manado.ac.id/index.php/TJEBI/article/view/2654.

Sugeng, A., Triwibowo, A., Saputra, E., & Muhaimin Yusof, K. A. (2024). Indonesia's Zakat Transformation In The Digital Era: Opportunities And Challenges. *Jcaip: Journal Of Contemporary Applied Islamic Philanthropy*, *2*(1), 15–22. https://doi.org/10.62265/jcaip.v2i1.63.

Triyuwono, I. (2012). *Akuntansi Syariah Perpektif, Metodologi, Dan Teori* (2nd Ed.). Jakarta: Raja Grafindo Persada 2012.

Yusuf, A. M. (2017). *Metodologi Penelitian: Kuantitatif, Kualitatif, Dan Penelitian Gabungan* (1st Ed.). Kencana.

Zulaeka, S., Oftafiana, T., Rohmah, M. A., & Khoiriawati, N. (2022). The Effect Of Sharia Audit On The Level Of Public Trust In The National Zakat Amil Tulungagung. *Balance: Journal Of Islamic Accounting*, *03*(02), 124–142. https://doi.org/10.21274/balance.v3i2.5661.