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Analysis of the Implementation of Financial Reporting Based on PSAK 109 at the National Zakat Agency (BAZNAS) of Padang Pariaman Regency

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Abstract

The implementation of financial reporting standards is essential for ensuring transparency, accountability, and public trust in zakat management institutions; however, the extent to which the financial reporting practices of the National Zakat Agency (BAZNAS) of Padang Pariaman Regency comply with PSAK 109 requires systematic examination. This study aimed to analyze the implementation of PSAK 109 in the recognition, measurement, presentation, and reporting of *zakat*, *infaq*, and *sadaqah* funds. A descriptive qualitative approach was employed, with data collected through observations, interviews, and documentation of BAZNAS financial reports for the 2023–2024 period. The data were analyzed through data reduction, data presentation, and conclusion drawing. The findings indicate that the recognition and measurement of transactions and the preparation of financial statements at BAZNAS Padang Pariaman generally comply with PSAK 109. The statements of financial position, changes in funds, changes in managed assets, cash flows, and notes to the financial statements were prepared systematically and periodically, thereby supporting institutional transparency and accountability. Nevertheless, a compliance issue was identified in the use of non-sharia funds to cover a deficit in the *amil* fund, which is inconsistent with PSAK 109. The study concludes that BAZNAS Padang Pariaman has substantially implemented PSAK 109, although stricter adherence to provisions governing non-sharia funds remains necessary. These findings contribute to the evaluation of accounting practices in zakat institutions and emphasize the importance of strengthening financial governance to enhance accountability, transparency, and public trust in zakat management.

Keywords: Financial Accountability; Financial Reporting; PSAK 109; Zakat Accounting; Zakat Management

INTRODUCTION

In Indonesia, the majority of the population adheres to Islam, which obliges Muslims to pay zakat annually (Achmad & Handayani, 2022). Zakat, which originated during the time of the Prophet Muhammad, represents a manifestation of the spirit of mutual cooperation (gotong royong) between the wealthy and the poor. Through the payment of zakat, various social problems, such as poverty and physical and mental deprivation, can be addressed (Choiriyah et al., 2020). Communities that are free from such problems will become more prosperous, resilient, and progressive. In addition, zakat is also intended as a means of purifying the heart. Zakat is not merely consumptive in nature but also serves a long-term purpose, namely alleviating poverty and improving the welfare and dignity of the poor by helping them overcome the difficulties they face in life (Japar et al., 2024; Hariyadi, 2022). Zakat functions as a formal institution aimed at promoting equitable distribution and social justice, thereby contributing to the improvement of the community's standard of living (Muslim, 2022).

One of the five pillars of Islam that must be observed is zakat (Muchlis et al., 2025). Zakat provides benefits to society because it purifies the wealth that individuals have acquired. Zakat can also be understood as a form of tax with a spiritual dimension. Zakat refers to wealth distributed by the muzakki in accordance with Islamic law to those who are entitled to receive it, namely the mustahiq (Agustin et al., 2024). Zakat is a highly distinctive act of worship because it involves the economic dimension of every Muslim's life and aims to purify oneself. Infaq refers to the expenditure of a portion of one's wealth or income obtained through interactions among human beings, with the intention of seeking the pleasure, blessings, or reward of Allah Subhanahu wa Ta'ala (Anjelina et al., 2020; Safitri et al., 2024). Sadaqah refers to wealth voluntarily given by its owner, whether its amount or recipient is specifically determined or not, in accordance with Islamic law (Wulaningrum & Pinanto, 2020).

Financial statements serve as a means of operational accountability, particularly in the collection and distribution of zakat funds as well as infaq/sadaqah. To ensure that financial statements are accountable and transparent, accounting standards are required to regulate their preparation and presentation. Therefore, institutions specifically established to manage zakat and infaq/sadaqah funds, commonly referred to as amil institutions, are required to prepare financial statements in accordance with the accounting standards governing zakat and infaq/sadaqah (PSAK 109) (Wulaningrum & Pianto, 2020; Utami & Anwar, 2020). The implementation of accounting standards contributes to improving the quality of financial reporting. Accounting standards for zakat and infaq/sadaqah also serve as a foundation for auditors in conducting the financial statement auditing process (Ohoiireinan & Fithria, 2020).

Following the enactment of Law No. 23 of 2011 concerning Zakat Management, there are two types of zakat management institutions in Indonesia, namely the National Amil Zakat Agency (Badan Amil Zakat Nasional/BAZNAS) and Amil Zakat Institutions (Lembaga Amil Zakat/LAZ). BAZNAS has the authority to establish Zakat Collection Units (Unit Pengumpul Zakat/UPZ). BAZNAS is a zakat management institution established by the government. The structure of BAZNAS consists of the central BAZNAS, known as BAZNAS, Provincial BAZNAS, and Regency/City BAZNAS. Meanwhile, Amil Zakat Institutions, abbreviated as LAZ, are institutions established by the community with the responsibility of assisting in the collection, distribution, and utilization of zakat. UPZ itself is an organizational unit established by BAZNAS to support zakat collection (Ohorenan & Fithria, 2020; Asrida, 2023; Pratama et al., 2025).

Law No. 23 of 2011 and Government Regulation No. 14 of 2014 serve as guidelines for zakat management institutions in carrying out zakat management activities. In addition, in 2010, the Indonesian Institute of Accountants (Ikatan Akuntan Indonesia/IAI) issued financial accounting standards governing zakat management, namely PSAK No. 109 concerning the accounting of zakat and infaq/sadaqah. This PSAK was designed to regulate transactions related to the recognition, measurement, presentation, and disclosure of zakat and infaq/sadaqah within an institution. The implementation of this PSAK marked a new beginning in enhancing the accountability of zakat institutions in Indonesia. These accounting standards are expected to accommodate every zakat institution that conducts similar types of transactions, even though, in practice, they may apply different accounting treatments. The Indonesian Institute of Accountants (IAI) has issued Statement of Financial Accounting Standards (PSAK) 109, which aims to meet the demands of society in implementing Islamic principles and to enhance the uniformity of financial reporting among BAZ and LAZ institutions in Indonesia (Zubaedah, 2022). Demographically, the majority of Indonesia's population is Muslim; however, public understanding of the obligation to pay zakat remains relatively low. If the entire Indonesian population were to gain a proper understanding of the obligation to pay zakat, Indonesia would have strategic potential to develop an income distribution instrument through zakat. BAZNAS is required to comply with PSAK 109 on Zakat, Infaq, and Sadaqah Accounting, as established by the Indonesian Institute of Accountants (IAI), in preparing its financial statements. This provision regulates the procedures and presentation of financial statements so that all financial activities can be clearly accounted for, both in terms of the receipt and distribution of funds (Sanda et al., 2025).

BAZNAS of Padang Pariaman Regency is a National Zakat Amil Agency established by the government and consisting of community elements, which is authorized to collect zakat at the regency level in accordance with Law No. 23 of 2011 concerning zakat management. It was established in accordance with the Decree of the Directorate General of Islamic Community Guidance No. DJ.II/568 of 2014 concerning the establishment of National Zakat Amil Agencies (BAZNAS) at the regency/city level throughout Indonesia.

METHODS

This study employed a descriptive qualitative research approach, which is a research method used as a means or basis for addressing research problems by describing the condition of the object under investigation as it naturally occurs and based on factual evidence (Waruwu et al., 2025). This study aimed to analyze the conformity of financial statement implementation with PSAK 109 at BAZNAS Padang Pariaman Regency, particularly in terms of recognition, measurement, and financial statement preparation. The research data consisted of the financial statements of BAZNAS Padang Pariaman Regency for the 2023–2024 period. The research was conducted at BAZNAS Padang Pariaman

Regency, located at Jalan Raya Pariaman–Lubuk Alung Km. 11, Pulau Air, Nan Sabaris District, Padang Pariaman Regency, West Sumatra.

The research data were obtained through observation, interviews, and documentation (Supriatna, 2020). Observation was conducted to obtain information regarding the conditions and practices of financial management and reporting at BAZNAS Padang Pariaman Regency. Interviews were conducted with BAZNAS officials to obtain information related to the implementation of PSAK 109 in the recognition, measurement, and preparation of financial statements. Meanwhile, documentation was conducted by collecting and reviewing documents in the form of the financial statements of BAZNAS Padang Pariaman Regency for the 2023–2024 period. The participants in this study were representatives of BAZNAS Padang Pariaman Regency who were directly involved in financial management and reporting. The selection of data sources was based on their relevance to the research object, namely the implementation of financial statements based on PSAK 109.

Data validity was established by examining the consistency of the information obtained through interviews, observations, and documentation with the financial reports of BAZNAS Padang Pariaman Regency and the provisions stipulated in PSAK 109. The data obtained were compared with the standards set forth in PSAK 109 to determine the conformity of its implementation in the recognition, measurement, presentation, and disclosure of financial statements. Data analysis was conducted through the stages of data reduction, data presentation, and conclusion drawing. Data reduction was performed by selecting and focusing on data relevant to the research focus, namely the implementation of financial reporting based on PSAK 109. Subsequently, the data were presented to describe the results of the implementation of PSAK 109 in the financial statements of BAZNAS Padang Pariaman Regency. The final stage involved drawing conclusions based on the results of the analysis and comparison between the financial reporting practices of BAZNAS and the provisions stipulated in PSAK 109.

This study considered ethical aspects throughout the process of data collection and the use of data related to the research object. The specific period during which the research was conducted was not explicitly stated in the manuscript, whereas the data analyzed consisted of the financial statements of BAZNAS Padang Pariaman Regency for the 2023–2024 period. The study focused on analyzing the conformity of the financial statements, which included the statement of financial position, statement of changes in funds, statement of managed assets, statement of cash flows, and notes to the financial statements, with the provisions stipulated in PSAK 109.

RESULTS

Financial Statements of BAZNAS Padang Pariaman Regency

Statement of Financial Position

Table 1. Statement of Financial Position

BADAN AMIL ZAKAT NASIONAL KABUPATEN PADANG PARIAMAN
LAPORAN POSISI KEUANGAN
Untuk Tahun-tahun Yang Berakhir 31 Desember 2024 dan 2023
(Dalam Rupiah Penuh)

	Catatan	2024	2023
ASET			
Aset Lancar			
Kas dan Bank	3	1,933,053,679	1,546,580,701
Uang Muka Penyaluran		317,131,574	466,699,075
Jumlah Aset Lancar		**2,250,185,253**	**2,013,279,776**
Aset Tidak Lancar			
Aset Tetap	5	377,013,798	409,169,117
Jumlah Aset Tidak Lancar		377,013,798	409,169,117
JUMLAH ASET		**2,627,199,051**	**2,422,448,893**
LIABILITAS DAN ASET NETO			
LIABILITAS			
Liabilitas Jangka Pendek			
Utang Pihak Ketiga		10,000,000	--
Jumlah Liabilitas Jangka Pendek		10,000,000	--
Liabilitas Jangka Panjang		--	--
Jumlah Liabilitas		**10,000,000**	**--**
ASET NETO	6		
Dana Zakat		2,336,235,226	2,152,024,987
Dana Infak		65,724,595	104,802,822
Dana Amil		(71,795,645)	(192,633,053)
Dana Non-Syariah		--	38,904,137
Dana Hibah		287,034,875	319,350,000
Jumlah Aset Neto		**2,617,199,051**	**2,422,448,893**
JUMLAH LIABILITAS DAN ASET NETO	- -	**2,617,199,051**	**2,422,448,893**
		10,000,000	-

Base on table 1 statement of financial position, the Statement of Financial Position of BAZNAS Padang Pariaman Regency contains the components required under PSAK 109, namely assets, liabilities, and net assets. BAZNAS Padang Pariaman Regency has presented these components separately in its Statement of Financial Position. The assets section is divided into two categories, namely current assets and non-current assets. According to PSAK 109, current assets are assets that are expected to be distributed or consumed within the amil's operating cycle, which is within a period of less than one year. Meanwhile, according to PSAK 109, non-current assets are assets owned by the amil institution that have a useful life of more than one year and are not intended to be immediately distributed to mustahik.

Statement of Changes in Funds

In preparing the report on changes in BAZNAS funds, BAZNAS of Padang Pariaman Regency has classified the funds into respective groups, thereby clearly identifying the sources of these funds, in accordance with the provisions stipulated in PSAK 109. However, there is an inconsistency in the use of non-sharia funds, as BAZNAS of Padang Pariaman Regency uses non-sharia funds to cover the deficit in amil funds. This practice is not in accordance with the provisions of PSAK 109, which stipulate that non-sharia funds may only be used for public welfare purposes and may be allocated for administrative expenses and bank taxes.

Statement of Managed Assets

Table 2. Statement of Managed Assets

LAPORAN ASET KELOLAAN

	2024			
	Saldo Awal	**Penambahan**	**Pengurangan**	**Saldo Akhir**
Nilai Perolehan				
Kendaraan	425,800,000	21,819,000	--	447,619,000
Jumlah Nilai Perolehan	**425,800,000**	**21,819,000**	**--**	**447,619,000**
Akumulasi Penyusutan				
Kendaraan	106,450,000	54,134,125	--	160,584,125
Jumlah Akumlasi Penyusutan	**106,450,000**	**54,134,125**	**--**	**160,584,125**
Nilai Buku	**319,350,000**			**287,034,875**
	2023			
	Saldo Awal	**Penambahan**	**Pengurangan**	**Saldo Akhir**
Nilai Perolehan				
Kendaraan	425,800,000	--	--	425,800,000
Jumlah Nilai Perolehan	**425,800,000**	**--**	**--**	**425,800,000**
Akumulasi Penyusutan				
Kendaraan	53,225,000	53,225,000	--	106,450,000
Jumlah Akumlasi Penyusutan	**53,225,000**	**53,225,000**	**--**	**106,450,000**
Nilai Buku	**372,575,000**			**319,350,000**

Base on table 2 statement of managed assets, in preparing the Statement of Managed Assets, BAZNAS of Padang Pariaman Regency has followed and complied with the provisions stipulated in PSAK 109. In recognizing managed assets, BAZNAS of Padang Pariaman Regency recognizes the assets once they have been received. Furthermore, in measuring managed assets, BAZNAS of Padang Pariaman Regency measures the assets based on their market value at the time the assets are received by BAZNAS of Padang Pariaman Regency. The preparation, recognition, and measurement of managed assets have been carried out in accordance with the provisions stipulated in PSAK 109.

Cash Flow Statement

In preparing the Cash Flow Statement, BAZNAS of Padang Pariaman Regency has complied with the provisions stipulated in PSAK 109. In the preparation of the Cash Flow Statement, BAZNAS of Padang Pariaman Regency separates the sources of funds into several activities, thereby enabling the sources of incoming funds and the purposes for which the funds are utilized to be clearly identified. The Cash Flow Statement prepared by BAZNAS of Padang Pariaman Regency is in accordance with the provisions stipulated in PSAK 109.

Compliance of the Notes to the Financial Statements with PSAK 109

In preparing the Notes to the Financial Statements, BAZNAS of Padang Pariaman Regency has presented all essential points that are required to be included in the notes to the financial statements. BAZNAS of Padang Pariaman Regency has also provided detailed information on each respective fund, in accordance with the provisions of PSAK 109 governing the preparation of the Notes to the Financial Statements. In its financial reporting, BAZNAS of Padang Pariaman Regency conducts periodic reporting to maintain and ensure transparency and accountability. These financial statements are prepared based on data that have been recorded and presented, whereby BAZNAS uses the SIMBA application for data recording and presentation, which is subsequently reported to the relevant authorities and the public. This process includes the submission of reports on the receipt of zakat, infaq, and sadaqah funds; the distribution of zakat, infaq, and sadaqah funds; and the utilization of funds to relevant parties, including BAZNAS as the central authority for further supervision. This demonstrates the commitment of BAZNAS of Padang Pariaman Regency to complying with PSAK 109 and maintaining the trust of the muzakki.

DISCUSSION

The findings indicate that the implementation of PSAK 109 in the financial reporting of BAZNAS Padang Pariaman Regency has generally been carried out in accordance with the applicable accounting standards. This is reflected in the availability of the required financial statement components, including the Statement of Financial Position, Statement of Changes in Funds, Statement of Changes in Managed Assets, Cash Flow Statement, and Notes to the Financial Statements. The completeness of these components demonstrates that BAZNAS Padang Pariaman Regency has made efforts to comply with the provisions of PSAK 109 in reporting the management of zakat, infaq, and sadaqah funds. The implementation of this standard is important because financial statements serve not only as administrative instruments but also as a form of accountability to muzakki, the public, and other relevant stakeholders.

Regarding the recognition and measurement of assets, BAZNAS Padang Pariaman Regency has implemented the provisions of PSAK 109. Assets received by BAZNAS are recognized when the assets are received. For non-current assets or fixed assets, measurement is conducted based on fair value at the time the assets are received. This practice indicates that the recognition and measurement processes have taken into consideration the accounting principles established under PSAK 109. Consequently, the asset information presented in the financial statements can provide a more relevant representation of the institution's financial position.

In the Statement of Changes in Funds, BAZNAS Padang Pariaman Regency has classified funds according to their respective categories, enabling the sources and uses of funds to be clearly identified. Such fund segregation is an important aspect of zakat accounting because zakat funds, infaq/sadaqah funds, amil funds, and non-sharia funds have different characteristics and purposes of use. However, the study identified an inconsistency in the use of non-sharia funds, specifically the use of such funds to cover a deficit in amil funds. This finding requires particular attention because the use of funds must comply with their intended purposes and the applicable provisions. Non-sharia funds should not be used to cover deficiencies in amil funds when such use is not permitted under PSAK 109.

This finding indicates that compliance with PSAK 109 should not be assessed solely based on the completeness and format of financial statements but must also consider the substance of fund management and utilization. In other words, an institution can be considered to have properly implemented PSAK 109 not only when it prepares financial statements according to the required format but also when it ensures that each category of funds is managed and utilized in accordance with its designated purpose. Therefore, the finding concerning the use of non-sharia funds to cover the amil fund deficit indicates that certain aspects of implementation still require improvement.

Regarding the Statement of Managed Assets, BAZNAS Padang Pariaman Regency has presented information concerning assets managed by the amil institution that are not owned by BAZNAS. The recognition, measurement, presentation, and disclosure of managed assets have been carried out in accordance with PSAK 109. This finding indicates that BAZNAS has distinguished between assets owned by the institution and assets that are merely under its management. Such segregation is important to prevent misstatements and provide more accurate information to users of financial statements.

In the Cash Flow Statement, BAZNAS Padang Pariaman Regency has presented information concerning cash inflows and outflows during a specific period. The segregation of funding sources according to activities enables users of financial statements to identify the origins of funds and the purposes for which they are utilized. This practice strengthens transparency because the public and muzakki can obtain information regarding how the funds collected by BAZNAS are managed and utilized.

Meanwhile, the Notes to the Financial Statements contain important information regarding accounting policies and relevant financial components. The use of the SIMBA (BAZNAS Management Information System) application in the recording and reporting process also supports the documentation and storage of financial data. Periodic reporting to relevant authorities and the public demonstrates BAZNAS Padang Pariaman Regency's efforts to maintain transparency and accountability. Overall, the findings indicate that the implementation of PSAK 109 at BAZNAS Padang Pariaman Regency has been satisfactory in most aspects; however, the use of non-sharia funds requires improvement to ensure full compliance with the applicable provisions.

Theoretically, PSAK 109 was developed to provide guidelines for zakat management institutions in recognizing, measuring, presenting, and disclosing transactions involving zakat, infaq, and sadaqah. The implementation of this standard aims to produce financial information that is relevant, reliable, transparent, and accountable. The findings of this study are generally consistent with these principles, as BAZNAS Padang Pariaman Regency has prepared its financial statements based on the provisions of PSAK 109 and has segregated funds according to their respective categories.

The findings also demonstrate that the implementation of PSAK 109 is closely associated with the concept of accountability in zakat management. As an institution managing public funds originating from the community, BAZNAS has a moral and institutional responsibility to ensure that received funds are managed in accordance with their intended purposes and applicable regulations. The complete and periodic presentation of financial statements serves as an instrument for demonstrating such accountability. Thus, the implementation of PSAK 109 has not only a technical accounting dimension but also a social and ethical dimension in maintaining muzakki trust.

The findings are consistent with previous studies on the implementation of PSAK 109 in zakat management institutions, which generally indicate that the application of zakat accounting standards can improve the quality of financial reporting, institutional transparency, and accountability. This similarity can be observed in the segregation of zakat funds, infaq/sadaqah funds, amil funds, and non-sharia funds, as well as in the presentation of financial statement components in accordance with applicable standards. However, this study provides a more specific finding concerning the use of non-sharia funds to cover an amil fund deficit. This finding demonstrates that the level of compliance with PSAK 109 should be evaluated not only based on the form and structure of financial statements but also based on the actual fund management practices implemented by the institution.

The discrepancy between normative requirements and actual practices can be understood as an implementation challenge faced by zakat management institutions. Normatively, each category of funds has a distinct purpose and must be managed in accordance with applicable provisions. In practice, however, institutions may face certain financial conditions that encourage the use of funds outside their designated purposes. Therefore, this study reinforces the view that the implementation of PSAK 109 requires effective internal control systems, adequate supervision, and sufficient understanding among zakat management personnel to ensure that compliance extends beyond administrative requirements and is also reflected in substantive fund management practices.

Scientifically, this study contributes to the development of Islamic accounting research, particularly concerning the implementation of PSAK 109 in zakat management institutions. The findings demonstrate that the implementation of zakat accounting standards is an important element in establishing a transparent and accountable financial reporting system. This study also enriches the understanding that evaluating the implementation of PSAK 109 should encompass the aspects of recognition, measurement, presentation, and disclosure, as well as the consistency between fund utilization and the intended purpose of each fund category.

Practically, the findings can serve as an evaluation instrument for BAZNAS Padang Pariaman Regency to improve the quality of its financial management and reporting. Particular attention should be given to the use of non-sharia funds to ensure that such funds are not used to cover amil fund deficits when such utilization is prohibited by applicable regulations. BAZNAS should also strengthen its internal control system and monitoring mechanisms for each category of funds to ensure that fund utilization remains consistent with its designated purposes.

From a methodological perspective, this study demonstrates that a descriptive qualitative approach can be used to evaluate the implementation of PSAK 109 by examining financial statement documents and the reporting practices of zakat management institutions. This approach enables researchers to obtain an in-depth understanding of the consistency between accounting standards and institutional practices. However, future research could develop the methodological approach by employing quantitative or mixed-methods designs to measure the level of compliance with PSAK 109 more objectively and examine the relationship between the quality of PSAK 109 implementation, financial reporting transparency, accountability, and muzakki trust.

From a policy perspective, the findings indicate the need to strengthen supervision and evaluation of PSAK 109 implementation among zakat management institutions. Relevant authorities should enhance guidance and oversight to ensure that the implementation of accounting standards is not limited to compliance with financial statement formats but also ensures that fund management and utilization comply with applicable regulations. The strengthening of information systems such as SIMBA should also be continuously pursued to support more integrated recording, documentation, and reporting of zakat funds. Therefore, the implementation of PSAK 109 is expected to enhance transparency and accountability while strengthening public and muzakki trust in zakat management institutions.

This study has several limitations that should be considered when interpreting its findings. First, the study focuses on a single research object, namely BAZNAS Padang Pariaman Regency. Consequently, the findings cannot be directly generalized to represent the implementation of PSAK 109 across all BAZNAS or Zakat Amil Institutions (LAZ) in Indonesia, as each institution may have different management characteristics, internal systems, and financial conditions.

Second, the study uses financial statement data from the 2023–2024 period; therefore, the findings represent the implementation of PSAK 109 during that specific period. Changes in policies, reporting systems, or institutional conditions in subsequent periods may produce different findings. Third, the study employs a descriptive qualitative approach, meaning that the analysis primarily focuses on describing the compliance of PSAK 109 implementation and does not quantitatively measure the level of compliance or examine the influence of PSAK 109 implementation on transparency, accountability, and muzakki trust.

Based on these limitations, future research is recommended to expand the research scope by involving several BAZNAS and LAZ institutions across different regions, thereby enabling comparative analyses of PSAK 109 implementation. Future studies may also employ quantitative or mixed-methods approaches to examine more comprehensively the relationship between the quality of PSAK 109 implementation, financial statement transparency, accountability, and the level of muzakki trust. Such research is expected to provide a more comprehensive understanding of the effectiveness of PSAK 109 implementation in improving the governance and accountability of zakat management institutions.

CONCLUSION

BAZNAS of Padang Pariaman Regency, in recognizing its assets, records the assets received by BAZNAS, and the measurement of such assets is conducted based on their fair value at the time of receipt, in accordance with PSAK 109. In addition, the preparation of its financial statements is complete and complies with the provisions stipulated in PSAK 109. However, there is an inconsistency in the use of funds, whereby BAZNAS of Padang Pariaman Regency uses its funds to cover the deficit in amil funds. This is contrary to PSAK 109, which prohibits the use of non-sharia funds to cover amil funds. Under PSAK 109, non-sharia funds may only be used for public welfare purposes and to pay administrative expenses and bank taxes. In its financial reporting, BAZNAS of Padang Pariaman Regency has conducted periodic reporting to maintain and ensure the transparency and accountability of its financial statements. This reporting process is based on verifiable data, as BAZNAS of Padang Pariaman Regency is supported by the SIMBA (BAZNAS Management Information System) software throughout the preparation and reporting processes. Consequently, the data are properly recorded and stored and subsequently reported to the relevant authorities and the public, which is in accordance with the provisions stipulated in PSAK 109.

This study contributes to the development of Islamic accounting knowledge, particularly regarding the implementation of PSAK 109 in zakat management institutions. The findings enhance the understanding of the practices of recognition, measurement, presentation, and disclosure of zakat financial statements and demonstrate the importance of compliance with accounting standards in improving the transparency and accountability of zakat fund management.

Future researchers are advised to expand the research scope by involving several BAZNAS or LAZ institutions in different regions, thereby enabling a comparative analysis of the implementation of PSAK 109. Future studies may also employ quantitative or mixed-method approaches to examine more deeply the relationship between the quality of PSAK 109 implementation, financial statement transparency, accountability, and the level of muzakki trust.

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