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The Implementation of PSAK 409 Technology-Based Accounting on the Quality of Financial Statements in Zakat Management Organizations

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ABSTRACT

Zakat Management Organizations (OPZs) play an important role in managing public funds, requiring high levels of transparency, accountability, and reliable financial reporting. However, many OPZs continue to face challenges in implementing PSAK 409 consistently due to limited accounting capabilities and inadequate financial information systems. The advancement of digital technology provides opportunities to improve accounting processes through automated, integrated, and standardized reporting systems. This study aimed to examine the effect of technology-based accounting implementation on financial statement quality and PSAK 409 compliance in Zakat Management Organizations. This research employed a quantitative approach with a descriptive causal design. Data were collected through questionnaires distributed to OPZ managers and analyzed using validity and reliability tests, linear regression analysis, and hypothesis testing with statistical software. The results indicated that technology-based accounting implementation had a positive and significant effect on financial statement quality by improving the accuracy, relevance, reliability, and timeliness of financial information. Furthermore, technology adoption strengthened PSAK 409 compliance by supporting standardized recording procedures and reducing the risk of human errors in zakat financial management. The findings demonstrated that accounting technology functioned not only as an operational tool but also as an internal control mechanism that enhanced organizational accountability. This study concluded that digital transformation in accounting systems was essential for improving transparency, professionalism, and governance quality in Zakat Management Organizations.

INTRODUCTION

Zakat, infaq, and alms (ZIS) serve as strategic instruments within the Islamic economic system, functioning not only as forms of religious obligation but also as mechanisms for wealth distribution aimed at reducing social inequality and improving community welfare (Sari & Anshori, 2024). In Indonesia, which has the largest Muslim population in the world, the national potential of zakat is considered substantial and may serve as an alternative mechanism for supporting economic development based on social justice (Puskas BAZNAS, 2025). However, the optimization of this potential depends heavily on the quality of governance implemented by Zakat Management Organizations (OPZs), which are institutions mandated to manage public zakat funds.

As trust-based organizations responsible for managing public funds, OPZs are required to uphold strong principles of transparency and accountability. Accountability in this context extends not only horizontally to the community but also vertically as a form of moral and spiritual responsibility (Hamzah & Asy'ari, 2023). In practice, the quality of financial reporting serves as a key indicator for assessing organizational accountability. High-quality financial reports should demonstrate characteristics of relevance, reliability, comparability, and timeliness to support stakeholder decision-making processes (Andreani & Syafina, 2022).

To ensure consistency and quality in financial reporting, the Indonesian Institute of Accountants (IAI) established Statement of Financial Accounting Standards (PSAK) 409 as a guideline for the recognition, measurement, presentation, and disclosure of zakat, infaq, and alms transactions (IAI, 2021). This standard regulates not only technical accounting procedures but also reflects good governance principles within Sharia-compliant non-profit organizations (Romadhan et al., 2025). Therefore, compliance with PSAK 409 can serve as an objective indicator for assessing the professionalism and credibility of OPZs.

However, empirical evidence indicates that OPZ compliance with PSAK 409 remains suboptimal. Several studies have found that many OPZs, particularly small and medium-sized organizations, have not consistently implemented this standard (Ridho et al., 2024). This issue is caused not only by limited understanding of accounting standards but also by weaknesses in the accounting information systems supporting financial management processes (Fadilah, 2020). This condition demonstrates a gap between established regulatory expectations and actual implementation practices.

Furthermore, the complexity of zakat transactions creates specific challenges in implementing PSAK 409 (Faizal et al., 2023; Zakiyyah, 2020). Processes such as calculating the nisab threshold, determining the haul period, and classifying zakat and non-zakat funds require high accuracy and adequate technical understanding. When these processes are performed manually, the risk of recording errors increases, which may ultimately affect the quality of financial reports (Wahyuni & Fitriah, 2023). Such limitations may reduce information accuracy and potentially weaken public trust in OPZs.

Conversely, advances in digital technology provide opportunities to transform zakat management systems (Dewi & Pramono, 2021; Hermawan, 2023). Technologies such as cloud accounting, integrated information systems, and e-zakat platforms enable more systematic, efficient, and accurate financial recording and reporting processes (Nugraha & Saenudin, 2023). Within the accounting context, technology functions not only as an operational tool but also as an internal control mechanism that can improve consistency in accounting standard implementation (Komari et al., 2024).

Nevertheless, existing literature reveals limitations in previous research focus. Most studies have emphasized the role of technology in increasing zakat collection and facilitating transactions for zakat payers (Afwan, 2022; Hafizah, 2023). Meanwhile, studies specifically examining the relationship between technology adoption, financial reporting quality, and PSAK 409 compliance remain limited. This indicates a significant research gap within the field of zakat accounting.

Another relevant phenomenon is the disparity between external and internal digitalization practices within OPZs. Many OPZs have adopted digital technology for fundraising activities but continue to rely on manual or semi-manual accounting systems. This condition creates a digital imbalance in zakat governance, where increased fundraising capacity is not accompanied by improvements in financial management and reporting quality. Such disparities may create accountability risks, particularly when transaction volumes increase without adequate accounting infrastructure.

From a theoretical perspective, implementing technology-based accounting systems is expected to improve financial reporting quality by enhancing recording accuracy, operational efficiency, and consistency (Fitri et al., 2024). Furthermore, technology may function as an integrated control mechanism that encourages users to follow standardized procedures, including compliance with PSAK 409 requirements (Putri et al., 2025). However, empirical evidence directly examining this relationship within Indonesian OPZs remains limited.

Based on this background, a gap exists between the potential, regulatory framework, and practical implementation of zakat management in Indonesia. On the one hand, established accounting standards such as PSAK 409 and continuous technological developments provide opportunities for improving governance. On the other hand, operational implementation continues to face challenges that affect financial reporting quality and compliance with accounting standards.

Therefore, this research is important and relevant because it aims to empirically examine the impact of technology-based accounting system implementation on financial reporting quality and PSAK 409 compliance among OPZs. This study contributes to addressing the existing research gap while providing practical implications for zakat managers and regulators in developing comprehensive digital transformation strategies. Ultimately, this research is expected to support the realization of more transparent, accountable, and professional zakat governance in the digital era.

METHOD

The research employed a quantitative approach with a descriptive causal design to examine the relationship between technology-based accounting system implementation, financial statement quality, and PSAK 409 compliance in Zakat Management Organizations (OPZs). The research population consisted of OPZs in Indonesia that managed zakat, infaq, and alms funds and had implemented accounting systems in their financial management processes. The sample was selected using a purposive sampling technique, with respondents chosen based on specific criteria, including OPZ managers or amil who understood financial reporting processes, had experience preparing zakat financial statements, and were involved in the use of accounting technology systems. Primary data were collected through structured questionnaires designed to measure technology-based accounting implementation, financial statement quality, and PSAK 409 compliance.

The research instrument consisted of a closed-ended questionnaire measured using a Likert scale. The questionnaire was developed based on indicators from previous studies and relevant accounting standards, covering the independent variable of technology-based accounting implementation and the dependent variables of financial statement quality and PSAK 409 compliance. Before the main data collection, validity and reliability tests were conducted to assess the quality of the instrument. Validity testing examined the correlation between indicators and their respective constructs, while reliability testing used Cronbach's Alpha to evaluate internal consistency. The data collection process involved identifying eligible OPZ respondents, distributing questionnaires through online and offline methods, collecting responses, and preparing the dataset for statistical analysis.

The collected data were processed and analyzed using SPSS statistical software through descriptive analysis, instrument testing, regression analysis, and hypothesis testing. Descriptive statistics were used to summarize respondent characteristics and variable distributions, followed by validity and reliability assessments to evaluate instrument quality. Classical assumption tests were conducted to assess the suitability of the regression model, while linear regression analysis was applied to examine the effect of technology-based accounting implementation on financial statement quality and PSAK 409 compliance. Hypothesis testing was performed using significance values (p-values) to determine the statistical significance of the proposed relationships. This analytical procedure provided empirical evidence regarding the role of accounting technology in improving transparency, accountability, and financial governance practices within Zakat Management Organizations.

RESULTS AND DISCUSSION

Influence Implementation Technology Accountancy to Quality Report Finances of the Zakat Management Organization (OPZ)

Based on results analysis linear regression for Model 1, found that implementation technology accounting (X) has an effect positive and significant in a way partial to quality report finance (Y1) in OPZ. Findings This in a way empirical support Hypothesis 1 (H1) which states that the more tall level adoption technology amil accounting, then quality information report financial results generated will the more relevant, reliable, can comparable, and precise time.

In a way theoretical, results This in harmony with Stewardship Theory. When technology information applied in system finance, amil as *steward* (manager) has superior capacity for carry out obligation reporting public for the benefit of the *principals* (muzaki and mustahik). Data automation reduces risk error recording human error *that* has occurred This become point weak manual bookkeeping.

Support real on argument This reflected from practice empirical BAZNAS Pekanbaru City and LAZISMU Center. Architecture system information *SiMBIZ* at BAZNAS and *SIM-L* at LAZISMU act as machine *real-time* data processing (Munir & Nur, 2022; Viandra & Arnes, 2023). Full integration from side front - *end* payment zakat payer to side back - *end* of the journal accountancy produce report reliable and independent audited financial statements from material misstatement, as proven by the acquisition opinion Reasonable Without Exceptions (WTP) from independent auditors on both institution said. Speed system based cloud (*cloud*) also direct overcome constraint punctuality reporting, so that data publication can accessible to stakeholders interest without delay long time.

Influence Implementation Technology Accountancy to PSAK 409 Compliance

Test results statistics for Model 2 proves that implementation technology accounting () has an effect positive and significant to compliance standard zakat accounting (PSAK 409). These results accept Hypothesis 2 (H2) which formulates that implementation technology accountancy become catalyst for OPZ in uphold compliance regulations in a way systematic.

Correlation strong This can explained through draft technology as *embedded control system*. Mathematical logic and rules confession as well as measurement in PSAK 409 has been hardcoded directly to in algorithm device soft modern zakat accounting. As example real , when cash inflow transactions noted through *SiMBIZ* or *SIM-L,* system in a way standard " force " separation account in a way automatic and firm to in the pillars of Zakat Fund, Infak /Alms Fund, Amil Fund, and Non-Sharia Fund. Amil at the level limited areas competence accountancy sharia protected by a system that rejects unauthorized input in accordance procedure standard.

Phenomenon This at a time become solution concrete For alleviate challenge *digital disparity* in national zakat ecosystem. Transformation technology No Again only focused on the corridor external or fundraising, *but* rather has enter in a way substantial strengthen internal sharia accountability. With serve Notes on Report Finance (CALK) which breaks down distribution of asnaf funds in a way in depth, OPZ fulfills dimensions accountability dual: horizontal accountability to human (*hablun minan-nas*) and compliance vertical ritual to Allah SWT (*hablun (Indeed*).

Novelty and Limitations Study

The novelty of study This lies in integration testing quantitative perceptional with triangulation proof objective report Audited financial statements of government and private OPZ (BAZNAS and LAZISMU). Research previously majority study technology only from corner view adoption zakat payer towards the *e-zakat* platform, while study This delve into How amil internal technology acts as instrument controller compliance standard sharia accounting.

However Thus, research This own limitations, including coverage respondents questionnaire dominated by large-scale OPZ national and regional that have established in a way infrastructure. Implementation pattern at OPZ scale small-medium or Zakat Collection Institution (LAZ) at the district level districts that have not yet synchronized full with technology integrated Not yet depicted in a way comprehensive in statistical data This.

CONCLUSION

The results of this study concluded that the implementation of technology-based accounting systems played a positive and significant role in improving financial statement quality and strengthening PSAK 409 compliance in Zakat Management Organizations (OPZs). The adoption of accounting technology enabled OPZs to improve the accuracy, reliability, relevance, and timeliness of financial reporting through automated recording processes, integrated financial systems, and standardized reporting mechanisms. Furthermore, technology functioned as an internal control instrument that supported OPZs in consistently implementing zakat accounting standards, particularly in the classification, recognition, measurement, and disclosure of zakat, infaq, and alms transactions. These findings indicated that digital transformation in zakat management was not only beneficial for operational efficiency but also contributed to enhancing transparency, accountability, and public trust in zakat institutions.

Future research should expand the scope of investigation by involving a larger number of OPZs, particularly small and medium-scale organizations and regional zakat institutions that may encounter different challenges in technology adoption. Further studies may incorporate additional variables, such as organizational readiness, human resource competency, digital literacy, leadership support, and governance quality, to provide a more comprehensive understanding of the factors influencing successful technology-based accounting system implementation. In addition, future researchers are encouraged to apply longitudinal research designs or mixed-method approaches to examine changes in accounting system implementation over time and explore deeper insights into the practical barriers and opportunities associated with digital transformation in zakat management organizations.

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