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Analysis of Accountability and Transparency of Financial Reports of the National Amil Zakat Agency (BAZNAS) of Jombang Regency from the Perspective of PSAK 109

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A B S T R A C T

This study aims to analyze the implementation of PSAK 109 and examine the accountability and transparency of financial statements at the National Amil Zakat Agency (BAZNAS) of Jombang Regency. This research employed a qualitative approach with a descriptive method. The data were collected through interviews with the Head of BAZNAS, the finance department, and the distribution department. The data collection was supported by documentation in the form of financial statements and observations of the financial reporting process. Data analysis was conducted using the Miles and Huberman interactive model, which consists of data collection, data reduction, data display, and conclusion drawing. The findings indicate that BAZNAS Jombang Regency has implemented PSAK 109 in preparing its financial statements by presenting the statement of financial position, statement of changes in funds, statement of changes in managed assets, statement of cash flows, and notes to the financial statements. In terms of accountability, BAZNAS has managed zakat funds based on the principles of honesty, compliance with regulations, accountability in fund management processes, program accountability, and institutional policy accountability. In terms of transparency, BAZNAS has published its financial statements, provided open access to information for muzakki (zakat contributors), facilitated access to information for stakeholders, and prepared periodic reports. However, the study also found several challenges that hinder the preparation of financial statements, as well as obstacles encountered in the distribution process that require further improvement. Therefore, continuous efforts are needed to enhance the quality of financial reporting and strengthen transparency and accountability in zakat fund management.

INTRODUCTION

In Indonesia, the official management of zakat is carried out by the National Zakat Agency (BAZNAS) based on Law Number 23 of 2011 concerning Zakat Management. As a public institution that manages community funds, BAZNAS is required to apply principles of accountability and transparency in financial management to maintain public trust [1]. As a form of responsibility to the public, BAZNAS is obliged to prepare financial statements in accordance with the Financial Accounting Standards Statement (PSAK) 109 concerning Accounting for Zakat, Infak, and Sadaqah [2], [3]. PSAK 109 regulates the recognition, measurement, presentation, and disclosure of zakat, infak, sadaqah, amil funds, and non-halal funds transactions so that the financial statements produced are more accountable and transparent [4]. Even though PSAK 109 has been implemented by many zakat management institutions, its implementation in each region has different characteristics and challenges. So, this study was conducted to see how PSAK 109 is applied as well as the accountability and transparency of financial reports at BAZNAS Jombang Regency [5].

METHODS

This study uses a qualitative approach with a descriptive method. The research was conducted at BAZNAS in Jombang Regency. The study's informants included the Head of BAZNAS, the finance department, and the distribution department [6], [7]. Data was collected through interviews, observation, and documentation. Data analysis used the Miles and Huberman model, which includes data collection, data reduction, data presentation, and drawing conclusions [8], [9]. The research was conducted at BAZNAS Jombang Regency, East Java, Indonesia. The research subjects consisted of three key informants selected using purposive sampling, namely the Head of BAZNAS, the Head of the Finance Division, and the Head of the Distribution Division [10]. These informants were selected because they possess direct knowledge and responsibilities related to the implementation of PSAK 109, financial reporting, and zakat fund management. Data were collected through semi-structured interviews, observation, and documentation. Interviews were conducted to obtain detailed information regarding the implementation of PSAK 109, accountability, and transparency practices. Observation was carried out to understand the financial reporting process and organizational activities, while documentation included financial statements, institutional reports, and other supporting documents relevant to the study. The validity of the data was ensured through source triangulation, by comparing information obtained from different informants and documentary evidence. This technique was employed to enhance the credibility and trustworthiness of the research findings.

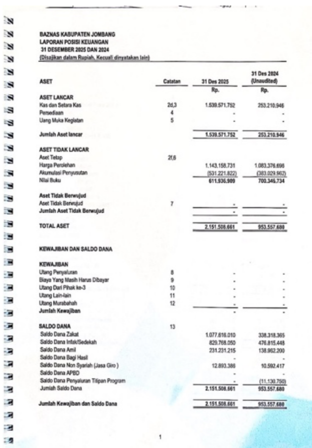
RESULT AND DISSCUSION

Implementation of PSAK 109

Research results show that BAZNAS Jombang Regency started implementing PSAK 109 in 2020. The preparation of financial reports is done through stages of collecting funds, recording fund receipts, processing fund disbursements based on leadership approval, up to the preparation of financial reports by the finance department. The financial reports prepared meet the components required in PSAK 109, which are 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 [11]. In addition, zakat funds, infak/sedekah, amil funds, and non-halal funds have been separated according to accounting standards.

The process of preparing financial reports starts with collecting zakat, infak, and charity funds, whether received directly (offline) or through bank transfers (online). All received funds are then recorded by the finance department based on the available transaction evidence. During the distribution stage, every fund disbursement must begin with a disbursement request submitted by the distribution department and approved by the BAZNAS leadership. Once the funds are distributed to the recipients, the distribution department is required to prepare an accountability report (LPJ) as a basis for the finance department to make records and compile financial reports [12].

The documentation of the 2025 financial report shows that BAZNAS Jombang Regency has prepared 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. In addition, the institution has separated zakat funds, infak/charity funds, amil funds, and non-halal funds as regulated in PSAK 109. This separation aims to ensure that each type of fund can be accounted for according to its source and use, thereby improving the quality of the financial information produced. Here are photos of the data found by the author.



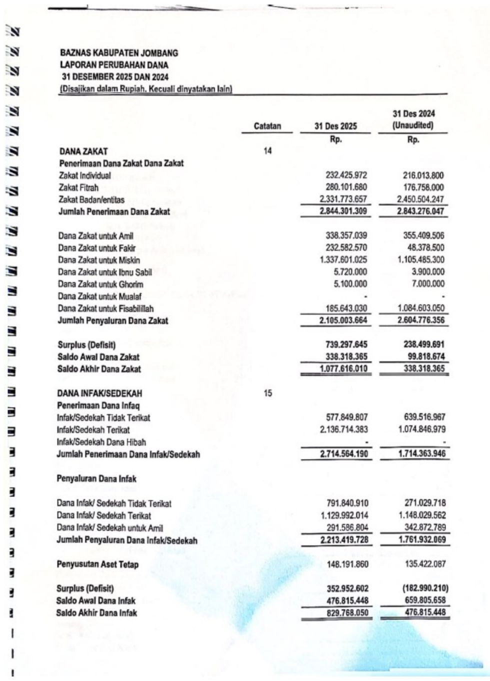
BAZNAS KABUPATEN JOMBANG
LAPORAN POSISI KEUANGAN
31 DESEMBER 2025 DAN 2024
(Disajikan dalam Rupiah, Kecuali dinyatakan lain)

ASET	Catatan	31 Des 2025	31 Des 2024 (Unaudited)
		Rp.	Rp.
ASET LANCAR			
Kas dan Setara Kas	2d,3	1.539.571.752	253.210.946
Persediaan	4	-	-
Uang Muka Kegiatan	5	-	-
Jumlah Aset lancar		1.539.571.752	253.210.946
ASET TIDAK LANCAR			
Aset Tetap	2f,6		
Harga Perolehan		1.143.158.731	1.083.376.696
Akumulasi Penyusutan		(531.221.822)	(383.029.962)
Nilai Buku		611.936.909	700.346.734
Aset Tidak Berwujud			
Aset Tidak Berwujud	7	-	-
Jumlah Aset Tidak Berwujud		-	-
TOTAL ASET		2.151.508.661	953.557.680
KEWAJIBAN DAN SALDO DANA			
KEWAJIBAN			
Utang Penyaluran	8	-	-
Biaya Yang Masih Harus Dibayar	9	-	-
Utang Dari Pihak ke-3	10	-	-
Utang Lain-lain	11	-	-
Utang Murabahah	12	-	-
Jumlah Kewajiban		-	-
SALDO DANA	13		
Saldo Dana Zakat		1.077.616.010	338.318.365
Saldo Dana Infak/Sedekah		829.768.050	476.815.448
Saldo Dana Amil		231.231.215	138.962.200
Saldo Dana Bagi Hasil		-	-
Saldo Dana Non Syariah (Jasa Giro)		12.893.386	10.592.417
Saldo Dana APBD		-	-
Saldo Dana Penyaluran Titipan Program		-	(11.130.750)
Jumlah Saldo Dana		2.151.508.661	953.557.680
Jumlah Kewajiban dan Saldo Dana		2.151.508.661	953.557.680

1

Figure 1Statement of Financial Position / Balance Sheet

The first image is the Financial Position Report of BAZNAS Jombang Regency. This report shows the assets, liabilities, and fund balances that BAZNAS has at the end of the period. It includes information about current assets, fixed assets, liabilities, and fund balances. The fund balances are also separated by type, such as zakat funds, donation/sedekah funds, amil funds, and other funds. This separation is important because each fund has different sources and uses.

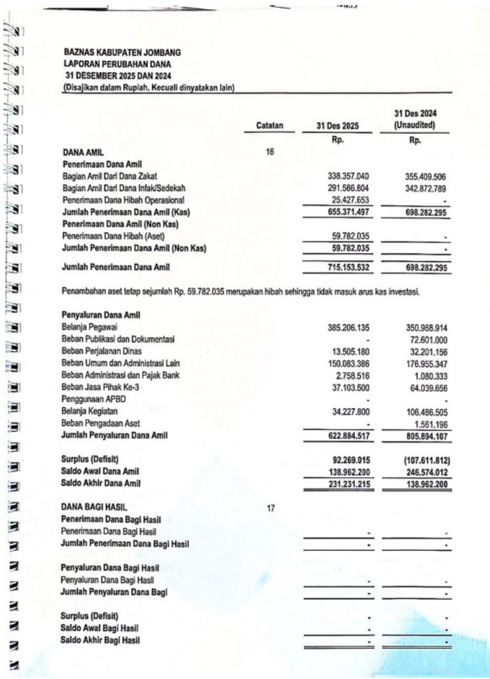


BAZNAS KABUPATEN JOMBANG
LAPORAN PERUBAHAN DANA
31 DESEMBER 2025 DAN 2024
(Disajikan dalam Rupiah, Kecuali dinyatakan lain)

	Catatan	31 Des 2025	31 Des 2024 (Unaudited)
		Rp.	Rp.
DANA ZAKAT	14		
Penerimaan Dana Zakat Dana Zakat			
Zakat Individual		232.425.972	216.013.800
Zakat Fitrah		280.101.680	176.758.000
Zakat Badan/entitas		2.331.773.657	2.450.504.247
Jumlah Penerimaan Dana Zakat		2.844.301.309	2.843.276.047
Dana Zakat untuk Amil		338.357.039	355.409.506
Dana Zakat untuk Fakir		232.582.570	48.378.500
Dana Zakat untuk Miskin		1.337.601.025	1.105.485.300
Dana Zakat untuk Ibnu Sabil		5.720.000	3.900.000
Dana Zakat untuk Ghorim		5.100.000	7.000.000
Dana Zakat untuk Mualaf		-	-
Dana Zakat untuk Fisabilillah		185.643.030	1.084.603.050
Jumlah Penyaluran Dana Zakat		2.105.003.664	2.604.776.356
Surplus (Defisit)		739.297.645	238.499.691
Saldo Awal Dana Zakat		338.318.365	99.818.674
Saldo Akhir Dana Zakat		1.077.616.010	338.318.365
DANA INFAK/SEDEKAH	15		
Penerimaan Dana Infaq			
Infak/Sedekah Tidak Terikat		577.849.807	639.516.967
Infak/Sedekah Terikat		2.136.714.383	1.074.846.979
Infak/Sedekah Dana Hibah		-	-
Jumlah Penerimaan Dana Infak/Sedekah		2.714.564.190	1.714.363.946
Penyaluran Dana Infak			
Dana Infak/ Sedekah Tidak Terikat		791.840.910	271.029.718
Dana Infak/ Sedekah Terikat		1.129.992.014	1.148.029.562
Dana Infak/ Sedekah untuk Amil		291.586.804	342.872.789
Jumlah Penyaluran Dana Infak/Sedekah		2.213.419.728	1.761.932.069
Penyusutan Aset Tetap		148.191.860	135.422.087
Surplus (Defisit)		352.952.602	(182.990.210)
Saldo Awal Dana Infak		476.815.448	659.805.658
Saldo Akhir Dana Infak		829.768.050	476.815.448

Figure 2 Statement of Changes in Funds

The second image shows changes in zakat funds as well as infak/charity funds. This report illustrates the amounts of funds received, funds distributed, and the remaining balance of available funds. In the zakat funds section, there is information about zakat funds received, zakat funds distributed, and the ending balance of zakat funds. Similarly, in the infak/charity section, there is information about the funds received and distributed. This shows that zakat and infak/charity funds are not mixed, but are recorded and presented separately.



BAZNAS KABUPATEN JOMBANG
LAPORAN PERUBAHAN DANA
31 DESEMBER 2025 DAN 2024
(Disajikan dalam Rupiah, Kecuali dinyatakan lain)

	Catatan	31 Des 2025	31 Des 2024 (Unaudited)
		Rp.	Rp.
DANA AMIL	16		
Penerimaan Dana Amil			
Bagian Amil Dari Dana Zakat		338.357.040	355.409.506
Bagian Amil Dari Dana Infak/Sedekah		291.586.804	342.872.789
Penerimaan Dana Hibah Operasional		25.427.653	-
Jumlah Penerimaan Dana Amil (Kas)		655.371.497	698.282.295
Penerimaan Dana Amil (Non Kas)			
Penerimaan Dana Hibah (Aset)		59.782.035	-
Jumlah Penerimaan Dana Amil (Non Kas)		59.782.035	-
Jumlah Penerimaan Dana Amil		715.153.532	698.282.295

Penambahan aset tetap sejumlah Rp. 59.782.035 merupakan hibah sehingga tidak masuk arus kas investasi.

	Catatan	31 Des 2025	31 Des 2024 (Unaudited)
Penyaluran Dana Amil			
Belanja Pegawai		385.206.135	350.968.914
Beban Publikasi dan Dokumentasi		-	72.601.000
Beban Perjalanan Dinas		13.505.180	32.201.156
Beban Umum dan Administrasi Lain		150.083.386	176.955.347
Beban Administrasi dan Pajak Bank		2.758.516	1.080.333
Beban Jasa Pihak Ke-3		37.103.500	64.039.656
Penggunaan APBD		-	-
Belanja Kegiatan		34.227.800	106.486.505
Beban Pengadaan Aset		-	1.561.196
Jumlah Penyaluran Dana Amil		622.884.517	805.894.107
Surplus (Defisit)		92.269.015	(107.611.812)
Saldo Awal Dana Amil		138.962.200	246.574.012
Saldo Akhir Dana Amil		231.231.215	138.962.200
DANA BAGI HASIL	17		
Penerimaan Dana Bagi Hasil			
Penerimaan Dana Bagi Hasil		-	-
Jumlah Penerimaan Dana Bagi Hasil		-	-
Penyaluran Dana Bagi Hasil			
Penyaluran Dana Bagi Hasil		-	-
Jumlah Penyaluran Dana Bagi		-	-
Surplus (Defisit)		-	-
Saldo Awal Bagi Hasil		-	-
Saldo Akhir Bagi Hasil		-	-

Figure 3 Statement of Activities or Statement of Changes in Net Assets

Shows a report on changes in amil funds and earned funds. Amil funds are a portion of funds used to support the operational activities of managing zakat. The report shows the receipt of amil funds, the use or distribution of amil funds, and the balance of amil funds. By presenting it separately, report users can see how much money is used for the institution's operational needs.

BAZNAS KABUPATEN JOMBANG
LAPORAN PERUBAHAN DANA
31 DESEMBER 2025 DAN 2024
(Disajikan dalam Rupiah, Kecuali dinyatakan lain)

	Catatan	31 Des 2025	31 Des 2024 (Unaudited)
		Rp.	Rp.
DANA NON SYARIAH	18		
Penerimaan Dana Non Syariah			
Penerimaan Dana Non Syariah		2.300.969	1.576.855
Jumlah Penerimaan Dana Non Syariah		2.300.969	1.576.855
Penyaluran Dana Non Syariah			
Penyaluran Dana Non Syariah		-	-
Jumlah Penyaluran Dana Non Syariah		-	-
Surplus Dana Non Syariah (Defisit)		2.300.969	1.576.855
Saldo Awal Dana Non Syariah		10.592.417	9.015.562
Saldo Akhir Dana Non Syariah		12.893.386	10.592.417
DANA APBD	19		
Penerimaan Dana APBD			
Penerimaan Dana APBD		300.000.000	300.000.000
Penerimaan Dana APBD		170.000.000	-
Jumlah Penerimaan Dana APBD		470.000.000	300.000.000
Penyaluran Dana APBD			
Penyaluran Dana APBD		470.000.000	300.000.000
Jumlah Penyaluran Dana APBD		470.000.000	300.000.000
Surplus Dana APBD (Defisit)		-	-
Saldo Awal Dana APBD		-	-
Saldo Akhir Dana APBD		-	-
DANA Titipan	20		
Penerimaan Dana Titipan			
Penerimaan Dana Titipan		184.858.250	535.802.000
Jumlah Penerimaan Dana Titipan		184.858.250	535.802.000
Penyaluran Dana Titipan			
Penyaluran Dana Titipan		173.727.500	546.932.750
Jumlah Penyaluran Dana Titipan		173.727.500	546.932.750
Surplus Dana Titipan		11.130.750	(11.130.750)
Saldo Awal Dana Titipan		(11.130.750)	-
Saldo Akhir Dana Titipan		-	(11.130.750)

4

Figure 4 Statement of Cash Flows

Showing several other types of funds, namely non-sharia/non-halal funds, regional government budget (APBD) funds, and entrusted funds. Each fund is presented separately and shows receipts, disbursements, and ending balances. Presenting them separately helps report users understand that the funds managed by BAZNAS have different sources and purposes of use.

BAZNAS KABUPATEN JOMBANG
LAPORAN PERUBAHAN ASET KELOLAAN
Untuk Tahun Yang Berakhir 31 Desember 2025
(Disajikan dalam Rupiah. Kecuali dinyatakan lain)

	Saldo Awal	Penambahan	Pengurangan	Penyisihan	Akumulasi Penyusutan	Saldo Akhir
DANA INFAK/SEDEKAH						
Aset Kelolaan Lancar	-	-	-	-	-	-
Aset Kelolaan Tidak Lancar						
Sarana & Prasarana	210.326.696	59.782.035	-	39.060.610	147.428.072	122.680.659
Kendaraan	873.050.000	-	-	109.131.250	383.793.750	489.256.250
Jumlah Dana Kelolaan	1.083.376.696	59.782.035	-	148.191.860	531.221.822	611.936.909

Figure 5 Summary of Changes in Fund Balances

This is a Report on Changes in Managed Assets. This report shows the changes in assets managed by BAZNAS over a certain period. It contains information about the opening balance, additions, reductions, depreciation, and the ending balance of managed assets. The report provides information on how the assets managed by BAZNAS have changed over a period. However, the research results also show that there are still some obstacles in preparing financial statements. Based on interviews with the finance department, the main issue is the long process of bank reconciliation because BAZNAS works with several banks, which takes more time to match account transactions. In addition, delays in submitting accountability reports (LPJ) from the distribution department also often lead to delays in preparing financial statements. This situation shows that the challenges faced are not due to the implementation of PSAK 109, but rather more on administrative aspects and internal coordination between departments.To overcome these challenges, BAZNAS Jombang Regency needs to improve coordination between the finance and distribution departments by setting a clear and consistent LPJ submission schedule. In addition, using a uniform LPJ format and a checklist to ensure all documents are complete will make the verification process easier before the reports are accepted by the finance department. For the bank reconciliation process, implementing an accounting information system integrated with bank account transactions can also be a solution to speed up record-keeping and reduce the possibility of errors.

Accountability

BAZNAS in Jombang Regency has implemented accountability through compliance with PSAK 109, using transaction evidence for every receipt and distribution of funds, and preparing accountability reports for each program. According to Mardiasmo (2018), accountability consists of honesty and legal accountability, process accountability, program accountability, and policy accountability. All four dimensions have been applied in managing zakat funds at BAZNAS in Jombang Regency. Accountability is one of the important principles in managing zakat funds because the funds come from the community and must be accounted for transparently. Based on research findings, BAZNAS in Jombang Regency has implemented the principle of accountability through compliance with PSAK 109, Law Number 23 of 2011 on Zakat Management, as well as BAZNAS's internal policies. In terms of honesty and compliance with regulations, all receipts and distributions of funds are carried out according to established procedures and supported by complete transaction evidence. This shows that BAZNAS strives to maintain integrity in managing zakat funds so that every transaction can be properly accounted for.

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Accountability is one of the important principles in managing zakat funds because the funds come from the community and must be accounted for transparently. Based on research findings, BAZNAS in Jombang Regency has implemented the principle of accountability through compliance with PSAK 109, Law Number 23 of 2011 on Zakat Management, as well as BAZNAS's internal policies. In terms of honesty and compliance with regulations, all receipts and distributions of funds are carried out according to established procedures and supported by complete transaction evidence. This shows that BAZNAS strives to maintain integrity in managing zakat funds so that every transaction can be properly accounted for.

Figure 6 Publication of Baznas Jombang's Financial Statements for Muzakki and Mustahik

In addition, BAZNAS of Jombang Regency also demonstrates accountability through program reporting. Every program, such as educational assistance, health aid, aid for elderly poor, MSME support, and other social programs, is always accompanied by activity realization reports and documentation as evidence that the funds have been used according to their purpose. In terms of policy accountability, every decision related to fundraising or fund distribution is made through leadership meetings and refers to the guidelines set by BAZNAS RI. This way, every policy taken has a clear basis and can be accounted for to all stakeholders.

Transparency

Transparency is reflected in the regular publication of financial statements, the provision of financial information through the official website and social media platforms, easy access to information for muzakki, and comprehensive disclosure of financial information in accordance with PSAK 109. Transparency is a very important principle in maintaining public trust in zakat management institutions. Based on research findings, BAZNAS of Jombang Regency has implemented transparency by providing information that is easily accessible to the public and muzakki. Financial reports are published regularly through BAZNAS's official website, social media, as well as monthly, quarterly, and annual reports. The publication aims to let people know the amount of funds collected, the programs carried out, and the distribution of funds to the mustahik. Interviews with muzakki showed that information about fund collection and distribution can be easily accessed through the information media provided by BAZNAS In addition, transparency is also demonstrated through the disclosure of information regarding the programs and distribution of zakat funds.

BAZNAS of Jombang Regency provides information about various programs implemented for mustahik, including educational assistance, assistance for elderly people in need, food assistance for Islamic boarding schools and orphanages, nutritional assistance for children with special needs, and MSME assistance. The disclosure of these programs allows muzakki and the wider community to understand how the funds entrusted to BAZNAS are utilized and distributed. Transparency is not limited to the publication of financial statements but also includes the availability of information regarding the source, allocation, and utilization of zakat funds. Through the information provided, muzakki can obtain an overview of the management of the funds they have entrusted to BAZNAS

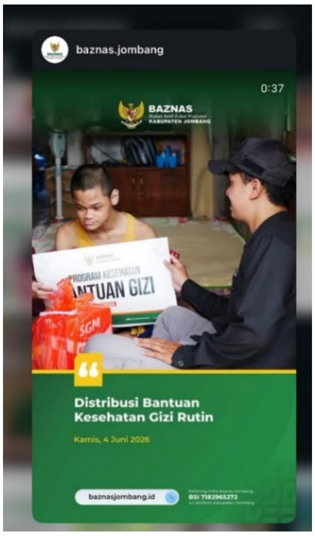

Figure 7 Publication of Baznas Jombang's activities

From the information disclosure aspect, the financial report of BAZNAS Jombang Regency has provided information about the sources of fund receipts, fund usage, fund balances, and the five components of the financial statements as required by PSAK 109. This presentation of information shows that BAZNAS has made efforts to provide complete information to the financial report users. These findings support the study by Amilahaq and Ghoniyah (2022), which concluded that transparent financial reporting plays a significant role in strengthening public trust in zakat management institutions.

CONCLUSION

Based on the findings of this study, the following conclusions can be drawn:

1. BAZNAS Jombang Regency has implemented PSAK 109 since 2020 by preparing financial statements in accordance with the applicable accounting standards.
2. Accountability has been demonstrated through compliance with regulations, accountability in financial management processes, program implementation, and institutional policies.
3. Transparency has been implemented through regular publication of financial statements, disclosure of financial information, periodic reporting, and adequate financial disclosures.
4. The primary challenges in preparing financial statements include lengthy bank reconciliation procedures and delays in receiving accountability reports from the distribution department. Strengthening coordination among departments and utilizing integrated accounting information systems are expected to improve the timeliness and quality of financial reporting.

ACKNOWLEGMENT

The authors sincerely acknowledge the support and contributions of everyone who assisted in the successful completion of this study. Particular appreciation is directed to the management of the National Amil Zakat Agency (BAZNAS) of Jombang Regency, particularly the Head of BAZNAS, the finance department, and the distribution department, for their willingness to participate in this study and for providing the necessary information and data. Their cooperation greatly contributed to the successful completion of this research. Finally, the author is deeply grateful to family, friends, and all parties who have provided encouragement, motivation, and support throughout the completion of this study.

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