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

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Abstract: The purpose of this study was to examine the way that BAZNAS in Mataram City applies PSAK 409 to the management of zakat, infaq, and sadaqah. As one of the Zakat Management Organisations created by the government to manage the zakat funds collected from muzaki, BASNAZ bears the obligation of guaranteeing accountability and transparency to all parties involved. This study employs a descriptive qualitative methodology that includes in-depth interviews with relevant parties at BAZNAS Mataram City and documentation gathering approaches. According to the study's findings, BAZNAS handles zakat accounting appropriately and makes reference to PSAK Number 409. In order to improve accountability, BAZNAS Mataram City has submitted accurate and timely financial reports that are based on PSAK 409's components. In the aim to increase openness, BASNAZ Mataram City has informed stakeholders about the administration and distribution of zakat by publishing monthly financial reports on its website, Facebook page, and Instagram account. Furthermore, BAZNAS Mataram City has instituted a Management Information System (SIMBA) to facilitate openness, with frequent updates.

Keywords: Zakat Management, Transparency, Accountability, PSAK 409

1. Introduction

Indonesia has the second highest Muslim population after Turkey. Based on BPS data (2024), the total Muslim population in Indonesia is 207 million people or equivalent to 87.2 percent of the total population. Data is proof that the Indonesian people have great potential to participate in fulfilling their obligations as a Muslim, namely giving zakat. Zakat comes from the word "*zaka*" which means holy, good, blessing, growth, and development. It is called zakat, because it contains the hope of getting blessings, purifying the soul and maintaining it with various goodness (Fikih Sunnah, Sayyid Sabiq: 5). Zakat has been emphasized in the Qur'an and there are many benefits for those who give and receive zakat (Uno N & Mantali Fadli M, 2023). In the Qur'an it is said "*Take zakat from some of their wealth, with this zakat you will purify and purify them*" (QS. At-Taubah 103). Zakat is also a pillar of Islam and is an important act of worship that every Muslim must perform. Zakat is also one of the main pillars to maintain justice in social life and to improve human welfare. According to Islamic Fiqh Provisions, Zakat is an asset that must be issued by a Muslim or a body in order to be given to those entitled to receive it according to Islamic law (Meilina et al, 2023). Based on Law No. 23 of 2011, the purpose of zakat is to achieve public interest, improve social justice, and reduce poverty.

Indonesia has an institution that aims to manage Zakat, Infaq, and Sadaqah (ZIS) called the Zakat Management Organization (OPZ). OPZ is an important institution in an effort to provide social assistance funds for people in need (Arif Budiman et al, 2021). Zakat funds that have been collected will be distributed by the Zakat Management Organization (OPZ) to people who are entitled to receive zakat (Mustahik), according to the provisions of Islamic law. As in the Qur'an Surah At-Taubah verse 60, the distribution of zakat is intended for eight asnaf or groups entitled to receive zakat according to the provisions of the Qur'an. Based on this, the potential for zakat in Indonesia is very high. So the need for an organization that can collect or manage the zakat.

The government has established a number of Zakat Management Organizations (OPZ), one of which is the National Amil Zakat Agency (BAZNAS). Based on Law Number 23 Year 2011, BAZNAS is a non-structural government institution that is independent and responsible to the President through the Minister and is authorized to carry out the task of managing zakat nationally. In carrying out this mandate, BAZNAS has set a Vision 2025 "To Become the Main Institution for the Welfare of the Ummah". In accordance with the mandate of Law Number 23 Year 2011, BAZNAS has the task of managing zakat from planning to evaluation and reporting.

Based on the data reported by BASNAZ in 2022-2023 shown in table 1, Indonesia experienced an increase in the number of Muzzaki every year in all provinces. Especially in West Nusa Tenggara Province, there was an increase of 29.9% in 2022-2023.

Table 1. Data as Muzzaki (Zakat Giver) 2022 - 2023 Based on Provincial Area

Name of PZ (National) and Name of Region (PZ in Prov / District / City)	Muzaki 2022 (Rp) First Year semester	End	Muzaki 2023 (Rp) First Year semester	End	Growth (%) First Year Semester	End
BAZNAS (Central)	553,950	1890 ,879	257,303	459 ,640	-53.6%	-75 .7%
NanggroeAceh Darussalam	149,560	199 ,887	803,528	1615,337	437.3%	708 .1%
North Sumatra	121,444	253 ,726	124,007	270 ,441	2.1%	6 .6%
West Sumatra	228,454	526 ,936	286,308	603 ,416	25.3%	14 .5%
Riau	151,468	315 ,786	310,620	612 ,971	105.1%	94 .1%
Jambi	191,012	337 ,714	211,686	526 ,593	10.8%	55 .9%
South Sumatra	192,427	366 ,250	223,752	422 ,830	16.3%	15 .4%
Bengkulu	29,098	39 ,687	70,344	119 ,088	141.7%	200 .1%
Lampung	165,563	271 ,728	149,630	261 ,470	-9.6%	-3 .8%
Kep.Bangka Belitung	54,545	123 ,880	59,394	125 ,792	8.9%	1 .5%
Riau Islands	29,253	59 ,173	39,953	102 ,188	36.6%	72 .7%
DKI Jakarta	36,014	36 ,925	246,8155	16 ,982	585.3%	1300 .1%
West Java	1,822,233	3,451,549	3,212 ,563	4,984,048	76.3%	44 .4%
Central Java	2,111,780	2,910,223	1,186,672	2,525,566	-43.8%	-13 .2%
DI Yogyakarta	123,321	227 ,297	194,777	393 ,189	57.9%	73 .0%
East Java	839,698	1,603,486	1,135,449	2,027,959	35.2%	26 .5%
Banten	931,829	995 ,934	595,472	937 ,677	-36.1%	-5 .8%
Bali	11,266	16 ,324	5,359	13 ,334	-52.4%	-18 .3%
West Nusa Tenggara	280,586	535 ,836	407,523	938 ,137	45.2%	75 .1%
East Nusa Tenggara	0	0	34,193	34 ,412		
West Kalimantan	10,698	19 ,232	40,068	60 ,082	274.5%	212 .4%
Central Kalimantan	134,107	135 ,719	808,157	813 ,269	502.6%	499 .2%
South Kalimantan	31,603	62 ,937	35,728	63 ,410	13.1%	0 .8%
East Kalimantan	88,750	156 ,258	71,551	178 ,593	-19.4%	14 .3%
North Kalimantan	50,319	54 ,435	258,391	293 ,875	413.5%	439 .9%

Name of PZ (National) and Name of Region (PZ in Prov / District / City)	**Muzaki 2022 (Rp)**		**Muzaki 2023 (Rp)**		**Growth (%)**	
	First semester	**Year End**	**First semester**	**Year End**	**First Semester**	**Year End**
North Sulawesi	9,632	10 ,487	18,990	23 ,778	97.2%	126 .7%
Central Sulawesi	36,924	78 ,170	39,856	7,242,597	7.9%	9165 .2%
South Sulawesi	227,384	376 ,636	332,700	464 ,034	46.3%	23 .2%
Southeast Sulawesi	96,852	147 ,384	474,424	534 ,403	389.8%	262 .6%
Gorontalo	192,555	325 ,890	73,273	155 ,140	-61.9%	-52 .4%
West Sulawesi	137,571	207 ,367	83,231	163 ,876	-39.5%	-21 .0%
Maluku	336	587	34,226	69 ,048	10086.3%	11662.9%
North Maluku	13,133	27 ,376	18,685	39 ,489	42.3%	44 .2%
Papua	21,875	37 ,566	20,306	29 ,934	-7.2%	-20 .3%
West Papua	1,066	1 ,299	906	1 ,553	-15.0%	19 .6%

Source: Baznas Report 2022-2023

The data indicates that there is a fairly high increase in the payment of zakat by Muzzaki through Zakat Management Organizations. So this shows that there is an increase in public trust in the management of zakat carried out by OPZ. The higher the level of public trust in the performance of OPZ, the higher the awareness, compliance, and motivation of the community to channel zakat funds through OPZ (Fitri et al, 2023). This is because good zakat management by OPZ will increase public trust so that it will foster awareness in paying zakat as a Muslim. With this, the Zakat Management Organization is obliged to provide information related to reporting on zakat funds that have been given by Muzakki (Zakat Giver). Muzakki as the giver of zakat is entitled and obliged to know how the management of zakat that has been given to the Zakat Management Organization. This is supported by *Sharia Enterprise Theory* (SET) where this theory is closely related to the entity's responsibility to other stakeholders. where the entity or company referred to here is OPZ which is responsible for providing information related to the management, and distribution of zakat given by the trust giver, namely Muzakki. Where Muzakki has the right to know how the distribution of the zakat they give. Therefore, OPZ is obliged to inform regarding the management and distribution of zakat that has been given by Muzakki, and the information provided by OPZ must be transparent and accountable.

Effective and efficient implementation of the Zakat Management Organization requires high transparency and accountability in accordance with relevant accounting standards. In presenting good and clear financial information, the Indonesian Institute of Accountants (IAI) has compiled standards that can be used by Zakat Management Organizations (OPZ), namely PSAK 409 related to Zakat, Infaq, and Sadaqah. PSAK 409 is a revised form of PSAK 109 which regulates the recognition, measurement, and disclosure of the management of zakat, infaq, and sadaqah which is effective starting January 1, 2024. Transparency and accountability in accordance with applicable accounting standards are very important in maintaining public trust and ensuring that the funds collected are used optimally for the intended purpose (Nur Latifah & Luthfi Mahrus, 2021).

This research focuses on an in-depth understanding of how the implementation of PSAK 409 in Zakat Management Organizations, especially regarding how OPZ manages and distributes zakat funds given by Muzakki. PSAK 409 is used by all Zakat Management Organizations (OPZ), one of which is the National Amil Zakat Agency (BAZNAS) of Mataram City. The National Amil Zakat Agency (BAZNAS) of Mataram City, provides information that the collection of Zakat, Infaq and Sadaqah (ZIS) funds in 2022-2023 has exceeded the target with a realization of 5.8 billion from the actual target of 5.5 billion. This information indicates that the level of awareness of zakat, infaq, and sadaqah in Mataram City is quite high. So this study aims to identify how Baznas Mataram City implements PSAK 409 in OPZ in increasing transparency and accountability to Muzakki or the community.

2. Literature Review

Sharia Enterprise Theory (SET)

Sharia Enterprise Theory is a theory that has been internalized with Islamic values. *Sharia Enterprise Theory* is a form of social integration in which there are Islamic values and becomes a measure of accountability with the highest responsibility to Allah and then responsibility to humans and nature (Luthfie Hasan & Ramandania Putri Panai, 2023). *Sharia Enterprise Theory* was developed with the principle of ensuring the consideration of common stakeholders, namely God, humans, and nature. According to this theory, the first stakeholder is God (Awaluddin Murtiadi & Berlian, 2022). *Sharia Enterprise Theory* is also a refinement of the previous theory underlying *Enterprise Theory* (ET). An important principle underlying this concept is the belief that God is the ultimate source of everything (the highest stakeholder) and that resources belong to each stakeholder (Kalbarini Rahmah Y & Berlian, 2022). (Kalbarini Rahmah Y & Suprayogi N, 2015). These resources are considered as Amanah given by Allah, whose use must be in accordance with the objectives set by the trust giver. *Sharia Enterprise Theory* believes that the distribution of wealth or an increase in value is not only obtained from direct participation in making a contribution to the company, but to parties who are not directly involved in carrying out the company's operational activities. This theory provides benefits for stakeholders in the environment and society in the company by fulfilling the obligation to give zakat as worship ordered by Allah SWT (Endahwati, 2014). *Sharia Enterprise Theory* recognizes important dimensions, namely: horizontal and vertical. Vertical accountability is accountability shown directly to Allah SWT without intermediaries, while horizontal accountability involves accountability from three parties such as: *direct stakeholders, indirect stakeholders* and nature (Muchtamarini, 2020). *Direct stakeholders* are parties who directly contribute to the company, both in financial contributions and nonfinancial contributions, because of their contribution to the company, they have the right to get welfare from the company. In the context of BAZNAS, the so-called *Direct Stakeholders* are Muzzaki (zakat givers), Mustahik (zakat recipients), and also amil in every zakat management. While *Indirect Stakeholders* are parties who do not contribute to the company either financially or non-financially, but in sharia they are entitled to get welfare from the company. (Mulawarman et al., 2011). In the context of BAZNAS, the so-called *Indirect Stakeholder* is the general public. This security is achieved through transparency (openness) or by reporting accountability for several periods and the accuracy of distribution in accordance with the provisions of Islamic sharia (Meilita et al., 2020).

Based on *Sharia Enterprise Theory*, BAZNAS has an obligation to be responsible through transparency and accountability to *direct stakeholders.* Which *Direct stakeholders* are Muzakki (Zakat Givers), Mustahik (Zakat Recipients), and amil zakat managers. And Transparency in question is transparent in providing reports related to the management and distribution of zakat funds provided by Muzakki, and BAZNAS also has an obligation to carry out accountability in the accountability of financial reports related to the management and distribution carried out by BAZNAS.

Accountability

Accountability is an obligation to provide accountability about the work and actions of a person or legal entity to people who have the authority to hold accountable (Maulina Farida B & Segarawasesa Satriya F, 2023). Accountability is very important to generate and maintain stakeholder trust. The concept of accountability also includes aspects of achieving goals effectively and efficiently using the concept of comprehensive investigation, which aims to obtain comprehensive conclusions regarding the use of resources, efficiency, and effectiveness in governance and development in each agency or local government (Raisya Aurora N et al., 2024).

Some principles of accountability include: first, a strong commitment from the leadership and all staff. Second, there must be a consistent system in claiming the use of resources with applicable rules. Third, it must be able to show the level of achievement of goals and objectives. Fourth, it must be oriented towards achieving the vision and mission and the benefits that will be obtained. Fifth, it must be carried out honestly, objectively, and innovatively as a stimulus for change in the management of government agencies, including the use of performance measurement methods and techniques and the preparation of updated accountability reports. In addition, there is financial accountability, which is accountability for finances, which includes compliance with applicable laws and information disclosure. The focus is on financial reports that include information about receipts, expenditures, and financial management by related agencies or institutions (Uno N & Mantali Fadli Muhammad, 2023).

Transparency

Transparency of financial statements is a form of realization of responsibility to the giver of zakat funds (Muzzaki), the state, and society. Transparency can also invite positive perceptions to the public that OPZ can be trusted in channeling the zakat funds that have been given, so that the potential for zakat received will be greater because of trust in OPZ. The public can also supervise and monitor information related to the management and distribution of zakat funds carried out by OPZ (Uno N & Mantali Fadli Muhammad, 2023). Transparency is also very important for the Zakat Management Organization (OPZ) as an institution that manages public funds, because this will increasingly affect and have a direct impact on the good or bad reputation of OPZ systematically (Nabillah et al, 2022). In addition, good transparency can also increase public trust in the management of the funds provided, the better and more transparent an OPZ is, the better the organization will be in the eyes of the public (Rinaldi & Devi, 2022).

Transparency in the management of zakat funds means providing detailed financial reports and information about management operations to all relevant parties. The success of achieving a high level of transparency in zakat management certainly results in a good monitoring system between zakat institutions and *stakeholders*, including internal organizations (amil zakat institutions) and external parties such as Muzakki or the general public (Rifani et al, 2023). This is important to reduce public suspicion and distrust of related institutions and stakeholders.

The budget prepared by an institution is said to be transparent if it meets the following criteria:

1. Budget documents are available and easy to access
2. Timely accountability reports are available
3. Publicized to internal and external parties

Good transparency can be seen from these three components, with good transparency it can increase the trust of Muzakki and will increase the realization of zakat funds (Indrarini Rachma & Nanda Surya A, 2017). The creation of transparency will have a good impact on supervision by Muzakki towards the institution. Of course, this will affect and encourage Muzakki's interest in choosing a zakat institution to distribute their zakat.

PSAK 409

The Indonesian Institute of Accountants (IAI) has developed a draft reference relating to Zakat, Infaq and Sadaqah (ZIS) Accounting which is used as part of improving zakat, infaq and sadaqah management transactions in Islamic Financial Institutions. In general, all Islamic financial institutions, both commercial and non-profit are involved in the management of zakat funds from both individuals within and outside the entity who are given trust by the institution specifically. Islamic financial institutions that have expertise in the management of zakat funds are Zakat Management Organizations (OPZ) in the form of Amil Zakat Agency, Amil Zakat Institution, and Zakat Collection Unit (Siregar Maywarni Liesma, 2019).

In BAZNAS/LAZ budget management, which is called financial operational management, is the first part of the financial management cycle of an organization. The BAZNAS/LAZ budget is made in the form of an annual work plan and budget, which includes a work program and operational budget for one year and is used as a reference for carrying out activities. To reduce risks in capital allocation, BAZNAS/LAZ must consider aspects of liquidity or the availability of cash and cash equivalents when preparing the budget. Therefore, during the process of collecting zakat funds by BAZNAS/LAZ, the Annual Work Plan and Budget must be recorded. The current financial accounting standard is PSAK 409 related to Accounting for Zakat, Infaq, and Sadaqah (BAZNAS and LAZ Revised PSAK 109, 2022). Accounting for Zakat, Infaq, and Sadaqah, as well as other related PSAKs, must be applied to all financial transactions and all accounting processes including in the management of records, from inputting transactions, to financial reports related to zakat, infaq, and sadaqah.

3. Method

The method in this research uses a qualitative approach with a case study on the National Amil Zakat Agency (BAZNAS) of Mataram City. This research was conducted with the aim of analyzing how the implementation of PSAK 409 regarding Accounting for Zakat, Infaq and Alms (ZIS) is carried out at the National Amil Zakat Agency (BAZNAS) in Mataram City. Researchers chose Baznas Mataram City because the level of public awareness of zakat is quite high, so with this whether BAZNAS Mataram City has implemented PSAK 409 in increasing transparency and accountability regarding the management of zakat funds provided by the community. This qualitative approach is used in the hope of providing in-depth and comprehensive information related to the implementation of applicable accounting standards. This research is focused on BAZNAS Mataram City as the main object or case study in this research. Data will be obtained from various sources, and include official documents from related parties such as financial reports, policies, guidelines, and in-depth interviews.

Relevant and in-depth information can be achieved by researchers by selecting three resource persons from BAZNAS Mataram City to be interviewed. Because the three sources are closely related to the information to be achieved, the three sources are, Head of Collection, Head of Distribution and Empowerment, and Head of Planning, Finance and Reporting. As well as 2 Muzakki (Zakat Giver). This aims to find out how zakat management is carried out by BAZNAS Mataram City, and whether zakat givers have felt the transparency and accountability carried out by BAZNAS Mataram City.

4. Result And Discussion

Baznas is the only official institution or agency established by the government based on Presidential Decree No.8 of 2001 which has the task and function of collecting and distributing Zakat, Infaq, and Sadaqah (ZIS) funds at the national level (Kepres RI, 2001). Badan Amil Zakat Nasional (BAZNAS) is an independent government institution (Nonstructural) that is independent and responsible for the management of zakat to the President through the Minister of Religion. BAZNAS was formed to realize its function and role as an amil zakat institution in managing zakat funds (Nafi Yusrun Agus Muhammad, 2020). The BAZNAS institution is directly responsible, and must issue a report within 12 months / year regarding income or collection, distribution and distribution of zakat, infaq, and sadaqah to the President of the Republic of Indonesia. (Syamsuri & Ma'aldini, 2018). BAZNAS as a government institution has the mandate and responsibility to manage zakat funds transparently and accountably (Kusumasari N & Iswanaji Chaidir, 2021). Based on the delivery of an interview with the Chairperson of BAZNAS Mataram City, in terms of managing zakat funds, BAZNAS adheres to 3 principles in its management, namely:

1. Safe Sharia, meaning that all management of zakat funds must be carried out according to Sharia law. The management must be ensured that it does not deviate from the sources of Islamic law, namely the Qur'an and Sunnah. Because the responsibility of this zakat fund is a heavy thing that includes the responsibility of the world and the hereafter.
2. Safe Regulation, meaning that the management of zakat funds must remain within the legal regulations and not violate existing regulations, namely laws and regulations.
3. Safe NKRI, meaning that the management of zakat funds at BAZNAS must have a positive impact on society such as being able to strengthen the bond of brotherhood between fellow communities, keep away from things that contain elements of terrorism, and as a form of support in maintaining NKRI.

BAZNAS Mataram City has also created several programs that aim to assist government programs in alleviating poverty in the Mataram City area, including:

1. Mataram Peduli Program, a program that aims to overcome various disasters or calamities and social humanitarian problems through various sub-programs, namely:
   a. Compensation for the Poor;
   b. Compensation for the Neglected Elderly;
   c. Compensation for Cleaning Workers;
   d. Compensation for Field Officers;
   e. Compensation for School Guardians;
   f. Compensation for Madrasah Guardians;
   g. Compensation for Muallaf;
   h. Rehab assistance for uninhabitable houses (RTLH);
   i. Assistance for Family Healthy Latrines;

    j. Donation for Orphanage;
    k. Support for Family Care;
    l. Aid for Natural Disasters;
    m. Assistance for Gharimin;
    n. Help for Ibn Sabil.

2. Mataram Sejahtera Program, a program that aims to improve the quality of Human Resources (HR) by providing motivation, enthusiasm and intelligence to work, which includes:
    a. Knowledge coaching assistance to improve the quality of human resources in business life;
    b. Business capital or equipment assistance to micro and small businesses such as bakulan traders, productive economic empowerment joint business groups.
3. Mataram Cerdas Program, a program that aims to improve the intelligence of the community and the quality of education, namely:
    a. Assistance for Education such as assistance for school supplies, tuition arrears, certificate redemption fees, etc;
    b. Assistance for Strengthening the Capacity of Private Madrasahs;
    c. Support for Madrasah Diniyah;
    d. Assistance for the One Family One Bachelor Program (SKSS);
    e. Assistance for Public and Private School Sanitation;
    f. Overseas Scholarship Assistance (overseas transportation costs).
4. Mataram Taqwa Program**,** a program that aims to build and strengthen the faith and devotion of Muslims which includes:
    a. Compensation for mosque caretakers;
    b. Assistance for Places of Worship;
    c. Support for Religious Institutions;
    d. Support for TPA/TPQ;
    e. Support for Socio-Humanitarian Organizations;
    f. Assistance for Ramadan Safari Activities.

The program is an effort to support the government of Mataram City in reducing poverty. BAZNAS Mataram City receives zakat funds from Muzakki and will be distributed through several programs, where the recipients of zakat (Mustahik) must be included in the eight asnaf or groups that have been determined by BAZNAS.

Accountability
Based on *Shariah Enterprise Theory* (SET), accountability is carried out not only to company owners but to all stakeholders (Saddah et al 2023). In addition, accountability is an effort or activity to obtain correct disclosure. The accountability and disclosure are done first for Allah. Accountable zakat management institutions will generate trust in the community which will have an impact on increasing the collection of funds in zakat management institutions, and then channeled appropriately (Tambunan et al., 2021). BAZNAS is also committed to maintaining its credibility as an institution that has a great mandate in managing zakat funds. In this case, BAZNAS of Mataram City has a role to carry out its main duties and functions in channeling

and distributing zakat. The distribution of zakat funds carried out is in accordance with applicable recommendations, namely people who are included in the eight asnaf or groups which include (Fakir, Miskin, Amil, Mu'allaf, Slaves, Debtors, Fisabilillah and Musafir). Before distributing and distributing, the distribution and distribution section of BAZNAS Mataram City evaluates the data that has been obtained from the government. The data will be checked again, whether what is in the data matches the actual situation or not. After checking and re-evaluating, it will then be channeled and distributed to those entitled to receive it.

"Our distribution and zakat are in accordance with the 8 Asnaf surah of the Qur'an, then the 8 asnaf are regulated in the program and activities, we do not deviate from the 8 asnaf, fakir, poor, mu'allaf, amil, riqab, gharimin, fisabilliah, and slaves. The data provided by the government will be rechecked and re-evaluated whether the existing data is in accordance with the actual situation. our desire is still how the management of zakat in Baznas in Mataram city every year increases."

Based on the statement delivered by the Chairperson of BAZNAS Mataram City, the Head of the Collection Division, and the Head of the Distribution and Empowerment Division said that, Baznas Mataram City in terms of channeling and distributing zakat funds is not arbitrary in choosing Mustahik (Zakat Recipients), but uses regulations in accordance with the Law and is implemented with Government Regulation number 14 of 2014, regulations of the Ministry of Religion, and based on the Qur'an and the applicable amil zakat code of ethics. By complying with applicable regulations, BAZNAS Mataram City has the hope that its wishes, namely zakat givers (Muzakki), will always increase every year. Then BAZNAS Kota Mataram in making financial reports on the results of distribution and distribution prepared with applicable financial accounting standards (PSAK 409), this is a form of accountability in increasing the trust of Muzakki or the community. BAZNAS Mataram City conducts distribution and distribution by creating several programs including, Mataram Peduli Program, Mataram Sejahtera Program, Healthy Mataram Program, Mataram Taqwa Program, and Smart Mataram Program. This program is a form of support from BAZNAS Mataram City in reducing poverty, so that the distribution of zakat funds in Mataram City is more equitable.

"So for the account code for the six-month financial statement presentation report yesterday, we have adjusted it to the account code in PSAK 409. And we are not allowed to create our own account code, it must be in accordance with the account code in PSAK 409 ".

Based on the results of the interview, it can be concluded that BAZNAS Kota Mataram has fully used accounting regulations or standards in accordance with PSAK 409, which PSAK 409 is a form of change from PSAK 109. He said that there were several differences between financial reporting using accounting standard 409, namely a change in the managed assets section where previously managed assets were reported in the Statement of Financial Position section while in PSAK 409 in the Cash Flow section. And PSAK 409 has a more detailed code and a more complete account name than the previous PSAK. Baznas Mataram City strictly complies with existing regulations in accordance with the zakat law number 23 of 2011. Baznas Mataram City also distinguishes bookkeeping between zakat, infaq, and alms funds. Every activity carried out by BAZNAS Mataram City is carried out using existing standards or procedures. The financial statements of BAZNAS Kota Mataram are well presented and in accordance with the procedures in PSAK 409. The report is presented in the form of a statement of financial position (Balance Sheet), a statement of changes in funds, a statement of changes in assets under management, a cash flow statement, and notes to the financial statements.

PSAK 409 states that recognition occurs at the time of receipt of zakat funds and is recognized when cash or other assets are received. Zakat funds received from Muzakki will be recognized as additional funds in the amount received in cash and will be recognized at fair value if received in non-cash form. The recognition is carried out by BAZNAS Mataram City, when Muzzaki issues its obligations, BAZNAS will record it as an addition to the zakat fund. Forms of accountability in terms of distribution and distribution carried out, BAZNAS Mataram City also uses financial applications to facilitate the input of reports on the distribution and distribution of zakat funds. This application has been used since 2017, namely the Management Information System (SIMBA) application, which is directly integrated with all BAZNAS in Indonesia and BAZNAS at the head office so that it becomes a service that can be accounted for internal finances. This application is used to record transactions related to the receipt, expenditure, and distribution of zakat funds. Every transaction of zakat, infaq, and sadaqah will be routinely audited. So that the report submitted to Muzakki is a true report. Likewise, for expenditure transactions, it will be recorded in the expenditure receipt. After that, all expenditure or revenue transactions will be recapitulated and entered into the daily financial report. Through this application, all data reported by BAZNAS Mataram City will be monitored and checked directly by the central baznas. And the report will also be audited by an external audit, whose purpose is to ensure that the report is in accordance with existing transactions. To maintain the accountability carried out by BAZNAS Mataram City, the strategy that must also be owned by BAZNAS is transparency.

Transparency

Based on *Shariah Enterprise Theory* (SET), various institutions that collect zakat funds have an obligation to take responsibility for one of them through transparency. After the financial statements are made correctly and accountably. Furthermore, BAZNAS Mataram City is obliged to make transparency to stakeholders in accordance with *Shariah Enterprise Theory* (SET). This report will be made on a monthly basis and will be reported or informed to Muzakki every three months (quarterly), BAZNAS also publishes monthly, quarterly, and annual financial reports through online media such as whatsapp, facebook, instagram and website. This is done so that stakeholders and all stakeholders can access easily and know how the collection, management, and distribution of zakat funds carried out by BAZNAS Mataram City. In addition, with this report, Muzakki or stakeholders can control and monitor where the funds are channeled.

"We also made a financial report that has been audited by the Public Accounting Firm and received an unqualified opinion".

The Public Accounting Firm has also audited the BAZNAS financial statements. BAZNAS Mataram City also received an unqualified opinion for 5 consecutive years. Based on the elements of the financial statements presented by BAZNAS Kota Mataram in accordance with the reporting standard, namely PSAK 409. So that users of financial statements get complete information related to the financial statements of BAZNAS Mataram City. The accounting treatment of zakat with PSAk 409, seen from the recognition of receipt of funds, measurement of non-cash assets, and presentation of the separation of zakat, infaq, and sadaqah funds, as well as non-zakah funds in the statement of financial position, as well as disclosure of the priority scale of fund distribution. The report that has been made by BAZNAS will then be published to stakeholders, namely Muzakki and the public.

Every month BAZNAS Kota Mataram collects zakat funds from 99.9% of muzaki from the State Civil Apparats where the zakat funds come from 2.5% of ASN salaries. However, there are some ASN's who give zakat in other institutions, and not through BAZNAS Kota Mataram. BAZNAS Kota Mataram in terms of transparency, makes reports related to the management and distribution of zakat funds, which will be submitted every three months to Muzakki through online media, namely WhatsApp. In terms of distribution or distribution, BAZNAS Kota Mataram uses the principle of bound and unbound zakat, for the principle that is bound, BAZNAS Kota Mataram still reports to Muzakki regarding the funds given that have been distributed anywhere, but it is different from the principle that is not bound to the Muzakki giver who does not want to be given reports related to where the zakat funds are channeled, but BAZNAS Kota Mataram with its obligations still provides reports to Muzakki.

BAZNAS Mataram City prepares monthly reports related to the distribution and disbursement of zakat funds. BAZNAS also provides access to the public regarding the distribution of zakat through various social media, such as Instagram, website, and Facebook. The entire community can easily access the official website. BAZNAS Mataram City also always updates through social media and provides information about programs, fundraising, and distribution through Instagram. This shows that the management of funds and the presentation of financial statements are based on the principles of *Shariah Enterprise Theory* (SET), where one of the principles of shariah enterprise theory contains the value of trust through openness (transparency) in submitting accountability reports carried out by BAZNAS Mataram City. The importance of transparency in the distribution and distribution of zakat funds can increase public trust in the institution (Putra Andrea & Irawan Deni, 2023). By providing transparent and open information, BAZNAS has created opportunities for the public to understand, evaluate, and supervise how Zakat funds are used, thus creating Muzakki or public trust in zakat fund management activities, which has an impact on increasing the potential for zakat revenue. The results of this study are in line with research (Hasibuan H, 2020) where transparency of financial reports on the distribution and distribution of zakat funds is conveyed through online news or online media and audits by independent auditors. (Hisamuddin, 2018) also revealed that, transparency is crucial, because there are many parties with an interest in zakat institutions. And transparency can be done by presenting a fair financial report.

5. **Conclusions**

Based on the results of the study, it can be concluded that BAZNAS is an institution formed by the government that is tasked with collecting and managing zakat, infaq and alms funds. BAZNAS is also responsible for the mandate given by the government. In managing zakat funds, BAZNAS adheres to three main principles, namely, Safe Zyariah, Safe Regulation, and Safe NKRI. In increasing Transparency and Accountability BAZNAS Mataram City has implemented zakat accounting treatment in accordance with PSAK 409. In the statement of financial position, BAZNAS Mataram City has also separated zakat, infaq, sadaqah, and nonzakah funds. BAZNAS Mataram City also explains how the receipt, use, and allocation of zakat funds to increase public trust in the management and distribution of zakat funds. The implementation of transparency carried out by BAZNAS Mataram City such as openness in the publication of financial reports and accessibility has been fully carried out. BAZNAS Mataram City also in terms of Accountability has presented and provided reports in a timely manner with complete financial statement components, the report includes a report on financial position (Balance Sheet), a report on changes in funds, a report on changes in assets under management, a cash flow statement, and notes to the financial statements. In the results of the audit of financial statements conducted by the Public Accounting Firm BAZNAS Mataram City received an "Unqualified" opinion which proves that the financial statements presented by BAZNAS Mataram City are presented fairly in all material aspects, financial position, cash flow, and others as in accordance with applicable accounting principles.

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