The Influence of Financial Reporting Compliance and Internal Control Systems on Accountability of Zakat Fund Management

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Abstract
Purpose:
This study aims to examine the effect of financial reporting compliance and internal control systems on the accountability of zakat fund management at the National Zakat Agency (BAZNAS) of Baubau City.
Design/methodology/approach:
This study employed a quantitative research approach using primary data collected through questionnaires distributed to 47 respondents consisting of BAZNAS and Zakat Collection Unit (UPZ) administrators in Baubau City. Secondary data were obtained from literature, regulations, and supporting documents related to zakat management. The data were analyzed using multiple linear regression analysis, including validity and reliability tests, classical assumption tests, partial tests (t-test), simultaneous tests (F-test), and coefficient of determination (R^2).
Findings:
The results indicate that financial reporting compliance does not significantly affect the accountability of zakat fund management, as evidenced by a significance value of 0.990, which is greater than 0.05. Conversely, the internal control system has a significant positive effect on accountability, with a significance value of 0.000, which is lower than 0.05. Simultaneously, financial reporting compliance and internal control systems significantly influence accountability. The coefficient of determination shows that 67.1% of the variation in accountability can be explained by these variables, while the remaining 32.9% is influenced by other factors outside the research model.
Practical implications:
The findings suggest that BAZNAS should strengthen internal control mechanisms and improve financial governance practices to enhance accountability, transparency, and public trust in zakat management institutions.
Originality/value:
This study contributes empirical evidence regarding accountability in zakat institutions at the local government level by examining the simultaneous role of financial reporting compliance and internal control systems within BAZNAS Kota Baubau.
Paper type: Empirical paper.
Keywords: financial reporting compliance, internal control system, accountability, zakat fund management, BAZNAS.

1. Introduction

Zakat is one of the essential instruments in Islamic economics that functions not only as a form of worship but also as a mechanism for social redistribution and poverty alleviation. In Indonesia, the management of zakat has been regulated under Law Number 23 of 2011 concerning Zakat Management, which mandates that zakat management institutions conduct collection, distribution, and utilization activities in a professional, transparent, and accountable manner. The increasing awareness of Muslim communities in paying zakat through formal institutions has led to greater public demands for accountability and transparency in zakat fund management. Consequently, zakat institutions are required to demonstrate good governance practices in managing public funds entrusted to them (Pilomonu et al., 2021).

Accountability has become one of the most important principles in public sector and non-profit organizations, including zakat management institutions. Accountability refers to the obligation of an organization to provide information and explain its activities, decisions, and performance to stakeholders who have the right to demand such information (Widyatama et al., 2017). In the context of zakat management, accountability is reflected through the ability of zakat institutions to present transparent financial information, comply with applicable regulations, and ensure that zakat funds are managed according to Islamic principles and statutory requirements (Usmadyani & Aji, 2022).

One of the important factors affecting accountability is financial reporting compliance. Financial reporting compliance refers to the extent to which financial statements are prepared and presented in accordance with applicable accounting standards and regulations. For zakat institutions, the relevant standard is PSAK 109 concerning Accounting for Zakat, Infaq, and Sadaqah, which regulates the recognition, measurement, presentation, and disclosure of zakat transactions. Compliance with PSAK 109 is expected to improve the quality, reliability, and transparency of financial information, thereby increasing stakeholder confidence in zakat institutions (Rahman, 2017; Usmadyani & Aji, 2022).

Another important determinant of accountability is the internal control system. According to the COSO framework, internal control consists of five interrelated components, namely control environment, risk assessment, control activities, information and communication, and monitoring. An effective internal control system can minimize errors, prevent fraud, ensure compliance with regulations, and improve organizational performance. Therefore, internal control plays a strategic role in enhancing accountability and maintaining public trust in zakat institutions (Nurhayati, 2016).

Despite various regulatory frameworks and accounting standards, several challenges remain in the management of zakat funds in Indonesia. Some zakat institutions still experience problems related to the mixing of zakat funds with other social funds, inadequate documentation systems, limited digitalization of financial reporting, and weak transparency practices. Moreover, several cases of fund misuse and financial irregularities have reduced public trust in zakat institutions. One notable case occurred in BAZNAS Gorontalo, where weaknesses in internal control led to the mismanagement of zakat funds and negatively affected public confidence in zakat collection activities (Pilomonu et al., 2021).

At the local level, BAZNAS Kota Baubau has attempted to implement PSAK 109 and improve governance practices in managing zakat funds. Previous findings indicate that BAZNAS Kota Baubau has applied principles of consistency, transparency, and accountability in financial management. However, empirical evidence regarding the extent to which financial reporting compliance and internal control systems influence accountability remains limited. Therefore, further investigation is needed to provide a better understanding of the determinants of accountability in zakat institutions.

This study aims to examine the influence of financial reporting compliance and internal control systems on the accountability of zakat fund management at BAZNAS Kota Baubau. Specifically, this study investigates whether financial reporting compliance significantly affects accountability, whether internal control systems contribute to accountability, and whether both variables simultaneously influence accountability.

Theoretically, this study contributes to the development of public sector accounting and Islamic accounting literature by providing empirical evidence regarding the determinants of accountability in zakat institutions. Practically, the findings are expected to provide valuable insights for BAZNAS management in improving governance mechanisms, strengthening internal control procedures, and enhancing the quality of financial reporting practices.

The findings of this study reveal that financial reporting compliance does not significantly influence accountability, whereas internal control systems significantly affect accountability. Simultaneously, both variables significantly explain accountability in zakat fund management, with a coefficient of determination of 67.1%. These findings imply that strengthening internal control mechanisms is essential for improving accountability and maintaining public trust in zakat institutions. Therefore, BAZNAS and other zakat management organizations should continuously improve their governance systems, monitoring activities, and transparency practices to ensure effective and accountable management of zakat funds..

2. Literature Review and Hypotheses Development

Financial Reporting Compliance

Financial reporting compliance refers to the extent to which an organization prepares and presents financial statements in accordance with applicable accounting standards, regulations, and guidelines. In zakat institutions, financial reporting compliance means that financial statements are prepared according to Islamic principles and PSAK 109 concerning Accounting for Zakat, Infaq, and Sadaqah (Usmadyani & Aji, 2022). Compliance with accounting standards is essential because it ensures the reliability, transparency, and comparability of financial information provided to stakeholders. Moreover, proper financial reporting minimizes opportunities for fraud and strengthens public confidence in zakat institutions (Fahreza et al., 2022).

According to Saida et al. (2023), the primary objective of financial reporting compliance is to provide accurate, transparent, and accountable financial information to stakeholders. Compliance in financial reporting demonstrates that organizational activities are conducted in accordance with regulations and accounting standards, thereby enhancing organizational credibility and reducing information asymmetry between management and stakeholders. In zakat institutions, compliance with PSAK 109 is particularly important because zakat funds are public funds that require a high level of accountability and transparency (Saida et al., 2023).

The indicators of financial reporting compliance include conformity with PSAK 109, completeness of zakat financial statement components, timeliness of financial reporting, and transparency of financial information (Usmadyani & Aji, 2022). These indicators reflect the institution's commitment to maintaining accountability and ensuring that financial information is useful for decision-making and public oversight.

Internal Control System

An internal control system is defined as a set of policies and procedures designed to protect organizational assets, ensure the reliability of accounting information, promote operational efficiency, and ensure compliance with laws and regulations (Jeni, 2021). According to the Committee of Sponsoring Organizations of the Treadway Commission (COSO), internal control is a process implemented by management and employees to provide reasonable assurance regarding the achievement of organizational objectives related to operational effectiveness, reliable financial reporting, and regulatory compliance (Nurhayati, 2019).

Internal control systems are fundamental in preventing errors, reducing opportunities for fraud, and ensuring the proper management of zakat funds. Nurhayati (2016) explains that effective internal control systems contribute to safeguarding organizational resources, improving data accuracy, increasing efficiency, and ensuring compliance with management policies. The COSO framework identifies five components of internal control: control environment, risk assessment, control activities, information and communication, and monitoring (Nurhayati, 2016).

Previous empirical evidence also indicates that internal control systems significantly influence the effectiveness of zakat management. Pilomonu et al. (2021) found that internal control positively affects zakat fund management in BAZNAS institutions in Gorontalo Province. Strong internal controls improve supervision, prevent misuse of funds, and enhance public confidence in zakat management institutions.

Accountability of Zakat Fund Management

Accountability refers to the obligation of organizations to provide explanations and reports concerning their activities and performance to stakeholders who have the right to demand such information. In public sector organizations, accountability is essential for ensuring efficiency, effectiveness, transparency, and public trust (Widyatama et al., 2017). Within zakat institutions, accountability involves presenting, reporting, and disclosing all activities related to the management of zakat funds in an economical, efficient, and effective manner (Usmadyani & Aji, 2022).

According to Trisakti et al. (2023), accountability can be reflected through several indicators, including legitimacy, moral adequacy, responsiveness, openness, optimal utilization of resources, and continuous efforts to improve efficiency and effectiveness. Mardiasmo (2018) further emphasizes transparency, responsibility, compliance, honesty, and reporting as the main dimensions of accountability in public organizations. These dimensions are particularly relevant in zakat institutions because public trust is highly dependent on transparent and accountable fund management.

Research Gap

Previous studies have predominantly examined the influence of internal control systems on zakat management and fraud prevention. Pilomonu et al. (2021) focused on the effect of internal control on zakat fund management, while Saida et al. (2023) investigated financial reporting compliance and internal control in the context of village fund fraud prevention. However, empirical studies simultaneously examining financial reporting compliance and internal control systems in explaining accountability in zakat management institutions, particularly at the local BAZNAS level, remain limited. Therefore, this study attempts to fill this gap by examining the combined effects of these variables on accountability in BAZNAS Kota Baubau.

Hypotheses Development

Financial reporting compliance contributes to the quality and reliability of financial information, thereby increasing organizational accountability. Financial statements prepared according to PSAK 109 provide stakeholders with relevant and transparent information regarding zakat fund management. Consequently, higher levels of compliance are expected to enhance accountability in zakat institutions (Usmadyani & Aji, 2022).

H1: Financial reporting compliance has a significant effect on the accountability of zakat fund management.

Internal control systems provide mechanisms for monitoring, preventing misuse of funds, and ensuring compliance with regulations. Effective internal controls increase operational effectiveness and improve organizational accountability. Previous findings by Pilomonu et al. (2021) demonstrated that internal control positively affects zakat management performance.

H2: Internal control systems have a significant effect on the accountability of zakat fund management.

Financial reporting compliance and internal control systems are complementary mechanisms in ensuring good governance. Compliance enhances transparency and reporting quality, while internal controls strengthen monitoring and risk management processes. Therefore, both variables are expected to jointly improve accountability in zakat institutions.

H3: Financial reporting compliance and internal control systems simultaneously have a significant effect on the accountability of zakat fund management.

3. Research Method

Research Design

This study employed a quantitative research approach with an explanatory design to examine the causal relationship between financial reporting compliance, internal control systems, and the accountability of zakat fund management at BAZNAS Kota Baubau. Quantitative research was selected because it enables the measurement and analysis of relationships among variables through statistical techniques and hypothesis testing. The study aimed to empirically determine the extent to which financial reporting compliance and internal control systems influence accountability in zakat management institutions.

Research Object, Population, and Sample

The research was conducted at the National Amil Zakat Agency (BAZNAS) and Zakat Collection Units (UPZ) in Baubau City. The research object focused on the accountability of zakat fund management and the factors influencing it, namely financial reporting compliance and internal control systems.

The population of this study consisted of administrators and employees involved in zakat management activities within BAZNAS and UPZ in Baubau City. Based on the research data, the total number of respondents involved in this study was 47 individuals. Since the population size was relatively limited, all members of the population were included as respondents, making this study employ a census or saturated sampling technique. This approach allows for comprehensive representation of the population and minimizes sampling bias.

Operational Definition and Measurement of Variables

This study consisted of two independent variables and one dependent variable.

Financial Reporting Compliance (X1)

Financial reporting compliance refers to the extent to which zakat institutions prepare and present financial statements in accordance with PSAK 109 and other applicable regulations governing zakat management. This variable was measured using four indicators: (1) conformity of financial statements with PSAK 109, (2) completeness of zakat financial statement components, (3) timeliness of financial reporting, and (4) transparency of financial information (Usmadyani & Aji, 2022).

Internal Control System (X2)

The internal control system refers to organizational policies and procedures designed to ensure operational effectiveness, reliable financial reporting, and compliance with regulations. This variable was measured based on the COSO framework, which includes five components: (1) control environment, (2) risk assessment, (3) control activities, (4) information and communication, and (5) monitoring (Nurhayati, 2016).

Accountability of Zakat Fund Management (Y)

Accountability of zakat fund management refers to the obligation of zakat institutions to provide transparent and responsible information concerning the collection, management, and distribution of zakat funds. This variable was measured using indicators consisting of legitimacy, moral responsibility, responsiveness, openness, optimal utilization of resources, efficiency, and effectiveness, as well as dimensions of transparency, responsibility, compliance, honesty, and reporting (Trisakti et al., 2023; Mardiasmo, 2018).

All variables were measured using a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. The use of the Likert scale enables respondents to express their perceptions and attitudes toward the statements provided in the questionnaire.

Data Collection Techniques and Instruments

This study utilized both primary and secondary data sources. Primary data were collected through the distribution of structured questionnaires to respondents involved in zakat management activities at BAZNAS and UPZ in Baubau City. The questionnaire contained statements representing each research variable and its indicators. Secondary data were obtained from relevant literature, regulations, previous studies, and institutional documents related to zakat management.

Before conducting hypothesis testing, the research instruments were subjected to validity and reliability tests to ensure that the questionnaire items accurately measured the intended constructs and produced consistent results. The validity test was performed using correlation analysis, while reliability was measured using Cronbach's Alpha coefficient. Instruments were considered reliable if the Cronbach's Alpha value exceeded the acceptable threshold.

Data Analysis Techniques

The data in this study were analyzed using descriptive statistics and inferential statistical techniques through multiple linear regression analysis. Descriptive analysis was conducted to describe respondents' characteristics and provide an overview of each research variable. Prior to hypothesis testing, the research data were subjected to classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests, to ensure that the regression model met the required statistical assumptions. Subsequently, multiple linear regression analysis was employed to examine the effect of financial reporting compliance and internal control systems on the accountability of zakat fund management. Hypothesis testing was carried out using the partial test (t-test) to determine the individual effect of each independent variable, the simultaneous test (F-test) to examine the combined effect of the independent variables on the dependent variable, and the coefficient of determination (R^2) to measure the proportion of variation in accountability that could be explained by financial reporting compliance and internal control systems. The statistical analysis was conducted using a significance level of 5 percent ($\alpha = 0.05$), whereby a significance value below 0.05 indicates that the proposed hypothesis is accepted.

Hypothesis testing was conducted using multiple linear regression analysis with the following model:

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$$Y = a + \beta 1X1 + \beta 2X2 + e$$

4. Result and Discussion

4.1 Respondent Characteristics

The respondents in this study consisted of administrators and employees of BAZNAS and Zakat Collection Units (UPZ) in Baubau City who were directly involved in the collection, management, reporting, and distribution of zakat funds. A total of 47 questionnaires were distributed and all questionnaires were returned and considered valid for further analysis, resulting in a response rate of 100 percent. The respondents represented various positions within BAZNAS and UPZ, thereby providing comprehensive information regarding the implementation of financial reporting compliance, internal control systems, and accountability practices in zakat fund management.

Table 1. Respondent Profile

Description	Number of Respondents
Total respondents	47
Research institutions	BAZNAS and UPZ Kota Baubau
Valid questionnaires	47
Response rate	100%

Source(s): Authors' own calculation based on survey data

4.2 Descriptive Analysis of Research Variables

Descriptive statistics were used to provide an overview of respondents' perceptions regarding the variables examined in this study. The results indicate that all research variables were generally perceived positively by respondents.

Financial Reporting Compliance

The descriptive analysis shows that the mean score for the Financial Reporting Compliance variable was 4.11, indicating that respondents generally perceived financial reporting practices within BAZNAS and UPZ as being in the good category. The highest score was found in the statement regarding the completeness of zakat financial statements, with a mean value of 4.26, suggesting that financial statements are generally prepared comprehensively according to PSAK 109 requirements. Meanwhile, the lowest score was found in the timeliness of financial reporting, with a mean score of 4.06, although this score still falls within the good category.

Table 2. Descriptive Statistics of Financial Reporting Compliance

Variable	Mean	Category
Financial Reporting Compliance	4.11	Good

Source(s): Processed data, 2026

Internal Control System

The Internal Control System variable obtained relatively high scores, indicating that respondents considered the implementation of internal controls within BAZNAS and UPZ to be effective. Most respondents strongly agreed that control activities, monitoring processes, and communication mechanisms had been properly implemented. This finding suggests that BAZNAS Kota Baubau has established internal procedures that support accountability in zakat management.

Accountability of Zakat Fund Management

The average score of the Accountability of Zakat Fund Management variable was 4.51, indicating a very good category. This finding demonstrates that respondents perceive zakat fund management in BAZNAS and UPZ Kota Baubau as highly accountable, particularly in terms of transparency, reporting practices, and responsibility toward stakeholders. The highest score was observed in item Y.P3 with a mean value of 4.79, while the lowest score was observed in item Y.P9 with a mean value of 4.15, which still falls within the good category.

Table 3. Descriptive Statistics of Accountability

Variable	Mean	Category

Accountability of Zakat Fund Management	4.51	Very Good

Source(s): Processed data, 2026

4.3 Instrument Testing

Prior to hypothesis testing, validity and reliability tests were conducted to ensure that the research instruments accurately measured the intended constructs. The results indicated that all questionnaire items met the validity requirements and that the variables demonstrated acceptable reliability levels. Therefore, the instruments used in this study were considered appropriate for further statistical analysis.

4.4 Classical Assumption Tests

The normality test showed that the residual data were normally distributed. Furthermore, the multicollinearity test indicated that there were no serious correlations among independent variables, suggesting that multicollinearity was not present in the regression model. The heteroscedasticity test results demonstrated that the significance values for Financial Reporting Compliance and Internal Control Systems were 0.662 and 0.874, respectively, both exceeding the significance level of 0.05. Therefore, the regression model was free from heteroscedasticity problems and fulfilled the classical assumption requirements.

4.5 Hypothesis Testing Results

Partial Test (t-test)

The t-test results revealed that Financial Reporting Compliance had a significance value of 0.990, which is greater than 0.05. Therefore, H1 is rejected, indicating that financial reporting compliance does not significantly influence accountability. Conversely, the Internal Control System variable had a significance value of 0.000, which is lower than 0.05. Consequently, H2 is accepted, indicating that internal control systems significantly influence accountability in zakat fund management.

Table 4. Hypothesis Testing Results

Hypothesis	Relationship	Sig.	Decision
H1	Financial Reporting Compliance → Accountability	0.990	Rejected
H2	Internal Control System → Accountability	0.000	Accepted
H3	Financial Reporting Compliance and Internal Control System → Accountability	< 0.05	Accepted

Source(s): Processed data, 2026

Simultaneous Test (F-test)

The F-test results demonstrated that Financial Reporting Compliance and Internal Control Systems simultaneously have a significant effect on Accountability of Zakat Fund Management. Therefore, H3 is accepted. These findings indicate that the combination of transparent financial reporting and effective internal control mechanisms contributes to improving accountability practices within zakat institutions.

Coefficient of Determination (R^2)

The coefficient of determination analysis showed that the value of **R = 0.671**, indicating that approximately **67.1%** of the variation in accountability can be explained by Financial Reporting Compliance and Internal Control Systems. The remaining **32.9%** is influenced by other factors not included in this research model.

4.6 Discussion

The Effect of Financial Reporting Compliance on Accountability

The findings indicate that financial reporting compliance does not significantly influence accountability in zakat fund management. Although BAZNAS and UPZ have generally implemented PSAK 109 and demonstrated good financial reporting practices, compliance alone appears insufficient to directly improve accountability. Accountability in zakat institutions requires not only compliance with reporting standards but also effective implementation, supervision, transparency, and stakeholder engagement.

This result suggests that stakeholders may place greater emphasis on how financial information is managed, monitored, and communicated rather than solely on whether reporting standards are formally followed.

The Effect of Internal Control Systems on Accountability

The study found that internal control systems significantly affect accountability. This finding confirms that effective control mechanisms play an essential role in ensuring transparent and responsible zakat fund management. Strong internal controls help prevent fraud, reduce reporting errors, improve monitoring processes, and ensure compliance with organizational policies. The findings support previous studies by Pilomonu et al. (2021), which concluded that internal control systems positively contribute to improving zakat fund management performance. Effective internal controls ultimately strengthen public trust and institutional credibility.

Simultaneous Effect of Financial Reporting Compliance and Internal Control Systems

The simultaneous test demonstrates that financial reporting compliance and internal control systems jointly influence accountability. These findings imply that accountability cannot be achieved solely through compliance with accounting standards. Instead, accountability requires an integrated governance framework that combines transparent reporting with strong internal control mechanisms.
The results further indicate that improving governance practices within BAZNAS should focus on strengthening monitoring activities, enhancing information systems, improving communication channels, and ensuring continuous supervision over zakat fund management activities.

Research Implications

The findings provide important practical implications for zakat management institutions. BAZNAS should continue improving the implementation of internal control systems, particularly in monitoring activities, risk assessment, and information systems. Furthermore, although financial reporting compliance did not significantly affect accountability, maintaining compliance with PSAK 109 remains essential for supporting transparency and enhancing institutional legitimacy. Future studies are encouraged to include additional determinants of accountability, such as organizational commitment, transparency, governance quality, information technology utilization, and public trust, in order to provide a more comprehensive understanding of accountability practices in zakat institutions.

5. Conclusion

This study aims to examine the influence of financial reporting compliance and internal control systems on the accountability of zakat fund management at BAZNAS Kota Baubau. Based on the empirical findings, the study concludes that financial reporting compliance does not have a significant effect on the accountability of zakat fund management. Although BAZNAS and UPZ have generally implemented financial reporting practices in accordance with applicable standards, compliance with reporting standards alone is not sufficient to directly improve accountability. Accountability in zakat institutions requires not only proper reporting practices but also effective implementation, supervision, and transparency mechanisms.

In contrast, the internal control system has a significant positive effect on the accountability of zakat fund management. This finding indicates that effective control activities, proper risk assessment, monitoring processes, and information and communication mechanisms play a crucial role in ensuring transparent and accountable management of zakat funds. Furthermore, the simultaneous test reveals that financial reporting compliance and internal control systems jointly influence accountability. The coefficient of determination demonstrates that 67.1 percent of the variation in accountability can be explained by these two variables, while the remaining 32.9 percent is influenced by other factors not included in this study.

The findings provide several practical implications for zakat management institutions. First, BAZNAS and other zakat institutions should continuously strengthen their internal control systems, particularly in the areas of monitoring, risk management, and communication processes, to improve accountability and maintain public trust. Second, although financial reporting compliance was not found to significantly affect accountability, maintaining compliance with PSAK 109 remains essential to ensure transparency, consistency, and legitimacy in financial reporting practices. Third, policymakers and zakat institution managers should encourage the development of integrated governance systems that combine sound financial reporting practices with effective internal controls to achieve sustainable accountability. From a theoretical perspective, this study contributes to the literature on public sector accounting and Islamic accounting by providing empirical evidence regarding the determinants of accountability in local zakat institutions. The findings emphasize that accountability is not solely determined by compliance with reporting standards but also depends on the effectiveness of organizational control mechanisms.

This study has several limitations that should be considered when interpreting the findings. First, the study was limited to BAZNAS and UPZ in Baubau City; therefore, the results may not fully represent the conditions of other zakat institutions in different regions. Second, this study only examined two independent variables, namely financial reporting compliance and internal control systems, while other potentially important factors influencing accountability, such as organizational commitment, transparency, governance quality, leadership, and information technology utilization, were not included in the research model. Third, the study relied on questionnaire data, which may be subject to respondents' perceptions and potential response bias.

Future studies are encouraged to expand the research scope by including zakat institutions from different regions to improve the generalizability of the findings. In addition, future researchers should consider incorporating additional variables that may influence accountability, such as organizational governance, transparency, public trust, information technology adoption, and organizational culture. Future studies may also employ mixed-method approaches by combining quantitative and qualitative methods to obtain a deeper understanding of accountability practices and governance mechanisms in zakat institutions. Furthermore, longitudinal studies are recommended to examine changes in accountability practices over time and evaluate the long-term effectiveness of internal control systems and financial reporting compliance in improving zakat fund management..

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