

Implementing Accounting Information Systems for Financial Transparency and Accountability in Zakat Institutions

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This research aims to develop and implement a PSAK 109-based Accounting Information System (AIS) using the e-FAMS application to improve transparency and accountability in the financial management of zakat institutions. e-FAMS is designed using the *waterfall* method, which includes the stages of needs analysis, system design, implementation, testing, and maintenance. The implementation results show that e-FAMS supports real-time and accurate recording and reporting of zakat, infaq, and sadaqah transactions in accordance with PSAK 109 standards, which improves efficiency and reduces manual errors in reporting. With web-based features, the application allows flexible accessibility for management and provides high data security, thus strengthening public trust in zakat institutions. Digitalization through e-FAMS also simplifies the audit and reporting process, accelerating access to financial information needed by external parties. In conclusion, the implementation of e-FAMS provides an effective solution for zakat institutions in meeting applicable accounting standards and responding to public demands for professional and accountable financial management.

1. Introduction

Lembaga Amil Zakat (LAZ) in Indonesia has an important role in managing zakat, infaq, and sadaqah (ZIS) funds distributed to the community. Along with the growing need for financial accountability and transparency, these institutions are expected to carry out fund management in accordance with Financial Accounting Standard (FAS) No. 109 issued by the Indonesian Institute of Accountants (IAI) as ZIS accounting guidelines. PSAK 109 provides standard principles and procedures for recording, reporting, and presenting financial statements in zakat institutions, which aims to produce financial information that can be trusted and accessed by the public [1,2].

Previous research shows that the application of PSAK 109 has a positive impact on the quality of financial reporting of zakat institutions. Hasibuan [3] found that zakat institutions in Malang that implemented PSAK 109 showed a significant increase in reporting quality. Nasution [4] also highlighted the digital transformation by LAZISMU that strengthens the efficiency of standards-based reporting, thus helping the implementation of PSAK 109 more

effectively. In addition, Abidah et al. [1] emphasized that the PSAK 109 standard has improved the conformity of the financial statements of zakat institutions with the applicable rules in Indonesia.

The development of digital technology provides an opportunity for LAZ to update their information systems to be more accurate and transparent in reporting finances through digital-based systems. Rosele's study in Malaysia [5] shows that digitalization of zakat reporting provides reliability and efficiency, which can be a model for LAZ in Indonesia in the implementation of PSAK 109. Nassani et al. [6] also emphasized the role of Accounting Information System (AIS) as a link between digital technology and the strategic performance of zakat organizations to strengthen accountability and transparency.

By using a structured approach, such as the waterfall method, the development of accounting information systems that follow PSAK 109 is expected to support the financial reporting of zakat institutions effectively. Some other research [7–9] underline the importance of waterfall method in the development of zakat accounting system, which includes systematic stages to identify needs, design the system, and integrate modules required in financial reporting. Thus, the digitalization of SIA based on PSAK 109 is expected to answer the needs of zakat institutions for accurate, structured, and standardized financial reporting, and increase the accountability of zakat institutions in the eyes of the public.

2. Literature Review

PSAK 109

PSAK 109 is a Statement of Financial Accounting Standards issued by the Indonesian Institute of Accountants (IAI), specifically to regulate the accounting of zakat, infaq, and sadaqah managed by zakat management organizations (OPZ). This standard provides guidance on the recognition, measurement, presentation, and disclosure of zakat and infaq/sedekah in OPZ financial statements. PSAK 109 is designed to ensure that OPZ financial statements reflect transparency, accountability, and reliability in the management of funds entrusted to them by the community [10].

The management of zakat by zakat management organizations (OPZ) must be reported as a separate zakat fund in the financial statements and separate from the operating income of the zakat management entity. Likewise, infaq/sedekah funds must be presented as separate funds and not combined with zakat funds [11]

PSAK 109 applies to all zakat management organizations in Indonesia, both those managed by the government and community organizations, and aims to create harmony in the financial reporting of these organizations.

Lazismu

Scientifically, Lazismu can be seen as a faith-based philanthropic institution that contributes to the improvement of the social welfare of Indonesian society, especially those in the category of mustahik (zakat recipients) in need. Based on the principles of social justice in Islam, Lazismu implements various programs to empower the community, such as direct assistance, education programs, health improvement, economic development, and environmental management.

Based on the principles of social justice in Islam, Lazismu implements various programs to empower the community, such as direct assistance, education programs, health improvement, economic development, and environmental management. The various programs offered will be more easily accepted by the community if Lazismu carries out financial management transparency through the use of digitalization.

Digitalization of Lazismu's financial reports is an important strategic step to improve transparency, accountability, and operational efficiency in the management of zakat, infaq, and sadaqah funds [12]. In the digital era, relying on manual-based financial reports has limitations that can hinder quick and precise decision-making, as well as reduce the level of trust from donors and beneficiaries. With digitalization, Lazismu can carry out its role as a reliable zakat institution in managing people's funds and providing wider benefits to society.

e-Fams

e-FAMS (Electronic Financial you Accounting Management System) is a digital application specifically designed to support the management of zakat, infaq, sadaqah, and other social funds at Lembaga Amil Zakat, Infak, dan Sedekah Muhammadiyah (Lazismu). This application aims to improve transparency, accountability, and efficiency in the collection and management of public funds, in accordance with sharia principles and modern financial management standards.

Several features are presented in the e-Fams application such as:

1. Digital Donation Management. Facilitate online zakat, infaq, and sadaqah transactions through various payment methods such as bank transfers, e-wallets, and QRIS. Make it easy for donors to choose the type of donation and program they want to support.
2. Dashboard Transparency. Provides real-time reports showing total funds raised, allocation, and distribution of funds.
3. Mustahik Data Management. An integrated mustahik database allows for targeted identification and distribution of funds. Grouping mustahik according to the zakat category, such as fakir, miskin, and amil.
4. Financial Reporting. Automation in the preparation of financial statements based on PSAK 109. Easily accessible for internal and external audits.
5. Integration with Lazismu Program. Synchronization of Lazismu's flagship programs, such as education, health, economic empowerment, and humanitarian aid. Support the reporting of program achievements to the community.
6. Multiplatform Access. Accessible through the website and mobile application, it allows users to manage donations anytime and anywhere.

3. Methodology

This research uses a system development approach to build an integrated Accounting Information System (AIS) to improve transparency and accountability in the financial reporting of zakat institutions. The method used is the waterfall method, which is considered suitable for

projects with clear and structured stages. This model consists of five main stages, namely requirements analysis, system design, implementation, testing, and maintenance [1,13].

Requirement Analysis

This stage aims to understand the specific needs of zakat institutions related to the accounting information system to be developed. This process involves interviews with relevant parties in the zakat institution, such as financial managers and leaders, as well as observation of the existing workflow. In addition, a literature study is conducted to ensure that the system built is in accordance with PSAK 109, which is the accounting standard applicable to the management of zakat, infaq, and sadaqah funds in Indonesia [2,3]

System Design

After the user needs were identified, the design stage was carried out to design the system architecture, database structure, and user interface. The designed system architecture includes process flow diagrams, ERD (Entity Relationship Diagram) diagrams for the database, as well as interface mockups that will facilitate users in managing financial data. This design also ensures that the system can accommodate the various transactions required, including the recording of receipts and expenditures of ZIS funds, journaling, as well as the preparation of financial reports in accordance with PSAK 109 [5,6]

Implementation

At this stage, the design that has been made is translated into programming code and implemented in a ready-to-use application. Each module in the application is tested gradually to ensure each feature runs well and in accordance with the needs of zakat institutions. This application is developed by considering ease of use and data security, and can be accessed online so as to facilitate zakat managers in recording and reporting in real-time [14].

Testing

After implementation, a thorough testing of the system was carried out to ensure that the functionality of the system was in accordance with the initial requirements. Testing is carried out in several stages, namely unit testing to ensure each module functions correctly, integration testing to check compatibility between modules, and system testing to verify that the entire application runs according to user needs [7,8].

Maintenance

The final stage is maintenance, which includes bug fixes, system updates, as well as adjustments based on feedback from users. This maintenance is important to keep the system relevant and can continue to adapt to organizational needs and technological developments. With regular maintenance, it is expected that this accounting information system can provide long-term benefits for zakat institutions in improving their financial transparency and accountability [9].

This research is expected to produce a PSAK 109-based information system that can support the digitization of financial reports of zakat institutions and increase public trust through more transparent and accountable fund management.

4. Results and Discussion

This research shows that the application of Accounting Information System (AIS) based on PSAK 109 through the e-FAMS application has a significant impact in improving the transparency and accountability of zakat institutions. The e-FAMS system is designed to meet the needs of zakat institutions in terms of financial reporting that is accurate, transparent, and in accordance with recognized standards. In its implementation, e-FAMS allows real-time recording of receipts and expenditures of zakat, infaq and sadaqah funds. This makes it easier for the management of zakat institutions to monitor the latest financial conditions, providing better control over the flow of incoming and outgoing funds. The implementation of PSAK 109 through e-FAMS shows the importance of AIS in ensuring that financial recording and reporting is carried out systematically and consistently, so that the resulting reporting results are reliable and in accordance with the needs of the institution to maintain public accountability [1,2].

The screenshot shows the e-FAMS web application interface. The sidebar menu includes: Dashboard, Penerimaan, Pengeluaran, Riwayat Penjurnalan, Jurnal Penerimaan, Jurnal Pengeluaran, Jurnal Umum, Laporan, Data Master, Pengaturan, and Panduan Pengguna. The main content area displays a 'Filter Data' section with 'Periode Anggaran: 2022/2023' and 'Tanggal Transaksi: dd/mm/yyyy'. Below this is a table of transactions with columns: Tanggal Transaksi, Akun Kredit (Penerimaan), Kredit, Akun Debit (Kas), Debit, Referensi, and Penyeto. The table contains 5 entries for August 2024. At the bottom, it shows 'Showing 1 to 5 of 5 entries' and navigation buttons for 'Previous', '1', and 'Next'.

Tanggal Transaksi	Akun Kredit (Penerimaan)	Kredit	Akun Debit (Kas)	Debit	Referensi	Penyeto
12 Agustus 2024	42000.00.00 - Penerimaan Dana Infaq/Sedekah	1.500.000	11102.02.01 - Kas Bank Dana Infaq/Sedekah-BSI	1.500.000	JPNM-2022-3	Rahmat :
10 Agustus 2024	41000.00.00 - Penerimaan Dana Zakat	100.000	11102.01.01 - Kas Bank Dana Zakat-BSI	100.000	JPNM-2022-2	Rahmat :
10 Agustus 2024	41000.00.00 - Penerimaan Dana Zakat	200.000	11102.01.01 - Kas Bank Dana Zakat-BSI	200.000	JPNM-2022-1	Rahmat :
09 Agustus 2024	41000.00.00 - Penerimaan Dana Zakat	150.000	11102.01.01 - Kas Bank Dana Zakat-BSI	150.000	JPNM-2022-4	Rahmat :
08 Agustus 2024	41000.00.00 - Penerimaan Dana Zakat	50.000	11102.01.01 - Kas Bank Dana Zakat-BSI	50.000	JPNM-2022-5	Dwi Senj

A key benefit of e-FAMS is its ability to support transparency in the management of zakat funds. With features such as automatic journaling and access to financial reports in accordance with PSAK 109 standards, e-FAMS is able to reduce the potential for human error in the journaling process and create an efficient and structured workflow. The implementation of e-FAMS also facilitates the internal and external audit process, considering that the financial data recorded in the system can be accessed and verified easily by the authorities. The automation feature in e-FAMS allows zakat institutions to save time and resources in preparing financial reports manually, which was previously a challenge in maintaining efficiency in non-profit institutions. This research corroborates the findings from Rosele [5] which shows that digitization of financial systems not only improves efficiency but also provides higher accessibility, which is important for institutions that manage public funds.

The screenshot shows the e-FAMS web application interface. The sidebar menu on the left includes: Dashboard, Penerimaan, Pengeluaran, Riwayat Penjumlahan, Laporan, Data Master, Kode Akun, Kode Anggaran, Biodata Pengguna, Set Akun Penerimaan, Set Akun Pengeluaran, Set Akun Kas, and Pengaturan. The main content area displays a dashboard for budget codes (Kode Anggaran) with the following table:

Kode Anggaran	Nama Anggaran	Aksi
1.002.00.00.00	Penerimaan Dana Zakat	Ubah Hapus
1.002.01.00.00	Penerimaan Dana Zakat dari Entitas	Ubah Hapus
1.002.02.00.00	Penerimaan Dana Zakat dari Individu	Ubah Hapus
1.003.00.00.00	Penerimaan Dana Infak/Sedekah	Ubah Hapus
1.003.01.00.00	Penerimaan Dana Infak/Sedekah Terikat (Muqayyadah)	Ubah Hapus
1.003.02.00.00	Penerimaan Dana Infak/Sedekah Tidak Terikat (Mutiaqah)	Ubah Hapus
1.004.00.00.00	Penerimaan Dana Amil	Ubah Hapus
1.004.01.00.00	Bagian Amil dari Dana Zakat	Ubah Hapus
1.004.02.00.00	Bagian Amil dari Dana Zakat - Ashnaf Sabillillah	Ubah Hapus
1.004.03.00.00	Bagian Amil dari Dana Infak/Sedekah	Ubah Hapus

The interface also includes a search bar, a table with 10 entries, and pagination controls showing 1 to 10 of 195 entries.

The existence of e-FAMS also impacts the operational efficiency of zakat institutions, as the web-based feature allows access to financial data from various locations, providing more flexibility for management and finance staff. In addition, the security aspect in e-FAMS is designed to ensure that the financial data of zakat institutions is protected from unauthorized access, thus strengthening the integrity and public trust in the institution. By adopting this system, zakat institutions can ensure that financial information can only be accessed by authorized parties, which is very important in maintaining public trust in the transparency and security of zakat fund management [4,6].

Overall, the implementation of e-FAMS in zakat institutions does not only function as a financial recording tool, but also as an instrument to improve financial information disclosure and build public trust. With reports that can be accessed in real-time, the public can see that zakat funds are managed responsibly and professionally. This research shows that technology such as e-FAMS provides an effective solution for zakat institutions in responding to public demands for transparency and accountability, as well as supporting non-profit organizations to achieve better performance through modernizing digital-based financial reporting systems. This digitalization initiative is expected to be an example for other zakat institutions in Indonesia to adopt strict accounting standards, such as PSAK 109, in an effort to increase public trust and participation in the distribution of zakat through formal institutions [7,13].

5. Conclusion

The implementation of e-FAMS as an accounting information system based on PSAK 109 successfully fulfilled the needs of zakat institutions in terms of transparency and accountability of fund management. This system improves efficiency in recording and reporting financials in real-time, which is in line with accounting standards to ensure accuracy and transparency of information for the public. Guaranteed data security also strengthens public trust in zakat institutions.

The digitization offered by e-FAMS not only supports the fulfillment of accounting standards but also makes zakat institutions more responsive to the needs of the community for accessible and verifiable financial reports. The implementation of e-FAMS is expected to be a model for other zakat institutions in utilizing technology to achieve more accountable and professional fund management in this digital era.

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