Undergraduate Program in Economics Sharia
Faculty of Economics and Business
University of Muhammadiyah Pekajangan Pekalongan
August, 2025

ABSTRACT

Istiannah
The Application of PSAK 409 In Enhancing Public Trust in the Management of Zakat, Infak, and Sedekah Funds at Lazismu Pekalongan

This study aims to analyze the application of PSAK 409 in the management of Zakat, Infak, and Sedekah (ZIS) funds at Lazismu Pekalongan, identify challenges and obstacles in implementation, and describe efforts to enhance public trust. The research method employed a descriptive qualitative approach with data collection techniques including interviews, observations, and documentation. The research findings indicate that: (1) Lazismu Pekalongan has implemented PSAK 409 as the primary accounting standard in managing ZIS funds, covering recognition, measurement, presentation, and disclosure of structured, accurate, and accountable financial statements; (2) The main challenges include technical adjustments to the recording system and variations in the use of accounts (COA) between regions, which were addressed through internal training and intensive coordination; (3) Efforts to enhance public trust were carried out through transparent routine financial reporting, documentation of fund disbursement, and responsiveness to information requests via social media, pamphlets, and WhatsApp groups for Muzakki. The research conclusion confirms that the implementation of PSAK 409 plays a crucial role in strengthening accountability, transparency, and public trust in the management of ZIS funds.

Keywords: *PSAK 409, ZIS Funds, Public Trust, Lazismu*

Program Studi Ekonomi Syariah
Fakultas Ekonomika Dan Bisnis
Universitas Muhammadiyah Pekalongan Pekajangan
Agustus, 2025

ABSTRAK

Istiannah
PENERAPAN PSAK 409 DALAM MENINGKATKAN KEPERCAYAAAN PUBLIK TERHADAP PENGELOLAAN DANA ZAKAT, INFAK, SEDEKAH DI LAZISMU PEKALONGAN

Penelitian ini bertujuan untuk menganalisis penerapan PSAK 409 dalam pengelolaan dana Zakat, Infak, dan Sedekah (ZIS) di Lazismu Pekalongan, mengidentifikasi tantangan dan kendala implementasi, serta mendeskripsikan upaya peningkatan kepercayaan publik. Metode penelitian menggunakan pendekatan kualitatif deskriptif dengan teknik pengumpulan data melalui wawancara, observasi, dan dokumentasi. Hasil penelitian menunjukkan bahwa: (1) Lazismu Pekalongan telah mengimplementasikan PSAK 409 sebagai standar akuntansi utama dalam pengelolaan dana ZIS, mencakup pengakuan, pengukuran, penyajian, dan pengungkapan laporan keuangan yang terstruktur, akurat, dan akuntabel; (2) Tantangan utama meliputi penyesuaian teknis sistem pencatatan dan variasi penggunaan akun (COA) antar wilayah, yang diatasi melalui pelatihan internal dan koordinasi intensif; (3) Upaya peningkatan kepercayaan publik dilakukan melalui transparansi laporan keuangan rutin, dokumentasi penyaluran dana, serta responsif terhadap permintaan informasi via media sosial, pamflet, dan grup whatsApp *muzakki*. Simpulan penelitian menegaskan bahwa penerapan PSAK 409 berperan krusial dalam memperkuat akuntabilitas, transparansi, dan kepercayaan masyarakat terhadap pengelolaan dana ZIS.

Kata Kunci: PSAK 409, Dana ZIS, Kepercayaan Publik, Lazismu