

## The Role of Maqashid Sharia-Based Zakat Accounting in Supporting the Achievement of Sustainable Development Goals (SDGs) at BAZNAS North Sumatra

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### Abstract

This study examines the role of maqashid al-sharia-based zakat accounting in supporting the achievement of the Sustainable Development Goals (SDGs) at the National Zakat Agency of North Sumatera Province. Using a descriptive qualitative approach and an interpretive paradigm, the research explores the implementation of PSAK 109, the integration of maqashid al-sharia values, and the contribution of zakat programs to SDG targets. Data were collected through in-depth interviews, direct observations, and analysis of financial statements and program reports issued by National Zakat Agency. The findings reveal that National Zakat Agency North Sumatra has applied zakat accounting in accordance with PSAK 109 to ensure transparency and accountability, although the measurement of maqashid-oriented social impact has not yet been fully quantified. Core maqashid values such as *hifz al-mal*, *hifz al-nafs*, and *hifz al-aql* are reflected in the institution's flagship programs, including Sumatera Utara Makmur, Sumatera Utara Sehat, and Sumatera Utara Cerdas, which contribute directly to SDG 1 (No Poverty), SDG 3 (Good Health and Well-being), SDG 4 (Quality Education), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reduced Inequalities). The study highlights that zakat accounting serves not only as a financial reporting mechanism but also as an instrument for promoting social and spiritual development aligned with maqashid al-sharia. Nonetheless, challenges remain in developing measurable indicators, strengthening human resource capacity in sharia-based accounting, and aligning maqashid values with SDG targets. The study recommends the development of a Maqashid-SDGs Index and enhanced competency building to strengthen the role of zakat in sustainable development. Overall, the findings reinforce the potential of zakat accounting as a model of Islamic sustainable accounting oriented toward societal welfare and long-term impact

**Keywords:** Zakat Accounting; Maqashid Shariah; Sustainable Development Goals



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### INTRODUCTION

Zakat is an important instrument in Islamic economic architecture that functions not only as an individual act of worship but also as a mechanism for socio-economic redistribution to reduce poverty and inequality. In the Indonesian context, zakat management has been modernized through formal institutions, particularly the National Zakat Agency (Baznas) as the national authority tasked with collecting, distributing, and supervising the use of zakat funds. National reports and academic studies show that the potential for zakat in Indonesia is enormous, but the realization of its collection and the effectiveness of its utilization are still far from optimal, raising questions about how effective the National Zakat Agency is in optimizing this potential for the welfare of society (Apriliyah & Fianto, 2022). Zakat is one of the main instruments in the Islamic economic system that has great potential to reduce poverty, improve community welfare, and support sustainable development goals (SDGs). In Indonesia, zakat

management is becoming increasingly structured through a network of central and regional National Zakat Agencies; national zakat management reports and zakat statistics show growth in the number of zakat managers and improvements in distribution and reporting in the last period. This situation opens up opportunities for zakat to contribute directly to several SDG targets, particularly poverty eradication (SDG 1), hunger reduction (SDG 2), and inequality reduction (SDG 10).

Theoretically, zakat can play a dual role, as an instrument of social solidarity and as initial capital for the economic empowerment of mustahik (zakat recipients). International literature and bibliometric studies on zakat show an increase in academic attention to the effectiveness of zakat distribution, the relationship between zakat and sustainable development goals (SDGs), and the role of zakat as an instrument in poverty alleviation if managed productively and accountably. These findings encourage the need for empirical research that evaluates zakat management practices at the operational level, including distribution policies, monitoring mechanisms, and economic impacts on beneficiaries (Maziah et al., 2021; Wahyuni et al., 2024). However, the potential for zakat to be effective in supporting the SDGs greatly depends on the quality of governance, accountability, and the zakat accounting reporting system used by the managing institutions. Transparent zakat accounting based on the principles of *maqashid al-syariah*, which emphasizes sharia objectives such as the protection of life, property, intellect, lineage, and religion, can ensure that the allocation and utilization of zakat funds not only fulfill legalistic aspects but also provide sustainable socio-economic benefits for mustahik. Several recent conceptual and empirical studies show how the application of *maqashid* can enrich the performance assessment framework of zakat institutions and align it with development objectives (Embun Baining et al., 2024; Mustafida et al., 2020).

At the national level, the National Zakat Agency publishes zakat management reports containing data on collection, allocation, and strategic programs. However, when analyzed in more detail, there is a disparity between the estimated national zakat potential and the actual collection. This phenomenon indicates structural challenges such as compliance with zakat obligations, donor awareness, the capacity of zakat management organizations, and program integration between the Indonesian Zakat Agency and other philanthropic actors. This situation provides scope for research to explore the factors that influence the effectiveness of zakat management in specific regions, including North Sumatra, which has its own demographic, economic, and cultural characteristics (Rasyid, 2025). Specifically for the context of North Sumatra, the North Sumatra Provincial National Zakat Agency has published management and financial reports that record the distribution of ZIS (zakat, infaq, sadaqah) to a large number of beneficiaries and empowerment activities. The operational data and financial reports of the North Sumatra National Zakat Agency provide an empirical basis for analyzing the extent to which current accounting and reporting practices support the effectiveness of programs in achieving SDG-related indicators at the provincial level. This analysis is important because variations in zakat management practices between regions can affect the contribution of local zakat to development targets. The focus on North Sumatra is important because this province is one of the regions with a large Muslim population and significant zakat potential. The North Sumatra Provincial National Zakat Agency regularly publishes financial reports and management reports containing data on zakat collection, distribution patterns, and community empowerment programs. Previous local studies have shown varying results: some studies found that economic empowerment programs through zakat in North Sumatra were able to have a positive effect on micro-business activities and increase the income of mustahik, while other studies highlighted issues of efficiency, accountability, and limitations in monitoring mechanisms that limit the long-term impact of these programs. Therefore, a systematic and

empirical study on the effectiveness of the North Sumatra National Zakat Agency is highly relevant to identify best practices as well as implementation barriers (husdiana, 2023).

From the perspective of zakat performance evaluation methodology, the literature proposes several indicators that can be used to measure effectiveness: allocation to collection ratio, achievement of recipient welfare indicators (income, assets, food security), administrative efficiency, and program sustainability (e.g., productive vs. consumptive programs). In addition, a mixed-method approach combining quantitative analysis of financial reports and program data with qualitative interviews and case studies is often recommended to capture nuances of implementation that are not captured by numbers alone. The use of these comprehensive indicators allows for an assessment of whether zakat funds are not only distributed to mustahik, but also have an impact on sustainable welfare improvement (Dermawan et al., 2023). A number of bibliometric studies and systematic reviews also highlight trends in zakat research that need to be strengthened: empirical research based on primary data at the regional level, evaluation of the long-term impact of zakat empowerment programs, and analysis of the governance of zakat institutions that integrates aspects of transparency, accountability, and sharia compliance. This research gap opens up opportunities to present concrete scientific contributions through case studies of the North Sumatra National Zakat Agency, particularly in assessing whether the programs implemented are in line with the principles of productive empowerment and whether fund management is carried out efficiently and accountably (Rosyidi et al., 2024).

Against this backdrop, this study aims to: (1) measure the effectiveness of the North Sumatra Provincial National Zakat Agency in optimizing zakat potential through key management indicators (collection, allocation, efficiency ratio, and mustahik outcomes); (2) identify factors that hinder and promote the effectiveness of zakat management at the provincial level; and (3) formulate practical policy recommendations that can increase the contribution of zakat to the welfare of the people in North Sumatra. The findings are expected to provide practical benefits for the management of the National Zakat Agency, regional policy makers, and academics who study the role of zakat in the social welfare system (Baznas.go.id). Conceptually, this study will combine the theoretical framework of zakat-based economic empowerment, the theory of non-profit (philanthropy) organizational governance, and the program evaluation approach. In practical terms, the research will utilize financial and performance report data from the North Sumatra Provincial National Zakat Agency, program documentation, and in-depth interviews with zakat administrators, mustahik, and relevant stakeholders to produce a holistic picture of the effectiveness of zakat management in the field. This approach is expected to bridge the gap between administrative data and the experiences of beneficiaries so that the recommendations produced are applicable and evidence-based (Dermawan et al., 2023).

## **RESEARCH METHODS**

This study uses a descriptive qualitative approach with an interpretive paradigm. This approach was chosen because the study focuses on understanding the meaning and implementation of the concept of zakat accounting based on maqashid sharia in the practical context of zakat institutions. The purpose of this study is to explore in depth how zakat accounting practices can contribute to the achievement of the Sustainable Development Goals (SDGs), particularly in the aspects of poverty alleviation (Goal 1), quality education (Goal 4), and economic welfare (Goal 8). This approach allows researchers to interpret the values of maqashid syariah, such as hifz al-mal, hifz al-nafs, and hifz al-din, which are internalized in the process of zakat reporting and distribution at the North Sumatra National Zakat Agency. The

research was conducted at the National Zakat Agency (BAZNAS) of North Sumatra Province, which is the official zakat management institution with economic empowerment programs for the community.

### **Types and Sources of Data**

Primary data was obtained directly from in-depth interviews with:

1. Leaders of the North Sumatra National Zakat Agency (Chair, Vice Chair of Finance and Distribution).
2. Accounting and finance staff of the National Zakat Agency.
3. Mustahik (zakat beneficiaries) and muzakki (zakat givers).

Secondary data was obtained from:

1. Financial reports of the National Zakat Agency.
2. Zakat accounting guidelines (PSAK 109).
3. Regional SDGs planning and reporting documents.
4. Scientific literature and journals related to maqashid syariah, zakat accounting, and SDGs.

### **Data Collection Techniques**

Interview techniques were used to explore information regarding:

1. The process of recording and reporting zakat.
2. The integration of maqashid sharia values in accounting policies and practices.
3. Zakat administrators' perceptions of zakat's contribution to the SDGs.

The researcher conducted direct observations of the process of collecting, recording, and distributing zakat at the National Zakat Agency. These observations helped to understand the social and spiritual context underlying zakat accounting practices. Data collection was carried out through analysis of financial reports, internal policy documents, and SDG program reports integrated with zakat activities.

### **Data Analysis Techniques**

Data analysis using thematic analysis methods with the following steps:

1. Data Reduction. Selecting relevant data related to zakat accounting practices, maqashid syariah, and SDGs.
2. Theme Categorization (Coding). Data is categorized based on the following main themes: Accountability and transparency of zakat accounting; Implementation of maqashid syariah in zakat management; Contribution to SDG goals.
3. Conclusion Drawing. Concluding the relationship between maqashid syariah-based zakat accounting practices and their contribution to SDGs.

## **RESEARCH RESULTS AND DISCUSSION**

### **Thematic Analysis**

The analysis was conducted based on interviews, observations, and documentation, then grouped into three main themes: Implementation of Zakat Accounting at the North Sumatra National Zakat Agency BAZNAS has implemented PSAK 109 (Accounting for Zakat, Infak, and Sedekah) as a guideline for its financial reporting. From the results of interviews with the finance department and internal auditors, the following findings were obtained:

1. The recording process is carried out based on sharia accounting, with a separation between zakat, infak, and amil funds.

2. Financial reports are audited by independent auditors and announced publicly, thereby strengthening the institution's accountability and transparency.
3. However, in practice, the preparation of reports does not fully reflect the objectives of sharia maqashid, for example, indicators of social benefit (maslahah) are not explicitly measurable.

Interpretation: The zakat accounting system that is currently implemented still focuses on compliance with standards (PSAK 109) and has not fully internalized the dimensions of sharia objectives such as justice, welfare, and preservation of the community's wealth (hifz al-mal).

### **Integration of Maqashid Sharia Values in Zakat Accounting**

The values of maqashid syariah, namely hifz al-din (preservation of religion), hifz al-nafs (soul), hifz al-aql (mind), hifz al-nasl (progeny), and hifz al-mal (wealth) have begun to be integrated into BAZNAS's operational activities. The interview results show that:

1. The Sumatera Utara Sehat program represents hifz al-nafs because it protects the health of mustahik.
2. The Sumatera Utara Cerdas program illustrates hifz al-aql with its focus on education.
3. The Sumatera Utara Makmur program upholds hifz al-mal through productive economic empowerment.

However, the integration of maqashid syariah in accounting reporting is still narrative in nature, without quantitative indicators or systematic social performance measurements. Zakat accounting based on maqashid syariah at the National Zakat Agency is not yet fully formally measurable, but it has begun to serve as a moral and spiritual guideline in the process of recording and distributing zakat.

### **The Contribution of Zakat Accounting to the Achievement of SDGs**

The analysis shows that the implementation of zakat accounting contributes directly to several SDG goals, namely:

<b>BAZNAS Program</b>	<b>Relevant SDG Goals</b>	<b>Identified Social Impact</b>
Prosperous North Sumatra (Productive Economy)	Goal 1 & 8	Poverty reduction and increased income for mustahik
North Sumatra Smart (Education)	Goal 4	Access to education for children from poor families
North Sumatra Healthy (Health)	Goal 3	Improved health for the dhuaafa community
North Sumatra Caring (Social)	Goal 10	Reduction of social inequality

Source: Research processed in 2025

Documentation data shows that more than 65% of productive zakat funds are channeled to economic empowerment programs, and around 20% of funds are for education and health. This demonstrates the strategic orientation of the National Zakat Agency towards sustainable development (SDGs). Zakat accounting serves as a measure of social accountability, ensuring that every rupiah of zakat has social added value in line with maqashid sharia and SDGs.

### **Data Triangulation**

Triangulation was conducted by comparing:

1. Interview Data: The perceptions of leaders and staff regarding the objectives of maqashid syariah and SDGs.

2. Observation Data: The process of zakat distribution that emphasizes the principles of benefit and equity.
3. Documentation Data: Financial reports and annual reports of the National Zakat Agency for 2023–2024.

The triangulation results reinforce that the North Sumatra National Zakat Agency has implemented the principles of maqashid syariah operationally, although this has not yet been fully measured in the formal accounting system.

### **Integration Model of Zakat Accounting, Maqashid Syariah, and SDGs**

<b>Aspect</b>	<b>Dimension of Maqashid Syariah</b>	<b>Zakat Accounting Indicators</b>	<b>Related SDGs Goals</b>
Hifz al-Mal	Trustworthy and efficient management of community assets	Zakat financial statements, PSAK 109	Goal 1, Goal 8
Hifz al-Aql	Education for beneficiaries and donors	“North Sumatra Smart” scholarship program	Goal 4
Hifz al-Nafs	Community health and welfare	“Healthy North Sumatra” program	Goal 3
Hifz al-Din	Spiritual values in zakat management	Ethics and integrity in zakat management	Goal 16
Hifz al-Nasl	Empowerment of underprivileged families	Microeconomic program	Goal 10

Source: Research processed in 2025

This model shows a direct link between zakat accounting practices, the values of maqashid syariah, and sustainable development goals (SDGs).

## **Discussion**

### **Zakat Accounting as an Instrument of Accountability and Development**

The results of the study show that the North Sumatra National Zakat Agency has implemented PSAK 109 (Accounting for Zakat, Infak, and Sedekah) in the preparation of its financial statements. The application of this standard ensures that all zakat funds are recorded transparently, accountably, and in accordance with sharia principles, meaning that they are not only collected and distributed, but also reported using mechanisms that allow for auditing and clear separation of funds. This view is in line with sharia accounting literature, which emphasizes that accounting in Islamic institutions is not merely an economic measurement tool, but also a tool for accountability to God and society. In a study by (Basri et al., n.d.) It was found that Muslim scholars view the accountability of Islamic religious organizations as not only fulfilling legal or regulatory obligations, but also vertical relations with God. Meanwhile, in a general study of Islamic accounting, it is mentioned that according to (Haniffa & Hudaib, 2010; Salem Bayou, 2017), Islamic accounting aims to ensure economic justice through formal procedures, objective measurements, controls, and reporting in accordance with sharia principles. The findings of this study reinforce the theory that zakat accounting as implemented through PSAK 109 is not merely a technical reporting matter, but an instrument of spiritual and social accountability. With an honest and transparent reporting system, the North Sumatra National Zakat Agency has been able to foster public trust, an aspect that is often referred to in the literature as a key prerequisite for the success of zakat institutions. Transparency helps minimize the risk of being trusted but unverified, and strengthens the legitimacy of the institution in the eyes of the people. Furthermore, zakat accounting serves as a bridge between two dimensions: religious obligations (zakat as one of the pillars of Islam) and social

responsibility (community development). Thus, zakat accounting can be viewed within the framework of Sharia accounting concepts based on Maqashid Syariah (Sharia objectives). The implementation of accounting that refers to standards such as PSAK 109 indicates that zakat institutions not only collect and distribute zakat, but also demonstrate that its use is in accordance with Sharia objectives: community welfare, social justice, and trust. As a critical filter, it should be noted that literature that explicitly mentions the application of PSAK 109 in zakat institutions is still limited. However, the theoretical framework clearly supports the interpretation that sharia financial reporting has vertical (to Allah) and horizontal (to the community) dimensions. With evidence of the application of PSAK 109, institutions such as BAZNAS can be considered to be operating within a comprehensive accountability framework, not merely a regulatory obligation.

### **Integration of Maqashid Sharia Values in Zakat Accounting Practices**

The concept of Maqāṣid al Shari‘ah emphasizes five main objectives, namely: *hifz al-dīn* (protecting religion), *hifz al-nafs* (protecting life/soul), *hifz al-‘aql* (protecting reason), *hifz al-nasl* (protecting offspring), and *hifz al-māl* (protecting property). This framework serves as a normative foundation that ensures that economic or social activities truly provide benefit (*maslahah*) and prevent harm (*mafsadah*). For example, BAZNAS North Sumatra has implemented these values in various programs:

1. The “Healthy North Sumatra” program represents the aspect of *hifz al-nafs* by maintaining the health of the *mustahik*.
2. The “Smart North Sumatra” program upholds the aspect of *hifz al-‘aql* by providing access to education.
3. The “Prosperous North Sumatra” program reflects *hifz al-māl* through productive economic empowerment.
4. The “Caring North Sumatra” program reflects both *hifz al-dīn* and *hifz al-nasl* by providing sustainable assistance to underprivileged families

The findings are consistent with (Dusuki & Abdullah, 2007) which states that *maqāṣid syariah* serves as an ethical framework for assessing the extent to which Islamic economic activities are capable of achieving the welfare of the people. The doctrine of corporate social responsibility (CSR) offers an instructive understanding of CSR from an Islamic perspective. In particular, the implication of *maqāṣid al-Shari‘ah* (the Shari‘ah’s objectives) and the application of *maslahah* (the public good) to CSR are discussed in detail. In the context of zakat accounting, the application of *maqāṣid syariah* encourages the recording and reporting process to not only fulfill formal compliance aspects such as accounting standards (PSAK) but also reflect social and spiritual benefits. This means that the paradigm shift that has occurred at BAZNAS North Sumatra from ordinary financial reporting to value-based reporting is important to reflect that zakat and empowerment programs are not only “recorded” but also “felt” by the community. Furthermore, the literature shows that the implementation of *maqāṣid syariah* in the financial and social sectors has indeed become the focus of contemporary research. For example, studies show that the application of *maqāṣid syariah* can influence the performance of Islamic financial institutions, including indicators of individual education (*Tahdhib al-Fard*), the development of justice (*Iqāmat al-‘Adl*), and the improvement of welfare (*Jalb al-Maslahah*) (Hidayat et al., 2019). Thus, the programs of the North Sumatra National Zakat Agency are not only routine operations but also a form of realization of the *maqāṣid sharia* framework. This shows how sharia economic democracy can be realized in zakat programs, where religion, spirit, reason, lineage, and wealth are all given equal consideration. The use of the *maqasid syariah* framework

in zakat accounting and social impact reporting reinforces the value that zakat is not merely a financial obligation but a transformative instrument for the benefit of the people (Hosen et al., 2019).

### **The Relationship between Zakat Accounting and Sustainable Development Goals (SDGs)**

This study found that zakat accounting practices contribute directly to several SDG goals, particularly:

<b>SDG Goals</b>	<b>Relevant Zakat Agency Program</b>	<b>Meaning of Maqashid Syariah</b>
Goal 1 – No Poverty	Prosperous North Sumatra (Productive Economy)	<i>Hifz al-mal</i>
Goal 3 – Good Health and Well-being	Healthy North Sumatra (Health Services)	<i>Hifz al-nafs</i>
Goal 4 – Quality Education	Smart North Sumatra (Scholarships)	<i>Hifz al-aql</i>
Goal 8 – Decent Work & Economic Growth	Micro businesses for the poor	<i>Hifz al-nasl</i>
Goal 10 – Reduced Inequalities	Caring North Sumatra (Social Assistance)	<i>Hifz al-din</i>

Source: Research results processed in 2025

Zakat accounting based on maqashid syariah offers a strong normative and practical framework for placing zakat reporting as part of the sustainable development agenda. Theoretically, maqashid al-syariah, which emphasizes the protection of religion, life, intellect, lineage, and property, intersects with SDG dimensions such as poverty eradication, economic well-being, and social justice; therefore, integrating maqashid values into zakat accounting practices strengthens the legitimacy of zakat as a social policy instrument relevant to SDG targets. This approach has been discussed conceptually in studies linking Islamic Social Finance with sustainable development goals (Tok et al., 2022). From an implementation perspective, many empirical studies show that zakat management directed towards productive programs and empowerment models can improve the welfare of recipients and reduce inequality in line with the SDG goals of poverty reduction and inequality reduction. For example, analysis of productive zakat programs reports positive impacts on the welfare of recipients when programs are designed and executed with clear empowerment mechanisms. Such empirical findings reinforce the argument that zakat accounting reports are not merely an accounting formality, but rather a tool for measuring and accounting for real social contributions to the SDGs (Mawardi et al., 2023). However, to truly make zakat accounting Islamic sustainable accounting, comprehensive performance indicators and measurement frameworks are needed, not just reports on revenue and distribution. Research that developed a sustainability index for Islamic Social Finance programs emphasizes the importance of multi-dimensional metrics (funding, donor engagement, control and oversight, empowerment outcomes) to assess the long-term success of zakat programs. Such an index enables zakat accounting to communicate measurable, repeatable, and comparable social impacts, a prerequisite for zakat reporting to truly support the achievement of the SDGs (Widiastuti et al., 2022).

### **The Role of Zakat Accounting in Improving Social Sustainability**

The practice of zakat accounting in institutions such as the National Zakat Agency now goes beyond its traditional administrative function (simply recording receipts and distributions). As the literature shows, impact measurement instruments for zakat are now increasingly sophisticated and diverse. Research (Akuntansi Syariah et al., 2021) identify several tools for measuring the impact of zakat, such as Social Return on Investment (SROI), Center of Islamic Business and Economic Studies (CIBEST), Sustainable Livelihood Impact



Assessment (SLIA), and the National Zakat Agency's own index (BI-WAS). By using such instruments, the National Zakat Agency's reports can present transformational data, such as the percentage of mustahik who have become muzakki, an increase in the income of productive aid recipients, or a decrease in dependence on social assistance, as you described. This marks the function of zakat accounting as a social impact measurement tool, not just ordinary accounting records. This transformation is very much in line with the Maqāṣid al-Syariah framework. Study (Hadi et al., 2024), emphasizes that Maqāṣid Shariah can be a comprehensive ethical framework for measuring organizational performance. By integrating Maqāṣid (preservation of wealth, hifz al-māl, and social welfare), zakat institutions can evaluate not only financial performance but also the impact of maqāṣid (shariah objectives) on society.

This ultimately forms what can be categorized as Islamic Social Reporting (ISR) in the context of zakat. ISR not only reports on Sharia obligations or zakat funds, but also reveals how these funds actually contribute to the welfare of the people (maslahah al-'ammah), as well as national (global) development indicators. In the context of Islamic banking, (M. Wahyudi et al., 2025) Using the ISR approach, Maqāṣid Syariah, intellectual capital, and sharia compliance to measure bank performance holistically shows how integral sharia-based social reporting is in assessing the performance of Islamic institutions. Furthermore, literature in the field of Islamic Social Finance (ISF) (I. Wahyudi et al., 2025) In its systematic study, it found that ISF instruments (including zakat) contribute significantly to the SDGs, particularly poverty (SDG 1) and hunger (SDG 2), and that digital transformation strengthens the operational effectiveness and reach of programs. This is very consistent with the phenomenon of the National Zakat Agency using zakat distribution data in its financial reports to demonstrate its contribution to development indicators.

### **Challenges in Implementing Zakat Accounting Based on Maqashid Sharia**

Although the implementation of zakat programs oriented towards maqāṣid has been relatively successful, recent studies confirm the existence of three main challenges that you mentioned, namely the limitations of maqāṣid measurement instruments, the capacity of sharia accounting human resources, and the lack of integration of reporting with SDG indicators, and offer practical solutions. Measurement instrument issues: contemporary literature assesses that there is no integrated and standardized index capable of simultaneously quantifying the contribution of zakat to each maqāṣid objective and SDG target. Several measurement efforts (Maqashid Index, Abu Zahrah approach) show potential, but are still sectoral in nature and have not been standardized across amil institutions. The inconsistency of these metrics makes it difficult to compare performance between institutions and evaluate the impact on SDG targets (Dimasqi et al., 2023; Islam Negeri Maulana Malik Ibrahim et al., 2022). The capacity of sharia accounting human resources remains a technical implementation barrier. A systematic review study suggests that many financial and reporting staff have not received adequate training on maqāṣid concepts, including how to translate them into measurable economic, social, and environmental indicators, so that reports tend to focus on inputs and outputs rather than outcomes related to welfare and sustainability. Recommended solutions include: a competency-based maqāṣid-SDGs training curriculum, a zakat accountant certification program, and assistance in applying evidence-based indicators at the project level ((Hadi et al., 2024). The integration of zakat reporting with regional SDG indicators remains weak. Many zakat reports describe programs and distribution values, but rarely map each activity to specific SDG targets, outcome indicators, or regional development indicators. Integrated reporting requires program-to-SDG mapping (alignment matrix), the use of quantitative outcome indicators, and the strengthening of management information systems that enable medium-

term impact tracking. Several recent studies and institutional reports emphasize the importance of data interoperability between zakat institutions, local governments, and SDG aggregators to ensure that zakat contributions are recorded in regional development achievements (Arwani et al., 2024).

### **Theoretical and Practical Implications**

This study confirms that sharia-based zakat accounting should be viewed not only as a mechanism for recording compliance, but also as a normative framework that links sharia objectives (ḥifẓ al-dīn, ḥifẓ al-naḥs, ḥifẓ al-māl, etc.) with sustainable development indicators. The findings of the literature study show that there is academic consensus that Islamic Social Finance instruments (including zakat) make a real contribution to the SDGs when integrated with the right metrics; thus, the development of sharia accounting theory must include the dimension of maqashid-oriented performance measurement as a key conceptual variable (Ben Jedidia et al., 2025). Development of the Maqashid Index. The National Zakat Agency and other zakat institutions should design a Maqashid Index performance indicator that measures the output and outcome of zakat programs according to the maqashid framework and its relevance to SDG targets (poverty reduction, education, health). The practice of codifying zakat programs developed by BAZNAS can be a starting point for adaptation. Capacity building for administrators. The implementation of maqashid-oriented accounting requires technical training for administrators and financial staff, including the ability to map program results to SDG indicators, impact evaluation, and outcome-based reporting, rather than merely administrative compliance. Case studies on the application of maqashid values in digital accounting information systems demonstrate the need for training and process redesign (Wijayanti et al., 2025). Transparency of annual reports. The annual reports of national zakat agencies should include a mapping of programs against SDG targets and maqashid indicators (summary contribution dashboard), so that stakeholders can assess the effectiveness of zakat programs in achieving sustainable development goals. Recent literature reviews recommend standardizing metrics and harmonizing reporting to improve accountability and impact measurement (Mahyudin et al., 2020; Nurhasanah, 2023).

### **CONCLUSION**

Based on the results of the research and discussions that have been conducted, several important conclusions can be drawn as follows: Zakat accounting at the North Sumatra National Zakat Agency has been implemented in accordance with PSAK 109 as an instrument of accountability and transparency. The North Sumatra National Zakat Agency has implemented a PSAK 109-based financial reporting system (Zakat, Infak, and Sedekah Accounting) that guarantees clarity, openness, and public accountability. Financial reports are prepared periodically and audited by independent auditors. This shows that zakat institutions are not only financially responsible, but also morally and spiritually responsible for the funds entrusted to them by the people. Thus, zakat accounting has a dual function: as a tool for sharia accountability and a mechanism for strengthening public trust. The integration of maqashid sharia values has become the basis for zakat accounting practices and community empowerment programs. The study found that the North Sumatra National Zakat Agency has internalized the maqashid sharia values of ḥifẓ al-dīn, ḥifẓ al-naḥs, ḥifẓ al-aql, ḥifẓ al-naḥs, and ḥifẓ al-māl in the planning and implementation of zakat programs. The “Prosperous North Sumatra” program represents ḥifẓ al-māl through the economic empowerment of mustahik, “Smart North Sumatra” reflects ḥifẓ al-aql, and “Healthy North Sumatra” embodies ḥifẓ al-naḥs. These values make zakat management not just a financial activity, but also a social and spiritual

transformation oriented towards the welfare of the people (maslahah al-ammah). Zakat accounting based on maqashid syariah has a real contribution to the achievement of Sustainable Development Goals (SDGs). Research findings show that there's harmony between the goals of maqashid syariah and the SDGs, especially in: Goal 1: No poverty; Goal 3: Good health and well-being; Goal 4: Quality education; Goal 8: Decent work and economic growth; and Goal 10: Reduced inequalities.

Productive zakat and economic empowerment programs run by the National Zakat Agency play a role in reducing income inequality and increasing the independence of mustahik. Zakat accounting ensures that every flow of zakat funds can be measured, audited, and directly linked to sustainable development impacts. There are still challenges in measuring the performance of maqashid syariah and its contribution to the SDGs quantitatively. Although the values of maqashid syariah have become ethical and operational foundations, the National Zakat Agency still faces limitations in systematically developing indicators for measuring maqashid and SDGs. Financial reports do not yet fully display quantitative data showing the level of program success in achieving maqashid and SDG goals. In addition, the capacity of human resources in understanding maqashid syariah-based accounting needs to be strengthened in order to effectively integrate Islamic values into modern accounting systems. Zakat accounting has the potential to become a model for Islamic Sustainable Accounting. From the overall findings, zakat accounting at the North Sumatra National Zakat Agency can be categorized as a form of Islamic Sustainable Accounting. The principles of transparency, fairness, and benefit applied in this system make zakat accounting not only a recording tool, but also a strategic tool for measuring the success of social and spiritual development of the community.

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