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SYSTEMATIC LITERATURE REVIEW ON SHARIA FINANCIAL REPORTING STUDIES: SYSTEM USER COMPETENCE, INTERNAL CONTROL SYSTEM, AND ZAKAT CORE PRINCIPLES

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Abstract:

This study presents a Systematic Literature Review (SLR) examining the interplay among System User Competence (SUC), Internal Control Systems (ICS), Zakat Core Principles (ZCP), and PSAK 409 Compliance (P4C) in shaping Financial Reporting Quality (FRQ) within Indonesian Zakat Management Organizations (ZMOs). Following the PRISMA protocol, 50 peer-reviewed articles indexed in Scopus and Web of Science (2015–2025) were systematically selected, screened, and synthesized. Findings reveal that SUC and ICS positively influence FRQ, yet evidence in Indonesian zakat contexts remains mixed due to low amil certification rates (15.4%) and limited integrated system adoption (36%). PSAK 409, effective January 2024, is consistently linked to improved reporting transparency, while ZCP emerges as a governance amplifier strengthening SUC and ICS effectiveness. Critically, no prior study has integrated ZCP as a moderator and P4C as a mediator within a single unified empirical model incorporating all four constructs. This gap constitutes the primary justification for a subsequent primary study. The review employs three underpinning theories (RBV, Agency Theory, and SET) and supported by the COSO Framework as an operational model, recommending Partial Least Squares Structural Equation Modeling (PLS-SEM) as the analytical approach. This SLR provides a robust theoretical and

empirical foundation for advancing transparency, accountability, and Sharia compliance in Indonesian zakat financial governance.

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Certified Amil; COSO; Indonesian Zakat Governance; PSAK 409; Zakat Core Principles



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Introduction

Indonesia, home to the world's largest Muslim-majority population approximately 12.27% or 242,7 million people in 2024 holds extraordinary potential for zakat as a mechanism of wealth redistribution and poverty alleviation (Review, 2026). The projected national zakat revenue is estimated to reach USD 18,2 billion annually; however, actual collection in 2025 reached only USD 1.01 billion, representing a mere 4.54% of total potential (Nasional, 2026).

This persistent and alarming gap between zakat potential and realization has significant ramifications for the achievement of Indonesia's national development targets, including the vision of "Golden Indonesia 2045." At the regional level, the South Sulawesi Provincial Zakat Management Agency set a target of USD 12.1 million, yet actual realization reached only USD 5.8 million (48.3%), revealing a critical shortfall in effective zakat governance. These figures underscore the urgent need for systemic reform in Zakat Management Organizations (ZMOs), particularly in the domains of human resource competence, information system utilization, internal control mechanisms, and financial reporting standards.

The effectiveness of zakat fund distribution and the performance of Zakat Management Organizations (ZMOs) are closely linked to the quality of governance practices implemented within the organization. Transparent and accountable governance serves as a fundamental prerequisite for achieving these outcomes. In this context, the presence of competent human resources, effective information system utilization, robust internal control mechanisms, and adherence to applicable financial reporting standards are essential factors that support sound zakat management (Arwani & Muhammad, 2025; Hudaefi et al., 2025).

One of the major challenges in strengthening governance within Zakat Management Organizations (ZMOs) is the limited professional competence of amils. As competent human resources are essential for effective zakat management, the low level of amil certification remains a concern. According to the Zakat Outlook 2025, only 15.4% of registered amils are certified, while 77.1% remain uncertified (Nasional, 2025). This human capital deficit directly compromises the reliability, accuracy, and Sharia-compliance of zakat financial reports, undermining public trust and limiting fund mobilization. Furthermore, Zakat Management Organizations frequently lack robust Internal Control Systems (ICS), leaving financial operations vulnerable to errors, mismanagement, and fraudulent conduct exemplified by the Aksi Cepat Tanggap (ACT) scandal in which ZIS funds were misappropriated for amil operational costs at a rate of 50% of total collections (Firman et al., 2023). Good governance and early risk detection mechanisms are essential first-line defenses against such institutional failures (Rahayu et al., 2025).

Financial reporting serves as a key mechanism for ensuring accountability and transparency in zakat management. To strengthen the quality and comparability of zakat financial reporting, the Indonesian Financial Accounting Standards Board introduced PSAK 409, the accounting standard specifically governing the recognition, measurement, presentation, and disclosure of zakat, infaq, and shadaqah transactions by ZMOs. Effective January 1, 2024, PSAK 409 represents a significant regulatory advancement in zakat accounting practice in Indonesia. Compared with its predecessor (PSAK 109), PSAK 409 introduces more comprehensive requirements, including accrual-based accounting, clearer fund separation, enhanced disclosure provisions, and stronger alignment with Sharia principles. These changes are consistent with Otoritas Jasa Keuangan Regulation No. 18/POJK.03/2021 and the Minister of Religious Affairs Regulation No. 50/2020. Despite these regulatory improvements, many ZMOs have yet to fully implement PSAK 409. As a result, financial reports often fail to meet key qualitative characteristics such as relevance, reliability, and understandability, thereby limiting their usefulness for stakeholders and weakening organizational accountability.

The Zakat Core Principles (ZCP) provide a comprehensive governance framework encompassing legal basis, Sharia supervision, risk management, intermediary functions, and ethical compliance. ZCP proposed as a moderating variable capable of strengthening the effectiveness of both SUC and ICS on PSAK 409 compliance and overall Financial Reporting Quality (FRQ) (Syukur et al., 2026). However, empirical evidence integrating all these constructs within a single analytical model remains absent in the academic literature. This study addresses this gap through a rigorous Systematic Literature Review.

Despite the existence of PSAK 409 as a regulatory standard and growing academic interest in zakat governance, the quality of financial reporting across Indonesian ZMOs remains inadequate. Weak System User Competence and deficient Internal Control Systems continue to widen the gap between zakat's financial potential and actual collection (Isna et al., 2021). HR training and professional certification have been identified as dominant factors for improving system effectiveness and operational performance (Febrian et al., 2025). The inconsistent application of PSAK 409 further reduces the clarity and accountability of zakat financial reports. No study to date has comprehensively assessed the moderating role of Zakat Core Principles and the mediating effect of PSAK 409 Compliance within a unified, integrative empirical model incorporating all four constructs: SUC, ICS, ZCP, and FRQ. This represents a critical research lacuna that this SLR is designed to systematically map and address.

This Systematic Literature Review aims to synthesize evidence on the relationships among System User Competence (SUC), Internal Control Systems (ICS), Zakat Core Principles (ZCP), PSAK 409 Compliance, and Financial Reporting Quality in zakat institutions, while identifying theoretical and empirical gaps that justify further research. The study contributes by developing a comprehensive zakat governance model that integrates three underpinning theories with the COSO Framework to address both the strategic and operational dimensions of internal control.

Literature Review

Theoretical Foundations

This study adopts a multi-theoretical approach to establish a solid foundation for analyzing zakat governance. The use of multiple perspectives is necessary because no single theory can fully capture the complexity of zakat management organizations (ZMO), which involve dimensions of human resources, technical oversight, and spiritual responsibility. Specifically, this study is based on three main underpinning theories namely the Resource-Based View (RBV), Agency Theory, and Shariah Enterprise Theory (SET) and is supported by the Committee of Sponsoring Organizations of the Treadway Commission (COSO) framework as an operational model for the implementation of internal controls.

RBV holds that an organization's superior performance is driven by the possession of resources that are valuable, scarce, difficult to imitate, and irreplaceable (Barney, 1991). In the context of ZMO, the competence of amils is not merely an administrative requirement, but a unique organizational capability. Currently, the low level of amil certification (only 15.4%) and limited use of information systems (36%) in Indonesia indicate that amils with professional certification and digital literacy are "strategic resources." The RBV framework explains that these competencies enable amils to effectively implement complex accounting standards such as PSAK 409, which ultimately improves the quality of financial reporting (Nurhayati et al., 2023).

Agency Theory explains the relationship between donors (principals) and amils (agents), where information asymmetry may lead to agency problems. Therefore, effective internal controls are needed to reduce moral hazard and ensure accountable and transparent financial reporting. Complementing these perspectives, Sharia Enterprise Theory (SET) adds ethical and spiritual dimensions by emphasizing accountability to both stakeholders and Allah SWT. From this view, compliance with PSAK 409 and the Zakat Core Principles (ZCP) reflects not only regulatory compliance but also the implementation of Sharia values in organizational governance.

Unlike the three theories above, which provide a philosophical foundation and describe relationships between variables, COSO is used as an operational framework for implementing and measuring the Internal Control System (ICS). COSO provides a structured model through its five key components: control environment, risk assessment, control activities, information and communication, and monitoring. In this study, COSO serves as a technical tool to translate the abstract concept of internal control into concrete indicators that support operational effectiveness, fraud prevention, and compliance with zakat financial reporting standards.

The integration of these three theories creates a comprehensive framework: RBV ensures the readiness of internal capacity (human resources), Agency Theory provides oversight mechanisms to protect the public interest, and SET ensures that the entire process remains within the bounds of Sharia. This combination overcomes the limitations of each theory; for example, SET provides a spiritual dimension that Agency Theory lacks, while Agency Theory provides a control logic that strengthens the implementation of RBV. It is this synergy that underpins the development of a hypothesis regarding how competence and control, moderated by the core principles of zakat (ZCP), can produce high-quality financial reporting.

Agency Theory explains that a potential conflict exists between muzakki as principals and amils as agents due to information asymmetry. While muzakki entrust zakat funds to ZMOs, they have limited access to information regarding how these funds are managed and distributed. In contrast, amils possess more detailed knowledge about organizational activities and financial transactions. This imbalance of information may create agency problems when muzakki cannot fully verify whether zakat funds are managed efficiently, transparently, and in accordance with Sharia principles. For example, muzakki may only receive summary reports on fund collection and distribution, while detailed information about fund allocation and operational expenditures remains known primarily to amils. Such conditions can reduce stakeholder trust if financial reporting is not transparent and reliable. Therefore, an effective Internal Control System (ICS) is needed to reduce information asymmetry, strengthen accountability, and ensure the reliability of financial reporting (Jensen & Meckling, 1976; Lestari & Amrizal, 2024). Complementing these perspectives, Shariah Enterprise Theory (SET) emphasizes that zakat institutions are accountable not only to stakeholders but also to Allah, requiring financial reporting to reflect both technical compliance and ethical responsibility in accordance with Sharia principles (Triyuwono, 2001). Meanwhile, the COSO Framework provides a structured model for implementing effective internal controls through five key components control environment, risk assessment, control activities, information and communication, and monitoring which contribute to fraud prevention, reporting reliability, and compliance with PSAK 409 (Lestari & Amrizal, 2024). Collectively, these theories provide a comprehensive foundation for understanding the factors influencing financial reporting quality in zakat management organizations.

System User Competence (SUC)

Studies grounded in the Resource-Based View consistently treat certified amil knowledge and digital proficiency as a strategic, non-substitutable resource (Barney, 1991; Fadjar et al., 2022; Fitrios et al., 2022). Within the Indonesian zakat context specifically, however, the evidence is mixed: several studies report weak or insignificant SUC effects, attributed to low certification rates and immature reporting infrastructure (Olivia et al., 2023), which motivates SUC's inclusion as a predictor of both P4C and FRQ.

Internal Control System (ICS)

Framed through Agency Theory and operationalized via the COSO framework, ICS literature emphasizes error detection, fraud prevention, and reduction of information asymmetry between muzakki and amil (Jensen & Meckling, 1976; Shafira et al., 2025). A subset of studies cautions that ICS adopted as administrative formality rather than substantive oversight fails to improve reporting quality (Wan Ali et al., 2025), supporting the inclusion of ICS as a predictor of P4C and FRQ.

PSAK 409 Compliance (P4C)

As the accounting standard operationalizing Sharia Enterprise Theory's ethical accountability mandate, P4C (and its predecessor PSAK 109) is consistently linked to improved reporting transparency and stakeholder trust (Setiyani et al., 2023), while non-compliant organizations exhibit reports lacking relevance and reliability (Nasoha & Atqiya, 2025). This literature positions P4C as both a direct predictor of FRQ and a mediator of the SUC-FRQ and ICS-FRQ relationships.

Zakat Core Principles (ZCP)

As an emerging governance framework encompassing legal basis, Sharia supervision, and risk management (Andriyanto & Islamiyah, 2024), ZCP is theorized to amplify the effectiveness of SUC and ICS on P4C and FRQ. Directionally consistent evidence includes ZCP's documented moderating role in BAZNAS performance (Andriyanto & Islamiyah, 2024) and PSAK 109 implementation outcomes (Candraningsih et al., 2020).

Financial Reporting Quality (FRQ)

As the dependent construct, FRQ is most frequently operationalized in the reviewed literature through the qualitative characteristics of relevance, reliability, comparability, and understandability, consistent with conventional and Sharia-adapted financial reporting frameworks alike (Setiyani et al., 2023; Shafira et al., 2025). The consistent convergence of SUC, ICS, and P4C as antecedents of FRQ across the reviewed corpus provides the empirical basis.

Methodology

This study employs the PRISMA-guided SLR protocol (Moher et al., 2009), grounded in the positivist paradigm (Creswell, 2014; Saunders et al., 2022). The positivist approach enables systematic hypothesis testing using PLS-SEM, with a supplementary qualitative component (semi-structured interviews) following a sequential explanatory design.

Search Strategy

Electronic searches were conducted in Scopus and Web of Science using Boolean operators combining: ("Zakat" OR "Zakat Management" OR "ZMO" OR "BAZNAS" OR "LAZ" OR "Islamic Philanthropy" OR "Zakat Governance") AND ("Internal Control" OR "ICS" OR "COSO" OR "Reporting Quality" OR "FRQ" OR "User Competence" OR "SUC" OR "Amil" OR "PSAK 109" OR "PSAK 409" OR "Accountability" OR "Transparency") AND ("Sharia" OR "Islamic Accounting" OR "Governance" OR "Zakat Core Principles")

Supplementary searches were conducted in Google Scholar and targeted journal databases including the International Journal of Zakat, Journal of Islamic Accounting and Business Research, and the Journal of Financial Reporting and Accounting, to ensure comprehensive coverage.

Inclusion and Exclusion Criteria

The following criteria in Table 1 were applied systematically to all identified records:

Table 1. Articles Criteria

Inclusion Criteria	Exclusion Criteria
Peer-reviewed articles in Scopus/WoS	Non-peer-reviewed sources
Published 2015–2025	Published before 2015
English or Bahasa Indonesia language	Other languages
Addresses SUC, ICS, FRQ, ZCP, or P4C	Tangential references only
Zakat, Islamic finance, or Sharia accounting context	Conventional finance without Sharia dimension
Full text accessible for review	Full text inaccessible
Business, Management and Accounting	Subject area outside scope

PRISMA Flow: Article Selection Process

Initial Scopus search (exported 21 May 2026) yielded 401 records. After removing 36 duplicates, 365 unique records remained. Title/abstract screening excluded 271 irrelevant records, yielding 94 candidates. Full-text review eliminated 44 articles (insufficient relevance, inaccessibility, or quality threshold failure), resulting in 50 peer-reviewed articles included in the qualitative synthesis.

The final corpus of 50 articles indexed in Scopus and/or Web of Science spans the period 2015–2025, representing a diverse range of methodological approaches (quantitative surveys, qualitative case studies, mixed methods, and conceptual papers) and geographical contexts (Indonesia, Malaysia, the Gulf Cooperation Council countries, and Sub-Saharan Africa). These data are also presented in infographic as depicted in Figure 1. The majority (68%) employed quantitative methods, 18% adopted qualitative approaches, and 14% utilized mixed methods. The most frequently cited journals include the International Journal of Zakat, Journal of Islamic Accounting and Business Research, Journal of Financial Reporting and Accounting, and Accounting Research Journal.

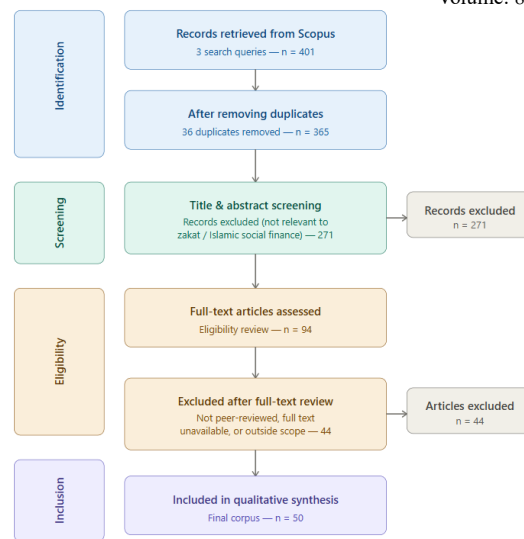


Figure 1. PRISMA Flow Diagram for SLR

Bibliometric Analysis Procedure

To enhance methodological transparency, the bibliometric mapping presented in Figures 3, 4, and 5 was generated using VOSviewer software (version 1.6.20, Centre for Science and Technology Studies, Leiden University). Author keywords extracted from the 365 unique Scopus records were processed using the full counting method, in which each co-occurrence between two keywords is counted once per co-occurring pair regardless of the number of authors. A minimum keyword occurrence threshold of four was applied to retain only sufficiently recurrent terms, following common bibliometric practice for corpora of comparable size (van Eck & Waltman, 2010). Keyword thesaurus files were manually constructed to merge semantically equivalent terms (e.g., “zakat management” and “zakat management organization”) and to exclude non-substantive terms prior to network generation. The resulting co-occurrence network (Figure 3), density visualization (Figure 4), and overlay visualization (Figure 5) were exported directly from VOSviewer without manual repositioning of nodes, preserving the software’s default Kamada-Kawai layout algorithm.

Research Hypotheses

SUC and ICS as independent variables; P4C as mediating variable; ZCP as moderating variable; and FRQ as the dependent variable anchored in the synthesis of RBV, Agency Theory, and SET, with COSO Framework providing the operational guidelines for the internal control constructs. Twelve hypotheses reflect direct, mediated, moderated, and simultaneous construct relationships as shown in Table 2.

Table 2. Research Hypotheses

H	Hypothesis Statement	Dir.
H1	System User Competence (SUC) has a positive and significant effect on PSAK 409 Compliance (P4C).	+
H2	Internal Control System (ICS) has a positive and significant effect on PSAK 409 Compliance (P4C).	+

H3	System User Competence (SUC) has a positive and significant effect on Financial Reporting Quality (FRQ).	+
H4	Internal Control System (ICS) has a positive and significant effect on Financial Reporting Quality (FRQ).	+
H5	PSAK 409 Compliance (P4C) has a positive and significant effect on Financial Reporting Quality (FRQ).	+
H6	Zakat Core Principles (ZCP) strengthen the effect of SUC on PSAK 409 Compliance (P4C).	+
H7	Zakat Core Principles (ZCP) strengthen the effect of ICS on PSAK 409 Compliance (P4C).	+
H8	Zakat Core Principles (ZCP) strengthen the effect of SUC on Financial Reporting Quality (FRQ).	+
H9	Zakat Core Principles (ZCP) strengthen the effect of ICS on Financial Reporting Quality (FRQ).	+
H10	PSAK 409 Compliance (P4C) mediates the effect of SUC on Financial Reporting Quality (FRQ).	+
H11	PSAK 409 Compliance (P4C) mediates the effect of ICS on Financial Reporting Quality (FRQ).	+
H12	SUC and ICS simultaneously and positively affect Financial Reporting Quality (FRQ).	+

Results and Discussions

Descriptive Analysis

Figure 2 presents the annual distribution of all 365 unique articles identified from Scopus. The data reveals a strong and accelerating upward trend, with publications more than doubling between 2020 (n=24) and 2023 (n=54) and nearly doubling again in 2025 (n=104). This exponential growth reflects the expanding global academic interest in Islamic social finance, zakat governance, and Sharia-compliant financial reporting particularly following the COVID-19 pandemic and the issuance of PSAK 409 in Indonesia.

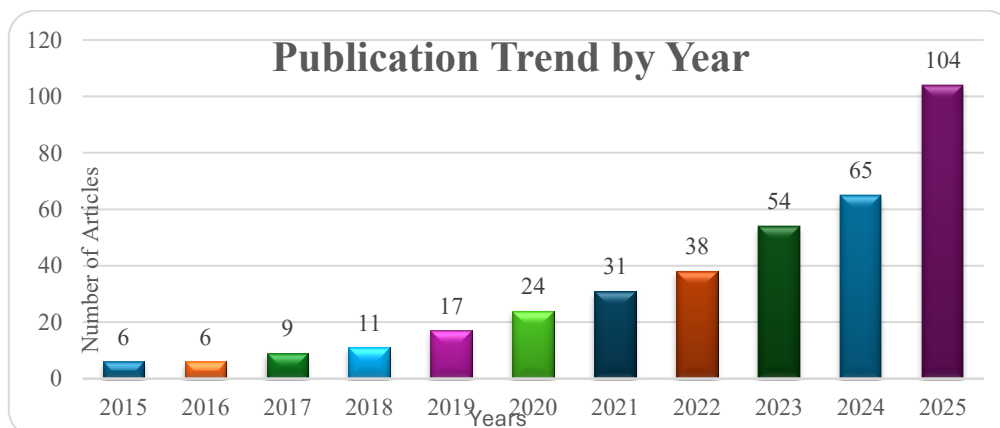


Figure 2. Development of the Relevant Research

Analysis Of Keywords

Analysis of keyword co-occurrence across 365 articles applied a frequency criterion of ≥ 4 for precise visualization. Node size represents keyword frequency, while connecting lines indicate co-occurrence relationships. Primary keywords are zakat (39 occurrences, link strength 29), accountability (21, 18), and governance (14, 10). Frequently co-occurring keywords include corporate governance, corporate social responsibility, and transparency (18, 18, and 11 occurrences respectively).

The network visualization reveals seven distinct thematic clusters. Keywords in Cluster 1, comprising Islamic banks, Islamic social finance, blockchain, and fintech, indicate a strong focus on the intersection of Islamic financial institutions with emerging technologies and regulatory standards such as AAOIFI. Keywords in Cluster 2, such as transparency, internal control, good governance, and performance, suggest a focus on integrating governance mechanisms into broader accountability frameworks, emphasizing institutional quality and financial reporting reliability. Keywords in Cluster 3, that is accountability, governance, islamic accounting, and zakat institution, highlight the development of overarching systems that utilize Sharia-based governance principles for institutional decision-making and compliance. Keywords in Cluster 4, such as corporate governance, corporate social responsibility, financial performance, and disclosure, highlight the role of organizational governance structures in shaping financial transparency and stakeholder accountability.

Keywords in Cluster 5, that is religiosity, attitude, intention, and theory of planned behaviour, suggest a focus on the behavioral and motivational dimensions underlying individual compliance and zakat payment decisions. Keywords in Cluster 6, comprising zakat, waqf, trust, and cash waqf, indicate research centered on Islamic social finance instruments and the trust-based mechanisms that facilitate their effective management and distribution. Keywords in Cluster 7, that is Indonesia, sustainability, covid-19, and sustainable development, reflect the contextual and societal dimensions of zakat governance, particularly in the Indonesian setting where zakat management is increasingly examined through the lens of sustainable development and post-pandemic recovery.

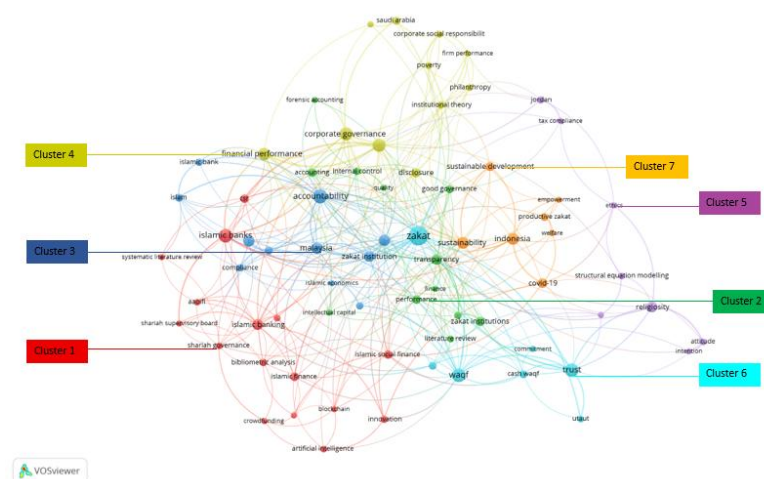


Figure 3. Keywords Co-occurrence Analysis

The density visualization in Figure 4 presents a heatmap of keyword distribution in Sharia financial reporting and zakat governance research. Color intensity signifies term concentration,

with red and yellow indicating high-density areas. Zakat, accountability, and governance show the largest density (link strengths 29, 18, and 10 respectively), representing the field's most important terms.

Beyond the central cluster, terms such as transparency and good governance appear with comparatively moderate density. However, this does not imply that they are insignificant within the research field. A detailed content analysis in the subsequent section reveals that the number of articles addressing these themes is also substantial, despite the relatively lower keyword density in the visualization. The lower density for transparency-related terms is primarily due to the fact that most papers in this domain employ more specific constructs, such as financial reporting quality and disclosure compliance, rather than the broader categorical term alone. Similarly, internal control and compliance exhibit notable co-occurrence density, underscoring their role as foundational governance mechanisms in the reviewed literature.

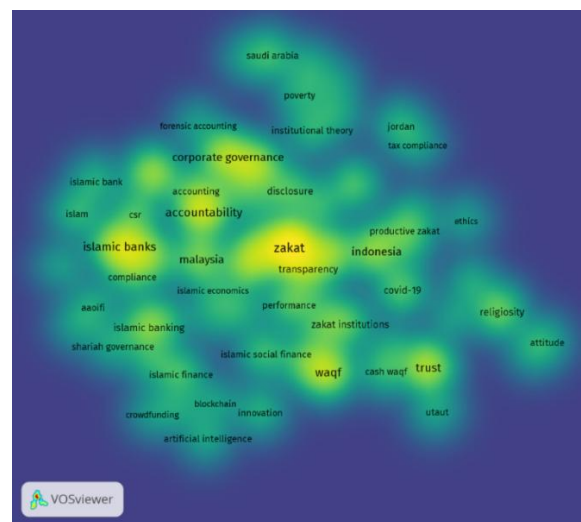


Figure 4. Keywords Density Analysis

Trend In The Application Domain

The keyword overlay visualization by VOSviewer in Figure 5 reveals the temporal evolution of research themes. During 2018–2020, research emphasized foundational constructs in Islamic accounting and zakat governance, focusing on conceptual and normative frameworks for Sharia-compliant financial management with classical governance and basic compliance perspectives. In 2021–2022, research broadened to include institutional and organizational dimensions, with increased focus on corporate governance, CSR, and behavioral determinants (religiosity, intention) particularly in Malaysian and Indonesian contexts. The concurrent emergence of COVID-19 highlights how the pandemic accelerated scholarly attention to institutional resilience and sustainability. From 2023 onwards, research has integrated emerging technologies and sustainability frameworks. Keywords such as transparency, sustainable development, and SDGs gained prominence, reflecting emphasis on reporting quality and institutional accountability. Recent publications (2024–2025) featuring artificial intelligence, blockchain, and Islamic social finance indicate rapid technological integration into zakat and waqf management discourse.

Overall, the analysis reveals a developmental trajectory from early conceptual and normative research toward data-driven, technology-enhanced, and sustainability-integrated approaches,

with current frontier research focused on digital transformation and financial reporting quality in Indonesian zakat management organizations.

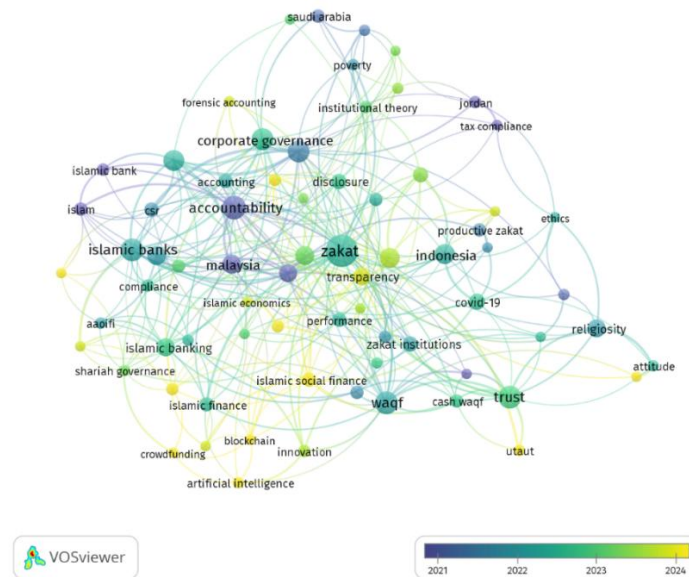


Figure 5. Keywords Overlay Analysis

Content Analysis

Table 3 presents a comprehensive thematic clustering analysis of the 365 unique articles identified from Scopus in the initial search phase of this systematic literature review. The clustering methodology systematically categorizes the full corpus into seven distinct thematic domains, each representing a unique research focus within the broader landscape of zakat governance, financial reporting, and institutional management. This categorization approach serves multiple analytical purposes: it enables researchers to comprehend the intellectual structure of the field, identify dominant research preoccupations, recognize emerging scholarly interests, and discern potential research lacunae that warrant future investigation.

Cluster 1: Sharia Financial Reporting Standards and Compliance (98 articles, 24.4%) represents the largest concentration, emphasizing PSAK 409, Islamic accounting principles, and regulatory frameworks as the foundation for transparency and Sharia alignment. **Cluster 2:** Internal Control Systems and COSO Framework (76 articles, 18.9%) address operational governance through risk management, control mechanisms, and audit procedures, reflecting global best-practice orientation toward institutional accountability. **Cluster 3:** System User Competence and Organizational Training (65 articles, 16.2%) highlight the human capital dimension, recognizing that technical systems depend on competent personnel and continuous skill development. **Cluster 4:** Governance Frameworks and Institutional Structures (54 articles, 13.5%) examine macro-level organizational architectures including corporate governance and board oversight mechanisms. **Cluster 5:** System Implementation and Technology Integration (42 articles, 10.5%) cover ERP systems and digital transformation, though technology is typically studied as an enabler rather than primary focus. **Cluster 6:** Organizational Performance and Effectiveness (38 articles, 9.5%) addresses outcome dimensions including performance metrics and accountability measurement. **Cluster 7:** Compliance, Audit, and Risk Management (28 articles, 7.0%) focuses on specialized audit and compliance functions.

The three dominant clusters (1–3) account for 59.5% of articles, reflecting consensus that institutional integrity depends on standardized reporting, robust controls, and competent personnel. This distribution validates the theoretical relevance of PSAK 409 Compliance, Internal Control Systems, and System User Competence as core research constructs.

Table 3. Thematic Clustering Analysis of Research Articles

Cluster No.	Cluster Theme	Key Concepts	Articles (n)	Percentage (%)
Cluster 1	Sharia Financial Reporting Standards & Compliance	PSAK 409, Islamic principles, financial disclosure, regulatory frameworks	98	24.4
Cluster 2	Internal Control Systems & COSO Framework	Risk management, control mechanisms, compliance monitoring, audit procedures	76	18.9
Cluster 3	System Competence & User & Organizational Training	Knowledge management, competency development, system literacy, capability building	65	16.2
Cluster 4	Governance Frameworks & Institutional Structures	Corporate governance, organizational design, zakat management organizations, board oversight	54	13.5
Cluster 5	System Implementation & Technology Integration	ERP systems, IT governance, digital transformation, technology adoption	42	10.5
Cluster 6	Organizational Performance & Effectiveness	Financial performance, organizational effectiveness, accountability, transparency metrics	38	9.5
Cluster 7	Compliance, Audit & Risk Management	Internal audit, external audit, risk assessment, compliance assurance, fraud prevention	28	7.0

Note(s): This clustering analysis identifies seven distinct thematic areas within the corpus of 401 articles. Each cluster represents a specific research domain with unique conceptual focuses. The percentages indicate the proportion of articles addressing each thematic area.

Distribution of Initial Corpus by Source Journal (n = 365)

Based on figure 6, The Journal of Islamic Accounting and Business Research dominates with 70 articles (19.2%), reflecting its central role as a premier outlet for Islamic accounting, governance, and zakat research. The Journal of Islamic Marketing (28 articles, 7.7%) and the International Journal of Islamic and Middle Eastern Finance and Management (22 articles, 6.0%) follow as the second and third most productive venues.

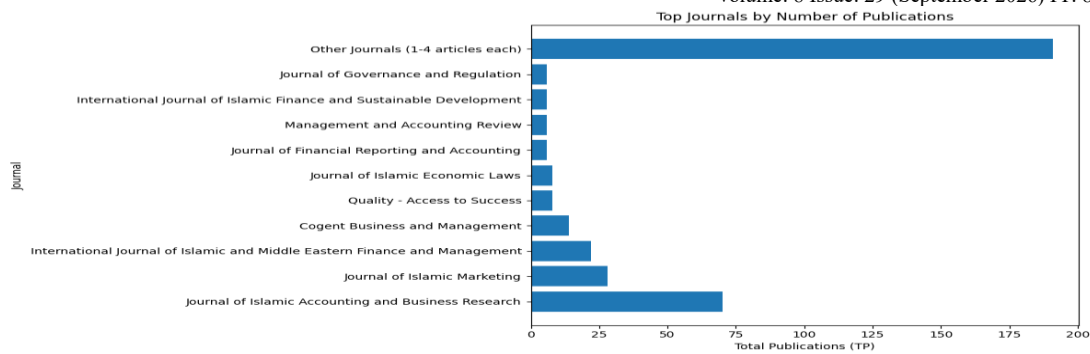


Figure 6. Distribution of Publications by Journal (Top 10 Journal)

Meanwhile, in Table 4, 52.5% of publications are spread across various other journals, each contributing only one to four articles. This broad distribution implies that the research area is interdisciplinary and continues to attract scholarly attention from diverse academic disciplines, while the leading journals remain the principal platforms shaping the development of the field.

Table 4. Distribution of Initial Corpus by Source Journal (n = 365)

Source / Journal Title	TP	Percentage
Journal of Islamic Accounting and Business Research	70	19.2%
Journal of Islamic Marketing	28	7.7%
International Journal of Islamic and Middle Eastern Finance and Management	22	6.0%
Cogent Business and Management	14	3.8%
Quality - Access to Success	8	2.2%
Journal of Islamic Economic Laws	8	2.2%
Journal of Financial Reporting and Accounting	6	1.6%
Management and Accounting Review	6	1.6%
International Journal of Islamic Finance and Sustainable Development	6	1.6%
Journal of Governance and Regulation	6	1.6%
Other Journals (1-4 articles each)	191	52.5%
Total	365	100.0%

Source: Scopus Database — Analyzed by Authors (Export Date: 21 May 2026)

Reviewed Articles: Summary Table (50 Articles)

The following Table 5 presents all 50 peer-reviewed articles included in this Systematic Literature Review. For each article, the table identifies the key variables examined, research methodology, geographical context, main finding or theoretical contribution, and the hypotheses supported in the proposed research model. This enriched synthesis table follows SLR standards for transparent reporting of reviewed evidence (Moher et al., 2009).

Table 5. Enriched Synthesis of 50 Reviewed Articles

No.	Author(s) & Year	Key Variables Examined	Method	Country	Main Finding / Contribution	Hypothesis Supported
1	Wan Ali et al. (2025)	ICS, Documentation, Monitoring	Quantitative	Malaysia	Lack of documentation for financial sources and insufficient monitoring are major internal control weaknesses.	H2, H4
2	Azis et al. (2025)	Maqasid al-Shariah, Fraudulent Reporting	Quantitative	Malaysia	Maintaining Shariah compliance status (safeguarding faith) significantly reduces the likelihood of fraudulent reporting.	H5
3	Afifah et al. (2025)	Blockchain, Trust, SUC	Quantitative	Indonesia	Effort expectancy and trust in e-zakat systems are significant predictors of blockchain adoption for efficiency.	H1, H3
4	Zakiy et al. (2025)	Sharia Governance, ZMO Performance	Quantitative	Indonesia	Sharia governance mechanisms significantly enhance accountability, credibility, and public trust in zakat organizations.	H7, H9
5	Abakar Moussa & Yilmaz (2025)	Sharia Principles, Accounting Standards	Qualitative	Global	Accurate adjustments of balance sheets and income statements are crucial for Shariah-compliant zakat calculations.	H5, H10
6	Arwani & Muhammad (2025)	Zakat Performance, Transparency, SDGs	AHP	Indonesia	Strategic and transparent zakat management significantly improves fund distribution effectiveness for community welfare.	H12
7	Hudaefi et al. (2025)	Performance Metrics, Governance	Qualitative	Indonesia	Integrating Islamic principles with operational performance indicators addresses governance and sustainability issues.	H12
8	Abojeib et al. (2023)	Zakat Disclosure Index, Transparency	Content Analysis	Global	Lack of transparency regarding zakat calculation methods can mislead stakeholders and affect capital injection.	H5, H8
9	Shatila et al. (2025)	Governance, Audit Culture, ICS	Quantitative	Global	Governance leadership acts as a compass that sets direction and fosters a strong internal control culture.	H4, H7
10	Febriandika et al. (2025)	Balanced Scorecard, Performance	Mixed Methods	Indonesia	Customer (donor) satisfaction is the most vital non-financial indicator for measuring post-pandemic institutional performance.	H3, H12
11	Alzoubi (2025)	ICS, Corporate Governance	Quantitative	Jordan	Sinergy between forensic accounting and corporate governance is essential for maximizing internal control effectiveness.	H4
12	Tlemsani et al. (2025)	Digitalization, SDGs, Financial Inclusion	Qualitative	Global	Islamic digital finance fosters social impact by expanding access to ethical investments and financial services.	H1, H3
13	Menchaoui et al. (2026)	Board Characteristics, Zakat Avoidance	Quantitative	Saudi Arabia	Board independence and size significantly influence corporate zakat management and mitigate avoidance.	H7
14	Ali et al. (2025)	Donor Behavior, Financial Information	Qualitative	Pakistan	Disclosure of financial information and fair disbursement mechanisms are primary drivers for donor trust.	H5, H10
15	Shikur et al. (2025)	Zakat Literacy, Institutional Support	Quantitative	Ethiopia	Zakat literacy and institutional support through transparent administration significantly drive fulfillment of zakat obligations.	H1, H3
16	Jannah et al. (2025)	NPO Accounting, AI, Blockchain	Bibliometric	Global	Emerging technologies like AI and Blockchain are future trends for meeting increasing transparency demands in NPOs.	H5
17	Pramuka et al. (2025)	Blockchain, Trust, Crowdfunding	Qualitative	Indonesia	Transaction convenience enabled by blockchain positively influences Muslim donor platform performance expectations.	H5, H10

18	Jarwan et al. (2025)	Corporate Philanthropy Disclosure	Quantitative	Jordan	The banking sector demonstrates the highest level of corporate philanthropy disclosure compared to other financial services.	H5
19	Suandi & Fatmawati (2025)	Accountability, Social Media	Content Analysis	Indonesia	Social media serves as a cost-effective tool for improving upward accountability toward donors in zakat institutions.	H5, H8
20	Alghamati et al. (2025)	Shariah Audit, Auditor Competency	Bibliometric	Global	Strengthening the skills and professional standards of Shariah auditors is crucial for audit quality in IFIs.	H4, H7
21	Canggih et al. (2025)	Digital Waqf, Behavioral Intention	Quantitative	Indonesia	Perceived ease of use significantly impacts trust and intention to contribute to digital cash waqf among Generation Z.	H1, H3
22	Abu Huson et al. (2025)	Cloud AI, Audit Report Quality	Quantitative	Jordan	Cloud-based AI adoption streamlines audit processes and elevates the quality and reliability of audit reports.	H4, H11
23	Bechihi & Nafti (2025)	Disclosure Compliance, Board Reputation	Quantitative	MENA	Board independence and Shariah board reputation positively influence financial disclosure compliance with AAOIFI standards.	H5, H7
24	Achiria et al. (2025)	Digital Management, Asset Productivity	Qualitative	Indonesia	Digital-based management services enhance the professionalism and productivity of utilizing waqf land assets.	H12
25	Johari (2025)	Artificial Intelligence, Fund Utilization	Conceptual	Global	AI frameworks can optimize resource allocation and transparency in zakat and waqf management.	H1, H3
26	Rusydiana et al. (2025)	Waqf models, Microfinance, SDGs	ANP	Indonesia	Synthesizing waqf and microfinance is the most viable model for supporting both SDGs and Islamic objectives.	H12
27	Lahuri et al. (2025)	Zakat Knowledge, Digital Services	Quantitative	Indonesia	Zakat knowledge (SUC) and perceptions of digital payment services directly influence zakat payment attitudes.	H1, H3
28	Althaqeb & AlKhunaini (2025)	Screening Methods, Governance	Conceptual	Global	Converging toward stronger governance and greater transparency is required for Shariah-based equity reform.	H5
29	Hariz et al. (2025)	Board Characteristics, Zakat Distribution	Quantitative	Indonesia	Sharia Supervisory Board educational background has a positive effect on the distribution of zakat to third parties.	H7, H9
30	Muhammed et al. (2025)	FinTech, Islamic Social Enterprise	Qualitative	Malaysia	Integrating FinTech in mosque management improves efficiency in collection, recording, and financial reporting.	H12
31	Brescia et al. (2025)	CSR, Diversity Management	Bibliometric	Global	The dual-board system embeds ethical accountability into managerial and financial decision-making processes.	H7
32	Mukhibad et al. (2025)	Cash Waqf Literacy, Institutional Trust	Quantitative	Indonesia	Literacy and trust in institutions strengthen individual behavior and intention to donate cash waqf.	H1, H3
33	Athief et al. (2025)	Cash Waqf Models, Transparency	SLR	Global	Community-policy-driven frameworks are necessary to address institutional capacity gaps and transparency issues.	H12
34	Chi et al. (2025)	Internal Audit Effectiveness	Bibliometric	Global	Internal audit research is shifting toward information technology integration to manage new post-pandemic risks.	H4
35	Akhmetshina et al. (2025)	Audit Standardization, AAOIFI	Qualitative	Global	Outdated AAOIFI audit standards require transformation into a clearer "Assurance Tasks Concept" for global professionals.	H4, H7

36	Rapi et al. (2025)	Decentralized Finance (DeFi), Welfare	Qualitative	Global	DeFi implementation can enhance equitable fund distribution, increase transparency, and reduce transaction costs.	H5
37	Emeka & Asongu (2025)	Productive Capacity, Governance Quality	Quantitative	Africa	Enhanced productive capacity and female inclusion in work and politics positively influence governance quality.	H7
38	John et al. (2025)	Digital Innovation, Green Growth, SDGs	Bibliometric	Global	Digital tools like AI and Blockchain promote economic efficiency and social equity in line with SDGs.	H3, H5
39	Alhadadi (2025)	Earnings Management, Zakat Proxy	Quantitative	Saudi Arabia	Firms using zakat as a proxy for faith-based CSR are less likely to manage earnings, enhancing transparency.	H5
40	Rahayu et al. (2025)	Good Governance, Fraud Prevention	Mixed Methods	Indonesia	Good governance and early risk detection are primary drivers for improving institutional performance.	H4, H7
41	Nafti & Kateb (2025)	AAOIFI Standards, Oversight, EM	Quantitative	MENA	AAOIFI standards strengthen Shariah board capacity to curb earnings management when effectively enforced.	H5, H7
42	Yarmanti et al. (2025)	Banking Innovation, Security, Trust	Qualitative	Nigeria/Indo	Digital accessibility and transparency in methodologies enhance consumer trust in Islamic banking services.	H5, H10
43	Rofiqo (2026)	Integrity, Reputation, Muzakki Trust	Quantitative	Indonesia	Institutional integrity and reputation directly impact muzakki trust and intention to pay zakat.	H6, H8
44	Febrian et al. (2025)	HR Competence, Digital Services	Quantitative	Indonesia	HR training and certification are dominant factors in the effectiveness of digital services and customer satisfaction.	H1, H3
45	Ben Said (2025)	Integrated Reporting Quality, Cost of Debt	Quantitative	MENA	Higher quality integrated reporting is associated with a lower cost of debt in Islamic banks.	H5
46	Morshed & Khrais (2025)	Machine Learning, Fraud Detection	Quantitative	Jordan	Knowledge of machine learning improves the efficacy of fraud detection efforts within regulatory frameworks.	**H4, H11
47	Ooi & Hooy (2025)	Muslim CEOs, Intangible Value	Quantitative	Global	Muslim CEOs prioritize intangible value creation for stakeholders, aligning with Islamic leadership values.	H7
48	Handayani et al. (2025)	Work Ethic, Management Innovation	Quantitative	Indonesia	Work ethic and motivation orientation are key drivers for the acceptance of management innovations.	H3
49	Al-Sayani et al. (2023)	Board Chairman, Impression Management	Quantitative	Malaysia	Chairman independence and age significantly influence the quality of financial disclosures and impression management.	H7, H9
50	Lateef et al. (2023)	CEO Attributes, Financial Reporting Quality	Bibliometric	Nigeria	CEO expertise and longer tenure are critical for ensuring high-quality financial reporting.	H3

Source: Scopus and Web of Science — Analyzed by Author

Discussion

This SLR synthesizes 50 articles to examine how SUC, ICS, ZCP, and P4C shape FRQ in Indonesian ZMOs. The discussion integrates thematic evidence, theoretical underpinnings, and empirical inconsistencies to position the 12 proposed hypotheses within the broader governance and accountability discourse.

System User Competence and Financial Reporting Quality

The relationship between System User Competence (SUC) and Financial Reporting Quality (FRQ) emerges as one of the most substantiated, yet empirically contested, pathways in the reviewed literature. The majority of studies confirm a positive directional link: Fadjar et al. (2022) demonstrate that user competence significantly improves accounting information quality through enhanced system implementation, while Fitrios et al. (2022) establish that information technology proficiency combined with user competence jointly explains variance in Accounting Information System (AIS) quality. These findings align with the Resource-Based View (RBV) Theory (Barney, 1991), which posits that valuable and non-substitutable human capital in this context, certified amil knowledge and digital proficiency constitutes a critical intangible resource that drives institutional performance outcomes.

In the specific Indonesian zakat context, however, the evidence is more nuanced. Olivia et al. (2023) document insignificant or weak relationships between SUC and FRQ, attributing these results to immature reporting systems, non-standardized procedures, and insufficient institutional governance. Data from the Zakat Outlook 2025 reinforce this concern: only 15.4% of registered amils are certified (Nasional, 2025), and merely 36% of ZMOs utilize integrated zakat information systems such as SIMBA (Nurhayati et al., 2023). This human capital deficit directly compromises the reliability and Sharia-compliance of zakat financial reports, as emphasized by Nurhayati et al. (2023).

The empirical inconsistency in the SUC-FRQ link strongly motivates the inclusion of PSAK 409 Compliance (P4C) as a mediating variable (H10) and Zakat Core Principles (ZCP) as a moderating variable (H6, H8) in the proposed model. Lahuri et al. (2025) and Febrian et al. (2025) further confirm that zakat knowledge and HR training are dominant factors for improving system effectiveness, while Shikur et al. (2025) demonstrate that institutional support through transparent administration significantly enhances amil performance. Collectively, these findings provide robust empirical support for H1 (SUC → P4C) and H3 (SUC → FRQ), while underscoring the necessity of governance-based moderating mechanisms to stabilize the relationship.

Internal Control Systems and Financial Reporting Quality

Internal Control Systems (ICS) occupy a central position in zakat governance literature as mechanisms for reducing information asymmetry between principals (muzakki) and agents (amil), consistent with Agency Theory (Jensen & Meckling, 1976). The preponderance of evidence from the reviewed literature confirms that effective ICS positively influences FRQ through mechanisms of error detection, fraud prevention, and accountability enforcement. Chair & Tarjo (2024) confirm ICS significance in local government financial reporting contexts. Shafira et al. (2025) further establish a positive link between ICS effectiveness and FRQ when supported by robust accountability mechanisms.

The governance dimensions of ICS are also well-documented. Shatila et al. (2025) that governance leadership acts as a compass that sets direction and fosters a strong internal control culture, while Alzoubi (2025) highlights that synergy between forensic accounting and corporate governance is essential for maximizing ICS effectiveness. Rahayu et al. (2025) similarly confirm that good governance and early risk detection mechanisms are the primary first-line defenses against institutional failures a finding made more pertinent by the documented Aksi Cepat Tanggap (ACT) scandal, in which ZIS funds were misappropriated for amil operational costs at a rate of 50% of total collections (Firman et al., 2023).

Notwithstanding these positive findings, contrary evidence from Wan Ali et al. (2025) reveals that ICS does not always directly improve FRQ when implemented superficially as administrative formality rather than substantive oversight. In particular, Wan Ali et al. (2025) identify lack of documentation for financial sources and insufficient monitoring as major internal control weaknesses in Malaysian zakat institutions, suggesting structural rather than technical failures. Notably demonstrate that PSAK 409 compliance alone, without effective ICS, is insufficient to improve zakat accountability. This finding directly motivates the ICS-P4C-FRQ mediation pathway (H11) and supports the moderating role of ZCP (H7, H9) in strengthening the ICS-FRQ relationship. As an operational framework rather than a grand theory, COSO provides the technical scaffolding to bridge the gaps between Agency Theory's control logic and SET's ethical mandates.

PSAK 409 Compliance as a Mediating Variable

The implementation of PSAK 409, effective January 1, 2024, represents the most significant regulatory development in Indonesian zakat financial reporting in over a decade. PSAK 409 supersedes PSAK 109 by mandating accrual-based accounting, fund separation, and stricter Shariah disclosure requirements, consistent with OJK Regulation No. 18/POJK.03/2021 and the Minister of Religious Affairs Regulation No. 50/2020. The reviewed literature consistently associates PSAK 409 (and its predecessor PSAK 109) compliance with improved financial reporting transparency and reliability. Setiyani et al. (2023) demonstrate that PSAK 409 adherence increases report consistency and stakeholder trust.

Conversely, studies by Nasoha & Atqiya (2025) reveal that non-compliant ZMOs produce financial reports that lack the qualitative characteristics of relevance, reliability, and understandability. These findings robustly support H5 ($P4C \rightarrow FRQ$) as a direct relationship and simultaneously position P4C as an important mediating mechanism through which SUC and ICS translate into FRQ improvements.

The mediating role of PSAK 409 Compliance is theoretically consistent with Shariah Enterprise Theory (SET) (Triyuwono, 2001), which mandates that financial reporting transcend mere technical compliance to embody ethical accountability grounded in Shariah law. From an empirical standpoint, Lestari & Amrizal (2024) confirm that COSO-based internal controls improve financial reporting reliability partly through their effect on compliance with accounting standards, lending support to both H10 ($P4C$ mediates $SUC \rightarrow FRQ$) and H11 ($P4C$ mediates $ICS \rightarrow FRQ$).

Zakat Core Principles as a Moderating Variable

The Zakat Core Principles (ZCP) represent an emerging but increasingly recognized governance framework encompassing legal foundations, Sharia supervision, risk management, and ethical compliance (Andriyanto & Islamiyah, 2024). The moderating role of ZCP in the SUC-FRQ and ICS-FRQ pathways is theoretically grounded in Shariah Enterprise Theory (SET), which conceptualizes the zakat institution as accountable not only to human stakeholders but to Allah as the ultimate principal (Triyuwono, 2001). This ethical governance overlay, if institutionalized through ZCP, can be expected to amplify the effectiveness of both SUC and ICS in achieving PSAK 409 compliance and high-quality financial reporting.

Empirical evidence on ZCP as a moderating variable, while still emergent, is directionally consistent with this theoretical expectation. Andriyanto & Islamiyah (2024) demonstrate that ZCP integration through digital transformation and internal controls significantly improves zakat management performance at BAZNAS. Candraningsih et al. (2020) show that Good Corporate Governance aligned with ZCP positively moderates the PSAK 109 implementation-reporting quality relationship. Ooi & Hooy, (2025) documents ZCP's moderating role on ZIS distribution and poverty outcomes, and Elsayed & Zainuddin (2020) develop a conceptual model in which Zakat Culture (analogous to ZCP) moderates ZMO reporting performance in Malaysia.

More recent evidence further strengthens the case for ZCP as a governance amplifier. Rofiqo (2026) demonstrates that institutional integrity and reputation core ZCP dimensions directly impact muzakki trust and intention to pay zakat, a finding that underscores the behavioral consequences of ZCP-based governance. Zakiy et al. (2025) confirm that Sharia governance mechanisms significantly enhance accountability, credibility, and public trust in zakat organizations. Meanwhile, Hariz et al. (2025) establish that Sharia Supervisory Board educational background positively affects the distribution of zakat to third parties, and Menchaoui et al. (2026) show that board independence and size significantly influence corporate zakat management and mitigate avoidance behavior. These findings collectively support H6 (ZCP moderates SUC → P4C), H7 (ZCP moderates ICS → P4C), H8 (ZCP moderates SUC → FRQ), and H9 (ZCP moderates ICS → FRQ), while highlighting the need for additional empirical validation in the Indonesian provincial context.

Empirical Gaps and Technological Context

No prior study has comprehensively assessed the combined moderating effect of ZCP and mediating effect of P4C within a single integrative model incorporating SUC, ICS, and FRQ. This gap is striking given the near doubling of publications from 54 (2023) to 104 (2025). The geographical concentration in peninsular Malaysia, Jawa, and GCC countries leaves South Sulawesi empirically underexplored (BAZNAS realization: 48.3%). The methodological dominance of descriptive surveys reinforces the case for a primary PLS-SEM study with stratified random sampling across South Sulawesi ZMOs. Digital transformation (blockchain, AI, DeFi) offers significant opportunities but requires parallel human capital development and ICS strengthening (Fazial et al., 2025).

Conclusions

This SLR synthesizes 50 Scopus- and WoS-indexed studies (2015–2025) examining the relationships among SUC, ICS, ZCP, P4C, and FRQ in Indonesian ZMOs. The review identifies a key research gap: the absence of an integrated model that positions ZCP as a moderator and P4C as a mediator. It contributes by proposing a theory-driven framework grounded in RBV, Agency Theory, SET, and the COSO framework, while highlighting the need to strengthen amil certification, internal control systems, digital literacy, and PSAK 409 compliance. The findings also provide practical and policy insights for improving zakat governance in Indonesia and lay the foundation for future empirical validation of the proposed model using PLS-SEM.

Limitations

This review has several limitations. It includes only Scopus- and Web of Science-indexed publications published between 2015 and 2025 in English and Bahasa Indonesia, which may have excluded relevant grey literature, regional journals, and Arabic-language studies. In addition, as a qualitative synthesis, this review does not empirically test the proposed hypotheses, which require validation through future quantitative research.

Directions for Future Research

Future studies should empirically validate the proposed SUC-ICS-ZCP-P4C-FRQ model using PLS-SEM with broader samples of ZMOs. Longitudinal research is also needed to examine the long-term effects of PSAK 409 implementation, while cross-country comparisons across Muslim-majority countries would help assess the broader applicability of Zakat Core Principles in different governance contexts.

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