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Transition of PSAK 101 to PSAK 401: Reform of Sharia Financial Statement Presentation in Indonesia

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Abstract: This study aims to analyze the transition process, operational adaptation, and institutional isomorphism pressures affecting the implementation of PSAK 401 and ISAK 403. A qualitative approach employing library research and content analysis was applied to primary regulatory documents and academic literature. The main findings reveal that PSAK 401 simplifies complete financial statement components from seven to six by integrating the Statement of Changes in Social Funds. Furthermore, it establishes six standardized classifications in the Statement of Comprehensive Income (operating, investing, financing, corporate zakat, income tax, and discontinued operations) alongside mandatory disclosures of *Management-defined Performance Measures* (MPM). ISAK 403 extends this

Abstrak: Penelitian ini bertujuan untuk menganalisis proses transisi, adaptasi operasional, serta dinamika tekanan isomorfisme kelembagaan yang memengaruhi penerapan PSAK 401 dan ISAK 403. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi literatur dan analisis isi terhadap dokumen regulasi utama serta literatur akademik terkait. Temuan utama menunjukkan bahwa PSAK 401 menyederhanakan komponen laporan keuangan lengkap dari tujuh menjadi enam komponen dengan mengintegrasikan Laporan Perubahan Dana Sosial . Selain itu, standar baru ini menetapkan struktur Laporan Penghasilan Komprehensif melalui enam kategori baku (operasi, investasi, pendanaan, zakat perusahaan, pajak

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social accountability mandate to private Islamic entities and MSMEs.	penghasilan, dan operasi dihentikan) serta mewajibkan pengungkapan *Management-defined Performance Measures* (MPM). Ketentuan ISAK 403 memperluas cakupan akuntabilitas sosial ini hingga entitas syariah privat dan UMKM.
Keywords: PSAK 401; PSAK 101; Islamic Financial Statements; Institutional Isomorphism; ISAK 403	***Kata kunci:*** PSAK 401; PSAK 101; Laporan Keuangan Syariah; Isomorfisme Kelembagaan; ISAK 403

A. Introduction

The development of Islamic economics and finance at the global and national levels requires the presence of financial governance that is not only transparent and accountable, but also able to harmonize Islamic principles with the development of international financial reporting standards (Nurhayati et al. 2026). In Indonesia, as a country with the largest Muslim population in the world, the strengthening of the Islamic financial reporting ecosystem is overseen by the Sharia Accounting Standards Board of the Indonesian Institute of Accountants (DSAS-IAI) (Ikatan Akuntan Indonesia 2025c). Since the enactment of PSAK 59 in 2002 until the enactment of PSAK 101 in 2007, the standard for the presentation of Islamic financial statements has continued to undergo comparability and improvement in order to respond to the dynamics of commercial transactions, capital market demands, and social activities of Islamic entities (Marpaung, Rozalina, and Ayu 2025).

In its development, DSAS-IAI passed a numbering reform and substantial revision through PSAK 401 on Presentation and Disclosure in Sharia Financial Statements, which replaced the presentation provisions in the previous PSAK 101(Ikatan Akuntan Indonesia 2025b). This reform step is not only limited to the arrangement of standard numbering digits based on 400s, but also brings fundamental changes in the form of

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simplifying the components of complete financial statements from seven to six components by integrating the Social Fund Change Report (in line with the amendment of ISAK 403). In addition, PSAK 401 establishes a more rigid and standard structure of the Comprehensive Income Report through six classifications (operations, investments, funding, corporate zakat, income tax, and discontinued operations), as well as the presentation of operating profit and loss subtotals and the disclosure of Management Statement Performance Measures (UKTM) to increase transparency and comparability of reports between entities (Ikatan Akuntan Indonesia 2025a).

Although the PSAK 401 reform is designed to improve the quality and comparability of reporting, its implementation in the field faces real technical and conceptual complexities. One crucial point lies in the dualism of the accounting approach, where financial statements are generally required to be prepared on an accrual basis to reflect the rights and obligations of the entity, while the calculation of income for the purpose of sharing business results to fund owners (*shahibul maal*) must be based on a cash basis that is realized in order to maintain the principles of fairness and prudence. Qualitative findings and reporting evaluations show that the gap between accrual income recognition and cash realization often creates differences in perceptions and communication challenges between Islamic bank management, auditors, and customers (Marpaung, Rozalina, and Ayu 2025).

The operational dynamics during this transition period are felt in a variety of ways by industry players, especially in Sharia Commercial Banks (SCB) and Sharia Business Units (SBU) (Budiyah 2024). The results of observations and reporting reviews reveal that sharia entities must re-mapping, adjust the accounting information system (AIS), and rearrange the recognition scheme for profit-sharing-based contracts such as *mudharabah* and *musyarakah*. The limited understanding of human resources (HR) in sharia accounting and the uncertainty of information technology systems in several

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entities have the potential to trigger confusion in recording or recognition of income that is not timely during the transition period towards the full effective implementation of standards (Marpaung, Rozalina, and Ayu 2025).

From an institutional, social, and ethical point of view, the exploration of the issue of the transition from PSAK 101 to PSAK 401 is very crucial to be researched. Sharia financial statements are not just a technical instrument for recording assets and liabilities, but a means of enforcing sharia compliance and a form of moral accountability to the public and the Creator (Marpaung, Rozalina, and Ayu 2025). From the perspective of organizational sociology, this change in standards creates institutional isomorphism pressure, both coercive isomorphism from regulatory authorities (DSAS-IAI and OJK), mimetic isomorphism in overcoming the uncertainty of new standards, and normative isomorphism through a network of accounting professional associations (DiMaggio and Powell 1983). Understanding how industry players interpret and respond to these institutional pressures is essential to maintain their reputation and legitimacy in the eyes of stakeholders.

Previous literature reviews have shown that there are significant limitations and gaps in the literature. The majority of research on the presentation of previous Islamic financial statements still focuses on normative quantitative approaches, testing different financial ratios (such as Return on Equity / ROE) between before and after the change in standards, or simply measuring the level of formal compliance through a content analysis checklist (Budiyah 2024). The empirical study has not explored in depth how the subjective meaning, practical experience, organizational adaptation challenges, and socio-professional dynamics experienced by accountants, auditors, and managers of Islamic financial institutions in navigating the transition from PSAK 101 to PSAK 401 in the field.

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This study aims to analyze in depth the transition process and dynamics of reform in the presentation of Islamic financial statements from PSAK 101 to PSAK 401 in Indonesia. Specifically, the focus of this research study is directed at three main aspects: (1) describing the meaning and perception of Islamic accounting practitioners towards changes in the financial reporting structure; (2) exploring the operational adaptation process and technical challenges experienced by Islamic entities (especially BUS and UUS) in implementing PSAK 401 and ISAK 403; and (3) analyzing the forms of institutional isomorphism pressures that affect the process of adopting the new standard in the Islamic banking ecosystem.

This research is expected to contribute in two main domains, namely theoretical and practical. From a theoretical perspective, this research is directed to enrich the study of accounting sociology and institutional theory, especially through the use of the concept of institutional isomorphism proposed by DiMaggio & Powell (1983) to understand the process of homogenization and harmonization of reporting standards in the financial sector based on religious values. Practically, the results of this study are expected to provide substantive input for DSAS-IAI and the Financial Services Authority (Otoritas Jasa Keuangan) in formulating implementing technical guidelines, as well as becoming an evaluation reference for the management of Islamic entities and accounting practitioners in improving the readiness of the financial reporting system to welcome the full implementation of standards in the industry (Susanti et al. 2025).

B. Research Method

This study uses a qualitative approach with literature study and document analysis methods to examine in depth and holistically the normative and conceptual transformation of the presentation of Islamic financial statements in Indonesia due to the transition from PSAK 101 to PSAK 401 (Creswell 2013). The data source used are grouped into two categories, namely document primary data and secondary data

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(Abubakar 2021). The primary data of the document includes the main accounting regulation texts published by the Sharia Accounting Standards Board of the Indonesian Institute of Accountants (DSAS-IAI), such as the Financial Accounting Standard Statement (PSAK) 101 on the Presentation of Sharia Financial Statements, PSAK 401 on the Presentation of Financial Statements of Sharia Entities, ISAK 403, as well as official documents related to the transition guidelines and the implementation of standards. Meanwhile, secondary data consists of supporting academic literature, including articles from reputable scientific journals, sharia accounting textbooks and methodologies, official publications of IAI, publications of financial regulators (such as Otoritas Jasa Keuangan and Bank Indonesia), as well as academic literature related to the development of sharia accounting standards.

Data collection techniques are carried out systematically through literature studies, documentation, and tracing of standard documents and scientific literature in official publication databases and repositories. Furthermore, the data analysis technique applies content analysis and comparative analysis through six continuous stages: (1) identification of main and supporting documents, (2) extraction of specific clause provisions of PSAK 101 and PSAK 401, (3) classification of changes into presentation categories, (4) comparison of PSAK 101 and PSAK 401 side by side, (5) analysis of implications for transparency and governance of Islamic Financial Institutions, and (6) synthesis of analysis results comprehensively. To ensure the validity and reliability of the results of this qualitative analysis, a triangulation technique was applied by comparing regulatory clauses to official publications and supporting literature, as well as the implementation of trail audits to record all document traceability flows transparently (Abubakar 2021).

C. Results and Discussion

1. Result

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Qualitative data analysis conducted through a documentation study of regulations and a review of the Draft Exposure (DE) of PSAK 401 and ISAK 403 identified four main themes. The four themes represent the dynamics, patterns of change, and meaning contained in the transition process of presenting sharia financial statements in Indonesia, namely:

a. **Global Regulatory Impulse and Alignment (Coercive and Mimetic Isomorphisms)**

The findings of the study show that the transition from PSAK 101 to PSAK 401 and ISAK 403 is not a separate change, but rather the result of an interaction between mandatory external regulatory demands and the need to align the national financial reporting structure with the development of international reporting standards. The ratification of PSAK 401 by the Sharia Accounting Standards Board of the Indonesian Institute of Accountants (DSAS IAI), which came into effect on January 1, 2027, as well as the issuance of the SEOJK Financial Services Authority Circular Letter No. 32/SEOJK.03/2025 regarding the transparency of Islamic bank statements, represent a form of coercive pressure that encourages the industry to adjust its financial reporting and disclosure practices (Ikatan Akuntan Indonesia 2025b).

The mimetic pressure is reflected in the Islamic finance industry's efforts to increase the comparability of financial statements with entities that implement IFRS or General SAK, including through convergence with PSAK 118. The impetus relates to the need to bring reporting structures and information more aligned with the evolving financial reporting practices in the capital market (Graha IAI Jatim 2026).

b. **Reform of Financial Statements and Social Accountability Components**

The main pattern found in PSAK 401 is the simplification of the number of components of complete financial statements from 7 (seven) to 6 (six) components. This simplification is realized through the merger of the Source and Distribution Report of

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Zakat Funds and the Report on the Source and Use of Welfare Funds into one integrated component, namely the Report on Changes in Social Funds (Graha IAI Jatim 2026).

In the presentation of the Comprehensive Income Report, PSAK 401 stipulates six standard categories, which include: (1) operations, (2) investments, (3) funding, (4) corporate zakat, (5) income tax, and (6) operations are stopped. The classification of corporate zakat as a separate category and placed before income tax confirms the position of zakat as an obligation of sharia entities, not solely as a form of voluntary fund allocation (Graha IAI Jatim 2026). The provisions in ISAK 403 also affirm that the obligation to present the Social Fund Change Report does not only apply to certain sharia entities, but also includes private sharia entities and MSMEs that implement SAK EP and SAK EMKM. Thus, the scope of social accountability is expanded to include medium- and small-scale business entities (Ikatan Akuntan Indonesia 2025a).

c. **Consistency of Commercial Accrual Basis Dualism vs. Profit Sharing Cash Basis)**

The results show that although PSAK 401 brings significant changes to the structure of financial report presentation, the standard still maintains the dualism of the reporting basis. The accrual basis is used in the preparation of general-purpose financial statements, including financial position statements and Comprehensive Income Statements, while cash bases are applied specifically in the calculation of the distribution of business results to fund owners (*shahibul maal*) (Marpaung, Rozalina, and Ayu 2025).

The application of the accrual basis allows the recognition of *murabahah* receivables, *ijarah* rental income, and operational expenses at the time of the occurrence of rights and obligations. However, for the profit sharing of *mudharabah/musharakah* financing and the profit sharing of depositor customers, Islamic banks strictly require

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the realization of cash to avoid fictitious profit sharing (Marpaung, Rozalina, and Ayu 2025).

d. **System Infrastructure Readiness and Transition Challenges 2027**

The qualitative findings show that there are a number of technical challenges that need to be anticipated in facing the effective date of implementation of PSAK 401 on January 1, 2027. These challenges mainly include adjusting the Accounting Information System (AIS), remapping the chart of accounts (COA) to fit the six new presentation categories, and fulfilling the disclosure requirements of Management-defined Performance Measures (MPM) (Graha IAI Jatim 2026).

The main challenge in the implementation of PSAK 401 does not lie in the conceptual aspect, but in the need to re-engineer the Accounting Information System (AIS). The separation of funding expenses from operating expenses and the identification of transactions that meet the criteria of Management-defined Performance Measures (MPM) require adjustments and reconfiguration of the recording system. In addition, entities need to ensure the availability of historical data retrospectively so that the previous year's information can be presented comparatively when PSAK 401 comes into effect in 2027 (Graha IAI Jatim 2026).

2. Discussion

The results of this study confirm the relevance of the Institutional Isomorphism Theory (DiMaggio & Powell, 1983) in explaining the dynamics of changes in Islamic accounting standards in Indonesia. The transition from PSAK 101 to PSAK 401 shows how the three isomorphism mechanisms work simultaneously. Based on the perspective of institutional theory, the implementation process of PSAK 401 can be understood through three forms of institutional isomorphism. First, coercive isomorphism arises as a consequence of the existence of binding regulations, both those set by DSAS IAI and OJK through SEOJK No. 32/SEOJK.03/2025. This legal-formal legitimacy is an

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external pressure that encourages Sharia Commercial Banks (BUS) and Sharia Business Units (UUS) to adjust reporting practices to the format set in the new standard. Second, mimetic isomorphism is reflected in the application of six standard categories in the presentation of comprehensive income and loss which leads to the similarity of the reporting structure with IFRS-based international accounting practices. This process is carried out to reduce uncertainty in reporting practices while increasing the comparability and acceptance of Islamic financial information in the global capital market environment. Third, normative isomorphism develops through the process of socialization and the formation of professional competencies in a sustainable manner, including through Continuing Professional Education (PPL) organized by the Regional IAI and the qualification of the Sharia Accounting Certification Exam (USAS). This mechanism contributes to forming a relatively uniform understanding, competence, and professional norms among Islamic accounting practitioners in implementing PSAK 401.

The findings of this study expand and complement the previous literature on the application of sharia accounting in Indonesia. First, in line with Marpaung et al. (2025), this study corroborates the finding that Islamic banking in Indonesia consistently uses an accrual basis in the recognition of commercial transactions, while the cash base is maintained in profit sharing distribution as a form of application of the principle of justice. However, this study expands the study by analyzing how PSAK 401 accommodates the dualism of the reporting base into a new presentation structure consisting of six standard categories. Second, this study confirms the findings of Gamas and Sisdianto (2024) regarding the importance of the reliability of the Accounting Information System (AIS) and the effectiveness of internal controls in preventing the occurrence of improper revenue recognition in the application of the accrual basis. In this context, the addition of provisions regarding the disclosure of Management-defined Performance Measures (MPM) in PSAK 401 can be seen as strengthening the

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transparency and control mechanism for the presentation of performance measures. In addition, this study developed a study by Nuryanti and Muslih (2025) which showed that the PSAK 401 framework can harmonize the variation in the recording of deposit products at the branch level. This study shows that the harmonization process has a wider scope because through ISAK 403 it is also applied to private Islamic entities and Micro, Small, and Medium Enterprises (MSMEs), so that the standardization of the presentation of Islamic financial statements is not only relevant for the banking sector, but also includes entities with more diverse characteristics and business scales.

This research has theoretical and practical implications in understanding the transition process of sharia accounting standards in Indonesia. Theoretically, this research contributes by showing that the reform of sharia accounting standards is not solely based on technical considerations of *fiqh muamalah*, but is also part of the institutionalization process influenced by social and regulatory dimensions. The integration of *sharia maqasid* values, which is reflected through the presentation of the Social Fund Change Report, with a reporting structure that adopts IFRS characteristics through six income categories, expands the perspective in contemporary Islamic accounting literature regarding the interaction between sharia values and the demand for harmonization of accounting standards. Practically, for Islamic banking management, the findings of this study confirm the need to accelerate the implementation of the five-stage transition roadmap before PSAK 401 takes effect on January 1, 2027. Implementation priorities need to be directed to re-engineering the Accounting Information System (AIS), remapping the Chart of Accounts (COA), and strengthening human resource competencies through relevant training programs. Meanwhile, for regulators, especially OJK and IAI, regular supervision of entity readiness, including the preparation of retrospective proforma reports, is one of the important aspects to support the smooth and consistent transition process towards the implementation of PSAK 401.

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This qualitative research has limitations because the analysis carried out still focuses on a descriptive-evaluative approach in assessing conditions ahead of the full implementation period of PSAK 401. Therefore, further research can be directed to empirical-quantitative studies after PSAK 401 begins to be implemented, especially after 2027, to examine the impact of the transition on profit quality, the relevance of the value of accounting information, and changes in financial ratios in Islamic banks. In addition, future research needs to expand the scope of objects by examining the readiness of non-bank Islamic entities, such as Islamic insurance companies and Bank Perkreditan Rakyat Syariah (BPRS), as well as Islamic MSMEs in implementing the provisions of ISAK 403, including the ability of entities to meet the needs of presentation and preparation of reports retrospectively.

D. Conclusion

This study analyzes in depth the process of transition and reform of the presentation of Islamic financial statements in Indonesia from PSAK 101 to PSAK 401 and ISAK 403. The main findings show that this reform brings fundamental changes in the form of simplifying the components of complete financial statements from seven to six components through the integration of the Source and Distribution Reports of Zakat Funds and the Source and Use of Charitable Funds Reports into the Social Fund Change Reports. In addition, PSAK 401 strengthens reporting transparency through the establishment of six standard classifications in the Comprehensive Income Report (operations, investment, funding, corporate zakat, income tax, and operations are discontinued) as well as the obligation to disclose Management Statement Performance Measures (MPM). Despite the restructuring of the reporting structure, this new standard consistently maintains the dualism of the accounting base, namely the accrual basis for general-purpose financial statements and the special cash base for the calculation of profit sharing distribution to shahibul maal in order to maintain the principles of fairness

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and prudence. The process of adopting this standard has been proven to be triggered by the interaction of three institutional isomorphism mechanisms that work simultaneously, including the coercive pressure of DSAS-IAI and OJK regulations, the mimetic encouragement of alignment with IFRS/PSAK 118, and normative isomorphism through the development of professional competencies.

The implications of the findings of this study include theoretical, practical, and policy dimensions. Theoretically, this study enriches the Islamic accounting literature and institutional theory by proving that the reform of sharia accounting standards is not only based on technical considerations of fiqh muamalah, but is also a process of social institutionalization that aligns the values of sharia maqashid with the demands of global convergence. Practically, the results of the study confirm the need for sharia entities to accelerate the five-stage transition roadmap before the effective date of January 1, 2027, especially through the re-engineering of the Accounting Information System (SIA), the remapping of the Chart of Accounts, and the increase in human resource capacity. In terms of policy, these findings encourage regulators (DSAS-IAI and OJK) to strengthen periodic supervision of entity readiness, issue implementing technical instructions, and monitor the preparation of retrospective proforma financial statements to ensure a smooth transition period.

In order to deepen understanding and expand the scope of this topic, further research is recommended to apply an empirical-quantitative approach after the full implementation of PSAK 401 after 2027. This approach is important to examine the real impact of standard changes on earnings quality, the relevance of the value of accounting information, and the dynamics of financial ratios of Islamic banks. In addition, future research needs to expand the object of study on non-bank sharia entities (such as sharia insurance companies and BPRS) and sharia MSMEs in adapting the provisions of ISAK 403.

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