

Does Zakat Management Organization Comply with PSAK 109?

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Abstract: This study aims to analyze the compliance of Zakat Management Organizations (ZMO) in Indonesia with financial accounting Statement of Financial Accounting Standards (PSAK) 109. This study uses the literature review study method, where the source of this database is obtained from trusted scientific searches from the range of 2018-2022 national journals. This literature study was conducted by collecting 15 references to trusted scientific research journal data related to compliance with the Statement of Financial Accounting Standards (PSAK) 109 concerning Zakat, Infak and Alms Accounting at Zakat Management Organizations (ZMO) in Indonesia. The results of this study researchers found that there are 3 typologies in compliance with the application of the Statement of Financial Accounting Standards (PSAK) 109 concerning Accounting for Zakat, Infak and Alms in Zakat Management Organizations in Indonesia, including: (1) Full Compliance, (2) Not Complete Compliance, (3) No Compliance. The highest category is in the third category that there are 6 Zakat Management Organizations that fall into the typology of no compliance with the Statement of Financial Accounting Standards (PSAK) 109 concerning Accounting for Zakat, Infak and Alms in Zakat Management Organizations (ZMO) in Indonesia.

Keywords: Financial Accounting Compliance, PSAK 109, Zakat Management Organizations, Non Profit Organization

Abstrak: Tujuan penelitian ini adalah untuk menganalisis kepatuhan Organisasi Manajemen Zakat (ZMO) di Indonesia terhadap Laporan Standar Akuntansi Keuangan (PSAK) 109. Penelitian ini menggunakan metode studi tinjauan pustaka, dimana sumber database ini diperoleh dari penelusuran ilmiah terpercaya dari kisaran 2018-2022 jurnal nasional. Studi pustaka ini dilakukan dengan mengumpulkan 15 referensi data jurnal penelitian ilmiah terpercaya terkait kepatuhan terhadap Pernyataan Standar Akuntansi Keuangan (PSAK) 109 tentang Akuntansi Zakat, Infak dan Sedekah pada Organisasi Manajemen Zakat (ZMO) di Indonesia. Hasil penelitian ini peneliti menemukan bahwa terdapat 3 tipologi yang sesuai dengan penerapan Pernyataan Standar Akuntansi Keuangan (PSAK) 109 tentang Akuntansi Zakat, Infak dan Sedekah pada Organisasi Pengelola Zakat di Indonesia, antara lain: (1) Full Compliance, (2) Not Complete Compliance, (3) No Compliance. Kategori tertinggi berada pada kategori ketiga yaitu terdapat 6 Organisasi Pengelola Zakat yang masuk dalam tipologi tidak sesuai dengan Pernyataan Standar Akuntansi Keuangan (PSAK) 109 tentang Akuntansi Zakat, Infak dan Sedekah Organisasi Pengelola Zakat (ZMO) di Indonesia.

Kata kunci: Kepatuhan Akuntansi Keuangan, PSAK 109, Organisasi Pengelola Zakat, Organizes Non Profit

A. Introduction

Indonesia is the country with the largest Muslim population in the world. This has resulted in many institutions or institutions established in Indonesia based on Islamic shari'a, one

of which is the Zakat and Infak Management Organization or alms.¹ The Zakat Management Organization was established with the aim of helping Muslims in Indonesia to be able to worship and facilitate the implementation of the fourth pillar of Islam.² The Zakat Management Organization was established with the aim of helping Muslims in Indonesia to be able to worship and facilitate the implementation of the fourth pillar of Islam.³ ZMO is a non-profit corporate institution that aims to provide relevant information to meet the interests of donors, members, organizations, creditors and other parties that provide resources to non-profit organizations. Unlike other non-profit organizations, zakat has provisions on the rules for collecting and distributing funds to the entitled (*asnaf*).⁴ Zakat management organizations (ZMO) in recent years have become organizations that have experienced rapid development both in quantity, namely the number of large and diverse and in quality, namely the quality of institutions that are getting better. This is due to the public's trust in ZMO is increasingly visible, namely entrusting to entrust their zakat funds to ZMO.⁵

Zakat management organizations are organizations engaged in the management of zakat, infaq and sadaqah. According to Law No. 23 of 2011, zakat management is a planning, implementation, and coordination activity in collecting, distributing, and utilizing zakat. In the legislation No. 23 of 2011 concerning zakat management, there are two types of zakat management organizations, namely the Amil Zakat Agency (BAZ) and the Amil Zakat Institution (LAZ). Zakat should be managed by a zakat management institution (amil) that is professional, trustworthy, responsible, has adequate knowledge, and has time to manage it.

Bookkeeping made by zakat, infaq and sadaqah fund management institutions must be in accordance with sharia accounting purposes. There are two main objectives of sharia accounting, namely: First, as an instrument of responsibility to fulfill obligations to Allah (*hablun min'allah*), individuals and the community environment (*hablun min'an-nas*). Secondly, as an instrument to help create socio-economic justice (*al-falah*) as desired in Islamic economics. The bookkeeping of management funds in question is to make financial statements. As explained above, the law requires Zakat Management Organizations to provide periodic reports.⁶ Zakat and infaq accounting or alms can be interpreted as an accounting process for zakat, infaq and sadaqah transactions based on Islamic sharia principles that can produce financial information in the form of financial statements that can be used for decision making of interested parties such as muzakki and prospective muzakki, government, community or people, mustahiks and other parties. The purpose of Zakat, Infaq and Sadaqah (ZIS) accounting according to Statement of Financial Accounting Standards (PSAK) 109 is to regulate the recognition, measurement, presentation and disclosure of zakat and infaq and sadaqah transactions. Zakat, Infaq and Sadaqah (ZIS) accounting can be applied or used to help amyls who receive and distribute Zakat, Infaq and Sadaqah (ZIS) or entities whose main activities are receiving and distributing Zakat, Infaq and Sadaqah (ZIS).⁷

Financial statements are basically the result of reflection of many transactions that occur in a company. Transactions and events of a financial nature are recorded, classified, and

¹ Abdul Hakim Siregar, Ikhwanuddin Harahap, and Delima Sari Lubis, "Analisis Implementasi Pernyataan Standar Akuntansi Keuangan 109," *Journal of Islamic Social Finance Management* 1, no. 1 (May 7, 2021): 1–16.

² Abdul Hakim Siregar, Ikhwanuddin Harahap, and Delima Sari Lubis, "Analisis Implementasi Pernyataan Standar Akuntansi Keuangan 109," *Journal of Islamic Social Finance Management* 1, no. 1 (May 7, 2021): 1–16.

³ Abdul Hakim Siregar, Ikhwanuddin Harahap, and Delima Sari Lubis, "Analisis Implementasi Pernyataan Standar Akuntansi Keuangan 109," *Journal of Islamic Social Finance Management* 1, no. 1 (May 7, 2021): 1–16.

⁴ Hartina Husein and Sartika Wali, "Analisis Kepatuhan PSAK No. 109 Akuntansi Zakat, Infak Dan Sedekah," *Jurnal Akuntansi* 6, no. 1 (2020): 20.

⁵ Citra Mahsa Aulia, "Analisis Penerapan Pernyataan Standar Akuntansi Keuangan (PSAK) No. 109 Tentang Zakat, Infaq dan Sedekah pada Rumah Zakat Pontianak" 11 (2021): 11.

⁶ Abdul Hakim Siregar, Ikhwanuddin Harahap, and Delima Sari Lubis, "Analisis Implementasi Pernyataan Standar Akuntansi Keuangan 109," *Journal of Islamic Social Finance Management* 1, no. 1 (May 7, 2021): 1–16.

⁷ Ahmad Jibrail, "Analisis Penerapan PSAK No 109 Tentang Akuntansi Zakat, Infak/Sedekah Pada Baznas Kabupaten Sumbawa Barat" 03, no. 01 (2021): 16.

summarized in the appropriate way in units of money, and then interpreted for various purposes. From an accounting point of view, a common problem that occurs in terms of managing zakat funds is that many Zakat Management Organizations (ZMO) present their financial statements only based on cash receipts and expenditures that occur so as to give rise to balances on the balance sheet. Some ZMOs also do not group between zakat fund balances, infak funds, amyl funds in a balance sheet. The mixed balance of funds will certainly make it difficult for management to manage because they cannot group how many portions of amyl and how many portions to be handed over to mustahik. This problem shows that the human resources owned by some ZMOs still lack knowledge about zakat accounting. The stigma of the community towards ZMO which is prone to misappropriation will decrease as the management of zakat grows professional, transparent, open, and accountable. With the increase in public trust, of course, it will maximize the receipt of zakat so that its utilization and distribution to the community can achieve the desired goal of reducing the level of poverty in the community.⁸ The purpose of this study is to analyze the compliance of Zakat Management Organizations (ZMO) in Indonesia with financial accounting Statement of Financial Accounting Standards (PSAK) 109.

IAI is the only professional association of accountants as a standard setter for non-governmental entities in Indonesia and has legal *standing*, and several regulatory provisions of the financial services authority direct to the use of Financial Accounting Standards as the basis for preparing financial statements. In the N o. 23 2011, Porigin 29. EveryBAZNAS/LAZ is required to make financial statements periodically to the Ministry of Finance, the Foundation Law also requires social institutions to be required to make financial statements. So IAI as a standard setter provides guidance for BAZNAS and LAZ in preparing financial statements so that financial statements are produced of high quality and can be audited. So yang mandatory is to make financial statements, and PSAK sebagai standards for its preparation. PSAK 109 wajib applied to LAZNas/LAZprop/Lazkab/kota yang has obtained a permit Kementrian Agama through rekom Baznas For Baznas/baznas Province and baznas kab/kota is also mandatory although its application tidak is as strict as LaZ.

The Indonesian Institute of Accountants (IAI) as a forum for accountants in Indonesia since 2008 has made an Exposure to the Draft Statement of Financial Accounting Standards (ED PSAK) No. 109 concerning Zakat and Infak Accounting or almsgiving. PSAK No. 109 was created with the aim of regulating the recognition, measurement, presentation and disclosure of zakat and infak or alms transactions. By equating the form of financial statements of the Zakat Management Organization, it will be easier to audit them. Since 2008 ED PSAK No. 109 Accounting for Zakat and Infak or alms has been made by IAI. In 2010, precisely on April 6, PSAK 109 concerning Zakat and Infak Accounting or alms has been ratified, but there are still many Zakat Management Organizations that have not implemented it.⁹ PSAK 109 on Zakat and Infak Accounting or alms was endorsed by the Sharia Accounting Standards Board on April 6, 2010 and it has been stated by the Mui National Sharia Council that PSAK 109 does not conflict with sharia provisions and fatwas of the Indonesian Ulema Council.¹⁰ This PSAK applies to amil, which is an organization or zakat management entity whose formation and confirmation are regulated based on laws and regulations intended to collect and distribute zakat and infak, alms, not for sharia entities that receive and distribute ZIS but are not its main activities.¹¹

⁸ Muhammad Arif Budiman and Amrie Firmansyah, "Implementasi Akuntansi Zakat Dan Infak/Sedekah Pada BAZNAS Kabupaten Tegal," *Journal of Law, Administration, and Social Science* 1, no. 2 (December 20, 2021): 73–83.

⁹ Abdul Hakim Siregar, Ikhwannuddin Harahap, and Delima Sari Lubis, "Analisis Implementasi Pernyataan Standar Akuntansi Keuangan 109," *Journal of Islamic Social Finance Management* 1, no. 1 (May 7, 2021): 1–16.

¹⁰ Hartina Husein and Sartika Wali, "Analisis Kepatuhan PSAK No. 109 Akuntansi Zakat, Infak Dan Sedekah," *Jurnal Akuntansi* 6, no. 1 (2020): 20.

¹¹ Citra Mahsa Aulia, "Analisis Penerapan Pernyataan Standar Akuntansi Keuangan (PSAK) No. 109 Tentang Zakat, Infak dan Sedekah pada Rumah Zakat Pontianak" 11 (2021): 11.

Law No. 23 of 2011 and Government Regulation No. 14 of 2014 are guidelines for zakat management institutions in carrying out zakat management. In addition, in 2010 the Indonesian Institute of Accountants (IAI) has issued a financial standard that regulates zakat management, namely PSAK Number 109 concerning zakat accounting and infak or almsgiving. This PSAK is issued to regulate transactions on the recognition, measurement and presentation and disclosure of zakat, infak or alms in an institution. The enactment of this PSAK is a new chapter in increasing the accountability of zakat institutions in Indonesia. This accounting standard is expected to accommodate every zakat institution that has the same type of transaction but in practice uses different accounting treatment. With the issuance of this PSAK, it is also expected to create a uniformity in financial reporting and simplicity in accounting records. So that the public can easily read the zakat management report and participate in supervising its management. In addition, the purpose of enacting PSAK 109 is to ensure that zakat management organizations have implemented sharia principles and how far these zakat institutions have a level of compliance in implementing them. For public accountants, PSAK 109 can also be used as a guideline in the implementation of auditing the financial statements of zakat institutions.¹²

This research is important because it examines the level of compliance of zakat management organizations (ZMO) in Indonesia with the Statement of Financial Accounting Standards (PSAK) 109. This is important because it illustrates the extent to which ZMO complies with relevant financial accounting standards in the management of zakat, infak, and alms. Zakat is an important part of the Islamic economy, and its good management is the key to success in distributing zakat funds to those who deserve it. Therefore, evaluating ZMO's compliance with PSAK 109 can help ensure that zakat funds are managed transparently and in accordance with applicable accounting standards.

The difference between this study and previous literature is the particular focus on the level of ZMO compliance with PSAK 109. Previous research may have examined various aspects of zakat management, but not all of them related to specific accounting standards. This study tries to fill this gap by examining the extent to which ZMOs in Indonesia comply with PSAK 109 in terms of accounting for zakat, infak, and alms.

The contribution of this article is to provide a better understanding of the level of ZMO compliance with PSAK 109, so that it can help improve accounting practices and zakat fund management in Indonesia. It can also provide a basis for further improvements in the regulation and supervision of organizations that administer zakat. Thus, this article can play a role in increasing transparency and accountability in zakat management in Indonesia, which in turn can increase the social benefits of zakat management practices.

B. Theoretical Review

Zakat in the Muslim order of life aims to improve justice and welfare of the community in alleviating poverty and also helping the poor. The role of zakat is not only limited to poverty alleviation. However, it aims to overcome other societal problems. It can be known, that one of the roles of zakat is to help other Muslim countries in encouraging the hearts of their citizens to be loyal to Islam and also help all the problems in it.¹³ Zakat is the third pillar of Islam that can be used as a fiscal instrument to overcome poverty and economic inequality. This function and role has become an agenda in the Master plan of Indonesian Islamic Financial Architecture (MAKSI) by the Ministry of National Development Planning or Bappenas, where it is stated that zakat is a very potential contributor in alleviating poverty and economic empowerment in the Muslim

¹² Lina Yulianti, "Analisis Penerapan PSAK 109 Tentang Akuntansi Zakat Dan Infak/Sedekah Pada Baznas Kota Bandung," *Akisy: Jurnal Ilmu Akuntansi dan Bisnis Syariah* 3, no. 1 (January 17, 2021): 73–92.

¹³ Abdul Hakim Siregar, Ikhwanuddin Harahap, and Delima Sari Lubis, "Analisis Implementasi Pernyataan Standar Akuntansi Keuangan 109," *Journal of Islamic Social Finance Management* 1, no. 1 (May 7, 2021): 1–16.

community.¹⁴ Zakat is a Qur'anic term that signifies the special obligation of giving a portion of an individual's wealth and property to charity. Zakat according to the language, means name' means fertility, thaharah means chastity, barakah means blessing, and tazkiyah tathhir which means sanctifying. Indeed, the naming of zakat is not because it produces fertility for property, but because it sanctifies society and nourishes it. From the linguistic understanding, it can be known that zakat linguistically can be known that zakat can linguistically mean to grow and develop or it can mean to purify and cleanse. Meanwhile, Didin Hafiduddin argued that zakat in terms of language can mean (*Ash-Shalahu*) which means cleanliness.¹⁵ According to Mu'is that zakat is one of the pillars of Islam that is directly related to one's property and social conditions. In the term zakat means certain treasures that must be issued by people of the Muslim faith and given to eight groups. By issuing zakat, a person will only be considered legitimate to join Muslims and be recognized as Islamic, in addition to creeds, prayers and fasting.¹⁶

According to Rowi infak means to spend or finance, when associated with efforts to realize the commandments of Allah SWT and infak is only related to property or only material.¹⁷ Infaq comes from the word (*anfaqah*) which means to issue something (treasure) for the benefit of something. According to sharia terminology, infaq means to expend a portion of property or income or income for an interest that Islam commands. Infaq is a voluntary expenditure that a person makes, whenever he earns as much sustenance as he wants. God gives the owner the freedom to determine the type of property, what amount should be handed over. Infak according to terminology means to issue treasures because of obedience, obedience and love for Allah SWT and as a form of gratitude for the favors or sustenance that Allah SWT has given to him.¹⁸

As for the terminology of Shari'a alms, the original meaning is *tahqiqu syai'in bisyai'i*, or establishing or applying something to something. It is voluntary and not bound by the terms certain in their expenditure both regarding the amount, time and level.¹⁹ Almsgiving comes from the word shadaqah which means true. A person who likes to give alms is a true confession of his faith. As for the terminology of Shari'a almsgiving the original meaning is (*tahqiqu syai'in bisyai'in*), or establishing or applying something to something. It is voluntary and not bound by certain conditions in its expenditure both regarding its amount, time and content. Meanwhile, the definition of shadaqah is any gift or activity that aims to expect a reward from Allah Almighty. Shadaqah has a very broad dimension, not only has the dimension of giving something in the form of treasure, but can be in the form of doing virtue, both for oneself and for others.²⁰

The management of Zakat, Infak and Sadaqah funds should be managed properly. Zakat Management Organizations in managing Zakat and Infak or alms should have basic business principles, at least have the basic principles of siddiq, amanah, tabligh and fatanah in managing Zakat and Infak funds or alms. The government supports the management of Zakat, Infak and Sadaqah funds by making Law No. 23 of 2011 concerning Zakat Management. The goal is that the Zakat Management Organization can carry out its functions both according to religion and the

¹⁴ Lina Yulianti, "Analisis Penerapan PSAK 109 Tentang Akuntansi Zakat Dan Infak/Sedekah Pada Baznas Kota Bandung," *Akisy: Jurnal Ilmu Akuntansi dan Bisnis Syariah* 3, no. 1 (January 17, 2021): 73–92.

¹⁵ Ahmad Jibrail, "Analisis Penerapan PSAK No 109 Tentang Akuntansi Zakat, Infak/Sedekah Pada Baznas Kabupaten Sumbawa Barat" 03, no. 01 (2021): 16.

¹⁶ Imas Novita Mayangsari and Dania Puspitasari, "Analisis Perlakuan Akuntansi Zakat pada Lembaga Amil Zakat Baitul Maal Hidayatullah (BMH) Kabupaten Bondowoso," *International Journal of Social Science and Business* 3, no. 1 (March 22, 2019): 28.

¹⁷ Abdul Hakim Siregar, Ikhwanuddin Harahap, and Delima Sari Lubis, "Analisis Implementasi Pernyataan Standar Akuntansi Keuangan 109," *Journal of Islamic Social Finance Management* 1, no. 1 (May 7, 2021): 1–16.

¹⁸ Ahmad Jibrail, "Analisis Penerapan PSAK No 109 Tentang Akuntansi Zakat, Infak/Sedekah Pada Baznas Kabupaten Sumbawa Barat" 03, no. 01 (2021): 16.

¹⁹ Abdul Hakim Siregar, Ikhwanuddin Harahap, and Delima Sari Lubis, "Analisis Implementasi Pernyataan Standar Akuntansi Keuangan 109," *Journal of Islamic Social Finance Management* 1, no. 1 (May 7, 2021): 1–16.

²⁰ Ahmad Jibrail, "Analisis Penerapan PSAK No 109 Tentang Akuntansi Zakat, Infak/Sedekah Pada Baznas Kabupaten Sumbawa Barat" 03, no. 01 (2021): 16.

state. This law can be used as the legal basis for the establishment of Zakat Management Organizations in Indonesia.²¹

Based on PSAK Syariah, the accounting treatment of Amil is not specifically regulated in PSAK 109: Zakat and Infak accounting or alms refers to other relevant SAK. The components of Amil's complete Financial Statements consist of:²² First, a statement of financial position. The Activity Report is a report that shows the receipt and distribution of zakat, infak, alms, and amil funds, as well as other funds during a certain reporting period, as well as the balance of funds that have not been distributed on a certain date. Activity reports include, but are not limited to, the following items: The first fund, Zakat Fund, receives income from various sources, such as zakat receipts from personal muzaki, zakat receipts from Muzaki Company, and the impact of remeasuring zakat assets. Meanwhile, the burden of this fund includes the distribution of zakat to Amil and the distribution of zakat to Non-Amil Mustahik. These funds have a starting balance and a final balance that needs attention.

Table 1 a Statement of Financial Position

BAZNAS PROVINSI "XYZ" LAPORAN POSISI KEUANGAN UNTUK TAHUN BERAKHIR 31 DESEMBER 2022 DAN 2021 (dalam Ribuan Rupiah)		
	2022	2021
ASET		
Aset Lancar		
kas dan setara kas	xxx	xxx
piutang penyaluran zakat	xxx	xxx
piutang penyaluran infak dan sedekah	xxx	xxx
Piutang al-qardh al-hasan	xxx	xxx
Jumlah	xxx	xxx
Aset tidak lancar		
aset tetap;	xxx	xxx
aset takberwujud;	xxx	xxx
aset kelolaan	xxx	xxx
Jumlah	xxx	xxx
JUMLAH ASET	xxx	xxx
LIABILITAS DAN ASET NETO		
LIABILITAS		
Liabilitas jangka pendek		
liabilitas penyaluran zakat	xxx	xxx
liabilitas penyaluran infak dan sedekah	xxx	xxx
Jumlah	xxx	xxx
Liabilitas jangka panjang		
liabilitas imbalan kerja	xxx	xxx
Jumlah	xxx	xxx
JUMLAH LIABILITAS	xxx	xxx
ASET NETO		
dana zakat	xxx	xxx
dana infak dan sedekah	xxx	xxx
dana amil	xxx	xxx
JUMLAH ASET NETO	xxx	xxx
JUMLAH LIABILITAS DAN ASET NETO	xxx	xxx

²¹ Abdul Hakim Siregar, Ikhwanuddin Harahap, and Delima Sari Lubis, "Analisis Implementasi Pernyataan Standar Akuntansi Keuangan 109," *Journal of Islamic Social Finance Management* 1, no. 1 (May 7, 2021): 1–16.

²² Ahmad Jibrail, "Analisis Penerapan PSAK No 109 Tentang Akuntansi Zakat, Infak/Sedekah Pada Baznas Kabupaten Sumbawa Barat" 03, no. 01 (2021): 16.

The second fund, Infak and Alms Fund, also has diverse sources of income, including the receipt of infak and alms with limits (muqayyadah), the receipt of infak and alms without restrictions (mutlaqah), and the impact of remeasuring Infak and Alms assets. The burden of these funds involves the distribution of infak and alms with various provisions to Amil and beneficiaries. In addition, this fund also has a starting balance and an ending balance.

The third fund, Amil Fund, gets income from various sources such as Amil's share of zakat receipts, Amil's share of infak and alms receipts, and other income. The expenses of this fund include employee expenses and other expenses. Like other funds, Amil Fund also has a starting balance and ending balance that are important in the overall financial management of the organization.

Managing these three funds is a key part of the organization's operations, ensuring that revenues are properly managed, and the distribution of funds is carried out in accordance with the set objectives. [See Table 1.](#)

Table 2 Activity reports

BAZNAS PROVINSI "XYZ" LAPORAN AKTIVITAS UNTUK TAHUN BERAKHIR 31 DESEMBER 2022 DAN 2021 (dalam Ribuan Rupiah)		
	2022	2021
DANA ZAKAT		
Penghasilan		
Penerimaan zakat pribadi	xxx	xxx
Penerimaan zakat perusahaan	xxx	xxx
Dampak pengukuran ulang aset zakat	xxx	xxx
Jumlah	xxx	xxx
Beban		
Amil	(xxx)	(xxx)
Fakir	(xxx)	(xxx)
Miskin	(xxx)	(xxx)
Riqab	(xxx)	(xxx)
Gharim	(xxx)	(xxx)
Muallaf	(xxx)	(xxx)
Fisabilillah	(xxx)	(xxx)
Ibnu Sabil	(xxx)	(xxx)
Jumlah	xxx	xxx
Surplus/Defisit	xxx	xxx
Saldo Awal	xxx	xxx
Saldo Akhir	xxx	xxx

DANA INFAK DAN SEDEKAH		
Penghasilan		
Penerimaan infak dan sedekah dengan pembatasan	xxx	
Penerimaan infak dan sedekah tanpa pembatasan	xxx	xxx
Dampak pengukuran ulang aset infak dan sedekah	xxx	xxx
Hasil pengelolaan aset infak dan sedekah	xxx	xxx
Jumlah	xxx	
Beban		
Penyaluran infak dan sedekah dengan pembatasan:		
- Amil	xxx	xxx
- Penerima manfaat	xxx	xxx
Penyaluran infak dan sedekah tanpa pembatasan:		
- Amil	(xxx)	(xxx)
- Penerima manfaat	(xxx)	(xxx)
Jumlah	xxx	xxx
Surplus/Defisit	xxx	xxx
Saldo Awal	xxx	xxx
Saldo Akhir	xxx	xxx
DANA AMIL		
Penghasilan		
Bagian amil dari penerimaan zakat	xxx	xxx
Bagian amil dari penerimaan infak dan sedekah	xxx	xxx
Penghasilan lain	xxx	xxx
Jumlah	xxx	xxx
Beban		
Beban pegawai	(xxx)	(xxx)
Beban lainnya	(xxx)	(xxx)
Jumlah	xxx	xxx
Surplus/Defisit	xxx	xxx
Saldo Awal		
Saldo Akhir		
JUMLAH DANA ZAKAT, INFAK DAN SEDEKAH, DAN AMIL	xxx	xxx

Second, The Activity Report is a report that shows the receipt and distribution of zakat, infak, alms, and amil funds, as well as other funds during a certain reporting period, as well as the balance of funds that have not been distributed on a certain date. Activity reports include, but are not limited to, the following items: The first fund is the Zakat Fund, which receives income from various sources, such as receiving zakat from personal muzaki, receiving zakat from Muzaki Company, and the impact of remeasuring zakat assets. The expenses of this fund include the distribution of zakat to Amil, the distribution of zakat to Non-Amil Mustahik, as well as the initial and final balances of the Zakat Fund.

The second fund is the Infak and Zedakah Fund, which also has various sources of income, including the receipt of infak and alms with various provisions (*muqayyadah*), the receipt of infak and alms without restrictions (*mutlaqah*), and the impact of remeasuring the assets of Infak and Alms. This fund burden involves the distribution of infak and alms with various provisions to Amil, the distribution of infak and alms with various provisions to beneficiaries, the distribution

of infak and alms without limitation to Amil, the distribution of infak and alms without limitation to beneficiaries, as well as the initial balance and ending balance of the Infak and Zedakah Fund.

The third fund is the Amil Fund, which gets income from various sources, including Amil's share of zakat receipts, Amil's share of infak and alms receipts, as well as other income. These fund expenses include employee and other expenses, as well as the starting and ending balances of the Amil Fund.

The management of these funds is an important component in the overall operation of the organization, ensuring that revenues are properly managed and the distribution of funds in accordance with the objectives that have been set. [See table 2.](#)

Third, The cash flow statement is a report that shows an institution's cash receipts and expenditures during a certain period grouped into operating, investment and financing activities. BAZNAS/LAZ presents a cash flow statement in accordance with the provisions in PSAK 2:

Table 3. Cash flow statement

BAZNAS PROVINSI "XYZ" LAPORAN ARUS KAS UNTUK TAHUN BERAKHIR 31 DESEMBER 2022 DAN 2021 (dalam Ribuan Rupiah)		
	2022	2021
ARUS KAS DARI AKTIVITAS OPERASI		
Penerimaan zakat dari muzakki pribadi	xxx	xxx
Penerimaan zakat dari muzakki perusahaan	xxx	xxx
Penyaluran zakat	(xxx)	(xxx)
Penerimaan infak dan sedekah dengan pembatasan	xxx	xxx
Penyaluran infak dan sedekah dengan pembatasan	(xxx)	(xxx)
Penerimaan infak dan sedekah tanpa pembatasan	xxx	xxx
Penyaluran infak dan sedekah tanpa pembatasan	(xxx)	(xxx)
Pembayaran beban operasional	(xxx)	(xxx)
Jumlah	xxx	xxx
ARUS KAS DARI AKTIVITAS INVESTASI		
Perolehan aset tetap	xxx	xxx
Penjualan aset tetap	(xxx)	(xxx)
Perolehan aset kelolaan	xxx	xxx
Penjualan aset kelolaan	(xxx)	(xxx)
Penyertaan modal	(xxx)	(xxx)
Jumlah	xxx	xxx
ARUS KAS DARI AKTIVITAS PENDANAAN		
Penerimaan pembiayaan	xxx	xxx
Pembayaran pembiayaan	(xxx)	xxx
Penerimaan APBD/PABN	xxx	xxx
Jumlah	xxx	xxx
ARUS KAS BERSIH		
KAS DAN SETARA KAS AWAL TAHUN	xxx	xxx
KAS DAN SETARA KAS AKHIR TAHUN	xxx	xxx

Cash Flow Statement and other relevant PSAK. Operating activities are principal revenue-producing activities and other activities that are not investment and funding activities. Operational activities at BAZNAS/LAZ include Receipt of zakat from personal muzakki, Receipt of zakat from company muzakki, Zakat distribution, Receipt/distribution of infak and alms with

restrictions, Receipt/distribution of infak and alms without restriction, Payment of operating expenses.

Investment activity is the acquisition and disposal of long-term assets and other investments that do not include cash equivalents. Some examples of cash flows from investment activities are Cash payments to purchase fixed assets, intangible assets, assets under management and other non-current assets, Cash receipts from the sale of fixed assets, intangible assets, assets under management and other non-current assets.

Financing activities are activities that result in change in the amount and composition of financing or loans of institutions. Some examples of cash flows derived from funding activities are Cash receipts from financing or loans or other debts, Payment of cash for financing, loans or other debts. [See table 3.](#)

Fourth, Notes to financial statements are supplementary information to what is presented in the statement of financial position, statement of changes in funds, statement of changes in assets under management, and statement of cash flows. Notes to financial statements provide a description or separation of items presented in the financial statements and information about items that do not meet the recognition criteria in the financial statements.

BAZNAS/LAZ presents notes to financial statements based on the provisions in PSAK 101 about Presentation of Sharia Financial Statements, PSAK and other relevant ISAK. Notes to the financial statements are presented in the following order: (1) General information of BAZNAS/LAZ, (2) Declaration of compliance with SAK, (3) Summary of significant accounting policies applied, (4) Details and additional information for the post presented on the position report financial, activity statement, and cash flow statement, and (5) Other disclosures required by PSAK.

C. Methods

The design of this study is a review Literature Study that uses previous research as a reference for drawing conclusions from current studies. Literature Study review is a search and literature research by reading various books, journals and other publications related to the topic to produce a writing related to a topic. There are two main objectives of literature review. First, a literature review conducted with the aim of writing a paper to introduce new studies in a particular topic that need to be known by those who are active in the topic of science. The second objective of the literature review is for the benefit of the research project itself.²³

Three *databases* are used for article searches namely Google Scholar with Publish or Perish Aplication, Moraref, and DOAJ. 200 articles related to Statement of Financial Accounting Standards (PSAK) 109 were obtained. Then filtered only for 2018-2022 only. With the keywords of implementing PSAK 109 and the Zakat management organization produced 200 articles. With the keyword implementation of PSAK 109, zakat management organizations, qualitative approaches produced 50 articles. With the keywords of implementing PSAK 109, zakat management organizations, qualitative approaches, financial statements of zakat management organizations produced 15 articles. The advantage of doing this method is that you can easily make decisions that do not have much time to look for a large amount of primary evidence and research it one by one. This literature study was conducted by collecting several references to data from trusted scientific research journals related to the compliance of the Statement of Financial Accounting Standards (PSAK) 109 concerning Zakat, Infak and Sadaqah Accounting at Zakat Management Organizations in Indonesia where the source of this database was obtained from reliable scientific searches from the range of 2018-2022 national journals.

²³ Hannah Snyder, " Literature review as a research methodology: An overview and guidelines", *Journal of Business Research* 104 (2019) 333–339.

D. Results

The results and discussion of the literature review study that has been described above related to the Compliance Analysis of the Statement of Financial Accounting Standards (PSAK) 109 concerning Zakat Accounting, Infak and Alms in Zakat Management Organizations in Indonesia, it was discussed that there were 3 analysis results as follows:

1. Compliance Fully Implements Statement of Financial Accounting Standards (PSAK) 109 on Zakat, Infak and Sadaqah Accounting

Most of the total compliance fully implements the Statement of Financial Accounting Standards (PSAK) 109 concerning Accounting for Zakat, Infak and Sadaqah Zakat Management Organizations in Indonesia a number of 5 Zakat Management Organizations that have not fully implemented compliance with Statement of Financial Accounting Standards (PSAK) 109 concerning Zakat, Infak and Sadaqah Accounting.

Lina Yulianti on "Analysis of the Application of PSAK 109 concerning Zakat and Infak Accounting or alms in Bandung City Baznas". The result of his research is that BAZNAS Bandung city in the preparation of zakat financial statements has fully implemented PSAK 109 and the financial statements every year have been audited by the Public Accountant and received a "reasonable" opinion. However, in this financial reporting, BAZNAS has not used the BAZNAS Management Information System (SIMBA), which is a reporting application formed by BAZNAS RI for the preparation of web-based financial reports that are in accordance with PSAK 109.²⁴

Nurwahidah and Ahmad Jibrail on "Analysis of the Application of PSAK No. 109 concerning Accounting for Zakat, Infak or alms in Baznas of West Sumbawa Regency". The results of this study point to the management of the National Amil Zakat Agency of West Sumbawa Regency, for Financial Management in which there is Recognition of Zakat Funds, Infak or alms, Measurement of Zakat Funds, Infak or alms, Presentation of Zakat Funds, Infak or alms and disclosure of Zakat Funds, Infak or alms has fully led to implementation in accordance with the rules, namely PSAK Number 109 concerning Zakat Infak Accounting or alms.²⁵

Syamsul Hidayat, Nani Rohaeni and Anah Zanatun on "Implementation of Statement of Financial Accounting Standards 109 at Rumah Yatim Arrohman Foundation: Identification of Supporting Factors". The results of this study concluded that Rumah Yatim Arrohman as one of the National Amil Zakat Institutions (LAZNAS) has fully implemented the use of PSAK 109 in presenting financial statements. The main factor of Rumah Yatim Arrohman being able to present financial statements according to PSAK 109 is because they have professional management of zakat management organizations and already have special *software* for financial statements, so it is very easy to practice preparing reports.²⁶

Agustina Ningsih, Mursyid, Dedy Mainata and Yovanda Noni on "Implementation of Statement of Financial Accounting Standards Number 109 of 2008 concerning Zakat and Infak Accounting or Alms in the Preparation of Financial Statements (Study at the National Amil Zakat Agency of East Kalimantan Province)". The results showed that the pattern of preparing financial statements at BAZNAS East Kalimantan Province includes components of the balance report (financial position report), fund change report, change of assets under management, cash flow statement, and notes to financial statements in accordance with PSAK 109. Financial statements are carried out 2 times a year, six months and at the end of each year. The financial

²⁴ Lina Yulianti, "Analisis Penerapan PSAK 109 Tentang Akuntansi Zakat Dan Infak/Sedekah Pada Baznas Kota Bandung," *Aksy: Jurnal Ilmu Akuntansi dan Bisnis Syariah* 3, no. 1 (January 17, 2021): 73–92.

²⁵ Ahmad Jibrail, "Analisis Penerapan PSAK No 109 Tentang Akuntansi Zakat, Infak/Sedekah Pada Baznas Kabupaten Sumbawa Barat" 03, no. 01 (2021): 16.

²⁶ Syamsul Hidayat, Nani Rohaeni, and Anah Zanatun, "Implementasi Pernyataan Standar Akuntansi Keuangan 109 Pada Yayasan Rumah Yatim Arrohman: Identifikasi Faktor Pendukung," *Jati: Jurnal Akuntansi Terapan Indonesia* 1, no. 1 (2018), accessed September 22, 2023, <http://journal.umy.ac.id/index.php/jati/article/view/4073>.

statements presented are not only physical, but are presented through an application called SIMBA (BAZNAS Management Information System).²⁷

Dewi Sartika, Nur Eliza and Andre Ilyas on "Application of PSAK NO. 109 concerning Accounting for Zakat, Infaq/Alms at the National Amil Zakat Agency Using the SiMBA Application in Baznas Padang City". This research shows that the application of PSAK 109 using the SiMBA application that has been carried out in BAZNAS Padang City is good with a percentage of 85.18%.²⁸

2. Compliance Has Not Fully Implemented the Statement of Financial Accounting Standards (PSAK) 109 on Zakat, Infak and Sadaqah Accounting

Only a small part of the compliance of part of the Statement of Financial Accounting Standards (PSAK) 109 concerning Zakat Accounting, Infak and Sadaqah of Zakat Management Organizations in Indonesia is a number of 4 Zakat Management Organizations that have not fully implemented compliance with Statement of Financial Accounting Standards (PSAK) 109 concerning Zakat, Infak and Sadaqah Accounting.

This is in line with research by Abdul hakim Siregar, Ikhwanuddin Harahap and Pomegranate Sari Lubis stated that the recording carried out by the Zakat Management Organization only applies the single entry method, the recording of the system is indeed simple and easy to understand, but it cannot produce complete financial statements, it is difficult to find errors that occur and difficult to control. The Zakat Management Organization has not fully implemented PSAK 109. The Zakat Management Organization has applied part of PSAK 109 to the financial statements and the information needed in PSAK 109 in the BAZNAS financial statements can be found but there is still a series of financial statements that are not yet owned based on the PSAK reference, namely the Cash Flow Statement and Notes to Financial Statements.²⁹

The same is the case with the research by Hartina Husein and Sartika Wali on "PSAK Compliance Analysis No. 109 Accounting for Zakat, Infak and Sadaqah (Study at the National Amil Zakat Agency of Maluku Province)". The result of his research is the application of compliance with the concept of zakat recognition and measurement at the Amil Zakat Agency of Maluku Province in accordance with PSAK Syariah 109. Meanwhile, the application of the concept of recognition and measurement of infak or alms at the Amil Zakat Agency of Maluku Province is not fully in accordance with PSAK Syariah 109. Compliance with the application of the concept of presentation and disclosure to the Amil Zakat Agency of Maluku Province has not been in accordance with PSAK 109. This is indicated by the absence of complete financial statements in accordance with the provisions that have been regulated in PSAK 109.³⁰

Rahadian Cahyadi on "Analysis of Financial Performance of Amil Zakat Agency Based on Statement of Financial Accounting Standards (PSAK) Number 109 in Gowa Regency". The results of the study explained that the implementation of PSAK number 109 has not been maximized in terms of performance and financial reporting so that it can be concluded that the Gowa Regency Amil Zakat Agency has not fully implemented PSAK No.109.³¹

²⁷ Agustina Ningsih et al., "Implementasi Pernyataan Standar Akuntansi Keuangan Nomor 109 Tahun 2008 Tentang Akuntansi Zakat Dan Infaq/Sedekah Pada Penyusunan Laporan Keuangan (Studi Pada Badan Amil Zakat Nasional Provinsi Kalimantan Timur)," *Borneo Islamic Finance and Economics Journal* (June 15, 2021): 33–47.

²⁸ Hartina Husein and Sartika Wali, "Analisis Kepatuhan PSAK No. 109 Akuntansi Zakat, Infak Dan Sedekah," *Jurnal Akuntansi* 6, no. 1 (2020): 20.

²⁹ Abdul Hakim Siregar, Ikhwanuddin Harahap, and Delima Sari Lubis, "Analisis Implementasi Pernyataan Standar Akuntansi Keuangan 109," *Journal of Islamic Social Finance Management* 1, no. 1 (May 7, 2021): 1–16.

³⁰ Hartina Husein and Sartika Wali, "Analisis Kepatuhan PSAK No. 109 Akuntansi Zakat, Infak Dan Sedekah," *Jurnal Akuntansi* 6, no. 1 (2020): 20.

³¹ Rahadian Cahyadi, "Analisis Kinerja Keuangan Badan Amil Zakat Berdasarkan Pernyataan Standar Akuntansi Keuangan (PSAK) Nomor 109 Di Kabupaten Gowa," *Ar-Ribh : Jurnal Ekonomi Islam* 3, no. 1 (November 24, 2020), accessed September 22, 2023, <https://journal.unismuh.ac.id/index.php/ar-ribh/article/view/3389>.

This is in line with Citra Mahsa Aulia's research on "Analysis of the Application of Financial Accounting Standard Statement (PSAK) No. 109 concerning Zakat, Infaq and Alms at Rumah Zakat Pontianak". The results of the study explained that the recognition, measurement, disclosure of zakat funds, infaq and alms were in accordance with PSAK No.109. In the presentation of financial statements, Rumah Zakat only presents financial statements in the form of balance sheets, reports of changes in funds and reports on changes in managed assets. It can be concluded that Rumah Zakat does not fully implement PSAK No.109.³²

3. No Compliance Applying Statement of Financial Accounting Standards (PSAK) 109 on Zakat, Infak and Sadaqah Accounting

Similarly, the number of compliances in accordance with the Statement of Financial Accounting Standards (PSAK) 109 concerning Zakat Accounting, Infak and Alms of Zakat Management Organizations in Indonesia is a total of 6 Zakat Management Organizations that do not apply the compliance of the Statement of Financial Accounting Standards (PSAK) 109 concerning Zakat, Infak and Sadaqah Accounting.

Imas Novita Mayangsari and Dania Puspitasari on "Analysis of Zakat Accounting Treatment at the Amil Zakat Baitul Maal Hidayatullah (BMH) Institution of Bondowoso Regency". The results of this study can be revealed that currently the application of accounting in BMH Bondowoso Regency is still not apply zakat accounting in accordance with those stipulated by PSAK No.109 in terms of financial reporting.³³

Nur Wahyu Ningsih, Arifa Kurniawan, Nanda Aulia, Raizky Rienaldy Pramasha and Ersi Sisdiyanto on "Optimization of the Application of PSAK 109 Accounting for Zakat and Infak or alms in Zakat Managers". The results showed that the Zakat Management Agency of City X, Y, and Z had made reports on the collection, receipt and distribution of funds with a single entry system that only recorded the names of muzaki. and the amount of funds raised or distributed. This can be interpreted to mean that zakat fund reporting only makes indicators of recognition and initial measurement, while not presenting and disclosing.³⁴

Inda Sari Ridjali and Ernawati Malik on "Application of PSAK 109 Accounting on Accounting for Zakat, Infak or alms at the National Amil Zakat Agency of Baubau City". The results of this study show that BAZNAS Baubau City has not implemented the preparation of financial statements in accordance with Statement of Financial Accounting Standards (PSAK) 109. BAZNAS Baubau City only presents performance reports (LK) and zakat management reports (LPZ), but the financial statements made are still in the form of reports on the receipt and distribution of Zakat, Infak or alms (ZIS). The recognition indicators are in accordance with PSAK 109, but the indicators of measurement, distribution, disclosure, presentation, and reporting are not applied in accordance with PSAK 109.

Siti Khorimah, Yulinartati, and Astrid Maharani on "Reconstruction of Zakat, Infak, Shadaqah Reports on Mosque Institutions Based on PSAK 109". The results of this study show that the preparation of the financial statements of the Baitur Roja Jember Mosque institution is not in accordance with PSAK 109 because the financial statements prepared are still simple, namely recording in the form of receipts and expenditures of mosque funds. After reconstruction, in the application of financial statements produced in accordance with PSAK No.109 which consists of statements of financial position, statements of changes in funds, changes in assets in management, statements of cash flows, and notes to financial statements.³⁵

³² Citra Mahsa Aulia, "Analisis Penerapan Pernyataan Standar Akuntansi Keuangan (PSAK) No. 109 Tentang Zakat, Infaq dan Sedekah pada Rumah Zakat Pontianak" 11 (2021): 11.

³³ Mayangsari and Puspitasari, "Analisis Perlakuan Akuntansi Zakat pada Lembaga Amil Zakat Baitul Maal Hidayatullah (BMH) Kabupaten Bondowoso."

³⁵ Siti Khorimah, . Yulinartati, and Astrid Maharani, "Rekonstruksi Laporan Zakat, Infak, Shadaqah pada Lembaga Masjid Berdasarkan PSAK 109," *International Journal of Social Science and Business* 3, no. 4 (November 30, 2019): 423.

Muhammad Arif Budiman and Amrie Firmansyah on "Implementation of Zakat and Infak Accounting or alms in Baznas of Tegal Regency". This study concluded that most of the recognition, measurement, presentation and disclosure of zakat and infak by BAZNAS of Tegal Regency is below financial accounting standards. Based on this research, BAZNAS Tegal Regency needs to place employees with accounting education background.³⁶

Novia Nurlailatul Qomar, Yulinartati and Ari Sita Nastiti on "Application of PSAK 109 concerning Reporting of Zakat, Infak or alms Accounting Financial Affairs at the At-Taqlwa Tempurejo Mosque". The results of the study explained that the form of financial statements of Zakat, Infak or alms at the At-Taqlwa Tempurejo Mosque was not in accordance with the applicable standard, namely PSAK 109, where the mosque's financial statements are still very simple, which only consists of receipts and expenses so that it will generate the final balance. The financial statements of the At-Taqlwa Tempurejo Mosque should be adjusted to the applicable standard, namely PSAK 109. At-Taqlwa Tempurejo Mosque has not made financial statements of zakat, infak or sadaqah based on PSAK 109, so researchers reconstructed the financial statements of zakat, infak or alms based on data owned by the At-Taqlwa Tempurejo mosque. The application of zakat, infak or alms financial statements in mosques based on PSAK 109 consists of five components, namely the Financial Position Report, Fund Change Report, Change of Managed Assets, Cash Flow Statement and Notes to Financial Statements.³⁷

E. Conclusion

The results of this study the researcher found that there are 3 typologies of compliance with the application of Statement of Financial Accounting Standards (PSAK) 109 concerning Zakat, Infak and Sadaqah Accounting in Zakat Management Organizations in Indonesia, including:

First, complete compliance. This full compliance is carried out by 5 Zakat Management Organizations. Some of the reasons zakat management organizations do compliance are entirely based on the fact that the Zakat Management Organization has professional management of zakat management organizations and already has special software for financial reports, so it is very easy to practice preparing reports.

Secondly, compliance is not completely. Compliance is not fully carried out 4 Zakat Management Organizations. The reason zakat management organizations do compliance is not entirely based on the absence of assets that will be reported in the financial statements on managed assets.

Third, there is no compliance. No compliance was carried out 6 Zakat Management Organizations. The reason zakat management organizations do not comply is based on not having expert human resource management and understanding regarding the Statement of Financial Accounting Standards (PSAK) 109.

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³⁶ Muhammad Arif Budiman and Firmansyah, "Implementasi Akuntansi Zakat Dan Infak/Sedekah Pada BAZNAS Kabupaten Tegal."

³⁷ Novia Nurlailatul Qomar, Yulinartati Yulinartati, and Ari Sita Nastiti, "Penerapan PSAK 109 Tentang Pelaporan Keuangan Akuntansi Zakat, Infak/Sedekah Pada Masjid At-Taqlwa Tempurejo," *International Journal of Social Science and Business* 3, no. 3 (September 20, 2019): 281.

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