

## IMPLEMENTATION OF ACCOUNTING FOR ZAKAT AND INFAQ FUNDS AT BAZNAS IN MEDAN BASED ON PSAK NO. 109

Suhaila Zahra Lesmana<sup>1</sup>

Universitas Islam Negeri Sumatera Utara, Deli Serdang, Indonesia

[suhailazahra22@gmail.com](mailto:suhailazahra22@gmail.com)

Laylan Syafina<sup>2</sup>

Universitas Islam Negeri Sumatera Utara, Deli Serdang, Indonesia

[laylansyafina@uinsu.ac.id](mailto:laylansyafina@uinsu.ac.id)

Hendra Harmain<sup>3</sup>

Universitas Islam Negeri Sumatera Utara, Deli Serdang, Indonesia

[hendra.harmain@uinsu.ac.id](mailto:hendra.harmain@uinsu.ac.id)



---

### Abstract

This article is intended to analyze the application of accounting for Zakat and Infaq funds based on PSAK No. 109 at BAZNAS Medan in 2022. This research method used descriptive qualitative, also including field studies. Data were collected through observation, interviews, and documentation. Based on the analysis and discussion above, it can be concluded that BAZNAS Medan does not fully implement PSAK No. 109 in preparing and presenting its financial statements. The application of accounting for Zakat and Infaq funds is still not appropriate regarding the presentation and disclosure of financial statements. This study aims to analyze how the accounting for zakat and infaq funds is applied to BAZNAS in Medan based on PSAK 109. Report components based on PSAK No. 109 were also not realized properly, because it only presented two reports, namely reports on changes in funds and financial position, as for cash flow reports, notes on financial statements were not attached, while reports on non-halal funds themselves were included in infaq /alms funds. Apart from that, it also does not detail zakat fund transactions and only details it internally for Central BAZNAS. Thus, BAZNAS Medan is still lacking in applying Zakat and Infaq accounting based on PSAK No. 109. Researchers with this research hope to be able to contribute especially to the BAZNAS Medan in continuing to evaluate and improve the quality of its financial reports.

**Keywords:** BAZNAS Medan, Zakat and Infaq Funds, Financial Statements, PSAK No. 109

## INTRODUCTION

Poverty is one of the problems that Indonesia continues to face today. Thus, the government continues to strive to improve the welfare of its people. This is reflected in its efforts to implement a capitalist and socialist economic system. However, the two systems still do not have an optimal impact in becoming a solution (Masykuroh, 2020).

From this, many people are thinking of a more solutive alternative, namely by implementing an Islamic economic system, because this system is based on humanity and justice. This Islamic economic system provides solutions in its efforts to improve people's welfare by offering the concepts of zakat, infaq, and alms (Ovami, 2021)

The application of the Islamic economic system in Indonesia itself is currently developing with significant progress, which can be seen by the emergence of various Islamic financial institutions, Islamic banking, and Islamic loans, one of which is marked by the establishment of the National Amil Zakat Agency (BAZNAS) (Siska, 2022).

Along with the development of the Islamic economic system, the demand for zakat accountability is also increasing. In which the public wants to know information related to zakat management that can be proven in the form of financial reports. The problem of managing zakat is very important in efforts to prosper the people. BAZNAS is the official government body that manages zakat, alms, and infaq based on Islamic law, based on security, usability, fairness, integrity, and accountability (Rahmayani, 2022). Thus, the community has high hopes that BAZNAS will be able to be accountable, by providing quality zakat fund management reports so that it can build trust from muzaki. In addition, it is also related to the distribution of zakat itself which can be carried out effectively, efficiently, and directed, so that what is the goal of zakat can be achieved, namely the economy is evenly distributed to all people or people (Eva Devi, 2018).

Accounting in relation to the economy is something that can not be separated. Because accounting is an important science in an economy (Puput A. Luli, 2022). The Sharia economic system itself, of course, applies the concept of Sharia accounting. This Sharia accounting sees that accountability is a unit as well as a differentiator between Sharia accounting and conventional accounting (Eva Devi, 2018).

As for zakat, infaq, and alms (ZIS) accounting, it means that accounting activities in ZIS transactions are based on Islamic sharia so that in their form they produce financial reports. The purpose of ZIS accounting according to Statement of Financial Accounting Standards (PSAK) No.109, namely to regulate the confirmation, measurement, presentation, and disclosure of ZIS transactions (Rahmayani, 2022).

Based on PSAK No.109, zakat is the asset that must be issued by *muzakki* in accordance with sharia provisions given to those who are entitled to receive them (*mustahiq*) (Rahmayani, 2022). As for infaq, it means spending part of one's assets or income for an interest that is commanded by Islamic teachings. Then alms, namely giving wealth to poor people, people who need to receive it without being accompanied by compensation, coercion, amount limit, and time (Soleman, 2023). Based on (PSAK) No. 109, infaq and alms are assets voluntarily given by the owner, whether the designation is limited or not limited (Rahmayani, 2022).

As for the phenomenon that occurs at the National Amil Zakat Agency (BAZNAS) Medan, after conducting directed interviews with the BAZNAS Medan City, the researchers found several points in the preparation of financial reports that were not in accordance with PSAK 109. Financial reports, which continue to develop in line with science and technology, have begun to be implemented with various forms of applications or websites. This financial report must provide benefits to various parties in need. The financial reports themselves must be transparent and accountable, trustworthy, honest, with integrity, relevant and accountable (Nanda, 2021). In addition, a financial report needs to be tested for its truth that is examined by an audit or public audit. The accountant is tasked with examining and submitting a report on the results of the test by looking at its fairness, with an assessment that includes unqualified, qualified, unreasonable, and completely unreasonable (Harahap, 2001). A financial report is said to be of high quality if it is able to provide information regarding the financial position, performance, and changes in the financial position of an entity that is useful for its users in making economic decisions (Eva Devi, 2018).

Previous research is, of course, a reference in this study, while this research is research from (Rahmayani, 2022). This study states that BAZNAS Medan is one of the

official bodies formed by the government which is trusted by the government to collect, manage and distribute zakat, alms infaq to *mustahiq* in the city of Medan. The results of this analysis indicate that the BAZNAS in Medan in conveying its main points has implemented PSAK 109. Even though the BAZNAS Medan has implemented ZIS calculations, most of BAZNAS' final obligations have not fully complied with PSAK. Based on the explanation above, the researchers want to examine problems regarding the application of accounting for zakat and infaq funds at BAZNAS in Medan based on PSAK 109.

## REVIEW OF LITERATURE

### Accounting Standards for Zakat, Infaq, and Alms (ZIS)

The ZIS accounting standard currently in effect and used by OPZ as a guideline in its bookkeeping and financial reporting is PSAK 109 issued by the Indonesian Institute of Accountants (IAI) in 2010. PSAK 109 regulates the accounting of zakat, infaq, and alms, including non-accounting arrangements. Those related to the preparation of financial statements of amil entities, such as amil who have and have not been licensed by the regulator, zakat remuneration for which *mustahiq* has been determined by the *muzakki*, considerations in determining the amil portion of zakat, sources of funds for the collection and distribution of zakat, and the portion of intermediary amil (Syamsidar, 2019).

PSAK No. 109, applies to amil who receive and distribute ZIS (Wibisana, 2008). Employees who receive and distribute ZIS, hereinafter referred to as amil, are zakat management organizations as bodies that collect and distribute ZIS. The financial statements section includes balance sheets (statements of financial position), reports on changes in funds, reports on changes in assets under management, reports on cash flows, and notes to financial statements (Wibisana, 2008).

PSAK No. 109 aims to regulate the recognition, measurement, disclosure, presentation, and reporting of ZIS transactions to amil zakat bodies or institutions. With this standardization there will be uniformity and comparability in financial recording and reporting, this makes it easier for public accountants to conduct audits (Puput A. Luli, 2022).

## **Financial Statements**

(Kartini, 2020) stated that the financial reports that must be reported by BAZNAS are in accordance with sharia accounting standards set by the Indonesian accounting association, one of which is PSAK 109 concerning ZIS accounting. This is supported by a system provided by the government, namely SIMBA (Kartini, 2020). Quality financial reports are the result of accurate accounting. Thus, institutions related to accounting must continue to improve their transparency and accountability in line with developments in accounting (Mardiasmo, 2006). BAZNAS' own financial reports need to be prepared using sharia accounting principles (Khotiningrum, 2019).

Financial reports are used as a liaison between the entity and its stakeholders, which in practice prioritizes sharia values (Limbong, Simanjorang, Harahap, & Nasution, 2021). Therefore, Islamic financial reports must be presented honestly, in real terms, without engineering or intervention from any party, as a form of accountability to Allah SWT and His creatures (Eva Devi, 2018).

### **PSAK No. 109**

PSAK No. 109 is one of the factors that affect the quality of financial reports, because it is influenced by the basic concept of reporting as a link between implementation guidelines and reporting objectives to be achieved (Wiyono, 2012). The quality of financial reports is also influenced by the accounting information system, namely as a collection of system parts that are interconnected and work in harmony to process transaction data related to financial matters into financial information (Susanto, 2017).

The enactment of Law No. 23 of 2011, Perpu No. 14 of 2014, and PA-OPZ 2005 issued by the Zakat Forum and several MUI fatwas are guidelines for zakat management institutions in implementing zakat management (Yulifa Puspitasari, 2013). Then in 2010, the Indonesian Institute of Accountants (IAI) issued a financial standard that regulates the management of zakat, namely PSAK No. 109 concerning ZIS accounting, which is used to regulate transactions for the recognition, measurement, presentation, and disclosure of ZIS in an institution (Sayidah, 2019).

### **Benefits of PSAK No. 109**

PSAK No.109 was enacted to increase the transparency and 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 a different accounting treatment (Yulianti, 2021).

It is also hoped that it can create uniformity in financial reporting and simplicity in accounting records, so that people can easily read zakat management reports and participate in supervising their management. Then to ensure that zakat management organizations have implemented sharia principles and how far these zakat institutions have compliance in implementing them. For accountants, No.109 can be used as a guideline in conducting audits of zakat institutions' financial statements (Rahmayani, 2022).

### **RESEARCH METHOD**

This research method uses a qualitative approach with descriptive methods. The object of this research is the application of zakat and infaq fund accounting based on PSAK No.109 at BAZNAS Medan. According to (Rokib, 2021), qualitative research is a type of research whose findings are not obtained through statistical procedures or other forms of calculation (Adlini, 2022). The descriptive method is a research method that is used to describe problems that occur in the present or are ongoing. This research is included in the field study with descriptive methods (Strauss, 2007).

The location of this research is at BAZNAS Medan which is located at Prajurit Street No. 95, Glugur Darat I, Medan, North Sumatra. Sources of research data were taken from primary data obtained directly from informants or BAZNAS employees of Medan and secondary data obtained from documents or records needed both from BAZNAS Medan and library data as research references. Data collection used observation, interview, and documentation techniques (Anufia, 2019).

Observations were carried out directly at the BAZNAS Medan and the implementation of the application of accounting based on PSAK No. 109. Interviews were

conducted with informants, namely BAZNAS employees of Medan using recorded media. This documentation is based on document data obtained from the BAZNAS Medan.

## RESULTS AND DISCUSSION

BAZNAS of Medan City is a unified whole of the intended institution which has the authority to manage Zakat and Infaq in Medan. BAZNAS Medan was officially established on October 10<sup>th</sup>, 2016 through the Decree of the Mayor of Medan No. 451/591.k/2016. From the year it was founded until now, the BAZNAS Medan has more than 32 thousand beneficiaries in Medan. The BAZNAS Medan leadership for the 2022-2027 period has been appointed by the Mayor of Medan, Muhammad Bobby Afif Nasution (BAZNAS Medan, 2022).

### Description of Observation Data on the Management of Zakat and Infaq Funds at BAZNAS in Medan

When carrying out its activities, the BAZNAS of Medan is to compile financial reports in one period to become accountable to the Ministry of Religion and the Central BAZNAS. The preparation of financial reports must also be based on PSAK No.109 accounting standards. Implementation of PSAK No. 109 at BAZNAS Medan has been implemented since 2016, this was done to simplify the accounting process. As conveyed in an interview with Ms. Diah Putri Aryani, as the financial staff of the BAZNAS Medan, namely:

*“The accounting record system at BAZNAS in Medan, we use PSAK No.109 to record it”*

In the process of collecting Zakat and Infaq funds at BAZNAS in Medan, there are two ways, namely covering retail and corporate systems, this is based on the results of interviews with Mr. Muhammad Ayub Siregar as UPZ Zakat Fund Reception staff, namely: “For zakat, infaq and alms There are two categories of BAZNAS in Medan, in terms of retail and corporate. For retail, that is, we form a collection volunteer and distribute it to several outlets, we can also leave infaq boxes in several restaurants or in several shops, and the corporate target is large companies, and the most important thing is actually BAZNAS. It’s in State Civil Apparatus (ASN).”

Then in terms of raising funds from the community, the efforts made by the BAZNAS Medan as an amil zakat agency as conveyed by the staff for receiving zakat funds, Mr. Muhammad Ayub Siregar, namely:

“First, we are building a good image by making a transparent report, we are forming social media with the current trend of information technology that we must follow too, we have social media, there is a website, where transparency can be seen, what are the activities of BAZNAS Medan, how much is collected, how much is distributed. Even though it is still in the early stages.”

The process related to receiving funds carried out by BAZNAS from *muzakki* can go through two channels, directly and indirectly to BAZNAS Medan as the amil. As in an interview with the Zakat Fund Receiving Staff, Mr. Muhammad Ayub Siregar, who said:

“There are several *muzakki* candidates, we provide convenience, they can deposit directly, the second one can send via transfer, the third one can use QRIS, the fourth one can pick it up directly, so after these four methods have been carried out, it will go directly to our account. except if he is picked up directly, that’s cash, if he goes from the account first to the account, the finance department will record it directly, then the finance department will give a checking account to the collection department, the collection department will record how much the collection is realized to make a report, that’s it also if he has cash, of course he has to deposit cash first to finance, with handover and then reported in a report. For via transfers it is the same, only the media makes it easier, the important thing is that it is recorded in the account.”

According to (Nopiardo, 2017), zakat collection carried out by BAZNAS is by receiving or picking up zakat. BAZNAS can cooperate with banks in collecting zakat on muzaki assets that are in the bank at the request of *muzakki*. The National Amil Zakat Agency can receive assets other than zakat, such as infaq, alms, grants, and others.

This is reinforced by a statement from BAZNAS Finance Staff, Mrs. Diah Putri Aryani, namely:

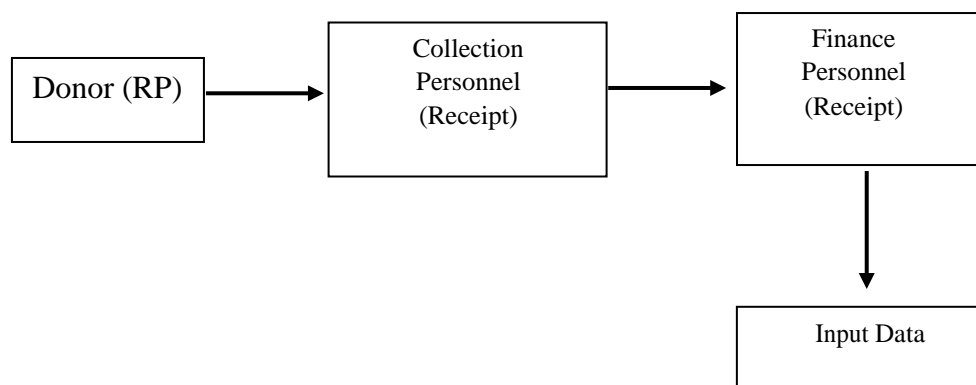
“Meaning that the *muzakki* meet the amil, the amil is us, then stop, then later there will be filling in the zakat deposit, later it will also be transferred and finally it will also be added to the account, for *muzakki* who deposit via transfer, usually see directly from the



monthly bank statement. But there are also a number of muzakki that he calls to us when he has deposited them.”

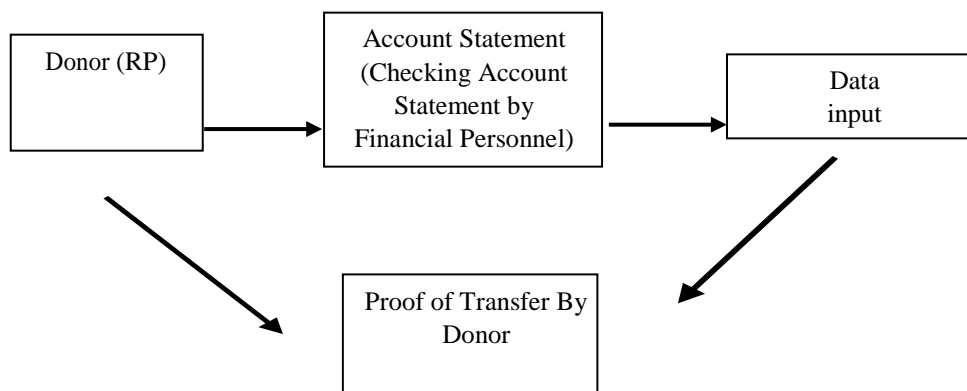
The flow of receiving Zakat and Infaq funds can be described as follows:

### Cash Acceptance



**Figure 1**  
**Flow Chart of Cash Acceptance**  
Source: BAZNAS Medan

### Non-Cash Receipts



**Figure 2**  
**Flow Chart of Non-cash Acceptance**  
Source: BAZNAS Medan

In addition, from a statement from an interview with Zakat Fund Acceptance Staff Mr. Muhammad Ayub Siregar regarding the potential and conditions at BAZNAS Medan, which stated:

“In terms of potential, because the main target source is ASN, the potential for Muslim ASNs in the city of Medan is 8700, which we have described is approximately 1.5 m/month, that can be for ASN only, outside of ASN it may exceed that, for the realization of the BAZNAS Medan itself, it is still far from that, because indeed at the BAZNAS Medan itself there is no regulation regarding the deduction of zakat directly from the ASN, we are trying from *muzakki* or individual *mufik*.”

The sources of zakat and infaq receipts at the BAZNAS Medan are as stated in the statement, namely:

“Because we process the collection from corporate retail and ASN, then from zakat funds receipts from ASN, some are from individuals, some are corporate, some are retail, retail includes infaq boxes, from the outlets we built.”

#### **Analysis of the Application of Accounting for Zakat and Infaq Funds Based on PSAK No. 109 at BAZNAS in Medan**

From the results of an interview with Mrs. Diah Putri Aryani who stated that since its establishment in 2016, the BAZNAS Medan prepared financial reports for Zakat and Infaq based on PSAK No. 109, but there are still deficiencies in implementing PSAK No. 109. This is where the BAZNAS Medan only makes a report on changes in funds and a report on financial position, so it still hasn't implemented a change in asset management report. As for the cash flow report, notes on the financial statements are not attached, while the non-halal fund reports themselves are included in the infaq/alms fund. Regarding the report on changes in funds and financial position itself as of December 31<sup>th</sup>, 2022, this has not been audited. The report still needs to be tested by the BAZNAS Medan audit. Therefore, related to the loading of these financial statements, there was a delay in their preparation.

#### **Recognition and Measurement**

In accordance with the explanation above, sources of zakat and infaq funds are obtained from ASN, individuals, corporates, and retail including from infaq boxes, and outlets for the BAZNAS Medan. Provisions for receiving zakat and infaq funds at BAZNAS in Medan. Zakat and Infaq funds obtained by BAZNAS Medan from *muzakki* are recognized as additional zakat and infaq funds with a nominal amount according to

the amount given by the *muzakki*, while they are recognized as fair value if received in units of goods or grants. The acknowledgment of receipts and zakat and infaq is in accordance with PSAK No. 109, which is recognized when the *muzakki* is willing to pay zakat and infaq funds recorded on a certain form which then gives a certain amount of money.

BAZNAS Medan accepts cash and non-cash zakat and infaq fund deposits which are made directly and indirectly, such as via transfer. The collected zakat and infaq funds will later be deposited at the Central BAZNAS. As for the report on changes to zakat and infaq funds, it is not specified because there are too many, but specifically when sent to the Central BAZNAS there are details. The determination of the fair value of the assets themselves is adjusted to the market. Non-cash assets or in the form of goods are classified as grants, which have separate reports, so they are not combined with zakat and infaq.

These grants are recorded at a nominal value. The grant itself is a source of income for the BAZNAS Medan. Regarding the distribution of zakat and infaq funds given to *asnaf*, it is recognized as a reduction in zakat and infaq funds. As for amil, it has taken part of the zakat and Infaq funds which are adjusted to BAZNAS policies regarding the needs of operational activities. Zakat and infaq funds distributed to amil are recognized as additional amil funds.

### **Presentation**

BAZNAS Medan only presents two reports, namely reports on changes in funds and financial position as attached, as for cash flow reports, notes on financial statements are not attached, while reports on non-halal funds themselves are included in infaq/alms funds. So that the implementation related to making reports is not in accordance with PSAK No.109. The receipt of zakat funds is only grouped into entity, individual, and profit sharing, so it is not detailed, this is because there are too many to be detailed one by one.

The distribution of zakat and infaq funds for amil has been included in the report on changes in funds, specifically for grants intended for amil. Meanwhile, the distribution is not presented in the statement of financial position. Regarding non-halal funds, namely

CSR DSKL, because we don't know where the funds will come from, so they are included in CSR DSKL and they are included in infaq funds, this CSR is corporate social responsibility. The presentation of zakat, infaq, alms, and grant funds is prepared separately from one another.

In terms of distribution, zakat funds have been specified specifically regarding *asnaf* and allocation of utilization of managed assets in the report on changes in funds and prepared separately, while other distributions are not specified. Meanwhile, infaq/alms funds are written as receipts for amil, bound and unrestricted funds, and allocations for utilization of managed assets which are presented separately, while other distributions are not specified. In its distribution, zakat, infaq, and grant funds do not specify the source of their receipt.

### **Disclosure**

Disclosures in financial reports are related to priority scale policies for channeling zakat and infaq funds. Zakat funds in determining this priority scale include amil, the poor, *riqab*, *gharimin*, converts, *fisabilillah*, *ibn sabil*, allocation of utilization of managed assets. Regarding the transaction itself, it is not specified, for internal reporting to the Central BAZNAS it has been specified. Disclosure of infaq/alms funds, determination of priority scale including amyl, bound, unrestricted, and allocation of utilization of assets under management. And the priority scale determination grant funds cover the operational expenses of leaders, implementers, and general operating expenses for the BAZNAS Medan office. Disclosures by BAZNAS Medan are not fully in accordance with PSAK No. 109, because it is not specified regarding the receipt transaction that occurred in a certain period, so it's a little less transparent and not yet informative. In addition, the financial report data has not been audited.

**Table 1**  
**Data Processing Results**

<b>Differences in the Zakat Accounting Treatment of BAZNAS Medan and PSAK No. 109</b>			
<b>Element</b>	<b>PSAK No. 109</b>	<b>BAZNAS Medan</b>	<b>Suitability</b>
Confession	Zakat, infaq and grant receipts are recognized in cash when received	Zakat, infaq and grant receipts obtained by the BAZNAS Medan from muzaki are recognized as additional Zakat and infaq funds with the nominal amount given by <i>muzakki</i> , both cash and non-cash.	Suitable
	Zakat, infaq and grants obtained are recognized as additional zakat, infaq and grant funds	The funds obtained were recognized by the BAZNAS Medan as additional zakat, infaq and grant funds	Suitable
	Distribution of zakat and infaq funds given to asnaf is recognized as a reduction of zakat and infaq funds with a nominal amount if in the form of cash and the carrying amount if in the form of assets	Amil has taken part of the Zakat and infaq funds which are adjusted to BAZNAS policies regarding the needs of operational activities, and are recognized as additional amil funds according to the nominal submitted	Suitable
	Determination of the fair value of non-cash assets themselves is adjusted to the market, non-cash assets or in the form of goods	Amil admitted that there had been receipts of non-cash asset grant funds which classified as infaq funds	Suitable
	The distribution of zakat, infaq, and grants for amil is recognized as an additional amil fund	Amil recognizes zakat, infaq and grant funds as additional amil funds	Suitable

Measurement	Receipt of zakat, infaq and grants nominal amount if in the form of cash and recorded amount if in the form of assets	Receipt of zakat and infaq funds is recorded with the nominal amount of money submitted.	Suitable
		Zakat receipts in the form of non-cash assets or goods or grants are recorded based on market prices and written in nominal money	Suitable
Presentation	Amil makes five report components, namely reports on changes in funds, reports on financial position, reports on cash flows, reports on changes in assets under management, and notes on financial statements	Amil only reports changes in funds and financial position	Not Suitable
	Amil in the presentation of zakat, infaq and grant funds are prepared separately in reports on changes in funds and statements of financial position	Amil prepares Zakat, infaq and grant funds separately in reports on changes in funds and statements of financial position	Suitable
Disclosure	Amil disclose related zakat transactions	Amil did not disclose related zakat transactions	Not Suitable
	Amil revealed that the priority scale policy was based on <i>asnaf</i>	Amil do disclosure related to the priority scale policy based on the classification of determining <i>asnaf</i>	Suitable

## CONCLUSION

Based on the analysis and discussion above, it can be concluded that the BAZNAS Medan does not fully implement PSAK No. 109 in preparing and presenting its financial statements. The application of accounting for zakat and infaq funds is still not appropriate regarding the presentation and disclosure of financial statements, it is better for the

BAZNAS Medan to adjust the presentation and disclosure according to PSAK 109 in order to create transparency and make it easier to understand the financial statements so as to increase public trust for zakat at the BAZNAS Medan.

Report components based on PSAK No. 109 was also not realized properly, because it only presented two reports, namely reports on changes in funds and financial position, as for cash flow reports, notes on financial statements were not attached, while reports on non-halal funds themselves were included in infaq funds. Apart from that, it also does not detail zakat fund transactions and only details it internally for Central BAZNAS. Thus, BAZNAS Medan is declared to be lacking in applying accounting for zakat, infaq, and grants based on PSAK No. 109.

With this research, the researchers hope to be able to contribute especially to the BAZNAS Medan in continuing to evaluate and improve the quality of its financial reports which are adjusted to PSAK No. 109.

## REFERENCES

- Adlini, M. N. (2022). Metode Penelitian Kualitatif Studi Pustaka. *Jurnal Pendidikan*, 974-980. <https://doi.org/10.33487/edumaspul.v6i1.3394>
- Anufia, B. T. (2019). *Instrumen Pengumpulan Data*. Jakarta: CV Medika
- BAZNAS Kota Medan. (2022). BAZNAS Kota Medan. <https://kotamedan.BAZNAS.go.id/>
- Eva Devi, I. W. (2018). Analisis Akuntabilitas dalam Kualitas Laporan Keuangan (Studi pada BAZNAS Provinsi Sumatera Utara). *Prosiding Konferensi Nasional ke-8 Asosiasi Program Pascasarjana Perguruan Tinggi Muhammadiyah Aisyiah (Appptma)*, 1-11.
- Harahap, S. S. (2001). *Akuntansi Islam*. Jakarta: PT Bumi Aksara.
- Kartini, T. (2020). Analisis Penerapan PSAK 109 tentang Pencatatan Akuntansi Zakat, Infaq/Sedekah (ZIS) pada BAZNAS Kabupaten Sukabumi. *Jurnal Ilmiah Ilmu Ekonomi*, 10-21. <https://doi.org/10.37150/jiie.v9i1.730>
- Khotiningrum, A. (2019). Perlakuan, Penyajian, dan Pengungkapan Dana Kebajikan Pada BAZNAS di Kabupaten Lumajang.
- Limbong, C., Simanjorang, E., Harahap, N., & Nasution, Z. (2021). Financial Ratio Analysis at PT. Adaro Energy Tbk. Based on The 2017 – 2020 Financial Statements. *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*, 4(1), 77-86. <https://doi.org/10.31538/ijse.v4i1.1460>

- Puspitasari, H. (2013). Penerapan PSAK 109 Atas Pengungkapan Wajib dan Sukarela. *Jurnal Akuntansi Multiparadigma*, 4(3), 479–493. <http://dx.doi.org/10.18202/jamal.2013.12.7211>
- Masykuroh, N. (2020). *Perbandingan Sistem Ekonomi*. Banten: CV. Media Karya Kreatif.
- Nanda, W. H. (2021). *Pengaruh Kompetensi Sumber Daya Manusia, Penerapan PSAK 109, Pengendalian Intern, Pemanfaatan Teknologi Informasi, dan Employee Engagement terhadap Kualitas Laporan Keuangan Laznas Izi Provinsi Sumatera Utara*. Sumatera Utara: Diss. Universitas Islam Negeri.
- Nopiardo, Widi. (2018). Strategi Fundraising Dana Zakat pada BAZNAS Kabupaten Tanah Datar. *Imara: Jurnal Riset Ekonomi Islam* 1.1 57-71. <http://dx.doi.org/10.31958/imara.v1i1.991>
- Ovami, D. C. (2021). Penerapan Akuntansi Zakat, Infak/Sedekah Berdasarkan PSAK 109 pada Lembaga Amil Zakat Nasional Yakesma Medan. *Management Studies And Entrepreneurship Journal*, 154– 159. <https://doi.org/10.37385/msej.v2i2.214>
- Puput A. Luli, R. S. (2022). Analisis Penerapan Akuntansi Zakat, Infak, dan Sedekah Berdasarkan PSAK 109 pada Lembaga Amil Zakat Ushwatun Hasanah Gani Provinsi Gorontalo. *Jurnal Mahasiswa Akuntansi*, 27–39.
- Rahmayani, F. J. (2022). Analisis Penerapan PSAK 109 pada Baznaz Kota Medan Tahun 2020-2021. *Jurnal Ekonomi dan Bisnis*, 1–12. <https://doi.org/10.59086/jeb.v1i2.25>
- Rokib, A. I. (2021). Analisis Penerapan PSAK 109 dalam Menyusun Laporan Keuangan di BAZNAS Kabupaten Tasikmalaya. *Jurnal Tradin*, 99–109. <https://doi.org/10.24853/trd.1.2.99-109>
- Sayidah, N. (2019). Penerapan Akuntansi Zakat dan Infak/Sedekah pada Badan Amil Zakat Nasional (BAZNAS) Kabupaten Bojonegoro. *Jurnal Analisa Akuntansi dan Perpajakan*.
- Siska, N. M. (2022). Analisis Penerapan PSAK No 109 tentang Akuntansi Zakat dan Infak/Sedekah pada Baitul Mal Kabupaten Aceh Barat. *Jurnal Pendidikan Dan Konseling*, 4283– 4290. <https://doi.org/10.31004/jpdk.v4i5.730>
- Soleman, R. A. (2023). Produk Pemikiran Ekonomi Islam di Bidang Infaq dan Sadaqah sebagai Alternatif Pengentasan Kemiskinan (Studi MUI dan Perundang-Undangan di Indonesia). *Jurnal Ekonomi Syariah*, 16-29.
- Strauss, A. Y. (2007). *Dasar-Dasar Penelitian Kualitatif*. Yogyakarta: Pustaka Pelajar.
- Susanto, A. (2017). *Sistem Informasi Akuntansi*. Bandung: Lingga Jaya.
- Syamsidar, E. S. (2019). Implementasi Pernyataan Standar Akuntansi Keuangan (PSAK) 109 pada Baitul Mal Aceh. *Prosiding Semdi-Unaya*, 858-871.



- Wibisana. (2008). *Pernyataan Standar Akuntansi Keuangan (PSAK) No.109 Akuntansi Zakat dan Infak Sedekah*. Dsak Iai.
- Wiyono, S. &. (2012). *Memahami Akuntansi Syariah di Indonesia*. Jakarta: Mitra Wacana Media.
- Yulianti, L. (2021). Analisis Penerapan PSAK 109 Tentang Akuntansi Zakat dan Infak/Sedekah pada BAZNAS Kota Bandung. *Jurnal Ilmu Akuntansi dan Bisnis Syariah*, 73-92. <https://doi.org/10.15575/aksy.v3i1.12139>
- Yulifa Puspitasari, H. (2013). Penerapan PSAK No.109 atas Pengungkapan Wajib dan Sukarela. *Jurnal Akuntansi Multiparadigma*, 479–493. <http://dx.doi.org/10.18202/jamal.2013.12.7211>