

PSAK 109 Compliance in West Kalimantan's Zakat Institutions: A Comparative Analysis of Dompot Ummat and Lazismu

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ABSTRACT

This study aimed to compare the measurement, recognition, recording, and presentation of financial statements between Dompot Ummat and Lazismu in West Kalimantan, based on their compliance with the Financial Accounting Standards Statement (PSAK) 109 regarding Zakat, Infaq, and Sadaqah. The study used a qualitative approach with a descriptive research method, where data were collected through observation, interviews, and documentation. The collected data were then analyzed to assess their compliance with PSAK 109 on the accounting of zakat, infaq, and sadaqah. The results of the study indicated that both Dompot Ummat and Lazismu in West Kalimantan had complied with PSAK 109 in terms of recognition, measurement, presentation, and disclosure. However, in their financial reporting, Dompot Ummat only presented a report on the sources and uses of funds, while Lazismu in West Kalimantan provided a Statement of Financial Position, Statement of Changes in Funds, Statement of Cash Flows, and Notes to the Financial Statements. The management asset report was not presented because Lazismu in West Kalimantan did not manage any assets. Based on these findings, it could be concluded that Dompot Ummat had not yet fully implemented PSAK 109, while Lazismu in West Kalimantan had complied with PSAK 109.

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INTRODUCTION

Zakat is the act of giving a specific portion of wealth by a Muslim and distributing it to those entitled to receive it. Zakat is not merely about providing consumptive assistance to the poor; it also has a significant purpose, which is to end poverty and elevate their status by helping them overcome life's difficulties.

Zakat Institutions are organizations established by the community and founded by the government, based on Law Number 23 of 2011. Zakat Institutions must always adhere to the standards set by the government in implementing all zakat fund management programs and are responsible for reporting the implementation of zakat management to the government (Section 4, Article 20). This creates the need for standardized reporting and management of zakat by the Zakat Institutions. One of the steps to achieve sound financial management is to ensure that financial reports comply with accounting standards. Adherence to reliable accounting standards is a crucial factor that influences the quality of information in financial statements. Therefore, in 2010, the Indonesian Institute of Accountants (IAI) issued the Statement of Financial Accounting Standards No. 109, which aims to accommodate the reporting format of zakat and infaq/sadaqah transactions that are complex.

The following are several financial reports included in PSAK 109 that must be fully prepared by amil, consisting of: 1. balance sheet (statement of financial position), 2. statement of changes in funds, 3. statement of changes in managed assets, 4. cash flow statement, and 5. notes to the financial statements.

Although the Indonesian Institute of Accountants (IAI) has issued PSAK 109, which regulates financial reporting, there are still amil institutions that have not fully implemented PSAK 109 in the preparation of their financial statements. Some amil institutions still use simple financial reporting, resulting in variations in the form and format of reports between different amil institutions.

A crucial element in the management of zakat is how amil zakat institutions can carry out trusted zakat management accounting with guaranteed transparency and accountability. However, there are still challenges in its implementation, including the lack of qualified human resources, insufficient regular financial reporting information, low public trust, and the use of basic bookkeeping methods.

Based on the statement above, the researcher aims to conduct further research on the implementation of PSAK 109 in amil entities, specifically those in West Kalimantan. This intention is supported by the researcher's findings in the Amil Entities of Dompot Ummat and Lazismu in West Kalimantan, which revealed some differences in financial presentation based on PSAK 109. The researcher intends to compare how these two amil entities apply PSAK 109 to produce accountable financial statements that can impact public trust in their zakat contributions. Therefore, this study is titled "PSAK 109 Compliance in West Kalimantan's Zakat Institutions: A Comparative Analysis of Dompot Ummat and Lazismu."

METHODOLOGY

This research employs a qualitative method with a descriptive approach. According to Moleong (2016:6), qualitative research is a method aimed at understanding phenomena experienced by research subjects, such as behavior, perceptions, motivations, and actions, comprehensively by describing them in words and language within a specific natural context. Meanwhile, Sugiyono (2019:206) states that descriptive research is a method used to analyze data by describing or depicting the collected data as it is.

This study will describe the understanding of zakat administrators (amil zakat) regarding the implementation and management of zakat funds, accounting, and financial reports prepared by Dompot Ummat and Lazismu in West Kalimantan. The purpose of this research is to seek accurate information, analyze, and obtain a complete picture of the implementation and application of zakat accounting at Dompot Ummat and Lazismu in West Kalimantan. The data obtained will be processed and analyzed according to existing theories to compare the application of PSAK 109 in the financial reports of both entities.

This research is conducted at Dompot Ummat, located at Jl. Karimata No.2A, Sungai Bangkong, Kec. Pontianak Kota, Pontianak City, West Kalimantan, and LAZISMU, located at Jl. Ahmad Yani, Komplek Perguruan SD Muhammadiyah 2 Akcaya, Kec. Pontianak Sel., Pontianak City, West Kalimantan.

The sources of this research data consist of observations and interviews conducted directly at Dompot Ummat and Lazismu Zakat institutions in West Kalimantan. While Secondary data is obtained from the financial reports of Dompot Ummat and Lazismu Zakat institutions in West Kalimantan, reference books, research journals, the internet, and other sources.

This research collects data directly from the research subjects through observation. The researcher collects data by directly observing the financial reports at Dompot Ummat and Lazismu Zakat institutions, then analyzes them by comparing the application of PSAK No. 109 in the financial reports of both entities. The interview method is used to directly ask the finance department of the zakat institutions to obtain further information.

The documentation method collects data on records, transcripts, newspapers, and photos of activities to complement data from the interviews and observations conducted at the zakat institutions.

After the interviews and testing of primary and secondary data, the next step is to analyze and discuss the results. According to Sugiyono (2020:131), data analysis is the systematic process of searching and organizing data from field notes, interviews, and documentation. The steps include organizing the data into categories, breaking them into units, arranging patterns, selecting important information, and drawing conclusions to make them easy to understand.

RESULTS AND DISCUSSION

1. Recognition of zakat receipts at Dompot Ummat and Lazismu

Recognition based on PSAK 109, paragraph 10, states that zakat receipts are recognized when cash or other assets are received. The accounting recognition of zakat funds at Dompot Ummat in West Kalimantan is based on the cash basis, where accounting transactions are recorded at the time the transaction occurs. This is supported by a statement from Ms. Annisa, the Finance & Operations officer at Dompot Ummat, as follows:

"We record receipts in the form of zakat or infaq as cash receipts. For example, we debit cash and credit it as income. The idea is to record receipts that we can calculate at the end of the month so that we can see how much cash funds are remaining."

In the recognition of amil and non-amil zakat funds received by Dompot Ummat, the funds are categorized as amil funds for the amil portion and zakat funds for non-amil. The percentage taken from zakat is 12.5%, while for infaq, it is a maximum of 20%. As stated by Ms. Annisa, the Finance & Operations officer:

"For zakat, the deduction is 12.5%, while for infaq, it is a maximum of 20%."

This means that the receipt of zakat funds for amil is 12.5%. The rules regarding the amil's entitlement refer to the regulations of the BAZNAS Advisory Board No. 01/XII/2010, which comply with Islamic law. Meanwhile, the 20% for infaq is set by the Ministry of Religious Affairs (KEMENAG) No. 733 of 2018, which regulates that the amil's right from zakat funds should not exceed 1/8 or 12.5% of the total collection in one year/period, ensuring there is no double deduction for the amil's share during distribution. For infaq/sedekah funds and other religious social funds, the amil's entitlement is a maximum of 20% of the total collected funds.

Dompot Ummat in West Kalimantan records the distribution of infaq and sadaqah funds by separating accounts based on the type of distribution, such as educational distribution, economic and social distribution. Additionally, if ZIS (Zakat, Infaq, and Sadaqah) funds are used, each is recorded in separate accounts. This approach is consistent with the statement made by Ms. Annisa, the Finance & Operations officer:

"The distribution of ZIS is carried out in stages. First, the mustahik submits a request for assistance, then we provide a form and the requirements that must be met by the mustahik. After that, our program team conducts a survey to assess the eligibility of the mustahik. If deemed eligible, we proceed to provide the assistance. The first step is for the program team to submit a request for assistance funds to the finance team, after which we seek approval from the supervisor. Once approved, the assistance funds are released. The recording is done separately, for instance, distribution for education has its own account, distribution for the economy has its own account. Similarly, the use of zakat and infaq funds each has its own account."

The recognition of zakat, infaq, and sadaqah funds received by Dompot Ummat in West Kalimantan is recorded according to the amount and type of funds received, which subsequently increases the zakat, infaq, and sadaqah funds. The distribution of these funds is carried out according to the existing work programs.

The accounting recognition of zakat funds at Lazismu in West Kalimantan is in accordance with PSAK 109, where the recognition of ZIS funds is made when the money from the muzakki is received, and it is acknowledged as an addition to the zakat funds. According to Ms. Dhea Fithryyah Ananda, the cashier, she stated:

"When we receive zakat, infaq, and sadaqah funds from the muzakki, we acknowledge them, and for zakat, we take 12.5%, while for infaq, it is a maximum of 20%."

This means that the receipt of zakat funds for amil is 12.5%, which is in accordance with Islamic law, while the 20% for infaq has been established by the Central Sharia Supervisory Board under NO:001.SK/DS/17/A/2018 regarding the Guidelines for the Collection and Distribution of Zakat, Infaq, and Sadaqah.

The zakat funds received are distributed to the mustahik in accordance with zakat regulations. The distribution of zakat funds at Lazismu in West Kalimantan is recognized as a reduction in zakat funds by the amount disbursed, and if it is in non-cash form, it is recorded at the asset's value. In addition, the distribution of amil funds is used to cover the operational costs of the institution to support the smooth management activities of Lazismu in West Kalimantan.

Table 1. Comparison of the Implementation of PSAK 109 in the Amil Entity Dompot Ummat and Lazismu Regarding Recognition

No.	PSAK 109	Dompot Ummat	Conformity	Lazismu	Conformity
Recognition					
1.	Initial recognition occurs when the receipt of zakat is acknowledged at the time cash or non-cash assets are received (Paragraph 10).	Dompot Ummat in West Kalimantan recognizes Zakat, Infaq, and Sadaqah funds when cash is received.	It is in compliance with PSAK 109.	Lazismu in West Kalimantan recognizes Zakat, Infaq, and Sadaqah funds when cash or non-cash assets are received.	It is in compliance with PSAK 109.
2.	Zakat received from muzakki is recognized as an addition to zakat funds as follows: a) the amount received if in the form of cash,	Zakat, Infaq, and Sadaqah funds received by Dompot Ummat are	It is in compliance with PSAK 109.	Lazismu recognizes ZIS funds received as an addition to ZIS funds.	It is in compliance with PSAK 109.

	and b) the fair value if in the form of non-cash assets (Paragraph 11).	recognized as an addition to ZIS funds.			
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Source: Data processed, 2023

2. Measurement at Dompot Ummat and Lazismu

Based on the interview results with Ms. Annisa, the Finance & Operations officer, in practice, Dompot Ummat often deals with non-cash infaq in the form of fixed assets, and any repairs or maintenance of these assets are carried out using infaq funds. This means that every expense related to the maintenance of non-cash assets will reduce the available infaq funds. As Ms. Annisa stated:

“For example, we never have non-cash zakat in the form of fixed assets, so we focus more on non-cash infaq that involves fixed assets. Any repairs we want to make are funded by infaq, which reduces our infaq funds since Dompot Ummat does not have non-cash zakat. Therefore, we do not use zakat funds to repair those items. For instance, in Dompot Ummat, there is a waqf, like a waqf motorcycle. If the waqf motorcycle is used by the amil, then the repair costs and everything else come from amil funds.”

Thus, the recording at Dompot Ummat shows a clear separation between the use of zakat funds and infaq/sadaqah funds, and the amil also maintains transparency and accountability in fund management.

Additionally, based on the interview conducted with Lazismu and Ms. Dhea Fithryyah from the finance department, it can be concluded that Lazismu has clear policies and procedures for handling the impairment of non-cash zakat assets. The process of recording losses is based on the source of funds that incur losses, either amil funds or zakat funds. This ensures that the recording is done accurately and in accordance with applicable accounting principles.

Table 2. Comparison of the Implementation of PSAK 109 in the Amil Entity Dompot Ummat and Lazismu Regarding Measurement

No.	PSAK 109	Dompot Ummat	Conformity	Lazismu	Conformity
Measurement					
1.	The determination of the fair value of non-cash assets received is based on market price. If market price is not available, the fair value is determined using the relevant accounting	Dompot Ummat in West Kalimantan has not received zakat funds in the form of non-cash or non-	It is in compliance with PSAK 109.	Lazismu in West Kalimantan records non-cash zakat based on market price.	It is in compliance with PSAK 109.

	standards (Paragraf 12).	cash assets. However, Dompot Ummat recognizes that the Infaq funds used for the repair of items will be acknowledged as a reduction in ZIS funds.			
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Source: Data processed, 2023

3. Presentation at Dompot Ummat and Lazismu

The presentation of zakat, infaq, and sadaqah funds at Dompot Ummat is displayed separately in the financial statements. As stated by Ms. Annisa, the Finance & Operations officer:

"We need to know the extent of the income from halal and non-halal funds we receive so that we can understand how much we need to pay for administration, bank fees, and other expenses. This is not an issue because the money is not meant for direct consumption but rather to cover administrative costs, although it can also be used for public facilities. At Dompot Ummat, most of the money from the community is non-halal, and it's probably not even a million—just a few hundred—and mostly goes towards bank administrative costs."

From the above statement, it can be concluded that Dompot Ummat's reporting on the presentation of ZIS funds is in accordance with PSAK 109 guidelines.

The presentation of zakat, infaq, and sadaqah funds at Lazismu is also displayed separately in the reports. According to paragraph 38 of the Financial Accounting Standards No. 109, the amil presents zakat, infaq, and sadaqah funds separately. This was also confirmed by Ms. Dhea Fithryyah Ananda from the finance department, who stated:

"Yes, it is separated because there are non-halal funds from conventional banks, which are kept separate from zakat funds, infaq funds, sharia bank funds, and so forth."

Based on the above statements, it can be concluded that Lazismu in West Kalimantan has presented ZIS funds and amil funds separately in accordance with PSAK 109 guidelines.

Table 3. Comparison of the Implementation of PSAK 109 in the Amil Entity Dompot Ummat and Lazismu Regarding Presentation

No.	PSAK 109	Dompot Ummat	Conformity	Lazismu	Conformity
Presentation					

1.	The amil presents zakat funds, infaq and sadaqah funds, and amil funds separately in the statement of financial position (Paragraph 38).	Dompot Ummat in West Kalimantan presents zakat, infaq, and sadaqah funds, as well as non-halal funds, separately.	It is in compliance with PSAK 109.	Lazismu in West Kalimantan presents zakat, infaq/sadaqah funds, amil funds, and non-halal funds separately.	It is in compliance with PSAK 109.
2.	The financial statements of an amil must present five components: 1. Statement of Financial Position 2. Statement of Changes in Funds 3. Statement of Changes in Managed Assets 4. Statement of Cash Flows 5. Notes to the Financial Statements (CALK)	Dompot Ummat only presents the statement of sources and uses of funds.	The financial statement components of Dompot Ummat do not yet comply with PSAK 109.	Lazismu's financial statement presents four components: the Statement of Financial Position, the Statement of Changes in Funds, the Statement of Cash Flows, and the Notes to the Financial Statements (CALK). However, the Statement of Changes in Managed Assets is not presented because there are no assets managed by Lazismu Kalimantan Barat.	It is in compliance with PSAK 109.

Source: Data processed, 2023

4. Disclosure at Dompot Ummat and Lazismu

Disclosure in financial statements aims to demonstrate the accountability of amil entities in managing their performance and the resources they generate. According to PSAK 109,

every zakat management institution is required to disclose policies and procedures for the distribution of zakat, infaq, and sadaqah; policies for fund allocation; the determination of fair value to be used when funds are received as non-cash assets or non-halal funds; disclosure of related party transactions; and any other information deemed important and necessary for disclosure.

Based on the interviews conducted with Dompot Ummat, it is known that the distribution of zakat, infaq, and sadaqah funds has a priority scale, which is the mustahiq, who are the individuals entitled to receive zakat. Dompot Ummat has presented the portions for amil and mustahiq in accordance with Islamic law, which is 2.5% of zakat funds and 20% of infaq funds, and reports to the muzakki on the usage of funds. Dompot Ummat has provided details of the amount of ZIS funds received and distributed.

Additionally, the interview with the finance department of Lazismu revealed insights related to zakat transactions, the prioritization of zakat distribution and receipt, the use of zakat funds in the form of managed assets, and the disclosure of the percentage of zakat distribution. This indicates that Lazismu has made disclosures in accordance with PSAK 109. As stated by Ms. Dhea Fithryyah Ananda from the finance department at Lazismu in West Kalimantan:

“For disclosures in this application, it is clear regarding zakat, all types of distribution per asnaf, as well as non-cash and non-halal assets, according to the reports provided.”

Table 4. Comparison of the Implementation of PSAK 109 in the Amil Entity Dompot Ummat and Lazismu Regarding Disclosure

No.	PSAK 109	Dompot Ummat	Conformity	Lazismu	Conformity
Disclosure					
1.	The amil discloses the policies for distributing zakat, infaq, and sedekah, including the determination of the priority scale for distributing zakat and non-amil mustahiq (recipients)(Paragraph 39).	In the distribution of ZIS funds, Dompot Ummat Kalimantan Barat has a priority scale that focuses on mustahiq, who are individuals eligible to receive zakat.	It is in compliance with PSAK 109.	In the distribution of ZIS funds, Lazismu Kalimantan Barat has a priority scale that focuses on mustahiq, who are individuals entitled to receive zakat.	It is in compliance with PSAK 109.
2.	The amil discloses the policies for	Dompot Ummat	It is in compliance	Lazismu Kalimantan	It is in compliance

	distributing zakat for both amil and non-amil mustahiq, including the percentage of allocation, the rationale behind it, and the consistency of the policies. (Paragraph 39)	Kalimantan Barat has allocated the portion for amil and mustahiq in accordance with Islamic law, which is 12.5% for zakat and 20% for infaq.	with PSAK 109.	Barat has allocated the portion for amil and mustahiq in accordance with Islamic law, which is 12.5% for zakat and 20% for infaq.	with PSAK 109.
3.	The amil discloses the methods used to determine the fair value for the receipt of zakat, infaq, and sedekah in the form of non-cash assets. (Paragraph 39)	Dompot Ummat Kalimantan Barat has determined the fair value of non-cash assets received, such as zakat fitrah in the form of rice, based on market prices.	It is in compliance with PSAK 109.	Lazismu Kalimantan Barat has disclosed the determination of the fair value of non-cash assets received using market prices.	It is in compliance with PSAK 109.
4.	The amil discloses the details of the amounts allocated for zakat, infaq, and sedekah to each mustahiq. (Paragraph 39)	Dompot Ummat Kalimantan Barat has presented the details of the distribution of ZIS funds to each mustahiq.	It is in compliance with PSAK 109.	Lazismu Kalimantan Barat has presented the details of the distribution of ZIS funds allocated to each mustahiq.	It is in compliance with PSAK 109.
5.	The relationship between related parties, including the amil and mustahiq, encompasses the nature of the relationship, the amounts, and the types	Dompot Ummat Kalimantan Barat discloses the relationship between the amil and	It is in compliance with PSAK 109.	Lazismu Kalimantan Barat discloses important information regarding its relationships	It is in compliance with PSAK 109.

	of assets distributed from the total zakat disbursement during the period. (Paragraph 39)	mustahik, which includes the zakat that has been collected, managed, and distributed. This encompasses details of the amount of zakat that has been gathered.		with related parties, which includes the disclosure of receivables from central, regional, local, and other affiliates.	
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Source: Data processed, 2023

Based on the analysis above, the comparison of PSAK 109 implementation in Dompot Ummat and Lazismu in West Kalimantan can be seen from several aspects as follows:

1. Similarities in the Implementation of PSAK 109 in Dompot Ummat and Lazismu in West Kalimantan

a. Recognition

Both Dompot Ummat and Lazismu in West Kalimantan recognize zakat, infaq, and sadaqah funds, as well as other assets received, and acknowledge the ZIS funds received as an addition to the ZIS funds.

b. Presentation

Dompot Ummat and Lazismu in West Kalimantan both present zakat and infaq/sadaqah funds, amil funds, and non-halal funds separately in their financial statements.

c. Disclosure

Both Dompot Ummat and Lazismu in West Kalimantan have provided information regarding accounting policies and fund details in accordance with the principles established in accounting standards.

2. Differences in the Implementation of PSAK 109 in Dompot Ummat and Lazismu in West Kalimantan

a. Measurement

Dompot Ummat in West Kalimantan has never received non-cash zakat or non-cash assets; it primarily focuses on infaq funds, which include zakat fitrah. Dompot Ummat also recognizes infaq funds as a deduction from ZIS funds. In contrast, Lazismu in West Kalimantan determines the fair value of non-cash assets or non-cash zakat based on market prices.

b. Presentation of Financial Statements

Dompot Ummat in West Kalimantan only presents a Source and Use of Funds report, while Lazismu in West Kalimantan presents a Statement of Financial Position, a Statement of Changes in Funds, a Statement of Cash Flows, and Notes to the Financial Statements. However, Lazismu does not provide a Statement of Changes in Managed Assets because it does not manage any assets. Therefore, Dompot Ummat needs to improve its standardization in financial statement presentation, whereas Lazismu has a more structured and organized approach to its financial reporting and has met accounting standards.

In conclusion, Dompot Ummat has initiated the adaptation process in implementing PSAK 109 but still requires improvements in certain areas, such as measuring non-cash assets and enhancing the presentation of its financial statements. On the other hand, Lazismu has fully implemented PSAK 109 with appropriate accounting policies and better-recording procedures.

CONCLUSION

Comparison of the Implementation of PSAK 109 in Dompot Ummat and Lazismu in West Kalimantan. Both Dompot Ummat and Lazismu in West Kalimantan have complied with PSAK 109 in terms of recognition, measurement, presentation, and disclosure. However, there is a difference in the application of PSAK 109 in the aspect of financial reporting, where Dompot Ummat only reports the Statement of Sources and Uses of Funds, while Lazismu in West Kalimantan provides a Statement of Financial Position, Statement of Changes in Funds, Statement of Cash Flows, and Notes to the Financial Statements in accordance with PSAK 109 guidelines.

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