



Research Paper

Recording and Reporting Of ZAKAT Funds: Implementation of PSAK 109

¹ Supandi Rahman

² Rifadli D. Kadir

³ Hendra Dukalang

^{1, 2, 3} (Faculty of Islamic Economics and Business, IAIN Sultan Amai Gorontalo, Indonesia)

ABSTRACT: This study aims to analyze the implementation of PSAK 109 in the financial statements of BAZNAS in Gorontalo Regency. The researchers collected documentation and interviewed 36 respondents involve 4 respondents from BAZNAS management, 11 respondents from Gorontalo Regency employees in charge as UPZ (Zakat Collection Unit) officers, and a survey of 21 respondents of individual zakat payer or Muzakki at BAZNAS in Gorontalo Regency. This study is a descriptive qualitative research using the application of Nvivo 11. The results show that aspects of recognition, measurement, distribution, and disclosure of zakat funds, as well as infaq/alms funds at BAZNAS Gorontalo Regency are not in accordance with PSAK 109 standards. Similar with the case of presentation and disbursement of non-halal funds as well as the separation of the recording of the sources of other BAZNAS receipts, financial statements are prepared only to provide information on cash inflows and cash outflows by calling them reports of cash receipts and disbursements.

KEYWORDS: BAZNAS Financial Reporting; PSAK 109; Zakat; Infaq; Sadaqah

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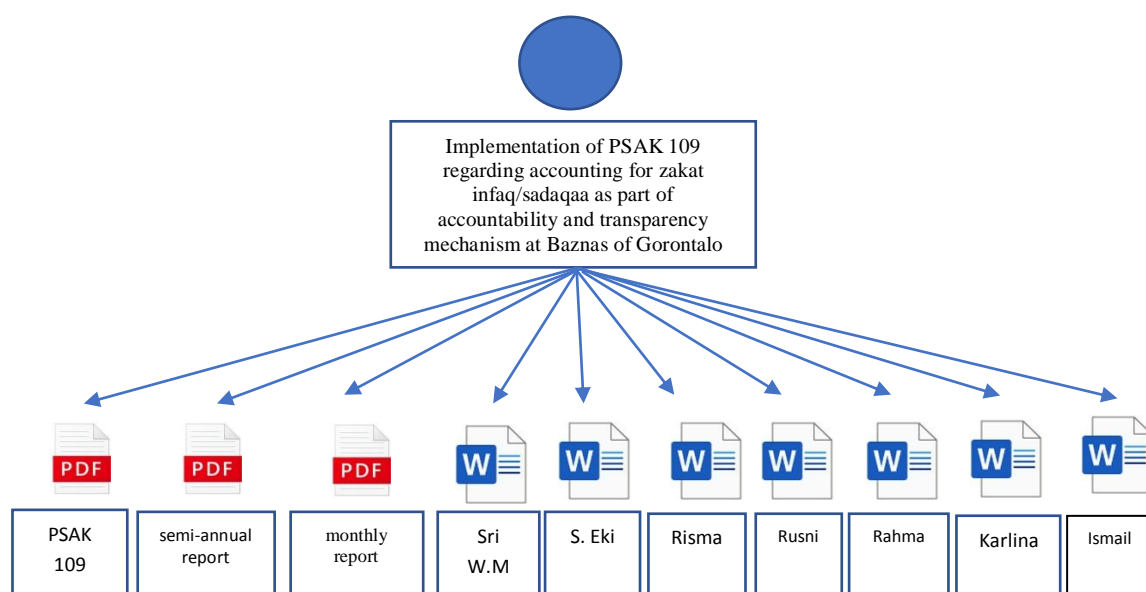
I. INTRODUCTION

The requirement for accountability and transparency in Zakat institution is a mandatory as regulated in Law Number 23 of 2011 related to Zakat Management. Chapter 29 Paragraph 1st stated "BAZNAS in Regency/City area are required to submit the reports of the management of zakat, infaq, sadaqah, and other religious social funds to the Provincial BAZNAS and local governments on a regular basis". This constitutional basis is a strong provision that in the management of zakat funds, financial reports as a form of accountability are something that is compulsory.

Even though it has been effective since January 1, 2009, the application of PSAK 109 has not been massively applied to zakat institution. A research conducted by Istutik (2013) taking place in 5 zakat Institution in Malang City shows the results that the content of financial reports from 5 amil zakat institutions in Malang City does not reflect the implementation of PSAK 109. The enthusiasm of Zata manager for financial accountability has not been equipped with a proper understanding of PSAK109 . A similar conclusion also found in the research lead by Nikmatuniyah and Marliyati (2015) on 7 zakat institutions in the city of Semarang, which found that most LAZs had not presented financial reports according to PSAK 109. In addition, the conclusions of the research conducted by Ritonga (2017) who found that BAZNAS North Sumatra has not yet fully implemented the use of PSAK No.109. Research conducted by Sartika, et al. (2017) found the same thing that the Baznas in the city of Manado has not applied yet the Statement of Financial Accounting Standards No. 109 Regarding Accounting for Zakat, Infaq/sadaqa. Preparation of financial reports for Baznas Mando still using the form of receiving and distribution reports. The latest study on the application of PSAK 109 to zakat institution is a study conducted by Ohoirenan and Fitria (2020) in Baznas at Tual City, they found that the financial reporting of zakat, infaq/sadaqa at BAZNAS of Tual City had not fully implemented PSAK 109.

Refer to several empirical studies above, researchers intent to discover the activities of recording of zakat funds in Baznas in the regency of Gorontalo, whether it corresponds with PSAK 109 on accounting of zakat, and infaq/sadaqa or not. To find out, the researcher collected documentation and interviewed 36 respondents; consisting of 4 respondents from BAZNAS, 11 respondents from Gorontalo Regency employees

who in charge as UPZ (Zakat Collection Unit) officers in each government institution, conducted survey of 21 independent/individual zakat payers/Muzakki in BAZNAS Gorontalo Regency. This research illustrated through the results of Nvivo 11, it look as follows:



Source: Nvivo 11 (Brainware Analyst of implementation of PSAK 109 in BAZNAS of Gorontalo Regency)

II. RESEARCH METHODS

This study uses descriptive qualitative research with Nvivo 11 application. The purpose of descriptive research is to make descriptions, explanations in a systematic, factual and accurate way about the facts, characteristics and relationships between the phenomena to be investigated (Nazir, 2003: 89).

In a qualitative study, the researcher acts as the main instrument, so in concluding the answers to the problem formulation, the brainware approach is used. To help researchers conduct brainware analysis, researchers are assisted by one of the highly capable software, to be exact NVivo 11.

Sources of data used by researchers were collected through data collection instruments, observation, and through the documentation of the interviews. Techniques used related to testing the data validity includes; perseverance of observation, data triangulation and peer discussion (Moleong 2014).

After all the required data has been collected, an analysis is conducted using data analysis according to Miles and Huberman consists of data reduction, data presentation, and drawing conclusions, with the help of NVivo 11 software.

III. RESULTS AND DISCUSSIONS

Ikatan Akuntan Indonesia (IAI), as the national organization of Accountants in Indonesia, has issued the standards of recording for the financial statements of zakat institutions in 2008, to be precise, the Statement of Financial Accounting Standards (PSAK) No. 109 regarding zakat accounting, and infaq/sadaqaa. To create good organizational governance, transparent, and accountable management of zakat funds, it is expected that zakat management institutions can refer their financial report to these standards. This current research is a development of a research thesis at the Universitas Islam Indonesia (2018) entitled Mechanism of Public Transparency and Accountability of the Baznas in Gorontalo Regency. It aimed to disclose the process of recording and reporting zakat funds at the institution, whether it referred the standard of PSAK 109 or not.

The research found that the BAZNAS in Gorontalo Regency did not refer to PSAK 109 in presenting their financial reports of the zakat funds management. Therefore, the components of PSAK 109 consist of balance sheet, statements of changes in assets, statement of cash flow, statement of changes in funds, and notes to financial statements have not been executed at BAZNAS of Gorontalo Regency. Financial statements prepared only to provide information about cash inflows and outflows, by calling those reports as cash receipts and disbursements reports, violating the cash flow statements regulated in PSAK 109.

Karlina Ibrahim who serves as the Implementing Unit (Secretary Staff) of BAZNAS of Gorontalo Regency, who is also in charge of making reports on the management of zakat funds stated:

"Yes, we have not been implementing the PSAK. Here, there is only a debit and credit system. No balance sheet and other reports."

Rusni Ibura as Deputy Chair 1 for the Secretariat, HR, Finance and Reporting said:

"For PSAK, there is a compulsory note for Baznas in the cities and regencies to implement the standards. Yet it needs more attention, therefore Gorontalo Regency has started to implement the standards, but still not fully implemented because it has too many procedures. We plan in the future there will be training for SIMBA operators, since it should be strengthened again. We already begin to use it but not fully implemented yet."

The financial reports of the BAZNAS Gorontalo Regency are used as information for Muzakki and other stakeholders to assess the accountability, both monthly reports and semi annual reports, consisted of:

Details of incomes: previous month's balance, list of received zakat funds (both government agencies and individuals), and bank interest.

Details of BAZNAS expenditures consist of, aid to members of the poor society (for productive economy), aid for mahyani houses, scholarships for the poor, honorarium for the appointed Imam for 5 times a day in remote villages, incentives for teachers in Qur'an, health aid for poor young pregnant women, converts (muallaf), aid for Islamic religious activities, worship facilities (mosques), right for the Amil and operational costs.

According to the analysis of the answers of respondents, as well as financial report on the management of zakat funds at BAZNAS Gorontalo Regency, researcher can concluded that aspects of recognition, measurement, distribution, and disclosure of zakat funds, as well as infaq/sadaqa funds at BAZNAS Gorontalo Regency are not in accordance with PSAK 109. Likewise with the presentation and distribution of non-halal funds, and the separation of sources of BAZNAS revenue reports, does not refer to the standards of PSAK 109. The results of the analysis regarding the discrepancy between the practice and the recording standards will be explained as follows.

Initial Recognition

In the activities of recording zakat funds at BAZNAS in Gorontalo Regency, the receipt of zakat funds is recognized when cash or other assets are received, zakat obtained from muzakki is recognized as an addition to zakat funds. This is in accordance with what is insisted on in PSAK 109 paragraph 9 and paragraph 10 which states: "(09) Zakat receipts are recognized when cash or other assets are received. (10) Zakat received from muzakki is recognized as an addition to zakat funds. Furthermore, the separate recognition between amil funds and zakat funds as required in PSAK 109 paragraph 12, has been applied in the recording of BAZNAS in Gorontalo Regency, the entire zakat received is 1/8 of the amil rights if the funds are received from individual muzakki, whereas if zakat funds are received from muzakki in agency offices, then 30% is deducted from the 1/8 amil rights, the 30% discount is for the management of the Zakat Collection Unit (UPZ) in each agencies. Determination of the amount or percentage of shares for each muztahiq in BAZNAS Gorontalo Regency is determined by the amil, this is in accordance with PSAK 109 paragraph 13 which announces: Determination of the amount or percentage of shares for each mustahiq is determined by the amil in accordance with sharia principles and amil policies. Furthermore, regarding PSAK paragraph 14, namely muzakki determines mustahiq who must receive zakat distribution through amil, or commonly called bound zakat, in practice BAZNAS Gorontalo Regency has never received zakat of this nature. The following are the answers of the respondents, in this case the Gorontalo Regency BAZNAS management, related to the initial recognition of zakat funds: Interview with Rahmat Suronoto as Deputy Chair 2 for the collection of BAZNAS Gorontalo Regency, when asked about the presentation of the distribution of amil funds, Rahmat revealed:

"...and even then from 1/8 only 70% because 30% has been left in UPZ. 70% of that 1/8 we use for operations, starting from incentives for travel for comparative studies, paper, whatever."

Karlina Ibrahim, serving as the Executive Unit (Secretary Staff) of BAZNAS Gorontalo Regency, when asked about determining the amount or percentage of shares for each mustahiq (PSAK 109, Paragraph 13), Karlina said:

"That's a regulation made by BAZNAS, the rules allow the determination of such a priority scale, so that the distribution of zakat in Gorontalo Regency is as needed. For example, in the 8 asnaf, recipients of zakat, are there slaves? while in Gorontalo Regency there are no more slaves, therefore it is directed to others."

When questioned about the certain zakat from muzakki (PSAK 109, paragraph 14), Karlina said:

"So far, no muzakki has determined specifically to whom the zakat will be distributed. They only pay to BAZNAS, then BAZNAS will directed to the zakat recipients, which is clearly in accordance with the Shari'a for the allocation of zakat."

Measurement After Initial Recognition

In zakat management activities, BAZNAS of Gorontalo Regency so far never received zakat in the form of non-cash. People who usually distribute zakat fitrah in the form of rice, it will be directed to the Zakat Collection Unit (UPZ) in each area/district. If the zakat payers or the muzakki pay zakat on gold, silver, and other obligatory zakat assets, for example, the muzakki will still pay with money equal to the type of property charged for zakat. Basen on those information, the recording of the diminishing in the value of non-cash zakat assets at BAZNAS Gorontalo Regency, as regulated in PSAK 109 paragraph 15 which states: "If there is a decrease in the value of non-cash zakat assets, the amount of losses incurred must be treated as a deduction from zakat funds or a reduction in funds of amil depends on the cause of the loss". Furthermore the measurement of the decrease in the value of zakat assets which is regulated in paragraph 16 which reads: "The decline in the value of zakat assets is recognized as: (a) deduction of zakat funds, if it occurs not by the negligence of amil, (b) loss and deduction of amil funds, if caused by negligence of amil", has never been applied in BAZNAS Gorontalo Regency. The following is the response of Karlina Ibrahim, serving as the Implementing Unit (Secretary Staff) of BAZNAS Gorontalo Regency, when asked about whether BAZNAS of Gorontalo Regency ever received non-cash zakat from muzakki, Karlina said:

"Never before, we have never received zakat in the form of non-cash, only zakat funds in the form of money".

When asked about zakat fitrah in the form of rice, Karlina said:

"Never before, zakat in the form of rice is usually zakat fitrah, while we focus on zakat malls. The distribution of zakat in the form of rice is directed to zakat collection units in the villages."

Distribution of Zakat

Zakat fund that is distributed to mustahiq of BAZNAS Gorontalo Regency is recognized as a deduction from zakat funds. Zakat funds distributed to muzakki are recorded in each expenditure book, which will then be collected in one General Cash Book (BKU). Recognition of zakat funds distributed at BAZNAS Gorontalo Regency, has been in accordance with PSAK 109 paragraph 17 which states: "Zakat distributed to mustahiq is recognized as a deduction from zakat funds in the amount of: (a) the amount submitted, if in the form of cash, (b) the carrying amount, if in the form of non-cash assets".

Distribution of zakat in BAZNAS Gorontalo Regency itself is divided into 5 programs, those are:

- a. Kabupaten Gorontalo Beriman (Faithful Gorontalo Regency). This program is a form of distribution to mustahik in the form of; aid for the construction of religious and educational facilities, incentive for elected Imams to pray 5 (five) times in the remote villages across 19 sub-districts throughout Gorontalo Regency, aid for religious activities (Islam), incentives for teachers of Al-Qur'an (TPQ) which is not financed by the government subsidy, the costs zakat socialization in the context of optimizing zakat payments, as well as operational costs in order to strengthen zakat institutions.
- b. Kabupaten Gorontalo Sehat (Healthy Gorontalo Regency). This program is a distribution of zakat to mustahik in the form of health care for pregnant women from poor families, medical support for poor syar'i employees and zakat organizers those who hospitalized.
- c. Kabupaten Gorontalo Cerdas (Smart Gorontalo Regency). This program is zakat distribution to mustahik in the form of providing scholarship support for poor families, both students / university students, especially for the citizens of Gorontalo Regency (ID cards proven), providing aid in organizing religious education and training (Islam), in order to increase human resources and practice of Islamic law in daily life.
- d. Kabupaten Gorontalo Peduli (Caring Gorontalo Regency). It is a form of distribution to mustahik in the form of; providing supporting fund for procurement of mahyani houses / renovation of houses for poor families, aids for the victims of natural disasters, support for productive economic businesses for poor families, consumptive aids to orphans and poor families every before the month of Ramadan, compensation for the condolences of poor syar'i employees/zakat managers who died, as well as other social supports.
- e. Kabupaten Gorontalo Mandiri (Independent Gorontalo Regency). It is a form of distribution of zakat funds to mustahik in the form of providing funds to the converts (muallaf), and providing the business capital for micro-entrepreneur for poor families.

Rusni Ibara, as Deputy Chair 1 for the Secretariat, HR, Finance and Reporting of the Gorontalo Regency BAZNAS, when questioned regarding the recording of the distribution of zakat funds at the Gorontalo Regency BAZNAS stated:

"Like the program of Gorontalo Beriman, it provided compensation or incentives to the teacher of Qur'an, to the imam of the mosque. There are 8 (eight) applications and each application has a book for each expenditure. It should be categorized as each types of expenditure and collected on the Buku Kas

Umum (general cashbook). Then, the general cashbook, its debit and credit should match the bank's notes, so that is it, if it is 50 million in the bank, the same 50 million should be in in the BKU. So the accounting and financial activities are documented, nothing is scattered, everything is recorded."

Disclosure

Written in PSAK 109 standards on accounting for zakat and infaq/sadaqa explicated that amil must disclose several matters relating to the distribution of zakat, such as determining the priority of distribution, details of the distribution of zakat funds, and the amount of funds received by mustahiq should fit the requirements of zakat recipients according to sharia. At the BAZNAS of Gorontalo Regency, most of this has been implemented. The determination of the priority scale, for instance, of the many programs mentioned before, there are only 8 types of distribution that are prioritized ; including supporting aid for enhancing productive economic, scholarship aids, mahyani housing, aids for priest (imam) in remote village, social aids, operations, and the rights of the Amil.

Then regarding the details of the distribution of zakat funds, in every BAZNAS management report for Gorontalo Regency both monthly reports and semi-annual reports, the details of the distribution of zakat funds in which named in the BAZNAS report "financial expenditures" should be attached in each report.

In the interview, when questioned about whether there is a priority scale in the distribution of zakat funds at BAZNAS Gorontalo Regency, Karlina Ibrahim who serves as the Implementing Unit (Secretary Staff) of BAZNAS Gorontalo Regency stated:

"Yes, there is, the priority scale is applied in the distribution of BAZNAS funds. Of the many programs for distributing zakat funds at BAZNAS mentioned earlier in the programs, you could clarify the detailed information in RENSTRA. It is all complete. Then out of all, there are only 8 types of distribution that classified as the priorities, including supporting funds for productive economic, social aids, operational costs, scholarship aids, mahyani housing, and the aid for the imam (priest) in the remotd villages."

Infaq/Sadaqa

According to the findings of the researchers documentation and answers from respondents in interview, BAZNAS Gorontalo Regency that is a legal institution in the management of zakat, infak/sadaqa in Gorontalo Regency, has not separated the recording of infaq/sadaqa funds and zakat funds as specified in PSAK 109 paragraph 18-31. Infaq/sadaqa funds that received by the BAZNAS Gorontalo Regency, whether it from a pick-up service to the muzakki's house, direct deposit at the BAZNAS office, or through a BAZNAS bank account, they are directly included in the recapitulation of BAZNAS income without any separate presentation. In this case, the procedure for recording infaq/sadaqa funds in the form of initial recognition, measurement after initial recognition, management of infaq/sadaqa funds and its distributions and disclosures, has not presented based on the standards of PSAK 109.

The following is the answer of Karlina Ibrahim's, serving as the Implementing Unit (Staff Secretariat) of Gorontalo Regency BAZNAS, regarding the absence of a separate recording between infaq/sadaqa fund incomes, and other receipts at BAZNAS Gorontalo Regency:

"So far, we haven't separated the income based on PSAK, we haven't done it yet. All the income accumulated in one single entrance. Whether it is infaq, zakat, or sadaqa are still combined in one report. But we classified the funds from individuals, and those are from government agencies."

When questioned about the percentage of the share for infaq/sadaqa recipients (Paragraph 21) whether the treatment is the same as zakat, Karlina answered:

"The allocation of infaq/sadaqa funds is the same as zakat; it is directed to the 8 priority of the zakat recipients."

Furthermore, regarding whether there are temporary infaq/sadaqa management activities in order to get more optimal results before distributed to the beneficiaries, it regulated in PSAK 109 Paragraph 28: "The Infaq/sadaqa funds can be managed in a temporary period to maximize the benefit before it distributed". The outcome of the utilized funds is recognized as an addition to infaq/alms sadaqa", Karlina said:

"Nothing, we do not have such management. We will distribute it immediately in time based on the instructions of the Chairman of the BAZNAS Gorontalo Regency. We receive and give, after receive the fund we immediately give it to the beneficiaries. We never keep or hoard the funds and utilize them."

Non-halal Fund

In the practice of managing zakat funds at BAZNAS Gorontalo Regency, non-halal funds have not been separated from the list of income sources. The receipt of non-halal funds in the form of bank interest, for example, is recognized as an addition to the balance of zakat funds. Otherwise, the BAZNAS of Gorontalo Regency report named it "financial receipts" (see in the semi-annual report of BAZNAS Gorontalo Regency,

page 171 Appendix 13). Recognition of non-halal funds as an addition to zakat funds is both irrelevant with the standard of PSAK 109 and violating Islamic sharia principles.

Non-halal funds based on the ijthad of the fiqh scholars should be only intended for public interest facilities such as toilets, roads, and unallowed to be distributed for individual consumption (Trisnawati, 2013: 58). The following is Karlina Ibrahim's response, serving as the Implementing Unit (Secretary Staff) of BAZNAS Gorontalo Regency, regarding the merged of non-halal income from other sources of income for BAZNAS Gorontalo Regency:

"Yes, bank interest is recognized as an addition to BAZNAS's financial receipts, just like zakat. We always report it and never missed. You can look at the financial reports of BAZNAS."

Regarding the distribution of non-halal funds at BAZNAS Gorontalo Regency, Karlina said:

"Well, where else to go if not to those BAZNAS expenditure posts, it's impossible to ignore it, right? while many people are in need."

Response of the Muzakki to the Financial Report of BAZNAS of Gorontalo Regency

Although the financial statements of the Gorontalo Regency BAZNAS funds are not fully meet the requirements of PSAK 109 concerning zakat, infaq/sadaqa accounting, this matter does not bothered the muzakki. In accordance with the findings of researchers, most of the respondents (consisting of muzakki in agency offices, as well as individual muzakki) admitted that they are able to understand and evaluate the financial statements of BAZNAS of Gorontalo Regency. The following are the responses of several respondents regarding the financial statements of the BAZNAS Gorontalo Regency fund management, Risma Gani, who served as secretary of the Zakat Collection Unit (UPZ) of the Dinas Sosial (Government Social Service) in Gorontalo Regency, revealed:

"From us, the information is clear."

Safwan Yusuf Eki, who serves as the Head of Administration for the Ministry of Religion of Gorontalo Regency, assumed:

"It quite clear. The report issued is clear enough."

Sri Wahyuni Mohammad, who is in charge of the finance department of the Dinas Pekerjaan Umum dan Penataan Ruang (Government Office of Public Works and Spatial Planning) of Gorontalo Regency, said:

"Everything is complete."

Regarding the respondents' responses to the financial statements of the BAZNAS Gorontalo Regency fund management, the researchers summarized them in a query matrix-coding table that is analyzed using NVivo 11.

Description	Male	Female
Feedback on BAZNAS Financial Report = Understandable	2	7
Feedback on BAZNAS Financial Report = Incomprehensible	0	0
Feedback on BAZNAS Financial Report = Not receive the report	1	1

Source: Nvivo 11 (Responses of agency zakat payers (muzakki) Regarding the Report of BAZNAS)

Description	Female	Male
Quality of Baznas accountability report = Good	13	1
Quality of Baznas accountability report = Not Receive the report	1	0
Quality of Baznas accountability report = Very good	1	1
Quality of Baznas accountability report = Good Enough	3	1

Source: Nvivo 11 (Responses of Individual Zakat payers (Muzakki) Regarding the Report of BAZNAS)

The tables above summarized the responses of the *agency-muzakki* and individual muzakki related to the Gorontalo Regency Baznas financial reports. Three payers consider it as problem, while the majority of the rest consider it good and understandable.

IV. CONCLUSION

Based on the findings of the researchers in the analyzed interview, it profound that BAZNAS of Gorontalo Regency in presenting its financial reports on the management of zakat funds have not implemented the standard of PSAK 109. Aspects of recognition, measurement, distribution, and disclosure of zakat funds, infaq/sadaqa funds at BAZNAS Gorontalo Regency are not constructed with the PSAK 109 standards. In addition, the presentation and distribution of non-halal funds, as well as the separation of sources of BAZNAS revenues, are also irrelevant with PSAK 109 standard. Therefore, the components of the financial statements based on PSAK 109 consist of balance sheets, reports on changes in assets under management, cash flow statements, reports on changes in funds, as well as notes on financial statements have not been executed at BAZNAS of Gorontalo Regency. Financial statements are prepared only to provide information about cash inflows and cash outflows, named them “reports of cash receipts and disbursements”. The financial reports of the BAZNAS of Gorontalo Regency fund management, both monthly reports and semi-annual reports, disclose to the zakat payers (*muzakki*) and the stakeholders as the information of accountability consists of:

- a. Details of receipts. Named “balance of the previous month”, is the list of receipts of zakat funds (both agency and individual), and bank interest.
- b. Details of BAZNAS expenditure. Consisted of: aids to the poor (to boost the productive economy), aids for mahyani houses, scholarships for the poor, incentives for Imam (priests) who managed the *salah* in the remoted villages, incentives for teachers of the Qur'an, health allowance for poor young pregnant women, converts (muallaf), supporting funds for Islamic religious activities, worship facilities (mosques), the right of the Amil and operational costs.

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