



APPLICATION OF PSAK NO. 109 (REVISED 2022) ON REPORTING FINANCIAL ACCOUNTING OF ZAKAT AND INFQAQ/SEDEKAH AT THE NATIONAL AMIL ZAKAT AGENCY (BAZNAS) PROBOLINGGO CITY

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ABSTRACT

Introduction: This study aims to analyze the comparison of the application of PSAK No. 109 of 2010 and PSAK No. 109 Revised 2022 and the impact of the application of PSAK No. 109 Revised 2022 on the transparency and accountability of financial statements.

Methods: The research method used is descriptive qualitative with interview and documentation techniques. This research was conducted at the National Amil Zakat Agency (BAZNAS) of Probolinggo City.

Results: The results of this study indicate that the National Amil Zakat Agency (BAZNAS) of Probolinggo City has managed zakat, infaq, and sadaqah according to sharia principles and PSAK No. 109, with financial statements that reflect effective and transparent fund management. However, the implementation of PSAK Revision 2022 is not yet fully complete, especially in the disclosure of non-cash assets and related party relationships, which are important to improve transparency. The implementation of this PSAK improves transparency, asset recognition, accountability, and reconciliation of financial statements. The main suggestion is that BAZNAS Probolinggo City immediately fully implements PSAK No. 109 Revision 2022 and conducts staff training so that the management of zakat, infaq and sadaqah funds is more professional and reliable.

INTRODUCTION

Indonesia, as a country with a majority Islamic population, has significant potential in the development of Islamic economics. Indonesia can be a center of innovation and growth in the Islamic economic sector. Along with the increasing public understanding of Islamic economics, which is reflected in the increase in the Islamic economic literacy index in Indonesia. Furthermore, the philosophy of ownership in Islamic teachings, which emphasizes that the function of ownership is not only intended for the benefit of individuals, but also for the benefit of society as a whole (Aravik et al., 2022). This can open up opportunities for utilization through zakat, infaq, and sadaqah instruments as important pillars in realizing an equitable economic system.

Zakat is the main pillar in Islam, zakat is a financial obligation for every Muslim who is free and has wealth that exceeds the minimum limit or nisab. Infak refers to the act of spending wealth as a form of obedience and

obedience to Allah SWT, with the aim of meeting various needs. Sadaqah is a voluntary gift to those in need, especially the poor, without expecting any material return. (Prasetyo, 2019: 213-215)

The phenomenon related to national zakat collection in Indonesia shows a positive and significant trend from 2018 to the first semester of 2023. The total collection increased from IDR8.12 trillion in 2018 to IDR22.48 trillion in 2022, and reached IDR33.00 trillion in the first semester of 2023. This increase indicates the improved performance of zakat institutions and increased public awareness to give zakat through official institutions. The collected zakat, infaq, and sadaqah funds are prioritized for distribution to eight recipient groups (asnaf), with the largest allocation directed to the poor and needy. In 2023, the total distribution reached Rp21.63 billion (and Rp13.86 billion in the first semester of 2023), with the largest proportion for the poor and needy. This reflects the high number of Indonesians who are below the poverty line or vulnerable to the fulfillment of basic needs.

Based on the above phenomenon, it shows that the high distribution of zakat, infaq and alms funds to the poor underlines the need for professional and accountable management by the Amil Zakat Agency. To achieve this and produce credible financial statements, The Amil Zakat Agency needs to adopt the Financial Accounting Standards Statement (PSAK) 109 regarding Zakat and Infaq/Charity Accounting. In order to maintain public trust that entrusts ZIS funds to zakat management organizations as public entities, information transparency is crucial as a form of accountability.

PSAK 109 is a comprehensive accounting standard that regulates all aspects of the management of zakat and infaq/sedekah funds. It includes the definition, recognition, measurement, presentation, and disclosure of related transactions, providing clear guidelines for Zakat Management Organizations (OPZ) (Megawati & Trisnawati, 2015: 41). The main objective is to guarantee precise and transparent recording that adheres to Sharia principles, such as trust, fairness, and accountability. On the other hand, financial institutions have a fundamental function as financial intermediaries. They connect fund surplus parties with fund deficit parties, Making a crucial contribution to the modern economy. The main activity of financial institutions is to collect funds from the public (surplus units) and channel them back in the form of loans or investments to those in need (deficit units) (Faizal et all., 2024: 229).

BAZNAS Probolinggo City has managed and reported zakat, infaq, and sadaqah funds properly in accordance with PSAK No. 109 of 2010. However, they have not implemented PSAK 109 Revision 2022. This is caused by internal factors in the financial sector including lack of training and understanding of changes in accounting standards, as well as limited access to information related to PSAK No. 109 (Revised 2022). This research novelty lies in the object of research that focuses on the application of PSAK No. 109 (Revised 2022) in the National Amil Zakat Agency (BAZNAS) of Probolinggo City.

LITERATURE REVIEW

The Concept of Ownership

The concept of ownership (al-milkiyah) stems from the Arabic word, 'al-milk', which is derived from the verb 'malaka-yamliku-malkan wa mulkan wa milkan', which fundamentally means to control something. In a simpler sense, ownership can be interpreted as a condition when someone has control over an asset or property, either physically or based on legal provisions (Harahap et all., 2015).

Sharia Accounting

Sharia accounting is a process of identifying and reporting financial information to support economic decisions, guided by Sharia principles that prohibit practices such as exploitation, usury, gambling, and transactions involving forbidden goods (Mutaufiq et all., 2024: 1)

Accounting for Zakat and Infaq / Charity

Zakat, as one of the main pillars in Islam, is a financial obligation for every Muslim who is free and has wealth that has reached a minimum limit or nisab (Prasetyo, 2019: 213). Infaq is also defined as a voluntary act of social worship, in which a person gives assets or resources to support the welfare of society (Anjelina et all., 2020: 139). Almsgiving comes from the Arabic term "shadaqah", which means righteousness. Alms are gifts given voluntarily to anyone, without the requirement of a minimum amount (nisab) and without a certain time limit (Setyoningsih et al., 2024: 133).

PSAK NO 109

PSAK 109 is a Financial Accounting Standard that regulates accounting for zakat and ifak/sedekah transactions in the context of Islamic finance. This standard provides guidelines on how sharia entities should account for, measure, and report as well as expenses related to zakat, infaq and sadaqah (Harianto, 2021: 42). PSAK No. 109 sets standards for accounting for zakat, infaq and sadaqah for zakat / amul management institutions, thus ensuring transparent and accountable management and reporting in the management of these social funds (Latifah et all., 2022: 141)

Previous Research

Study Anggraeni et al. (2016: 1198) revealed that the Blitung City Amil Zakat Agency (BAZNAS) has not prepared financial reports in accordance with the format of the Statement of Financial Accounting Standards (PSAK) Number 109. The existing reports are still internal and have not sorted cash funds by type, Such as zakat, infaq, amil funds, and funds that are not compliant with Sharia. In contrast, research by Safitri et al. (2024: 98) on the Amil Zakat Institution Al Ihsan Central Java (Laziz Jateng) Pekalongan shows that this institution has adopted PSAK Number 109 in the recognition, measurement, distribution, and presentation of funds. However, the financial recording system of Laziz Jateng is not fully aligned with PSAK No. 109, especially in the statement of financial position and cash flow statement. Nevertheless, Laziz Jateng shows transparency to muzakki through financial accountability reports, including the use of petty cash funds for operational expenses.

RESEARCH METHODS

The research approach used is descriptive qualitative method. Descriptive qualitative is a research method that aims to identify who, what, and where an event or experience occurs, by relying on primary data obtained directly from informants through interviews to understand unclear phenomena (Fauzi, 2022: 24). The data sources for this research are categorized into two types: primary data and secondary data. The primary data source of this research comes from collecting information through interviews with the leaders who are responsible for finance at the National Amil Zakat Agency (BAZNAS) of Probolinggo City. The secondary data of this research obtained in the form of an overview or profile of the agency, the number of employees, and financial statement data. Data collection techniques using interviews and documentation techniques. This study employs data analysis methods that encompass data presentation, data reduction, data verification, and conclusion drawing

RESEARCH RESULTS AND DISCUSSION

Comparison of the Application of PSAK No. 109 (Revised 2022) with the Financial Reporting of BAZNAS Probolinggo City

Based on the analysis conducted by researchers on data obtained through interviews regarding the application of PSAK 109 in the financial statements of BAZNAS Probolinggo City, there are findings related to differences in the components of BAZNAS financial statements with components of financial statements in accordance with PSAK No. 109 (Revised 2022) such as the recognition of net assets in the statement of financial position and the components of the activity report. In the BAZNAS financial position report, The net asset components in the financial statements include 5 types, namely zakat, infaq/charity, amil, non-permissible, and fixed assets, whereas PSAK No. 109 (Revised 2022) only covers 3 components of net assets .

The presentation of non-permissible funds in the statement of financial position is due to the receipt of revenue sharing funds for zakat and infaq/sedakah. Receipt of profit sharing of zakat and infaq/sedekah is sourced from interest income/services from conventional bank requests. The presentation of fixed asset funds in the statement of financial position is due to the receipt of grant funds from the government which are used to purchase office inventory. This needs to be presented because if fixed asset funds are not reported in the financial statements, then many things are harmed in the future because the inventory claim is from individual funds not from institutional funds. The BAZNAS activity report has 5 components presented, namely zakat fund activity, infaq / alms fund activity, amil funds, APBD / city funds, and non-permissible funds. While in PSAK No. 109 (Revised 2022) there are only 3 components, namely zakat fund activity, infaq / alms fund activity and amil fund activity. The difference in presentation is in the presentation of APBD / City funds and non-permissible funds. The presentation of APBD / City funds is due to the reporting of these funds carried out by the inspectorate. So the KAP does not report in the statement of financial position as net assets but reports in the activity report.

Based on these findings, the researchers compared the application of PSAK No. 109 (revised 2022) with the practice of financial reporting at BAZNAS as follows:

Table 1
Analysis of Zakat Accounting

Activities	Contents of PSAK 109 (Revised 2022)	BAZNAS Practices Probolinggo City	Description
Zakat Receipt	Zakat receipts are recognized as income in the zakat fund upon receipt of zakat assets. Measured at nominal value if it is cash and at fair value if it is non-cash.	BAZNAS Probolinggo City recognizes when zakat is received either directly or by bank transfer and recognizes the receipt of zakat funds in cash at the amount received. However, it has never received zakat funds in non-cash forms such as goods, property, and other assets.	Accordingly
Distribution of Zakat	Recorded as an expenditure in the zakat fund when mustahik receives cash or non-cash assets at the carrying amount	BAZNAS Probolinggo City treats zakat distributed to mustahik as a deduction from zakat funds. Only cash zakat funds are recorded, with no receipt of non-cash assets.	Accordingly
Presentation of Zakat Funds	Entities report: (a) net assets associated with zakat management, categorized into zakat fund and amil fund.	BAZNAS Probolinggo City has disclosed zakat funds and amil funds separately in the statement of financial position and statement of activities.	Accordingly
Disclosure of Zakat	a. Explanation of amil's share of zakat revenue b. There is asset revenue that does not qualify to be recognized as zakat fund income (e.g. bank interest) c. Details of zakat assets	BAZNAS Probolinggo City provides an explanation of the amil's share of zakat receipts, The presence of assets that do not qualify for recognition (such as bank interest), and details about zakat assets.	Accordingly

	d. details of zakat receipts directly and indirectly through other entities	BAZNAS Probolinggo discloses details of zakat receipts, including funds received directly from muzaki and through other entities, and separates receipts based on muzaki categories, namely individuals and companies.	Accordingly
	e. Breakdown of zakat collections from individual and corporate payers	BAZNAS Probolinggo City has never received non-cash assets.	Not yet implemented
	f. Description of non-cash asset receipts that cannot be recognized in the zakat fund due to indeterminable fair market value	BAZNAS Probolinggo City has never received non-cash assets.	Not yet implemented
	g. Policy of zakat distribution	BAZNAS Kota Probolinggo mengungkapkan kebijakan dan rincian penyaluran zakat, termasuk penyaluran langsung dan tidak langsung, jumlah dana untuk masing-masing asnaf.	Accordingly
	h. Information on zakat distribution to other entities, including direct and indirect channels	BAZNAS Kota Probolinggo mengungkapkan kebijakan dan rincian penyaluran zakat, termasuk penyaluran langsung dan tidak langsung, jumlah dana untuk masing-masing asnaf.	Accordingly
	i. Information on the amount of zakat allocated to each asnaf group	BAZNAS Probolinggo discloses policies and details of zakat distribution, including direct and indirect distribution, the amount of funds for each asnaf.	Not yet implemented
	j. Distribution of zakat to related parties	BAZNAS Probolinggo discloses policies and details of zakat distribution, including direct and indirect distribution, the amount of funds for each asnaf.	Not yet implemented
	k. Description on zakat distribution in the form of assets under management	BAZNAS Probolinggo discloses policies and details of zakat distribution, including direct and indirect distribution, the amount of funds for each asnaf.	Not yet implemented
	l. Details of assets under management	BAZNAS Probolinggo discloses policies and details of zakat distribution, including direct and indirect distribution, the amount of funds for each asnaf.	Not yet implemented
	m. Comparison of the carrying amount of assets under management at the beginning and end of the period	BAZNAS Probolinggo discloses policies and details of zakat distribution, including direct and indirect distribution, the amount of funds for each asnaf.	Not yet implemented

Table 2
Infaq / Alms Accounting Analysis

Activities	Contents of PSAK 109 (Revised 2022)	BAZNAS Practices Probolinggo City	Description
Receipt of Infaq / Alms	The amil entity recognizes the receipt of infaq and sadaqah as income in the infaq and sadaqah fund when the amil entity receives the infaq and sadaqah assets. Measured at nominal value for cash assets and at fair value for non-cash assets.	BAZNAS Probolinggo City recognizes receipts of infaq and sadaqah funds, both restricted and unrestricted, based on the purpose of the infaq and sadaqah giver. These receipts are measured at the amount received if in the form of cash. However, BAZNAS Probolinggo City has not received infaq and sadaqah in the form of non-cash assets.	Accordingly
Channeling of Infaq and Alms Funds	The amil entity recognizes the distribution of infaq and sadaqah as an expense in the infaq and sadaqah	BAZNAS Probolinggo City recognizes the distribution of infaq/sedekah funds distributed to mustahik as a deduction of	Accordingly

**Presentation of
Infaq and Alms
Funds**

fund when the infaq and sadaqah are received by the beneficiaries at the carrying amount of cash assets or non-cash assets.

The amil institution reports net assets associated with infaq and sadaqah management as infaq and sadaqah funds and operational funds for amil as well as receivables for infaq and sadaqah distribution, al-qardh alhasan, and assets under management related to infaq and Sadaqah management is presented as distinct assets in the financial statements.

The amil institution publishes the following information related to infaq and sadaqah management, but not limited to:

- General, including Receipt of infaq and sadaqah. explanation of infaq and sadaqah that are bound (muqayyadah) and not bound (muthlaqah) along with details of assets.

- Receipt of infaq and sadaqah includes receipt of infaq and sadaqah.

- Description of non-cash asset receipts that cannot be recognized because the fair market price cannot be determined;

- The disbursement of infaq and sadaqah includes the distribution policy and specifics of the distribution of infaq and sadaqah, including distribution to related

infaq/sedekah funds. The infaq/edekah funds are received by BAZNAS in the form of cash and have never received in the form of non-cash assets.

BAZNAS Probolinggo presents net assets related to infaq/sedekah funds and Amil funds are reported separately in the balance sheet and in the statement of activities. However, BAZNAS has never recognized al-qardh alhasan and assets under management. Because BAZNAS has never received it.

Accordingly

**Disclosure of
Infaq and Alms
Funds**

BAZNAS Probolinggo disclosed the practice of managing infaq and sadaqah, including amil's share of receipts, changes in percentage and allocation, and details of the balance of infaq and sadaqah with or without restrictions. In addition, BAZNAS records assets that are not recognized as income, such as bank interest, along with related policies, and specifics of infaq and sadaqah assets as of the period end.

Accordingly

BAZNAS discloses the distribution policy of infaq and sadaqah, including details of direct and indirect distribution through other entities. However, BAZNAS Probolinggo City does not explain the nature of the relationship with related parties.

Accordingly

BAZNAS Probolinggo City disclosed that it has never received non-cash assets.

Not yet
implemented

BAZNAS discloses the distribution policy of infaq and sadaqah, including details of direct and indirect distribution through other entities. However, BAZNAS Probolinggo City does not

Accordingly

parties.	explain the nature of the relationship with related parties.	
- Managed Assets include, explanation of details and reconciliation of carrying values related to the disbursement of infaq and sadaqah in the form of assets under management	BAZNAS Probolinggo City disclosed that it has never distributed infaq and sadaqah funds in the form of managed assets.	Not yet implemented
- Al-Qardh Al-Hasan includes an explanation of the details and reconciliation of the carrying amount related to disbursing infaq and sadaqah through al-qard al-hasan.	BAZNAS Probolinggo City revealed that it has never channeled infaq and sadaqah funds with Al-Qardh Al-Hasan	Not yet implemented
- Investments include, explanation of details and reconciliation of carrying amounts related to the disbursing infaq and sadaqah for investment.	BAZNAS Probolinggo City revealed that it has never channeled infaq and sadaqah funds for investment	Not yet implemented
- Alms in the form of services includes explanations and details	BAZNAS Probolinggo City revealed that it has never received infaq and sadaqah funds in the form of services	Not yet implemented

The Impact of the Implementation of PSAK No. 109 (Revised 2022) on the Transparency and Accountability of the Financial Statements of BAZNAS Probolinggo City

The implementation of PSAK No. 109 Revised 2022 will significantly improve the transparency and accountability of the financial statements of BAZNAS Probolinggo City. The main impacts include:

- a. Increased Transparency
A more complete and detailed presentation of information on the receipt and distribution of funds makes it easier for the public to understand the flow and use of funds.
- b. Clearer Asset Recognition
Better guidelines in recording and reporting assets will result in more accurate financial statements.
- c. Increased Accountability
Stricter standards during preparation of accurate and transparent financial statements strengthen accountability for the management of zakat funds.
- d. Better Reconciliation
Improved reconciliation between financial statements and accounting records reduces the potential for errors and maintains the integrity of the reports.

Overall, PSAK 109 (Revised 2022) will make the financial statements of BAZNAS Probolinggo City more informative and relevant, increasing public and stakeholder trust.

CONCLUSION

The National Amil Zakat Agency (BAZNAS) of Probolinggo City has managed zakat, infaq, and sadaqah according to sharia principles and PSAK No. 109, with financial statements that reflect effective and transparent fund management. However, the implementation of PSAK Revision 2022 is not yet fully complete, especially in the disclosure of non-cash assets and related party relationships, which are important to improve transparency. The implementation of this PSAK improves transparency, asset recognition, accountability, and reconciliation of financial statements. The main suggestion is that BAZNAS Probolinggo City immediately fully implements PSAK No. 109 Revision 2022 and conducts staff training so that the management of zakat, infaq and sadaqah funds is more professional and reliable.

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