
IMPLEMENTATION OF PSAK 109 CONCERNING REPORTING OF ZAKAT FUNDS, INFAQ/ALMS AT THE NATIONAL AMIL ZAKAT AGENCY FOR MALANG CITY

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ABSTRACT

The purpose of this study is to find out whether BAZNAS Malang City has properly recorded its financial reports in accordance with PSAK109 which has been determined by the Indonesian Institute of Accountants (IAI). BAZNAS is not a profit-oriented organization that collects funds from the public and then distributes them to those who are entitled to receive them. Therefore everything that exists must be reported transparently to the public. In managing Zakat funds, you should be able to present reports with the method of recording and appearance of entities in accounting, such as assets and liabilities that are grouped according to the use of each item. In entering BAZNAS data using the SIMBA application. BAZNAS Malang City has recorded transactions with accrual recording and the recording is done separately between zakat funds and infaq/alms funds. Financial reporting is also carried out separately between statements of financial position, reports on changes in funds, reports on assets under management, reports on cash flows and notes on financial statements. And the disclosure is also in accordance with what is in the field.

Keywords: PSAK 109, Financial reports, Sharia Accounting

INTRODUCTION

BAZNAS is not a profit-oriented organization, but this institution collects funds received from the public and then distributes them to those who are entitled to receive them. Therefore everything that exists must be reported transparently to the public because BAZNAS is in the midst of society. In addition, BAZNAS Malang City is an institution that has the task of collecting, distributing, and utilizing zakat which is highly trusted by the community so every activity must be reported and must also be transparent to the public so that there are no misunderstandings in its various activities from reception to distribution. In its financial reporting, BAZNAS Malang City must be in accordance with PSAK 109 which is a guideline so that ZIS management will be more accountable, and transparent, with the existence of financial data from BAZNAS which has increased every year in previous years, but in 2022 it has decreased. According to financial report data in 2020, the balance owned is Rp. 2,879,360,944 which then experienced an increase in funds in 2021 amounting to Rp. 3,588,971,666. However, in 2022 BAZNAS income will experience a very drastic decline due to the Covid pandemic still being in transition, said Mr. Edy Sulistiyo as deputy commissioner of BAZNAS Malang City. In several studies, it is stated that there are still many zakat management institutions that have not implemented PSAK 109. Among them, BAZNAS Kotamobagu City still has not fully implemented PSAK No.109 because there is no separation of the distribution of zakat and infaq/alms funds. In its financial reporting, there is only a monthly report on changes in funds and a report on the receipt and distribution of zakat funds at the end of the year. And for amil funds, it is 12.5% for the operational part while for the policy for channeling the funds it is not explained what percentage the share is. In terms of financial reporting, BAZNAS Malang City has carried out financial reporting that has been set by the government in accordance with PSAK 109. As with government regulations in Law No. 23 of 2011 which says that the Amil Zakat Agency requires accounting standards that regulate financial reporting based on PSAK No. 109.

LITERATURE REVIEWS

Definition of Zakat, Infaq, Alms

Zakat comes from the word *Zakaa-yazkuu-zakaa* which means growing, good, increasing and holy (Yunus, Arabic Dictionary, 2010) (Yunus, M. (2010). Dictionary: Arabic-Indonesian. Mahmud Yunus wa Dzurriyyah). The word Zakat in the Qur'an can also be shown in several terms mentioned, namely Infaq, Sadaqah. The definition of zakat according to Hasbi Ash-Shidieqy in terminology is the assets of the rich whose value is then determined by religion on some assets that have been determined by their lineage on other types of assets. (Shidieqy, 2012) (Muhammad, R, (2018). Islamic Financial Accounting. Jakarta: PSEI.) According to Al Jaziri in terms, namely the surrender or transfer of ownership of certain goods with certain conditions to the recipient. The obligation to pay zakat has actually been obligatory since the beginning the existence of Islam, but only determined the rules of the levels until the second year of hijriyah. The existence of zakat can make people have the behavior of helping each other (Ridwan, Asnawi, et al., 2019).

Infaq comes from the word "anfaqa" which means to spend, spend, give or spend wealth. According to fiqh, infaq means giving some of the assets owned to people who can be given according to religious law, such as the poor, orphans, relatives and others. So this infaq can be said as any expenditure or gift of wealth for things that are prescribed by religion called infaq, either in the form of obligations such as zakat or in the form of other sunnah suggestions such as endowments or sadaqah. (Sholeh et al., 2020)

Sadaqah is the gift of an object by someone to another person who only hopes for the pleasure and reward of Allah SWT. And do not expect compensation or replacement services. Sadaqah has a broad understanding in terms of material and non-material. From this understanding charity is more common than infaq. If Infaq can only be done with material and if alms can be in the form of material and non-material. (Qardawi. Zakat Law. 2011)

Accounting for Zakat, Infaq and Alms

Zakat accounting is the process of recording, reporting and controlling zakat transactions carried out by an entity, both individuals and organizations, using the applicable accounting principles. In journals, zakat accounting can be recorded in various types of accounts, depending on the nature of the transaction and the purpose of recording. (Ridwan, Asnawi, et al., 2019)

Infaq accounting is an accounting system for recording, measuring, reporting, and controlling infaq funds. Infaq accounting includes collecting infaq funds, recording infaq transactions, controlling infaq funds, financial reporting, and supervising the use of infaq funds. Infaq accounting principles demand that infaq funds be managed in a transparent, accountable and in accordance with sharia principles. In infaq accounting, infaq funds must be separated from other funds owned by the entity, be it operating funds or investment funds. It is intended that infaq funds can be managed in a transparent and accountable manner. In addition, infaq accounting must also follow sharia principles, such as the legitimacy of infaq and the accountability of infaq fund managers. (Asnawi et al., 2023)

Goal Accounting for Zakat Infaq and Alms

The objectives of the Zakat Institution's financial reports in accordance with the KDPPLKS are:

Improving compliance with sharia principles, Information on assets, liabilities, income and expenses that are not in accordance with sharia principles, if any and how they are acquired and used, Information to help evaluate the fulfillment of sharia entity responsibilities towards trustworthiness.

The purpose of implementing infaq accounting is to ensure that infaq funds are managed properly and on target, and to build public trust in the management of infaq funds.

The Benefits and Uses of Zakat Infaq and Alms Accounting

Zakat accounting is related to 3 main things, namely the provision of information, management control, and accountability. Zakat accounting is an information tool between zakat management institutions as management and parties with an interest in this information. For management, zakat accounting information is used in the management control process starting from planning, programming, budget allocation, performance evaluation, and performance reporting. (Asnawi & Dwi, 2020)

Accounting information is useful for decision making, especially to assist managers in allocating zakat. In addition, accounting information can be used to assist in the selection of programs that are effective and on target. Selection of programs that are targeted, effective, and economical will greatly assist in the process of allocating zakat, infaq, shodaqoh, grants, and waqf funds received.

Zakat accounting information can also be used as a tool to measure the performance of zakat management institutions. Accounting in this case is needed primarily to determine performance indicators as a basis for performance appraisal. Management will find it difficult to measure performance if there are no adequate performance indicators. These performance indicators can be financial or non-financial. (Sustainable & Oktaviana, 2020)

Principles of Zakat Infaq and Alms Accounting

The accounting principle of zakat, infaq/alms refers to accounting methods of measuring, recording, reporting, and controlling zakat funds. These funds must be separated from other funds owned by the entity, be it operating funds or investment funds. It is intended that zakat funds can be managed in a transparent and accountable manner. Funds received or disbursed must be legally valid in sharia, meaning that the zakat received must come from assets that must be zakatable and the zakat issued must be given to recipients of funds that meet the requirements.

Measurement and recording must be carried out consistently and in accordance with the applicable accounting principles. Information regarding the management of alms funds must be disclosed in a transparent and accountable manner to the public, including to donors and recipients of funds (Ridwan, Pimada, et al., 2019)

Fund managers must be responsible for the use of alms funds in an accountable and transparent manner, and must ensure that alms funds are used for the right purpose, namely to help people in need and in accordance with sharia principles.

Recognition and Measurement of Zakat, Infaq/Alms Funds

The Process of Receiving Zakat, Infaq/Alms Cash or non-cash assets will be recognized as an addition to zakat funds if they have been received by amil

Ujrah can be recognized as an addition to amil funds. Ujrah is the part that if amil distributes zakat amil does not get a share.

If the current assets have been received, they can be directly distributed. However, if non-current assets are recognized according to their acquisition value. The treatment is in accordance with fair value in accordance with applicable accounting standards. Amil has the right to take part in zakat because it has helped governance in the organization.

METHODS

This research is a qualitative research. According to Anggito et al, (2018) Qualitative research is research where the data source is in the form of words or pictures that have a certain meaning, so it does not emphasize the data source in the form of numbers. This study uses qualitative research because researchers want to describe the facts that have occurred in the field. Then for the method used in this research is descriptive analysis method using a case study approach. The case study approach is an approach that aims

to investigate activities that are inseparable from the social context (Prihatsanti et al., 2018). The approach taken is a qualitative approach in which the findings are not obtained through statistical results or other calculations. This approach was taken because researchers wanted to know the application of PSAK No. 109 to financial reports at the National Amil Zakat Agency (BAZNAS) Malang City. This research was conducted at the office of the National Amil Zakat Agency (BAZNAS) in Malang City, which is located at Jl. Majapahit No. 1, Kiduldalem, Kec. Klojen, Malang City, East Java.

The subjects in this study were informants who were directly involved in financial reporting and were able to provide an overview of the financial reporting implemented by the National Amil Zakat Agency (BAZNAS) in Malang City. The material for the object of this research is the financial report of the Malang City Amil Zakat Agency (BAZNAS). The focus taken is in terms of measurement, recognition, reporting, presentation and disclosure in the financial reports of the National Amil Zakat Agency (BAZNAS) Malang City. In collecting data using interview techniques, observation and documentation.

Primary data is data obtained from the source directly from the source under study. This primary data can be obtained directly by conducting interviews with several informants, namely the head of BAZAS Malang City, staff of planning, finance and reporting divisions of BAZNAS and several other employees. In this study, secondary data was used in the form of BAZNAS Malang financial reports, an overview of BAZNAS Malang City and other data collected during the research. These data were obtained through several other literature sources. (Sholeh et al., 2020)

RESULTS

Overview of BAZNAS Malang City

The National Amil Zakat Agency (BAZNAS) in Malang City is an institution in charge of managing zakat, infaq and alms funds. The institution was established based on the Decree of the Mayor of Malang No. 465 in 2004 under the name Amil Zakat Agency (BAZ) which is located at Jalan A. Yani No. 98 Malang City. In following up on the Decree of the Minister of Religion regarding the management of Zakat Number 373 of 2003 regarding the implementation of Law number 38 of 1999, BAZNAS Malang City in 2005 focused more on formulating the Law on Management of Zakat, Infaq and Shodaqoh in Malang City and establishing regulations and management guidelines zakat infaq, and alms in Malang City. BAZNAS Malang City conducted socialization which discussed Malang Mayor's Decree No 188.452/16/35.73.112/2007 concerning the Formation of Management of Amil Zakat Agency and Malang Mayor's Letter Number 188.5511/35.73.112/2007 concerning collection units and services for the community to pay zakat based on religious law and provide security and prosperity to a just society.

On May 12, 2011 the Mayor of Malang issued SK No. 188.45/153/35.73.112/2011 which changed BAZ to LAZIZ AMSOS PARAMITA due to the decreasing amount of zakat funds. LAZIZ (zakat collectors for Muslim communities) AMSOS (Christian, Catholic, Protestant) and PARAMITA (Hindu and Buddhist) whose movements for zakat, infaq, shadaqah and social charity for ASN are collected through the treasurer of the SKPD and deposited with existing institutions with their program, namely Malang Prosperous, Healthy Malang, Caring Malang, Prosperous Malang, and Religious Malang. LAZIZ AMSOS PARAMITA has only been running for 2 years.

LAZIZ AMSOS PARAMITA in 2014 returned to become BAZNAS Malang City in accordance with Law no. 23 of 2011 and the issuance of the Malang City Mayor's Decree number 188.45/38/35.73.112/2014 which contains the establishment of Malang City BAZNAS for the 2014-2018 period. Currently BAZNAS Malang City is located at Jl. Majapahit No. 1, Kiduldalem, Kec. Klojen, Malang City, East Java. (Located in the Malang City Hall office complex). BAZNAS is a non-structural government institution engaged in the field of raising funds and distributing zakat, infaq and shadaqah funds from the people in Malang City.

Presentation of PSAK 109 Implementation Data on the Presentation of BAZNAS Financial Statements

According to the results of observations made by researchers. BAZNAS Malang City has implemented PSAK 109 concerning the reporting of zakat, infaq and alms funds which includes recognition and measurement, presentation and disclosure of zakat, infaq and alms funds. In its recognition it is in accordance with PSAK 109 which is recognized if there are incoming funds, then presented in financial form. This can be seen from the financial reports presented by BAZNAS Malang City. In compiling or recording its financial reports, BAZNAS Malang City uses the BAZNAS Management Information System (SIMBA) application system to be accurate and minimize errors. Apart from that, BAZNAS in Malang City itself is also backed up with the Zahir application for matching to make it more accurate. besides that manual recording via excel is also carried out by BAZNAS Malang City. The Malang City BAZNAS financial report is also easy to understand and relevant. (Asnawi et al., 2023)

The chairman of BAZNAS Malang, Mr. Sulaiman, said the same thing:

"BAZNAS Malang City records transactions of zakat, infaq/alms funds if they come directly to the office, we will serve them directly. And if they have paid zakat, infaq/alms then they will get proof that they have paid zakat, infaq/alms sis."

In addition, the researchers also observed if there were transactions for payment of zakat, infaq/alms at BAZNAS in Malang City which would be recorded directly if there was a transaction for payment of zakat, infaq/alms funds.

This is also supported by a statement from the results of an interview with Mr. Sulthon as the Planning, Finance and Reporting Section at BAZNAS Malang City on May 10 2023 he said that:

"Because BAZNAS is a non-structural institution, the standard is PSAK 109. And this applies to all BAZNAS in Indonesia. In recording, we do it manually and also back it up using Zahir to make it more accurate. So we are compiling the financial reports here in accordance with PSAK 109, we have also recorded financial reports in accordance with existing rules."

Apart from the results of interviews from the finance department, the Head of Malang City BAZNAS also revealed that:

"In BAZNAS Malang City, the finance department records the transaction not just once, but several times. That is, it is recorded directly manually, then it is also inputted at Zahir later, sis."

In implementing it, Malang City BAZNAS did not experience any difficulties as expressed by the Head of Malang City BAZNAS, Mr. Sulaiman:

"I don't think the finance department here has any difficulties in implementing it, sis, because we have been doing this since 2014. I also really require the finance department to prepare reports according to the provisions of the center. "

At the time the researchers made their observations, it was evident that the Malang City BAZNAS employees were already proficient in recording and reporting their finances.

Data Exposure Related to Appropriateness of ZIS Accounting Implementation at BAZNAS Malang City

From observations made by researchers regarding the suitability of the implementation of ZIS accounting at the National Amil Zakat Agency (BAZNAS) Malang City based on PSAK No. 109 which In recording its financial reports, BAZNAS Malang City presents financial reports into two types of financial reports, namely semester financial reports (6 months) and one year financial reports. In addition, the financial reports at BAZNAS Malang City

have also adjusted PSAK 109 in recording their financial reports. Starting from the process of recognition, measurement and presentation of financial statements. Amil also presents separate financial reports between zakat funds, infaq/alms and amil funds. The preparation of these financial reports is also influenced by employees who work for a company. (Sustainable & Oktaviana, 2020)

The recording system carried out by BAZNAS Malang City uses an accrual basis recording system where the recording is only done after a transaction occurs. In compiling or recording its financial reports, BAZNAS Malang City uses the BAZNAS Management Information System (SIMBA) application system to be accurate and minimize errors. Besides that, BAZNAS Malang City itself is also backed up with the Zahir application to make it more accurate, besides that manual recording via excel is also carried out by BAZNAS Malang City. Besides that, it is also supported by the workforce in BAZNAS Malang City who are already competent in their respective fields. Apart from that, in practice, if there are incoming funds, it is recognized as an addition to zakat funds, if distributed, it becomes a deductible.

"As chairman of BAZNAS, in my opinion, the suitability of recording the financial statements is appropriate, so the finance department has done the final financial reporting well. Because they have followed the guidelines from the central BAZNAS regarding what appropriate financial reporting looks like. Moreover, it is also supported by employees here in accordance with their respective fields. There are also two financial reports here, namely semester and annual.

Evidence that can support this is also from an interview conducted on May 10, 2023 to Mr. Sulthon as the Planning, Finance and Reporting Section at BAZNAS Malang City

"At our BAZNAS, any funds that come in, we will immediately record them, as well as the outgoing funds or those that we distribute. This is so that there are no recording errors and other unexpected things. And so that the reporting can be easily understood and relevant, that is what is important."

This is also said by Planning, Finance and Reporting Section of BAZNAS Malang City, Mr. Sulthon Hanafi, SE, MM:

"For me as part of finance, I am the one who inputs data to Zahir from the manual data, sis. And what I do is in accordance with PSAK 109. If there are incoming funds, they are recorded in the incoming funds section, it must also match what zakat funds are, infaq / alms I differentiate. Here I also work on financial reports, some per semester and some annually. And for the application of making financial reports according to PSAK 109, I think I have applied it because I also follow the rules from the center which must comply with PSAK 109 "

The financial reports at the Malang City BAZAS also carry out audits to external parties. The importance of conducting an audit is so that errors do not occur during financial reporting and cross-checking the results of financial reports that have been reported. (Quality, 2019)

DISCUSSION

Collection of zakat infaq and sekah funds from the community to BAZNAS Malang City can be obtained directly at the Malang City BAZNAS office, transferred via ATM, or with a zakat pick-up service. At the time of payment of funds there is a contract process in it. (Shidarta et al., 2019)

Service funds that are paid directly through the Malang City Baznas Office are carried out by muzakki visiting the Malang City BAZNAS office. This was followed by muzakki handing over zakat funds and Malang City BAZNAS officers calculating and recording and recording

SIMBA applications that had been provided by the central BAZNAS. SIMBA is a data entry system used by BAZNAS since 2012. This application is used by BAZNAS throughout Indonesia. This system is used for daily data operations using the cash in and out method. The cash-in method is used when entering muzakki data. Meanwhile, cash out is to record mustahik target funds and distribution of zakat infaq alms. Reports will be generated from incoming and outgoing cash transactions which include muzakki profiles, asnaf profiles, funds raised and funds disbursed.

The financial statements discussed in PSAK 109 include a statement of financial position (balance sheet), a report on changes in funds, a report on asset management, a report on cash flows and notes on financial statements. Indeed, at BAZNAS Malang City there were several records of transactions that occurred. Manual recording is only used for temporary recording because the data recorded in the manual recording is then recorded again and applied *zahir* which then produces financial reports for BAZNAS Malang City.

Recognition and Measurement

In recognition of zakat, infaq and alms funds that have been received are recorded in accordance with the applicable PSAK 109. These funds are recorded and inputted into the SIMBA application. Then for the distribution of these funds are not just channeled to anyone, but distributed to those who need them. The process also goes through several stages such as conducting a survey first to see the conditions in the field.

Acceptance of Zakat

Zakat funds paid to BAZNAS Malang City will be recognized if there is a transaction of receipt of zakat funds by muzakki to *amil* (BAZNAS Malang City) and distributed to mustahik in need. The funds received will be input by BAZNAS Malang City in the form of receiving zakat, infaq and alms funds by muzakki. The recording carried out at BAZNAS Malang City is in accordance with PSAK 109 paragraph 10 which reads (Received zakat is recognized when cash or non-cash assets are received.)

The BAZNAS of Malang City takes zakat funds of 12.5% and a maximum of 20% infaq/alms. from existing funds. The withdrawal of these funds is in accordance with the *amil* agreement which was also determined at the end of the meeting. This is in accordance with PSAK 109 paragraph 34. In the process of receiving zakat funds, it is recorded according to the nominal received and recognized as cash.

Distribution of Zakat

The zakat funds distributed will be recognized as reduced if they have been handed over to mustahik, including *amil* mustahik. Funds recognized as a deduction from zakat funds are in accordance with the amount submitted, if in the form of cash and if in the form of non-cash, it will be recognized as the carrying amount. This is in accordance with PSAK 109 paragraph 16 which states that zakat distributed to mustahik, including *amil*, is recognized as a deduction from zakat funds in the amount of: a. Amount submitted if in cash, b. Carrying amount if in the form of non-cash assets.

BAZNAS Malang City took the right to zakat funds amounting to 12.5% of the existing funds. The withdrawal of these funds is in accordance with the *amil* agreement which was also determined at the end of the meeting. This is in accordance with PSAK 109 paragraph 20 (The portion of zakat funds distributed to *amil* is recognized as an addition to *amil* funds)

Receipt of infaq/alms

Receiving infaq/alms funds is the same as receiving zakat, the recording process is in accordance with the nominal received. This is in accordance with PSAK 109 paragraph 24 which reads (Infaq/alms received is recognized as an addition to bound or unrestricted infaq/alms funds according to the purpose of the infaq/alms giver in the amount of: a. amount received if in cash, b. fair value if in the form of non-cash assets).

Distribution of infaq / alms

The process of distributing infaq/alms funds is recognized as a deduction from infaq/alms funds in the transaction. In the distribution of infaq/alms funds, this has been distributed to several programs owned by BAZNAS Malang City. These programs include economic programs, educational programs, health programs, preaching and advocacy programs, and humanitarian programs.

Provisions for distribution are in accordance with PSAK 109 paragraph 33 which reads: (Disbursement of infaq/alms funds is recognized as a deduction from infaq/alms funds in the amount of: a. Amount submitted, if in the form of cash, b. The carrying value of the assets surrendered if in the form of non-cash assets).

BAZNAS Malang City has never channeled infaq/alms funds through other amil so that infaq/alms funds are not reduced for this transaction. This is in accordance with PSAK 109 paragraph 36 (Distribution of infaq/alms by amil to other amil is a distribution that reduces infaq/alms funds if the amil does not receive back the infaq/alms assets distributed).

Presentation

Presentation of financial reports from BAZNAS Malang City is in accordance with PSAK 109. In the existing reports it can be seen that BAZNAS Malang City in presenting the financial reports of zakat, infaq and alms funds is done separately. This is stated in PSAK 109 paragraph 38 concerning presentation (Amil presents zakat funds, infaq/alms funds, and amil funds separately in the statement of financial position).

Disclosure

In compiling financial reports, BAZNAS Malang City has disclosed all transactions related to the receipt and distribution of zakat, infaq and alms funds. Because all receiving and distribution transactions are always recorded by BAZNAS Malang City. If muzakki distributes funds to BAZNAS Malang City, then BAZNAS directly inputs the nominal of the existing transaction, so no funds will be missed either.

Financial reports are data that are used to make decisions by users of financial reports, either by a company or an agency. These financial reports are also used as information media for users of financial statements such as investors, donors, or muzakki. The preparation of financial statements must use the applicable accounting standards. The financial accounting standard used in preparing the financial reports of Zakat, Infaq and Alms funds at BAZNAS Malang City is PSAK No.109. PSAK No. 109 regulates recognition, measurement, presentation and disclosure in financial statements.(Shidarta et al., 2019)

BAZNAS Malang City has implemented PSAK 109 in compiling financial reports. Judging from the results of the analysis, there are activities for receiving zakat, infaq and alms that are recognized according to the nominal deposited and the distribution of zakat, infaq and alms funds that are recognized when the funds are distributed to mustahik. The financial reports for BAZNAS Malang City also present separate financial reports for zakat funds and ainfak/alms funds.

CONCLUSION

This study aims to find out whether BAZNAS Malang City has implemented PSAK 109 or has not yet been applied to the company. The results of this study state that BAZNAS Malang City has implemented PSAK 109 concerning reporting of zakat, infaq and alms funds in which there is recognition and measurement, presentation and disclosure zakat, infaq and alms funds. In its recognition it is in accordance with PSAK 109 which is recognized if there are incoming funds, then presented in financial form. In its implementation, BAZNAS Malang City has recorded several times to minimize the occurrence of recording errors.

In recording its financial reports, BAZNAS Malang City presents financial reports into two types of financial reports, namely semester financial reports (6 months) and one year

financial reports. In addition, the financial reports at BAZNAS Malang City have also adjusted PSAK 109 in recording their financial reports. Starting from the process of recognition, measurement and presentation of financial statements. Amil also presents separate financial reports between zakat funds, infaq/alms and amil funds. The recording system carried out by BAZNAS Malang City uses an accrual basis recording system where the recording is only done after a transaction has occurred. In compiling or recording its financial reports, BAZNAS Malang City uses the BAZNAS Management Information System (SIMBA) application system to be accurate and minimize errors. Besides that, BAZNAS Malang City itself is also backed up with the Zahir application to make it more accurate, besides that manual recording via excel is also carried out by BAZNAS Malang City. Apart from that, it is also supported by the workforce at BAZNAS Malang City who are already competent in their respective fields.

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