

Analysis of the Implementation of Zakat, Infaq and Sadaqah (ZIS) Accounting In terms of PSAK 101 and PSAK 109

Naning Fatmawatie

Fakultas Ekonomi dan Bisnis Islam IAIN Kediri
naningfat@gmail.com

Abstract

The scope of accounting for zakat, infaq and shadaqah (ZIS) that is the recognition, record and present of the financial statements of the ZIS managing institution. Accountability is carried out as a form of accountability which explains and describes the performance of an institution. This study aims to analyze the application of ZIS Accounting from the perspective of PSAK 101 and PSAK 109. This type of research is descriptive qualitative. The data used are primary data and secondary data. The results of the study explained that the application of ZIS Accounting in terms of PSAK 109 shows that this institution has not fully implemented this article, especially in the fair assessment of infaq and shadaqah receipts without cash, then the distribution of cash comes from infaq and shadaqah. In presenting the financial statements as well as originating from the details of the funds received from zakat, whether individuals or entities in the report on changes in funds have not implemented them. In addition, there is no explanation for financing activities in the statement of cash flows. Then implementation of accountability in the figures in financial reports as well as reporting has almost completely implemented PSAK 101. In this case, accountability indicators and the amount of financial reporting to donors have been implemented.

Keywords: Implementation, Accounting, Zakat, Infaq, Sadaqah, PSAK 109, PSAK 101

1. INTRODUCTION

One of the forms of devotion to Allah is related to the use of assets based on ZIS provisions. Zakat is the obligation of Muslims because it is one of the Pillars of Islam. Zakat is divided into two forms, namely zakat maal and zakat fitrah. For this reason, both of them have provisions relating to time, method of calculation, and who is entitled to receive it. Law No. 23 of 2011 has regulated the management of zakat using management principles in the collection, distribution and use of zakat. These regulations are made for the effective and efficient management of ZIS¹. It is hoped that ZIS can contribute to increasing community welfare and can reduce poverty in our country.

ZIS management is an activity distribution of assets wealth owned by the people so that it can reduce social jealousy in society. In addition, it is also expected to improve the welfare of society². ZIS is a source of funds that originates from the benevolent pattern of Muslim society, for this reason, its management must be trustworthy and bad practices must be avoided.

In zakat management organizations, recording of each transaction reporting activities must always be carried out. Mainly the collection and distribution of ZIS funds. The goal is to be accountable for the management of zakat to muzaki, the general public and government agencies ent. Financial reports are a form of accountability. . This report must be able to provide information to stakeholders,

¹ Gita Lindri. Siti Afiatul Khadijah Astuti, "Analysis Of Applicatkion Of PSAK 109 Regarding Financial Reporting Accounting Of Zakat, Infaq And Shadaqah At BAZNAS Tegal Regency," *Jurnal MUDIMA* 2 (2022).

² Yaswinta Ulfa Redhea, "Implementasi PSAK 109 Akuntansi Zakat, Infaq Dan Shadaqah Di BAZ Pontianak," *Jurnal Kajian Ilmu akuntansi KIAFE* 12, no. 3 (2022).

for the preparation of zakat management accounting standards are needed. A portrait of the performance of the ZIS managing institution can be seen from the fund accounting.

PSAK No. 109 regulates the recognition, implementation of measurements, presentation of reports and disclosures on ZIS transactions by zakat management institutions. While PSAK No. 101 regulates accountability in financial reports conducted by LAZIS. Financial reports that are prepared in an accountable manner are expected to increase the level of public trust in the Zakat Management Institution. It is hoped that the level of absorption of zakat from the community can run well. This happens because many people more trust in zakat management institutions that are transparent and accountable in collecting and distributing ZIS.

Several previous studies have shown that some LAZs do not understand the application of rules in their financial reports. because in general they do not understand the rules governing the application of this accounting. In general, they do not understand and apply accounting with a cash basis system. Mainly in the recording and reporting of zakat funds and non-zakat funds. In addition, the separation of recording of non-cash infaq with the assumption of fair value as in PSAK 109 and financial reporting is in accordance with PSAK 101.

LAZIS Al-Haromain Kediri City is an LAZ with a unique donor market segmentation. And already has 1,500 donors who come from various groups. Researchers are interested in examining this object because there are data on the application of ZIS accounting as follows

Table 1
ZIS Accounting Activity Data at Institutions

ZIS Accounting Activities	PSAK 101	PSAK 109	Implementation of Accounting Activities in Institutions
Financial Reporting System	There is a separation between reports on the use and sources of zakat income and the sources of benevolent funds		There is no separation between reports from the use and also sources of income from zakat with the source of benevolent funds
Components of Financial Statements		There are five components in financial statements	Only four components of financial statements
Recording receipt of infaq/alms funds received		Recorded in a journal	Recorded manually in a notebook

Recording of distribution of funds		Recorded in a journal	Recorded manually in a notebook
The asset section in the financial statements	Maximum writing		Not fully written yet

2. LITERATUR REVIEW

Zakat, Infaq, and Sadaqah

According to Law no. 23 of 2011 discusses the management of zakat, where zakat is part of the assets that must be issued by a Muslim or business entity to be subsequently delivered to those entitled to receive it based on the provisions in Islamic law. It can be concluded that zakat is the obligation of a Muslim because it is a pillar of Islam. PSAK No. 109, regulates infaq. Infaq, namely issuing a part of assets or income or income for an interest that is ordered by Islamic teachings and if zakat has a nisab, and is an obligation for Muslims. Meanwhile, infaq does not recognize reckoning and is a sunnah law for a Muslim. Infaq is issued by every believer, whether high or low income, whether he is spacious or narrow.

In Law Number 23 of 2011 article 1 paragraph 4 it is explained that Sadaqah is property or non-equity issued by a person or business entity outside of zakat for good purposes. Sadaqah is property that is given voluntarily with the sincerity of the owner where its designation is limited or not limited.

The management of zakat, there are parties related to zakat, including muzakki and mustahik. Muzakki is a party or person who has paid zakat. Furthermore, Muzakki is obliged to record his assets, calculate zakat correctly and accurately, pay zakat to amil zakat, intend to pay zakat because of Allah SWT, declare the contract when paying zakat. For mustahik, it is a party that gets a share in the payment of zakat. Zakat must be distributed to eight asnaf, namely the poor, the poor, amil, converts, slaves, gharim, jihad fi sabilillah, ibnu sabil.

ZIS Management Institution

Guidelines for the management of zakat in Indonesia namely is Law no. 23 of 2011 Article 2 Law no. 23 of 2011 explain the management rules of ZIS with principles of trust, benefit, justice, legal certainty. This is integrated with the principle of accountability. In principle, the objective of is so that in carrying out its services can be carried out effectively and efficiently. So that people's welfare can be achieved and can also reduce poverty³.

There are two types of zakat management institutions, namely BAZ and LAZ. BAZ is a zakat management institution established by the government. Meanwhile, LAZ is a zakat management organization founded by the community. Zakat management institutions in carrying out the management of ZIS must be based on the principles of trustworthiness, professionalism and transparency.

ZIS Accounting perspective PSAK No. 109

Zakat accounting is the process of recording, clarifying, processing, data on th convey e results of transactions related to finance and its compliance with the Shari'ah originating from donors and then channeling it to mustahik through the ZIS management institution. PSAK No. 109 regulates the

³ Armiadi Musa, "Zakat As Locally Generald Revenue: Its Accounting Treatment At Baitul Maal Acdeh," *SHARE Jurnal Ekonomi dan Keuangan* 9, no. 2 (2020).

valuation of recognition, measurement, presentation, and disclosure of ZIS transactions that apply to entities whose main activity is receiving and distributing ZIS⁴.

Accountability of Financial Statements Based on PSAK 101

Accountability for public sector organizations and non-profit organizations is grouped into horizontal and vertical accountability⁵. Islam views accountability as having the meaning of servant accountability to Allah SWT as stated in QS. An-Nisaa' verse 58. So that in conclusion accountability in Islam is the ability to be accountable for the mandate given by prioritizing the welfare of the people. Accountability is important for upholding the eradication of corruption which is a feature of public sector reform⁶. In carrying out public accountability, institutions are required to carry out vertical accountability, namely to Allah SWT and also vertically, namely to stakeholders. This is done to avoid misappropriation of financial management of funds from muzaki. Bearing in mind that this is a public fund, it must be truly trustworthy⁷.

3. RESEARCH METHODS

This type of research is descriptive qualitative. This research describes and processes the data which is carried out in a descriptive manner which focuses on the data obtained but this research is not a hypothesis tester and does not use a hypothesis. Main (primary) and secondary data sources. Data obtained by interviews, observations and forms of documentation

4. RESEARCH RESULTS AND DISCUSSION

Analysis of the Implementation of ZIS Accounting Reviewed Based on PSAK 109

Recording Techniques for Accepting Infaq/Shadaq received by LAZIS Al-Haromain Kediri LAZIS Al-Haromain still does not meet the requirements of PSAK 109, where non-cash infaq/shadaqah is not fully measured measurement based on market price as specified in PSAK . In the process of compiling financial reports carried out by this institution, it starts with collecting information such as books, receipts, proof of cash coming in, proof of cash going out, and others. . The evidence is written in a notebook and entered in the cash receipts report, then makes regular financial reports. Currently, this institution has carried out accounting records using a computer-integrated accounting system⁸.

In PSAK 109 it is stated that "Infaq/shadaqah received is recognized as bound or non-binding according to the contract/intention of the muzaki. This is very important because sometimes muzaki really want their funds to be channeled for certain communities or purposes through this institution⁹. If in the form of cash and fair value, if in the form of non-cash. For that determination at fair value of the acquired non-cash assets uses the market price of the non-cash assets. If there is no market

⁴ Taufikur Rahman, "Akuntansi Zakat, Infaq Dan Sadaqoh (PSAK: 109): Upaya Peningkatan Transparansi Dan Akuntabilitas Organization Pengelola Zakat," *Jurnal Muqtasid* 6, no. 1 (2015).

⁵ Juanita. Jessy. D. L. Warongan. Lady Diana Latjandra Palulungan, "Revenie Recognition Analysis Based On Accounting Standard Statement No. 72 In PT. Favors Raja Maya," *Jurnal EMBA* 9, no. 4 (2021).

⁶ Zharunisa. Priyandaru Widya Utama. Amrie Firmansyah Zharunisa, "Consignment Income Recognition And Measurement In Indonesia Retail Companies," *Jurfnal Terapan Manajemen dan Bisnis* 4, no. 2 (2018).

⁷ Naning. Indra Hidayatullah Fatmawatie, "Analysis Of Accounting Application Of Zakat, Infaq And Sadaqah And Accountability In The Presentation Of Financial Statement," *Jurnal MUHASABATUNA* 3, no. 2 (2021).

⁸ Ria. Alwan Sri Kustono. Wahyu Agus SWinarno Meilan, "No Title Recognition And Measurement Of Fixed Assets Case Study On Governance," *Jurnal Penelitian dan Ilmu dekonomi WIGA* 12, no. 1 (2022): 1–13.

⁹ Yudi Yudiana, "The Implementation Of PSAK 109 On Infaq /Sadaqah Funds In Zakat Institut," *Itizam Journal Of sharia Economics Research* 5, no. 2 (2020).

price, other method of determining a fair value may be used. Of course, the technique must also be ensured that it is in accordance with the relevant PSAK¹⁰.

LAZIS Al-Haromain is a non-profit organization whose activities as a zakat management organization cannot be separated from the main obligations of amil zakat, namely collecting, distributing and empowering and cannot be separated from the writing process for each transaction. The reason is that the funds raised are not owned by a zakat management organization but are funds mandated by donors which must be distributed to eight asnaf in accordance with written provisions. The grouping of fund management in this institution is divided into 4 posts, namely: a) Zakat funds, are funds originating from zakat fitrah and zakat mal which are obtained by the institution and given to eight asnaf mustahiq in accordance with the Shari'a. The funds may only be allocated to the eight asnaf mustahiq¹¹. The calculation of the funds given to the amil is 10% and the rest is divided by the other seven asnaf mustahiq; b) Infaq/Shadaqah Fund, is something that is obtained by LAZ for donors whose utilization is given and managed by the full management of the institution. Which is the calculation of infaq/shadaqah by amil 10-20% then the rest is for the LAZIS Al-Haromain agenda; c) Waqf Funds, which are in the form of assets obtained by institutions for certain purposes, either in the form of tangible objects or money, where the allocation is influenced by the muwakif; d) Amil/Management Fund, is the allocation of amil/manager of zakat funds (10% of collected zakat funds), as well as infaq/shadaqah funds (10-20% of collected infaq/shadaqah funds).

According to PSAK 109 that "The distribution of infaq/shadaqah funds is recognized as a reduction in the amount of infaq/shadaqah funds distributed, if in the form of cash and the recorded value of the assets distributed, if in the form of non-cash assets"¹². This institution has distributed infaq/alm's funds not all of which are journalized as they should be in PSAK 109. Recording and reporting is only carried out on distributions of infaq/shadaqah in the form of cash in the report on the use of funds, and distribution of infaq/shadaqah in the form of and cash has not been journalized as in PSAK 109 regulations and non-cash distribution has not been recorded optimally¹³. This is because in the early stages of obtaining cash and non-cash infaq/shadaqah, journalism was also not carried out so that up to the distribution stage it also could not be journalized. As well as Amil's financial reports Based on PSAK 109: a) Statement of financial position; b) Report on the use of funds; c) Report on changes in assets under management; d) Statement of cash flows; e) Notes to financial reports¹⁴.

Accountability analysis of financial activities from the perspective of PSAK 101

The funds raised by LAZIS are not owned by LAZIS Al-Haromain, but from muzakis who are entrusted and must be distributed according to sharia regulations. Therefore, management institutions require that their performance be reported for accountability to donors and the public. Financial reports must be prepared periodically and there is transparency and as it is. In this regard, this institution has implemented honesty accountability and legal accountability.

¹⁰ Fathul . Mohammad Ghazi al Fajar. Siska Azizah. Intan R Bakir, "Analysis Of The Presentation Of Financial Statement Based On SAK-ETAP," in *Medan International Conference Economics And Business*, 2020.

¹¹ Suci. Asrori Astuti, "The Analysis Of Amil Competency And Its Effects On The Implementation Of Zakat On Amil Zakat Institution," *Accounting Analysis Journal* 5, no. 3 (2016).

¹² Baidillah. Henry Prasetyo. Fiorintari. Riyadhi, "Analysis Of The Implementation Of Indonesia Financial Accounting Standard Number 109 At The National Management Agency Of BWest Kalimantan Provinsi," *Journal Of Islamic Accounting And Finance Research* 3, no. 1 (2021).

¹³ Alfani. Iwan Setiawan. Mira Laswi Wardiyah Wanda, "No Title Penerapan PSAK Pada Akuntansi Zakat, Infaq Dan Sadaqah Di LAZ Al-KASYuf Kabupaten Bandung," *Jurnal Ilmu Ekonomi dan Bisnis Islam* 4, no. 2 (2022).

¹⁴ Hartina. Sartika Wali Husein, "Analisis Kepatuhan PSAK No. 109 Akuntansi Zakat, Infaq Dan Sadaqah," *Jurnal Akuntansi* 6, no. 1 (2020).

The application of accountability that should be carried out by public sector organizations or non-profit organizations consists of a number of dimensions¹⁵. Among them there are four dimensions of accountability that must be carried out as well as indicators of the accountability of public sector organizations or other non-profit organizations, namely¹⁶: Honesty and Legal Accountability (accountability for probity and legality). Honesty accountability relates to avoidance of misappropriation of office. Managers in LAZIS Al-Haromain try to avoid corruption and collusion when managing the ZIS funds they collect. This can be seen in the evidence that every transaction contained in LAZIS Al-Haromain is immediately recorded and inputted into the relevant financial statements. These financial reports will later be accountable to the people concerned, for example the audit team, central government, donors, and the public. LAZIS Al-Haromain itself tries to avoid suspicion from other parties by uploading its financial reports on the official LAZIS website.

Furthermore, in legal accountability there is a connection with the guarantee of compliance with laws and other regulations which are marked in the use of public funding sources¹⁷. LAZIS Al-Haromain complies with laws which are based on sharia, based on laws set by the government, and based on applicable standards, namely: 1) Based on Islamic law and religious law, LAZIS Al-Haromain implements the processing of ZIS funds referring to Q.S At-Taubah verses 60 and 103 and Q.S Al-Baqarah verse 110; 2) Legislative regulations, this is LAZIS Al-Haromain referring to UUD No. 23 of 2011 as an amendment to the UUD no. 38 of 1999; 3) The financial reports are recorded in accordance with the Statement of Financial Accounting Standards (PSAK No. 109), but in fact the financial statements of LAZIS Al-Haromain are not completely in accordance with PSAK 109.

Zakat management institutions are required to notify the performance and financial position which is the responsibility of donors as well as the public. This is because the funds raised by LAZIS do not belong to LAZIS Al-Haromain, but from muzakis who are entrusted and must be distributed according to sharia rules. Therefore, management institutions require performance reports and financial reports in the framework of accountability to donors as well as the public. Financial reports must be prepared periodically and there is transparency and as it is. And in the asset section in the LAZIS Al-Haromain Kediri report it is described in process, program and policy accountability namely¹⁸: a) Accountability to the process. The principle of process accountability is a guarantee of consistency in the implementation of ZIS activities with the recording of whether it is based on accounting principles in accordance with PSAK that apply to each stage of activity, both the journalizing stage and in displaying financial reports. In this aspect LAZ Haromain has integrated the accounting system and management system. The accounting system used by this institution already uses an updated accounting computer application; b) Accountability to the program. This means that does this institution have programs that can be accountable to stakeholders in particular and society in general. In line with this activity, this institution already has programs that support its mission, namely to make mustahiq to become muzaki with productive assistance programs. It is hoped that the funds they receive from this institution will be able to increase productivity in their production, so that the products they produce can increase income and ultimately create mustahiq welfare; c) Accountability to Policy.

¹⁵ Sriyani, "Analisis Akuntansi Dan Pelaporan Bantuan Sosial Dan Hibah," *Jurnal Info Arta* 4 (2016).

¹⁶ Wahyuni Khusna SZahirah Minarno, Eni. Jrisan Sisdiyantoro, "Presentation Of Financial Statements Based On Entity Financial Accounting Standard Without Public Accountability," 2021.

¹⁷ Siti. Ratna Widyatama Nurlatifah, "Analisis Perlakuan Akuntansi Atas Zakat, Infaq Dan Sadaqah Berdasarkan PSAK 101 Dan 109," *Jurnal Akuntansi dan Bisnis Krisnadwipoayana* 7, no. 2 (2020).

¹⁸ Wikan Budi Utami, "Factor Affecting The Flow Time Of Presentation," *Jurnal IJEBAR* 4, no. 2 (2020).

Accountability in this aspect is a policy that has been established by the central and regional governments. In this institution financial policies have been applied at each stage¹⁹. Beginning with the transaction stage, both collecting and distributing ZIS, the policy is that each transaction must be accompanied by a receipt, for muzaki and mustahiq. Furthermore, the receipts are submitted to the accounting chart, the policy is to do journalism to the preparation of financial reports. . The next policy for the auditor is to check whether the financial statements presented are fair or not. Institutionally, the performance of LAZ has been audited. The executor is an independent auditor.

5. CONCLUSION

At the recognition and measurement stage, LAZIS Al-Haromain is not fully in accordance with PSAK 109, where LAZIS Al-Haromain has not fully determined the receipt of non-cash assets from donors using the fair value required by PSAK 109. So far, LAZIS Al-Haromain has not journalized receipts of non-cash infaq shadaqah This has an impact on balances in the components of the financial statements including balance sheets, reports on the use of infaq funds, and notes to financial statements. And the distribution of cash infaq shadaqah so far has not been journalized because in the early stages of receiving infaq and cash shadaqah it was not journalized so that up to the distribution stage it also could not be journalized and was only in the form of distribution reports. As well as at the stage of amil's financial statements if sourced from PSAK 109, LAZIS Al-Haromain is not fully compliant. This is because LAZIS Al-Haromain still has four elements of financial statements, namely balance sheets, reports on changes in funds, cash flow reports, and notes on financial statements. Where it should be in PSAK 109 amil is required to have five elements of financial statements, namely a balance sheet (statement of financial position), reports on changes in funds, reports on changes in assets under management, reports on cash flows, and notes on financial statements.

The accountability that exists in LAZIS Al-Haromain when presenting financial reports and reporting is almost in accordance with the indicators of honesty and legal accountability, process accountability, program accountability, and policy accountability and is based on PSAK 101. This is because LAZIS Al-Haromain is operational every day headed by a daily chairman and supported by a number of field employees who at the end of each year provide operational financial reports to the Director of LAZIS Al-haromain Center. The financial statements of LAZIS Al-Haromain in assessing the entity's ability have been audited by independent auditors with a natural opinion without exception.

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