

# ANALYSIS IMPLEMENTATION BASED ON PSAK 109 ACCOUNTING ZAKAT, INFAQ, SADAQAH IN LAZ YATIM MANDIRI PONOROGO

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**ANALYSIS IMPLEMENTATION BASED ON PSAK 109 ACCOUNTING ZAKAT, INFAQ, SADAQAH IN LAZ YATIM MANDIRI PONOROGO**

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**ABSTRACT**

This study aims to analyse the implementation of accounting for zakat, infaq, and sadaqah based on PSAK 109 contained in the Amil Zakat Yatim Mandiri Ponorogo as one of the LAZs in Ponorogo. This research uses data collection methods, observation, documentation, and interviews, through a qualitative-descriptive approach. The data collection method in this study was through interviews informant of Yatim Mandiri Ponorogo to obtain information related to the analysing implementation of PSAK 109. The validity test of the data using triangulation techniques. As well as documentation to support credibility in conducting the observation process and interviews conducted by the researcher. The application of accounting treatment in the variables of presentation of financial statements in LAZ Yatim Mandiri has been carried out separately, which means following the rules of PSAK 109. However, implementing accounting treatment in the disclosure variables for the management of the ZIS fund is not following PSAK 109 because LAZ Yatim Mandiri has not yet elaborated on CaLK. This research is expected to develop LAZ Yatim Mandiri Ponorogo and other LAZs to apply accounting ZIS based on PSAK 109.

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**INTRODUCTION**

Phenomena occur in the development of the Zakat, Infaq, and Sadaqah Accounting management sector. Currently, Lembaga Amil Zakat (LAZ) is not orderly in implementation procedures based on regulations and guidelines, resulting in a less effective, accountable and transparent reporting system. In a deeper context, the management of zakat, infaq, and sadaqah accounting has been regulated in PSAK 109. Zakat is not only the obligation of every Muslim who can fulfil the obligations of a servant to his God. Zakat also has an essential role in building a relationship between people to create a balance of social distribution. (Pratama, 2015) In Islam, zakat can be used to help distribute income. The existence of zakat obligations can also minimise the problem of poverty because the main target of zakat is to meet the needs of people in need. However, a good management system is needed to maximise zakat's potential. (Nisa, 2020) explains that the purpose of zakat management is to improve services for the community in paying zakat, improve the function and role of religious institutions to improve community welfare and social justice, and improve the results and efficiency of zakat. Therefore, to run and realise a good management system, an institution must get a role as the manager of the zakat, infaq, and sadaqah. Based on Law Number 23 of 2011, the government has established two institutions to manage zakat funds, namely, BAZ (Badan Amil Zakat), which is structurally within the national, provincial and district scope as well as LAZ (Lembaga Amil Zakat), which was formed on an initiative by someone, a group of people who have obtained evidence of validity from the relevant government. (Evalina Ikhsan, 2020) Explains that as sharia organisations, LAZ and BAZ require standards in financial reporting.

Based on BAZNAS Regulation No. 02 of 2014, both BAZ and LAZ are encouraged to apply PSAK (Implementation of Financial Accounting Standards) no. 109, which regulates Zakat, Infaq, and Accounting Shadaqah to balance and harmonise financial statement standards that have an impact on the principles of accountability and transparency in zakat, infaq, and fund management schemes sadaqah. (Suryani, 2020) said that implementing PSAK 109 is a way to

balance the BAZNAS Rules containing adjustments to LAZ financial reporting standards. With the hope that a LAZ can present financial reporting following specified standards. PSAK is a guideline in the preparation of entities. The government has regulated and established rules that Zakat Management Organizations (OPZ) use the rules contained in PSAK 109. PSAK 109 contains regulations related to the management of zakat, infaq, and sadaqah funds (Ghassani, 2018). The application of PSAK 109 for LAZNAS and baznas is essential. BAZNAS Regulation No. 2 of 2014 Chapter II Article 13 reads, "LAZ must be willing to be audited for Sharia and finance periodically" (Savira & Suharsono, 2013). Despite the new regulations governing this, it turns out that LAZ still faces many problems in practice. Muzakki's distrust of the management of the zakat funds given, and also, there are still LAZs that have not implemented PSAK 109 are still often found. Some problems arise because LAZ cannot build the organisation's reputation through the transparency of funding and public accountability provided.

Ponorogo, one of the districts in East Java, has considerable potential for zakat receipts. It even has Amil Zakat Institutions spread across several of its territorial areas. The number of zakat receipts in Ponorogo Regency reaches 89%, which also has the potential for distribution to needy people. One of the Amil Zakat Institutions in Ponorogo is LAZ Yatim Mandiri Ponorogo. LAZ Yatim Mandiri is committed to promoting orphans' social and humanitarian dignity with ZISWAF funds (Zakat, Infaq, Shadaqah, Waqf) and other halal funds also legal from individuals, groups, companies, and institutions. It has also begun to be widely known by the community because the programs have reached all over the village. In addition, LAZ Yatim Mandiri often carries out social service activities aimed at orphans, dhuafa, educational scholarship distributors, etc. Seeing the massive potential for receiving ZIS funds collected at LAZ Yatim Mandiri Ponorogo, it is essential to have accountability and transparency in the management of ZIS funds by PSAK 109. This study will be focused on analysing the implementation of PSAK 109 in the management of zakat, infaq, and sadaqah accounting in LAZ Yatim Mandiri Ponorogo. This aligns with accountability, professionalism, and transparency in zakat management, which can impact muzakki's trust to pay zakat.

A similar study was conducted (Ohoirenan & Fithria, 2020), which examines the application of PSAK 109 at BAZNAS Tual City using descriptive qualitative research. The study results found that the Tual City BAZNAS had not fully referred to PSAK in making financial reports. The financial reports at the Tual City BAZNAS are only limited to reporting the receipt and Distribution of ZIS funds. The comparative value found in this study when compared with previous research on the variable scale used. Previous research only examines and analyses the variables of recognition and place of zakat, infaq, and sadaqah funds.

Meanwhile, in this research, it examines comprehensively related to variables; (1) Recognition and measurement of the receipt and delivery of zakat funds, (2) Recognition and measurement of the receipt and delivery of infaq/sadaqah funds, (3) Presentation and achievement of ZIS funds (4) discussing the elaboration of CALK. The importance this research is carried out by providing recommendations related to updating ZIS accounting financial statements that can be applied by LAZ Yatim Mandiri Ponorogo in an accountable and transparent manner using the PSAK 109 instrument. So in its implementation, LAZ Yatim Mandiri Ponorogo gains public trust in the management of zakat, infaq, and sadaqah funds, which explicitly have a significant effect on the distribution of zakat itself in order to support social benefits.

## **THEORETICAL FRAMEWORK AND HYPOTHESES**

### **Zakat, Infaq, and Shadaqah**

Zakat comes from the word "Zaka", meaning clean/holy. Zakat is defined as the activity Allah needs by releasing some of the assets of a certain amount and charging them to the person who receives them (Sri Nurhayati, 2019). Zakat is the fourth pillar of Islam, based on the spirit of sharing and becoming an instrument of income equality and poverty alleviation. Conceptually,

muzakki is the party that issues zakat. Meanwhile, mustahik is the party that is entitled to receive zakat.

Infaq comes from the word "nafaqa", which can be interpreted as something that has passed or been exhausted. Therefore, Infaq can be interpreted as giving some sustenance from Allah SWT, which is given to other parties based on sincerity to Allah SWT. Furthermore, law Number 23 of 2011 defines infaq as property issued for the public interest by a private person or group other than zakat (Nizar, 2012). Therefore, Infaq is a voluntary issue by Muslims aimed at getting the joy of Allah.

Shodaka comes from the word "sadaka" . This means right and can be understood by giving it to others (Arifin, 2011). Therefore, according to the language, sadaqah is a form of faith and devotion expressed by giving material or immaterial in the form of money, goods, energy, or other good deeds done in the hope of the pleasure of Allah Almighty.

### **Zakat Management Organization**

Based on Law No. 23 of 2011 contains procedural mechanisms in aspects of zakat management, which consists of systemic programs in the form of planning, implementing, and coordinating the collection, distribution, and utilisation of zakat. Two government-recognised zakat management institutions are badan Amil Zakat (BAZ) and Lembaga Amil Zakat (LAZ). BAZ is an institution that regulates zakat management at the national, provincial, and city levels. Meanwhile, LAZ was founded by the community to support the collection of zakat. The existence of this zakat management organisation is expected to help increase the effectiveness and efficiency of zakat services, improve community welfare and reduce poverty.

### **PSAK 109**

The development of sharia began to encourage the Indonesian Institute of Accountants (IAI) to compile PSAK 109, which regulates the accounting of Zakat, Infaq, and Shodaqoh. The Statement of Financial Accounting Standards (PSAK) has been agreed upon by the Indonesian Institute of Accountants as a standard guide used in the mechanism for preparing financial statements. PSAK 109 aims to regulate the recognition, reduction, presentation and disclosure of zakat and infaq/alms transactions. This PSAK109 accepts and distributes zakat, and infaq alms, which are approved by regulations or approved by regulations to recognise, measure, display, and disclose zakat, infaq, and alms transactions. There are four aspects in PSAK 109; Recognition of process determination of the fulfilment of the recording of transactions that occur in financial records.

The measurement of the proses determines the face value for recognising and including each post in the financial statements. Presentation of financial statements on all transactions that have been recorded. Disclosure of all information is presented in the form of a report.

## **RESEARCH METHODS**

### **Research Design**

This research was conducted at LAZ Yatim Mandiri Ponorogo, located on Jl. Letjend Suprpto No. 1C, Ponorogo District, Ponorogo Regency, East Java 63418. This study intends to analyse the implementation of Zakat, Infaq, and Sadaqah accounting to determine whether the financial statements used and run by LAZ Yatim Mandiri Ponorogo are by PSAK 109 instrument, which includes variables: recognition, measurement, disclosure, and presentation. The type of research used relies on a qualitative descriptive approach aimed at understanding the phenomena of what research subjects are experiencing, such as behaviour, perception, and motivation. Therefore, observations were made in this study over three months. Observations were made in this study over three months. Observation is a data collection technique carried out through observation, accompanied by recordings of the state or behaviour of the target object. In this study, observations

were made to observe the system of recognition, measurement, presentation and disclosure of zakat and financial infaq/alms transactions carried out by LAZ Yatim Mandiri Ponorogo.

It is holistic, explaining in the form of language in a specific context and can use various scientific methods (Moleong, 2017). The methods used are descriptive as problem-solving procedures studied by describing the subject or objective state of the study. The data collection method in this study was through interviews conducted with the Head of the Branch and Finance Of LAZ Yatim Mandiri Ponorogo to obtain information related to the picture analysis of the financial statements of zakat funds in LAZ Yatim Mandiri. Observation is used to directly see the process of handling ZIS funds by LAZ Yatim Mandiri Ponorogo. As well as documentation to support credibility in conducting the observation process and interviews conducted by researchers. The documents or archives used in this study are in the form of interviews and photos supporting relevant observations.

### **Data Analysis Methods**

This study uses qualitative descriptive analysis techniques by describing the ZIS fund financial statement system at LAZ Yatim Mandiri Ponorogo. The research report that the researcher will carry out includes the following:

- a) Describes the overview of LAZ Yatim Mandiri Ponorogo
- b) Describes the accounting treatment of Zakat, Infaq, and Sadaqah in the concept of recognition and measurement of ZIS funds carried out at LAZ Yatim Mandiri Ponorogo
- c) Describes the accounting treatment of Zakat, Infaq, and Sadaqah in the concept of presenting financial statements on ZIS funds in LAZ Yatim Mandiri Ponorogo
- d) Describes the accounting treatment of Zakat, Infaq, and Sadaqah in the concept of disclosure of ZIS funds carried out in Yatim Mandiri Ponorogo
- e) Making a table to compare and describe the suitability of accounting treatment of ZIS funds carried out at LAZ Yatim Mandiri Ponorogo regarding PSAK 109
- f) Concluding the suitability of accounting treatment of ZIS funds in LAZ Yatim Mandiri Ponorogo with PSAK 109 provided that:
  - The implementation of PSAK 109 in LAZ Yatim Mandiri Ponorogo is said to be appropriate if there are many points of treatment for appropriate ZIS funds (Aprilia, 2017)
  - The implementation of PSAK 109 in LAZ Yatim Mandiri Ponorogo is said to be inappropriate if there are many points of treatment for ZIS funds that are not appropriate (Aprilia, 2017)

### **Data Validity Test**

This research used data credibility by using triangulation techniques. Triangulation is a data collection method that combines multiple methods and data sources obtained from observation, interviewing, and recording results. In triangulation techniques, researchers obtain data from the same sources using various data collection techniques. For example, researchers simultaneously use participant observations, in-depth interviews, and documents from the same data source (Sugiyono, 2018). Some types of triangulation that will be used include:

- a) Time Triangulation  
This triangulation considers the time of data collection to be taken. The data obtained can be affected by the time of data retrieval. Observational testing, interviews, or other methods can check the data's validity at different times or conditions. If the test results are obtained from different data, then the researcher can carry out repeated tests to obtain definite and accurate data

- b) Source Triangulation  
This triangulation is carried out to test the validity of the data by testing the data obtained from various sources. After obtaining from different sources, the data is analysed, and conclusions are drawn.
- c) Data Triangulation  
This triangulation is more towards the data used to support this research, such as documents, financial statements, archives, etc.

## RESULTS AND DISCUSSION

### Analysis of Interview Results

- **Target of Collecting and Distributing ZIS Funds at LAZ Yatim Mandiri Ponorogo.**  
The ZIS funds managed by LAZ YATIM MANDIRI Ponorogo come from all community elements, which can be done through transfers, pick-up donations, and directly through the office. Furthermore, the Distribution of ZIS funds is distributed using a reference of 8 snap following Islamic sharia.
- **Presentation of Financial Statements at LAZ YATIM MANDIRI Ponorogo**
  1. **ZIS Financial Statement Management Planning in LAZ.** Financial reports in LAZ are used to link receipts and distribution reports because LAZ is a non-profit organisation that directs accountability to the community. Therefore, financial statements are needed to represent accountability and transparency in receiving and distributing ZIS funds.
  2. **Yatim Mandiri Financial Report.** Reporting to the centre, Yatim Mandiri Ponorogo uses several reports, namely balance sheet reports, capital changes, funds changes, revenue reports, and general ledger
  3. **Audit of Yatim Mandiri Financial Statements.** Implementation of financial supervision at LAZ Yatim Mandiri is carried out by an external audit located at Yatim Mandiri Pusat in Surabaya. Meanwhile, LAZ Yatim Mandiri Ponorogo is audited by an internal audit of Lembaga, namely the supervisory agency of LAZ Yatim Mandiri and is carried out once a year.
  4. **ZIS Yatim Mandiri Financial Report on PSAK 109.** The management of financial statements at Yatim Mandiri already has a computerised system and is connected to the centre. Financial planning can also be accessed through the website
- **Procedure/Mechanism for Implementing PSAK 109 in Laz Yatim Mandiri**
  1. **The concept of recognition and measurement of ZIS funds**
    - **The Process of Recognition and Measurement of ZIS Acceptance.** Calculating and measuring the receipt of ZIS funds at LAZ YATIM MANDIRI Ponorogo use a cash essential recognition system where recording is only carried out if ZIS funds have been received, as evidenced by proof of transaction.
    - **We are giving Ujrah Amil.** Pemberian ujah amil on LAZ YATIM MANDIRI is taken from zakat funds of a maximum of 12.5% and infaq funds of 20% managed by the centre.
    - **Reduction of ZIS Funds in the form of Non-Cash Assets.** LAZ Yatim Mandiri does not have non-cash assets because the non-cash assets in the Yatim Man office in Ponorogo are referred to as facilities from the head office.
    - **Process of Recognition and Measurement of ZIS Fund Disbursement.** Recognition and measurement of ZIS funding distribution through a survey process first to determine the eligibility of prospective

candidates. The Distribution of ZIS funds is carried out through programs at LAZ YATIM MANDIRI Ponorogo every month.

- **ZIS Fund Recognition of the burden on LAZ Yatim Mandiri.** Beban issued by LAZ YATIM MANDIRI for both operations and other expenses is recognised as deductions from zakat funds. This is the same as stated in PSAK 109.
  - **Management of Non-Halal Funds.** Every receipt, which the financial admin refers to as a profit-sharing fund, will be recorded in a separate journal per month or every six months. This means that it can be represented that LAZ YATIM MANDIRI, in recording nonhalal funds, has referred to PSAK 109, namely reporting nonhalal funds separately.
  - **Distribution of ZIS Funds through Other Amyls.** LAZ YATIM MANDIRI has never disbursed funds through another amyI except for humanitarian aid abroad
  - **Distribution of Fixed Assets.** LAZ YATIM MANDIRI more often distributes cash and non-cash according to the contract of muzakki, which is not a fixed asset.
2. **The Concept of Presentation on ZIS Fund Management.** LAZ YATIM MANDIRI Ponorogo shows that the presentation on the management of ZIS funds at LAZ YATIM MANDIRI Ponorogo follows PSAK 109 because it presents financial statements separately.
  3. **The concept of disclosure on the management of ZIS funds.** The disclosure of ZIS fund management in making a CaLK report is still not thoroughly carried out by LAZ Yatim Mandiri.
  4. **Overview of The Report on Financial Receipts and Disbursements of LAZ Yatim Mandiri Ponorogo.** The process of preparing financial statements on LAZ Yatim Mandiri does not use journals specifically. However, it uses a cashflow system with only two tables in the report, receipt and expenditure (Distribution).

**Analysis of ZIS Accounting Standard Statement on LAZ Yatim Mandiri based on PSAK 109**

Comparison between the definitions, reporting methods, management procedures, control, and disclosures applied by LAZ Yatim Mandiri with the theories contained in PSAK 109, which researchers have analysed:

**The Concept of Recognition and Measurement.**

The concept of recognition and measurement consists of several aspects, including the receipt of zakat funds, the receipt of infaq / sadaqah funds, the distribution of zakat funds, and the distribution of infaq / sadaqah funds. Therefore, the following will be presented as a table that represents the results of the comparison of accounting treatment at LAZ Yatim Mandiri and also conformity with PSAK 109 in the concept of recognition and measurement:

Table 1

Comparison of the Concepts of Recognition and Measurement on Zakat Fund Receipts

Information	Accounting Treatment Based PSAK 109	Accounting Treatment at Yatim Mandiri Ponorogo	Conformity Analysis
Confession and Measurement On Reception Zakat Fund	Receipt of funds zakat is recognised as an increase in zakat funds at the time of the asset	Recording of ZIS fund receipts using a cash basic recording system, where receipts are recognised	APPROPRIATE



	cash/non-cash received	when cash is received	
	Zakat funds received are measured appropriate: - The amount received is in cash - Fair value/market price if in the form of non-cash assets	The zakat funds received by LAZ Yatim Mandiri Ponorogo are measured according to the amount received both in the form of cash and the form of non-cash	APPROPRIATE
	Amil can receive ujah from muzakki outside of acceptance zakat funds and recognised as add-on funds	LAZ Yatim Mandiri has never seen a case of receiving ujah outside of zakat funds	NOT YET APPROPRIATE
	The decrease in zakat funds in the form of non-cash assets is recognised as a deduction of zakat funds if it is caused by amyl negligence and is recognised as a deduction of amyl funds if it occurs due to intentional amyl	Zakat received in non-form in LAZ Yatim Mandiri Ponorogo will be recognised as a deduction for zakat funds/amyl funds if there is a decrease in value depending on the cause of occurrence	APPROPRIATE

Source: Processed data, 2022

Based on the comparison of the data presented in the financial statements of Yatim Mandiri and PSAK 109 above, it is known that in the concept of recognition and measurement of zakat fund receipts, the financial statements presented by Yatim Mandiri Ponorogo following PSAK 109, but in the points of receipt of ujah amil, LAZ Yatim Mandiri still has not implemented the addition of amyl funds because LAZ Yatim Mandiri has never encountered a case of receiving ujah outside of zakat funds

Table 2

Comparisons in the Concepts of Recognition and Measurement on Zakat Fund Receipts

Information	Accounting Treatment Based PSAK 109	Accounting treatment at LAZ Yatim Mandiri Ponorogo	Conformity Analysis
Recognition And the measurement of Zakat Fund Disbursement	Zakat distributed to mustahik will be recognised as a deduction of zakat funds following the amount distributed if in the form of cash and by the amount recorded in the form of non-cash asset	The recording is carried out by amyl accordingly to the amount of zakat fund disbursement, both in cash and non-cash	APPROPRIATE
	Amil is included in mustahik, zakat, which is distributed to amyl and will be recognised as an enhancer amyl funds correspond to the amount distributed. The	Presented receipt of Fund's zakat to amyl is 12.5% of the receipt of zakat funds. The amyl funds at LAZ Yatim Mandiri	APPROPRIATE



	LAZ determines the percentage in distribution for amyl following the existing provisions	are used for ZIS management purposes such as costs and also amyl salary.	
	Disbursement of funds zakat through amyl others will be recognised as deductions from zakat funds if the funds have been received by mustahik. The distribution of zakat funds through another amyl will be recognised as receivables for disbursement	LAZ Yatim Mandiri has not done channelling through another amyl independently. Instead, distribution is accommodated through the Yatim Mandiri centre located in Surabaya.	NOT YET APPROPRIATE
	Zakat funds in the form of fixed assets are recognised as the distribution of zakat entirely if there is no control amyl on assets and recognised as a gradual distribution of zakat if it is still under the control of amyl	LAZ Yatim Mandiri Ponorogo has never distributed zakat funds in the form of fixed assets. The zakat distributed by LAZ Yatim Mandiri Ponorogo is cash in the form of money and non-cash in the form of necessities	NOT YET APPROPRIATE

Source: Processed data, 2022

Based on the comparison of the data presented in the financial statements of Yatim Mandiri and PSAK 109 above, it is known that the concept of recognition and measurement of the distribution of zakat funds at LAZ Yatim Mandiri is by PSAK 109 at several points, namely recording the distribution to mustahik and also the percentage of fund distribution, meanwhile, at the point of disbursement of zakat funds through other amyl and the distribution of zakat funds in the form of fixed assets.

LAZ Yatim Mandiri has never been implemented, so it cannot be said to follow the existing PSAK 109.

Information	Accounting Treatment Based PSAK 109	Accounting Treatment at LAZ Yatim Mandiri Ponorogo	Conformity Analysis
Confession and Measurement above Infaq/Sadaqah Fund Receipt	Infaq/Sadaqah will be recognised as a fund enhancer following the contract of muzakki. In the measurement, the receipt will be measured according to the amount of receipt of money or the applicable fair value	The receipt of infaq/sadaqah funds, whether bound or not bound by amyl, will be received as an increase in infaq/sadaqah funds according to the number of money receipts or	APPROPRIATE

		the current market price	
	Receipt of infaq/sadaqah fund in non-cash assets such as current assets and non-current assets can be managed and the results of the increase in the asset value will be recognised as additional funds. If in the management of infaq/sadaqah funds, there is a decrease in the value of assets, it will be recognised as a deduction from the funds	Infaq/sadaqah funds received and managed so that there is an increase in the value will be recognised as an increase in funds and recording is carried out in a separate journal.	APPROPRIATE

*Source: Processed data, 2022.*

Based on the comparison of the data presented in the financial statements of Yatim Mandiri and PSAK 109 above, it is known that in the concept of recognition and measurement of the receipt of infaq / sadaqah funds, LAZ Yatim Mandiri has implemented the rules contained in PSAK 109 properly.

Information	Accounting Treatment Based PSAK 109	Accounting Treatment at LAZ Yatim Mandiri Ponorogo	Conformity Analysis
Recognition And Measurement above Distribution Infaq/Sadaqah Fund	Infaq/sadaqah disbursed is recognised as a deduction of funds according to the amount issued. Amil can receive infaq/sadaqah funds that will be recognised as amyl fund enhancers. Infaq/sadaqah funds are recognised as a deduction of funds when it has been completely channelled. Disbursement	Amil records the transaction of disbursement of infaq / sadaqah funds following the expenses made. The distribution of infaq/sadaqah funds to amyl will be recognised as an enhancer of amyl funds with a percentage of 20%	APPROPRIATE

	under the revolving Fund, the scheme will be recognised as infaq/sadaqah receivables		
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Source: Processed data, 2022.

Based on the comparison of presented data in the financial statements of Yatim Mandiri and PSAK 109 above, it is known that in the concept of recognition and measurement of the distribution of infaq / sadaqah funds, LAZ Yatim Mandiri has implemented recording of transactions that have been distributed. This follows the regulation in PSAK 109 about the recognition and measurement of the distribution of infaq/sadaqah funds.

### Presentation Concept

Information	Treatment Accounting following PSAK 109	Treatment Accounting at LAZ Yatim Mandiri Ponorogo	Conformity Analysis
Presentation of ZIS Funds	Reporting of ZIS funds are presented separately	Amil has already reported ZIS funds separately	APPROPRIATE

Source: Processed data, 2022.

Based on the comparison of presented data in the financial statements of Yatim Mandiri and PSAK 109 above, it is known that in the concept of presenting the ZIS Fund, LAZ Yatim Mandiri has implemented a separate recording of ZIS funds. This follows what has been regulated in PSAK 109.

### Disclosure Concept

Information	Treatment Accounting following PSAK 109	Accounting Treatment at LAZ Yatim Mandiri Ponorogo	Conformity Analysis
Disclosure of top Management Dana said	CaLK contains disclosure of accounting policies on LAZ	Amil has not made a CaLK to describe the disclosure of fund management to managed ZIS funds	NOT YET APPROPRIATE

Source: Processed data, 2022.

Based on the comparison of presented data in the financial statements of Yatim Mandiri and PSAK 109 above, it is known that in the concept of disclosure, Yatim Mandiri has not implemented the creation of CaLK, which explains the financial statements that have been made. Therefore, this indicates that LAZ Yatim Mandiri Ponorogo carries out a discrepancy in the implementation based on PSAK 109.

### Analysis of ZIS Accounting Standard Statement on LAZ Yatim Mandiri Ponorogo based on PSAK 109

Based on the comparison results from the table above, it can be concluded that the accounting treatment of ZIS fund management and other managed funds in LAZ Yatim Mandiri Ponorogo has not fully referred to PSAK 109 ZIS accounting. In the recognition and measurement

indicators, the process of recording receipts and distribution has been carried out by LAZ Yatim Mandiri following the concept of recognition and measurement contained in PSAK 109. In the indicators of the presentation of financial statements, the recording on LAZ Yatim Mandiri has been carried out separately so that it will not be mixed with other managed funds. However, in the aspect of the disclosure, LAZ Yatim Mandiri Ponorogo has not reported in CaLK following what is stated in PSAK 109. Some of the ZIS accounting treatments that have not been following PSAK 109 because LAZ Yatim Mandiri has never made the transaction in question can be seen from the results of the table that has been described above.

## CONCLUSIONS AND RECOMMENDATIONS

The conclusion about implementing accounting treatment to the variable presentation of financial statements at LAZ Yatim Mandiri Ponorogo has been carried out separately, which means following PSAK 109. However, implementing accounting treatment to the ZIS fund management disclosure variable is not based on PSAK 109 because LAZ Yatim Mandiri has not been translated into CaLK.

Based on this analysis, LAZ Yatim Mandiri Ponorogo has not comprehensively implemented PSAK 109 in its financial reports. LAZ Yatim Mandiri Ponorogo can maximise the application of PSAK 109 as a whole as a guiding instrument in the preparation and presentation of ZIS Accounting so that it impacts accountability and transparency. The next suggestion is for LAZ Yatim Mandiri Ponorogo to present CaLK in financial reports by the instruments contained in PSAK 109, which serves as a form of accountability from LAZ Yatim Mandiri Ponorogo Branch to LAZ Yatim Mandiri Center.

For further research, if you are going to examine a similar case, it is better to compare the financial reports in the central LAZ to get a comprehensive data report.

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