

Research Article

Analysis of the Application of Zakah Accounting Standards (PSAK 109) in the Management of Zakat at Baznas Subang Regency

Asep Kurniawan^{1*}, Nina Nurhasanah¹, Sri Mulyati¹, Daeng M. Nazier¹

¹Accounting Department, Sekolah Tinggi Ilmu Ekonomi Sutaatmadja, Subang, Indonesia

ARTICLE INFO

Keywords

Zakat Accounting, Reporting, Collection, Distribution, Baznas

*Correspondence

asep@stiesa.ac.id

Article History

Received 01 August 2024

Accepted 22 September 2025

Published online 18 October 2025

ABSTRACT

Indonesia has demonstrated significant potential for zakat collection. Consequently, various organizations have been established to manage zakat, including Zakat Management Organizations. The National Zakat Agency (BAZNAS), as an entity responsible for managing and distributing zakat to those in need, must implement accounting practices in its daily records. This ensures the production of transparent, balanced, and equitable information for stakeholders. Zakat accounting is a reporting standard that provides financial information on the management of zakat by zakat institutions, specifically through the implementation of PSAK 109 on Zakat, Infaq, and Sadaqah Accounting. This study aims to examine the conditions of receipt, distribution, and accounting reporting at BAZNAS Subang Regency as reflected in the financial statements. The research employs a qualitative descriptive method to explore activities and uncover new knowledge previously unknown objectively. This is based on primary and secondary data obtained through observation and interviews. The analysis results indicate that BAZNAS Subang Regency has overall adhered to PSAK 109 on Zakat, Infaq, and Sadaqah Accounting in its financial statements and has implemented the SIMBA (BAZNAS Information Management System) application.

1. INTRODUCTION

Zakat, the Islamic practice of giving a portion of one's wealth to those in need, has been recognized as a significant tool in poverty alleviation and reducing income inequality in Indonesia. Baznas, the National Amil Zakat Agency of Indonesia, plays a central role in collecting and distributing zakat funds to those in need. Research studies have consistently shown that zakat distribution programs have a positive impact on poverty reduction and income inequality in Indonesia. Choiriyah et al. (2020) conducted a study in West Java, analyzing data from 1309 zakat recipients and found that zakat distribution programs implemented by Baznas significantly alleviate poverty and reduce income inequality (Choiriyah et al., 2020). Similarly, Kasri (2016) highlighted the effectiveness of zakat targeting in alleviating poverty by redistributing income and aiming to achieve social welfare (Kasri, 2016). These studies emphasize the targeted nature of zakat distribution to specific groups in need, contributing to poverty alleviation efforts.

Furthermore, the impact of zakat distribution channels on poverty alleviation in Indonesia has attracted attention. Wasalmi (2024) pointed out that zakat organizations in Indonesia have successfully implemented initiatives focusing on consumption, social welfare, health, and education programs to reduce poverty (Wasalmi, 2024; Sutrisno & Haron, 2020) also emphasized the role of productive zakat programs in poverty reduction, highlighting the strategic distribution of zakat to help improve the welfare of people experiencing poverty (Sutrisno & Haron, 2020). These studies underscore the multifaceted approach taken by zakat institutions in Indonesia to address various aspects of poverty through targeted programs.

Moreover, the gendered impact of zakat on poverty alleviation has been examined in the literature. Ayuniyyah et al. (2022) found that impactful zakat distribution programs significantly reduce the poverty headcount ratio,

particularly when considering gender disparities in poverty in Indonesia (Ayuniyyah et al., 2022). This highlights the importance of gender-specific interventions in zakat distribution to effectively address poverty and inequality. Additionally, Pratama & Yuni (2020) focused on the optimization of zakat in agricultural and professional sectors, identifying a substantial zakat potential that could contribute to reducing the poverty rate in Indonesia (Pratama & Yuni, 2020). By targeting specific sectors for zakat utilization, such as agriculture, opportunities for poverty reduction can be maximized (Ali & Myles, 2010).

Furthermore, the role of zakat in alleviating multidimensional poverty has attracted attention. Pratama (2023) recommended the adoption of a mandatory zakat system in Indonesia to reap significant benefits in poverty alleviation and achieve Sustainable Development Goals (SDGs) by 2030 (Pratama, 2023). This underscores the potential of zakat not only to address monetary poverty but also to tackle various dimensions of poverty, promoting holistic well-being. Herianingrum et al. (2023) highlighted Indonesia's potential to leverage zakat as an instrument for poverty reduction, given its status as the country with the largest Muslim population (Herianingrum et al., 2023).

Moreover, the utilization of system dynamics modeling to understand how zakat can reduce poverty in Indonesia has been explored. Setiawan (2024) employed system dynamics to model the impact of zakat on poverty reduction, highlighting the need for targeted interventions to address the persistent poverty rate in Indonesia (Setiawan, 2024). By employing dynamic modeling techniques, researchers can gain insights into the long-term effects of zakat initiatives on poverty levels, aiding in the formulation of effective poverty alleviation strategies. Additionally, Mustika et al. (2019) emphasized the importance of targeting specific demographic groups, such as those with lower age, education, and formal employment, for zakat interventions to effectively combat poverty in Indonesia (Mustika et al., 2019). This targeted approach ensures that zakat resources are directed towards those most in need, maximizing its impact on poverty reduction efforts.

Baznas, as the National Amil Zakat Agency in Indonesia, plays a crucial role in the management and distribution of zakat funds, ensuring transparency and accountability in its disbursement (Bahri & Utama, 2021). The effectiveness of Baznas's zakat disbursement is essential for achieving the intended impact on poverty alleviation and income redistribution (Bahri & Utama, 2021). Moreover, Muzaki's interest in paying zakat is influenced by factors such as accountability, transparency, service quality, and financial technology, all of which are integral aspects managed by Baznas in Indonesia (Bahri et al., 2022).

Efficiency in zakat fund management, as measured by Data Envelopment Analysis (DEA), is a key consideration for organizations like Baznas to ensure optimal resource utilization in zakat distribution (Syaifuddin, 2019). By implementing the DEA, Baznas can enhance the efficiency of zakat fund management, leading to more impactful poverty alleviation programs. Additionally, Baznas contributes significantly through productive zakat programs, positively impacting the economy and the welfare of people experiencing poverty in Indonesian society (Ashari, 2023).

The National Amil Zakat Agency, Baznas, plays a pivotal role in the effective distribution of zakat funds to those in need, ensuring that the zakat reaches its intended beneficiaries efficiently (Bahri & Khumaini, 2020). Specific applications of zakat regulations, such as the Nishab of Zakat Profession at Baznas Tanah Datar Regency, demonstrate Baznas's meticulous adherence to zakat guidelines and principles (Renata, 2022). Moreover, critical perspectives on governance and organizational management of zakat underscore the importance of accountability and transparency in institutions like Baznas to maintain public trust and ensure effective zakat management (Santoso et al., 2018).

Comparative studies on the effectiveness of zakat distribution across countries, such as Malaysia and Indonesia, highlight the unique approaches organizations like Baznas take to manage zakat funds and ensure their impact on poverty alleviation (Bahri, 2023). Furthermore, the role of Baznas in specific regions, such as Kota Padang Panjang, in reducing reliance on loan sharks among traders demonstrates the localized impact and importance of Baznas in addressing socio-economic challenges at the grassroots level (Cupian, 2023). Additionally, standards for allocating zakat social funds as operational expenses for nonprofit organizations underscore the diverse applications of zakat managed by institutions like Baznas to support various sectors in need (Febriandika, 2024).

PSAK 109, the Indonesian accounting standard for zakat, infaq, and sadaqah, provides guidelines for recording and reporting zakat transactions, ensuring transparency and accountability in the management of these funds. This accounting standard, issued by the Indonesian Institute of Accountants (IAI), outlines definitions, recognition, measurement, presentation, and disclosure requirements for zakat distributions and infaq/sadaqah (Rahman, 2015). By adhering to PSAK 109, organizations responsible for zakat management, such as Baznas and other Amil Zakat Institutions, can maintain standardized practices in accounting for these charitable contributions, enhancing financial reporting accuracy and consistency (Yudiana, 2020).

Studies on the implementation and analysis of PSAK 109 in zakat institutions highlight the significance of this accounting standard in ensuring proper financial management and accountability. Research conducted on zakat institutions such as Laznas BSM Ummah emphasizes the importance of applying PSAK 109 in generating appropriate zakat and infaq/sadaqah accounting reports, which serve as communication tools between the institutions and stakeholders and reflect their operational responsibilities in zakat collection and distribution activities (Purnomo & Zahra, 2022). Moreover, the study on Amil Zakat Yatim Mandiri Ponorogo highlights the practical implications of PSAK 109 in analyzing the accounting treatment of zakat, infaq, and sadaqah, demonstrating how adherence to this standard enhances organizational transparency and accountability (Fitriyani, 2023).

Furthermore, the role of PSAK 109 in enhancing financial reporting practices within zakat institutions is evident in studies on accountability and in the economic literature on Sharia accounting. These studies emphasize the importance of aligning financial statements with PSAK 109 to ensure compliance with zakat financial reporting standards, thereby improving the transparency and reliability of financial information presented by Amil Zakat Institutions (Seralurin et al., 2023). Additionally, research on factors influencing the implementation of zakat accounting in Indonesia underscores the impact of human resources, commitment, and supporting devices on the practical application of PSAK 109, highlighting the need for organizational readiness and resources to uphold accounting standards ("Factors Affecting the Implementation of Zakat Accounting in Indonesia", 2023).

The application of PSAK 109 in zakat management organizations at various levels, such as district-level BAZNAS in Malang, East Java, showcases the widespread adoption of this accounting standard to streamline financial reporting practices and ensure consistency in zakat accounting procedures (Hasibuan, 2016). By aligning with PSAK 109 guidelines, zakat institutions can not only enhance their financial reporting accuracy but also strengthen their overall governance framework, promoting transparency, accountability, and trust among stakeholders and the wider community (Alshehadeh, 2024). The implementation of PSAK 109 serves as a cornerstone for standardized zakat accounting practices, contributing to the effective management and distribution of zakat, infaq, and sadaqah funds in Indonesia (Awaludin, 2024).

The implementation of PSAK 109, the Indonesian accounting standard for zakat and infaq/sadaqah, poses challenges for zakat institutions such as Baznas Subang, affecting the effectiveness and transparency of zakat management. Despite the guidelines provided by PSAK 109, zakat institutions face limitations in financial reporting, affecting their ability to comply fully with the standard and leading to discrepancies in reporting practices (Seralurin et al., 2023).

This research aims to explore three key questions regarding the application and impact of PSAK 109 in the management of zakat at Baznas Subang. First, it investigates how PSAK 109 is applied in the management of zakat at Baznas Subang. Understanding the practical implementation of these standards provides insights into compliance and operational efficiency. Second, the study examines the challenges encountered in implementing PSAK 109. Identifying these challenges is crucial for addressing any gaps and obstacles that hinder effective zakat management. Lastly, the research proposes improvements to enhance zakat accounting practices. By suggesting practical improvements, the study aims to optimize zakat management and ensure greater transparency and accountability in zakat practices.

2. RESEARCH METHODS

The methodology employed in this research is qualitative. This approach is designed to generate written or oral data, emphasizing the process and meaning from the perspective of the subjects involved. The data is obtained directly from the research object, including information gathered through interviews and direct observations. Specifically, the data analyzed in this study comes from interviews with leaders or management personnel of institutions in Subang Regency, as well as from the entity's financial statements. These sources provide critical insights, including a general overview of the institution, its organizational structure, and other relevant details. Additionally, literature pertinent to the research, such as textbooks on zakat management institutions, is also utilized to support the analysis.

The data collection techniques employed in this study include observation, literature review, web access, interviews, and documentation. The research focuses on a single financial institution located in Subang Regency, namely BAZNAS (National Zakat Agency). Data collection was performed through interviews with staff members of this institution, particularly those in the Finance and Administration departments. The need for detailed explanations regarding the financial reporting under investigation necessitated the collection of administrative data and BAZNAS Subang Regency's Financial Statements. This comprehensive data collection process aims to ensure data accuracy and reliability, ultimately leading to well-founded, precise conclusions.

The research methodology is designed to rigorously analyze how BAZNAS Subang Regency adheres to PSAK 109 on Zakat, Infaq, and Sadaqah Accounting. By conducting in-depth interviews and observations and reviewing relevant literature and financial documents, the study aims to provide a thorough understanding of the implementation of zakat accounting practices. This methodological approach not only ensures the collection of accurate data but also facilitates a nuanced understanding of the operational challenges and potential improvements in zakat management practices. Through this rigorous academic inquiry, the research seeks to provide valuable insights into zakat accounting and management.

3. RESULTS AND DISCUSSIONS

Based on data obtained from field interviews, the recognition, distribution, and disclosure concepts of zakat management institutions in Subang Regency are as follows: a. Initial Recognition: The zakat received from muzaki (zakat payers) by the zakat management institution at BAZNAS Subang Regency is recorded as an asset increase and summarized directly, without creating a journal entry. b. Measurement: At the initial measurement and recognition stage, the zakat management institution at BAZNAS Subang Regency does not yet perform depreciation on fixed assets, such as laptops, cars, and other equipment. These assets are recognized at their nominal purchase value. c. Non-Cash Zakat: To date, the zakat management institution in Subang Regency has not received any non-cash zakat, infaq, or sadaqah. d. Distribution: Zakat, infaq, and sadaqah are distributed by the institution to mustahiqs (beneficiaries) through programs for religious outreach, social services, humanitarian aid, education, and asset purchases. All these are recognized as deductions from zakat funds.

According to Dicky Luthfi M., a financial reporting planning staff member: *"Yes, for initial recognition, measurement, and distribution, we are already using the PSAK 109 system, and for reporting, each collection is processed through the SIMBA system. Also, for items like cars or other assets used, we adjust to the market price of the year, but currently, for non-cash zakat, infaq, or sadaqah, we have not received any."*

From this analysis, it can be stated that the zakat management institution in Subang Regency recognizes Zakat, Infaq, and Sadaqah accounting in accordance with the applicable system, as per the Statement of Financial Accounting Standards (PSAK) 109.

In zakat transactions, the amil (zakat manager) must disclose the following in the financial statements: 1. Zakat distribution policies; 2. Policies for dividing amil and non-amil funds; 3. Method of determining fair value; 4. Details of zakat fund distribution; 5. Special relationships between amil and mustahik.

For infaq/sadaqah, the amil must disclose the following: 1. Fair value assessment method; 2. Policies for dividing amil and non-amil funds; 3. Infaq or sadaqah distribution policies; 4. Existence of infaq/sadaqah funds that are directly distributed or managed first; 5. The results from the management in point (4) are disclosed separately 6. Use of infaq and sadaqah funds for management assets intended for eligible infaq/sadaqah recipients; 7. Detailed amounts of infaq/sadaqah fund distribution; 8. Details of infaq funds related to the special relationship between the amil and infaq/sadaqah recipients. BAZNAS Subang Regency uses the BAZNAS Information Management System (SIMBA) to store all incoming data, both receipts and distributions, globally. However, financial reporting is still prepared using Microsoft Excel.

At Baznas Subang Regency, the distribution of zakat funds is recognized as a reduction in the zakat budget. In the amil's records, the distributed budget is clearly outlined. It aligns with the eight asnaf (eligible recipients) according to zakat distribution guidelines, as zakat must be provided in nominal form. The process of distributing infaq and sadaqah funds is similarly recognized as a reduction of those funds. Additionally, Baznas Subang Regency records the allocation of building and vehicle assets.

In preparing its financial statements, Baznas Subang Regency discloses all transactions related to the receipt and distribution of Zakat, Infaq, and Sadaqah funds. Mr. M. Dicky explained during a Q&A session, as follows: *"Here, everything related to the receipt and distribution activities, starting from zakat, infaq, and sadaqah funds, is recorded. Thus, every muzakki (zakat payer) who entrusts their funds to Baznas Subang Regency will have their contributions recorded in accordance with the nominal amount received by Baznas. For receipts, we also adhere to the agreed nominal amount and terms, specifying the intended distribution."*

The financial position report has been prepared by the amil of Subang Regency, starting with current assets, including cash and cash equivalents. Non-current assets include vehicles, investments, many fixed assets, and the total depreciation and asset valuation. The liabilities in Baznas Subang Regency's financial statements include accounts payable and total liabilities. Meanwhile, net assets comprise temporarily restricted, permanently restricted, and unrestricted accounts, as well as total net assets.

Financial reporting in an institution is highly vital, serving as the foundation for decision-making and fostering public trust in social organizations. Financial reports are used as a tool to provide information to zakat recipients, ensuring transparency and enhancing the accountability of the zakat management body in Subang Regency. Thus, a standardized reporting framework is essential for BAZNAS Subang Regency. This study employs Financial Accounting Standard No. 109 in the preparation of financial reports concerning zakat, infaq, and sadaqah.

The importance of applying PSAK 109 in the financial reporting at BAZNAS Subang Regency was emphasized by Mr. M. Dicky Luthfi: *"Yes, the application of PSAK is critical because the zakat budget can be distributed once a year, and mustahik (beneficiaries) come almost every day, with zakat received from muzakki (donors) being distributed to those eligible. Therefore, transparent reporting to donors is essential."* Mr. Dicky also explained that the annual financial reports are still prepared using Microsoft Excel, but the receipt and distribution processes are already systemized: *"mmm for the annual financial reports at BAZNAS, we still use Microsoft Excel; that is how it is centrally managed, with no direct system integration into the financial reports. As for the overall reporting, it is improved by using the SIMBA application."*

The analysis results indicate that BAZNAS Subang Regency has aligned its financial reporting with PSAK 109. This includes the recognition of zakat and infaq/sadaqah receipts in nominal amounts reported by the muzakki to BAZNAS. Zakat and infaq/sadaqah distributions are recognized at the nominal amounts disbursed to mustahik, with financial statements presented separately for zakat funds, infaq/sadaqah funds, and amil funds. This separation facilitates a clear understanding of the financial reports by users. Both zakat and infaq/sadaqah funds received through BAZNAS Subang Regency's services are recorded at their nominal cash values.

The distribution of zakat funds is recognized as zakat funds according to the nominal amount disbursed. Similarly, the distribution of infaq/sadaqah funds is recognized as a reduction of infaq/sadaqah funds. Amil zakat takes a 12.5% portion of the zakat funds for BAZNAS office operational activities, recognized as an addition to amil funds. For infaq/sadaqah distributions, the amil takes a 20% share for operational activities, which is also recognized as an addition to the amil's funds. The determination of these percentages is stipulated in the Annual Activity and Budget Plan (RKAT) at BAZNAS Subang Regency.

4. CONCLUSION

The research findings and analysis of zakat accounting compliance with PSAK 109 at BAZNAS (National Zakat Agency) Subang Regency include definitions, recognition processes, distribution, presentation, and disclosure, as well as policies and operationalization related to zakat and infaq/sadaqah. BAZNAS Subang Regency has adopted PSAK 109 regulations in its financial reporting and has begun implementing the BAZNAS PSAK 109 System. Financial reporting is still done using Microsoft Excel, but the receipt and distribution processes are managed through the BAZNAS Management Information System (SIMBA).

This research encountered several limitations, which are as follows: 1. The study does not comprehensively represent the condition of the object because it only includes one institution, BAZNAS Subang Regency. 2. The research focuses solely on BAZNAS Subang Regency, aiming to assess whether the financial position reports comply with PSAK 109 concerning Zakat, Infaq, and Sadaqah accounting. 3. The study covers only one period, 2020-2021, to evaluate the extent of PSAK 109 implementation in Zakat, Infaq, and Sadaqah accounting. 4. The research data are qualitative, obtained openly from BAZNAS Subang Regency, and based on field conditions.

Based on the research findings and conclusions on Zakat, Infaq, and Sadaqah accounting at BAZNAS Subang Regency, the following suggestions are proposed: For BAZNAS (National Zakat Agency) Subang Regency, in developing zakat accounting records, transparency in financial reporting within social institutions in Subang Regency is essential. Improved record-keeping and reporting will increase public trust in social institutions in Subang Regency. Efforts to achieve this will, insya Allah, help manage risks to the community's prosperity, maintain social institutions, and ensure accountability in financial reporting. Financial reports should be made available on the established website, making it easier for the public to access. For Future Researchers, they should develop more comprehensive interview questions, both theoretically and during discussions, to measure confidence and depth in presenting the material under investigation.

ACKNOWLEDGEMENT

This research would not have been possible without the support and guidance of several individuals and organizations. First and foremost, I would like to express my deepest gratitude to the Head of BAZNAS Subang for their invaluable assistance and cooperation throughout this study. Their willingness to provide necessary data and

insights was crucial to the success of this research. I am also profoundly grateful to the Head of the Sutaatmadja Foundation for their unwavering support and encouragement. Their commitment to fostering academic excellence and providing the necessary resources has been instrumental in facilitating this research. Furthermore, I would like to extend my heartfelt thanks to the Chairman of STIE Sutaatmadja for their leadership and dedication to academic research. Their guidance and constructive feedback have significantly enriched the quality of this work. This research is a testament to the collaborative efforts of these individuals and organizations, and I am genuinely thankful for their contributions. Thank you all for your support and encouragement.

REFERENCES

- Ali, D., & Myles, G. (2010). The consequences of zakat for capital accumulation. *Journal of Public Economic Theory*, 12(4), 837–856. <https://doi.org/10.1111/j.1467-9779.2010.01476.x>
- Alshehadeh, A. (2024). The effect of digital zakat and accounting on corporate sustainability through financial transparency. *Asian Economic and Financial Review*, 14(3), 228–249. <https://doi.org/10.55493/5002.v14i3.5016>
- Ashari, A. (2023). BAZNAS's contribution through the productive zakat program to the poor society. *MJIFM*, 3(1), 1–14. <https://doi.org/10.31538/mjifm.v3i1.30>
- Awaluddin, I. (2024). Analysis of the application of professional zakat management at the district-level BAZNAS. *Journal of Economics, Finance and Management Studies*, 7(3). <https://doi.org/10.47191/jeffms/v7-i3-17>
- Ayuniyyah, Q., Pramanik, A., Saad, N., & Ariffin, M. (2022). The impact of zakat on poverty alleviation and the reduction of income inequality from a gender perspective in West Java, Indonesia. *International Journal of Islamic and Middle Eastern Finance and Management*, 15(5), 924–942. <https://doi.org/10.1108/IMEFM-08-2020-0403>
- Bahri, E. (2023). Measurement of the effectiveness level of zakat distribution: A comparison between the zakat collection center in Malaysia and the National Amil Zakat Agency (BAZNAS) in Indonesia. *Iqtishaduna*, 14(1), 33–40. <https://doi.org/10.20414/iqtishaduna.v14i1.7218>
- Bahri, E., & Khumaini, S. (2020). Analisis efektivitas penyaluran zakat pada Badan Amil Zakat Nasional. *Al Maal Journal of Islamic Economics and Banking*, 1(2), 164. <https://doi.org/10.31000/almaal.v1i2.1878>
- Bahri, E., & Utama, I. (2021). The measurement of zakat disbursement effectiveness in Indonesia. *Iqtishadia: Jurnal Ekonomi & Perbankan Syariah*, 8(1), 125–140. <https://doi.org/10.19105/iqtishadia.v8i1.4196>
- Bahri, E., Putri, R., & Romansyah, D. (2022). Interests of muzaki to pay zakat: The role of accountability, transparency, service quality, and financial technology. *Iqtishadia: Jurnal Kajian Ekonomi dan Bisnis Islam*, 15(1), 63. <https://doi.org/10.21043/iqtishadia.v15i1.10713>
- Choiriyah, E., Kafi, A., Hikmah, I., & Indrawan, I. (2020). Zakat and poverty alleviation in Indonesia: A panel analysis at the provincial level. *Journal of Islamic Monetary Economics and Finance*, 6(4). <https://doi.org/10.21098/jimf.v6i4.1122>
- Cupian, C. (2023). Peran BAZNAS Kota Padang Panjang terhadap pengurangan peminjaman pedagang kepada rentenir. *Jurnal Ilmiah Ekonomi Islam*, 9(2), 2724. <https://doi.org/10.29040/jiei.v9i2.8189>
- Febriandika, N. (2024). The standard for allocating zakat social funds as operational expenses of nonprofit organizations in Indonesia, Sudan, and Algeria. *Milkiyah: Jurnal Hukum Ekonomi Syariah*, 3(1), 31–42. <https://doi.org/10.46870/milkiyah.v3i1.788>
- Fitriyani, E. (2023). Analysis implementation based on PSAK 109 accounting zakat, infaq, sadaqah in LAZ Yatim Mandiri Ponorogo. *Jurnal Akuntansi*, 13(1), 1–11. <https://doi.org/10.33369/jakuntansi.13.1.1-11>
- Hadi, R. (2024). Digital zakat management, transparency in zakat reporting, and the zakat payroll system toward zakat management accountability and its implications on zakat growth acceleration. *International Journal of Data and Network Science*, 8(1), 597–608. <https://doi.org/10.5267/j.ijdns.2023.8.025>
- Hasibuan, H. (2016). Statement of Financial Accounting Standards (PSAK) No. 109 and its implementation across several zakat management organizations in Malang, East Java. *Shirkah: Journal of Economics and Business*, 1(3), 339. <https://doi.org/10.22515/shirkah.v1i3.89>
- Herianingrum, S., Supriani, I., Sukmana, R., Effendie, E., Widiastuti, T., Fauzi, Q., ... & Shofawati, A. (2023). Zakat as an instrument of poverty reduction in Indonesia. *Journal of Islamic Accounting and Business Research*, 15(4), 643–660. <https://doi.org/10.1108/jiabr-11-2021-0307>
- Kasri, R. (2016). Effectiveness of zakah targeting in alleviating poverty in Indonesia. *Al-Iqtishad: Journal of Islamic Economics*, 8(2). <https://doi.org/10.15408/aiq.v8i2.3005>
- Mustika, F., Setyowati, E., & Alam, A. (2019). Analysis of the effect of ZIS (zakat, infaq, and shadaqah), regional domestic product of gross, regional minimum wage, and inflation on the levels of poverty in Indonesia 2012–2016. *Journal of Islamic Economic Laws*, 2(2), 193–211. <https://doi.org/10.23917/jisel.v2i2.8679>
- Pratama, S. (2023). The role of zakat in alleviating multidimensional poverty. *International Journal of Islamic Economics and Finance (IJIEF)*, 6(1). <https://doi.org/10.18196/ijief.v6i1.17006>
- Pratama, S., & Yuni, R. (2020). Reducing poverty through the optimization of zakat on agriculture and professions. *International Journal of Islamic Economics and Finance (IJIEF)*, 3(3). <https://doi.org/10.18196/ijief.3237>
- Purnomo, A., & Zahra, A. (2022). Application and implementation of ZIS accounting based on PSAK 109 at Amil Zakat Institutions (Case study on LAZNAS BSM Ummah). *Maqrizi Journal of Economics and Islamic Economics*, 2(1), 17–32. <https://doi.org/10.30984/maqrizi.v2i1.214>

- Rahman, T. (2015). Akuntansi zakat, infak dan sedekah (PSAK 109): Upaya peningkatan transparansi dan akuntabilitas organisasi pengelola zakat (OPZ). *Muqtasid: Jurnal Ekonomi dan Perbankan Syariah*, 6(1), 141–164. <https://doi.org/10.18326/muqtasid.v6i1.141-164>
- Renata, N. (2022). Application of *nishab* of zakat profession at BAZNAS Tanah Datar Regency. *Itqan Journal of Islamic Economics, Management and Finance*, 1(2), 60–67. <https://doi.org/10.57053/itqan.v1i2.9>
- Santoso, C., Alim, M., & Riyadi, S. (2018). Critical perspective and reconstruction of governance, organization, and management of zakat in Indonesia. *Archives of Business Research*, 6(5). <https://doi.org/10.14738/abr.65.4633>
- Seralurin, Y., Larasati, R., & Pattiasina, V. (2023). Financial literature on Sharia accounting at the Amil Zakat Institution. *Wikrama Parahita: Jurnal Pengabdian Masyarakat*, 7(2), 281–286. <https://doi.org/10.30656/jpmwp.v7i2.6021>
- Setiawan, D. (2024). A system dynamics model on how zakat can reduce poverty in Indonesia. *Jurnal Ekonomi & Keuangan Islam*, 29–40. <https://doi.org/10.20885/jeki.vol10.iss1.art3>
- Sutrisno, S., & Haron, R. (2020). Increasing the role of zakat institutions in poverty reduction through productive zakat programs in Indonesia. *Humanities & Social Sciences Reviews*, 8(3), 1243–1250. <https://doi.org/10.18510/hssr.2020.83127>
- Syaifuddin, T. (2019). Implementation of data envelopment analysis (DEA) in measuring the efficiency of zakat fund management. *Indonesian Journal of Islamic Economics Research*, 1(1), 50–57. <https://doi.org/10.18326/ijier.v1i1.2872>
- Wasalmi, W. (2024). Impact of zakat distribution channels on poverty alleviation in Indonesia. *International Journal of Islamic Studies (IJIS)*, 2(1), 12–23. <https://doi.org/10.61194/ijis.v2i1.128>
- Yudiana, Y. (2020). The implementation of PSAK 109 on *infaq* and *shadaqah* funds in zakat institutions (Study in DMC Dompot Dhuafa). *Iltizam Journal of Sharia Economic Research*, 4(2), 16. <https://doi.org/10.30631/iltizam.v4i2.643>