

Implementation of Sharia Accounting in the Financial Statements of Zakat Institutions: A Case Study at BAZNAS

Ahmad Muhamad Mustain Nasoha¹, Ashfiya Nur Atqiya²

¹Center for Constitutional and Islamic Law Studies, Faculty of Sharia, UIN Surakarta

²Postgraduate Program, Universitas Sebelas Maret Surakarta

¹Corresponding author: am.mustain.n@gmail.com

ABSTRACT

Zakat is a fundamental pillar of the Islamic economic system, playing a vital role in reducing poverty and ensuring a fair distribution of wealth within society. This study seeks to explore how zakat accounting is practiced by zakat institutions in Indonesia, with particular attention to transparency, accountability, and adherence to Sharia-compliant accounting standards. Using a qualitative research approach, data were gathered through in-depth interviews with zakat institution managers, a review of financial reporting documents, and direct observations of zakat management processes. The findings reveal that while many institutions have made efforts to adopt appropriate accounting standards, significant challenges remain—particularly in maintaining transparency and accountability—which in turn influence public trust. This study highlights the need for improved financial reporting systems and the integration of information technology to enhance oversight and encourage greater community involvement in zakat administration. It is hoped that these insights will contribute to the advancement of zakat accounting practices and promote better governance across zakat institutions in Indonesia.

Keywords: Zakat Accounting, Baznas, Financial Reporting

ABSTRAK

Zakat merupakan salah satu pilar ulama dalam sistem ekonomi Islam yang memiliki peran penting dalam mengurangi kemiskinan dan mendistribusikan kekayaan secara adil. Penelitian ini bertujuan untuk mengkaji bagaimana praktik akuntansi zakat dijalankan oleh lembaga-lembaga zakat di Indonesia, dengan fokus pada aspek transparansi, akuntabilitas, serta kepatuhan terhadap standar akuntansi syariah. Melalui pendekatan kualitatif, data dikumpulkan dari wawancara dengan para pengelola lembaga zakat, analisis dokumen laporan keuangan, serta observasi langsung terhadap proses pengelolaan zakat. Hasil penelitian menunjukkan bahwa meskipun sebagian besar lembaga zakat telah mulai menerapkan standar akuntansi yang sesuai, masih terdapat tantangan dalam hal transparansi dan akuntabilitas yang berdampak pada tingkat kepercayaan masyarakat. Penelitian ini merekomendasikan pentingnya penguatan sistem pelaporan keuangan serta pemanfaatan teknologi informasi untuk mendukung pengawasan dan mendorong partisipasi masyarakat dalam pengelolaan zakat. Temuan ini diharapkan dapat memberikan kontribusi nyata dalam pengembangan praktik akuntansi zakat dan peningkatan tata kelola lembaga zakat di Indonesia.

Kata Kunci : Akuntansi Zakat, Baznas, Laporan Keuangan

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INTRODUCTION

Zakat plays a fundamental role in the Islamic economic framework, particularly in promoting social justice and reducing poverty. As one of the core pillars of Islam, zakat is a religious obligation for eligible Muslims to support those in need. In today's context, the management of zakat has progressed with the establishment of formal institutions such as the National Amil Zakat Agency (BAZNAS), which is entrusted with the task of managing zakat funds in a manner that upholds transparency and accountability. For institutions like BAZNAS to function effectively, it is essential to implement a structured reporting system that aligns with Sharia principles—namely, Sharia accounting (Mustafa, 2015).

Transparency and accountability in zakat governance remain central concerns, especially amidst rising public expectations regarding the prudent management of public funds (Rahman, 2018). The effectiveness and precision of zakat distribution rely heavily on how well zakat institutions can present transparent and trustworthy financial reports. Such reporting not only ensures responsible management but also plays a critical role in building public trust (Saeed, 2016). Public confidence, in turn, significantly influences the willingness of individuals to contribute through zakat, infaq, and sadaqah (Auda, 2017).

As Chapra (2016) underscores, accountability in the management of zakat is not just a procedural requirement but a moral and religious duty. Without strong accountability mechanisms, it becomes challenging for zakat institutions to establish trust and assure the public that their contributions are managed and distributed justly. Hasan (2019) reinforces this perspective, emphasizing that transparency involves providing timely and accurate reports to the public regarding zakat collections and disbursements. Clear and consistent reporting reflects the institution's professionalism and its commitment to Islamic ethical values.

The role of BAZNAS is particularly strategic in the national management of zakat funds. Established under Law No. 23 of 2011 concerning Zakat Management, BAZNAS is mandated to oversee zakat administration at the national level and to develop related policies. As a state-recognized entity, BAZNAS bears the responsibility of ensuring that zakat funds are distributed equitably and effectively (Azzam, 2019). To fulfill this responsibility, the institution must adhere to both Sharia and accounting standards to

produce financial reports that are reliable and auditable (Mannan, 2017).

The accounting framework applied by BAZNAS is based on the Indonesian Sharia Accounting Standards, particularly PSAK 109, which governs the accounting for zakat, infaq, and sadaqah. These standards emphasize the importance of presenting financial information in line with Islamic values (Karim, 2020). PSAK 109 provides comprehensive guidance for recognizing, measuring, presenting, and disclosing financial transactions, thereby supporting transparency and accountability across all activities of zakat institutions.

The application of Sharia accounting within zakat organizations is not only a matter of religious compliance but also a strategy to enhance the efficiency and effectiveness of financial management (El-Hadji, 2020). When implemented properly, Sharia accounting enables zakat institutions like BAZNAS to clearly document the flow of funds—from collection to distribution—ensuring that every transaction adheres to Islamic principles (Zaman, 2019). This also serves to protect against the mismanagement or misuse of public funds (Iqbal, 2021).

Islamic financial reporting is instrumental in strengthening public confidence in zakat institutions. Donors have a legitimate right to understand how their contributions are utilized and distributed (Al-Mawardi, 2020). Transparent and well-structured financial reports not only build trust but also encourage greater participation in zakat contributions through official channels such as BAZNAS (Al-Qurtubi, 2018). In this regard, Islamic financial statements act as a mechanism to guarantee that the management of zakat funds is conducted with professionalism and in accordance with Islamic law (Hamid, 2021).

Moreover, compliance with Sharia-based accounting standards also supports BAZNAS in meeting its reporting obligations to the government and other stakeholders (Nafis, 2021). As a public institution, BAZNAS must ensure full accountability for every inflow and outflow of zakat funds. Through the preparation of Sharia-compliant financial reports, the institution can demonstrate that it is fulfilling its mandate responsibly and transparently (Ali, 2017).

The implementation of sharia accounting in zakat institutions has garnered considerable scholarly attention, especially regarding its role in enhancing transparency and accountability. According to Fauzi (2019), although the importance of applying

sharia accounting principles is widely acknowledged, many zakat institutions still face significant obstacles, particularly in terms of human resources and technological infrastructure. This is supported by Omar (2021), who found that one of the biggest challenges in applying Islamic accounting in zakat organizations lies in the lack of understanding of sharia accounting standards among both zakat managers and auditors. In contrast, Hasan and Noor (2020) argue that the problem is not merely technical but structural, pointing to weak regulatory enforcement and the absence of a standardized reporting system among zakat management institutions. They propose that stronger state-level coordination and oversight can significantly improve compliance with PSAK 109.

Meanwhile, Rahman (2018) emphasizes that transparency in zakat reporting is not only a matter of fulfilling technical obligations but also an ethical imperative rooted in Islamic principles. Rahman stresses that institutional trust depends on the perceived moral integrity of financial disclosures. On a different note, Zaman (2019) explores the integration of digital technologies and suggests that automation and financial software tailored to PSAK 109 can help reduce reporting errors and promote greater compliance. However, he warns that without adequate staff training, the benefits of such technology may not be fully realized. El-Hadji (2020) takes a more sociological approach, arguing that the success of sharia accounting in zakat institutions also depends on cultural acceptance and public awareness. He highlights the need for public education campaigns to build trust and encourage zakat contributions through formal channels like BAZNAS.

While previous studies have thoroughly examined the technical, structural, and socio-cultural challenges in the implementation of sharia accounting in zakat institutions, this study focuses on synthesizing these perspectives to offer a more integrated framework. Specifically, this research not only explores the institutional and technical barriers faced by zakat institutions but also links them to public trust and participation. By drawing from field data through interviews, document analysis, and direct observation, this study contributes to the novelty of the literature by offering practical insights into how these challenges manifest in real-world practices and how they might be overcome through strategic reform. Furthermore, this research highlights the need for capacity building and technological adaptation as a dual strategy to strengthen zakat governance in Indonesia.

Thus, it can be concluded that the application of sharia accounting in the financial

statements of zakat institutions, especially BAZNAS, is very important to ensure transparency, accountability and public trust. With the existence of financial statements that are in accordance with sharia principles, BAZNAS can perform its duties as a national zakat manager in a better, professional, and responsible manner. The main research problem addressed in this study is the extent to which the principles of Sharia accounting are effectively implemented within zakat institutions in Indonesia, particularly at BAZNAS, and how this implementation impacts transparency, accountability, and public trust in zakat management.

To explore this issue, several research questions have been formulated: How is Sharia accounting currently applied in the financial statements of zakat institutions such as BAZNAS? What challenges do zakat institutions face in implementing Sharia accounting standards? How does the application of Sharia accounting influence transparency and accountability in zakat management? And to what extent does the adoption of Sharia accounting enhance public trust and encourage greater participation in zakat payments?

Based on the literature review and preliminary observations, this study proposes several initial hypotheses. First, the implementation of Sharia accounting principles in zakat institutions is not yet optimal, largely due to limitations in human resources knowledgeable in Sharia accounting and supporting technological infrastructure. Second, effective application of Sharia accounting is positively correlated with improved transparency and accountability in zakat financial reporting. Third, increased transparency and accountability through Sharia accounting will strengthen public trust, thereby fostering greater community participation in zakat payments.

Therefore, this research not only aims to assess the current state of Sharia accounting implementation in zakat institutions but also seeks to contribute new insights by examining the relationship between Sharia accounting practices and levels of public trust and participation. This contribution is crucial for advancing more effective and sustainable zakat management in Indonesia.

METHODS

This research uses a qualitative approach with a case study method at BAZNAS. The qualitative approach was chosen because the focus of this research is to understand

the phenomena related to the application of sharia accounting in zakat management, which requires in-depth exploration of existing practices and views in BAZNAS (Creswell, 2014; Denzin & Lincoln, 2011). The case study method allows researchers to obtain a comprehensive picture of the application of Islamic accounting through in-depth analysis and relevant context (Yin, 2018; Stake, 1995).

In this study, data collection began with the identification of relevant sources to comprehensively understand the implementation of Islamic accounting at BAZNAS. Primary data were obtained through in-depth interviews with key personnel, including members of the finance department and zakat managers. These interviews aimed to gather firsthand insights into the financial management processes and the practical application of Islamic accounting principles within the institution (Kvale, 2007; Bogdan & Biklen, 2007). Complementing the primary data, secondary data were collected from BAZNAS's annual financial reports, academic books, scholarly journals, and applicable Islamic accounting standards. This secondary data provided essential context and supported the deeper analysis of the institution's accounting practices (Sekaran & Bougie, 2016; Neuman, 2014).

The data collection process was carried out using three main techniques. First, a thorough literature study was conducted to build a foundational understanding of Islamic accounting concepts and their relevance to BAZNAS's operations (Hancock, 2002; Cohen et al., 2007). Second, in-depth interviews were performed to explore the perspectives and experiences of BAZNAS staff regarding the implementation challenges and successes of Islamic accounting (Wengraf, 2001; Ritchie et al., 2014). Third, documentation analysis involved collecting and examining relevant internal documents, such as financial reports and organizational policies, to gain a material basis for evaluating the institution's accounting practices (Bowen, 2009; Flick, 2018).

Once the data were collected, the analysis was conducted through a qualitative descriptive approach. This method enabled a detailed description and interpretation of how Islamic accounting is applied within BAZNAS's financial statements, as well as an exploration of the challenges encountered in its implementation (Miles & Huberman, 1994; Saldaña, 2015). The sequential flow from data collection through to analysis ensures clarity in understanding the research process, with each step building logically on the previous one to provide a comprehensive examination of the subject matter.

FINDINGS AND DISCUSSION

FINDINGS

Implementation of Sharia Accounting at BAZNAS

Based on the data collected, the implementation of Sharia accounting at the National Amil Zakat Agency (BAZNAS) adheres to the principles established by the Indonesian Institute of Accountants (IAI) and the National Sharia Council (DSN) of the Indonesian Ulema Council (MUI). The process of preparing financial statements begins with the collection of data regarding the receipt and disbursement of zakat, infaq, and sadaqah funds (Mardani & Subekti, 2017). The financial reports prepared include the balance sheet, activity reports, and notes to the financial statements in accordance with the Sharia Financial Accounting Standards (SAK) (DSN MUI, 2012).

Key components recorded consist of zakat income, infaq, and sadaqah, as well as expenditures allocated for social programs in compliance with Sharia guidelines. Zakat income is recognized on an accrual basis, meaning income is recorded when the right to zakat arises, not necessarily when cash is received (Suhardi, 2015). The accounting information system employed enables real-time monitoring of fund inflows and outflows (Amin & Syafii, 2019). BAZNAS routinely conducts both internal and external audits to ensure compliance with Sharia accounting standards (Zahra & Akbar, 2018). Additionally, BAZNAS publishes an annual report containing transparent information on fund utilization, allowing public participation in oversight (Said, 2017; Amran & Ahmad, 2018).

Compliance with PSAK 109 (Sharia Accounting Standard)

BAZNAS aligns its financial reporting with PSAK 109, which governs accounting for zakat, infaq, and sadaqah. Initial evaluations indicate that BAZNAS has implemented zakat income recognition in accordance with the accrual principle as stipulated in PSAK 109 (Suhardi, 2015). The annual reports provide detailed information on programs funded by zakat and their impact on beneficiaries and the wider community (Hasan, 2016). However, some aspects remain suboptimal, such as documentation systems and the use of information technology in financial data processing (Ministry of Religious Affairs, Republic of Indonesia, 2014). The presentation of financial statements by BAZNAS has not fully met the detailed and comprehensive disclosure requirements

outlined in PSAK 109 (Zahra & Akbar, 2018). Although audits are routinely conducted, their results are not always published transparently for public scrutiny (Hidayat & Gunawan, 2020).

Challenges in the Implementation of Sharia Accounting

Interviews and field data reveal that one of the primary challenges faced by BAZNAS is the limited understanding among staff regarding Sharia accounting principles in line with PSAK 109 (Ministry of Religious Affairs, 2014). Many employees have backgrounds in conventional accounting and therefore lack adequate knowledge of Sharia accounting practices (Zulkarnain, 2016). Moreover, supporting regulations for the practical implementation of Sharia accounting remain unclear and insufficiently integrated, causing ambiguity in daily operations (Azhari, 2015). The reporting and financial information systems also face limitations in terms of integration and timeliness of data presentation (Rizki, 2020).

Benefits of Implementing Sharia Accounting

The data show that the implementation of Sharia accounting has led to enhanced accountability and transparency in managing zakat funds (Abdurrahman, 2018). The clarity and openness of financial reports have increased public and donor trust in BAZNAS (Rashid, 2015; Yunus, 2021). Furthermore, compliance with Sharia reporting standards has helped BAZNAS maintain its reputation as a professional and legitimate zakat management institution (Mahmud, 2016). This positive perception has contributed to increased donations and improved effectiveness of social programs (Yunus, 2021).

DISCUSSION

Analysis of Findings

The research findings indicate that the National Zakat Board (BAZNAS) has demonstrated a sincere and earnest commitment to applying Sharia accounting principles in the management of zakat, infaq, and other social funds entrusted to it by the public. This commitment is clearly reflected in the adoption of the accrual basis for zakat income recognition, as well as the alignment of financial practices with the Sharia Financial Accounting Standards (SFAS) mandated by relevant regulatory authorities.

Such efforts signify that BAZNAS is not merely fulfilling administrative obligations but is actively striving to uphold the trust of the Muslim community by

ensuring financial governance that complies with Islamic principles. However, several challenges remain that hinder optimal implementation. One of the most pressing issues is the limited capacity of human resources, particularly regarding technical knowledge and expertise in Sharia-based accounting. Many financial administrators still lack specialized training in this field, which undermines the consistent application of Sharia standards across operational levels.

Furthermore, the financial information systems currently in use are yet to reach a level of full integration and real-time functionality. This technological lag has direct implications for the quality of financial reporting, particularly in terms of transparency and timeliness. Inadequate systems result in delays and limit access to essential financial data, which in turn affects public confidence in how zakat funds are being managed.

Although BAZNAS routinely conducts audits of its financial reports, the transparency surrounding the publication and communication of audit results remains an area for improvement. Reports are often inaccessible to the general public or are presented in technical language that is difficult for non-specialists to understand. Without clear and open communication of audit findings, it becomes more challenging to build trust and foster accountability. Therefore, there is a need for more transparent and user-friendly audit reporting to enhance public confidence and demonstrate institutional integrity.

Abstraction/Formulation of Findings

From the analysis above, it can be formulated that the successful implementation of Sharia accounting practices within BAZNAS fundamentally depends on the strength and synergy of three essential pillars.

First, competent human resources with deep understanding and training in Sharia accounting are vital. Without a workforce that is both knowledgeable and skilled in Islamic financial principles, the application of Sharia-compliant standards will remain inconsistent and largely theoretical.

Second, the establishment of an advanced, integrated financial information system is critical. Such a system should be capable of processing and presenting financial data accurately and efficiently, in real-time. A well-designed system will not only facilitate internal processes and decision-making but also serve as a key tool for transparency and public accountability.

Third, clear, comprehensive, and supportive regulatory frameworks are needed to reinforce and guide Sharia accounting practices. These regulations must provide both technical guidance and normative direction, ensuring that all financial activities carried out by BAZNAS are in line with Islamic ethical standards and legal requirements.

These three pillars—qualified human capital, sophisticated information systems, and enabling regulatory environments—form the foundation for a transparent, accountable, and Sharia-compliant system of zakat fund management. When effectively implemented, they will strengthen public trust, enhance institutional credibility, and ensure that zakat distribution becomes more efficient, targeted, and equitable—ultimately fulfilling the spiritual and social objectives of zakat in the modern era.

Comparative Study with Similar Phenomena in Other Zakat Institutions

Previous research in zakat institutions within countries with more mature Sharia accounting systems, such as Malaysia and Saudi Arabia, demonstrates that optimal implementation is achieved when supported by intensive human resource training, sophisticated information technology, and clear regulatory frameworks (Ismail & Ariff, 2012; Al-Shammari et al., 2018).

In Malaysia, for instance, the use of Enterprise Resource Planning (ERP)-based accounting information systems has significantly enhanced the quality of zakat financial reporting (Abdul Rahman & Yusuf, 2017). Meanwhile, in Saudi Arabia, stringent regulations by zakat authorities and ongoing staff training enable zakat institutions to produce highly transparent and publicly accessible financial reports (Al-Hadi & Abdulkareem, 2019).

These examples suggest that to improve accountability and transparency, BAZNAS should strengthen human resource capacity through education and training, invest in developing integrated information systems, and promote consistent harmonization of Sharia accounting regulations.

CONCLUSION

In light of the above, it is evident that the application of Islamic accounting at BAZNAS represents a meaningful and progressive step toward the professionalization and Sharia-compliant management of zakat funds. While there are ongoing challenges—such as gaps in staff knowledge, regulatory limitations, and human resource constraints—

the commitment to continuously improve financial reporting in accordance with standards like PSAK 109 reflects BAZNAS's dedication to fostering greater transparency and accountability. These efforts not only serve to strengthen public and donor confidence but also underscore the institution's role as a trustworthy guardian of community resources. The experience of BAZNAS offers valuable insights for zakat institutions throughout Indonesia and beyond, emphasizing the critical importance of harmonizing regulations, investing in human capital, and adopting transparent reporting systems. By embracing these pillars, zakat management can evolve to better serve the collective welfare, enabling more effective distribution and utilization of funds that uplift communities in need. Ultimately, the path forged by BAZNAS illuminates a hopeful future where zakat institutions operate with integrity, professionalism, and a profound commitment to the principles of Islamic finance, thereby enhancing social justice and communal well-being for generations to come.

RECOMMENDATIONS

Based on the findings regarding the implementation of Islamic accounting at BAZNAS, the following recommendations can be applied for BAZNAS, other zakat institutions, regulators, and academics:

Recommendations for BAZNAS

Enhancing Human Resource Training

BAZNAS is encouraged to invest more deeply in intensive training programs for its staff, focusing on the application of Islamic accounting standards. Such capacity-building efforts will not only deepen their understanding of Sharia accounting principles but also empower them to prepare financial statements that fully comply with these standards. This, in turn, will strengthen accountability and transparency in managing zakat funds, fostering greater trust from the community and donors alike.

Refining Sharia-Based Financial Reporting Systems

It is essential for BAZNAS to continuously enhance its financial reporting systems to better reflect Islamic values and meet the expectations of all stakeholders. By addressing existing technical limitations, BAZNAS can improve the accuracy, clarity, and timeliness of its financial reports, providing a more transparent and comprehensive view of zakat fund management.

Recommendations for Other Zakat Institutions

Other zakat institutions are encouraged to learn from and adopt the best practices implemented by BAZNAS in Islamic accounting. Through mutual collaboration and sharing of experiences, zakat organizations across Indonesia can collectively strengthen transparency and accountability in the management of zakat funds, ultimately benefiting the communities they serve.

Recommendations for Regulators

Regulators play a vital role in shaping the future of Islamic accounting within zakat institutions. It is important that they develop and enforce clearer, stronger regulations and guidelines that support the effective implementation of Islamic accounting standards. Enhanced regulatory oversight will ensure zakat institutions operate in full compliance with Sharia principles and meet the high expectations of the public, thereby safeguarding the integrity of zakat management.

Recommendations for Academics

Academics are warmly encouraged to conduct further research on the application of Islamic accounting in zakat institutions beyond BAZNAS. Such studies will shed light on the unique challenges and opportunities faced by these organizations, providing valuable knowledge to optimize fund management. Through high-quality academic contributions, zakat institutions can be better equipped to increase public accountability and enhance the social impact of their work.

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