



JOURNAL OF ECONOMIC DEVELOPMENT & VILLAGE BUILDING

Journal Homepage : <http://jedvb.polteksci.ac.id/index.php/jedvb/>



REPORTING TRANSPARENCY AND ACCOUNTABILITY CIREBON CITY BAZNAS FINANCE BASED PSAK 109 (Case Study on the Cirebon City National Amil Zakat Agency)

Iis Setiyani^{a,1}, Nur Eka Setiowati^{a,2}, Alvien Septian Haerisma^{a,3}

¹IAIN Syekh Nurjati Cirebon, Kota Cirebon, Indonesia

¹iissetiyani@gmail.com

Abstract

This research was conducted to find out how the principles of transparency, accountability, and PSAK 109 are applied in financial reporting. This research was conducted using a qualitative descriptive method. The research time is November 2021 to January 2022 at the Cirebon City National Amil Zakat Agency (BAZNAS). The data collection technique was carried out by interviewing two informants, namely the deputy chairman and the secretary. Data analysis techniques in this study used the Miles and Huberman models, namely data reduction, data display, and conclusion/verification. The results of the study show that transparency principles such as open accountability, accessibility, and publication of financial reports have been implemented. Then the principle of accountability has been applied, namely BAZNAS Cirebon City has met standard implementation procedures, there are sanctions set for errors or omissions in implementing activities and there are measurable outputs and outcomes. BAZNAS Cirebon City has also implemented PSAK 109 since 2017, but the report on assets under management has not been presented. This research can benefit the community around the implementation of PSAK 2017.

Keywords: *accountability, financial statements, PSAK 109, transparency.*

Manuscript received 2023-02-22; revised 2023-03-06; accepted 2023-03-07; Date of publication 2023-03-08.

Journal of Economic Development and Village Building is licensed under a Creative Commons Attribution-Share Alike 4.0 International License.



INTRODUCTION

The Cirebon City National Amil Zakat Agency (BAZNAS), namely the zakat management body established by the Decree of the Director General of Islamic Community Guidance Number DJ.II/568 of 2014 concerning the establishment of District/City National Amil Zakat Bodies throughout Indonesia, as stipulated on June 5, 2014, has been amended by the Decree of the Director General of Islamic Community Guidance Number DJ.II/568 of 2014 concerning the Formation of National District/City National. The distribution of BAZNAS for Cirebon City is channeled through several programs, namely: healthy Cirebon, smart Cirebon, Takwa Cirebon, independent Cirebon, and caring Cirebon.

The distribution of BAZNAS funds must be carried out transparently. This is done to foster a sense of trust in the whole community regarding the funds managed by BAZNAS. With transparency, nothing is covered up and will create the opinion that they are competent and honest, it will give confidence to interested parties, especially the *muzakki*, if someone's trust has been formed it will generate someone's interest in paying

zakat, the same thing with Amalia & Widiastuti, (2020) research, the higher the accountability of a person from an institution, the more someone's interest in paying *zakat* to that institution, so accountability is very influential on muzakki's interest in paying *zakat*.

Accountability can be carried out by submitting *zakat* financial reports that are accountable and transparent, BAZNAS management must periodically present financial reports to the Mayor, muzakki, or interested parties and also those that have been audited by auditors. According to Hisamuddin, (2018) Accountability is a fundamental principle of organizational governance that entails accepting responsibility for resource management and control, as well as the implementation of policies entrusted to him in order to meet the objectives established through periodic accountability media. Cirebon City Amil Zakat Board must adhere to accountability and transparency principles. Amil *zakat* institutions or BAZNAS that fail to follow these guidelines may be considered unprofessional (Fadilah, 2012). Not only that, *zakat*, *infaq*, and alms are things that are awaited by the implementation of PSAK 109 regarding *zakat* accounting which is expected to realize uniformity of reporting, and simplicity of recording so that the public can read the accounting reports of *zakat* managers and oversee their management.

Furthermore, the application of PSAK 109 seeks to regulate the recognition, measurement, presentation, and disclosure of *zakat* and *infaq*/alms transactions, as well as to ensure that *zakat* management organizations are already using sharia principles and how far *zakat* institutions are in compliance with laws in their implementation. The public will assess *zakat* management organizations whose distribution can be accounted for through this report.

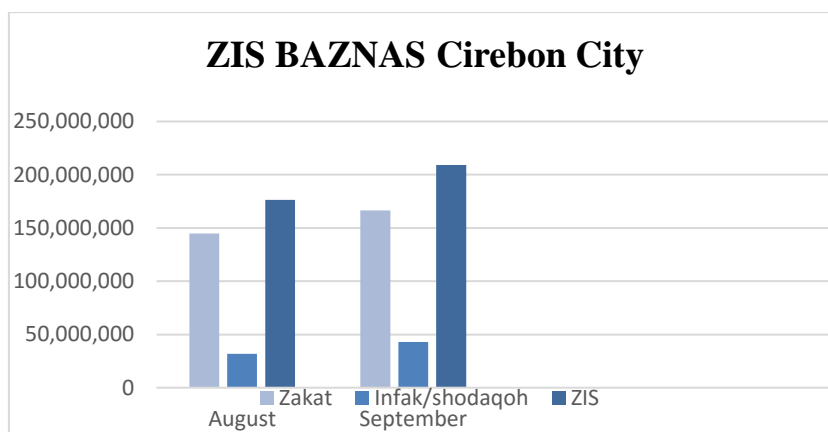


Figure 1. BAZNAZ Report

The fact is that in the August 2021 period, the *zakat* collected was Rp. 144,714,178 and *infaq*/alms collected was Rp. 31,715,387, so the collection of *zakat*, *infaq*, and shodaqoh (ZIS) reached a total of Rp. 176,429,565, while in the September 2021 period, the *zakat* collected was Rp. 166,368,000 and Rp. 42,802,000 *infaq*/alms were collected, so the collection of *zakat*, *infaq*, and alms (ZIS) reached a total of Rp. 209,170,000. There are approximately 1,244 permanent muzakki registered with the *Amil Zakat* Agency in the city of Cirebon, a number that is quite significant but not optimal in terms of the population of the city of Cirebon (Solihan, 2022).

As research conducted by Juli et al., (2016) because *zakat* receipts in Enrekang Regency amounted to IDR 4,082,051,257 obtained from muzakki a total of 2,539 people in 2017 decreased from last year which amounted to 2,871 people, this happened because most of them were civil servants and they are no longer on duty in the Enrkang Regency area or transferred to other areas or areas, therefore to expand the scope of collection, storage, and distribution of *zakat*, *infaq*, and community alms funds require a process of recording financial transactions to produce financial reports that are adequate transparency

and accountability, especially following PSAK 109 regarding *zakat* accounting. The phenomenon that occurs in BAZNAS Cirebon City is that the recording of financial reporting is simple, but is it by PSAK 109, and then has the principles of transparency and accountability been applied, as well as a lack of human resources causing inconsistent/delay related to reporting the management of *zakat* funds, the use of *zakat* funds/distribution through social media, as well as the lack of public awareness about ZIS payments, some people prefer to pay their *zakat* directly to mustahik.

Based on observations in the field realizing transparency and accountability in the management of *zakat* have not been perfect, this is due to the lack of information announced to the public either through outreach or through the media regarding the management of *zakat* funds. This was acknowledged by one of the residents, with the lack of public understanding of gadgets, the community thought that the Cirebon City BAZNAS was not transparent and accountable.

Based on the observation that the lack of human resources affects performance in the delay in posting activities carried out by BAZNAS Cirebon City through social media people think that there is a lack of transparency and accountability. BAZNAS Cirebon City as one of the *zakat* management organizations that is trusted and quite close to the community is required to carry out the principles of transparency and accountability on an ongoing basis, not only that but is required to apply PSAK 109 to its financial reports to comply with laws and regulations so that public trust to BAZNAS Cirebon City is maintained, this must be proven by supporting the high principles of transparency and honesty in the operational processes of the organization, not only that but it is necessary to know that accountability is also an important principle in an organization. Transparency and accountability are parts of *zakat* management that often serve as a benchmark for the level of integrity of an organization. The effort of the *Amil Zakat* Agency in providing services to muzakki such as high responsibility is the motivation of researchers in conducting this research.

Based on the problems that occurred and the views on research that has been done, this study aims to find out how the principles of transparency, accountability, and PSAK 109 are applied to financial reporting. This research is expected to provide information, and user input so that it can further improve the performance of the *Amil Zakat* Agency in the city of Cirebon in managing financial reporting by implementing accounting practices in it. The results of this study are expected to increase public knowledge of the process of transparency of financial governance and accountability at the Cirebon City National *Amil Zakat* Agency.

THEORETICAL BASIS

Definition of *Zakat*, *Infak* and *Shadaqah*

Zakat is required of Muslims who can follow Islamic law. According to the Republic of Indonesia's *Zakat Management Law No. 23 of 2011*. The planning, implementation, and coordination of *zakat* collection, distribution, and utilization is known as *zakat* management. *Zakat* comes from the Arabic word *zakat*, which means to grow, bless, clean, and develop. Meanwhile, *zakat* is defined as a collection of specific assets required by Allah SWT to be given to people who are eligible for *zakat* (mustahik) under certain conditions. In *fiqh* (syara'), *zakat* refers to certain assets that Allah requires to be given to those who are entitled (Putri, 2017).

Infak in terminology means spending money out of obedience, obedience, and love for Allah SWT and as a form of gratitude for the blessings or sustenance that Allah SWT has given him. Meanwhile, the meaning of *sadaqah* is all gifts/activities that aim to expect a reward from Allah SWT (Rahman, 2015).

Alms have a broad meaning because they can take the form of good deeds for oneself and others, as well as money. In general, the government established the National Zakat Amil Agency to handle zakat collection, management, and management (BAZNAS). The functions of these institutions are outlined in Law Number 23 of 2011 on Zakat Management. The function of this institution according to Zaharullah (2019) aims to collect funds from the community in the form of zakat, infaq, and alms (ZIS) and will be distributed back to the community who are included in the zakat recipient group (Nur Aini & Mundir, 2020). The national amil zakat agency is a government-established official management institution charged with zakat management in accordance with Islamic law, trustworthiness, benefit, justice, legal certainty, integration, and accountability. As a result, the zakat management at BAZNAS must be professional and transparent.

Transparency

Transparency is built on the free flow of information; all government processes, institutions, and information must be accessible to interested parties, and the information available must be sufficient to be understood and monitored (Kumalasari & Riharjo, 2016). Another opinion explains that transparency is the presentation of reporting transparently and nothing is covered up, related to its implementation and management, with the elements on which decisions are made and activities carried out (Hasan, 2011).

Transparency in reporting is something that is urgent. Transparency aims to foster trust among stakeholders in the institution. Transparency can be achieved by presenting accurate financial reports (Hisamuddin, 2018). Openness has meaning, policies are carried out and implemented according to the mechanism or method, regulations set by the institution clearly (Abidin & Rukmini, 2011). There are 6 transparency put forward by the Humanitarian Forum Indonesia namely (Tundunaung & Lumolos, Johny, & Mantri, 2018): (1) There is information that is easily understood and accessed (funds, methods of implementation, forms of assistance, or programs); (2) there are publications and media about the process of activities and financial details; (3) there are periodic reports about resource utilization in project development that the public can access; four (4) annual reports; (5) Company websites or media publications; (6) guidelines in the dissemination of information.

Accountability

Accountability is a fundamental principle of organizational governance that entails meeting a person's or organizational unit's obligation to be accountable for resource management and control, as well as implementing policies entrusted to him to achieve the goals set through periodic accountability media (Hisamuddin, 2018). Accountability is the obligation of every humanitarian aid management agency, both the government and other institutions, such as BAZNAS, mass media, educational institutions, corporations, and religious organizations. Some humanitarian aid management organizations understand that accountability is limited to providing reports that have been audited by a public accountant. Accountability can be understood as the responsibility of the agent (trust bearer) to the principal (trust giver) through a medium of accountability regularly to report on its performance in carrying out the mandate given so that the principal can be held accountable for this performance (Ningsih et al., 2020).

Accountability that must be fulfilled by a charitable organization is divided into several types, namely: (1) Financial accountability, aims to ensure that the money/assets under its responsibility are used for the right purpose; (2) Process accountability, aims to ensure that assets are used in accordance with the correct procedures; (3) Program

accountability, aims to ensure that the activities carried out by the organization are effective and in line with the objectives of its establishment; and (4) priority accountability, aiming to meet the needs of parties with an interest in the organization effectively.

According to Syahrudin Apostle there are 5 dimensions of accountability, namely (Putri, 2017): (1) Legal and honest accountability (accountability for probity and legality); 2) managerial accountability; 3) program accountability; 4) policy accountability; and 5) financial accountability. There are three indicators to measure accountability according to (Novitasari, 2019): First, there is conformity between implementation and standard implementation procedures, meaning that in this case it relates to accountability or accountability for the use of allocated funds carried out must be by established procedures to achieve and realize accountability expected budget. Second, there are stipulated sanctions for errors and omissions, meaning that sanctions are actions given to individuals, government organizations and institutions that are known to have/commit acts and actions that are deviant in using finances. Finally, namely the existence of measurable outputs and outcomes and criteria for measuring outputs related to accountability, namely having programs that have been achieved, meaning that each element that uses the state budget and finances must have programs that must be achieved, then the availability of clear information to the relevant community allocation of village funds (Sobandi, 2006).

Statement of Financial Accounting Standards (PSAK 109)

The Indonesian Institute of Accountants has approved Statement of Financial Accounting Standards (PSAK) No. 109, which states that amil zakat financial statements include (1) reports on financial position, (2) reports on changes in funds, (3) reports on changes in assets under management, (4) reports on cash flows, and (5) notes on financial statements. This standard is a special guideline issued in response to the need for a financial standard related to zakat management activities carried out by zakat management institutions (Pradana, 2017).

Statement of Financial Accounting Standards (PSAK) 109 concerning Zakat Accounting Standards consists of: (1) recognition and measurement, which includes zakat receipt/initial acknowledgment and zakat distribution; (2) presentation, which includes a balance sheet (statement of financial position), a report on changes in funds, a report on changes in assets under management, a report on cash flows, and notes to financial statements; and (3) disclosure zakat, infaq/shadaqah, and non-haqqah.

RESEARCH METHOD

The method used is qualitative, and the type of research is field research. From November 2021 to January 2022, the research was conducted through direct observation at the National Amil Zakat Agency (BAZNAS) in Cirebon City. The data for this study were gathered through interviews with deputy chairperson II and secretaries who were aware of the research being conducted.

The primary data in this study come from interviews with vice chairman II and the secretary, both of whom are aware of the research being conducted. Secondary data are documents originating from the Amil Zakat Agency that can be accessed, such as (1) an overview, including the history and development of the Cirebon City Amil Zakat Agency; and (2) data on muzakki and Amil Zakat Agency employees in the city of Cirebon. (3) the financial reports of the City of Cirebon's Amil Zakat Board. (4) data on programs in the Cirebon City Amil Zakat Board and other information media related to Transparency and Accountability of Financial Reporting based on PSAK 109.

Observation, interviews, and documentation were used to collect data for this study. Observations were made at BAZNAS Cirebon city by visiting relevant informants. Interviews were conducted with deputy chairman II, namely Mr. Nasuka, S.Ag., M.E.Sy, and the Head of Accounting & HR, namely Mr. R.M Solihan S., S.E using an interview guide instrument starting from general topics. Documentation is done by examining documents that are related to the object being studied. Data analysis included data reduction, data display, and conclusion drawing/verification (Sugiyono, 2016).

DISCUSSION

Implementation of Transparency at the National Amil Zakat Agency

This study, it explains the transparency principle of the Cirebon City National Amil Zakat Agency, which refers to the following transparency indicators: open accountability, accessibility (ease of access), publication of financial reports, and performance information. The following is a more detailed description of the study's findings.

Open Accountability to BAZNAS Cirebon City

Open accountability, which is following the transparency indicators proposed by Iek, (2014) provides a detailed accountability report and is by Operational Standards. The Cirebon City National Amil Zakat Agency has provided an accountability report on detailed, detailed, and open financial reports which are needed as information for interested parties such as *muzakki* or the public. Based on the results of an interview with Mr. Nasuka, S.Ag., M.E.Sy as Vice Chairman II, open accountability to the Cirebon City National Amil Zakat Agency is as follows.

"The first is that every day through the SIMBA application (management information system) where even this transaction is known by the central BAZNAS when someone pays zakat there must be a BSZ (Proof of Zakat deposit). Each semester attaches a report to the Mayor which will later be passed on to provincial and central through hard copy, then the third, namely through the External AR KAP (public accounting office). Utomo from Jakarta every year, and this is also proven by the existence of physical evidence such as receipts"

Cirebon City BAZNAS has carried out its duties by the applicable SOP (company operational standards), where when someone pays zakat, it is inputted daily through the SIMBA application (BAZNAS management information system), thus the central BAZNAS will be known transparently, then after paying zakat, a BSZ (Proof of zakat deposit) will be given which will be given to *muzakki* as proof that he has paid his zakat to the Cirebon City BAZNAS, and also every semester Cirebon City BAZNAS attaches financial reports related to income and expenditure of funds to the Mayor of Cirebon as proof of transparency and accountability which will also be attached to the central and provincial governments via hard copy, and also the financial reports of BAZNAS Cirebon City have been audited by KAP (Public accounting firm) A.R Utomo where these financial reports can be trusted and can be accounted (Iek, 2014). There are also laws and regulations on the management of zakat as a reference for accountability openly in the transparency indicator which was further explained by Vice Chairman II who stated:

"BAZNAZ rules refer to Law number 23 of 2011, the law is clear about the management of zakat, including regarding planning, implementation, control, and also reporting".

Based on the findings of the above interview, it is clear that zakat management is an order from Law No. 23 of 2011. Through this regulation, it is emphasized that the law is clear regarding zakat management, including planning, implementation, control, and

reporting. The results of interviews with the deputy chairman II about the supervision standards in place at BAZNAS Cirebon City revealed that:

"The standard of supervision is that our first is through SAI, through external, through the inspectorate besides zakat funds there are also grants from regional heads from the APBD, we are supervised and there must also be reporting, then it is also supervised by the DPS (Sharia Supervisory Board) so that it goes according with sharia".

Cirebon City BAZNAS is supervised by SAI, the regional inspectorate, and also supervised by the Sharia Supervisory Board, with supervision it can guarantee the achievement of organizational goals by returning or rectifying various irregularities that occur, supervision is carried out not only after the completion of activities or processes but is carried out since activities it was started, with the intention that any irregularities could be immediately analyzed and then corrected so that unwanted things could be dealt with immediately (Ghofur et al., 2021).

Accessibility (Ease of Access)

As for what is meant by accessibility (ease of access) in this study, the reference of accessibility transparency indicators must have adequate facilities to support ease of access. The Cirebon City National Amil Zakat Agency (BAZNAS) already has adequate facilities to support ease of access and also make it easier for *muzakki* to obtain all information about Cirebon City BAZNAS easily, based on the results of an interview with Mr. Nasuka, S.Ag., M.E.Sy as Deputy chairman II as follows:

"With the existence of BAZNAS, namely as an intermediary for spreading the word between muzakki and mustahik, through socialization and publishing every activity as a form of trust and also when there is distribution, we convey it to electronic media, online and print media"

Based on the results of the interviews above, it can be seen that access is facilitated through socialization with the community, *muzakki*, *mustahik* and also by publishing all activities carried out through electronic media, online and print media as well. The results of the next interview are:

"BAZNAS Cirebon City always updates every activity and report on zakat, infak and alms, so we make flyers, and every month we periodically continue to convey these activities to the local community"

BAZNAS Cirebon city always provides information to the public or *muzakki* regarding existing activities and also makes flyers for each activity that will take place. BAZNAS Cirebon City also provides convenience for *muzakki* who wish to pay their zakat using a zakat pick-up system and also provides convenience via transfers.

Publication of Financial Reports

Financial reports are very important for zakat management organizations because financial reports are a form of responsibility to the community related to the management of ZIS funds. Then these financial reports are also a means of information for the community related to the distribution and utilization of ZIS managed by zakat management organizations. Publication of Financial Reports and Performance Information, where the Cirebon City National Amil Zakat Agency has carried out detailed publications on financial developments to the public, *muzakki*, and matters related to performance reports so that the public can understand and have an in-depth understanding of existing financial developments. Regarding reports on publications and performance information, interviews were conducted with informants, Deputy Chairman II of the Cirebon City National Amil Zakat Agency stated that:

"The first form of transparency in the financial reports of BAZNAS in Cirebon City is through the SIMBA application at any time and we also have to provide BSZ (proof of zakat payment) if we don't give BSZ, we are subject to sanctions, secondly

every semester we have to report to regional leaders on the mayor, and also we use the budget from the APBD, the report must be to the Mayor but the copy is to West Java and the center, and the third is related to the external through KAP A.R Utomo, that's every year so there's a daily, there's a semester, there's also an annual so everything is transparent, proven by the existence of physical evidence”

BAZNAS City of Cirebon has implemented the principle of transparency, one of which is through the SIMBA application, where when someone pays zakat, it is inputted through the application every day, then after paying zakat, muzakki is given proof of zakat deposit (BSZ) if BAZNAS does not provide this evidence. then it will be subject to sanctions, the Cirebon City BAZNAS financial reports are also accountable to the Mayor, and the Cirebon City BAZNAS financial reports have been audited by external auditors, namely through KAP (Public Accountant Office) AR utomo Jakarta.

Implementation of Accountability at the National Amil Zakat Agency (BAZNAS) Cirebon City

Based on the results of an interview with Mr. Nasuka, S.Ag., M.E.Sy as Deputy Chair II that the Cirebon City National Amil Zakat Agency is accountable with a legal entity and also fulfills the principle of accountability of zakat administrators, namely based on Islamic law, trust, benefit, fairness, certainty law, integrity, and accountability. This is the fulfillment of legal compliance as stated in article 2 of law number 23 of 2011 concerning the management of zakat. This study explains the principle of accountability at the Cirebon City National Amil Zakat Agency, which refers to the following indicators: there is conformity between implementation and standard implementation procedures, there are sanctions set for mistakes or negligence in carrying out activities, there are measurable outputs and outcomes, which will be explained as follows:

There is Conformity Between Implementation and Standard Implementation Procedures At The Cirebon City BAZNAS

With this indicator, the implementation of each activity in the Cirebon City BAZNAS is in accordance with the existing standard procedures, reinforced by the results of an interview by Mr. Nasuka, S.Ag., M.E.Sy as Vice Chair II regarding the conformity of the implementation with the standard implementation procedures as follows:

"BAZNAS Cirebon City has a clear breakdown of the duties and responsibilities of its employees, in line with its vision and mission, each employee has their section such as the head of the collection, distribution, and reporting department, the Cirebon City Baznas has also used a competent workforce related to the management of zakat, infaq and alms where their employees take part in activities that are training in nature so that those who do not know will become knowledgeable by their respective fields"

The mechanism for collecting ZIS funds is first by planning and setting the revenue targets to be achieved, then work programs are prepared to optimize the realization of the revenue targets, after that the receipt/collection of ZIS funds can be carried out by *muzakki* directly or through bank transfers, then *muzakki* will Obtain proof of payment of zakat. Regarding the distribution and utilization of ZIS funds, the distribution is carried out using a survey and selection mechanism on the search results and data collection of *mustahik* candidates obtained through a direct search, self-submission as *mustahik* candidates as well as from recommendations given to BAZNAS (Ghofur et al., 2021). Cirebon City, after which an application for funds will be made for distribution to the *mustahik* (eight asnaf) who are also selected by considering the priority scale, both from the conditions of the *mustahik* and their area of existence. The distribution of these funds was channeled to existing programs in the Cirebon City

BAZNAS, namely Cirebon healthy, Cirebon smart, Cirebon independent, Cirebon caring, and Cirebon Takwa.

There are Stipulated Sanctions for Errors or Omissions in the Implementation of Activities

BAZNAS Cirebon City will impose sanctions if there is negligence, for example, as forgetting to provide proof of depositing zakat to *muzakki* also All activities carried out by BAZNAS Cirebon City are always supervised by the DPS (Sharia Supervisory Board) if there is an error or negligence then sanctions will also be imposed accordingly with the results of an interview with Mr. Nasuka, S.Ag., M.E.Sy as Vice Chair II, namely:

"Law enforcement in the form of administrative sanctions is applied when the zakat manager does not provide proof of zakat deposits, or the distribution and utilization of zakat funds, infaq, alms, and other social religious funds are not in accordance with sharia provisions."

Based on the indicator reference from the principle of accountability in which there are criteria for measuring output, namely the existence of programs that have been achieved and the availability of clear information to the public. Based on the results of research and interviews with vice chairman II, he said:

"The Cirebon City National Amil Zakat Agency has active programs such as healthy Cirebon, Cirebon, piety, Cirebon, caring, independent Cirebon and smart Cirebon, every Friday BAZNAS conducts a Friday blessing and also provides scholarship assistance for those who wish to continue their education, BAZNAS also providing equipment assistance to mustahik such as wheelchairs, canes etc. BAZNAS has a very positive effect on people in need"

BAZNAS Cirebon City has also provided information that is easily understood and easily accessible by the public, providing the information needed on time, and easily accessible by interested parties, especially *muzakki* as the funder. It has been explained that information is in the form of zakat funds that have been collected during a certain period which is then distributed in certain activity programs. The Cirebon City National Amil Zakat Agency has provided information regarding zakat management which includes collection and distribution. In the collection process, the Amil Zakat Agency collects zakat, *infaq*, and alms funds from 1,244 permanent *muzakki* registered at BAZNAS Cirebon City, and the distribution is channeled through several programs such as healthy Cirebon, smart Cirebon, independent Cirebon, caring Cirebon, Takwa Cirebon. Then regarding the outcomes (results) in accountability by the principle of transparency for the achievement of goals and objectives, community satisfaction, and the impact of the program on people's welfare has been explained by the deputy chairman II who said that:

"BAZNAS provides business capital to develop which will later generate money from the profits he sells, it is possible that initially, mustahik will turn into muzakki, for example, such as activities that are already running, namely Zmart, providing capital for catfish breeders, and also BAZNAS providing scholarship assistance for children those who wish to continue their studies to tertiary institutions, it is called the SAHAJA program (one house for one scholar) we will then select and survey as well"

Then according to Mr. M. Taufik, S.Ag chairman of the Cirebon City BAZNAS said at the Radar Cirebon Television talk show event on December 17 2021 that there are 25 Zmarts in Cirebon city in each village and are always accompanied by Cirebon City BAZNAS until the turnover is truly it has gone up, and until now it has grown and developed, then according to the deputy chairperson I, namely Mr. Fathikul Muhadi, S.Ag

that there is the latest program, namely BURJO (Assisting in Green Shellfish Business) so fishermen on the coast of Cirebon City are assisted by capital BAZNAS Cirebon City.

Implementation of PSAK 109 at BAZNAS Cirebon City

Recognition and Measurement

In PSAK 109 it is stated that recognition occurs when receipt of ZIS funds (zakat, infaq, and alms) Cash and other assets are recognized when they are received. When muzakki pays his zakat, BAZNAS Kota Cirebon categorizes it as an additional zakat fund, and the muzakki fills out a willingness to pay zakat form provided by the Cirebon City BAZNAS. After the *muzakki* fills out the form to pay zakat and submits an amount of money that will be donated to the implementation of the general field and collection. Muzakki will receive proof of ZIS payment or proof of zakat deposit. The daily implementation of the general field and collection will submit ZIS payment receipts from *muzakki* to the daily executor of the general field of finance. If the muzakki determines which mustahik must receive zakat distributions via amil, all zakat assets received are recognized as zakat funds. If amil receives ujah in exchange for these services, it is considered an addition to amil funds. Based on the results of an interview with Mr. R.M Solihan S., S.E as the Head of Accounting & HR in implementing PSAK 109, regarding the acknowledgment of:

"That the Cirebon City BAZNAS recognizes zakat receipts when cash is received either directly or via bank transfer. Zakat received as amil funds is recognized as the amil portion with a percentage of 12.5% "

BAZNAS Cirebon City measures zakat, infaq/alms according to existing standards, namely the use of market prices in determining the value for non-cash assets, the measurement carried out by BAZNAS Cirebon City is by PSAK 109 which has explained that regarding the determination of the fair value of non-cash received assets using market prices; if market prices are not available, the relevant SAK may use other methods of determining fair value. While the results of the interview with Mr. R.M Solihan S., S.E related to measurement are as follows:

"Measurement of non-cash zakat is the provision of groceries deposited from banks, for example in the form of rice, so we estimate the rice according to market prices, for example, there is rice and oil, which we estimate the market price is Rp. 200,000, we usually consult with the industry and trade department first, for zakat fitrah, how much rice is to be paid, because most people who give zakat are in the form of money, not rice."

Disclosure

BAZNAS City of Cirebon has provided detailed information regarding all activities carried out by BAZNAS, especially regarding its financial reports as well, then if there is non-halal receipts it is recognized as non-halal funds then BAZNAS reveals this is not as distribution, according to the results of the interview as follows:

"Non-halal funds are recorded not as distribution because they are used for 3 J, namely roads, bridges, latrines, so BAZNAS mentions them as entrusted distributions originating from conventional bank account interest"

Furthermore, if the *muzakki* wants to determine who the funds he is giving are for then it includes bonded infaq/alms, according to the following interview results:

"If a muzakki comes to BAZNAS then he gives the funds by determining who the funds are for, for example, if the muzakki wants the funds he gave to BAZNAS to be distributed to the house renovation program, BAZNAS will distribute the funds for home renovation needs and this it's called infaq/bonded alms"

Presentation

According to PSAK 109, amil separates zakat, infaq/alms, and amil funds in the balance sheet (statement of financial position). In this instance, BAZNAS Cirebon City has separated zakat, infaq/alms, and non-ZIS funds. BAZNAS Cirebon City recognizes amil through the distribution of non-ZIS funds listed in financial reports.

The Cirebon City National Amil Zakat Agency was formed based on a Decree from the Mayor, which still has to report all types of zakat fund management activities by PSAK 109 concerning zakat accounting.

Statement Of Financial Position (Balance Sheet)

Table. 1 Statement of Financial Position (Balance Sheet)

| | Notes | 2020 | 2019 |
|--|-------|--------------------|--------------------|
| Aset | | | |
| Current assets | | | |
| Cash and cash equivalents | 2d,3 | 138,768,719 | 84,880,666 |
| accounts receivable | 2e, 4 | 2,200,000 | 9,250,000 |
| Total current assets | | 140,968,719 | 94,130,666 |
| Non-current assets | | | |
| Fixed Assets-Net Value | 2f,5 | 234,932,302 | 281,129,271 |
| Total non-current assets | | 234,932,302 | 281,129,271 |
| Total assets | | 375,901,021 | 375,259,937 |
| Liabilities and balance of funds | | | |
| Liability | | | |
| Short-term liabilities | | | |
| Deposit non-halal funds | 2g, 6 | 305,029 | 71,322 |
| Total liabilities | | 305,029 | 71,322 |
| Fund balance | | | |
| Balance of zakat funds | | 879,660,444 | 505,022,847 |
| Infaq/alms fund balance | | 75,665,021 | 109,518,355 |
| Amil fund balance | | (579,729,473) | (239,352,587) |
| Total fund balance | | 375,595,992 | 375,188,615 |
| Total liabilities and balance of funds | | 375,901,021 | 375,259,937 |

(Source: Cirebon City National Amil Zakat Agency, 2020)

Report on Changes in Funds

Table. 2 Report on Changes in Funds

| | Notes | 2020 | 2019 |
|--------------------------------------|-------|----------------------|----------------------|
| ZAKAT FUNDS | | | |
| Receipt of zakat funds | 2h, 7 | | |
| Zakat mal | | 259,042,747 | 247,016,557 |
| Professional zakat | | 1,407,382,748 | 774,209,163 |
| Zakat fitrah | | 325,798,000 | 518,328,350 |
| Profit sharing on placement of funds | | 920,411 | 1,511,478 |
| The amount of receipt of zakat funds | | 1,993,143,906 | 1,541,065,548 |
| Distribution of zakat funds | 2i, 8 | | |
| Fakir | | (734,211,079) | (642,027,430) |
| Poor | | (394,434,393) | (5,400,000) |
| Amil | | (249,027,937) | (216,782,744) |
| Convert | | (820,000) | - |
| Riqab | | - | (24,980,000) |
| Gharim | | (3,323,000) | (296,702,200) |
| Fisabilillah | | (225,145,900) | (6,135,000) |
| Ibn sabil | | (11,544,000) | - |

Table. 2 Report on Changes in Funds

| | | | |
|--|-------|------------------------|------------------------|
| Amount of disbursement of funds | | (1,618,506,309) | (1,192,027,374) |
| Net surplus (deficit) of zakat funds | | 374,637,597 | 349,038,174 |
| Zakat fund balance at the beginning of the period | | 505,022,847 | 155,984,673 |
| Balance of zakat funds at the end of the period | | 879,660,444 | 505,022,847 |
| INFAQ/ALMS FUNDS | | | |
| Receipt of infaq/alms funds | 2j,9 | | |
| Infaq / alms bound | | 163,895,500 | 69,221,589 |
| Infaq / alms are not bound | | 371,456,833 | 326,326,335 |
| Total receipt of infaq/alms funds | | 535,352,333 | 395,547,924 |
| Distribution of infaq/alms funds | 2k,10 | | |
| Amil | | (252,942,567) | (79,043,138) |
| Infaq / alms bound | | (131,225,000) | (56,132,100) |
| Infaq / alms are not bound | | (185,038,100) | (214,661,400) |
| Total distribution of infaq/alms funds | | (569,205,667) | (349,836,638) |
| Net surplus (deficit) of infaq/alms funds | | (33,853,334) | 45,711,286 |
| Beginning balance | | 109,518,355 | 63,807,069 |
| Beginning balance adjustment | | - | - |
| Infaq/alms fund balance at the beginning of the period | | 109,518,355 | 63,807,069 |
| Infaq/alms fund balance at the end of the period | | 75,665,021 | 109,518,355 |
| AMIL FUNDS | | | |
| Receipt of amil funds | 11 | | |
| The amil portion of the zakat fund | | 249,027,937 | 216,782,744 |
| The amil portion of the infaq/alms fund | | 107,070,467 | 79,043,138 |
| Acceptance of amil from infaq/alms fisabilillah | | 145,872,100 | - |
| Amil revenue from APBD | | 700,000,000 | 400,000,000 |
| Amil acceptance from the Ministry of Religion's DIPA | | - | 25,000,000 |
| Profit sharing on the placement of amil funds | | 1,295,905 | 447,598 |
| Acceptance of amil from others | | 236,279,404 | 98,646,491 |
| The amount of receipt of amil funds | | 1,439,545,812 | 819,919,971 |
| Use of amil funds | 12 | | |
| Amil employee expenses | | (470,702,951) | (644,398,200) |
| The amilin burden of the zakat collection unit | | (88,878,706) | (53,584,045) |
| Publication and documentation expenses | | (112,835,500) | (44,381,800) |
| Planning and development expenses | | (66,189,200) | (16,508,000) |
| Business travel expense | | (35,660,000) | (32,566,000) |
| Asset maintenance expenses | | (12,241,100) | (6,637,000) |
| Professional fees | | (25,000,000) | (20,000,000) |

Table 2 Report on Changes in Funds

| | | | |
|--|--|------------------------|------------------------|
| Administrative and general expenses | | (118,164,772) | (121,349,201) |
| Depreciation expense | | (87,750,469) | (43,277,562) |
| Allowance for Allowance for Receivables | | (62,500,000) | - |
| Use of APBD funds | | (700,000,000) | (211,000,000) |
| Total use of amil funds | | (1,779,922,698) | (1,193,701,808) |
| Net surplus (deficit) of amil funds | | (340,376,886) | (373,781,837) |
| Beginning balance | | (239,352,587) | 134,429,250 |
| Beginning balance adjustment | | - | - |
| Amil fund balance at the beginning of the period | | (239,352,587) | 135,429,250 |
| Amil fund balance end of period | | (579,729,473) | (239,352,587) |

(Source: Cirebon City National Amil Zakat Agency, 2020)

Statement of Cash Flows

Table 3. Statement of Cash Flows

| | 2020 | 2019 |
|--|-----------------|-----------------|
| CASH FLOWS FROM OPERATING ACTIVITIES | | |
| Reception: | | |
| Receipt of zakat funds | 1,993,143,906 | 1,541,065,548 |
| Receipt of infaq/alms funds | 535,352,333 | 395,547,924 |
| Receipt of APBD amil funds | 700,000,000 | 400,000,000 |
| Amil acceptance from the Ministry of Religion's DIPA | - | 25,000,000 |
| Other amil fund receipts | 237,575,309 | 99,094,089 |
| Receipt of non-halal funds | 233,707 | 71,322 |
| Expenditure: | | |
| Distribution of zakat funds | (1,369,478,372) | (1,125,244,630) |

(Source: Cirebon City National Amil Zakat Agency, 2020)

Table 3. Statement of Cash Flows

| | 2020 | 2019 |
|---|---------------------|----------------------|
| Distribution of infaq/alms funds | (316,263,100) | (270,793,500) |
| Use of amil funds | (1,685,122,229) | (964,644,245) |
| Net cash from (for) operating activities | 95,441,553 | 100,096,508 |
| CASH FLOWS FROM INVESTING ACTIVITIES | | |
| Expenditure: | | |
| Acquisition of fixed assets | (41,553,500) | (212,369,000) |
| Net cash from (for) investing activities | (41,553,500) | (212,369,000) |
| Increase (decrease) in cash and cash equivalents | 53,888,053 | (112,272,492) |
| Balance of cash and cash equivalents at the beginning of the period | 84,880,666 | 197,153,158 |
| Balance of cash and cash equivalents at the end of the period | 138,768,719 | 84,880,666 |

(Source: Cirebon City National Amil Zakat Agency, 2020)

Table 4. Notes to Financial Statements

| CASH AND CASH EQUIVALENTS | | |
|----------------------------------|--------------------|-------------------|
| | 2020 | 2019 |
| Petty cash | | |
| Zakat cash | 751,052 | 262,900 |
| Cash infaq alms | 366,448 | 191,800 |
| Amil cash | 98,100 | 60,700 |
| | 1,215,600 | 515,400 |
| Bank | | |
| Zakat bank | | |
| Bank jabar banten | 8,467,389 | 16,999,852 |
| Indonesian sharia bank | 8,862,350 | 2,177,461 |
| Indonesian sharia bank | 31,394,411 | 4,817,064 |
| Bank Jabar Banten Sharia | 6,272,024 | 28,232,912 |
| Islamic state savings bank | 4,242,747 | 500,000 |
| Bank CIMB Niaga sharia | 16,294,555 | - |
| | 75,533,476 | 52,727,288 |
| Alms infaq bank | | |
| Indonesian muamalat bank | 1,433,417 | 1,013,417 |
| Indonesian sharia bank | 13,843,218 | 1,511,171 |
| Indonesian sharia bank | 14,420,945 | 4,774,946 |
| Bank Jabar Banten Sharia | 9,794,490 | 6,466,073 |
| Islamic state savings bank | 5,990,000 | 500,000 |
| Bank CIMB Niaga sharia | 10,998,045 | - |
| | 56,480,116 | 14,265,607 |
| amil bank | | |
| Bank jabar banten | 1,307,739 | 11,293,409 |
| Indonesian sharia bank | 280,002 | 1,152,388 |
| Bank Jabar Banten Sharia | 1,415,728 | 4,517,942 |
| Indonesian sharia bank | 629,746 | 408,632 |
| Bank CIMB Niaga sharia | 1,906,312 | - |
| | 5,539,527 | 17,372,371 |
| Number of banks | 137,553,119 | 84,365,266 |

(Source: Cirebon City National Amil Zakat Agency, 2020)

Table 4. Notes to Financial Statements

| CASH AND CASH EQUIVALENTS | | |
|--|--------------------|-------------------|
| Total cash and cash equivalents | 138,768,719 | 84,880,666 |
| RECEIVABLES | | |
| | 2020 | 2019 |
| Accounts receivable qardhul hasan amil | 2,200,000 | 9,250,000 |
| Zmart distributor receivables | 62,500,000 | - |
| Allowance for impairment losses on receivables | (62,500,000) | - |
| | 2,200,000 | 9,250,000 |

(Source: Cirebon City National Amil Zakat Agency, 2020)

Report on Changes in Managed Assets

The report on changes in assets under management is a report that describes changes in fund balances over a given time period in terms of the quantity and value of assets under management, both current and non-current assets. Whereas there has been no report on changes in assets under management in Cirebon City BAZNAS because Cirebon City BAZNAS does not manage any assets (Solihan, 2022).

Cash Flow Statement

Table 3. Statement of Cash Flows

| | 2020 | 2019 |
|---|---------------------|----------------------|
| CASH FLOWS FROM OPERATING ACTIVITIES | | |
| Reception: | | |
| Receipt of zakat funds | 1,993,143,906 | 1,541,065,548 |
| Receipt of infaq/alms funds | 535,352,333 | 395,547,924 |
| Receipt of APBD amil funds | 700,000,000 | 400,000,000 |
| Amil acceptance from the Ministry of Religion's DIPA | - | 25,000,000 |
| Other amil fund receipts | 237,575,309 | 99,094,089 |
| Receipt of non-halal funds | 233,707 | 71,322 |
| Expenditure: | | |
| Distribution of zakat funds | (1,369,478,372) | (1,125,244,630) |
| Distribution of infaq/alms funds | (316,263,100) | (270,793,500) |
| Use of amil funds | (1,685,122,229) | (964,644,245) |
| Net cash from (for) operating activities | 95,441,553 | 100,096,508 |
| CASH FLOWS FROM INVESTING ACTIVITIES | | |
| Expenditure: | | |
| Acquisition of fixed assets | (41,553,500) | (212,369,000) |
| Net cash from (for) investing activities | (41,553,500) | (212,369,000) |
| Increase (decrease) in cash and cash equivalents | 53,888,053 | (112,272,492) |
| Balance of cash and cash equivalents at the beginning of the period | 84,880,666 | 197,153,158 |
| Balance of cash and cash equivalents at the end of the period | 138,768,719 | 84,880,666 |

Table 4. Notes to Financial Statements

| CASH AND CASH EQUIVALENTS | | |
|----------------------------------|-------------------|-------------------|
| | 2020 | 2019 |
| Petty cash | | |
| Zakat cash | 751,052 | 262,900 |
| Cash infaq alms | 366,448 | 191,800 |
| Amil cash | 98,100 | 60,700 |
| | 1,215,600 | 515,400 |
| Bank | | |
| Zakat bank | | |
| Bank jabar banten | 8,467,389 | 16,999,852 |
| Indonesian sharia bank | 8,862,350 | 2,177,461 |
| Indonesian sharia bank | 31,394,411 | 4,817,064 |
| Bank Jabar Banten Sharia | 6,272,024 | 28,232,912 |
| Islamic state savings bank | 4,242,747 | 500,000 |
| Bank CIMB Niaga sharia | 16,294,555 | - |
| | 75,533,476 | 52,727,288 |
| Alms infaq bank | | |
| Indonesian muamalat bank | 1,433,417 | 1,013,417 |
| Indonesian sharia bank | 13,843,218 | 1,511,171 |
| Indonesian sharia bank | 14,420,945 | 4,774,946 |
| Bank Jabar Banten Sharia | 9,794,490 | 6,466,073 |
| Islamic state savings bank | 5,990,000 | 500,000 |
| Bank CIMB Niaga sharia | 10,998,045 | - |

Table 4. Notes to Financial Statements

| | | |
|--|--------------------|-------------------|
| | 56,480,116 | 14,265,607 |
| amil bank | | |
| Bank jabar banten | 1,307,739 | 11,293,409 |
| Indonesian sharia bank | 280,002 | 1,152,388 |
| Bank Jabar Banten Sharia | 1,415,728 | 4,517,942 |
| Indonesian sharia bank | 629,746 | 408,632 |
| Bank CIMB Niaga sharia | 1,906,312 | - |
| | 5,539,527 | 17,372,371 |
| Number of banks | 137,553,119 | 84,365,266 |
| | | |
| Total cash and cash equivalents | 138,768,719 | 84,880,666 |
| RECEIVABLE | | |
| | | |
| | 2020 | 2019 |
| Accounts receivable qardhul hasan amil | 2,200,000 | 9,250,000 |
| Zmart distributor receivables | 62,500,000 | - |
| Allowance for impairment losses on receivables | (62,500,000) | - |
| | 2,200,000 | 9,250,000 |

(Source: Cirebon City National Amil Zakat Agency, 2020)

Based on the results of the analysis of researchers through interviews and observations. That the Cirebon City BAZNAS has implemented PSAK 109 since 2017. The informant (solihan) said that with PSAK 109 it would be easier, effective, efficient and accountable. Before using PSAK 109 BAZNAS Cirebon City only used ledgers and manual recording, he also said that the enactment of PSAK 109 was to support existence in the eyes of the government and muzakki. Maintain financial accountability and also to achieve the vision and mission of the Cirebon City BAZNAS. If PSAK 109 is not applied, the report is not recognized or does not comply with standards and does not follow orders. In PSAK 109 it is recorded regarding zakat funds, infaq/alms funds, amil funds and non-halal funds. In PSAK 109 there are recognition, measurement, disclosure and presentation. For acknowledgment, namely that the Cirebon City BAZNAS recognizes receipt of ZIS funds when cash or other assets are received. Then it is recognized as an additional fund in the amount received if BAZNAS City of Cirebon receives funds in cash. If in non-cash form, it is determined based on fair value.

Furthermore, if the muzakki determines which mustahik must receive zakat distribution through amil, the zakat funds received are entirely recognized as zakat funds, and the amil receives ujah in accordance with PSAK 109 as an addition to amil funds of 12.5%. Furthermore, namely ZIS measurement using market prices in determining the value for non-cash assets, if market prices are not available then using other methods of determining fair value in accordance with the relevant SAK, then regarding disclosure namely BAZNAS Cirebon City provides all financial information by precisely describing economic events that affect the financial position, as well as providing information regarding fund distribution activities carried out in accordance with the relevant SAK. Furthermore, BAZNAS Kota Cirebon separates ZIS and non-ZIS funds in the balance sheet (statement of financial position), and amil is recognized through the distribution of non-ZIS funds listed in the financial statements. Zakat accounting, according to PSAK 109, includes statements of financial position, reports on fund changes, reports on assets under management, reports on cash flows, and finally notes on financial statements.

CONCLUSION

Based on the results of the research described above, it can be concluded that from the aspect of transparency such as open accountability, accessibility, and publication of financial reports, there is information disclosure and responsibility where the National Amil Zakat Agency has provided detailed and open accountability reports to the public regarding financial reports by Operational Standards and also in line with laws-Applicable regulations, every semester attach financial reports to the Mayor of Cirebon, to the center and province via hard copy, and also the financial reports have been audited by KAP (Public Accounting Office) A.R Utomo, there is also accessibility where BAZNAS Cirebon City publishes every activity - activities carried out through electronic media, online and print media, provide convenience for muzakki who wish to pay their zakat using a zakat pick-up system and also provide convenience through transfers. Furthermore, regarding the aspect of publication of the financial reports of the Amil Zakat Board of the City of Cirebon, it carries out detailed publications.

Then from the aspect of accountability that the Cirebon City BAZNAS complies with the implementation standard procedures, there are sanctions set for errors or omissions in the implementation of activities and there are measurable outputs and outcomes.

BAZNAS Cirebon City has implemented PSAK 109 since 2017, records directly when receiving ZIS funds accompanied by proof of zakat deposit, and also use the SIMBA application. However, the report on assets under management has not been presented.

BIBLIOGRAPHY

- Abidin, H., & Rukmini, M. (2011). *Akuntabilitas dan Transparansi LSM: Problem dan Ikhtiar*.
- Amalia, N., & Widiastuti, T. (2020). Pengaruh Akuntabilitas, Transparansi, dan Kualitas Pelayanan terhadap Minat Muzaki Membayar Zakat. *Jurnal Ekonomi Syariah Teori Dan Terapan*, 6(9), 1756–1769. <https://doi.org/10.20473/vol6iss20199pp1756-1769>
- Fadilah, S. (2012). Pengaruh Implementasi Pengendalian Intern dan “Total Quality Management” terhadap Kinerja Organisasi. *MIMBAR, Jurnal Sosial Dan Pembangunan*, 28(1), 19–30. <https://doi.org/10.29313/mimbar.v28i1.335>
- Ghofur, R. A., Studi, P., Syariah, A., Ekonomi, F., Islam, B., Islam, U., Raden, N., & Lampung, I. (2021). Analisis Akuntabilitas dan Transparansi pada Organisasi Pengelola Zakat dalam Memaksimalkan Potensi Zakat. *Jurnal Ilmiah Ekonomi Islam*, 7(3), 1867–1870. <http://jurnal.stie-aas.ac.id/index.php/jiedoi:http://dx.doi.org/10.29040/jiei.v7i3.2137>
- Hasan. (2011). *Manajemen Zakat*. Idea press.
- Hisamuddin, N. (2018). Transparansi Dan Pelaporan Keuangan Lembaga Zakat. *ZISWAF: Jurnal Zakat Dan Wakaf*, 4(2), 327–346. <https://doi.org/10.21043/ziswaf.v4i2.3049>
- Iek, M. (2014). Kajian Tingkat Partisipasi, Transparansi dan Akuntabilitas Pengelolaan Dana Otonomi Khusus Papua Berdasarkan Tipologi Wilayah. *Jurnal Kajian Ekonomi Dan Study Pembangunan*, 1(1), 46–58. <https://doi.org/http://dx.doi.org/10.56076/jkexp.v1i1.2034>
- Juli, S. N., Tahir, M. M., & Hamrun. (2016). Transparansi Tata Kelola Keuangan Di Badan Amil Zakat Nasional (Baznas) Kabupaten Enrekang. *Publik Jurna Ilmu Administrasi*, 5(2), 146–155. <https://journal.umgo.ac.id/index.php/Publik/article/view/160https://journal.umgo.ac>

- .id/index.php/Publik/article/download/160/104
- Kumalasari, D., & Riharjo, I. B. (2016). Transparansi Dan Akuntabilitas Pemerintah Desa Dalam Pengelolaan Alokasi Dana Desa. *Jurnal Ilmu Dan Riset Akuntansi*, 5(11), 1–15. <http://jurnalmahasiswa.stiesia.ac.id/index.php/jira/article/view/2467/2470>
- Ningsih, W., Fefri, I., Arza, V., Fitria, S., Jurusan, A., Fakultas, A., Universitas, E., Padang, N., & Fakultas, J. A. (2020). Analisis Akuntabilitas Pengelolaan Alokasi Dana Desa (Studi Kasus Pada Empat Desa Dalam Empat Kecamatan di Kota Sawahlunto Provinsi Sumatera Barat). *Jurnal Eksplorasi Akuntansi*, 2(4), 3517–3532. <https://doi.org/https://doi.org/10.24036/jea.v2i4.300>
- Novitasari, A. D. (2019). Akuntabilitas Penyelenggaraan Pemerintahan Desa Dalam Penerapan Anggaran Dana Desa. *Jurnal Ilmiah Ilmu Pemerintahan*, 9(1), 121–130. <https://ejournal3.undip.ac.id/index.php/jpgs/article/view/26345/23290>
- Nur Aini, & Mundir, A. (2020). Pengelolaan Zakat, Infaq dan Sedekah dalam Upaya Meningkatkan Pendapatan Ekonomi Pelaku UMKM di BAZNAS Kota Pasuruan. *Malia (Terakreditasi)*, 12(1), 95–108. <https://doi.org/10.35891/ml.v12i1.2367>
- Putri, R. G. S. (2017). *Analisis implementasi prinsip transparansi dan akuntabilitas keuangan pengelolaan zakat pada Badan Amil Zakat Kota Blitar*. Universitas Islam Negeri Maulana Malik Ibrahim.
- 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>
- Sobandi, B. (2006). *Desentralisasi dan Tuntutan Penataan Kelembagaan Daerah*. Alfabeta.
- Sugiyono. (2016). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. PT Alfabet.
- Tundunaung, L., & Lumolos, Johny., & Mantri, M. (2018). Transparansi Pengelolaan Dana Desa Di Desa Tabang Kecamatan Rainis Kabupaten Kepulauan Talaud. *Eksekutif Jurnal Jurusan Ilmu Pemerintahan*, 1(1), 1–11.
- Zaharullah. (2019). Optimalisasi Pengelolaan Zakat Sebagai Sarana Peningkatan Kesejahteraan Ekonomi Umat. *SYARI'AH: Journal of Islamic Law*, 1(2), 78–97.