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## Peran Akuntansi Zakat : Pendekatan Normatif Dan Kontekstual Untuk Studi Kasus Di Indonesia

*THE ROLE OF ZAKAT ACCOUNTING: NORMATIVE AND CONTEXTUAL APPROACH TO CASE STUDY IN INDONESIA*

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### ABSTRAK

Tujuan studi ini adalah ingin mengetahui lebih jauh tentang peran akuntansi zakat menurut PSAK No. 109 dan implementasinya pada Organisasi Pengelola Zakat pada daerah-daerah di Indonesia selama kurun waktu 2015 – 2020. Metode penelitian ini dengan pendekatan penelitian kualitatif dengan desain studi kasus, yaitu mereview dari berbagai studi ilmiah tentang perkembangan akuntansi zakat berdasarkan PSAK No. 109 di Indonesia. Hasil yang diperoleh adalah beberapa Organisasi Pengelola Zakat masih belum sepenuhnya menerapkan PSAK No. 109, hal ini dikarenakan masih belum pahami tentang standar tersebut dan keterbatasan SDM yang ada. Rekomendasi yang diberikan adalah pengelola mengikuti pelatihan tentang PSAK No. 109 dan menambah jumlah pengurus.

**Kata kunci :** Zakat, Laporan Keuangan, Akuntansi Zakat

### ABSTRACT

*The aim of this study is to find out about the role of zakat accounting according to PSAK No. 109 and its implementation in Zakat Management Organizations of regions in Indonesia during the period 2015 - 2020. This research method used a qualitative research approach with case study design, which is a review of various scientific studies on the development of zakat accounting based on PSAK No. 109 in Indonesia. The result obtained is that some Zakat Management Organizations still do not fully implement PSAK No. 109. This is because less understand about the standard and the limitations of existing human resources. The recommendation given is that the manager participates in training on PSAK No. 109 and increases the number of administrators.*

**Keywords:** Zakat, financial reporting, zakat accounting

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## INTRODUCTION

Zakat is one of the main obligations of a Muslim. Zakat is a gift to the poor and needy (mustahiq) from the rich (muzakki) to improve the welfare of life (Al-Qaradhawi, 2000). It is the duty of a Muslim who must keep His commandments and stay away from His prohibitions. One of His commandments is to fulfill zakat in accordance with the Qur'an Surah At-Taubah verse 60 which reads "Verily zakat is only for the poor, the poor, amil zakat, who are softened (converts), to (give) the servant, to (free) the one who is in debt, for the way of Allah, and for the one who is on the way, as an obligation from Allah. God is all-knowing, wise."

Al-Qaradawi (1994) explains based on his philosophy and opinion derived from *Al Amwal* by Abu "Ubaid i.e. "All Muslims unanimously agree that asset trading can be distinguished, and no other opinion is attributed to any of the knowledgeable". Then, still according to Al-Qaradawi who quoted Abd al Qari's opinion that "The greatest treasure is time. When the time had come, Umar ibn Khatab calculated the assets of trade, and took zakat out of it." Obaidullah (2015) explained about zakat according to the law in Indonesia, namely Zakat Act 2011 is a comprehensive law that treats zakat as a voluntary payment by zakat payers. Paragraph 21 of the law stipulates that zakat payers can do their own calculation of zakat obligations or help the national zakat agency (BAZNAS) to calculate their

zakat obligations. Paragraph 22 stipulates that zakat paid can be deducted from taxable income.

Because of the importance of zakat and its reporting for all parties, zakat is considered as one of the instruments of Islam, namely to distribute the welfare of certain groups (muzakki) to the groups mentioned in the Qur'an (mustahik) and distributed based on certain procedures and considerations of jurisprudence (Kasri and Yuniar, 2020). Therefore, a clear procedure or instruction is needed about the implementation and reporting of zakat. BAZNAS is one of the bodies that the government trusts as a place for the collection and distribution of zakat. In its management must carry out reporting in accordance with applicable regulations.

The zakat reporting must be in accordance with laws, rules and regulations, standards issued by accounting standards for zakat calculations. As the case in Bahrain—based on the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), financial accounting standard 9 (FAS) and financial reporting standard (FRS) which specifically calculates and reports zakat for Islamic Financial Institutions (Obaidullah, 2015). According to Obaidullah who explained about zakat accounting according to Financial Accounting Standard 9 by AAOIFI there are three main things, namely 1) determining the basis of zakat; 2) measure all items included in the basis of zakat, and 3) disclose the amount of zakat in the

financial reporting of Islamic banks. There are two methods of measuring zakat according to this standard, namely the method of net assets (net current assets) and those that are net invested (net owner's equity). In the first method, mention that all cash, receivables net of doubtful debt, assets acquired for trading and net financing assets (excluding earned income) to be assets. Fixed assets and long-term investment are excluded. Then the amount that can be increased is all assets minus fixed assets, intangibles, current liabilities, and long-term investments. While second method, the invested funds include paid-up capital, reserves, general provisions (investment risks), retained earnings, net income and long-term liabilities. Thus, the zakatable amount is total funds minus the fixed assets, investment not acquired for trading and any losses. Because the both methods have the same result, FAS paragraph 5 recommends to use the cash equivalent value serve as the basis of valuing zakatable assets. Both the method should lead to same outcome (Obaidullah, 2015).

In Indonesia, zakat is contained in PSAK No. 109 on financial reporting of zakat accounting. Based on the compliance of PSAK No. 109, transparency and accountability is expected to be realized for BAZNAS. Therefore, the bookkeeping and financial reporting system must be good, correct, creating uniformity and comparability in financial reporting after the efforts of Zakat Management Organization (ZMO) to

be ready for audited by public accountants. Then the activities of bookkeeping and preparation of ZMO financial statements refer to a guideline or standard that is zakat accounting standards and infaq / alms. PSAK No. 109 is used as a guideline for ZMO in the recognition, measurement, presentation, and disclosure of zakat and infak/alms transactions (Rahman, 2015).

The number of ZMO or BAZNAS in Indonesia that requires the application of zakat accounting in accordance with PSAK No. 109, researchers want to find out more about how the role of Zakat Accounting in Indonesia based on PSAK No. 109 from case studies in Indonesia.

## **RESEARCH METHODS**

### **Type of research**

This study used a qualitative approach and described about the application of zakat accounting based on PSAK 109 researchers using case study design.

### **Time and Place of Research**

As previously explained that this study uses case study design. This case study comes from a study or the results of literature review research. Then researchers make studies and comparisons. The research site is in Indonesia, and the research time from 2015 to 2020.

### **Target/Research Subject**

The target / subject of this study is several literature studies in Indonesia. Researchers will explore and describe, then summarize it to

find the mechanism or way of application of PSAK No. 109 on ZIS Accounting, and then make conclusions.

## RESULTS OF RESEARCH AND DISCUSSION

### Research Results

As quoted from Rahman (2015) who mentioned about the Statement of Financial Accounting Standards (PSAK) No. 109, zakat is the price that must be issued by muzakki in accordance with sharia provisions to be given to those who are entitled to receive it (mustahik). Zakat is a property that must be issued by a Muslim or business entity that is given to those who are entitled to receive it in accordance with Islamic sharia (Law No. 23 of 2011). While PSAK No. 109 on Infak / alms is a property that is given voluntarily by the owner, both for which it is limited (specified) and unrestricted. The nature of zakat is mandatory for a person or legal entity (entity) who is Muslim who has accumulated to meet nisab and haul. While the nature of infak and almsgiving is sunnah. So, his production is more voluntary which is a form of piety and love of a servant towards the blessings of Allah SWT that have been given to him.

Zakat and infak /alms accounting (Rahman, 2015) is an accounting process for zakat and infak / alms transactions based on Islamic sharia principles that can produce financial information in the form of financial statements that can be used for the decision making of interested parties such as muzakki and muzakki candidates, government,

society / ummah, mustahik and others. The purpose of ZIS accounting according to PSAK 109 is to regulate the recognition, measurement, presentation and disclosure of zakat and infak /alms transactions.

Based on PSAK No. 109 mentioned above, researchers began to summarize the results of research on the application of zakat accounting in Indonesia. The results can be seen in table d below.

**Table 1.** Identification of the Results of Zakat Accounting Application

No	Location	Implementation PSAK No. 109	
		Already	Not yet
1	Sulawesi Utara		√
2	Majene, Sulawesi Barat		√
3	Jawa Timur		√
4	Yogyakarta		√
5	Kota Kotamubagu, Manado		√
6	Bondowoso Jawa Timur		√
7	Bandung Jawa Barat	√	
8	Aceh	√	

Most BAZNAS have not implemented PSAK No. 109, and there are unhealthy practices. As in East Java, the procedure of making financial statements is only cash flow statements only and has not referred to PSAK No. 109, there are unhealthy practices in carrying out duties and functions, namely the absence of a

sequence number of proof form of receipt of funds so as to cause potential manipulation, and internal control in BAZ East Java has not been maximized because there is no special supervision carried out by BAZ east Java administrators to daily implementers (Bashori, 2015).

In North Sulawesi, BAZNAS has not implemented the preparation of financial statements in accordance with the format of zakat, infak / alms financial accounting statements as in PSAK No. 109, so that the existing report is only in the form of zakat receipt and distribution reports. Then, all cash funds that enter to BAZNAS Sulut have not been separated based on zakat funds, infak / alms funds, amil funds, and non-halal funds (non-halal funds come from bank interest and current accounts) (Shahnaz, 2015).

In Majene West Sulawesi, it has not fully implemented PSAK No. 109 there are indicators that are not appropriate, namely a) amil present zakat funds, infak / alms funds, and amil funds separately in financial statements, and b) only use simple financial statements (receipts and expenditures) have not used statements in accordance with PSAK 109 (Hadijah, 2019).

In Yogyakarta, LAZISMU only presents a summary of the program which records zakat and infak funds and the percentage of funds distributed for each asnaf as opposed to the implementation of PSAK No. 109, where it records financial statements consisting of statements of financial position, statements of

changes in funds, statements of changes in assets according to management, cash flow statements and financial statement records (Hanjani et al, 2019).

In Pamekasan Madura, Amil Zakat Institution has compiled a report on accountability of amil zakat parties in the form of financial statements, accounting records of institutions regarding incoming funds and exit funds, conversion of non-homeless funds at market prices including halal and non-halal funds and has followed the Law of the Republic of Indonesia Number 23 of 2011 on Zakat Management although there are some things that are still not well understood (Handayani, 2019).

In Kotamubagu Manado, some indicators of zakat accounting PSAK 109 have also not been fully implemented. Such as the recognition and measurement of zakat accounting has not separated the distribution and zakat and infaq / alms funds, the presentation and financial reporting of BAZNAS Kotamobagu has not implemented based on zakat accounting financial statements and only in the form of reports of changes in funds per month, reports of receipt and distribution of zakat funds at the end of the year, and on disclosure only reveals a portion of 12.5% amil for operations while for the policy of disbursement of zakat funds and infaq / alms funds not the percentage of division (Rahmadani et al. 2018).

In Bondowoso East Java, also has not been implemented PSAK No. 109 fully, the report made only balance

sheet and fund change report (Mayangsari and Puspitasari, 2018).

In Aceh, North Sumatra, the implementation of PSAK No. 109 has also not been fully implemented. There are 4 financial statements that have been applied, that is statements of financial position, statements of changes in funds, cash flow statements, and records on financial statements that have been presented in accordance with PSAK format No. 109. But, there are any accounts that are not appropriate, that is the balance portion of Baitul Mal Aceh funds does not include amil funds in the balance portion of funds, because

these amil funds are not taken from zakat funds. Then, the report of the change of funds presented by Baitul Mal Aceh which contains zakat fund accounts, infaq / alms funds and other funds, Baitul Mal Aceh does not present amil funds in the fund change report, because until now Baitul Mal Aceh does not have assets managed (Murniati, 2020).

Some areas also have appropriately implemented PSAK No. 109, namely in Bandung in West Java, Aceh, and in Majene Sulawarsi Barat. Zakat accounting analysis based on PSAK No. 109 can be seen in the table below.

**Table 2.** Zakat Accounting Analysis based on PSAK No. 109

No	Indicators	Information
<b>A Financial Statements</b>		
1	Financial Position Statement	The financial position statement presents the position of assets, liabilities and balances of funds as of the date of the report. The capital portion is replaced by the balance of funds. The balance of funds reflects managed assets (both current and non-current). The financial statement format presents two columns (two years). This presentation makes it easy for readers of financial statements to see how much the financial position of the previous year is up and running. Financial statements detail the balance of funds consisting of zakat, infak / alms, and amil fund balances. Accrued expenses are included in current obligations. Employment benefit obligations are included in long-term obligations.
2	Presentation of Fund Balance	The balance of funds consists of the difference in assets and liabilities. The balance of funds consists of zakat funds, infak / alms funds, and amil funds. The classification of the balance of funds is done in accordance with the source of receipt of funds to the Zakat Management Organization. In this report presented the balance of funds from zakat funds, infak / alms, and amil funds.

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3	Fund Change Report	A Fund Change Report is a report describing an organization's performance that includes the receipt and use of funds over a given period.
4	Cash Flow Statement	Cash flow statements consist of operating, investment and funding activities in a given period arranged by direct methods.
<b>B Notes on Financial Statements</b>		
1	Recognition	<ul style="list-style-type: none"> <li>- Zakat receipts are recognized at the time cash or non-cash assets are received.</li> <li>- If there is a decrease in the value of non-cash zakat assets, then the amount of losses incurred is treated as a reduction in the amount of amil fund depending on the cause of the loss.</li> <li>- The decrease in the value of zakat assets is recognized as a) the reduction of zakat funds, if not caused by the negligence of amil, b) losses and reductions in amil funds, if caused by the negligence of amyl infak and alms</li> <li>- Infak / alms received is recognized as an increase in the amount received, if in cash and fair value if in non-cash form.</li> <li>- Non-cash assets received are determined based on market value, if they are not available then use fair value.</li> </ul>
2	Measurement	<ul style="list-style-type: none"> <li>- Zakat distributed to mustahik, including amil, is recognized as a reduction in zakat funds by a) the amount submitted, if in the form of, b) the recorded amount, if in the form of non-cash assets</li> <li>- The portion of zakat funds distributed to amil is recognized as an increase in amil funds.</li> <li>- Zakat funds distributed in the form of asset acquisition are still recognized as: a) the distribution of zakat entirely if the fixed asset is handed over to be managed to other parties that are not controlled by amil, b) the distribution of zakat gradually if the fixed asset is still under the control of amil or other parties controlled by amil. Distribution is gradually measured by depreciation of fixed assets in accordance with its utilization.</li> </ul>
C	Presentation	<ul style="list-style-type: none"> <li>- The financial position statement presents zakat funds, infak funds, and amil funds separately.</li> <li>- The use of zakat / infak funds in the form of managed</li> </ul>

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D Disclosure	<p>assets. Disclosed the percentage amount of all zakat funds and their reasons.</p> <ul style="list-style-type: none"> <li>- Zakat distribution policy, such as determining the priority scale of zakat distribution and mustahik non-amyl</li> <li>- Zakat distribution policy for amil and mustahik non-amil, such as percentage of division, reason, and consistency of policy</li> <li>- Method of determining fair value used for zakat receipt in the form of non-cash assets</li> <li>- Details of the amount of zakat funds distribution for each mustahik (infak and alms) method of determining fair value used for the receipt of infak / alms in the form of non-cash assets</li> <li>- Infak/alms distribution policy, such as determining the priority scale of infak/alms distribution and acceptance of infak/alms</li> </ul>
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Based on the above description, it can be known that the Zakat Management Organization in Indonesia within five years has not fully carried out financial reporting in accordance with PSAK No. 109. The ZMO is in the process of making some adjustments even though it is not yet fully appropriate. There are several obstacles including 1) not understanding PSAK No. 109, 2) human resource limitations, and 3) unhealthy practices. Supervision from the central BAZNAS itself is still lacking, so the implementation of financial reporting is still not uniform and has not fully implemented in accordance with PSAK No. 109.

## CONCLUSIONS AND SUGGESTIONS

### Conclusion

Zakat is one of the obligations for the Muslim community, and the Zakat Management Organization is

an institution that is believed to be able to manage zakat and distribute zakat to people who are more entitled (mustahik) so that its welfare can be realized. In the management of zakat funds must be based on financial accounting standards such as those contained in PSAK No. 109 on zakat accounting. Based on literature studies from several regions there are 6 regions that have not fully implemented financial reporting based on PSAK No. 109, and there are 2 regions that have implemented in accordance with PSAK No. 109. This is due to management's lack of understanding of PSAK No. 109, limited human resources, and unhealthy practices. In addition, the lack of supervision and monitoring from the central BAZNAS to the Zakat Management Organization, so that there is financial reporting that is not uniform in accordance with PSAK No. 109.



## Recommendation

The advice that can be given in this study is that zakat management should conduct training for its employees to better understand financial accounting standards in accordance with PSAK No. 109, increase the number of employees, and conduct healthy practices. In addition, the central BAZNAS should conduct regular supervision and monitoring, so that financial reporting compiled by the Zakat Management Organization can be accounted for because it has uniformity of the financial statement format, so that anyone can read and assess the performance of the Zakat Management Organization.

## Implications and Limitations

The implication of the study is can find out how the application of zakat accounting in areas in Indonesia so far based on existing case studies. We can also find out the role of BAZNAS or Zakat Management Organization about the reporting of zakat accounting. The existence of ZMO that has not fully met PSAK No. 109, it can be known that supervision and monitoring has not been expressly implemented by the central BASNAS so that there cannot be a thorough assessment of ZMO's performance because the financial reporting format is not uniform.

The limitation of this study is that there is still a lack application of zakat accounting published in accredited scientific journals. So that the review of the application of zakat accounting is also less in-depth. The discussion of the application of zakat

accounting only dwells on formats that have not been in accordance with the standard format, and the accounting records also have not provided the expected information.

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