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### Analysis of Financial Audit and Shariah Audit at the National Amil Zakat Agency (BAZNAS) Madiun City

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#### ABSTRACT

The existence of groups or institutions engaged in the collection and distribution of zakat, infaq and alms funds has recently increased in number. Most of them are still not officially registered at the Ministry of Religion. As a form of accountability to mustahik, it is mandatory to carry out a financial audit and of course also a sharia audit. The Baznas of Madiun City as one of the amil zakat bodies established by law is also inseparable from these obligations, which have been financially audited by a public accounting firm and also a sharia audit by the Inspectorate General of the Ministry of Religion of the Republic of Indonesia. The purpose of this study was to analyze the problems in the findings of the sharia audit conducted by the Inspectorate General of the Ministry of Religion of the Republic of Indonesia with a financial audit conducted by the Public Accountant Office as a comparison at Baznas Madiun City. The research method uses a descriptive qualitative approach, collecting data by observation, documentation and interviews, in this case carried out with the leaders and implementers of the Madiun City Baznas. The results of this study are that there are several differences in the concept of assessment between the results of the sharia audit findings and the audit results from the Public Accounting Firm.

#### INTRODUCTION

The development of zakat in Indonesia has increased since the enactment of Law no. 38 of 1999. Based on the law, zakat can be managed, either by a zakat institution established by the government (BAZ), or a zakat institution formed by the community (LAZ). If previously zakat was managed by a periodic committee at the mosque/*musholla*, then distributed to relatives or closest people, now it has been managed in a modern way by the Amil Zakat Institution which was officially formed. This atmosphere has the impact of increasing the number of community groups that establish zakat institutions using different institutional labels.

Management of zakat optimally as a resource that is very potential and can help the welfare of social life. There are several points that are the main causes of problems in the distribution of zakat in Indonesia. First, the lack of religious education for Muslims in Indonesia, people generally still think that paying zakat, *infaq*, and alms is a virtue, not an obligation. The next obstacle lies in the institution or agency that manages the distribution of zakat. The large gap between the potential and the realization of zakat is a situation that must be faced by zakat institutions (Ridwana, 2021).

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Based on data released by the Ministry of Religion on Tuesday, November 23, 2021 (CNN Indonesia) that officially registered amil zakat institutions are 91 institutions, consisting of 32 LAZNAS, 20 Provincial LAZs and 39 Regency/City LAZs. With the increasing number of amil institutions, of course, it has the potential to explore zakat, *infaq*, alms and other religious social funds. As for the potential for zakat, which in 2021 has only collected 17 trillion, the collection is still not optimal. In 2022, it is targeted that the collection of zakat, *infaq*, alms and other religious social funds can reach 26 trillion (Kompas).

The number of zakat management institutions will certainly make the choice for *muzakki* to give or entrust their zakat, *infaq* and alms to the most trusted, so that later they can be given to parties who are truly entitled to receive it, namely according to the rules, those who are entitled to receive it are 8 *asnaf* or groups that have been determined. *Muzaki's* trust in zakat management institutions will of course be based on transparency and accountability in their management, namely the existence of reports, such as bulletins, brochures and of course financial reports. In addition, with the increasing number of zakat management institutions, the potential for fraud and fraud committed by amil from existing zakat institutions will also increase. Therefore, there is a need for a legitimate institution and the need for financial reports as a form of accountability for the institution.

The issue of trust and professionalism is an important prerequisite for zakat institutions today and in the future (Jahar, 2010). To increase public trust in LAZ, good organizational governance is needed, namely the creation of LAZ transparency and accountability.

The financial statements are a reflection of the financial management of an entity. Its preparation must be based on generally accepted principles so that it can be understood so that its information content can be used by interested parties. In Indonesia, the basis for its preparation uses PSAK 109 which consists of a Balance Sheet, Changes in Funds Report, Changes in Asset Management Report, Cash Flow Statement and Notes to Financial Statements. In order to maintain public trust, the published financial reports must be transparent and audited. Transparency aims to provide trust between interested parties in the institution. Transparency can be done by presenting fair financial statements that refer to the suitability of preparing financial statements based on generally accepted accounting principles.

The form of transparency of financial reports that can be accounted for most of course involve external parties. Audits on zakat management institutions are carried out by two parties, first, the financial statements are carried out by auditors from the Public Accounting Firm. Second, related to the management of amil zakat institutions, the audit is carried out by the Inspectorate General of the Ministry of Religion of the Republic of Indonesia, as stated in Government Regulation Number 14 of 2014 concerning the Implementation of Law Number 23 of 2011 concerning Zakat Management, article 75 which states that reports on the implementation of zakat management, *infaq*, alms and other religious social funds at BAZNAS and LAZ must be audited for sharia and finance. *Shari'a* audits are carried out by the ministry that carries out government affairs in the field of religion.

The National Amil Zakat Agency (BAZNAS) of Madiun City as a zakat management institution which was formed based on the mandate of the Law, has existed since 2016. BAZNAS of Madiun City has had its financial statements audited by the Public Accountant Office (KAP) for 3 consecutive years. - consecutively, namely the 2018 financial statements, 2019 and 2020, while 2021 is in the process of being submitted. In addition, the Madiun City BAZNAS has also been audited by the Inspectorate General of the Ministry of Religion of the Republic of Indonesia, and is currently the only BAZNAS in East Java that has been audited by the Inspector General of the Ministry of Religion of the Republic of Indonesia. Based on the explanation above, this study wants to know the comparison of the results of the financial audit conducted by KAP and the results of the sharia audit conducted by the Inspectorate General of the Ministry of Religion of the Republic of Indonesia for the fiscal year 2020.

## MATERIALS AND METHODS

In accounting, accountability is an effort or activity to produce correct disclosures. The first disclosure responsibility is for Allah. Accountability is also tied to a social role where Muhtasib (accountant) believes that sharia law has been implemented and the welfare of the people is the main goal of the company's activities and that goal has been achieved (Tapanjeh, 2009: 257).

The concept of accountability is derived from the trilogy of accountability dimensions, namely God as the giver of the highest mandate and principle, humans, and nature. This trilogy shows that humans have a responsibility to other humans as much as their responsibility to nature or the environment. Accountability is needed by LAZ as a form of accountability to Zakat stakeholders.

Various parties related to LAZ such as *muzaki*, the community, the state demand that LAZ be more transparent and accountable in reporting the use of these funds. LAZ must be accountable to various parties, namely funders, beneficiaries, and the organization itself. Accountability to funders is an upward accountability, in the form of relationships between organizations and donors, government agencies that intentionally "give and specifically for special purposes" to LAZ. In this context, transparency becomes the control of *muzaki* or the community towards LAZ so that transparency is associated with access for the community to obtain as much information on the use of funds as possible. The public must know a number of things, including: organizational charters, and internal and external control mechanisms (Kholmi, 2012: 7).

Huda & Sawarjuwono, (2013) have identified accountability issues faced by zakat management organizations. Research results show overlapping empowerment programs between OPZs, inaccurate *muzaki* and *mustahik* data, limited OPZ partnerships, government policies that conflict with utilization programs, low-cost promotion models and limited professional amil staff. Accountability can be done by presenting an accountable and transparent zakat financial report. LAZ management must periodically issue financial reports. This report is strategic in order to increase accountability and transparency to *muzaki* and especially to God, so that it will build trust in *muzaki*.

Kusmiati, (2015) revealed, that "An institution is said to be healthy when the management that occurs is transparent, accountable, bureaucratic but not rigid, holds quality standards and has clarity in the quality targets and objectives to be achieved." To realize LAZ accountability, an organization is needed that can present transparent and relevant zakat financial reports, as well as a good zakat management system. The Amil Zakat Institution is expected to be able to present zakat financial reports in accordance with the standards made by the Indonesian Institute of Accountants (IAI), namely Statement of Financial Accounting Standards (PSAK) No. 109).

Accountability will be realized in the form of financial statements that are prepared in accordance with applicable rules and regulations. Financial statements will be more reliable and accountable if they have been audited by an auditor from a Public Accounting Firm. In addition, to be more accountable, because zakat management institutions are related to sharia studies, the financial statements are added with several aspects of assessment, also audited according to sharia by a sharia auditor from the Ministry of Religion of the Republic of Indonesia.

Teten (2012) said, The types of financial statements contained in OPZ are almost the same as financial statements in general, which consist of 1) Statement of Financial Position / Balance Sheet: The purpose of the statement of financial position is to provide information on assets (including assets under management), liabilities, and balances and as well as information regarding the relationship between these elements at a certain date, information in the statement of financial position which is used together with disclosure of information in other financial statements can help to assess (1) the ability of amil zakat to provide services on an ongoing basis; and (2) liquidity, financial flexibility, ability to meet obligations, and external funding needs if any. The statement of financial position includes the structure of the amil zakat as a whole and must present total assets, liabilities and fund balances. 2) Changes in Funds Report: The main purpose of reports on changes in funds is to provide information on: (1) the effects of transactions and other events that change the amount and nature of balances; (2) the relationship between transactions and other events; and (3) the use of resources in the implementation of various programs or services. 3) Report on Changes in Assets Under Management: is a report that describes changes and balances in the quantity and value of assets under management, both current assets under management and non-current assets for each type of fund for a period. 4) Cash Flow Statement: a report that describes cash and cash equivalent transactions of amil zakat, both cash in and cash out so that the net increase/decrease in cash and cash equivalents can be seen based on operating, investing and funding activities for each type of fund during a period. Information about cash flows is useful for users of financial statements as a basis for assessing the ability of amil zakat to generate and use cash and cash equivalents. 5) Notes to Financial Statement.

Auditing is a systematic process to obtain and objectively evaluate evidence regarding statements about economic activities and events, with the aim of determining the level of conformity between these statements and established criteria, as well as delivering the results to interested users (Mulyadi, 2014: 9). Auditing is an important factor to ensure corporate accountability, it is to explore Shariah auditing which further enables practitioners and users to use the knowledge gained in both conventional auditing as well as Islamic perspectives. The general meaning of Shariah audit is to view and supervise, control and report transactions, according to Islamic rules and laws that are useful, correct, timely and fair reports for decision making (Kasim, et al., 2013).

Sharia audit theoretically describes a structured process of obtaining relevant and sufficient evidence to generate opinions about personnel, the process of preparing financial statements and

those not included in financial statements in accordance with generally accepted principles and reporting for users (Kasim, 2013: 6). The scope of sharia audit is wider when compared to conventional audit. In addition to having to be adjusted to sharia principles, sharia audits are also accountable to Allah SWT.

Conceptually, the differences between financial audits and shariah audits are as follows:

**Table 1.**  
**Differences between financial audits and shariah audits**

Description	Financial Audit	Sharia Audit
Object	Financial Institutions, both bank and non bank sharia-based bank	Financial institutions, both bank and non bank conventional-based bank
Supervisor	There is a sharia supervisory board	No sharia supervisory board
Auditor	SAS (Sharia Accountant Certificate)	General auditor
Standar	AAOIFI	IAI
Opinion	With regard to compliance testing with sharia rules	Fair or not on the financial statements

This research uses descriptive qualitative method, with the object of research is Baznas Madiun City. Data collection by observation, documentation and interviews, in this case carried out with the leaders and implementers of the Madiun City Baznas. The technical implementation is to compare the 2020 financial statements that have been audited by the Public Accounting Firm with the findings of the management of the amil zakat institution, in which there are financial reports audited by KAP, by the sharia auditor from the Inspectorate General of the Ministry of Religion of the Republic of Indonesia (Intjen Kemenag RI). This study wanted to compare the results of the audit by KAP with the results of the audit by the Inspectorate General of the Ministry of Religion of the Republic of Indonesia. The research technique can be described as follows:

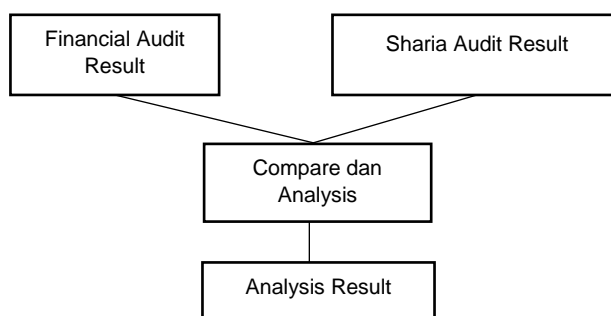


Figure 1. Analysis Technique

## RESULTS AND DISCUSSION

The audit of financial statements carried out by the Public Accounting Firm, the focus is on the financial reports made by Baznas of Madiun City based on the applicable accounting standards, namely PSAK 109 with the result in the form of Opinion, namely Unqualified. The financial statements in accordance with PSAK 109 include the Statement of Financial Position, Statement of Changes in Funds, Report on Changes in Assets Under Management, Statement of Cash Flows and Notes to the Financial Statements for 2020, as follows:

**Table 2.**  
**Statement of Financial Position as of December 31, 2020**

Description	Rp	Description	Rp
<b>Asset</b>		<b>Liabilities</b>	
<b>Current Asset</b>		Short-term Liabilities	-
Cash and Equivalent Cash	747.017.815,20		
Bank	16.392.420,97	Long-term Liabilities	-
<b>Total</b>	<b>763.410.236,17</b>	<b>Total Liabilities</b>	<b>-</b>
<b>Non Current Asset</b>		<b>Fund Balance</b>	
Office Equipment	97.915.000,00	Zakat Fund	- 0
Accumulated Equipment	- 79.847.500,00	Infaq/Alms Fund	718.406.431,06
Vehicle	52.200.000,00	Amil Fund	72.778.884,14
Accumulated Vehicle	- 26.100.000,00	Non Shariah Fund	16.392.420,97
<b>Total</b>	<b>44.167.500,00</b>	<b>Total Fund Balance</b>	<b>807.577.736,17</b>
<b>Total Asset</b>	<b>807.577.736,17</b>	<b>Total Liabilities &amp; Fund Balance</b>	<b>807.577.736,17</b>

**Table 3.**  
**Report on Changes in Funds for 2020**

DESCRIPTION	Rp	Rp	Rp
<b>ZAKAT FUND</b>			
<b>MAAL ZAKAT</b>			
Acceptance			
Agency Service	573.763.800,91		
Muslim Philanthropist	145.803.872,00		
Villager Volunteers	31.350.650,00		
TPP/Certification	13.186.000,00		
UPZ Mosque	11.200.000,00		
<b>Total Acceptant</b>		775.304.322,91	
Distribution		775.304.322,91	
Surplus (Deficit)		0,00	
Beginning Balance		0,00	
Ending Balance			0,00
<b>ALMS INFAQ FUND</b>			
<b>INFAQ ALMS</b>			
Reception			
Agency Service	697.723.941,50		
Muslim Philanthropis	29.880.107,25		
Villager Volunteers	178.714.600,00		
TPP/Certification	2.800.000,00		
Gerbusholeh	2.819.700,00		
S-3 (ODOT)	170.877.300,00		
PM Rahlia	2.784.350,00		
UPZ Mosque	9.799.880,00		
Charity Box	35.509.300,00		
<b>Total Acceptance</b>		1.130.909.178,75	
Distribution		(1.002.345.208,45)	
Surplus (Deficit)		128.563.970,30	
Beginning Balance		589.842.460,76	
Beginning Balance			718.406.431,06

<b>CSR FUND</b>			
Acceptance			
Work Tool Help	0,00		
Total Acceptance		0,00	
Distribution			
Help Bisafari Stage I	0,00		
Help Bisafari Stage II	0,00		
Total Distribution		-	
Surplus (Deficit)		0,00	
Beginning Balance		0,00	
Ending Balance			0,00
<b>BAZNAS PROVINCE INFAQ ALMS</b>			
Acceptance			
Infaq/Alms Donation	81.670.000,00		
Total Acceptant		81.670.000,00	
Distribution			
Donation for the poor, elderly, BOP	81.670.000,00		
Total Distribution		(81.670.000,00)	
Surplus (Deficit)		0,00	
Beginning Balance		0,00	
Ending Balance			0,00
<b>AMIL FUND</b>			
<b>CASH FUND</b>			
Acceptance			
Zakat Maal Donation	96.913.040,36		
Total Acceptant		96.913.040,36	
Distribution		(100.216.000,00)	
Surplus (Deficit)		!(3.302.959,64)	
Beginning Balance		31.914.343,78	
Ending Balance			28.611.384,14
<b>NON CASH FUND</b>			
Office Equipment		97.915.000,00	
Vehicle		52.200.000,00	
Office Equipment Depreciation Expense		(79.847.500,00)	
Vehicle Depreciation Expense		(26.100.000,00)	
Total			44.167.500,00
<b>APBD</b>			
Acceptance			
Acceptance from APBD	388.615.000,00		
Total Acceptance		388.615.000,00	
Distribution			
Cost Incurred	388.615.000,00		
Total Distribution		(388.615.000,00)	
Surplus (Deficit)		0,00	
Beginning Balance		0,00	
Ending Balance			0,00

<b>NON SHARIA FUND</b>			
Acceptance			
Bank Interest	13.064.368,98		
Total Acceptance		13.064.368,98	
Distribution			
Cost Incurred	4.098.353,74		
Total Distribution		(4.098.353,74)	
Surplus (Deficit)		8.966.015,24	
Beginning Balance		7.426.405,73	
Ending Balance			16.392.420,97
Total Balance of Zakat Funds, Alms Infaq, Amil Funds and Non-Sharia Funds			807.577.736,17
<b>KEMENAG RI FUND</b>			
Acceptance			
Acceptance from KEMENAG RI	-		
Total Acceptance		-	
Distribution			
Internet Subscription	-		
ZIS Socialization and Education	-		
Laptop Help to UPZ KEMENAG	-		
Total Distribution		-	
Surplus (Deficit)		0,00	
Beginning Balance		0,00	
Ending Balance			0,00

**Table 4.**  
**Report of Changes in Asset Managed for 2020**

Description	Beginning Balance	Addition	Subscription	Allowance	Accumulated Depreciation	Ending Balance
Infaq/Alms Funds - Current Managed Assets (Cash)	597.268.866,49	1.225.643.547,73	1.088.113.562,19			734.798.852,03
Amil Funds - Non-Currently Managed Assets (Equipment and Vehicles)	141.315.000,00				(105.947.500,00)	35.367.500,00
<b>Total</b>	<b>738.583.866,49</b>	<b>1.225.643.547,73</b>	<b>1.088.113.562,19</b>		<b>(105.947.500,00)</b>	<b>770.166.352,03</b>

**Table 5.**  
**Cash Flow Statement**

Keterangan	Rp	Rp
<b>OPERATING ACTIVITIES</b>		
Cash from Maal Zakat	775.304.322,91	
Cash from Infaq Alms	1.212.579.178,75	
Amil Fund from Maal Zakat	96.913.040,36	
Fund from APBD	388.615.000,00	
CSR Program Fund (Bisafari)	0,00	
Fund from KEMENAG RI	0,00	
Acceptance Bank Interest	13.064.368,98	
Total Acceptance		2.486.475.911,00
Distribution of Maal Zakat Fund	678.391.282,55	
Distribution of Infaq Alms Fund	1.084.015.208,45	
Distribution of Maal Zakat for Amil Fund	96.913.040,36	
Distribution of Amil Fund	100.216.000,00	
Distribution of APBD Fund	388.615.000,00	
Distribution of CSR Program Fund	0,00	
Distribution of Kemenag RI Fund	0,00	
Bank Administration Fee	4.098.353,74	
Total Expenditure		(2.352.248.885,10)
Net cash flow from operating activities		134.227.025,90
<b>INVESTMENT ACTIVITIES</b>		
-		
Net cash flow from investing activities		
<b>FUNDING ACTIVITIES</b>		
-		
Net cash flow from financing activities		
Total Net Cash Flow		134.227.025,90
Cash and cash equivalents at the beginning of the period		629.183.210,27
End of period cash and cash equivalents		763.410.236,17

The sharia audit was carried out by the Inspectorate General of the Ministry of Religion of the Republic of Indonesia, focusing on Sharia Compliance, Organizational Management, ZIS and DSKL Fund Collection, ZIS and DSKL Fund Distribution, with the results of a Good rating for ZIS and DSKL fund management in 2020 and the acquisition of the transparency index obtaining a Fairly Transparent prediction, with details as follows.

**Table 6.**  
**Sharia Compliance Index**

No	Component	Maximal Value	Value	Total Value
1	Management and Governance	35,00	18,08	62,08 GOOD
2	ZIS and DSKL Fundraising	30,00	19,50	
3	Distribution of ZIS and DSKL Fund	30,00	23,25	
4	Zakat Regulation	0,50	1,25	

The results of the sharia audit do not use an opinion as the financial audit conducted by the Public Accounting Firm. From table 5 it can be concluded that in terms of management and governance, BAZNAS Madiun City gets a score of 18.08 with a maximum value of 35, ZIS and DSKL



fund collections get a value of 19.5 with a maximum value of 30, the distribution of ZIS and DSKL funds gets a value of 23, 25 with a maximum value of 30 and zakat regulations get a value of 1.25 with a maximum value of 0.5. From a maximum score of 100, BAZNAS Madiun City got a score of 62.08 with Good criteria.

**Table 7.**  
**OPZ Transparency Index**

No	Component	Maximal Value	Value	Total Value
1	Financial Transparency	40,00	38,00	74,25 Fairly Transparent
2	Management Transparency	30,00	10,00	
3	Program Transparency	30,00	26,25	

Regarding OPZ transparency, the financial transparency component gets a score of 38 with a maximum score of 40, management transparency gets a score of 10 with a maximum value of 30 and program transparency gets a score of 26.25 with a maximum score of 30. Cumulatively, it gets a score of 74.25 with the criteria being quite transparent.

In terms of format, the sharia audit report does not use the standard format in accordance with PSAK 109, but uses a separate working paper, so the results that appear in tables 5 and 6. The sharia audit in BAZNAS financial statements is included in the management and governance component, where contains information on general Baznas data, institutional legality, and the composition of the board. Based on the results of document testing, interviews and confirmation to BAZNAS in terms of correct reporting, it was concluded that proper reporting had not been fully fulfilled, because financial reporting was not in accordance with PSAK 109, especially in the distribution of 8 *asnaf* which was still divided equally without a priority scale and conformity with the reality of distribution.

Based on the results of the sharia audit, BAZNAS responded that 1) The average sorting of 8 *asnaf* is only so that the amount of normative funds available for each *asnaf* is known, while the distribution is still guided by the approved RKAT. 2) The provisions of PSAK 109 prioritize accounting standards and do not regulate provisions related to sharia. 3) The realization of program distribution based on *asnaf* so far has been adjusted to the reality of distribution

## CONCLUSIONS AND SUGGESTION

The findings of the sharia audit results carried out by auditors from the Inspectorate General of the Ministry of Religion of the Republic of Indonesia at Baznas Madiun City, especially in the management and governance of zakat management organizations, in which there are financial reports that are the focus of discussion, the results are 18.08 from a maximum value of 35, or 51.66%. When viewed from the total value of sharia compliance of 62.08, it is 29.1%, but overall, the value of 62.08 gets good criteria. There is one important thing that makes the difference between the findings of the sharia audit and the financial audit, namely the difference regarding the distribution of zakat, infaq, alms to those who are entitled according to sharia rules, namely to the eight *asnaf* (poor, poor, convert, *sabilillah*, *ghorim*, *riqob*, *ibn sabil*). , *amil*). According to the sharia audit, that the distribution of the 8 *asnaf* should be distributed on a priority scale, not divided equally among the 8 existing *asnaf*. Meanwhile, based on the financial audit, there are no rules related to sharia that the distribution must be divided on a priority scale, the most important thing is that it is distributed to the 8 existing *asnaf*. The distribution to 8 *asnaf* is not only actually distributed according to the existing amount, but the distribution is still based on priorities in the Madiun City Baznas activity programs.

Based on the results of this study, there are still many things that can be used as research material related to financial audits and sharia audits in zakat management institutions. From these findings, it is suggested to stakeholders, especially sharia auditors and financial auditors, to be able to sit down together to discuss the different concepts of auditing in zakat management institutions, so that in the future the managers of zakat institutions can share the same rules regarding financial statements made.

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