

## THE EFFECT OF THE IMPLEMENTATION OF PSAK 109 AND THE INTERNAL CONTROL SYSTEM ON GOOD ZAKAT GOVERNANCE IN BAZNAS REGENCY/CITY IN WEST JAVA

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### Abstrak

Lahirnya UU Zakat Nomor 23 Tahun 2011 serta terbitnya standar akuntansi zakat menumbuhkan harapan baru terhadap pengelolaan zakat di Indonesia. Untuk mencapai tujuan pengelolaan tersebut maka zakat harus dikelola dengan baik, amanah dan transparan. PSAK 109 diberlakukan sebagai pedoman dalam penyusunan laporan keuangan di lembaga zakat. Namun pada prakteknya, PSAK 109 masih belum diterapkan secara merata. Selain itu beberapa hasil riset menunjukkan bahwa zakat belum dikelola dengan baik, masih terdapat kendala dalam pengelolaannya. Studi ini mencoba menjelaskan tentang pengaruh penerapan PSAK 109 dan pelaksanaan sistem pengendalian intern terhadap *good zakat governance*. Penelitian ini menggunakan metode kuantitatif dan dilakukan pada BAZNAS kab/kota di Jawa Barat. Hasil penelitian menunjukkan bahwa PSAK 109, sistem pengendalian internal dan *good zakat governance* sudah diterapkan dengan baik di BAZNAS kab/kota di Jawa Barat. Adapun faktor penghambat penerapannya; masih terdapat kendala dalam perolehan dana APBD dari pemerintah, sedikit pemahaman SDM mengenai penerapan PSAK 109 dan belum terlalu menerapkan nilai etika dalam bekerja. Selanjutnya, berdasarkan hasil uji hipotesis dan uji koefisien determinasi bahwa penerapan PSAK 109 dan penerapan sistem pengendalian internal mempunyai pengaruh signifikan terhadap *good zakat governance*. Ditunjukkan dengan hasil koefisien determinasi sebesar 0,721 atau 72,1%, artinya kontribusi diterapkannya PSAK 109 dan sistem pengendalian internal terhadap *good zakat governance*, cukup besar.

**Kata Kunci:** PSAK109, Pengendalian Internal, Zakat, Good Governance

### Abstract

The issuance of zakat law number 23 of 2011 and the publication of zakat accounting standards have given rise to new hopes for the management of zakat in Indonesia. Zakat must be managed properly, trustworthy, and transparent to achieve these management objectives. PSAK 109 is a guideline for preparing financial reports at zakat institutions. However, PSAK 109 is still not applied uniformly. In addition, several research results show that zakat has not been managed properly, and there are still obstacles to its management. This study used a descriptive quantitative approach, and it was conducted at the BAZNAS Regency/City in West Java. The study's findings show that PSAK 109, the internal control mechanism, and good zakat governance have been properly implemented. As for the inhibiting factors in its implementation, there are still obstacles in obtaining APBD funds from the government, little understanding of human resources regarding applying PSAK 109 and not yet applying ethical values at work. Testing both the hypothesis and the coefficient of determination revealed that the internal control systems implementation has a significant impact on good zakat governance. The coefficient of determination of 0.721%, or 72.1%, indicates that PSAK 109 and the internal control systems to: good zakat governance, is quite large.

**Keywords:** PSAK 109, Internal Control, Zakat, Good Governance

## 1. INTRODUCTION

Poverty is an unsolved problem in Indonesia, mainly due to the Covid-19 outbreak in the last two years, which worsened Indonesia's economic situation. Islam prioritizes poverty alleviation in life. This is reflected in the third pillar of Islam, Zakat. The first group of zakat recipients (asnaf) in the Qur'an are the poor and poor. Because poverty is an economic problem that can impact other social problems, such as health, education, and even crime, Zakat is expected to provide solutions to overcome the problem of poverty and economic inequality. Empirical research by Puskesmas BAZNAS shows that zakat significantly impacts macroeconomic indicators such as GDP levels from 2015 to 2018. This foundation then becomes an additional tool for the government to further improve national economic performance (PuskesmasBaznas, 2020).

From the economic point of view, zakat can be interpreted as transferring property with a predetermined amount to a predetermined group or social form, namely caring for fellow humans. So that with the rules of zakat in the Qur'an, the concept of the economy of people in need becomes more considered, and this is by Islamic teachings. In the context of national and state life, Indonesia, as a country with the largest Muslim population in the world, has a relatively large zakat potential. The potential of this community can ideally be utilized to alleviate poverty and socio-economic problems. But behind the rapid development of Zakat in Indonesia, there are still many problems that must be resolved. The potential for zakat collection is not optimal; lack of trust in the credibility of the institution, human resource problems, zakat regulation problems, the role between BAZ and LAZ and the effectiveness and efficiency of complex zakat empowerment programs that must be improved (Nugraha, Wardayati, & Sayekti, 2018).

There are new hopes that zakat management will be improved since the passage of Zakat Law Number 23 of 2011 and the Zakat Accounting Standards, leading to economic growth and poverty alleviation. Then with the existence of the Indonesian Accountants Association, which ratifies PSAK 109, it is hoped that with this zakat accounting standard, zakat institutions can make financial statements better so that their management becomes more transparent. But in reality, the application of PSAK 109 is still uneven. From several existing studies, currently, there are still many zakat institutions that have not implemented zakat accounting according to PSAK 109 (Setiyawati, 2021). The trust of the muzakki in the institution of zakat management is very fundamental for the sustainability of the organization. Accountability can be obtained, one of which is by using a good financial accounting system. So this is

expected to increase the public's trust in zakat management institutions (Yulianti, 2021).

Badan Amil Zakat Nasional (BAZNAS) is the only zakat management organization officially established by the government based on Presidential Decree No. 8 of 2001, whose duties and functions are to collect and distribute zakat, infak and alms nationally. According to Zainulbahar Noor (2022), BAZNAS is an institution formed by the government to build a national zakat ecosystem and bears great responsibility for the synergy of all zakat stakeholders. BAZNAS must be able to optimize the potential of zakat, so structured and systematic zakat management is needed. Zakat managers must understand and know zakat regulations that are in accordance with sharia values and have the support of internal control; also Good Corporate Government (BAZNAS, 2016). There are many factors behind the implementation of good zakat governance in West Java, including the implementation of internal control. Another factor that describes the condition of good zakat governance in West Java is organizational culture. This is because ethics is the basis for implementing good governance (Fadilah, Maemunah, Herawati, & Kuntorini, 2018).

Research on the implementation of PSAK 109 and Good Governance in zakat institutions has been carried out a lot, including research (Fitri, Bulutoding, & Rahman, 2021), (Wahyuningsi, Bulutoding, & Suhartono, 2021) and (Andini & Syafina, 2022) where the results of the research stated that in the units studied; PSAK 109 has not been implemented so that good governance in zakat management has not been realized. In addition, research on Internal Control and Good Governance in zakat institutions has also been conducted by (Yolanda, Pramono, & Zaenal, 2020), whose research results can be concluded that internal control variables have a positive and significant effect on good governance.; Furthermore, this study tries to explain the effect of implementing the PSAK 109 internal control system on good zakat governance and analyze the inhibiting factors of its implementation in BAZNAS Regency/City in West Java.

## **2. LITERATURE REVIEW**

### **2.1 PSAK 109**

An institution's financial statements are the final result of a series of accounting cycles. The primary purpose of presenting financial statements is to provide relevant information to stakeholders, both internal and external institutions. Interested parties include muzakki, government, donors and other related parties. Statement of Financial Accounting Standards (PSAK) 109 is a sharia accounting standard issued by

the Indonesian Accounting Association with a limited scope to institutions; that receive and distribute zakat, infak and alms. Sharia accounting is concerned with the recognition and recording of transactions and the fair disclosure of rights and obligations (Wiroso, 2011).

Allah Almighty says in the second surah of the Qur'an verse 282: "O believers! If you are in mutual agreement with each other in a transaction that creates obligations within a certain period of time, then you should record it (QS: Al-baqarah-282). PSAK 109 concerning Zakat and Infak/Alms Accounting is based on the fatwa regulations of the Indonesian Ulema Council and Basic Framework of Sharia Financial Statements regulations in PSAK 101. The following will describe the contents of PSAK 109; About Accounting for Zakat and Infak/Alms:

1) Recognition;

Zakat is recognized as income when zakat assets are received by the amil entity (paragraph 8)

2) Measurement;

Zakat received by an amil entity is measured at:

- a. par value if cash;
- b. fair value if noncash (paragraph 9).

3) Presentation;

Amil presents net assets related to zakat management into zakat funds and amil funds and presents distribution receivables and managed assets as separate items in the statement of financial position (paragraph 16). In PSAK 101, the complete financial statements of an amil entity consist of:

- a) Statement of financial position;
- b) Activity reports;
- c) Cash flow statement; and
- d) Notes to financial statements.

4) Disclosure;

The amil entity discloses the following regarding zakat management, but not limited to: (paragraph 17).

## 2.2 Internal Control System

The term internal control system is also explained in PP No. 60 Th. 2008, namely "Internal Control System is an integral process of actions and activities carried out continuously by the leadership and also all employees to provide adequate confidence in the achievement of organizational goals, through effective and efficient activities, financial reporting constraints, observation of state assets and compliance with laws

and regulations. The main objectives of internal control are (1) reliability of financial statements; (2). Effectiveness & efficiency; and (3). Compliance with applicable laws, regulations (Boynton, Johnson, & Kell, 2002). In general, according to (COSO, 2019) there are five components of internal control practices;

- 1) control environment;
- 2) risk assessment;
- 3) control activities;
- 4) information and communication; and;
- 5) monitoring activities.

Implementing effective internal controls will help protect company assets, ensure reliable financial reporting and management, improve compliance with applicable rules and regulations, and reduce the risk of loss, irregularities and violations (Susanto, 2017).

### **2.3 Good Zakat Governance**

Good zakat governance is a system that provides direction and control in an organization. Furthermore, good zakat governance is also called a set of rules that regulate the relationship of various parties with interests, such as shareholders having components in internal control, risk management, performance and accountability, and management of various stakeholders.

According to Sri Fadilah (2016), good zakat governance is a system used in controlling the management of zakat both by BAZNAS and the Amil Zakat Institution, which is accompanied by a value directing mechanism to the zakat management stakeholders. As for the good zakat governance system itself has benefits in determining a zakat intermediation, assisting in building the optimal performance of zakat management organizations and controlling the risk of activities faced by an organization. It is known that the zakat management agency is a public sector organization whose operational activities manage zakat funds, infak, and alms.

The management of funds from these donors must undoubtedly be in accordance with the rules both vertically (sharia) and horizontally (government), and as an independent institution (non-government), the principle of good zakat governance applied adopts the principles of good governance in the decree of the Minister of BUMN No. 117/M-MBU/2002; which states that good corporate governance in BUMN has 5 (five) main principles including

- 1) Responsibility;

Is conformity in the organization's management to the prevailing laws and regulations and the principles of healthy organizations. This principle is essential

to be applied in zakat management organizations as institutions based on vertical and horizontal provisions.

2) Accountability;

It is the clarity of functions, implementation and accountability among all stakeholders for the zakat management organization so that the organization's management in carrying out zakat intermediation can be carried out effectively and efficiently.

3) Fairness;

fair and equal treatment in fulfilling the rights of stakeholders arising based on agreements and applicable laws and regulations to ensure that the organization is managed prudently for stakeholders fairly and avoids fraud.

4) Transparency;

Is openness in carrying out the decision-making process and presenting material and relevant information about the organization. Transparency is related to the quality of information delivered by an organization. The trust of muzakki and mustahik depends on the quality of the information submitted by OPZ.

5) *Independency*

It is a situation where the zakat management organization is managed professionally without the help of interests or influence/pressure from parties not by applicable laws and regulations and sound organizational principles.

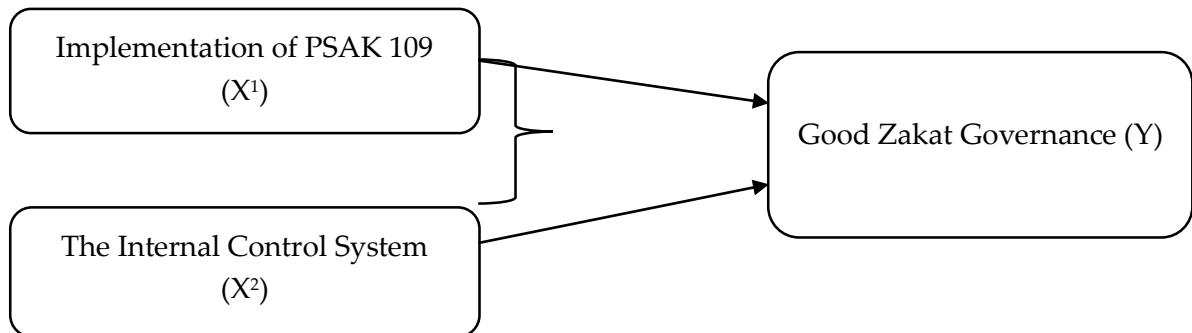
### 3. RESEARCH METHODS

This research is a quantitative research that aims to determine the effect of the implementation of PSAK 109 and the internal control system on good zakat governance at the BAZNAS research location in Regencies/City in the area of West Java. In addition, the sampling technique is carried out using the purposive sampling method through sampling determination based on consideration of the distribution of BAZNAS office locations that have implemented PSAK 109 and internal control. There are 27 BAZNAS Regencies/City in West Java, where the sample that meets the criteria is 20 BAZNAS Regencies/City. Furthermore, the questionnaire was distributed to 20 BAZNAS Regency/City offices. The questionnaires distributed amounted to 73 statements measured using a Likert scale (1-5). The average score (mean) of respondents' answers is interpreted in the following category table:

**Table 1**  
**Score Criteria**

<b>Interval</b>	<b>Information</b>
0 – 1,0	Very low

1,1 – 2,0	Low
2,1 – 3,0	Average
3,1 – 4,0	High
4,1 – 5,0	Very High



**Figure 1**  
**Thinking Framework**

## HYPOTHESIS

Hypothesis is a temporary answer to research problems (Sugiyono, 2021). Here are the hypotheses in this study:

**H1:** The implementation of PSAK 109 has a positive effect on Good Zakat Governance

**H2:** Internal Control System has a positive effect on Good Zakat Governance

**H3:** The implementation of PSAK 109 and Internal Control System has a positive effect on Good Zakat Governance

## 4. RESULTS AND DISCUSSION

### 4.1 The Effect of PSAK 109 and Internal Control System on Good Zakat Governance

#### 4.1.1 Application of PSAK 109

The study results of applying PSAK 109 in BAZNAS Regency/City in West Java were obtained from data from respondents' answers distributed through 20 BAZNAS as a research sample with 20 items measured by a scale Likert (1-5). The average number of statements related to the PSAK 109 implementation variable was 4.53. By interpretation, this figure belongs to the very high category between 4.1 and 5.0. From this, it can be concluded that BAZNAS Regency/City in West Java implements PSAK 109. It is evidenced by the average results of questionnaire answers of 4.53 which have been classified as very high categories. This Statement of Financial Accounting

Standards (PSAK) 109 contains information about recognition and measurement, presentation, disclosure, and reporting.

#### **4.1.2 Internal Control System**

The research results related to implementing the Internal Control System at BAZNAS Regency/City in West Java were obtained from data from questionnaire answers distributed to 20 offices as a research sample with 30 items from 5 indicators, measured through a Likert scale (1-5). The number of statements shared is based on indicators of the implementation of the Internal Control System, namely;

##### **1) Control Environment**

The control environment indicator has 12 statement items with an average value of 4.5458. When interpreted, the number falls into the very high category, because it is in the interval 4.1-5.0. Therefore, it can be concluded that the implementation of the Internal Control System at BAZNAS Regency/City in West Java has a very good control environment.

##### **2) Risk Assessment**

The risk assessment indicator has 5 statement items with an average value of 4.42. When interpreted, the number falls into the very high category because it is in the interval 4.1-5.0. Therefore, it can be concluded that the implementation of the Internal Control System at BAZNAS Regency/City in West Java has a perfect control environment.

##### **3) Control Activities**

The indicator of control activity has 5 statement items with an average value of 4.54. If interpreted, the number falls into the very high category, because it is in the interval 4.1-5.0. Therefore, it can be concluded that the implementation of the Internal Control System at BAZNAS Regency/City in West Java has a very good control environment.

##### **4) Communication and Information**

The communication and information indicator has 4 statement items with an average of 4.6. If interpreted, the number is included in the very high category because it is in the interval 4.1-5.0. Therefore, it can be concluded that the implementation of the Internal Control System at BAZNAS Regency/City in West Java has a perfect control environment.

##### **5) Mentoring and Supervision**

The mentoring and supervision indicator has 4 statement items with an average value of 4.3375. If interpreted, the number is included in the very high category because it is in the interval 4.1-5.0. Therefore, it can be concluded that the



implementation of the Internal Control System at BAZNAS Regency/City in West Java has a perfect control environment.

#### **4.1.3 Good Zakat Governance**

The research results related to the implementation of Good Zakat Governance at BAZNAS Regency/City in West Java were obtained from data from questionnaire answers distributed to 20 offices as a research sample with 23 items from 5 indicators. Measured by Likert scale (1-5). The number of statements distributed is based on indicators of the implementation of Good Zakat Governance, namely:

1) *Transparency*

The transparency indicator has 7 statement items with an average value of 4.4643. When interpreted, this figure falls into a very high category because it is in the interval 4.1-5.0. So it can be concluded that implementing Good Zakat Governance in BAZNAS Regency/City in West Java has excellent transparency.

2) *Accountability*

The accountability indicator has 8 statement items with an average value of 4.525. When interpreted, the number falls into a very high category because it is in the interval 4.1-5.0. So it can be concluded that implementing Good Zakat Governance at BAZNAS Regency/City in West Java has excellent accountability.

3) *Responsibility*

The accountability indicator has 3 statement items with an average value of 4.45. When interpreted, the number falls into a very high category because it is in the interval 4.1-5.0. So it can be concluded that implementing Good Zakat Governance at BAZNAS Regency/City in West Java has excellent accountability.

4) *Independency*

The independence indicator has 3 statement items with an average value of 4.45. When interpreted, the number falls into a very high category because it is in the interval 4.1-5.0. So it can be concluded that implementing Good Zakat Governance at BAZNAS Regency/City in West Java has excellent independence.

5) *Fairness*

The fairness indicator has 2 statement items with an average value of 4.6. When interpreted, the number falls into a very high category because it is in the interval 4.1-5.0. So it can be concluded that implementing Good Zakat Governance at BAZNAS Regency/City in West Java has perfect justice.

#### **4.1.4 Inhibiting Factors in the Implementation of PSAK 109 and Internal Control System**

Based on research conducted on 20 respondents (20 BAZNAS Regency/City offices in West Java), several factors inhibit the implementation of PSAK 109 and the

Internal Control System at each BAZNAS office. From the interviews with respondents who, on average, are heads or staff of the planning, finance, and reporting section, in general, BAZNAS Regency/City in West Java has factors that inhibit the implementation of PSAK 109 and the Internal Control System. According to him, these factors come from outside (external). Namely, the government budget in several BAZNAS offices in West Java is still small, and some even do not have APBD funds from the local government; this, of course, will affect the technical implementation of BAZNAS office operations in the implementation of its work program as a whole.

Then the factor that hinders the implementation of PSAK 109 is the lack of amil or BAZNAS employees who understand the Statement of Financial Accounting Standards (PSAK) 109 concerning Accounting for Zakat, Infak, and Alms. BAZNAS Regency/City employees in West Java still apply for a family recruitment system. So that some employees are recruited not based on their appropriate educational background, namely accounting majors or Islamic accounting, but from other majors who do not understand in the application of the Statement of Financial Accounting Standards (PSAK) 109 concerning Zakat, Infak, and Alms Accounting, this is evident from the results of questionnaires distributed to 20 BAZNAS Regency/City offices in West Java; that there is a small percentage of BAZNAS that has not fully implemented PSAK 109.

Then, the inhibiting factors for implementing the internal control system are as follows: First, the policy management has not been implemented. For example, BAZNAS management or employees make misrepresentations at the time of bookkeeping, and some BAZNAS are still hesitant to implement policies. BAZNAS management or employees still override policies that must be implemented. Second, it has not applied ethical values too much. Some BAZNAS are still hesitant to fill out questionnaires in environmental control indicators. Third, mistakes in doing things. The management or employees of BAZNAS make wrong decisions in carrying out their duties due to a lack of information or time problems. Fourth, the emergence of some disorders. This disorder arises due to management or employees who misunderstand instructions or make careless. Fifth, doubts in consideration on the part of management. BAZNAS management or employees are still hesitant to identify changes to internal control.

## **4.2 Implications of the Implementation of PSAK 109 and Internal Control System on Good Zakat Governance**

### **4.2.1 Multiple Linear Regression Test**

The results of the multiple linear regression test are analyzed according to the following table:

**Table 2**  
**Multiple Linear Regression Test**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2,022	16,337		-,124	,903
	PSAK 109	,691	,265	,495	2,601	,019
	Internal Control System	,317	,145	,415	2,182	,043

a. Dependent Variable: GOOD ZAKAT GOVERNANCE

Source: Output SPSS for Windows 25.0 Version (Data processed 2022)

Statistical analysis is used in analyzing the effect of implementing the Financial Accounting Standard 109 and implementing the Internal Control System on the realization of good zakat governance in BAZNAS Regency/Municipality in West Java. To analyze this, researchers use multiple linear regression analysis. Based on the calculation results of the coefficient table above, The form of the regression equation can be obtained as follows:

$$Y = - 2,022 + 0,691 X1 + 0,317 X2 + e$$

The explanation of the equation numbers above is as follows:

- 1) Constant.  $\alpha$  of  $- 2.022$  states that if the variables of the Application of PSAK 109 and the Application of the Internal Control System = 0. Then the Application of Good Zakat Governance is  $- 2,022$ . It can be indicated that this research, when Application of PSAK 109 and the Application of Internal Control System is 0, then BAZNAS Regency/City in West Java has good Good Zakat Governance.
- 2) The regression coefficient of Application of PSAK 109 as X1 is 0.691. This means that every additional increase in the PSAK 09 will increase Good Zakat Governance by 0.691.
- 3) The regression coefficient of the Internal Control System Application as X2 is 0.317. This result shows that every additional increase in implementing the Internal Control System will increase Good Zakat Governance by 0.317.

## 4.2.2 Test the hypothesis

### a. Test t (Partial Test)

**Table 3**  
**Partial Test Results (t-test)**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2,022	16,337		-,124	,903
	PSAK 109	,691	,265	,495	2,601	,019
	Internal Control System	,317	,145	,415	2,182	,043

a. Dependent Variable: GOOD ZAKAT GOVERNANCE

Source: Output SPSS for Windows 25.0 Version (Data processed 2022)

#### 1) The Effect of PSAK109 Implementation on Good Zakat Governance;

The partial hypothesis test calculation results on the coefficients table obtained a t count of 2.601 with a t table of 2.10982. Then t. count (2.601) > t. table (2.10982). So that H<sub>0</sub> is rejected, and H<sub>1</sub> is accepted so that the partial application of the Statement of Financial Accounting Standards (PSAK) 109 affects Good Zakat Governance at BAZNAS Regency/City in West Java.

Furthermore, the significance value based on the t-test is 0.019, with an error rate of 5% (<0.05). This means that implementing PSAK 109 partially significantly affects Good Zakat Governance in BAZNAS Regency/City in West Java.

#### 2) The Effect of the Application of the Internal Control System on. Good Zakat Governance

The partial hypothesis test calculation results on the coefficients table obtained a count of 2.182 with a table of 2.10982. Then count (2.182) > t table (2.10982). So that H<sub>0</sub> is rejected, and H<sub>2</sub> is accepted, which means that the Internal Control System partially affects Good Zakat Governance in BAZNAS Regency/City in West Java.

Furthermore, the significance value based on the t-test was obtained at 0.043 with an error rate of 5% (< 0.05). This means that implementing the Internal Control System partially significantly affects Good Zakat Governance in BAZNAS Regency/City in West Java.

**b. Test F (Simultaneous Test)**

**Table 4**  
**Simultaneous or Simultaneous Test Results (Test F)**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1450,338	2	725,169	22,006	,000 <sup>b</sup>
	Residual	560,212	17	32,954		
	Total	2010,550	19			
a. Dependent Variable.: GOOD ZAKAT GOVERNANCE						
b. Predictors.: (Constant), Internal Control System, PSAK 109						

Source: Output SPSS for Windows 25.0 Version (Data processed 2022)

Based on the statistical calculation results, the F test (simultaneously) produced an F count of 22.006 and a F table of 3.59. Then F calculate  $(22.006) > F$  table (3.59). So H<sub>0</sub> is rejected, and H<sub>3</sub> is accepted. This means the application of PSAK 109 and the System. Internal Control will affect the implementation of Good Zakat Governance in BAZNAS Regency/City in West Java.

Furthermore, the significance value based on the F test is 0.000 with an error rate of 5% ( $< 0.05$ ). So  $0.000 < 0.05$ , it can be interpreted that simultaneously applying the PSAK 109 and the Internal Control System has a significant influence on Good Zakat Governance in BAZNAS Regency/City in West Java.

**4.2.3 Test the coefficient of determination**

**Table 5**  
**Coefficient of Determination Test Results**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,849 <sup>a</sup>	,721	,689	5,74053
a. Predictors: (Constant), Internal Control System, PSAK 109				
b. Dependent Variable: Good Zakat Governance				

Source: Output SPSS for Windows 25.0 Version (Data processed 2022)

The implementation of PSAK 109 and the Internal Control System on Good Zakat Governance amounted to 72.1%. This means that the implementation of PSAK 109 and the Internal Control System significantly affect Good Zakat Governance in BAZNAS Regency/City in West Java. The remaining 27.9% was another factor not examined in the study. Because the value of 0.721 tends to be close to number 1, here,

PSAK 109 and the role of the Internal Control System have a very big influence in realizing Good Zakat Governance.

## **5. CONCLUSION**

Overview of PSAK 109, internal control system and good zakat governance have been implemented very well in BAZNAS Regency/City in West Java. The factors that hinder the implementation of PSAK 109 and the Internal Control System are still obstacles in obtaining APBD funds from the government to support the operations of BAZNAS Regency/City in West Java; there is still little understanding of Human Resources regarding the implementation of PSAK 109, has not applied ethical values at work and doubts arise from management considerations in terms of making certain policies. Meanwhile, the influence of PSAK 109 and the implementation of the internal control system on good zakat management can be seen through hypothesis testing and coefficient of determination testing; that the implementation of PSAK 109 and the internal control system have a significant effect on the implementation of good zakat governance. It is shown from the coefficient of determination of 0.721 or 72.1%, which means that the contribution to implementing PSAK 109 and the internal control system on good zakat governance is quite large.

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