

Internal Control and Financial Reporting Quality: A Sharia Accountability Perspective at BAZNAS Garut Regency

Ujang Burhanudin¹, Diana Farid², and Sofyan Mei Utama³
Corresponding Author: ujangburhanudin.staidamu@gmail.com

¹ Institut Muhammadiyah Darul Arqam (IMDA) Garut, Indonesia.

² Universitas Muhammadiyah Bandung, Indonesia.

³ Sekolah Tinggi Hukum Bandung (STBH), Indonesia

KEYWORD	ABSTRACT
Internal control, Quality of financial reports, Sharia accountability, Sharia enterprise, Zakat Institution	This study aims to analyze the influence of internal control on the quality of financial statements at BAZNAS Garut Regency by emphasizing the perspective of sharia accountability. Zakat institutions are required to implement transparent and accountable governance, but previous research has shown mixed results regarding the relationship between internal control and the quality of financial statements. Therefore, this study provides a contextual study of zakat institutions that have special characteristics in the management of people's funds. This study uses a descriptive quantitative approach by distributing questionnaires to <i>Amil</i> and staff who are directly involved in financial management at BAZNAS Garut. Data were analyzed descriptively to measure respondents' perception of the implementation of the five components of internal control (control environment, risk assessment, control activities, information and communication, and monitoring) and the quality of financial statements based on the characteristics of relevance, reliability, comparability, and comprehension. The results of the study show that internal control at BAZNAS Garut has been running well, especially in the aspects of the control environment and control activities. However, there are still weaknesses in the aspects of monitoring and accounting information systems. Financial statements are considered relevant and reliable, although some respondents consider the use of sharia accounting terms still difficult for the general public to understand. This research emphasizes the importance of internal control in producing quality financial reports, in line with <i>Sharia Enterprise Theory</i> and <i>stewardship theory</i> which emphasizes vertical accountability to Allah SWT and horizontal to society.
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1. INTRODUCTION

Internal control is an integral process that is carried out continuously by the leadership and all employees to provide adequate confidence in the achievement of organizational goals through effective and efficient activities, reliability of financial reporting, security of state assets,

and compliance with laws and regulations (Government Regulation No. 60 of 2008). According to Arens et al. (2015), internal control is a system that is run by management and the board of directors to provide adequate confidence regarding the achievement of objectives, which includes the effectiveness and efficiency of operations, the reliability of financial reporting, and compliance with applicable laws and regulations.

The implementation of internal control in public and religious sector organizations, including zakat management institutions, is very important to realize accountability. This is in line with Mulyadi's (2016) research which emphasizes that internal control helps ensure the use of resources according to organizational goals and minimizes the possibility of fraud. In the context of zakat institutions, the implementation of effective internal control also supports the transparency of fund management so as to increase public trust (Halim & Abdullah, 2014).

In addition, the quality of financial statements is an important indicator in assessing organizational accountability. According to Mahaputra (2012), quality financial reports must meet the characteristics of relevance, reliable, comparable, and understandable. This is strengthened by Kewo (2017) who emphasizes that the quality of financial statements can be achieved through the implementation of appropriate accounting standards, an adequate accounting information system, and effective internal control. In the context of zakat institutions, the quality of good financial statements is an important instrument to account for the mandate of the ummah (Halim & Abdullah, 2014).

Previous research provides an important foundation regarding the relationship between internal control and the quality of financial statements. Muda et al. (2017) show that internal control has a significant effect on the quality of financial statements in public sector organizations. Similar results were obtained by Dewi and Ratnadi (2019) who emphasized that the effectiveness of internal control will increase the reliability of financial information. Research by Masyitoh et al. (2015) also states that the implementation of internal controls contributes to preventing errors and fraud in financial statements.

However, previous studies have also found mixed results. Fitriani (2018) research states that internal control does not have a significant effect on the quality of financial statements in several Islamic microfinance institutions. These differences in findings show that there is room for further research, especially in zakat management institutions which have unique characteristics because they combine modern accounting principles with sharia values.

Based on these conditions, there is a clear research gap, namely the inconsistency of previous research results regarding the influence of internal control on the quality of financial statements, as well as the lack of studies that specifically examine zakat institutions as research objects. This is important because BAZNAS has a strategic mandate in managing people's funds, so that the quality of its financial statements is not only related to technical aspects, but also sharia accountability.

This research offers novelty by examining the influence of internal control on the quality of financial statements in BAZNAS Garut Regency by integrating accounting standards (PSAK 109), accounting information systems, and employee performance. In addition, this study emphasizes the perspective of *Sharia Enterprise Theory* and *maṣlaḥah* to make a new contribution to the sharia accounting literature, namely that the effectiveness of internal control not only improves the quality of formal financial statements, but also strengthens social accountability and public trust in zakat institutions.

2. LITERATURE REVIEW

Financial Statements and Public Accountability

Financial statements are the final result of the accounting process that functions to provide information for decision-making. The characteristics of good financial statements include transparency, honesty, reliability, responsibility, and relevance (Weygandt et al., 2018). In the context of the public sector, financial statements are an important instrument to realize accountability (Mardiasmo, 2006).

The quality of financial statements can be judged from relevance, reliability, comparability, and comprehension (Mahaputra, 2012; Kewo, 2017). Quality reports must be free from manipulation, can be verified through audits, and are in accordance with applicable accounting principles (Harahap, 2008).

PSAK 109: Zakat Accounting Standards

The implementation of PSAK 109 is an important factor in improving the quality of the financial statements of zakat institutions. This standard regulates the recording of zakat, infaq, and alms (Harahap, 2008). The components of the report include balance sheets, fund change

reports, changes in assets under management, cash flow statements, and notes on financial statements.

However, research by Rokib et al. (2017) found that the implementation of PSAK 109 at BAZNAS Tasikmalaya has not fully complied with standards, for example related to the recognition of non-halal funds, cash segregation, and completeness of reports. This difference in implementation shows the need to strengthen regulations and socialization.

From a sharia perspective, zakat accountability demands accountability not only to humans but also to Allah SWT (Abu Bakar & Handayani, 2017). This is in line with the Qur'an's command to write transactions honestly and transparently (QS. Al-Baqarah [2]: 282).

Accounting Information System

The accounting information system (SIA) is a collection of integrated subsystems to process transaction data into relevant financial information (Susanto, 2011). Research by Lestari and Dewi (2020) shows that understanding accounting, the use of SIA, and internal control systems have a significant effect on the quality of financial statements.

With a good implementation of SIA, financial statements will be more accurate, timely, and accountable. This is important for zakat institutions so that public trust increases.

Internal Control

Internal control is a process carried out by management to provide adequate confidence in the effectiveness of operations, reliability of financial statements, asset security, and compliance with regulations (Mahmudi, 2010). The principle of internal control includes separation of duties, independent examinations, and reporting findings to management (Herry, 2014).

Research by Pangestu et al. (2019) proves that the quality of human resources and internal control have a significant effect on the quality of financial statements in local governments. This shows the importance of internal control also in the context of zakat institutions so that financial statements can be trusted and obtain reasonable audit opinions without exception. In sharia, the implementation of this control is in line with QS. Al-'Asr (103:1–3) emphasizes the importance of vigilance, patience, and mutual warning so as not to fall into mistakes or losses.

The components and descriptions of internal control that must always be considered and implemented are presented in Table 1 below:

Table 1. Internal Control Component Model

Component	Description
Control Environment	The backbone of a company is its employees—this includes individual attributes such as integrity, ethical values, and competence—as well as the environment in which they operate. They drive the organization and form the foundation for all other components.
Control Activities	The organization must establish and implement control procedures and policies to help ensure that management takes the necessary actions to address emerging threats, so that organizational goals can be achieved effectively.
Risk Assessment	Organizations must be aware of and vigilant toward various risks they face. Therefore, they need to set a series of objectives integrated with sales, production, marketing, finance, and other activities to ensure proper operation. The organization must also establish mechanisms to identify, analyze, and manage related risks.
Information and Communication	The information and communication system surrounds the monitoring activities. It enables employees to obtain and exchange the information needed to carry out, manage, and control organizational activities
Monitoring	All business processes must be monitored and adjusted as necessary. In this way, the system can react dynamically, making changes when conditions require them.

Source: Krismiaji, *Accounting Information Systems*, 2012, p. 218.

Employee Performance

The quality of financial statements is also influenced by employee performance. Factors that affect performance include individual competence, leadership, team support, work system, and contextual factors (Armstrong & Baron, 2016). Competent human resources are able to complete reports on time and according to standards (Roshanti et al., 2014).

Pebriani's research (2019) emphasizes that human resource competence, the use of information technology, the implementation of accounting systems, and the role of internal audit have a significant effect on the quality of local government financial statements. This strengthens the argument that increasing the capacity of employees is an absolute requirement for zakat institutions.

Context of BAZNAS Garut Regency

BAZNAS Garut Regency is an official amil zakat institution formed based on the Decree of the Regent of Garut No. 451.12/Kep.566-Adkesra/2016, with the task of managing zakat, infaq, and

alms (ZIS) in accordance with Law No. 23 of 2011. BAZNAS Garut carries out various social programs such as *Garut Makmur*, *Garut Cerdas*, *Garut Sehat*, *Garut Taqwa*, and *Garut Peduli*.

Interviews show that the development of BAZNAS Garut is driven by increasing public trust. To maintain this trust, BAZNAS Garut needs to strengthen administrative management, financial system, and improve human resource competence in order to produce healthy, transparent, and sharia standard financial reports.

Based on the latest literature review, several studies in the context of zakat and the public sector have shown that *internal control practices* play an important role in strengthening the financial accountability of Islamic non-profit organizations, including zakat. For example, Kamaruddin & Ramli (2023/2024) found that internal control supports financial accountability in the aspects of "for what", "on how", and "to whom". Similarly, the research of Putri, Triyuwono, & Rahmanti (2025) shows that in addition to human resource competence and internal audit functions, the Internal Control over Financial Reporting (ICoFR) factor is able to moderate the relationship of other variables to the quality of financial statements. In the zakat environment specifically, Mufidah, Amir, Hizazi, & Arum (2022) reported that sharia motivation and internal control were significant for the performance of zakat organizations, although the uncertain environment was not as moderate as initially assumed. A study by Dewi (2023) emphasizes that the internal control system and human resource competence not only have a direct effect but also through good governance on the quality of financial statement information. Finally, a systematic study in Malaysia (2024) identified that although the themes of efficiency, quality, and zakat reporting mechanisms were widely discussed, there were shortcomings in the research that empirically tested the influence of internal control variables comprehensively.

From these findings, it emerged that there has not been many studies in Indonesia that quantitatively test the entire dimensions of internal control (including monitoring, internal audit, control activities, risk assessment, control environment) on the quality of zakat financial statements, with the influence of moderation variables or control variables (such as human resource competence or sharia motivation).

3. METHODOLOGY

This study uses a descriptive quantitative approach. This approach was chosen to obtain an overview of the implementation of internal control and the quality of financial statements in

BAZNAS Garut Regency through quantitative data collection and descriptive processing. The research was conducted at the Badan Amil Zakat Nasional (BAZNAS) of Garut Regency as the official institution for managing zakat at the regional level. The object of the research is the implementation of internal control and the quality of the financial statements of the institution. The research population includes all administrators, amil, and staff of BAZNAS Garut Regency who are involved in financial management. The sampling technique uses purposive sampling, with the following criteria: (1) Directly involved in financial recording, reporting, or supervision; (2) Have an understanding of internal control systems and financial statements. The data in this study is in the form of primary data: obtained through the distribution of questionnaires to respondents who meet the criteria, and secondary data: in the form of BAZNAS financial statements, internal documents, and related regulations, such as PSAK 109 and Law No. 23 of 2011 concerning Zakat Management. Data collection techniques in the research: (1) Questionnaire, with a Likert scale of 1–5 to assess the level of implementation of internal control and the quality of financial statements; (2) Documentation study, by examining financial statements, regulations, and other supporting documents. Variable Operations: (1) Internal Control (X): measured through five components according to COSO/PP No. 60 of 2008, namely the control environment, risk assessment, control activities, information and communication, and monitoring; (2) Quality of Financial Statements (Y): measured based on the characteristics of financial statements according to Mahaputra (2012) and Kewo (2017), namely relevance, reliability, comparability, and comprehension. The data was analyzed in a quantitative descriptive manner through the calculation of the percentage of respondents' answers for each variable indicator. The percentage results are then interpreted to describe the level of implementation of internal control and the quality of financial statements, and are associated with theories and findings of previous research.

4. RESULTS AND DISCUSSIONS

Implementation of Internal Control at BAZNAS Garut Regency

This study showed the following results:

Table 2. Respondents' Perceptions of Internal Control

Component	Good (%)	Sufficient (%)	Less (%)
Control Environment	80	15	5

Component	Good (%)	Sufficient (%)	Less (%)
Risk Assessment	75	20	5
Control Activities	78	18	4
Information & Communication	70	22	8
Monitoring	72	20	8

Source: Primary data processed, 2025

The results of the questionnaire in Table 2 show that the majority of respondents consider that internal control has gone well. Of the five COSO components, the highest score was found in the control environment aspect (80%), which shows that the institution's leadership provides an example of integrity and commitment to zakat management (Arens et al., 2015).

In the aspect of risk assessment (75%), institutions are considered to have a risk identification procedure, but some respondents consider that there is no formal written mechanism yet. Control activities (78%) are considered good through transaction authorization, although the limited number of employees limits the separation of duties. Information and communication (70%) are still manual in some parts, so system integration is necessary. Meanwhile, monitoring (72%) has not been running optimally because internal audits are not routine (PP No. 60/2008).

Quality of Financial Statements

The majority of respondents considered BAZNAS Garut's financial statements to be relevant (82%) and reliable (79%), because they were able to meet the needs of muzaki/mustahik and could be verified. However, in terms of comparability (76%) and comprehension (74%), there are still obstacles. Some people find the term sharia accounting quite difficult to understand. The results of this study can be seen in Table 3.

Table 3. Respondents' Perception of the Quality of Financial Statements

Characteristics	Good (%)	Sufficient (%)	Less (%)
Relevance	82	14	4
Reliability	79	17	4
Comparability	76	18	6

Characteristics	Good (%)	Sufficient (%)	Less (%)
Understanding	74	20	6

Source: Primary data processed, 2025

These results are in line with Mahaputra (2012) and Kewo (2017), that the quality of reports is determined by relevance, reliability, comparability, and comprehension, and is important for building public trust (Halim & Abdullah, 2014).

The Relationship between Internal Control and the Quality of Financial Statements

Descriptive data showed a positive relationship: respondents who rated internal controls good also rated high-quality financial statements (>80%). On the other hand, respondents who assessed that internal control was quite likely to assess that the quality of the report still needed to be improved.

This supports the research of Muda et al. (2017) and Dewi & Ratnadi (2019), that the effectiveness of internal controls increases the reliability of financial statements. However, in contrast to Fitriani (2018) on Islamic microfinance institutions, these results show that in more structured zakat institutions, internal control is more significant.

Theoretical Perspectives

These findings reinforce Sharia Enterprise Theory, which emphasizes accountability not only to capital owners, but also to Allah SWT and society at large. Quality financial statements are a form of moral and spiritual accountability of zakat institutions.

In addition, according to stewardship theory, amil plays the role of a public trust manager. The implementation of effective internal control reflects the attitude of trust, as well as ensuring the *themaşlahah* of the ummah through the proper distribution of zakat (Ridwan, 2013).

Practical Implications

The findings of research and institutional data of BAZNAS Garut can be seen in the table as follows:

Table 4. Number of BAZNAS Garut Employees 2020–2024

Information	Sum
BAZNAS Leaders	5
Operational Staff	22
UPZ Government Agency	42
UPZ District	42
UPZ Village/Village	204
UPZ Mosques/Religious Institutions	58
Total	373

Source: Interviews & Data Processed, 2021

The number of employees reached 373 people with dominance at the Village/ Village UPZ level (204 people). This figure shows that the BAZNAS institutional network has reached the grassroots. However, problems arise because not all employees have sharia accounting competencies. Therefore, this large employee capacity must be optimized by improving skills and understanding accounting standards.

Table 5. Audit Results of BAZNAS Garut Financial Statements 2020–2024

Year	Audit Opinion
2020	Unaudited
2021	Qualified Opinion
2022	Unaudited
2023	Unqualified Opinion
2024	Unaudited

Source: BAZNAS Garut, Data processed, 2025

The data shows audit inconsistencies. Of the five years, only 2021 (qualified opinion) and 2023 (unqualified opinion) were audited. Ideally, financial statements should be audited annually and obtain an unqualified *opinion*. This audit irregularity indicates weak accountability and monitoring, so it is one of the urgent focus of improvements.

The results of this study have a number of important implications for BAZNAS Garut Regency in order to improve the quality of financial statements:

1. **Increasing the Capacity of Human Resources.** The number of employees of BAZNAS Garut (Table 3) reached 373 people, consisting of leaders, operational staff, and Zakat Collection Units (UPZ) at various levels. This figure shows the great potential of human resources. However, the quality of financial statements is not only determined by the number of employees, but also their competence. Therefore, sharia accounting training, the implementation of PSAK 109, and the use of technology-based accounting information systems are a must. With this capacity increase, employees are expected to be able to prepare reports that are timely, in accordance with standards, and more accountable.
2. **Development of Accounting Information Systems.** Based on the results of the questionnaire (Table 1), only 70% of respondents assessed that information and communication were going well. Some accounting processes are still done manually, which slows down the flow of data and opens up opportunities for recording errors. Digitization of accounting information systems is an important solution to speed up the presentation of reports, improve data accuracy, and facilitate access to information both internally and publicly.
3. **Strengthening Internal Monitoring and Auditing.** Monitoring scored 72% (Table 1), which means that there are still weaknesses in the implementation of internal audits. This can be seen in the results of external audits (Table 4), where financial statements were only audited twice during the 2020–2024 period, and were inconsistent every year. This condition weakens the credibility of the institution. Therefore, BAZNAS needs to form an internal audit unit that actively conducts routine audits, as well as ensuring that each annual report is audited by a public accountant so that the results are more reliable.
4. **Clearer Separation of Duties.** The control activity obtained a score of 78% (Table 1), which is quite good, but there are still records due to the limitation of employees at the operational level. The authorization, logging, and reconciliation functions have not been completely separated. With a large number of employees (Table 3), BAZNAS can develop a proportionate personnel placement strategy, so that the risk of errors or fraud can be minimized.
5. **Increased Public Transparency.** One of the weaknesses of financial statements is the aspect of comprehension (74%, Table 2). Many people still have difficulty understanding the technical terms of sharia accounting. Therefore, BAZNAS needs to publish financial

statements in a concise format that is easy for the general public to understand, for example through annual infographics, web-based report summaries, or popular reports with simple explanations. This step will increase public confidence in the management of zakat funds.

Management is responsible for providing financial statements to creditors, investors, and other users. The responsibility for establishing an adequate internal control system and for presenting fair and accurate financial statements lies with management, not the auditor. Management is also responsible for selecting and applying appropriate accounting policies. This responsibility arises from the fact that management, as the party in charge of the organization's daily operations, possesses deeper and more detailed knowledge of every transaction within the organization compared to the auditor. In contrast, an auditor's understanding of the transactions and the client's internal control is limited to the information obtained during the course of the audit (Herry, 2015). The research findings indicating that internal control has an influence on the quality of financial statements at BAZNAS Garut Regency are also reinforced by the perspective of the Qur'an, in Surah Al-Mujādalah (58:7).

Based on the discussion of research findings regarding the influence of internal control on the quality of financial statements at BAZNAS Garut Regency, it can be concluded that its implementation has proven to be valid both theoretically and in alignment with several previous studies. The execution of internal control components—including the control environment, risk assessment, control activities, information and communication, and monitoring—carried out by the management and all employees of BAZNAS Garut Regency, particularly in the aspect of financial reporting, has been conducted properly and appropriately.

Practically, BAZNAS Garut needs to strengthen the PSAK 109 training, develop the digitization of the accounting system, clarify the separation of duties, improve internal monitoring, and expand public transparency through easy-to-understand reports. This effort will strengthen the credibility of the institution while increasing public trust in the management of zakat funds.

The results of this study also strengthen the relevance of *Sharia Enterprise Theory* and *Stewardship Theory* in the context of zakat management. The implementation of good internal control is not only to meet the technical aspects of financial reporting, but also a form of vertical accountability to Allah SWT and horizontal to the community. This is in line with Kamaruddin and

Ramli (2023) who affirm that the practice of internal control in Islamic non-profit organizations not only ensures the accuracy of reports, but also strengthens the dimensions of moral and social accountability. The findings of this study are also consistent with Muda et al. (2017) and Dewi & Ratnadi (2019) who stated that the effectiveness of the internal control system improves the quality of financial statement information, although there are still weaknesses in the monitoring aspect as also found in other regional BAZNAS studies (Rokib et al., 2017).

Furthermore, the results of this study indicate that weaknesses in monitoring and limitations in human resource competence can have an impact on the uncertainty of audit opinions, as seen from the BAZNAS Garut report which is not always audited every year. This condition has the potential to reduce public trust, thus supporting the findings of Putri, Triyuwono, and Rahmanti (2025) that internal control over financial reporting is an important factor to ensure the consistency of the quality of public sector financial statements. In addition, the constraints of understanding the term sharia accounting among the general public show that the dimension of understandability is still low. This is in line with the perspective of *maqāṣid al-sharī'ah* that the accessibility of information is part of safeguarding property (*ḥifẓ al-māl*) and ensuring the benefit of the *ummah*.

In terms of practical implications, this study emphasizes the urgency of strengthening the capacity of *amil zakat* through PSAK 109 training, the use of digital technology in the preparation of financial statements, and the establishment of an internal audit unit that functions regularly and independently. This effort is in line with the recommendation of Mufidah et al. (2022) that sharia motivation and internal control systems are the key to improving the performance of zakat organizations. Thus, this study closes the gap in the literature that previous studies are still limited to the general context of the public sector or certain zakat institutions, while empirical evidence at BAZNAS Garut shows that the effectiveness of internal control greatly determines the quality of financial statements as well as public trust.

5. CONCLUSION

This study shows that internal control at BAZNAS Garut Regency has been running quite well, especially in the aspects of control environment and control activities which received positive appreciation from the majority of respondents. However, weaknesses are still found in

the aspects of information, communication, and monitoring, which have an impact on delays and inconsistencies in the presentation of financial statements.

In terms of report quality, the majority of respondents considered the BAZNAS report to be relevant and reliable, although the understanding aspect still needs to be improved. Institutional data also shows that although the number of employees is quite large, the increase in the quantity of human resources has not been fully followed by an increase in competence in sharia accounting and information technology. The results of the external audit also showed inconsistencies, with financial statements only audited in two years from the 2020–2024 period, and only once obtained a reasonable opinion without exception.

Thus, it can be concluded that strong internal control contributes to improving the quality of financial statements, but its effectiveness is highly dependent on human resource competence, the use of accounting information systems, and consistency in external audits. These findings strengthen the Sharia Enterprise Theory and stewardship theory, that the accountability of zakat institutions is multidimensional—not only to the government, but also to the community and Allah SWT.

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