Management And Accounting Treatment Of Zakat Based On Psak 109 At Baznas Makassar City

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ABSTRACT- This research aims to analyze the management and accounting treatment of zakat based on PSAK No. 109 at the National Zakat Agency (BAZNAS) Makassar City. This study is motivated by the importance of transparent and accountable zakat management in accordance with sharia provisions and accounting standards. Zakat management in Indonesia is regulated by Law No. 23 of 2011 and reinforced by Government Regulation No. 14 of 2014. The research focuses on the collection, distribution, and utilization of zakat funds based on Law No. 23 of 2011, while the recording and reporting of zakat funds are analyzed based on PSAK No. 109 on Accounting for Zakat, Infaq, and Sadaqah. This study employs a qualitative method with a descriptive approach. Data were obtained through interviews, observations, and documentation of informants directly involved in zakat management at BAZNAS Makassar City. Research findings indicate that zakat funds are collected through professional zakat deductions, Zakat Collection Units, bank transfers, and zakat pickup services. Zakat distribution is carried out through programs in education, health, productive economy, social welfare, and religious outreach. Zakat accounting treatment generally refers to PSAK No. 109, which covers the recognition, measurement, presentation, and disclosure of zakat funds. However, there are still obstacles in the form of limited human resources, manual recording systems, and suboptimal digitalization of financial reporting.

Keywords: Accountability, BAZNAS, PSAK No. 109, Transparency, Zakat Accounting, Zakat Management.

INTRODUCTION

Zakat has a strategic role in poverty alleviation and equitable welfare distribution, but the realization of zakat collection in Indonesia is still far below its potential, partly due to the public's lack of optimal trust in zakat management institutions like BAZNAS (Nurhayati et al., 2022; Qutaiba et al., 2024; Ridho & Ridho, 2017; Setiyawati, 2021). To address this issue, PSAK 109 has been implemented as the accounting standard for zakat, infaq, and sadaqah to enhance the accountability and transparency of BAZNAS's financial reports (Kurniawan et al., 2025; Nurhayati et al., 2022; Ridho & Ridho, 2017; Setiyawati, 2021).

The state established BAZNAS to manage zakat professionally and in accordance with sharia based on Law Number 23 of 2011, with management covering planning, collection,distribution, and reporting (Nashirudin et al., 2025; Nurhayati et al., 2022). PSAK 109 regulates the recognition, measurement, presentation, and disclosure of zakat, infaq, and sadaqah transactions, as well as requiring financial position reports, changes in fund reports, cash flows, managed assets, and notes to the financial statements, to achieve governance that is transparent, accountable, and in accordance with sharia principles (Kurniawan et al., 2025; Nurhayati et al., 2022; Ridho & Ridho, 2017).

Various studies show that the implementation of PSAK 109 at BAZNAS/Zakat Management Institutions is quite good in terms of recognition and measurement aspects, but often not fully complete in presentation and disclosure, such as incomplete notes on financial statements, changes in managed asset reports, or disclosure of non-cash assets and related party transactions (Kurniawan et al., 2025; Nurhayati et al., 2022; Ridho & Ridho, 2017; Suharsono et al., 2025). In several regions, the financial information system is still manual, the functions are unclear, and internal control is weak, resulting in the potential for zakat being far above actual realization and low trust from muzakki (Apriyanti, 2017; Astuti & Bidabad, 2024; Nurhayati et al., 2022; Setiyawati, 2021). Research at BAZNAS Jeneponto and provincial BAZNAS shows that the PSAK 109 standard has been used as a reference, but transparency to the public is still limited (reports not yet audited, new website, or not all reports published) (Mahendrata, 2025; Mayasofa et al., 2024; Nur et al., 2025).

The implementation of PSAK 109 is intended to standardize the accounting of zakat, infaq, and sadaqah so that BAZNAS's financial reports are transparent, accountable, and increase the trust of muzakki. However, studies in various regions show that its implementation is not yet uniform and still leaves several significant issues. Many BAZNAS have complied with PSAK 109 in the recognition and measurement of zakat, infaq, and sadaqah transactions, but are weak in the aspects of presentation and disclosure (for example, notes to financial statements, accounting policies, asset details, and fund deficits) (Azra et al., 2025; Mahendrata, 2025; Nur et al., 2025; Sari et al., 2025). Some central/capital city BAZNAS (national BAZNAS, DKI Jakarta, Subang) have prepared financial position reports, changes in fund reports, cash flow reports, and managed asset reports in accordance with PSAK 109 (Kurniawan et al., 2025; Ridho & Ridho, 2017). Several BAZNAS/Zakat Management Institutions have not yet fully implemented the PSAK 109 report format or have not been audited regularly (Azra et al., 2025; Mahendrata, 2025; Mayasofa et al., 2024; Setiyawati, 2021).

The low zakat reception compared to its potential is closely related to the lack of transparency in reporting and management accountability, which weakens the trust of muzakki (Nurhayati et al., 2022; Qutaiba et al., 2024; Setiyawati, 2021). Several BAZNAS have published financial and program reports periodically, but often online access or complete reports on their websites are not available, thus transparency remains limited (Astuti & Bidabad, 2024; Mahendrata, 2025; Mayasofa et al., 2024; Monika & Fadila, 2024).

The limited understanding of human resources in Sharia accounting, the complexity of transactions, and the lack of training on PSAK 109 (including the 2022 revision) are the main obstacles to full implementation (Azra et al., 2025; Nashirudin et al., 2025; Setiyawati, 2021; Suharsono et al., 2025). Differences in the readiness of information systems (such as SIMBA or specialized applications) cause the quality of recording and reporting among BAZNAS to be inconsistent (Kurniawan et al., 2025; Mayasofa et al., 2024; Nurhayati et al., 2022; Ridho & Ridho, 2017). Coordination gaps and regulatory enforcement make some zakat institutions feel that they are not "obliged" to strictly comply with PSAK 109 (Mukhlishin et al., 2024; Setiyawati, 2021).

BAZNAS has started implementing PSAK 109, particularly in the recognition and measurement of Zakat, Infaq, and Sadaqah transactions, as well as the preparation of basic reports. However, many still have weaknesses in disclosure (notes to financial statements, accounting policies, asset details) and public access to reports. Limitations in human resources, information systems, and regulatory coordination slow down full standardization, so the main objectives of PSAK 109 in enhancing transparency, accountability, and the trust of muzakki have not been uniformly achieved across all BAZNAS.

Many studies have examined the implementation of PSAK 109 in various regional BAZNAS (Subang, Jambi, Probolinggo, Jeneponto, North Sumatra, etc.) and other zakat institutions (Kurniawan et al., 2025; Nurhayati et al., 2022; Ridho & Ridho, 2017; Suharsono et al., 2025), but no specific studies have focused on the management and accounting treatment of zakat based on PSAK 109 at BAZNAS Makassar City. A study at BAZNAS South Sulawesi, based in Makassar, found that recognition and measurement were in accordance with PSAK 109, but presentation and disclosure had not fully met the standards (Nur et al., 2025). This indicates a gap between the ideal provisions of PSAK 109 and the reporting practices of BAZNAS in areas very close to Makassar, and potentially similar at the city level. Nationally, there is still a lack of trust among some muzakki toward zakat institutions as well as issues with reporting transparency (Astuti & Bidabad, 2024; Hadi et al., 2024; Setiyawati, 2021; Zakiyyah et al., 2013). This gap is what makes a detailed study at BAZNAS Makassar City important and urgent, both to strengthen local accountability and to contribute to the improvement of national governance.

Based on these conditions, the focus of the research can be directed toward: (1) how the management of zakat (collection, distribution, and reporting) at BAZNAS Makassar City; (2) how the accounting treatment of zakat, infaq, and sadaqah at BAZNAS Makassar City is reviewed from the aspects of recognition, measurement, presentation, and disclosure according to PSAK 109. The research objectives can be formulated to: describe the management of zakat at BAZNAS Makassar City and analyze the conformity of zakat accounting treatment based on PSAK 109.

LITERATURE REVIEW

A. Definition of Zakat

Zakat is understood as one of the pillars of Islam that must be fulfilled by every eligible Muslim, consisting of a specific portion of wealth that must be given to those entitled to receive it. Linguistically, zakat means "clean," "pure," "fertile," and "blessed"; in terms of terminology, it is a specific portion of wealth that must be distributed to the mustahik according to sharia provisions, with a social-spiritual function to purify wealth and the soul as well as reduce social inequality in society (Aradimas & Efendi, 2025; Siregar et al., 2022; Wulandari & Arifin, 2025).

B. Management of Zakat

The management of zakat includes the processes of collection, management, and distribution of zakat by amil in a professional manner to ensure targeted distribution and the realization of social justice (Abdoeh, 2020; Amindarsari, 2019; Wulandari & Arifin, 2025; Zulfan, 2015). In authentic hadiths, the management of zakat is carried out by amil who then distribute it to eight categories of recipients, and in Indonesia, it is institutionalized thru BAZNAS and Zakat Collection Agency based on Law No. 23 of 2011 as the official authority and partner in zakat management (Abdoeh, 2020; Khatimah & Wahyudi, 2022; Rabbani & Romansyah, 2014; Wulandari & Arifin, 2025).

C. Statement of Financial Accounting Standards 109 (PSAK 109)

PSAK 109 is the Financial Accounting Standards Statement on the accounting of zakat, infaq, and sadaqah, prepared by the Financial Accounting Standards Board as a guideline for zakat management organizations. PSAK 109 regulates the recognition, measurement, presentation, and disclosure of zakat, infaq, and sadaqah transactions to ensure uniformity and simplicity in recording and to ensure compliance with sharia principles. (Emzaed et al., 2025; Handayani, 2019; Ningrum & Nulhakim, 2020; Purnamasari & Munawarah, 2024).

D. Components of Financial Statements According to PSAK 109

The implementation of PSAK 109 in BAZNAS/ Zakat Collection Agency aims to improve the quality of financial reports, accountability, transparency, and public trust in the management of zakat (Handayani, 2019; Ningrum & Nulhakim, 2020; Potton & Amrizal, 2023; Purnamasari & Munawarah, 2024). The components of financial reports according to PSAK 109 (Handayani, 2019; Ningrum & Nulhakim, 2020; Purnamasari & Munawarah, 2024; ZA & Rijal, 2021):

1. Financial position report: Presenting assets, liabilities, and funds
2. Fund change report: Explaining the mutations and balances of

zakat/infaq/sadaqah funds;

3. Managed asset change report: Changes in assets managed for the benefit of mustahik;
4. Cash flow report: Cash inflows and outflows related to funds and operations;

Notes to the financial statements: Accounting policies and details of important information.

RESEARCH METHODOLOGY

A. Research Design

Descriptive qualitative research aims to understand phenomena holistically-contextually in a natural setting by highlighting meaning from the subject's perspective, rather than numbers or statistics (Fadli, 2021). Descriptive qualitative research produces data in the form of words, informants' views, and observed behaviors, which are then explained in detail and systematically (Fadli, 2021). This approach aims to provide a deep and systematic description of the management and accounting treatment of zakat at BAZNAS Makassar City based on applicable standards without conducting quantitative hypothesis testing.

B. Informant Presence of the Researcher and Informant Selection Technique

The researcher acts as the main instrument directly involved in the data collection process in the field. The informants in this study were determined using a purposive sampling technique. Purposive sampling means selecting parties who are considered to have the most knowledge and relevant information related to the research focus, such as financial managers, amil, and other related parties at BAZNAS Makassar City. The selection of informants is based on specific considerations who are most knowledgeable and relevant to the research problem.

C. Research Location

The research is conducted at the BAZNAS of Makassar City, located at Jl. Teduh Bersinar No. 5, Rappocini, Gunung Sari, Makassar City, South Sulawesi.

D. Data Sources

The main data source in this research is primary data, which is data obtained directly from informants thru the researcher's interaction in the field.

E. Data Collection Techniques

The data collection techniques used include:

1. In-depth interviews, conducted in a structured or semi-structured manner with key informants to explore information related to the management and recording of zakat. In-depth/semi-structured interviews to delve into informants' perceptions, experiences, and opinions in detail.
2. Observation, which involves direct observation of operational activities, recording procedures, and documentation related to zakat management at BAZNAS Makassar City. Observation (participant/non-participant) to directly see behaviors, processes, and real situations in the field.
3. Documentation (archives, reports, photos, official documents) to complement and verify interview/observation findings.

F. Data Analysis Techniques

Data analysis is conducted qualitatively using the interactive model of Miles & Huberman:

1. Data collection, which involves gathering information through interviews, observations, documents, tests, and other techniques according to the research focus; at this stage, researchers begin to take notes, highlight important parts, and compare findings in the field(Miles et al., 2014; Rijali, 2018).
2. Data reduction, which is the process of summarizing, selecting key points, focusing on aspects relevant to the research objectives, identifying themes and patterns, and discarding unnecessary data so that the large amount of data becomes more structured and manageable (Mezmir, 2020; Miles et al., 2014; Rijali, 2018).
3. Data presentation, which involves organizing the reduced data into an easily understandable form, such as descriptive narratives, tables, matrices, charts, or selectively chosen interview excerpts.
4. Conclusion and verification, which means formulating the meaning or main findings based on patterns and relationships that emerge from the presented data, then continuously rechecking with field data, comparing sources, time, and techniques (triangulation) so that the conclusions are credible and accountable (Rijali, 2018).

G. Checking the Validity of Findings

The validity of qualitative data can be maintained through tests of credibility, transferability, dependability, and confirmability. This research uses triangulation techniques that include: 1. Source triangulation, by comparing information from different informants. 2. Technique triangulation, by comparing data from interviews, observations, and documentation for the same source (if available).

H. Research Stages

The stages of this research include:

1. Identifying and formulating the research problem;
2. Collecting relevant materials and references related to the research topic;
3. Determining the research strategy and preparing and developing data collection instruments (interview guides and observation sheets);
4. Collecting field data through interviews and observations;
5. Interpreting and analyzing data through the processes of reduction, presentation, and conclusion drawing;
6. Compiling and reporting the research results in the form of a written report.

RESULT AND DISCUSSION

A. Overview of BAZNAS Makassar City

The BAZNAS of Makassar City, South Sulawesi, Indonesia, is an official institution established by the government based on Law Number 23 of 2011 concerning Zakat Management. BAZNAS has the main task of collecting, managing, distributing, and utilizing zakat, infaq, sadaqah, and other religious social funds.

BAZNAS Makassar City serves as a regional zakat management institution responsible for improving community welfare through the professional, transparent, and accountable management of zakat funds. In carrying out its duties, this institution collects zakat funds from the community, Civil Servants (ASN), companies, and various other agencies.

Organizationally, BAZNAS Kota Makassar is led by a chairman and assisted by several vise chairmen who oversee fundraising, distribution, financial planning, administration, and human resources. In addition, BAZNAS Kota Makassar also has social programs that focus on the fields of education, health, economy, humanitarian efforts, and da'wah.

In carrying out its operational activities, BAZNAS Kota Makassar strives to implement good governance principles thru the preparation of financial reports that refer to PSAK No. 109 on Zakat, Infaq/Sadaqah Accounting. The implementation of these standards aims to enhance transparency and accountability in the management of zakat funds to the public.

Before the establishment of BAZNAS, the city of Makassar only had a zakat collection institution called BAZDA. Mr. H. M. Ashar Tamanggong briefly explained the early journey of BAZNAS Makassar City on Wednesday, July 31, 2024. He stated that:

> "Initially, BAZNAS was not directly called BAZNAS but was named Baznas Daerah (BAZDA). The transition from BAZDA to BAZNAS occurred after the enactment of Law No. 23 of 2011. So, if asked when BAZNAS Makassar City was established?" Actually, BAZNAS was referred to as BAZNAS in 2011, but its implementation only began after the issuance of Government Regulation Number 14 of 2014. It was at this time that all regional BAZDA were transformed into BAZNAS in 2014".

Government Regulation (PP) Number 14 of 2014 is a regulation that governs the Implementation of Law Number 23 of 2011 concerning the Management of Zakat. This regulation was enacted by the President on February 13, 2014, and promulgated on the same date. This regulation was created as a guideline for a more structured and transparent management of zakat in Indonesia. Some of the main focuses of this regulation include:

1. Duties and Functions of BAZNAS: Establishing the BAZNAS as a non-structural government institution authorized to manage zakat nationally.
2. Establishment of Amil Zakat Institutions: Regulating the mechanism for the establishment and licensing of Amil Zakat Institutions to ensure they are legally recognized and accountable under government supervision.
3. Collection and Utilization: Providing technical guidelines for zakat managers (amil) in collecting, distributing, and utilizing zakat to ensure it is targeted and maximizes welfare impact for the community. 4. Guidance and Supervision: Regulating the roles of the central government, local governments, and the community in overseeing the national zakat management.

B. Determining Research Informants

The determination of informants in this study was conducted using purposive sampling techniques, which involve the deliberate selection of informants based on specific considerations relevant to the research objectives. This technique is used so that the data obtained is more in-depth and aligned with the research focus on the management and accounting treatment of zakat based on PSAK No. 109. The research informants consist of parties directly involved in the process of managing zakat funds and preparing financial statements at BAZNAS Makassar City. The informants in this study include:

Table 4.1 Informant Data at BAZNAS Makassar City

No.	Name of Informant	Position at the National Zakat Amil Agency	Status
1.	Bapak H. M. Ashar Tamanggong	Chairman of BAZNAS Makassar City	Key Informant
2.	Bapak Safaruddin, S. Pd.	Collection Section Staff	Primary Informant
3.	Ibu Dian Pertiwi, S. E.	Planning, Finance, and Reporting Section Staff	Primary Informant
4.	Bapak Asrijal Syahruddin, S. S.	Distribution and Utilization Section Staff	Primary Informant

Sumber: processed results, 2024.

The selection of informants was carried out because they were deemed capable of providing information related to the zakat management system, the accounting recording process, the preparation of financial statements, and the implementation of PSAK No. 109 at BAZNAS Makassar City.

Research data were obtained through interviews, observations, and documentation. Interviews were conducted directly with informants to gather information on the mechanisms of zakat fund management and the application of zakat accounting treatment. Observations were made to directly see the zakat management process, while documentation involved collecting financial reports, activity reports, and other supporting documents.

C. Management of Zakat Funds at BAZNAS Makassar City

The management of zakat funds at BAZNAS Makassar City is carried out systematically through several stages, namely collection, recording, distribution, and reporting of zakat funds. The management of zakat funds at BAZNAS Makassar City will only discuss the stages of zakat fund collection and the stages of distribution and utilization of zakat funds in accordance with the Republic of Indonesia Law Number 23 of 2011. Meanwhile, the stages of recording and reporting zakat funds will be discussed in the treatment of zakat accounting in accordance with PSAK No. 109.

Each stage is implemented to ensure that the management of zakat funds runs effectively, transparently, accountably, and in accordance with Islamic sharia principles and the provisions of PSAK No. 109 concerning Zakat, Infaq/Sadaqah Accounting. The collection process is carried out through cooperation with government agencies, companies, mosques, and the general public. BAZNAS Makassar City also utilizes social media and digital services to raise public awareness about channeling zakat through official institutions.

The purpose of zakat management based on Law No. 23 of 2011 on Zakat Management is to improve the effectiveness and efficiency of services in managing zakat and to enhance the benefits of zakat to realize community welfare. BAZNAS Makassar City strives to achieve these goals by maximizing the target amount of collected zakat and distributing zakat accurately.

1. Stage of Zakat Fund Collection

The collection stage is the initial process in the management of zakat aimed at gathering zakat, infaq, sadaqah, and other religious social funds from the community. BAZNAS Makassar City collects funds through various methods and strategies to maximize the potential of the community's zakat.

Fundraising is carried out through cooperation with various parties, such as government agencies, private companies, educational institutions, mosques, and the general public. One of the main sources of zakat revenue comes from the profession-based zakat of the State Civil Apparatus (ASN), which is deducted periodically according to the applicable regulations. BAZNAS Makassar City also receives zakat maal, zakat fitrah, infaq, sadaqah, and other social assistance. Individual fundraising is carried out by the Muzakki who come directly to the BAZNAS Kota Makassar office and deposit their zakat with the Amil. This is in accordance with the explanation from Mr. Safaruddin, S.Pd, staff in the collection department regarding the collection procedures at BAZNAS Kota Makassar on

Wednesday, July 31, 2024:

> "Some of the potential at BAZNAS Kota Makassar itself actually includes professional zakat and maal zakat for the Kota Makassar area; there is no agriculture or livestock that we touch there." For the collection procedure, let me explain a bit: the objects of professional zakat that we touch include ASN, POLRI, DOCTORS, and so on. The system has two methods: the first is through direct deductions at the bank, and the second is through the Zakat Collection Unit. Thru the Zakat Collection Unit, such as the full POLRI, when they make a deposit, they directly bring it to BAZNAS or it can be done thru a transfer. Those are the two patterns we use for professional zakat. Then, for zakat mal itself, which is usually once a year, in BAZNAS Makassar City, on average, they pay their zakat mal during the month of Ramadan. Usually, businesspeople come to the office themselves. Then, there are also those who transfer directly, and there are also those who pick it up. There is a service called Zakat Pickup Service, a procedure for collecting zakat. How to invite people to give zakat, we use social media patterns, WhatsApp Plus patterns, as well as radio and television. The television includes channels like TVRI and Kompas TV. We have used these before. For the radio, we often socialize once a month for a week, then on WhatsApp Plus, we prospect daily to invite people to give zakat".

Zakat is a trust given by the muzakki to the amil body to be distributed to certain groups. Recording during the zakat deposit is also very much needed as proof to increase the trust of the Muzakki. BAZNAS Makassar City also provides deposit slips to Muzakki who have paid their zakat. The explanation regarding the recording system was provided by Mr. Safaruddin, S.Pd on Wednesday, July 31, 2024. He stated that:

> "For those who pay zakat, we provide proof that the Muzakki has paid their zakat. This proof is then given to the finance department, and it is recorded and entered into SIMBA. Our recording system has two parts: internal recording for how we create internal financial reports, and the second part is an integrated system directly connected to the BAZNAS Central through an application called SIMBA. However, this process is

already integrated through BAZNAS Central. When we input the collection here, it is automatically read there in its entirety." So for recording, if there is a cash zakat payment, we usually report it manually first, we make a manual financial report, and usually, those who make the transfer are directly input into SIMBA".

BAZNAS Makassar City continues to evaluate strategies to maximize zakat collection by involving the Muzakki with the aim of increasing their awareness and trust in paying zakat. By actively involving the Muzakki, BAZNAS not only becomes a Zakat Collection Agency but also a bridge connecting those who can those in need of assistance in the distribution of zakat funds. This was explained by Mr. Safaruddin, S.Pd, on Wednesday, July 31, 2024:

"BAZNAS works as a partner so that these muzakki feel much more touched when we involve them in the distribution process of this zakat".

BAZNAS Kota Makassar continues to implement other strategies to gain the attention and trust of the community. Although BAZNAS Kota Makassar has made efforts to achieve several targets, their path has not been smooth. There are several obstacles related to the still low awareness of the people of Makassar City in paying zakat and some Muzakki who still pay zakat to Zakat Management Institutions. These obstacles were explained by Mr. Safaruddin, S.Pd on Wednesday, July 31, 2024:

"For external obstacles, those from outside, Makassar is the center of South Sulawesi itself".

In Makassar, there are many zakat management institutions. These obstacles were explained by Mr. Safaruddin, S.Pd., on Wednesday, July 31. His residence is in Makassar, so some of the target objects for zakat collection conflict with that. That means, sometimes the muzakki runs to the zakat management institutions. These obstacles were explained by Mr. Safaruddin, S.Pd., on Wednesday, July 31.

"This is actually a challenge of how BAZNAS programs can reach the Muzakki so that they can fulfill their zakat at BAZNAS City".

Until now, BAZNAS Kota Makassar continues to formulate strategies to achieve its collection targets. BAZNAS Makassar City encourages the Government regarding the potential for zakat payments for ASN to be maximized, and BAZNAS Makassar City also continues to strive to optimize companies related to zakat collection. This was explained by Mr. Safaruddin, S.Pd, on Wednesday, July 31, 2024:

> “The hope for zakat collection is to achieve the target of 43 billion this year; last year it reached 42 billion, which is the main hope. Secondly, how to optimize the zakat potentials in Makassar City, such as professional zakat from ASN, doctors, and so on, to the maximum." Then, zakat from companies, which we have not yet optimally tapped into, and I also hope that students can brand this so that BAZNAS is seen as an institution that is transparent, trustworthy, and can better support the government in development”.

In order to raise public awareness about paying zakat through official institutions, BAZNAS Makassar City conducts various zakat socialization and education activities, including:

a. Counseling on the obligation of zakat to the community.
b. Socialization to government offices and companies.
c. Zakat campaigns through social media and electronic media.
d. Implementation of zakat preaching and seminar activities.
e. Provision of zakat payment services both directly and digitally.

The development of technology is also utilized in the fundraising process. BAZNAS Makassar City provides bank transfer services and digital zakat payment to facilitate donors in distributing their zakat. This digital system helps increase the efficiency of fundraising while also expanding the reach of services to the community. After the funds are received, the officers verify the source of the receipts and the types of funds that have come in. The separation of fund types is very important because zakat, infaq/sadaqah, and amil funds have different accounting treatments and uses according to PSAK No. 109.

2. The Distribution and Utilization Stage of Zakat Funds

The distribution stage is the process of channeling zakat funds to those entitled to receive zakat (mustahik). In its implementation, BAZNAS Makassar City refers to the provisions of Islamic law that establish eight categories of zakat recipients (asnaf), namely: 1) Fakir, 2) Miskin, 3) Amil, 4) Mualaf, 5) Gharim, 6) Fisabilillah, 7) Ibnu sabil, 8) Riqab.

Before the funds are distributed, BAZNAS Kota Makassar conducts an identification and verification process for prospective zakat recipients. Verification is carried out to ensure that the assistance provided is targeted and meets the needs of the mustahik. The distribution of zakat is carried out thru several main programs, including:

Table 4.2 Zakat Distribution Programs

No	Zakat Distribution Program	Type of Assistance	Program Objective
1	Education Program	Education scholarships, school supplies assistance, college tuition assistance, and educational facilities assistance.	To help underprivileged communities access proper education and raise the standard of human resources
2	Health Program	Medical treatment assistance, health check-ups, medicine assistance, and free health services	To help communities facing difficulties in accessing health services
3	Productive Economic Program	Business capital assistance, business equipment assistance, entrepreneurship training, business mentoring	To increase beneficiaries' financial independence by empowering profitable enterprises
4	Social and Humanitarian Program	Disaster relief assistance, assistance for underprivileged communities, basic needs assistance, decent housing assistance	To help communities affected by disasters, emergencies, and socio-economic difficulties
5	Preaching and Religious Program	Religious facility construction assistance, new Muslim guidance, Islamic preaching activities, and religious activity assistance	To enhance religious guidance and strengthen the spiritual values of the community

Sumber: processed results, 2024.

The distribution and utilization of zakat encompass many categories from various fields. The distribution of zakat consists of five main programs initiated by the Central BAZNAS, namely Makassar Taqwa, Makassar Economy, Makassar Care (such as disaster relief assistance), Makassar Smart/Education, and Makassar Health.

The procedure for distributing zakat in Makassar City is divided into two:

the first involves going directly to the field when a report is received, and the second involves the amil, who usually comes directly to BAZNAS. This was explained by Mr. Asrijal Syahruddin, S.S, as the staff in charge of distribution and utilization on Wednesday, July 31, 2024:

> "Regarding the zakat distribution procedure at BAZNAS itself, there are actually two. One is when we go directly to the field when there is a report, we go down for assessment, and the other is when the applicants come directly when there is a proposal report for assessment, whether it is approved or not depends on the type of assistance. After assessment, it is reported to the leadership, analyzed for feasibility, and then distributed to the Mustahik. In emergencies, such as when there is a report, we go directly for assessment, and in urgent situations, we assist immediately".

The utilization of zakat is used as an economic empowerment for the poor and the upliftment of the community. In addition to distribution, the utilization of zakat by BAZNAS Makassar City has a main program in the economic sector to provide business assistance to traders and educational assistance in the form of scholarships. This was explained by Mr. Asrijal Syahruddin, S.S on Wednesday, July 31, 2024, that:

"The main focus of utilization is on the economy, because here we have a business assistance program, called Zmaal, where small people are assisted in the form of Zmaal. Then there is also Zchicken, which assists in the form of carts and selling tools for crispy chicken sales." Then, in addition to that, from the education sector, there are also scholarships. Lately, we have been more focused on scholarships for students in college, elementary school, junior high school, and high school".

In addition to the programs run by BAZNAS Kota Makassar, this also becomes an obstacle in the distribution and utilization section, which continues to receive attention and support from the leaders. Any new steps that are taken, as long as they are good, the leadership continues to support and motivate. This was explained by Mr. Asrijal Syahruddin, S.S on Wednesday, July 31, 2024:

> "The main obstacle is the community, which sometimes, when given assistance, does not use it properly for business capital; sometimes

it is hard to trust, and we have to accompany them directly when given assistance. Another obstacle is that when we provide assistance, the recipients think negatively, and another obstacle is that our human resources are insufficient to handle all those requests".

The management of zakat funds must be supported by the role of trustworthy Amil so that the impact is directly felt by the community. There are two patterns of zakat fund distribution, namely the consumptive (traditional) distribution pattern and the productive distribution pattern. The productive distribution pattern aims to change the status of zakat recipients from those who are entitled to receive zakat to those who will pay zakat. This was explained by Mr. Asrijal Syahruddin, S.S on Wednesday, July 31, 2024:

"If we look at the development, since I have been here for seven years, I see that in the past we focused a lot on distribution, but recently we have started to shift toward utilization because, if we look at it, utilization is more effective; assistance can elevate the Mustahik. I see the development is quite good and there has been a change in the distribution pattern, both consumptive and productive".

From the interview results, it can be concluded that the management and accounting treatment of zakat based on PSAK 109 at BAZNAS Makassar City have been running well and are in accordance with the Republic of Indonesia Law Number 23 of 2011 on zakat management, which begins with the collection of zakat, distribution of zakat, and utilization of zakat based on applicable regulations. In general, the research results on BAZNAS Makassar City are detailed in the following table:

Table 4.3 Zakat Management at BAZNAS Makassar City

No.	Zakat Management	BAZNAS Makassar City Zakat Management	According to RI Law No. 23 of 2011	Comparison Results
1.	Zakat Collection	Recording during zakat deposits is also very necessary as proof to increase the trust of the Muzakki. BAZNAS	Every Muzakki must receive zakat deposit proof from BAZNAS, or the Zakat Collection Agency	In accordance

		Makassar City also provides deposit proof slips to Muzakki who have paid zakat		
2.	Distribution and Utilization of Zakat	There are two methods for distributing zakat: directly to the field or thru amil who come directly to BAZNAS	According to Islamic law, zakat must be given to the mustahik	In accordance
		The utilization of zakat is used for the economic empowerment of the poor and the improvement of the community	Zakat can be used for profitable endeavors to combat poverty and raise communal standards	In accordance
		The management of zakat funds must be supported by the role of a trustworthy amil so that the impact is directly felt by the community. There are two patterns of zakat fund distribution: the productive distribution pattern and the consumptive (traditional) distribution pattern.	Zakat is used for profitable businesses once the mustahik's essential necessities are satisfied.	In accordance

Sumber: processed results, 2024.

The table shows that the BAZNAS of Makassar City has implemented zakat management in accordance with the Republic of Indonesia Law Number 23 of 2011, namely the collection of zakat, the distribution of zakat, and the utilization of zakat. This ensures that all personnel, both the public and civil servants, understand their obligations in giving zakat.

A. **Accounting Treatment of Zakat (PSAK No. 109)**

The goal of PSAK No. 109's implementation is to establish a shariacompliant, transparent, and responsible zakat administration system. It is imperative that zakat institution leaders provide honest financial data on a regular basis in order to build the trust of prospective Muzakki. The Central BAZNAS and the Ministry of Religious Affairs are the recipients of BAZNAS Makassar City's financial reports. This was conveyed by Mrs. Dian Pertiwi, S.E, staff in the planning, finance, and reporting section on Friday, August 23, 2024:

> “The financial reports are accountable to the Central BAZNAS and also to the Ministry of Religious Affairs”.

The financial statements prepared by the organization must comply with general accounting principles, specifically the accounting principles for recognition, measurement, reporting, and presentation. The ratification of the revised PSAK 109 in 2022 regulates the accounting treatment of zakat, infaq, and sadaqah. With the considerable time that has passed since its implementation, zakat institutions should have fully adopted it. This implementation also applies to BAZNAS Makassar City. This is in accordance with the statement of Mrs. Dian Pertiwi, S.E., on Friday, August 23, 2024, that:

“Yes, BAZNAS Kota Makassar has fully implemented PSAK 109 and has received an Unqualified Opinion”.

1. Recognition

Recognition is the process of determining when a transaction is recorded in the financial statements. Based on PSAK No. 109, the receipt of zakat funds is recognized when cash or other assets are received by the zakat collector. At BAZNAS Makassar City, the recognition of zakat funds is carried out when: 1) Zakat funds are received in cash from the muzaki, 2) The funds are deposited into the institution's bank account, 3) Non-cash assets are received and have been verified by the amil.

The receipt of funds is recorded based on the type of funds received, namely: 1) Zakat funds, 2) Infaq/sadaqah funds, 3) Amil funds, 4) Non-halal funds if any. The separation of fund recognition is carried out to maintain transparency in fund usage and to facilitate the financial reporting process. Each receipt transaction is recorded by the finance department based on valid transaction evidence, such as transfer receipts, payment receipts, or asset receipt reports.

Initial recognition is the acknowledgment of zakat receipt at the time cash or other assets are received. When zakat is received from muzakki, it is recorded as an addition to zakat funds; if it is cash, it is recorded at the amount received; if it is non-cash, it is recorded at the fair value of the non-cash assets. This was explained by Ms. Dian Pertiwi, S.E., a staff member in the planning, finance, and reporting section, on Friday, August 23, 2024, as follows:

"The initial recognition usually occurs when the zakat funds received are acknowledged if the zakat funds given by the Muzakki enter the account. These funds usually come from the community or from ASN. The recording is directly inputted into the financial report to ensure that these zakat funds are managed properly."

The initial recognition journal at the BAZNAS Makassar City is as follows:

Account Name	D	K
Zakat Expense	xxxxx	
Zakat Payable		xxxxx

Source: processed results, 2024.

The recognition of zakat funds at BAZNAS Makassar City is in accordance with PSAK No. 109 because the funds are recognized when the management rights of the funds have been transferred to the zakat management institution. Additionally, the amil funds are also recognized as part of the funds obtained by the institution for operational purposes in accordance with the percentages allowed by Sharia and the institution's policies.

For zakat funds that have not yet been distributed to mustahik, these funds are still recognized as zakat funds in the financial position report. Meanwhile, when the funds have been distributed to mustahik, the zakat fund balance is reduced. The research results show that the transaction recognition process at BAZNAS Makassar City has mostly been running well. However, there are still several obstacles, such as: 1) The recording process, which is partially still done manually, 2) The limited human resources in the field of Sharia accounting, and 3) Delays in inputting certain transaction data. These conditions have the potential to affect the timeliness of financial report preparation if not supported by an adequate accounting information system.

2. Measurement

Measurement is the process of determining the nominal value of a transaction recorded in the financial statements. Based on PSAK No. 109, cash zakat receipts are measured at the amount of cash received, while non-cash receipts are measured based on the fair value of the assets at the time of receipt.

Measurement is the process of determining the amount of money, whether it is increasing or decreasing. If a decrease occurs, Depending on the reason for the loss, the sum must be deducted from either zakat or amil monies. This was explained by Mrs. Dian Pertiwi, S.E., as a staff member in the planning, finance, and reporting section on Friday, August 23, 2024, that:

“The funds received from the community or ASN are recorded in the financial report according to the amount we received." This measurement is carried out to ensure that what we include in the financial report is accurate and comes from the funds we have managed”.

The zakat measurement journal at the BAZNAS Makassar City is as follows:

Account Name	D	K
Zakat Payable	xxxxx	
Cash		xxxxx

Source: processed results, 2024.

At BAZNAS Makassar City, the measurement of zakat funds is conducted as follows:

a. Measurement of Cash Funds

Zakat funds received in the form of cash or bank transfers are measured at the nominal amount received by the institution. For example, if a muzakki donates zakat in the amount of Rp10,000,000, that amount is recorded at the value received without any deductions.

b. Measurement of Non-Cash Funds

If zakat is received in the form of goods or non-cash assets, such as rice, vehicles, or other assets, the measurement is based on their fair value at the time of receipt. Fair value is determined based on: 1) Market price, 2) Exchange value of similar assets, 3) Estimated economic value of the asset. The measurement of non-cash assets is crucial to ensure that the recorded asset value reflects actual economic conditions. This also aims to ensure that financial statements provide relevant and reliable information to users of financial statements.

PSAK No. 109 also stipulates that if a decline in the value of non-cash assets occurs before they are distributed to beneficiaries, such a loss must be recognized in the financial statements. Research findings indicate that BAZNAS Makassar City has measured zakat funds in accordance with the provisions of PSAK No. 109. However, in practice, the institution still faces challenges in determining the fair value of non-cash assets due to the lack of a more integrated asset valuation system.

c. Presentation

Presentation is the process of displaying financial information in financial statements in a systematic and easily understandable manner. The zakat administrator presents zakat funds, infaq/sadaqah funds, and non-halal funds separately in the balance sheet (statement of financial position). The presentation of these zakat funds is integrated into the BAZNAS Management System (SIMBA) application, which is specifically designed for paying zakat to BAZNAS City and Zakat Collection Agencies. This aligns with the explanation provided by Ms. Dian Pertiwi, S.E., a staff member of the planning, finance, and reporting department, on Friday, August 23, 2024, stating:

> "For the presentation of zakat itself, both incoming and outgoing transactions are integrated into the BAZNAS Management System (SIMBA)—an application specifically designed for city-level BAZNAS offices and local zakat collection agencies. So, we simply input the receipts and distributions to the asnaf; the financial reports for operational needs are automatically generated within the SIMBA application, so it is easy for us to monitor or check the use of distributed zakat funds".

The zakat journal entries at the National Zakat Agency (BAZNAS) in Makassar City are as follows:

Account Name	D	K
Zakat Payable	xxxxx	
Cash		xxxxx

Source: processed results, 2024.

PSAK No. 109 regulates that zakat management institutions are required to prepare financial statements consisting of:

A. Financial position report. The financial position report presents information regarding the assets, liabilities, and fund balances held by the institution during a specific period. This report can show the financial condition of BAZNAS Makassar City. The financial report includes information on assets, liabilities, and equity at a specific time. The purpose of this financial position report is to provide important information regarding the assets, liabilities, and equity held by the zakat management institution. BAZNAS Makassar City has prepared financial position reports for each period in accordance with PSAK 109 reporting format.

The balance sheet prepared by BAZNAS Makassar City already refers to PSAK 109. Here is an example of the financial position report recording at the BAZNAS in Makassar City:

Table 4.4 Statement of Financial Position (Balance Sheet)

Assets		Liability	
Current assets Cash and cash equivalents, Receivables Effectiveness	xxx xx xxx xx xxx xx	Short-term liabilities Accrued expenses Long-term liabilities Employee benefits obligations	xxx xx xxx xx
Non-current assets Fixed assets Accumulated depreciation Assets	xxx xx (xx xxx)	Total Liabilities	xxx xx
Assets Total Assets	xxx xx	Liabilities Fund balance Zakat fund Infaq/sadaqah fund Amil fund Total fund balance Total liabilities and fund balance	xxx xx xxx xx xxx xx xxx xx

			xxx xx

Source: processed results, 2024.

B. Fund change report. This report presents information regarding the receipt and distribution of zakat, infaq/sadaqah, and amil funds during the current period. The statement of fund changes shows the fund management carried out by BAZNAS, starting from the increase or decrease in zakat funds, the initial balance of zakat funds, and the final balance of zakat funds. BAZNAS Makassar City has prepared fund change reports for each period with a reporting format in accordance with PSAK 109. The fund change reports made by BAZNAS Makassar City already refer to PSAK 109. An example of the fund change report recording at the BAZNAS in Makassar City is as follows:

Table 4.5 Fund Change Report

Description	Rp
Zakat Fund	
Receipts	
Receipts from muzakki	xxxxx
Entity muzakki	xxxxx
Individual muzakki	xxxxx
Investment returns	xxxxx
Total zakat fund receipts	xxxxx
Distribution	
Poor and needy	(xxxxx)
Riqab	(xxxxx)
Gharim	(xxxxx)
Muallaf	(xxxxx)
Sabilillah	(xxxxx)
Ibnu sabil	(xxxxx)
Amil	(xxxxx)
Total zakat fund distribution	xxxxx
Surplus (Deficit)	xxxxx
Beginning balance	xxxxx
Ending balance	xxxxx
Infaq/Sadaqah Fund	
Receipts	
Restricted infaq/sadaqah	xxxxx
Unrestricted infaq/sadaqah	xxxxx
Management returns	xxxxx
Total infaq/sadaqah fund receipts	xxxxx
Amil Fund	

Receipts	
Amil's share from zakat fund	xxxxx
Amil's share from infaq/sadaqah fund	xxxxx
Other receipts	xxxxx
Total receipts	xxxxx

Source: processed results, 2024.

C. Report on changes in managed assets. This report shows the changes in assets managed by the institution, both current assets and non-current assets. The report on changes in managed assets is a report that describes changes in the managed assets of the zakat management institution, starting from zakat funds, as well as donations/charity. BAZNAS Makassar City has prepared asset management change reports for each period with a reporting format in accordance with PSAK 109. The asset management change reports made by BAZNAS Makassar City already refer to PSAK 109. Here is an example of the asset management change report recording at the BAZNAS in Makassar City:

Table 4.6 Managed Asset Report

Description	Beginning balance	Addition	Reduction	Provision	Accumulated depreciation	Ending balance
Infaq/sadaqah fund-current managed assets	xxxxx	xxxxx	(xxxxx)	(xxxxx)	-	xxxxx
Infaq/sadaqah fund-non-current managed assets	xxxxx	xxxxx	(xxxxx)	-	(xxxxx)	xxxxx

Source: processed results, 2024.

D. Cash flow statement. The cash flow statement presents information regarding the inflow and outflow of cash for the institution over a specific period. The cash flow statement is a financial report that contains the impact of increases or decreases in the amount of money held by an organization over a specific period. The cash flow statement consists of transaction activities, investment activities, and financing or funding activities that experience increases or decreases. BAZNAS Makassar City has prepared cash flow statements for each period with reporting formats in accordance with PSAK 109. The cash flow statements made by BAZNAS Makassar City already refer to PSAK 109. Here is an example of cash flow statement recording at the BAZNAS in Makassar City:

Table 4.7 Cash Flow Statement

CASH FLOW FROM OPERATING ACTIVITIES	
Receipt of zakat funds	xxxxx
Receipt of infaq/sadaqah funds	xxxxx
Receipt of humanitarian funds	xxxxx
Receipt of other funds	xxxxx
Distribution to the poor	xxxxx
Distribution of tied infaq/sadaqah	(xxxxx) (xxxxx)
Distribution of tied infaq/sadaqah	(xxxxx)
Distribution of aid to regions	
Distribution of educational receivables	

Source: processed results, 2024.

E. Notes to the financial statements. Notes to the financial statements provide additional explanations regarding accounting policies, transaction details, and other information deemed important. Notes to the financial statements are additional notes and information added at the end of the financial statements to provide further information. BAZNAS Makassar City has prepared financial position reports for each period in accordance with PSAK 109 reporting format.

At BAZNAS Makassar City, financial reports are prepared periodically as a form of accountability to the community, government, and donors. The presentation of financial statements is carried out by separating: zakat funds, infaq/sadaqah funds, amil funds, and non-halal funds. The separation aims to: 1) avoid the mixing of fund usage, 2) facilitate the supervision of fund management, and 3) enhance the transparency and accountability of the institution.

The research results show that the presentation of financial statements at BAZNAS Makassar City refers to PSAK No. 109. However, in practice, there are still several weaknesses, such as: 1) The digital accounting system is not yet optimal, 2) The preparation of reports still takes a considerable amount of time, and 3) The limited number of accountants who understand sharia accounting standards. The presentation of financial statements separately based on the type of fund has shown an effort to apply the principles of transparency and accountability in the management of zakat.

F. Disclosure

Disclosure is the process of providing additional information in financial statements so that report users can gain a more comprehensive understanding of the institution's activities. The disclosure made by BAZNAS Makassar City is the distribution of zakat funds to the community, especially prioritizing the poor and needy, because their conditions are very difficult. This was explained by Mrs. Dian Pertiwi, S.E., as a staff member in the planning, finance, and reporting section on Friday, August 23, 2024, that:

> "The distribution of zakat is usually prioritized for the poor and needy because their situation is difficult, right? They also need money, and sometimes they only have just enough, so we prioritize them first. As for those who are in debt, we usually select them first. We check what the debt is for; if it's for their needs, we help them, but if not, then we don't".

The zakat measurement journal at the BAZNAS Makassar City is as follows:

Account Name	D	K
Zakat Payable	xxx	
Cash		xxx

Source: processed results, 2024.

In PSAK No. 109, zakat management institutions are required to disclose: a. Zakat fund management policies. b. Methods for determining amil funds. c. Details of fund receipts and distributions. d. Policies for distributing zakat to mustahik. e. Information on managed assets. f. Information on non-halal funds, if any.

At BAZNAS Makassar City, disclosure is carried out through: 1) Annual financial reports, 2) Institutional activity reports, 3) Social media and official website, 4) Documentation of zakat utilization programs. The disclosed information includes: 1) The amount of zakat funds collected, 2) Zakat distribution programs, 3) The number of beneficiaries, 4) Use of operational funds, 5) Social activities and community empowerment.

The disclosure aims to increase public trust in the zakat management institution. Transparency of information is an important factor in increasing the participation of muzaki in distributing zakat thru official institutions. From the interview results, it can be concluded that the management and accounting treatment of zakat based on PSAK 109 by the BAZNAS of Makassar City have been running well and are in accordance with PSAK No. 109 on the accounting of zakat, infaq, and sadaqah, which regulates the recognition, measurement, presentation, and disclosure of zakat transactions based on applicable regulations. In general, the research results on the BAZNAS of Makassar City are detailed in the following table:

Table 4.8 Accounting Treatment of Zakat at BAZNAS Makassar City

No	Elements of Zakat Accounting Treatment	Accounting Treatment at BAZNAS Makassar City	According to PSAK No.109	Comparison Results
.	Recognition	BAZNAS recognizes zakat funds when receiving money from Muzakki as an addition to zakat funds.	Zakat receipts are recognized when cash or other assets are received.	In accordance
.	Measurement	If a decline occurs, the amount of loss incurred must be treated as a reduction in zakat funds or a reduction in amil funds, depending on the cause of the loss.	The decline in the value of zakat assets is recognized as: (a) a reduction in zakat funds if it is not caused by the negligence of the amil. (b) a loss and a reduction in Amil funds if it is caused by the negligence of Amil.	In accordance
.	Presentation	BAZNAS Makassar City	Amil presents zakat,	In accordance

		presents zakat funds, infaq/sadaqah funds, and non-halal funds separately in the balance sheet (statement of financial position). The presentation of zakat funds is integrated into the recording of the BAZNAS Management Information System (SIMBA).	infaq, and sadaqah funds and Amil funds separately in the financial position report.	
.	Disclosure	The policy for distributing zakat is prioritized for the poor, needy, travelers, collectors, new converts, and those in the way of Allah.	The policy for distributing zakat, infaq, and sadaqah includes determining the priority scale for distributing alms, charity, and recipients of alms and charity.	In accordance

Source: processed results, 2024.

The table shows that the BAZNAS Makassar City has implemented zakat accounting treatment based on PSAK No.109, which includes four elements: recognition, measurement, presentation, and disclosure. This ensures that all personnel, both ASN and non-ASN, understand their obligation to pay zakat.

The research results show that BAZNAS Makassar City has disclosed financial and activity information quite well. However, there are still several aspects that need to be improved, such as: 1) Disclosure of the evaluation of the effectiveness of productive zakat programs. 2) Measurement of the social impact of zakat distribution. 3) Development of a more open and accessible digital reporting system for the public. The limitations of human resources and information technology systems also pose challenges in improving the quality of financial statement disclosures.

The implementation of zakat accounting treatment based on PSAK No. 109 at BAZNAS Makassar City has been going quite well. Recognition, measurement, presentation, and disclosure of zakat funds have been carried out in accordance with the basic principles of PSAK No. 109. However, the institution still requires strengthening in the aspects of digitalizing the accounting system, enhancing human resource competencies, and developing reporting systems so that the quality of transparency and accountability in zakat management can further improve.

The Financial Accounting Standards Statement (PSAK) No. 109 on the accounting of zakat, infaq, and sadaqah was issued by the Indonesian Institute of Accountants in 2010. PSAK 109 regulates the recognition, measurement, presentation, and disclosure of these transactions. The implementation of PSAK 109 at the BAZNAS of Makassar City can have an impact on the welfare of the Muslim community. One of the studies on the implementation of PSAK 109 at BAZNAS Makassar City has been conducted. After the Financial Accounting Standards Board published PSAK 109, almost all Zakat Management Organizations and Zakat Institutions have fully implemented it to this day. The implementation of PSAK 109 starts from initial recognition to disclosure. This implementation impacts the decision of Muzakki to place trust in zakat. The application of PSAK 109 in recognition, measurement, presentation, and disclosure with an Unqualified Opinion can open up opportunities for an increase in the amount of zakat collected and further enhance trust in BAZNAS Makassar City in collecting and distributing zakat.

CONCLUSION

A.Summary

Based on the research results regarding the management and accounting treatment of zakat based on PSAK No. 109 at the BAZNAS Makassar City, it can be concluded that the management of zakat funds at BAZNAS Makassar City has generally been running quite well and refers to the provisions of Law Number 23 of 2011 concerning Zakat Management and Government Regulation Number 14 of 2014 concerning the Implementation of Zakat Management.

In terms of zakat fund management, BAZNAS Makassar City systematically carries out the stages of collection, distribution, and utilization of zakat. The collection stage is carried out through various methods, such as professional zakat deductions, Zakat Collection Units, bank transfers, direct payments, and zakat pickup services. In addition, BAZNAS Makassar City also utilizes social media, radio, television, and digital communication as means of socializing and educating the public about zakat. This strategy demonstrates the institution's efforts to raise public awareness about channeling zakat through official organizations.

At the distribution and utilization stage, zakat funds are channeled to mustahik thru various programs, such as education, health, productive economy, social humanitarian, and religious outreach programs. The distribution of zakat is not only consumptive but also directed toward productive programs to improve the welfare and economic independence of mustahik sustainably.

Meanwhile, in the aspect of zakat accounting treatment, research results show that BAZNAS Makassar City has generally implemented PSAK No. 109, which includes recognition, measurement, presentation, and disclosure of zakat funds. The recognition of zakat funds is carried out at the time cash or assets are received by the amil. Measurement is based on the amount of cash received or the fair value of non-cash assets. The presentation of financial statements has been done by separating zakat funds, infaq/sadaqah funds, amil funds, and non-halal funds. In addition, the disclosure of financial information has also been carried out thru financial statements and institutional activity reports as a form of transparency and accountability to the public.

This study also found several obstacles in the implementation of PSAK No. 109 at BAZNAS Makassar City, such as the limited human resources in the field of sharia accounting, a recording system that is still partially manual, and the suboptimal digitalization of the financial reporting system. In addition, the disclosure related to the evaluation of the effectiveness of productive zakat programs and the social impact of zakat distribution still needs to be improved to make the reporting quality more comprehensive.

This research shows that the implementation of PSAK No. 109 at BAZNAS Makassar City has been able to enhance transparency, accountability, and professionalism in the management of zakat funds. Therefore, it is necessary to strengthen the digital-based accounting information system, enhance human resource competencies, and develop a more modern and integrated reporting system so that the management of zakat at BAZNAS Makassar City can run more optimally and further increase public trust in the zakat management institution.

B. Implications of Research Results

The results of this research have theoretical, practical, and social implications in the management of zakat and the application of sharia accounting.

1. Theoretical Implications. This research strengthens the theory of accountability and transparency in the management of sharia financial institutions, particularly zakat management institutions. The implementation of PSAK No. 109 has proven to be an important instrument in creating a more transparent, standardized, and accountable financial reporting system. In addition, this research also reinforces the concept of good governance in the management of zakat, where good zakat fund management requires: 1) transparency in financial reporting, 2) good internal control, 3) human resource competence, 4) compliance with sharia accounting standards.
2. Practical Implications. Practically, the research results can serve as an evaluation tool for BAZNAS Makassar City in improving the quality of zakat management and the implementation of PSAK No. 109. This research shows that the digitization of accounting information systems is essential to improve the effectiveness of financial recording and reporting. The research results also provide input that the enhancement of human resource competencies through training in Sharia accounting and PSAK No. 109 needs to be conducted continuously so that the zakat management process can run more optimally. In addition, strengthening the financial statement disclosure system and publicly publishing reports can increase public trust in zakat management institutions. With the increasing trust of muzakki, the potential for zakat collection in the city of Makassar can significantly increase.
3. Social Implications. This research shows that professional and accountable zakat management can have a positive impact on community welfare. The productive zakat program run by BAZNAS Makassar City has the potential to help mustahik improve their standard of living and reduce dependence on consumptive aid.

C.Research Limitations

This research has several limitations that need to be considered, namely:

1) The research was conducted only on one institution, namely BAZNAS Kota

Makassar, so the research results cannot yet be generalized to all BAZNAS in Indonesia.

2) The research uses a descriptive qualitative approach, so the research results are more focused on an in-depth understanding of the phenomenon and have not yet quantitatively measured the effectiveness of the implementation of PSAK No. 109.
3) This research has not yet analyzed in detail the economic and social impacts of the productive zakat program on the improvement of mustahik welfare.

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