

# TIAR\_2014

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**Submission date:** 18-Feb-2022 10:02PM (UTC+0700)

**Submission ID:** 1765436217

**File name:** 4\_NO\_2\_\_STUDY\_ON\_THE\_ZAKAT\_AND\_INFAQ\_OR\_SIDAQOH\_ACCOUNTING.pdf (149.9K)

**Word count:** 4263

**Character count:** 21817

## A study on the zakat and infaq or sodaqoh accounting application under SFAS 109 in Al-Falah Social Fund Foundation (YDSF) Surabaya

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### ARTICLE INFO

**Article history:**

Received 3 February 2014

Revised 9 June 2014

Accepted 1 July 2014

**JEL Classification:**

M41

**Key words:**

Moral Principles,  
Ethics and The Law of Allah.

**DOI:**

10.14414/tiar.14.040208

### ABSTRACT

This study aims to evaluate the reporting and the application of zakat accounting and its effectiveness under the Statements of Financial Accounting Standard (SFAS) No. 109 in Al-Falah Social Fund Foundation (YDSF) Surabaya. This study used the method of primary and secondary data. The primary data were obtained through in-depth interviews regarding the accounting and financial reporting of the foundation. The result shows that the accounting which is based on Islamic Syari'ah has a great impact on the humanitarian aspects of the accounting of zakat and infaq or sodaqoh. Thus, the accounting of zakat and infaq or sodaqoh stimulates the individual behavior across the environment to be always transformational. The accountability established within the organization includes physical, moral and spiritual aspects. The physical aspect of this research is the financial statements while the moral and spiritual aspects are the realization of organizational accountability to God by trying to run its activities based on syari'ah. For further studies, the researchers should not only focus on one basic course, but also on the basis of social funds in Al-Falah foundation Surabaya as the house of sodaqoh, wallet for the poor, etc. that has also adopted SFAS No. 109 in its financial statements. Beside, the information should be in the long term in order to get effective and efficient information for a better result.

### ABSTRAK

Penelitian ini bertujuan mengevaluasi pelaporan dan penerapan akuntansi zakat dan efektivitasnya dalam Pernyataan Standar Akuntansi Keuangan (PSAK) No. 109 di Yayasan Al-Falah Sosial Fund (YDSF) Surabaya. Studi ini menggunakan metode data primer dan sekunder. Data primer diperoleh melalui wawancara mendalam mengenai akuntansi dan pelaporan keuangan yayasan. Hasilnya menunjukkan bahwa akuntansi yang didasarkan pada Syari'ah Islam memiliki dampak yang besar pada aspek kemanusiaan dari akuntansi zakat dan infaq atau sodaqoh. Dengan demikian, akuntansi zakat dan infaq atau sodaqoh mendorong perilaku individu di lingkungan untuk selalu transformasional. Akuntabilitas ditetapkan dalam organisasi meliputi aspek fisik, moral dan spiritual. Aspek fisik dari penelitian ini adalah laporan keuangan sementara aspek moral dan spiritual adalah perwujudan akuntabilitas organisasi kepada Allah dengan mencoba menjalankan kegiatannya berdasarkan syari'ah. Untuk penelitian lebih lanjut, para peneliti tidak hanya harus fokus pada satu dasar melainkan juga pada dana sosial di Al-Falah Yayasan Surabaya sebagai rumah sodaqoh, dompet bagi masyarakat miskin, dll. yang juga telah menerapkan PSAK No. 109 dalam laporan keuangannya. Selain itu, informasi harus dalam jangka panjang untuk mendapatkan informasi yang efektif dan efisien untuk hasil yang lebih baik.

### 1. INTRODUCTION

Poverty is a great danger to mankind. Frequently, human civilization declines simply due to the indigence. It is commensurate with the Prophet says that

poverty is close to disbelief. Islam, as Ad-diin, has offered some doctrines to humans in two-dimensional characteristics, namely happiness and welfare on earth and happiness and welfare in the

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afterlife. One of the ways to overcome the poverty is getting the support from the people who can give their wealth in the form of zakat funds to those in need. Zakat is one of the five strategic instrumental values and very influential in the economic behavior of the human beings and society as well as the economic development in general (Sartika; 2008). The amount of zakat is 2.5% of the total net income of the people.

Indonesia, a country with a majority of Islam obedience, needs syari'ah or Islamic economic system to support the Indonesian Economy. This is because the human obedience to Allah is not only about vertical relationship between human and God, but also horizontal relationship among human beings (Muamalat). Muamalat activities which include the application of syari'ah accounting system are integral parts that cannot be separated from the devotion of human to his God. According to Gaffikin and Triyuwono (1996), accounting is the reflection of reality that is ideally constructed and practiced based on the values and ethics. The values and ethics of Muslims are syari'ah, so the best alternative for the development of syariah accounting is the use of thinking in accordance with syariah.

Based on the description above, the problems that is put forward is how reporting and application of zakat accounting in terms of Statements of Financial Accounting Standards (SFAS) No. 109 is implemented and whether the application of zakat accounting based on SFAS No. 109 has been operating effectively at Al-Falah Social Fund Foundation (YDSF) Surabaya. The objective of this study is to evaluate the reporting and the application of zakat accounting under SFAS No. 109 and the effectiveness of the application of zakat accounting in accordance with SFAS No. 109 in Al-Falah Social Fund Foundation (YDSF) Surabaya.

## 2. THEORETICAL FRAMEWORK AND HYPOTHESIS

### Definition of Zakat

Linguistically, the term 'zakat' is derived from the word 'zaka' which means sacred, blessing, growing, and commendable. When in terms of fiqh or jurisprudence, zakat means a certain amount of property required by Allah to be handed to the person entitled to receive it. In addition, it also means to spend a certain amount of it (Qardlawi 2000: 34). Mufraini (2008) described that zakat is growing, increasing, many, blessings and can be interpreted as "plant has tithed" when the plant is growing, "the living has tithed". Sodaqoh is also called Zakat because sodaqoh is the cause of the growing and the blessing of

the wealth. However, the term was later confirmed, when referring to zakat then it is called obligatory shadaqah, while in addition to zakat it is called infaq or sodaqoh.

### Definition of Infaq or Sodaqoh

The word infaq, in which the last letters should be "qaf", by the Indonesian it is changed to "kaf", so that it becomes infak. Infaq can also be interpreted as spending something (wealth) for a good interest, or for the interests of the poor. This is in accordance with the word of Allah that says that even the infidels donated their property to block the way of Allah:

### The Recognition and Measurement of Zakat

Under SFAS No. 109 (2011) on the recognition and measurement of zakat:

1. Initial Recognition  
The recipient of zakat is recognized when cash or other assets are received. While the zakat received from muzakki is recognized as the zakat fund additions:

- If it is in the form of cash, it should reflect the amount received
- If it is in the form of non-cash, it should reflect the fair value of non-cash assets.

2. Measurement after Initial Recognition

If there is non-cash zakat asset impairment, the amount of losses incurred should be treated as the deduction of zakat fund or the deduction of amil fund depending on the cause of the loss.

Zakat asset impairment is recognized as follows:

- Deduction of zakat fund, if the occurrence is not caused by the negligence of amil
- Loss and deduction of amil fund, if the occurrence is caused by the negligence of amil.

Under SFAS No. 109 (2011) on the distribution of zakat:

1. Distribution of Zakat

The zakat distributed to mustahiq is recognized as the deduction of zakat fund as much as:

- The amount submitted, if it is in the form of cash
- Carrying amount, if it is in the form of non-cash asset

### The Recognition and Measurement of the Value of Infaq and Sodaqoh

Under SFAS No. 109 (2011) on the recognition and measurement of infaq/sodaqoh:

1. Initial Recognition

Infaq/sodaqoh received is recognized as infaq/sodaqoh fund, bound or not bound, in accordance with the purpose of the giver of the in-

faq/sodaqoh as much as:

- a. The amount received, if it is in the form of cash
- b. The amount received, if it is in the form of non-cash

2. Measurement after Initial Recognition

The infaq/sodaqoh received can be either in cash or non-cash. Non-cash assets may change in current assets or non-current assets. Non-current assets received by amil and mandated to be managed are valued at fair value at the time of the acceptance and is recognized as the non-current assets of infaq or sodaqoh. The depreciation of these assets is treated as a deduction of bound infaq or sodaqoh fund when the use or the management of such assets has been determined by the giver. Amil may also receive non-cash assets that are intended by the giver to be distributed immediately. Such assets are recognized as current assets. These assets may include consumables and long life assets. Non-cash current assets are assessed as the value of acquisition, while non-cash non-assets are valued as fair value in accordance with the relevant SFAS.

The impairment of non-current assets of infaq or sodaqoh is recognized as:

- a. The deduction of infaq/sodaqoh fund, if the occurrence is not caused by the negligence of amil
- b. The loss and the deduction of amil fund, if the occurrence is caused by the negligence of amil

Under SFAS No. 109 (2011) on the distribution of infaq or sodaqoh funds:

1. The distribution of infaq or sodaqoh fund

The distribution of infaq or sodaqoh fund is recognized as much as:

- a. The amount submitted, if in the form of cash
- b. The carrying value of assets submitted, if in the form of non-cash assets

2. The impairment of zakat assets is recognized as:

- a. The deduction of zakat fund, if the occurrence is not caused by the negligence of amil
- b. The loss and the deduction of amil fund, if the occurrence is caused by the negligence of amil

### 3. RESEARCH METHOD

#### Research Design

The validity of the research is highly dependent on the relationship among the aspects of ontology (beliefs), epistemology (science), and methodology. Therefore, the research design requires the adoption of a design that can maintain the relationship among these three aspects. This study is based on the ontology that reports and implements zakat accounting in

terms of SFAS No. 109. It also has been performed effectively in Al-Falah Social Fund Foundation (YDSF) Surabaya. For that reason, with the existence of basic aspects of ontology in the study, this research uses a case study approach in qualitative research form. This is done because this research makes use of the phenomena existing in the field on how the reporting and the implementation of zakat accounting in terms of SFAS No. 109 can be performed effectively in Al-Falah Social Fund Foundation (YDSF) Surabaya.

Observation, in this research, is done through direct involvement of all activities carried out by Al-Falah Social Fund Foundation (YDSF) Surabaya within a certain time so that a complete picture of the situation in the field can be obtained. In addition, interviews are also conducted during the process of direct observation. Qualitative method is deemed appropriate as an alternative method. Through the qualitative method, the researchers can identify the subjects and feel what they experience in everyday life (Herdiansyah 2010). So, with the case study existing in the field, an event can be interpreted and concluded through descriptive data obtained by the researchers through a series of observations and interview techniques.

#### The Selection of Research Design

The steps in this research design are in accordance with the advice of Denzin and Lincoln (1998) that the selection of the research design includes five sequential steps as follows:

1. Putting the field of inquiry using qualitative or interpretative and qualitative approaches
2. Selecting the theoretical paradigm of research that can inform and guide the research process.
3. Connecting the research paradigm selected using empirical world through methodology.
4. Selecting the method of data collection.
5. Selecting the method of data analysis.

In this study, the selection of research design begins by placing the field of research into the case study approach with the interpretive paradigm. This is done because this study aims to determine how the reporting and implementation of zakat accounting in terms of SFAS No. 109 in Al-Falah Social Fund Foundation (YDSF) Surabaya. Therefore, a case study is an excellent medium for conducting this research because a case study is a strategy to answer the questions "how" and "why".

#### Types and Sources of Data

The data were collected from different sources as it is a qualitative study. It consists of 6 types such as



documents, archival records, interviews, direct observation, participant observation, and physical artifacts.

#### 4. DATA ANALYSIS AND DISCUSSION

The result indicates that Al-Falah Social Fund Foundation (YDSF) Surabaya is one of the legal and reliable zakat management organizations in East Java. This Foundation aims to raise community funds or ummah in the form of zakat, infaq, sodaqoh, and others and distribute them effectively, efficiently and as a mandate for the following activities:

1. Improving the quality of Islamic School
2. Helping and empowering the orphans, poor, and homeless.
3. Empowering the operation and physical condition of the mosques
4. Helping dakwah or missionary endeavor to strengthen the role of preachers, especially those in rural / remote area.
5. Providing humanitarian assistance to the unfortunate members of society.

The result of the observation and the direct interview with the board of trustees shows that Al-Falah Social Fund Foundation (YDSF) has been using SFAS No: 109, in practice as well as in its financial statements.

#### Zakat Accounting Practice in Al-Falah Social Fund Foundation (YDSF) Surabaya

The result of discussions (with the informants from the board of trustees and the foundation's department of finance) shows that the accounting practices performed in managing zakat refer to the zakat accounting standards applied in general and have been determined by the board of trustees. It means that Al-Falah Social Fund Foundation consistently and in good faith informs its financial statements of the zakat management in accordance with the accounting principles accepted in general, though in reality, there are still many administrators who are not aware that the provision of zakat has been set up in SFAS No. 109. The result of direct observation and review of the data and financial report shows that Al-Falah Social Fund Foundation, in principle, has noted, presented and reported zakat management transactions in accordance with SFAS No. 109.

This practice does not occur naturally but it is purposely designed and developed to achieve specific social objectives. The accounting practice is influenced by environmental factors such as: social, economic and political condition of the place where the accounting is run. This suggests that accounting is not a knowledge of value free but value laden (Suardjono 2005: 1; Triyuwono 2009). Here are the

overviews of accounting practice in Al-Falah Social Fund Foundation:

#### Standard of Guideline

Accounting standards are specific rules described from the basic principles of accounting, which set the standard of a particular recording treatment experienced by an entity, organization or company (Harahap 2004: 68). Thus, the standard will provide the accounting treatment guidelines toward an event so that the conditions to be achieved by accounting purposes can be realized. These guidelines are usually reflected in the definition, measurement, assessment, recognition and the disclosure of elements or financial statement items (Suardjono 2005: 1). Since 2008-2010 Social Fund Foundation Al-Falah has applied SFAS 45 in the accounting practice conducted in financial reporting.

#### Modified Accounting Practice

The syari'ah basis of the establishment of *zakat* management organization is in QS. Al-Tawbah (9): 103, which means "Take *zakat* of their wealth, in order to cleanse and purify them ..". By many scholars, the verse is interpreted that *zakat* is taken from people who are obliged to tithes (*Muzakki*) to then be given to those who deserve it (*Mustahiq*), while those who are taking off and pick up are the officers (*Amil*). Imam Qurtubi (1993) interpreted *amil*, stated in QS. Al-Tawbah (9): 60, as people who are in charge (sent by the Imam or command) to take, write, calculate, and record *zakat* taken from the *muzakki* to then be given to those who deserve it. According Triyuwono (2009) accounting should be filled with the values that underlie an organization. The result of the interview accepted by the researchers shows that since 2010 Al-Falah Social Fund Foundation has shifted from the initial application of accounting under SFAS 45 to SFAS syari'ah, i.e. SFAS 109 on Accounting for *Zakat* and *infaq / Sodaqoh*. With the reference of SFAS 109, Al-Falah Social Fund Foundation can distinguish the funds received from donors such as *zakat* funds, *infaq* or *sodaqoh* funds, *waqof* funds and non-halal funds or bank interest as stated in Table 1.

#### The Receipt and Distribution of Fund in Al-Falah Social Fund Foundation (YDSF) Surabaya

The receipt of funds by the organization can only be done through the agency bank account or by the officers who have been determined. The receipt of funds by the officers who have been determined can be in the form of cash, deposit slips, checks or money orders. Each receipt of funds by officers who have been determined must be provided with valid re-

**Table 1**  
**Activities Report of Yayasan Dana Sosial Al-Falah (YDSF) Surabaya**

Activity Report for the year ended on December 31, 2011 and 2010

Description	Note Number	2011	2010
		(Rp)	(Rp)
<i>Zakat</i> Fund	1.4.4.1		
Temporary bound receipt		4,468,529,499	3,712,291,602
Temporer bound distribution		(4,346,312,519)	(4,349,007,501)
Increase / decrease		122,216,980	(636,715,899)
<i>Zakat</i> fund early year		2,119,042,833	2,755,758,732
<i>Zakat</i> fund end of year		2,241,259,813	2,119,042,833
<i>Infaq</i> Fund	1.4.4.2		
Temporer bound receipt		6,617,700,288	6,554,955,202
Unbound receipt		18,270,093,657	17,089,637,666
		24,887,793,945	23,644,592,868
Temporer bound distribution		(8,294,043,983)	(6,681,695,340)
Unbound distribution		(17,600,608,331)	(14,185,832,239)
		(25,894,652,314)	(20,867,527,579)
Increase / decrease		(1,006,858,369)	2,777,065,289
<i>Infaq</i> fund early year		3,014,289,782	237,224,493
<i>Infaq</i> fund end of year		2,007,431,413	3,014,289,782
<i>Amil</i> Fund	1.4.4.3		
Receipt of <i>amil</i>		5,131,143,439	5,937,491,491
The use for salaries and allowances		(4,007,198,214)	(4,027,687,584)
The use for Administration and general		(893,076,117)	(818,068,138)
The use for promotion and Publication		(310,920,751)	(359,322,984)
The use of fixed asset depreciation		(351,225,675)	(422,567,424)
		(5,562,420,757)	(5,627,646,130)
Increase / decrease		(431,277,318)	309,845,361
<i>Amil</i> fund early year		1,502,178,861	1,192,333,500
<i>Amil</i> year end of year		1,070,901,543	1,502,178,861
The use		(29,154,888)	(13,915,661)
Increase		46,235,253	41,491,646
Sharing and non halal fund early year		175,680,646	134,189,000
Sharing and non halal end of year		221,915,899	175,680,646

Source: Internal data of YDSF, 2011.

ceipts and paid based on gross basis. This means that each receipt must be paid in full without deduction of any related fee. The public funds in Al-Falah Social Fund Foundation are recorded in the category of zakat, infaq or sodaqoh, waqof, *amil* and profit sharing.

The expenditure of funds in Al-Falah Social Fund Foundation (YDSF) consists of:

- a. Zakat is used for the benefit of mustahiq through programs or activities in the form of momentary relief and empowerment.
- b. Infaq/sodaqoh is used for the benefit of mustahiq through programs or activities in the form of empowerment.

- c. The mustahiq groups that receive and the amount of fund allocation are further defined in the agency's annual financial policies.
- d. The scope of the empowerment field and the amount of fund allocation are further defined in the agency's annual financial policies.
- e. Waqof is used according to the contract made between institution and muwakif.
- f. Human solidarity is used according to the purpose of the donors and matters related to the distribution of the fund and shall not be diverted for other purposes, although it is for a moment.
- g. Public fund should not be used for the physical development from the external demand.

- h. The expenditure of funds for amil zakat (management) consists of:
  - i. Salaries, wages, and the benefits of the agency's employees.
  - j. Transportation and accommodation that are not directly tied to the distribution of public funds.
  - k. The cost of zakat socialization and muzakki's services.
  - l. General and administrative expenses.
  - m. Office inventory payment
  - n. Investment

Based on the fund expenditure in Al-Falah Social Fund Foundation (YDSF) Surabaya, it shows that YDSF has classified the use of postal receipt and expenditure of zakat management funds. They do this as a form of fund management transparency and accountability to the people. Accounting principles they hold are unique, that accounting does not always have to account for the amount or number of rupiahs they manage, but further accounting should also be able to inform the accountability to God on how to obtain and distribute the social funds. That is what was said by the informant at the end of the interview session.

### 13 5. CONCLUSION, IMPLICATION, SUGGESTION AND LIMITATION

In general, it can be concluded that the accounting based on the Islamic Syari'ah has the humanitarian aspects of the accounting of zakat and infaq or sadaqoh as they are prophetic. It is related to its implementation and enforcement that should be based on moral principles, ethics and the law of Allah, like virtue, truth, and accountability. In this case, the accounting of zakat and infaq or sadaqoh is able to stimulate the behavior of the individuals around them to be individuals who always perform the transformation.

The accountability established within the organization includes physical, moral and spiritual aspects. Physical aspects, in the form of financial statements and management performance report are reported to the muzakki, munfiq, and musaddiq, as well as advisory board. However, the moral and spiritual aspects are the forms of organizational accountability to Allah by trying to run its activities based on syari'ah ethics.

The limitation of this study is that there are many informants who did not understand the whole SFAS 109 so that the researchers should provide direction and explanation of SFAS 109 that possibly affect the quality of information provided by informants. The implementation of SFAS 109 in Al-Falah Social Fund Foundation (YDSF) Surabaya, in reality, is still new. Thus, in depth information about how

the constraints and implications for the organizational transformation are not clearly understood.

Based on the limitations of this study, the suggestion for subsequent researchers is to conduct case studies on some of the major foundations of social funds that have been trusted by the people. It is necessary to look at the phenomenon of the adoption of SFAS 109 more holistically. Subsequent researchers are also suggested to use a phenomenological approach to further deepen the analysis in the study, and remain within the scope of the interpretive paradigm. Nevertheless, it is possible for the next studies to modify the method of research and paradigm used to obtain the depth of information and get the results of the research which are closer to the reality of the phenomena that occur when implementing SFAS 109.

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