

Desain of Zakat Accounting Information System Standardized PSAK 109

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Abstract—Zakat is the third pillar of Islam which has a very broad dimension consisting of various aspects including aspects of faith, social aspects, and economic aspects, where zakat managers are given the mandate from planning, implementing, controlling to reporting which includes collection, distribution and utilization. Zakat is in accordance with Law No. 23 of 2011. As a zakat manager who relies on muzakki, transparency and accountability of ZIS (zakat, infaq and shadaqah) are very important concerns to foster muzakki's trust in zakat management institutions. The more transparent and accountable the financial statements of zakat managers, the higher the trust of muzakki which will have an impact on growing public awareness and compliance to distribute their zakat to zakat management institutions. design of an accounting information system for zakat, infaq and shadaqah (ZIS) standardized by PSAK 109 in order to increase the optimization of zakat fund collection, in BAZNAS in the Southern District/City. zakat managers in conducting transactions up to standardized reporting of PSAK 109. The research method used is descriptive by using the FAST system development method (Framework for the application of system technique and n JAD (Joint application development) development technique, the urgency of the research is due to the low acceptance of zakat funds, while the potential is very large, this is due to low muzakki trust due to the lack of transparency and accountability of each zakat manager so that awareness to pay zakat is low

Keywords—Zakat, PSAK 109, accountability, transparency

I. INTRODUCTION

ZAKAT as one of worship social in Islam become a very important pillar for justice in life social and improve the welfare

of the people. Zakat in the science of jurisprudence is a particular treasure that must be excluded from the wealth we have exceeded nisabnya and issued to those who deserve it in accordance with the rules of the Shari'a of Allah (Grace: 2015) [1].

According to Baznas, the potential for zakat in Indonesia is very large, ranging from Rp. 233.8 trillion, while the realization is still very low, even though the potential for zakat can be optimized so that it becomes a solution in developing the national economy [2], According to observers from the Center for Islamic Economics and Business, Faculty of Economics and UI Business, the low potential of zakat in Indonesia, because people do not trust zakat managers so that muzakki feel more comfortable and satisfied to pay directly to zakat recipients, to neighbors and even to their relatives [3]. Lack of public trust in zakat managers, because one of them is the weakness of accounting information systems, especially those related to transparency and accountability of financial reporting [4]. Because a good information system will produce good information in decision making.

Information is the arrangement of people, data, processes, and information (IT) that interact to collect, process, store, and provide as output the information needed to support an agency or organization [5,6] system information are components that are interrelated that work together to collect, process, store, and display information to support decision making, coordination, control, analysis, and visualization in an organization.

Agency Most of the National Zakat Amils, especially those in regencies scattered in West Java province, do not have financial reports standardized by PSAK 109, so the information

generated from the information system is still partial and has not been integrated until the preparation of financial reports. Based on the results of interviews with BAZNAS employees in the district, there are still many problems in the The information system that is being implemented, namely the recording system is still manual and not standardized by PSAK 109, there are still multiple functions, so that the clarity of functions between sections is not clear, internal control is weak, and transaction recording is still not in accordance with the provisions, which has an impact on the potential for zakat in Java. West is low where the potential is 17 trillion while the realization is only 168 billion or 1% [7]. This is a concern for Baznas to improve the existing information system so that service quality will increase and create a trustworthy, professional, transparent, accountable Zakat management and pay attention to compliance with Sharia accounting standard guidelines. This is in accordance with the statement of the Minister of Religion Lukman Hakim Saifuddin [8] that one aspect to optimize zakat management, one of which is the aspect of accountability and sharia compliance. This aspect includes periodic reports and accountability, as well as aspects of Information Technology and Systems. Based on the above background, the identification of the problem is how to design a zakat accounting information system in Baznas in accordance with PSAK 109 standardization. The specific purpose of this research is to improve and develop a zakat accounting information system in Baznas districts and cities in West Java province. so as to create accountability and transparency of financial reporting and foster public confidence in paying zakat.

II. LITERATURE REVIEW

A. Information Systems

To better understand the information system, the following authors will describe it from the understanding of systems, information and information systems. The definition of a system according to O'Brien and Marakas [9] states that the system is *"a set of interrelated components, with a clearly defined boundary, working together to achieve a common set of objectives by accepting inputs and producing outputs in an organizational transformation process."* The components in the system cannot stand and separate independently, they interact with each other and are interconnected to form a single unit so that the goals or objectives of the system can be achieved. The interaction of the subsystems is carried out in such a way, so as to achieve an integrated and integrated whole. This is in accordance with the opinion expressed by *"a subsystem is simply a system within a system. This means that systems exist on more than one level"*. From the above definition it can be concluded that a system consists of various elements and components and inter-components are integrated with each other to achieve a goal.

While the understanding of information from several experts defines it as follows, including according to Laudon and Laudon [6] that *"information is data that has been shaped into a form that is meaningful and useful to human beings"*.

Based on the above understanding, it can be concluded that information is new data and required recipients of useful information for companies and managers that can be used for decision making in order to face competition and achieve company goals. Next is the understanding of information systems. Information systems are a series of components in the form of humans, procedures, data, and technology that are used to carry out a process to produce valuable information for decision making. The understanding of information systems stated by Gelinas et al. [10] *"An information system is a man made system that generally consists of an integrated set of computer based components and manual components established to collect, store and manage data and to provide output. information to users"*. Similarly, according to Hall [11] that the *information system is the set of formal procedures by which data are "information systems are organized ways to collect collected, stored, processed into information. From some of the definitions above, it can be concluded that the information system is a set of system components that are integrated with each other to carry out activities to process data into useful information for the wearer.*

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B. System Development Information

Systems are developed through a process called the *System Development Life Cycle*. System development (*system development*) can be interpreted to construct a new system to replace the old system as a whole or improve existing systems.

According to Whitten and Bentley [5] the definition of a systems development methodology is *"...a formalized approach to the systems". development processes; a standardized process that includes the activities, methods, best practices, deliverables, and automated tools to be used for information systems development."* In improving or developing an information system, It takes an approach using the tools and techniques provided to facilitate a systems analyst

in carrying out system development activities, so that the final result of the system developed will be a system whose structure is well defined and clear.

According to Whitten and Bentley [5] The stages of information system development are: *This chapter presented a simplified system development process that is composed of the following phases (1) System Planning, (2) System Analysis, (3) System Design, (4) System Implementation and System Support and Continuous Improvement*

C. System Development Methodology

1) *Rapid Application Development (RAD)*: The systems approach is a methodology. A methodology is a recommended way of doing things. The systems approach is the basic methodology in solving any kind of problem [12].

Rapid Application Development (RAD) is an integrated collection of strategies, methodologies, and tools contained within a framework called information engineering [12].

Rapid Application Development has three main phases in system development, namely:

a) *Requirement planning*: this phase, users and analysts meet to identify application or system objectives and to identify information requirements arising from these objectives. that goal. This phase requires an in-depth active role from both groups, not only presenting proposals or documents, but also involving users from several different levels in the organization. The orientation in this phase is to solve company problems. Although information technology and systems may direct some of the proposed systems, the focus will always remain on achieving company goals.

b) *Workshop design*: This phase is a phase to design and improve which can be described as a workshop. During workshop the RAD design, users consider existing worksheets and analyzers refine the designed modules (using some software) based on user feedback.

c) *Implementation phase*: In the phase, design workshop analysts and users work together intensely to design business and non-technical aspects of the company. As soon as this aspect is approved and systems are built and screened, new systems or parts of systems are tested and then introduced to the organization.

D. Unified Modeling Language (UML)

Unified Modeling Language (UML) is a language based on graphics or images for visualizing, specifying, building, and documenting a development system *software* which is usually based *Object Oriented*. This is because UML provides a visual modeling language that allows system developers to create a blueprint for their vision in a standardized, easy-to-understand form, equipped with an effective mechanism for sharing and communicating their designs with others.

UML has diagrams that describe problems and solutions to problems from a model. The following is an explanation of the diagrams in the *tools UML*.

E. UML Diagram UML

Has several diagrams that are used to describe a system. The purpose of this diagram is to make the system easy to understand by all parties, both technical and non-technical. Here are some of the UML diagrams used by these researchers, including:

1) *Use case diagram*: Use case is a technique for recording the functional requirements of a system. Use cases describe typical interactions between system users and the system itself, by providing a narrative about how the system works. is used. In general, a use case is a series of scenarios packaged together by a common user goal. A scenario is a series of steps that describe an interaction between a user and a system. Each scenario describes the sequence of events. Each sequence is initialized by a person, other system, hardware or timeline. Thus it can be said that a use case is a series of scenarios that are combined together by a general purpose user.

In language *use case*, users are called actors. An actor is a role that a user plays in relation to the system. Each step should be a simple statement and clearly indicate who is carrying out the step. the step should indicate the actor's goal, not the mechanism by which the actor must act

2) *Activity diagram*: Activity diagram is a technique to describe procedural logic, business processes, and work paths. In some ways, this diagram plays a similar role to a flow chart, but the principal difference between this diagram and flow chart notation is that it supports parallel behavior. An activity diagram shows a flow of activities in sequence. activity diagram is used to describe activities in an operation although it can also be used to describe the flow of other activities such as use cases or an interaction.

3) *Class diagram*: A Class Diagram shows the static structure of several classes in a system. Class diagrams describe the types of objects in the system and the various static relationships that exist between them. Class diagrams also show the properties and operations of a class and the constraints that exist in the relationships of these objects.

F. Guidelines for Financial Accounting Standards (PSAK) 109

Guidelines for financial accounting standards (PSAK) 109 aim to regulate the recognition, measurement, presentation and disclosure of zakat and infaq/alms transactions. As for the scope of PSAK Syariah 109, it applies to amil who receive and distribute zakat and infaq/alms. Amil who receive and distribute zakat and infaq/alms, hereinafter referred to as "amil", is a zakat management organization whose establishment is intended to collect and distribute zakat and infaq/alms. Meanwhile, amil funds are amil's share of zakat

and infaq/alms funds as well as other funds that are intended for amil by the giver. Amil funds are used for the management of amil. The zakat funds are allocated for 8 asnaf, namely: the poor, the poor, the riqab, the debtors, converts, fisabilillah, and people on the way. With the issuance of PSAK 45 and PSAK 109 used.

PSAK 45 and PSAK 109, are both used as a reference for accounting for zakat, infaq/alms. However, the issuance of PSAK 109 aims to standardize the recording of zakat management institutions, most of which are still using PSAK 45 which is a financial reporting reference for non-profit organizations. Prior to PSAK 109, zakat management institutions had made financial reports but there was no uniformity between one zakat management institution and other zakat management institutions [13]. This certainly makes it difficult for various groups to understand the intent and purpose of the financial statements. Financial reports should be informative and comparable between the financial statements of one zakat management institution and another. The difference between PSAK 45 and PSAK 109 is that PSAK 45 regulates the financial reporting of non-profit organizations while PSAK 109 regulates reporting and recording for zakat institutions that are based on sharia. There is no difference in the components of the financial statements between PSAK 109 and PSAK 45 because the amil financial statements are reports consisting of a statement of financial position (balance sheet), a statement of changes in funds, a report on changes in assets under management, a cash flow statement and notes to the financial statements [14]. The balance sheet and changes in funds for zakat, infaq, and alms organizations are a combination of the two funds, namely zakat funds and alms funds, while reports on changes in financial position and notes to financial statements need to be added so that they become a comprehensive financial report that describes the financial condition of the organization. zakat managers (Megawati & Trisnawati, 2014). This note describes the accounting policies and procedures applied by the organization concerned in order to obtain the figures in the financial statements. According to [13].

The Indonesian Institute of Accountants, explained that PSAK 109 on Accounting for Zakat and Infaq/alms is something that is awaited. The implementation of this PSAK is also expected to achieve uniformity of reporting, and simplicity of recording. So that the public can read the accounting reports of zakat managers and supervise their management. In addition, the application of PSAK 109 also aims to ensure that zakat management organizations have used sharia principles, and how far the OPZ has a level of compliance in applying them. PSAK 109 which regulates the accounting for zakat and infaq/alms, it contains definitions, recognition and measurement, presentation, and disclosure of matters related to distribution policies to the operationalization of zakat and infaq/alms. Components of Financial Statements PSAK No. 109 concerning accounting for zakat, infaq/alms, there are several components of financial statements that must be made by amil in full, which consist of PSAK No. 109 [14]. BAZNAS itself has been running for two years already implementing

PSAK 109 to standardize the recording of financial statements with other institutions.

III. RESEARCH METHODS

A. Methods

The research method used in this research is descriptive analysis research method with a case study approach. Descriptives are often designed to collect data that describe the characteristics of objects (such as people, organizations, products, or brands), events, or situations [15]. In the development and design of software researchers use a systematic and sequential approach using the waterfall model. The software development model in designing this system uses the Iterative Waterfall Model. Iterative waterfall model is the development of the waterfall model. Waterfall model itself is a system development flow starting from:

1) *Analysis*: In the analysis phase, researchers determine the needs of the company, both system needs and user needs.

2) *Design*: At the design stage, it is determined based on the needs analysis that has been obtained and the process is design not only on the appearance of the software but also on the model or process in the system itself.

3) *Program code generation*: In this stage of program code creation, it is important that the software process will operate properly if the program code generation is in accordance with the programming structure used in this case visual basic and using Microsoft database.

4) *Software testing*: Software that has passed the coding or manufacturing stage program code must be tested first so that the software is free from bugs. At the software testing stage, it can be tested by black box testing and white testing in accordance with the needs of the desired testing process.

5) *Software Maintenance*: At this stage, the software is always evaluated and activities are maintenance carried out system on which routines must be performed.

B. Data Collection Techniques Data

Collection techniques used by researchers are direct data collection techniques by including:

1) *Interview*: Interview is one of the direct data acquisition techniques by asking several questions that have been prepared to the informant. Uma [16] states "An interview is an integrated and directed conversation between two or more people" based on this statement it can be concluded that an interview is a conversation that has direction and purpose that has guidance. In this study, researchers conducted interviews with the organizational functions of the Zakat Manager such as administrative staff, financial staff, accounting information system staff.

2) *Observation*: Observation is an activity to obtain data by observing and recording what has been observed. In this study, researchers conducted direct observations as stated by

Uma [16] stating that "Observations involve planned observations, recording, analysis, and interpretation of behavior, actions, or events" from the statement it can be concluded that observations include observing and analyzing an event. In this study, researchers made indirect observations related to the information system that has been implemented in the National Development Planning Agency.

3) *Documentation*: Documentation comes from the word document, which means written items. Sandu [17] states that "Documentation is looking for data about things or variables in the form of notes, transcripts, books, newspapers, magazines, inscriptions, meeting minutes, lenger, agendas, and so on. From this statement it can be said that documentation is a technique of obtaining data by recording or retrieving through documents. In this study, researchers conducted a documentation of records - records and documents - documents used in Baznas.

C. Advanced Research Instruments

Sugiyono [18] states that the research instrument is a device used to measure the natural and social phenomena are observed.

The research instrument are:

1) *Building Block Information System*: System components for zakat managers, documents that are ideally used, BAZNAS operational procedures and information generated by the Zakat information system.

2) *Interview guide*: The interview guide used is a flow of questions that has been prepared by the researcher. In interviewing the researcher must be able to ask questions appropriately and behave so that the informant is not disturbed when being interviewed so that they voluntarily provide the information in question in the interview.

3) *Recording*: Equipment The recording device used is a smartphone to document the results of data acquisition in the form of recorded interviews with section heads and staff as well as document documentation used in Baznas.

IV. RESULTS AND DISCUSSION

A. Overview

BAZNAS is an official body established by the Government based on Law No. 38/1999 and renewed by Law No. 23/2011, to carry out zakat management tasks at the national level. Zakat management includes planning, organizing, implementing, and supervising the collection and distribution and utilization of zakat. BAZNAS is a zakat management body that was established based on the Decree of the President of the Republic of Indonesia Number 8 of 2001 so that it has formal powers as a non-structural institution.

1) *System requirements analysis*: In an effort to build a financial information system based on PSAK 109, it is necessary to prepare hardware and software that will be used

including (1) hardware that has a minimum specification of an Intel Pentium IV processor, a minimum of 256 MB RAM, 32 MB VGA and a minimum hard disk of 40 GB, (2) Software required at least Microsoft Windows 10, Mozilla Firefox, Macromedia Dreamweaver 8 and Xampp.

Analysis of Data and Information Needs The data needed in designing this system includes.

Data Requirements which includes zakat fund collection data, infaq/alms, amil data, non-halal funds, data on the distribution of zakat funds.

Information needs which include muzakki information data, mustahik information data, entity/company data, information data on zakat funds distribution policies, program information data, etc.

2) *Design*: In designing a system using UML, the first step is to design a use case that will describe how a person or actor will use and utilize the system.

B. Use Case Diagram

1) *Actor identification actors*: who play a role in running the existing system in the Regency/City Baznas are as shown in table 1.

TABLE I. ACTOR IDENTIFICATION

No.	Actor	Description
1.	Administrator	The person who is responsible for managing data related to the Zakat Management Information System at BAZNAS
2.	Baznas Leader	The person who can see all divisions in Baznas and can print reports on receipts and distributions.
3.	Officer of the Collection	Section that is in charge of collecting zakat funds from muzakki starting from registration of muzakki, receiving zakat funds, issuing proof of deposit, and making reports on receipt of zakat funds from muzakki
4.	Supervisor of the Collection Section	Has access rights to Bag.Collection relating to reports on receipt of zakat funds
5.	Distribution Officer The division	in charge of distributing zakat funds starting from registration of mustahik, direct distribution / distribution services and distribution programs, issuing evidence of distribution, and making donation distribution reports.
6.	Distribution Division Supervisor	Has rights access to the distribution of zakat funds and can view reports on the distribution of zakat funds only.

2) Identification use case: The identification use case and use case of the proposed system show in table 2 and figure 1.

TABLE II. IDENTIFICATION USE CASE

No.	Use Case Name	Description	Actor
1.	Login This	use case describes the function login of a user who wants to access the system.	Administrator, Bag. Collection and Part. Utilization.
2.	Muzakki Registration This	Use Case describes the function of the Collection Section in registering muzakki.	PartGathering
3.	View Muzakki Data This	use case describes the function of Part. Gathering in viewingmuzakki data registered.	BagGathering
4.	View Account Data This	Use Case describes the function of Section. Gathering in viewing muzakki data that has an account number.	Bag. Collection
5.	Pay for Donations This	use case illustrates the function of the Collection Section in receiving zakat, infaq, and zakat fitrah funds frommuzakki registered.	BagCollection
6.	Proof of Deposit This	Use Case describes the print function of the donation receipt transaction.	BagCollection
7.	Receipt Report This	Use Case describes the function of printing a donation receipt report.	PartCollection
8.	Add Program This Distribution	use case describes the function of adding theprogram main distribution.	Administrator
9.	Add Sub Program the distribution of	Use Case describesadditional function subprogram distribution of the main program distribution.	Administrator
10.	Add category of zakat maal This	use case describes the function of adding categories of zakat maal and determining the level of the type of zakat maal.	Administrator
11.	Addcategory MustahikThis	use case illustrates the function of addingcategories mustahikthat are usually distributed.	Administrator
12.	Add User This	use case describes the function of adding users who have access rights on their part.	Administrator
13.	Mustahik Registration This	use case describes the function of the MustahikSection Registration.	Section Utilization
14.	View Mustahik Data This	use case describes the function of Section Utilization in viewingmustahik data registered.	Section Utilization
15.	Direct Distribution This	Use Case describes the function of the Utilization Section in distributing donations directly to mustahik whose application letter has been approved.	Section of Utilization

16.	Distribution of Programs This	Use Case describes the function of Section of Empowerment in channeling donations through programs that have been registered.	SectionUtilizationChanneling
17.	Evidence of This	Use Case describes the print function of thedistribution transaction donation.	SectionUtilization
18.	Distribution Report This	Use Case describes the function of printing a report on the distribution of donations.	SectionUtilization

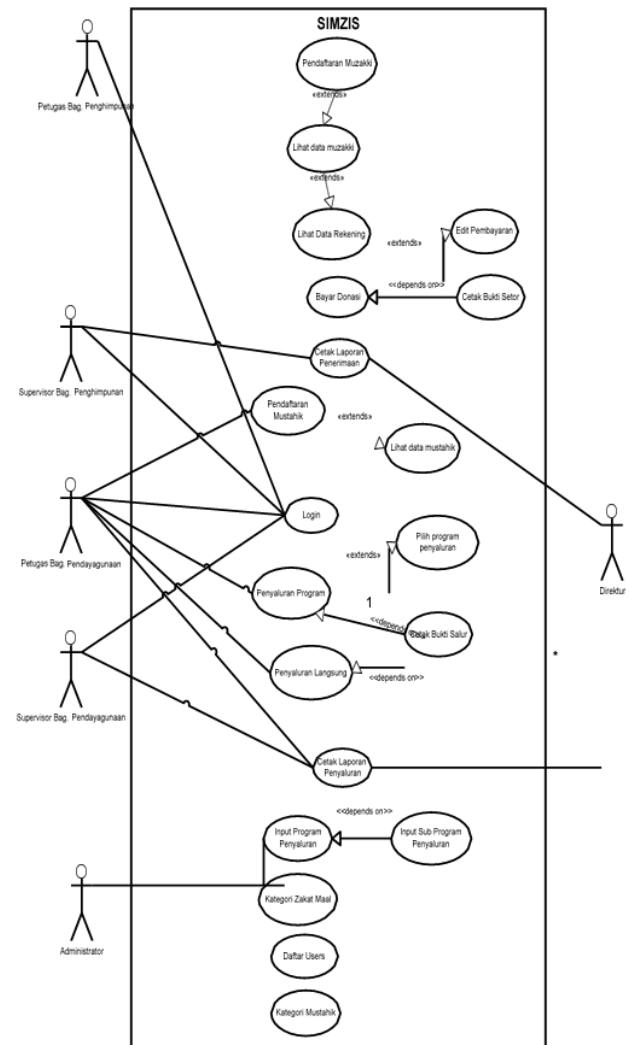


Fig. 1. Use Case of the proposed system.

C. Activity Diagram

After use case specification is complete, the next will describe the activity circuit diagram of each use case activity diagram graphically illustrates logic, the procedural business processes and workflows.

Here is the design activity diagram of the use case system

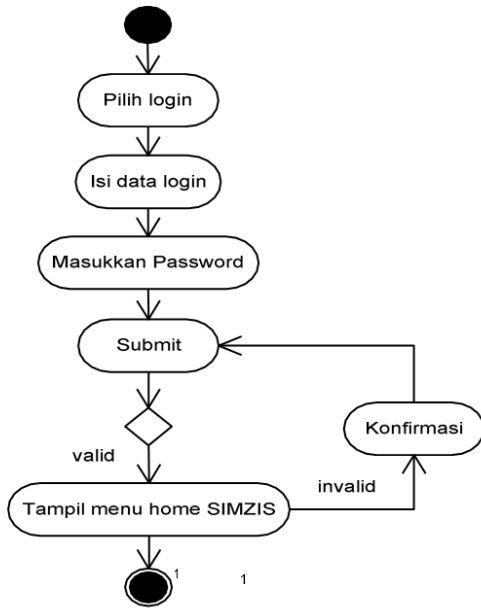


Fig. 2. Activity diagram.

Based on Figure 2 describes the *activity diagram* of the function *login*. Before the *user* enters using the system, the *user* must *login* first by entering the *username* and *password* that has been given by the administrator. If the data entered is *invalid*, an error confirmation will appear and re-enter the data *login*. If the data is valid, the customer home will appear along with the customer menu. After that activity *use case login* ends.

D. Class Diagram

The draft class diagram illustrates the system in static and some diagrams will show a subset of classes and their relationships, Class diagrams help developers get the system before the code is written and relationships, Class diagrams help developers get. The class diagram show in figure 3.

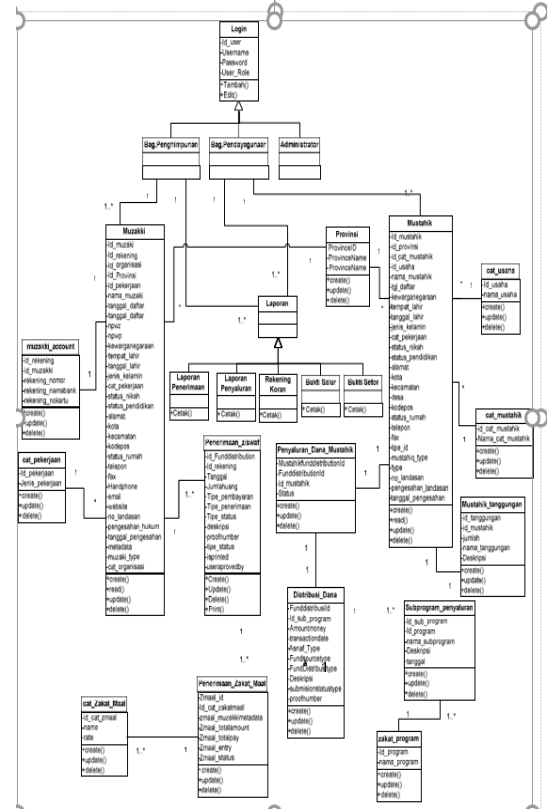


Fig. 3. Class diagram.

E. Sequence Diagram

Sequence diagram emphasizes the chronological order receipt *messages*. This diagram illustrates how objects interact with each other through messages in the execution of a *use case* or operation. This diagram illustrates how messages are sent and received between objects. The following is

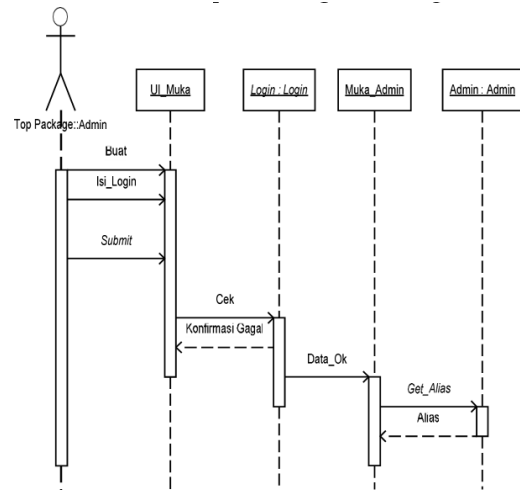


Fig. 4. Sequence diagram.

From the *sequence diagram* in Figure 4, the *user* starts by *creating* by accessing the system, the system will display the *login interface* then the *user* fills in the data *username* and *password* as administrator, then SIMZIS will check the database *login*. If the data match, then the system will display the administrator menu.

V. CONCLUSION

Based on the descriptions and discussions in the previous chapters, it can be concluded that:

- The zakat, infaq and alms management information system is adapted to the financial accounting standards of PSAK 109, which consists of receiving zakat funds from muzakki and distributing zakat funds either directly or indirectly. reports of receipt of infaq funds, reports of amil funds, reports of non-halal funds, cash flows of
- receipts and distribution of zakat funds are made once a month and at the end of the period as of December 31 as a form of public accountability and audited annually as a form of transparency financial statements so that it raises the trust of muzakki to zakat managers in this case Baznas.

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