

RECONSTRUCTION OF THE FINANCIAL REPORT OF THE NURUL IMAN TEGALBARU PALERAN MOSQUE BASED ON PSAK NO. 109

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Abstract. *This study aims to reconstruct the financial statements of Masjid Nurul Iman, located in Paleran Village, Umbulsari District, Jember Regency, using the Statement of Financial Accounting Standards (PSAK) No. 109 on Zakat, Infaq, and Alms Accounting. As a non-profit religious institution, mosques have a moral and administrative obligation to present accountable, transparent, and standardized financial reports to enhance public trust. This research adopts a descriptive qualitative approach using documentation and interviews with mosque administrators. The results show that prior to the reconstruction, financial reporting was conducted manually and simply, without account classification or the preparation of comprehensive financial statements. After being reconstructed according to PSAK No. 109, the financial reports were systematically prepared, including the statement of financial position, activity report, fund changes report, and notes to the financial statements. This reconstruction positively influenced the administrators' awareness of the importance of professional and accountable financial management of religious funds. This study recommends that other mosques begin to implement applicable accounting standards to improve the effectiveness of mosque financial management.*

Keywords: *PSAK No. 109, mosque financial statements, reconstruction, accountability, transparency*

Abstract. This study aims to reconstruct the financial statements of the Nurul Iman Mosque located in Paleran Village, Umbulsari District, Jember Regency, using the Financial Accounting Standards Statement (PSAK) No. 109 approach concerning Zakat, Infaq, and Sedekah Accounting. Mosques as non-profit institutions have a moral and administrative responsibility to present accountable, transparent, and standardized financial statements in order to increase public trust. This study uses a qualitative descriptive approach with documentation and interview methods with mosque administrators. The results show that before the reconstruction, financial reporting was still carried out simply and manually, without account classification or complete financial statements. After being reconstructed based on PSAK No. 109, financial statements were prepared systematically, including financial position statements, activity reports, fund change reports, and notes to the financial statements. This reconstruction has a positive impact on the administrators' awareness in managing congregational funds more professionally and responsibly. This study recommends that other mosques begin implementing applicable accounting standards to improve the effectiveness of mosque financial management.

Keywords: PSAK No. 109, mosque financial reports, reconstruction, accountability, transparency

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INTRODUCTION

Financial reports are a crucial tool for presenting information regarding the financial position and performance of an institution, including non-profit organizations like mosques (IAI, 2022). However, in practice, mosque financial reporting is often simplistic, done manually without a standard format, and relies solely on trust among administrators. This situation results in the resulting reports not reflecting the proper transparency and accountability (Rahayu et al., 2019).

As managers of public funds sourced from alms, charities, and other donations, mosques have a moral and administrative obligation to prepare transparent and accountable financial reports to their congregations. This transparency is crucial for building public trust and preventing misuse of funds, as was the case at the Jami' Muqodas Mosque in Kudus, where alleged embezzlement of Rp188 million in alms funds was uncovered (Media Indonesia, 2021).

To address these issues, the Indonesian Institute of Accountants (IAI) has issued Statement of Financial Accounting Standards (PSAK) No. 109 concerning accounting for zakat, infaq, and alms. This standard assists religious fund management institutions in preparing more structured financial reports, including statements of financial position, changes in funds, cash flows, and notes to the financial statements (IAI, 2015; Mirwan, 2022).

Nurul Iman Mosque, located in Tegal Baru Hamlet, RT 001 RW 026, Paleran Village, Umbulsari District, Jember Regency, is one example of a mosque that has not yet implemented PSAK No. 109. Financial recording is still done using a simple notebook and has not yet compiled a financial position report or activity report. Based on an interview with the mosque treasurer, Edi Purnomo, a discrepancy of Rp1,891,000 was even found that went undetected due to the lack of a standard recording system.

Based on these problems, this research was conducted to assist the process of reconstructing the financial report of the Nurul Iman Mosque to comply with PSAK No. 109. It is hoped that by implementing this standard, mosque financial management will become more accountable, professional, and able to increase public trust.

This study aims to determine the financial reporting of the Nurul Iman Mosque in Paleran Village, Umbulsari District, Jember Regency, and to reconstruct the non-profit based financial report based on PSAK No. 109 for the mosque.

METHOD

This study uses a descriptive qualitative method to describe and analyze the financial reporting of the Nurul Iman Mosque in Paleran Village, Umbulsari District, Jember Regency, and reconstruct its financial reports based on PSAK No. 109. This approach was chosen because it is able to dig up information in depth and provide a contextual understanding of financial recording practices that are carried out manually and are not yet standardized.

The data for this study were obtained through interviews with mosque administrators, direct observation of reporting practices, and documentation in the form of financial records, transaction evidence, and archives of mosque activities. Furthermore, the researchers utilized a literature review of relevant accounting standards and literature to strengthen their analysis.

The analysis process is carried out in stages, starting with data collection and classification, followed by analysis of the initial financial statements, and reconstruction of the financial

statements in accordance with PSAK No. 109. This reconstruction includes the preparation of a statement of financial position, activity report, cash flow statement, and notes to the financial statements. The results of this analysis are expected to provide a comprehensive picture and improve the transparency and accountability of mosque finances.

RESULTS

The Nurul Iman Mosque, located in Tegalbaru Hamlet, Paleran Village, Umbulsari District, Jember Regency, was established in 1997 and serves as a center for worship, social activities, and religious education for the local community. The mosque is managed by a Takmir (Islamic board), consisting of a chairman, secretary, treasurer, and several other sections. Financial records are still maintained manually by the treasurer without reference to accounting standards such as PSAK No. 109, thus not meeting the principles of transparency and accountability.

The mosque's funding comes from zakat (alms), infaq (donations), alms (sadaqah), and regular donations from the congregation. These funds are managed by the board, but the record-keeping remains rudimentary and has not been segregated by type. This necessitates the reconstruction of financial reports to comply with Sharia accounting standards.

In the data collection process, the researchers used a descriptive qualitative approach through interviews, documentation, and observation. Interviews were conducted with the mosque's head of the mosque committee, treasurer, and secretary to gather information about the recording system used. Financial documentation such as cash books and daily logs were reviewed to determine transaction patterns. Direct observations were also conducted to understand the recording process in the field, which is still manual and not yet digitized. These findings reinforce the urgency of implementing PSAK No. 109 to improve the quality of mosque financial reporting.

1. Mosque Financial Report Before Reconstruction

Prior to the reconstruction, the Nurul Iman Tegalbaru Mosque's financial reports were compiled simply using Microsoft Excel, using a general journal format that included the date, transaction description, and debit and credit amounts. Recording was done by the mosque treasurer without account classification or separation of fund types such as zakat, infaq, sedekah, and waqf. Reports were also submitted verbally or in printed Excel form during major events like Ramadan, without adhering to applicable accounting standards.

This situation demonstrates several weaknesses compared to the provisions of PSAK No. 109, including: the lack of separation of fund types, the lack of classification of restricted and unrestricted funds, the lack of formal financial reports, the lack of use of account codes, and minimal internal controls in the recording process. All transactions are recorded by one or two individuals without adequate supervision or oversight.

As an illustration, January's transaction data shows only cash inflows and outflows, without any explanation of the categories of funds or their use. This reinforces the need to improve the reporting system to make it more transparent, accountable, and in accordance with Islamic accounting principles through the implementation of PSAK No. 109. The following is an example of some of the transaction data recorded in the January general journal:

Table 1. Transaction Data Before Reconstruction in January

Date	Information	Debit	Credit
January			
	Income not tied to Friday prayer donations		200,000
	Income not tied to Friday prayer donations		366,000
	kitchen paving installation costs	67,000	
	income not tied to Friday prayer donations		167,000
	Income not tied to Friday prayer donations		250,000
	Income not tied to Friday prayer donations		150,500
	Income is not tied to alms		100,000
	electricity bill burden	70,000	
	Laborer's Salary Burden	300,000	

Source: General Journal of Mosques

The general journal used by the Nurul Iman Mosque manually records all financial transactions for 2023. This section displays a snapshot of transactions from January to represent the recording pattern used. Complete data for the entire year is presented in the appendix.

The transaction shows that:

- a. All cash receipts are grouped into one account without distinguishing the origin or purpose of the funds.
- b. Expenses are recorded directly as routine or operational needs without account classification, for example they are not recorded as repair expenses, activity expenses, or investment expenses.
- c. There is no coding system or account number used, making reports difficult to trace or analyze systematically.

In an interview, the Deputy Chairman of Takmir, KH Abd Jamil, said that the recording of existing transactions had not been done in a structured manner:

"The records are still recorded manually. We only ensure there's proof of cash inflow and outflow, but they haven't been classified by accounting. We don't yet know how to prepare reports according to standards."

Therefore, the example data above is an important basis for reconstructing financial reports to make them more accountable and in accordance with the sharia accounting reporting standards regulated in PSAK No. 109.

2. Analysis of PSAK No. 109 on Accounting for Zakat, Infak, and Alms

PSAK No. 109, issued by the Indonesian Islamic Accounting Standards Board (IAI), is an accounting guideline for the management of zakat, infaq, and alms (ZIS) by non-profit organizations, including mosques. This standard emphasizes accountability and transparency, the separation of fund types (zakat, infaq/alms, and others), and the distinction between restricted and unrestricted funds. PSAK No. 109 also adheres to the accrual basis for recording transactions.

Transaction recognition in PSAK No. 109 is based on the characteristics of the funds received and the entity's responsibilities. Assets are recognized when funds are received, revenues when the rights to the funds are obtained, and liabilities when the funds are disbursed. Common types of transactions include the receipt of ZIS funds, distribution to mustahik (recipients of Islamic funds), use of operational funds, and the establishment of reserve funds.

For mosques, implementing PSAK No. 109 is crucial for preparing systematic financial reports, such as statements of financial position, activities, and changes in funds. This standard helps mosques separate funds according to their source and use, increasing congregational trust, and ensuring financial management aligns with sharia principles. This is particularly relevant for the Nurul Iman Mosque, which has not yet implemented standards-based reporting, as it seeks to build an accountable and trustworthy system.

3. Financial Statement Reconstruction Stage Based on PSAK No. 109

The financial reporting reconstruction was conducted to address weaknesses in the Nurul Iman Mosque's accounting system, which previously did not comply with Sharia accounting standards. The goal was to create more accountable, transparent reporting that aligns with PSAK No. 109. This process included re-journalizing, compiling the general ledger, preparing a trial balance, and preparing formal financial statements. The mosque management, through a statement from the treasurer, welcomed this process and expressed its readiness to implement the new, improved system.

a. Journaling

Re-journalization is performed by grouping funds by type (zakat, infaq, sadaqah) and classification (restricted and unrestricted). Transactions are recorded using sharia-compliant accounts such as Cash, Unrestricted Infaq Income, and Operating Expenses. This step is crucial for improving accountability and ensuring reporting conforms to the principles of sharia-compliant nonprofit entities.

Example of journaling transactions for January 2024 after reconstruction:

Table 2. Transaction Journaling Data According to the Results of the Reconstruction of PSAK No. 109 – January 2024

Nurul Iman Mosque Financial Transaction Journal Report Period: January 2024			
Date	Account	Debit (Rp)	Credit (Rp)
J	Cash	200,000	
A	Unrestricted Alms Income – Friday		200,000
N	Cash	366,000	
U	Unrestricted Alms Income – Friday		366,000
A	Kitchen Paving Installation Costs	67,000	
R	Cash		67,000
I	Cash	167,000	
	Unrestricted Alms Income – Friday		167,000
	Cash	250,000	
	Unrestricted Alms Income – Friday		250,000
	Cash	150,500	
	Unrestricted Alms Income – Friday		150,500
	Cash	100,000	
	Unrestricted Alms Income		100,000
	Electrical Load	70,000	
	Cash		70,000
	Laborer's Salary Burden	300,000	
	Cash		300,000

b. Preparation of General Ledger Based on PSAK No. 109

This General Ledger displays a summary of account movements from the journal entries prepared in Table 4.5. These accounts have been classified according to the types of unrestricted revenue and operating expenses, as stipulated in PSAK No. 109.

LEDGER
NURUL IMAN MOSQUE
January 2024

Table 3. Cash Account Ledger

Account: Cash				
Date	Information	Debit (Rp)	Credit (Rp)	Balance (Rp)
05 Jan	Unrestricted Alms Receipt – Friday	200,000		200,000
January 12	Unrestricted Alms Receipt – Friday	366,000		566,000
January 13th	Kitchen Paving Installation Expenditures		67,000	499,000
January 19	Unrestricted Alms Receipt – Friday	167,000		666,000
January 20	Unrestricted Alms Receipt – Friday	250,000		916,000
January 26	Unrestricted Alms Receipt – Friday	150,500		1,066,500
January 27	Unrestricted Alms Receipt	100,000		1,166,500
January 28	Electricity Expenditure		70,000	1,096,500
January 30th	Laborer's Salary Expenses		300,000	796,500

Source: Processed data, 2025

As an example, the Cash Account journal has been presented above as a representative example of writing other accounts.

c. Preparation of Trial Balance Based on PSAK No. 109

This trial balance represents the final recapitulation of the general ledger accounts compiled in the previous subsection. All accounts are recorded based on their ending debit or credit balances and are classified according to non-profit accounting standards.

Table 4. Nurul Iman Mosque Balance Sheet – January 2024

No.	Account Name	Debit (Rp)	Credit (Rp)
1.	Cash	796,500	
2.	Unrestricted Alms Income – Friday		1,133,500
3.	Unrestricted Alms Income		100,000
4.	Kitchen Paving Installation Costs	67,000	
5.	Electrical Load	70,000	
6.	Laborer's Salary Burden	300,000	

Source: Processed data, 2025

Preparation of the trial balance is the next step after the journalizing and recording processes in the general ledger are completed. In the context of the reconstruction of the financial statements of the Nurul Iman Tegalbaru Paleran Mosque based on PSAK No. 109, the preparation of this trial balance serves as a medium to ensure that the total debit and credit account balances have been recorded in balance and in accordance with sharia accounting principles.

The trial balance prepared for January 2024 shows that transactions have been recorded correctly, with the total debit and credit balances equal. This indicates that all transactions have been classified and re-journalized according to the fund and expense classifications according to PSAK No. 109.

d. Preparation of Mosque Financial Reports Based on PSAK No. 109

The preparation of the financial report is the final stage of the Nurul Iman Mosque's financial reconstruction, referring to PSAK No. 109 concerning Accounting for Zakat, Infaq, and Sedekah. This standard emphasizes the importance of accountability and transparency in the management of mosque funds.

Four main financial statements are prepared:

1. **Statement of Financial Position**

Shows total assets of Rp13,662,000, consisting of cash and supplies. The funds are classified as unrestricted funds because they originate from general donations and alms.

2. **Fund Change Report**

Shows the inflow and outflow of funds during 2024. Total income of Rp15,093,500 and expenses of Rp7,231,500, resulting in a final balance of Rp7,862,000, all of which are unrestricted funds.

3. **Activity Report**

Presents a breakdown of income and expenses. Primary income comes from Friday alms and general charity; expenses include electricity, laborers' salaries, and mosque equipment. A recorded increase in funds of Rp10,099,500 was recorded.

4. **Notes to Financial Statements (CaLK)**

Explains the basis for preparing reports, accounting policies, fund classification, and how funds are used. Funds are used for routine operations and mosque construction.

This compilation increases the administrators' awareness of the importance of systematic financial recording and supports the creation of transparent and professional mosque governance in accordance with sharia principles.

DISCUSSION

1. Reporting of Nurul Iman Mosque Before Reconstruction

An interview with the treasurer of the Nurul Iman Mosque, HM Rahab, revealed that the mosque's financial records have been kept manually using notebooks. This recording includes both income and expenditures, without any account classification or standard formats such as balance sheets, fund reports, or activity reports. This indicates that the accounting system in place is still rudimentary and does not comply with applicable accounting standards.

This condition aligns with the findings of Millatina and Estiningrum (2021) in their research, which stated that most mosques in Indonesia still use manual cash-based accounting

methods and have not implemented PSAK No. 109 or ISAK 35 in their financial reporting. Consequently, financial accountability and transparency remain suboptimal.

Furthermore, research by Siti Khorimah et al. (2023) on the Baitur Roja Mosque in Jember also showed a similar finding. The mosque only prepared income and expenditure reports without any financial position reports, fund change reports, or notes to the financial statements. This reinforces the evidence that mosque financial recording practices, particularly in the Jember area, still do not adhere to the non-profit reporting framework recommended by PSAK No. 109.

Thus, it can be concluded that before the reconstruction, the financial reporting of the Nurul Iman Mosque did not meet the sharia accounting principles stipulated in PSAK No. 109, which emphasizes the importance of presenting financial position reports, activity reports, changes in funds, and notes to financial reports in a comprehensive and accountable manner.

2. Reconstruction of Financial Statements Based on PSAK No. 109

The reconstruction conducted using PSAK No. 109 resulted in complete financial statements: financial position (balance sheet), changes in funds, activities, and CaLK. The results are consistent with the study by Qomar et al. (2023) on the At -Taqwa Tempurejo Mosque, which successfully prepared complete financial statements after reconstruction using PSAK 109.

This reconstruction refers to four main components:

- a. Statement of Financial Position describes assets (cash, equipment) and fund balances.
- b. Statement of Changes in Funds, reflects the beginning balance (assuming zero), total receipts, and expenditures.
- c. Activity Report shows details of income & expenses.
- d. Notes to the Financial Statements, explaining accounting policies and other important material.

The implementation of PSAK No. 109 in the financial statements of the Nurul Iman Mosque strengthens the findings in various literatures stating that the application of this standard can improve accountability and transparency in the management of funds of religious institutions, including mosques. Research by Hanifatul Sa'diyah, Mahfud Sholihin, and Nur Chasanah (2023) shows that the use of PSAK No. 109 together with the *Zakat Core Principles* can significantly increase public trust, professionalism of reports, and governance of religious fund management institutions, such as mosques and LAZ (Zakat Amil Institutions). These results are in line with the implementation of the reconstruction of the Nurul Iman Mosque's financial statements, which are now able to present financial position reports, activity reports, and changes in funds in a systematic and accountable manner.

3. Impact of Reconstruction on Organizations

The reconstruction of the Nurul Iman Mosque's financial report in Paleran Village based on PSAK No. 109 has significantly impacted the organization's financial management practices. Prior to the reconstruction, recording was done manually and limited to recording cash inflows and outflows without systematic classification. After compiling the report in accordance with sharia accounting standards, the mosque management began to realize the importance of reporting that is not only administratively orderly but also improves transparency and accountability to the congregation.

In an interview, the mosque's treasurer, HM Rahab, stated that the reconstruction process has given the management a better understanding of how to prepare comprehensive financial reports, from trial balances and activity reports to notes to the financial statements. This impact reflects increased internal capacity and organizational awareness in managing congregation funds more responsibly.

This finding aligns with research by Millatina and Estiningrum (2021), which found that preparing financial reports based on PSAK 109 can improve the professionalism of mosque administrators in managing public funds. Furthermore, Hanifatus et al. (2023) also stated that the use of PSAK 109 and the Zakat Core Principles in Sharia-compliant financial institutions, including mosques, contributes to building public trust and strengthening good governance.

From an organizational perspective, the impact of this reconstruction also opens up opportunities for mosques to establish more sustainable record-keeping systems in the future, such as regular monthly or semi-annual reporting and the possibility of third-party audits if necessary. This establishes mosques not only as places of worship but also as social entities capable of managing congregational funds transparently, orderly, and accountably within both sharia and administrative standards.

4. Implications for Future Mosque Practices

Reconstructing the Nurul Iman Mosque's financial statements based on PSAK No. 109 is not only an administrative improvement measure but also has strategic implications for the mosque's future financial management practices. Systematic and standardized financial reporting can serve as a reference for formulating financial policies, setting budget priorities, and increasing transparency for the congregation and the surrounding community.

With financial reports, such as activity reports, fund changes, and financial position reports, mosques can more easily evaluate fund usage and assess the effectiveness of implemented programs. This will also encourage more professional mosque governance practices, including routine record-keeping, internal oversight, and congregational involvement in financial decision-making.

On the other hand, the implementation of PSAK 109 also opens opportunities for mosques to collaborate with other institutions, including zakat institutions, BAZNAS, or even local governments, because their financial reports have met nationally recognized accounting standards. Furthermore, transparent and accountable reporting practices have the potential to increase congregational trust and the amount of alms/charity received, as stated by Hanifah et al. (2023) that good financial transparency can increase community participation in funding mosque activities.

Another implication is the need to improve the human resource capacity of mosque administrators, particularly in accounting and information technology. Regular training and the use of simple digital record-keeping applications could be the next step to move away from conventional mosque financial record-keeping. According to Prasetyo and Siregar (2022), the use of Sharia-compliant accounting applications can significantly improve mosque recording and reporting processes, particularly in rural areas.

Thus, it is hoped that future mosque management practices will not only be in accordance with sharia principles but also follow good and accountable financial governance standards.

CONCLUSION

Based on the results of research conducted on the reconstruction of the financial statements of the Nurul Iman Mosque in Paleran Village, Umbulsari District, Jember Regency using the PSAK No. 109 approach, it can be concluded that before the reconstruction, the Nurul Iman Mosque had not prepared financial statements systematically and in accordance with accounting standards. Financial recording was still done manually in notebooks and only recorded income and expenses without any account classification or preparation of formal financial statements such as financial position statements, activity reports, and fund change reports. This shows that the reporting practices carried out were still very simple and had not adopted the principles of accountability and transparency as regulated in PSAK No. 109.

However, after a reconstruction based on a year's worth of transaction data, the Nurul Iman Mosque's financial report was compiled to be more comprehensive and standardized, encompassing a financial position report, a statement of changes in funds, an activity report, and notes to the financial statements (CaLK). In this process, funds were classified as unrestricted, and expenses were grouped by type, such as operational expenses, worship equipment, and facility construction or maintenance. This financial report reconstruction not only improved the mosque's financial administration system but also positively impacted the management's understanding and awareness of the importance of accountable and professional financial reporting. As a result, the mosque's financial management has become better, more transparent, and more accountable to the congregation and related parties.

RECOMMENDATION

Based on the research and reconstruction of the Nurul Iman Mosque's financial report, it is recommended that the mosque's management continuously apply sharia accounting principles in accordance with PSAK No. 109. The management needs to improve their understanding of the classification of zakat, infaq, sadaqah, and non-halal funds through training and technical assistance. This is crucial to ensure transparency and accountability in the management of congregational funds.

Furthermore, it is recommended that mosques establish dedicated financial management teams with accounting backgrounds or basic training in Sharia-compliant financial reporting. This step can improve reporting quality and facilitate accountability to the congregation and external parties.

For mosque supervisory institutions such as the Ministry of Religion or BAZNAS, it is recommended that they provide technical guidelines and regular training to mosque administrators and treasurers so that sharia financial reporting standards can be widely implemented in various mosques.

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