

**The Implementation of Financial Accounting Standards (PSAK) 109,
Accounting Information Systems, Internal Control, and Employee
Performance on the Quality of Financial Reports
at BAZNAS Garut District**

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ABSTRACT

The problem raised in this study, namely regarding the quality of the financial statements of BAZNAS Garut Regency during the five years from 2016 to 2021, related to it has not fully met qualitative characteristics, such as relevant, reliable, easy to understand, and compatible. This causes the assessment of reasonable opinions without exception to be inconsistent, which the authors consider to be an important new aspect of research. This study aims to analyze the influence of the implementation of PSAK 109 (X1), accounting information system (X2), internal control (X3), and employee performance (X4) on the quality of financial statements (Y), both partially and simultaneously. The results of the study show that each variable, namely the implementation of PSAK 109 (X1), accounting information system (X2), internal control (X3), and employee performance (X4), partially has a significant influence on the quality of financial statements. Simultaneously, these variables had a significant influence of 93.9% on the quality of financial statements, while 6.1% were influenced by other factors that were not tested in this study.

Keywords: Accounting Information System; Employee Performance; Internal Controller; PSAK 09.

ABSTRAK

Masalah yang diangkat dalam penelitian ini, yaitu mengenai kualitas laporan keuangan BAZNAS Kabupaten Garut selama periode lima tahun dari 2016 hingga 2021, terkait hal itu belum sepenuhnya memenuhi karakteristik kualitatif, seperti relevan, andal, mudah dipahami, dan *compatible*. Hal ini menyebabkan penilaian opini wajar tanpa pengecualian menjadi tidak konsisten, yang dianggap penulis sebagai aspek baru yang penting untuk diteliti. Penelitian ini bertujuan untuk menganalisis pengaruh penerapan PSAK 109 (X1), sistem informasi akuntansi (X2), pengendalian internal (X3), dan kinerja pegawai (X4) terhadap kualitas laporan keuangan (Y), baik secara parsial, maupun simultan. Hasil penelitian menunjukkan bahwa masing-masing variabel, yaitu penerapan PSAK 109 (X1), sistem informasi akuntansi (X2), pengendalian internal (X3), dan kinerja pegawai (X4), secara parsial memiliki pengaruh signifikan terhadap kualitas laporan keuangan. Secara simultan, variabel-variabel tersebut memberikan pengaruh signifikan sebesar 93,9% terhadap kualitas laporan keuangan, sedangkan 6,1% dipengaruhi oleh faktor lain yang tidak diuji dalam penelitian ini.

Kata Kunci: Sistem Informasi Akuntansi; Kinerja Pegawai; Pengendali Internal; PSAK 09.

PENDAHULUAN

Financial statements are all sheets of paper written in the form of numbers on them, but it is also important to pay attention to the assets behind these numbers. Information that is important to all interested parties can be disclosed by financial reports. For a financial statement to produce usefulness for its users, the financial statement must have valuable information that is of quality and useful for decision-making¹. The quality of financial statements is information that can provide convenience to users and readers in the context of understanding and can be assumed as adequate knowledge about an economic, business, or accounting activity and obtaining information with natural diligence². The quality of financial statements is a category of financial accounting statement requirements that are considered to be able to provide the full attention and desire of readers or users of financial statements³.

Better public sector accountability can be realized through the financial statements of public sector organizations which are a very important part. The increasing demands on the implementation of public accounting can have an impact on the implementation of public sector management to provide accurate information. Financial statements that have quality are the result of accounting information. Public sector institutions also get higher demands in carrying out transparency and accountability in line with the rapid development of accounting in the public sector⁴. Financial reporting aims to provide useful data and information to those who make decisions to make investments and financing, assist in forecasting future cash flows, identify economic resources (assets), claims to those resources (liabilities), and changes to those resources and claims⁵. The point of achieving trust will be obtained by reports that still require testing or witnessed again by related elements that are considered independent, free, and impartial with financial statement inspection activities called audits and general audits. The accountant who is assigned the task as an examiner will submit a report on the results of the inspection whether the report made by management was fair or not, or whether there is something unusual or completely unnatural⁶.

The explanation of the quality of financial statements above highlights the importance of presenting financial statements in providing information needed by all parties for decision-making regarding future activities. The characteristics of qualitative financial statements include transparency, honesty (without engineering), trust, accountability, and relevance to all information submitted. This makes financial

¹ F. Houston Eugene, F. Brigham; Joel, *Essential of Financial Management, Terjemahan Ali Akbar Yulianto, "Dasar-Dasar Manajemen Keuangan"* (Jakarta: Salemba Empat, 2010).

² Winna. Roswinna, *Kualitas Laporan Keuangan, Dilengkapi Dengan Hasil Penelitian Pada Lembaga Pemerintahan* (Yogyakarta: Deepublish, 2020).

³ Harahap, *Analisis Kritis Atas Laporan Keuangan* (Jakarta: PT. Raja Grafindo Persada, 2009).

⁴ Mardiasmo, *Pernujudan Transparansi Dan Akuntabilitas Publik Melalui Akuntansi Sektor Publik: Suatu Sarana Good Governance Jurnal Akuntansi Pemerintah* (Yogyakarta: Andi, 2006).

⁵ J. Weygandt Jerry et al., *Pengantar Akuntansi 2 Berbasis IFRS, Terjemahan Oleh Miqdad Zubdy Azra* (Jakarta: Salemba Empat, 2018).

⁶ Sofyan Syafri Harahap, *Akuntansi Islam* (Jakarta: PT. Bumi Aksara., 2001).

statements attractive to all parties involved and has the potential to support the development of the business they run⁷. In addition, the correctness of financial statements must also be ensured through periodic checks by parties who have the capability and credibility as auditors by applicable regulations. Thus, financial statements become a manifestation of the accountability and transparency needed⁸.

BAZNAS Garut Regency strives to develop its programs, including financial management, during various changes in situations and conditions, both internal and external. The achievement of the quality of BAZNAS Garut's accountable and transparent financial statements is realized through the implementation of PSAK 109, accounting information systems, internal control, and optimization of employee performance⁹. Efforts include increasing the use of a more efficient and open administrative and financial management system, developing telecommunication facilities, routine monitoring, and selective recruitment of employees to increase the number of qualified employees. It is hoped that with a more efficient administrative and financial management system and the addition of qualified employees, the process of implementing zakat, *infaq*, and alms will run more smoothly and optimally¹⁰.

However, the implementation of the open reporting system still faces challenges such as lack of trust, monitoring efforts that are not optimal regularly, non-selective employee recruitment, and limited supporting infrastructure. This has the potential to cause problems and hinder the smooth implementation of "PSAK 109", financial management information systems, internal oversight, and workforce efficiency in ensuring high-standard financial documents that meet qualitative characteristics such as reliable, relevant, easy to understand, and comparable¹¹. We raise this basis as a novelty and are considered worthy of further research, as well as being a differentiator from previous research.

METODE PENELITIAN

This research belongs to the type of quantitative research and uses analytical descriptive methods with an empirical juridical approach¹², journal, literature studies, and Google Scholar. Data collection techniques are carried out through questionnaires, observations, interviews, preliminary studies, and documentation with sampling *purposive sampling*¹³. The data used are primary and secondary "The

⁷ Yulifa; Puspitasari and Habiburrochman Habiburrochman, "Penerapan PSAK No.109 Atas Pengungkapan Wajib Dan Sukarela," *Jurnal Akuntansi Multiparadigma*, no. 109 (2013), <https://doi.org/10.18202/jamal.2013.12.7211>.

⁸ Harahap, *Analisis Kritis Atas Laporan Keuangan*.

⁹ Ratu Ningsih, "Efektivitas Penyaluran Dana Zakat Produktif Dalam Meningkatkan Ekonomi Masyarakat Miskin (Studi Pada Badan Amil Zakat Nasional Kabupaten Dompu)" (Mataram: UIN Mataram, 2022).

¹⁰ Dadin Baehaqi; Solihin, *Ekonomi Mikro Islam: Teori Dan Analisis* (Serang-Banten: Sada Kurnia Pustaka, 2023).

¹¹ Rifqi Muhammad, "Akuntansi Keuangan Syariah : Konsep Dan Implementasi PSAK Syariah," 2008, <https://api.semanticscholar.org/CorpusID:166929244>.

¹² Beni Ahmad Saebani, *Pedoman Aplikatif Metode Penelitian Dalam Penyusunan Karya Ilmiah, Skripsi, Tesis, Dan Disertasi* (Bandung: Pustaka Setia, 2017).

¹³ Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif Dan R & D* (Bandung: Alfabeta Bandung, 2021).

data utilized comprise both primary and secondary sources, with analytical methods including correlation analysis and multiple linear regression, employing formulas, SPSS software, and Excel¹⁴.

HASIL DAN PEMBAHASAN

Based on the results of simultaneous research for the four elements of the “application of PSAK 109”, financial and control information systems (X3), personal performance, a significance value of $0.000 < 0.05$ was found, and a calculated F value of $268.747 > F$ table of 2.50. Thus, H5 is acceptable, which means that the variables of PSAK 109 implementation, accounting information systems, internal control, and employee performance simultaneously have a substantial impact on the quality of financial statements in the BAZNAS Garut Regency. In other words, the sample in this study can simultaneously prove the truth of the theory¹⁵. Some other studies that support the results of this study are studies conducted by Reny Aziatul Pebriani¹⁶ entitled “Factors Affecting the Quality of Local Government Financial Statements in Banyuasin Regency with the Government Internal Control System as a Moderation Variable”. The results of the study show that HR competence, IT utilization, SAP implementation, and the role of Internal Audit together have an influential and exert effect on the quality of “Local Government Financial Statements” (LKPD). However, partially, the implementation of SAP has no significant effect. In addition, in moderation, the internal audit role variables moderated by SPIP did not have a significant effect on the quality of LKPD¹⁷.

Eli Kurniawati and Noor Shodiq Askandar, in research *Effect of Accounting Information System (SIA), Human Resource Competence, and Organizational Commitment to the Quality of Regional Financial Statements*. From the test results using multiple linear regression models. The results of simultaneous testing of Accounting Information System variables, Human Resource Competence, and Organizational Commitment affect the quality of local government financial statements. The results of partial testing of Accounting Information System variables, Human Resource Competence, and Organizational Commitment affect the quality of local government financial statements¹⁸.

However, the results of this study do not agree with the results of the research of Ni Luh Wayan Tiya Lestari and Ni Nyoman Sri Rahayu Trisna Dewi, the title of the study *The Influence of Accounting Understanding, the Use of Accounting Information*

¹⁴ C. Hadlai Hull Norman H. Nie, Dale H. Bent, “Statistical Package for the Social Sciences (SPSS), 26.0,” 2022.

¹⁵ Purwanto, *Statistika Untuk Penelitian* (Yogyakarta: Pustaka Pelajar, 2011).

¹⁶ Reny Aziatul Pebriani, “Faktor-Faktor Yang Memengaruhi Kualitas Laporan Keuangan Pemerintah Daerah Di Kabupaten Banyuasin Dengan Sistem Pengendalian Internal Pemerintah Sebagai Variabel Moderasi,” *Jurnal Ilmiah Ekonomi Global Masa Kini* 10, no. 1 (2019): 55–62, <https://doi.org/10.36982/jiegm.v10i1.744>.

¹⁷ Pebriani.

¹⁸ Eli Kurniawati and Noor Askandar Askandar, “PENGARUH SISTEM INFORMASI AKUNTANSI (SIA), KOMPETENSI SUMBER DAYA MANUSIA DAN KOMITMEN ORGANISASI TERHADAP KUALITAS LAPORAN KEUANGAN DAERAH (Studi Kasus Pada Badan Keuangan Pemerintahan Kota Batu),” *E-Jru* 09, no. 08 (2020): 1–16.

Systems and internal control systems on the quality of financial statements. The results show that accounting understanding, the use of accounting information systems, and internal control systems have a partial and simultaneous effect on the quality of financial statements¹⁹.

Several theories underlie the results of research on the effect of the implementation of PSAK 109, fiscal information systems, internal oversight, and workforce performance on the integrity of financial statements in BAZNAS, Garut Regency, i.e. the theory of *maslahah* which states that The provisions in the verses of the Qur'an and the sunnah of the Prophet of Allah SWT. are all intended to achieve the benefit of mankind and the Hereafter. As for the benefit, some bring benefits and resist damage²⁰, be it about the soul, reason, heredity, religion, or property. Human welfare is influenced by the development of times, places, and environments. So if Islamic law is limited to existing law, it will have difficulties²¹. The benefit concerns the interests of the people, not personal interests, as friends do. So if we coordinate with the benefits of zakat management, it is in the interest of many people, namely the *muzakki*, *amil zakat*, and *mustahiq*, and in this case, it is the benefit of the community or people. Based on this, of course, there is a very close relationship that *Maslahah Mursalah* can bring benefits to all parties related to zakat management. Similarly, efforts to improve the quality of BAZNAS financial statements in Garut Regency are good and reasonable through the implementation of PSAK 109, financial information systems, internal oversight, and optimal staff performance.

The implementation of PSAK 109 to realize quality financial statements in BAZNAS Garut Regency is an implication of *maqāṣid shari'ah* which contains wisdom behind the law. Quality financial statements are *maqāṣid shari'ah* which becomes good ends by opening the means to good or closing bad. In the sense that, running well is also a form of effort to maintain religion, self, reason/knowledge, offspring, and property. Jasser Auda writes that the *maqāṣids* of Islamic law are grouped into the following scopes: the levels of inevitability that constitute the traditional group, the range of legal objectives to realize the *maqāṣid*, the range of people who include the *maqāṣid*, and the general level of *maqāṣid* or how far the *maqāṣid* reflects the whole *Nash*²². *Al-Juwaini's theory was further developed by his student Muhammad bin Muhammad al-Ghazali (d. 505 H) in his work al-Mustafa min 'ilmi al-usul. Al-Ghazali categorized Maqāṣid al-shari'ah, both comprehensive and specific, into three categories: Daruriyyah (primary needs), Hajiyyah (secondary needs), and Tahsiniyyah (tertiary*

¹⁹ Trisna Dewi Ni Luh Wayan, Tiya Lestari; Ni Nyoman Sri Rahayu, "Pengaruh Pemahaman Akuntansi, Sistem Informasi Akuntansi, Dan Sistem Pengendalian Intern Terhadap Kualitas Laporan Keuangan," *Jurnal Riset Akuntansi & Perpajakan (JRAP)* 10, no. 1 (2023): 48–58, <https://doi.org/10.35838/jrap.2023.010.01.05>.

²⁰ Amir Syarifuddin, *Ushul Fiqh* (Jakarta: Prenadamedia Group, 2014).

²¹ Nasroen. Haroen, *Ushul Fiqh 1* (Jakarta: Logos Wacana Ilmu, 1997).

²² Auda Jasser, : : *Maqasid Al - Shari'ah as Philosophy of Islamic Law : A Systems Approach : Anthropomorphic Depictions of God : The Concept of God in Judaic , Christian , and Islamic Traditions : Representing the Unrepresentable* (Jalan Universiti, Kampung Tungku, Brunei-Muara District BE2119: University of Brunei Darussalam, Brunei., 2012).

needs). From these three categories, al-Ghazali divided them into five principles: *Hifdz al-Din*, *Hifdz al-Nafs*, *Hifdz al-Aql*, *Hifdz al-Nasl*, and *Hifdz al-Maal* ²³.

This is reinforced by the explanation of the theory of Agencies based on the idea of how there are differences in information between superiors and subordinates or between head office and branch offices or the presence of information asymmetries that affect the use of accounting systems²⁴. Jansen and Meckling mention the relationship of agency to define *an agency relationship as a contract under which one or more persons (the principal) engage another person (the agent) to perform some service on their behalf which involves delegating some decision-making authority to the agent*²⁵. Agency relations are a contract in the form of delegation of authority in decision-making given by the owner (*principal*) to the company or organization (*Agent*)²⁶. Therefore, the implementation of PSAK 109 at BAZNAS Garut Regency can support employees in optimally carrying out the mandate received as zakat managers and can account for all related parties in the form of good and fair financial statements (Source: Interview).

The results of this study can prove the correctness of the theory of *stewardship*. According to Donaldson, L., and Davis, the theory of *stewardship* is introduced as a theory based on behavior, human behavior (*behavior*), human polish (*model of man*), psychological mechanisms (motivation, identification, and power) in an institution that practices leadership as an important part of achieving goals. This theory has its roots in psychology and sociology which leads to an attitude of service (*steward*). Theory *stewardship* is defined as a situation in which the *steward* (The manager) does not have individual interests but rather prioritizes the interests *principal* (owner)²⁷. Theory *stewardship* It assumes a strong relationship between the success of the institution and the performance of the institution so that *Funi Utilities* will be optimal and purpose in line with the owner's expectations²⁸. Because *stewards* Look more at efforts to achieve the goals of the institution and not at individual goals²⁹. Accordingly, the implementation of PSAK 109, Part of realizing the quality of financial statements at BAZNAS Garut Regency is a very important imperative to achieve the expected goal, namely the trust of all circles related to BAZNAS Garut Regency³⁰.

Related to shariah *enterprise theory* has a view in the distribution of wealth (*wealth*) or added value (*value added*) not only applies to participants who are

²³ Jurnal Al-himayah, "Jurnal Al-Himayah," *Maqasid Al-Syariah Menurut Jasser Anda (Pendekatan Sistem Dalam Hukum Islam)* 2 nomor 1 (2018): 97–118.

²⁴ Michael D. Shields, "Effective Long-Term Cost Reduction: A Strategic Perspective," *Journal of Cost Management* 6 (1992), <https://www.researchgate.net/profile/Michael-Shields-6>.

²⁵ Bambang Suprasto Arfan, Ikhsan; Herkulanus, *Teori Akuntansi & Riset Multiparadigma* (Yogyakarta: Graha Ilmu, 2008).

²⁶ Bambang Lesmono and Saparuddin Siregar, "Studi Literatur Tentang Agency Theory," *Ekonomi, Keuangan, Investasi Dan Syariah (EKUITAS)* 3, no. 2 (2021): 203–10, <https://doi.org/10.47065/ekuitas.v3i2.1128>.

²⁷ Melinda Muth and Lex Donaldson, "Stewardship Theory and Board Structure: A Contingency Approach," *Corporate Governance: An International Review* 6 (1998): 5–28.

²⁸ Muth and Donaldson.

²⁹ Arfan, Ikhsan; Herkulanus, *Teori Akuntansi & Riset Multiparadigma*.

³⁰ Arfan, Ikhsan; Herkulanus.

directly related or participants who contribute to the company's operations (shareholders, creditors, employees, government, but also to other groups directly related to the operation of the institution. Therefore, the *syariah enterprise theory* will bring benefit to *stockholders, stakeholders, society, and the natural environment* without leaving the important obligation of issuing zakat as a form of application of worship to Allah³¹. *Syari'ah enterprise theory* According to Slamet, the most important axiom that must be the basis for any conceptualization is God as the Creator and Sole Owner of all the resources in this world. While the resources are owned by the *stakeholders* in principle it is a mandate from Allah SWT which includes the responsibility to be used in the manner and purpose determined by the Trustee³². As a result, the implementation of PSAK 109 at BAZNAS Garut Regency is an effort to carry out its duties and functions based on *Shari'ah* because the amil zakat agency is not only responsible to the owner but to the *stakeholder* and Allah Almighty. The implementation of PSAK 109, accounting information systems, internal control, and employee performance at BAZNAS Garut Regency encourages healthier management activities because leaders and all employees will better comply with the established reporting system³³. Thus, it can be said that the results of research on the effect of the implementation of PSAK 109 simultaneously on the quality of financial statements in BAZNAS, Garut Regency are strengthened by the implications of the theory mentioned above³⁴.

Financial statements are a structured presentation of the financial condition and financial performance of a shari'ah institution. The purpose of financial statements for general purposes is to convey information about the financial condition, performance, and cash flow of Sharia institutions that is useful for most users of the report to produce various economic decisions and show an attitude of responsibility (*stewardship* management of the use of resources entrusted to them³⁵.

Hady defined that the quality of financial statements is information that can make it easier for users and readers to understand and can be assumed as adequate knowledge about an economic, business, or accounting activity and produce information with natural diligence³⁶. The quality of financial statements is a category of requirements for financial accounting statements that are considered to meet the tastes of readers or users of financial statements³⁷.

Statement of Financial Accounting Standards (PSAK) 2015 No. 1 and KDPPLKS (Basic Framework for Preparation and Presentation of Sharia Financial Statements) Paragraphs 45 to 63 reveals that standardized financial statements have qualitative

³¹ Iwan Triyuwono, "Akuntansi Syariah: Perspektif, Metodologi, Dan Teori," 2015, <https://api.semanticscholar.org/CorpusID:150337043>.

³² Triyuwono.

³³ Dudi Abdul Hadi, "Pengembangan Teori Akuntansi Syariah Di Indonesia," *Jurnal Akuntansi Multiparadigma* 9, no. 1 (2018): 106–23, <https://doi.org/10.18202/jamal.2018.04.9007>.

³⁴ Triyuwono, "Akuntansi Syariah: Perspektif, Metodologi, Dan Teori."

³⁵ Dkk. Wibisana, M. Jusuf, *Pernyataan Standar Akuntansi Keuangan (PSAK) No. 101 Penyajian Laporan Keuangan Syariah* (Jakarta: DSAK IAI, 2009).

³⁶ Roswinna, *Kualitas Laporan Keuangan, Dilengkapi Dengan Hasil Penelitian Pada Lembaga Pemerintahan*.

³⁷ Harahap, *Analisis Kritis Atas Laporan Keuangan*.

characteristics that produce information reports in financial statements that are useful to users. Qualitative characteristics are characteristics that make information in financial statements useful for users³⁸.

As evidence of the implementation of PSAK 109 performance has a significant influence on improving the quality of financial statements³⁹, it can also be seen in the presentation and explanation of the 2020 financial statements of BAZNAS Garut, in which the recognition, measurement, presentation, and disclosure of all ZIS funds have been recorded. So that this financial statement gets the results of the public accountant's assessment of fair opinion without exception, even though it is delayed in publishing⁴⁰.

The statement of financial position of BAZNAS is prepared and presented in a comparable year period, for example for the statement of financial position in 2020, the statement of financial position for the previous year period is also presented, namely 2019. In this case, BAZNAS Garut presents a statement of financial position by PSAK 101 concerning the presentation of Islamic financial statements and PSAK 109 concerning accounting for zakat *infaq* established, where there are assets, liabilities, and fund balances⁴¹. As for the asset post, current assets and non-current assets have been presented separately. Current assets consist of cash and cash equivalents, receivables, and advances. Non-current assets are separated between fixed assets and deferred margin expenses. The liability post presents short-term liability, while the fund balance post has separated zakat funds, *infaq*/alms funds, and amil funds. So that the amount of zakat funds and alms funds that have not been distributed and the remaining amyl funds can be known by users of financial statements⁴².

Changes in BAZNAS funds are prepared and presented in comparable year periods, for example, for the 2020 fund change report, a report on changes in funds for the previous year, namely 2019, is also presented. In this case, BAZNAS Garut presents a report on changes in funds by PSAK 101 concerning the presentation of Islamic financial statements and PSAK 109 concerning the accounting of zakat *infaq* alms⁴³. The report on changes in BAZNAS Garut funds separates zakat funds, alms funds, and amil funds⁴⁴.

Through the cash flow statement, it can be known in more detail the transactions of BAZNAS Garut related to cash and cash equivalents that do not appear in the statement of changes in funds. In operational activities, it describes the receipts and expenditures of its main activities, namely the receipt or distribution of zakat funds, *infaq*, alms, and *amil* activities. Meanwhile, investment activities present cash

³⁸ Muhammad, "Akuntansi Keuangan Syariah : Konsep Dan Implementasi PSAK Syariah."

³⁹ Norman H. Nie, Dale H. Bent, "Statistical Package for the Social Sciences (SPSS), 26.0."

⁴⁰ BAZNAS, "Laporan 20 Tahunan 20" (Garut-Jawa Barat, 2020).

⁴¹ Puspitasari and Habiburrochman, "Penerapan PSAK No.109 Atas Pengungkapan Wajib Dan Sukarela."

⁴² BAZNAS, "Laporan 20 Tahunan 20" (Garut-Jawa Barat, 2020).

⁴³ Puspitasari and Habiburrochman, "Penerapan PSAK No.109 Atas Pengungkapan Wajib Dan Sukarela."

⁴⁴ BAZNAS, "Laporan 20 Tahunan 20" (Garut-Jawa Barat, 2020).

receipts and expenditures other than operating activities, such as profit sharing for fund placement and purchase of fixed assets⁴⁵.

The notes to the financial statements explain the accounting policies and procedures applied by BAZNAS Garut so that the figures in the financial statements mentioned above are obtained. Notes to financial statements also reveal information about the basis for preparing financial statements and accounting policies applied. In addition, it also discloses information that is not presented in the statement of financial position, statement of changes in funds, statement of changes in assets under management, statement of cash flows, and discloses other additional information needed to present reasonably⁴⁶.

So the financial statements of BAZNAS Garut Regency in the author's view have met the requirements stipulated in PSAK 109 in the form of recognition, measurement, disclosure, and presentation which includes information on the receipt and expenditure of *infaq* alms zakat funds⁴⁷. Although the above financial statements of BAZNAS Garut only include statements of financial position/balance sheet, statements of changes in funds, statements of cash flows, and notes to financial statements, while the statements of changes in funds under management assets and reports of changes in non-halal funds of BAZNAS Garut have not been presented separately, they are still included in the statement of financial position. This has shown that the implementation of PSAK 109, accounting information systems, internal control, and employee performance in improving the quality of financial statements has been going well⁴⁸. Nevertheless, it is still necessary to get serious attention to timely information to the public by the financial reporting period⁴⁹.

This dimension of Islamic teachings on financial statements needs to be supported by evidence (*evidence*) where there will not be a single transaction that is forgotten even if it is *Zarrah* as the meaning contained in the Qur'an of the Letter of Al-Zalzalah, [99]: verses 7-8:⁵⁰

□ فَمَنْ يَعْمَلْ مِثْقَالَ ذَرَّةٍ خَيْرًا يَرَهُ وَمَنْ يَعْمَلْ مِثْقَالَ ذَرَّةٍ شَرًّا يَرَهُ

"Then whoever does the increase as great as the *zarrah*, he will surely see (the retribution), and whoever does the evil as heavy as the *zarrah*, will undoubtedly see (the retribution)." QS. Al-Zalzalah, [99]: verses 7-8.

The lesson of the above verse confirms that good and evil will both get the proper reward⁵¹. About the financial management of BAZNAS Garut Regency through the application of Statement of Financial Accounting Standards (PSAK) 109 systems⁵², solely as an effort to create financial statements of BAZNAS Garut Regency that meet the requirements of the qualitative characteristics of financial statements, namely:

⁴⁵ BAZNAS.

⁴⁶ BAZNAS.

⁴⁷ Puspitasari and Habiburrochman, "Penerapan PSAK No.109 Atas Pengungkapan Wajib Dan Sukarela."

⁴⁸ Puspitasari and Habiburrochman.

⁴⁹ BAZNAS, "Laporan 20 Tahunan 20" (Garut-Jawa Barat, 2020).

⁵⁰ Lajnah Pentashihan Mushaf Al-Qur'an LPMQ, "Mushaf Al-Qur'an, Aplikasi" (2019).

⁵¹ Triyuwono, "Akuntansi Syariah: Perspektif, Metodologi, Dan Teori."

⁵² Hadi, "Pengembangan Teori Akuntansi Syariah Di Indonesia."

relevant, reliable, understandable, and comparable so that they can meet applicable regulations and obtain a fair opinion assessment Without Exceptions (WTP) consistently⁵³.

The implementation of PSAK 109 systems as internal control of staff performance in the context of Islamic law in addition to being based on the Quran and As-Sunnah is also explained in the context of Islamic law (*fiqh mu'amalah*) which is the core for various kinds of transactions of the Islamic economic system is certainly not alone, it must be supported by other supporting devices to achieve its ideal goals, One of the supporting tools is an information system, measuring instrument, accountability tool (*accountability*) which has been known so far by the name of accounting. Accounting standards are the key to success through the presentation of sufficient, trustworthy, and relevant data and information for its users⁵⁴.

The legal dimensions of the use of PSAK 109, accounting information systems, internal control, and employee performance in improving the quality of financial statements at BAZNAS Garut Regency, are allowed as fiqh rules:

الأصل في المعاملة الإباحة إلا أن يدل دليل على تحريمها

"The original law in everything is possible unless there is a dalil that prohibits it".⁵⁵

دَرُّ الْمَفَاسِدِ مُقَدَّمٌ عَلَى جَلْبِ الْمَصَالِحِ

"Preventing damage is more important than bringing harm."⁵⁶

The meaning of these two rules is that efforts to improve the quality of financial statements to avoid damage that can result in loss of trust from all related parties are allowed according to religion and must be the top priority of BAZNAS management in Garut Regency by implementing PSAK 109, accounting information systems, internal control, and better and optimal employee performance⁵⁷.

Thus, the results of this hypothesis strengthen the theory and statement that the application of PSAK, accounting information systems, internal control, and employee performance has a positive and significant influence on financial quality. Vice versa, the quality of financial statements shows that the implementation of PSAK, accounting information systems, internal control, and employee performance has run well⁵⁸.

Based on the theoretical framework in this study, several writings in the form of books, dissertation research, and journals related to this research were found, there are differences that the author examines with other research. The focus of this study is "the effect of the Application of Financial Accounting Standard Statement (PSAK) 109, accounting information systems, internal control, and employee

⁵³ BAZNAS, "Laporan 20 Tahunan 20" (Garut-Jawa Barat, 2020).

⁵⁴ Puspitasari and Habiburrochman, "Penerapan PSAK No.109 Atas Pengungkapan Wajib Dan Sukarela."

⁵⁵ A. Djazuli, *Kaidah-Kaidah Fikih-Kaidah-Kaidah Hukum Islam Dalam Menyelesaikan Masalah-Masalah Yang Praktis* (Jakarta: Prenadamedia Group, 2014).

⁵⁶ A. Djazuli.

⁵⁷ Puspitasari and Habiburrochman, "Penerapan PSAK No.109 Atas Pengungkapan Wajib Dan Sukarela."

⁵⁸ Purwanto, *Statistika Untuk Penelitian*.

performance on the quality of financial statements in BAZNAS Garut Regency", which has not found similar research that discusses exactly the title of research like this article.

KESIMPULAN DAN SARAN

Simultaneously, the variables of PSAK 109 implementation, accounting information systems, internal control, and employee performance have a significant influence on the quality of financial statements. This is supported by the calculation results of the simultaneous regression test "Analysis of Variance" using a calculated F value of 268.747, which exceeds the F value of the table by 2.50, as well as a significance value of $0.000 < 0.05$, which shows that the alternative hypothesis (H_a) is accepted and the null hypothesis (H_o) is rejected. It was found that the four independent variables had a significant effect of 93.9% on the quality of financial statements, while the remaining 6.1% were influenced by other variables that were not tested in this study. In addition, there is a unidirectional relationship between the four independent variables and the dependent variable. This indicates that any improvement in the implementation of PSAK 109, accounting information systems, internal control, and employee performance will have an impact on improving the quality of financial statements, and conversely, any improvement in the quality of financial statements will have an impact on improving the implementation of PSAK 109, accounting information systems, internal control, and employee performance.

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