

Analysis of Financial Management Performance of TPQ Ma'ba'ul Khoir Jombang in the SAK 45 Reporting Framework

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ABSTRACT

The financial reports of non-profit entities, such as the Al-Qur'an Education Park (TPQ), serve as an instrument of accountability and transparency in resource management. This study aims to analyze the implementation of Financial Accounting Standards (SAK) No. 45 concerning Financial Reporting of Non-Profit Entities at TPQ Mamba'ul Khoir, Jombang Regency. This qualitative research uses primary data sources from interviews with administrators and secondary data in the form of TPQ financial reports. The analysis was conducted by comparing TPQ's recognition, measurement, and reporting practices with the principles of SAK 45. The findings indicate that TPQ Mamba'ul Khoir has not implemented SAK 45. Its accounting practices still rely on a simple cash basis, where recording focuses only on cash inflows and outflows. This limitation is evident in the absence of a net asset classification (restricted/unrestricted) and the lack of a comprehensive statement of financial position, which hinders transparency. This study reconstructs the TPQ's financial reports into SAK 45 format as a recommendation. However, the final results found that the accounts in the TPQ's simplified financial statements were more similar when adjusted to SAK 109 (Accounting for Zakat, Infaq, and Sedekah) than to SAK 45, given the nature of religious organizations. The main inhibiting factors in implementation were limited understanding among management and competent human resources. In conclusion, TPQ Mamba'ul Khoir needs to shift from a cash basis to an accrual basis and adopt more relevant accounting standards (SAK 109 is recommended)

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1. INTRODUCTION

Financial reports are a crucial instrument that provides information on an entity's financial position, performance, and changes in financial position. For nonprofit organizations, such as the Al-Quran Education Park (TPQ), financial reports serve not only as an accountability tool to donors and stakeholders but also as a guide for strategic decision-making regarding the management of limited resources.

The Role of Al-Qur'an Education Parks in Formation Morals in Children in Tanjungsari Village Land for the Al-Ikhlas Tanjungsari Quranic Education Park (TPQ) Land is one of institution non-formal education. Morals is an important factor For life and generations young (Putra et al., 2022) (Hikmah, 2018) . In addition to the role from parents and formal education, the Al-Qur'an Education Park (TPQ) also participated play a role as well as in formation morals in children. In management TPQ, Wrong One Which need get attention is problem finance and administration. TPQ administrators must truly And truly notice problem This, especially problem its management. Because of that This is very important (Rachmadana et al., 2022) , the community also wants ensure that the funds provided to TPQ has distributed with right . Because of that that, TPQ as organization non-profit must capable give clear accountability, considering matter This concerning interest Lots party. One of the form accountability the is through implementation accountability and transparency in management finances. Management mosque usually compile report finance Still very simple. Report finance Which arranged usually only take notes with clear from where funds enter, And use funds mosque. Report finance This arranged by flag mosque sometimes a week very, a month very or a year very And delivered usually on time Friday to for congregation. However Still There is mosque Which No make report finance which result in for congregation wondering Because No know condition the finances of the mosque.

Foundation law For make report finance related openness information poured out in Constitution Number 14 of 2008 concerning Openness Public Information. Law This mandate that every public body, including foundations and mosques, must show transparency related budget originating from from Budget State Revenue and Expenditure (APBN), regional funds, donations society, or help abroad. In addition, Article 52 states that the public body which with on purpose No provide, not give, or No publish information public resulting in loss for others can convicted with criminal maximum one year imprisonment year and/ or criminal a maximum fine of Rp. 5,000,000.00 (five million rupiah). In accordance with with Republic of Indonesia Law No. 28 of 2004 which amends Law No. 16 of 2001 concerning Foundations, Article 52 paragraphs (2) and (3) regulates that foundation must audited by a Public Accountant if fulfil terms and conditions certain: (a) receive help government, aid abroad, or donation other parties whose number more from Rp. 500,000,000 (five hundred million rupiah) or more in One year book, or (b) have treasure object besides treasure object endowment amounting to Rp. 20,000,000,000 (twenty billion rupiah) or more. The population of TPQ in Indonesia is quite significant, and there is consistent cash flow. As a result, the management of these funds handled by a well-known TPQ administrator with designation ta'mir, which operates in a way voluntary and without coercion in form whatever. However, in in practice, management finances carried out by the ta'mir Still own room For repairs. Mosque administrators often do not know in a way Details how funds are allocated.

If a organization fail For disclose information , then will arise problems (Akbar & Asmawan, 2019) , as happened in the management of the Al-Jihad Medan Mosque. The management of the Al-Jihad Medan Baru Mosque has agree For share requested information For push transparency, and reporting mosque finances will checked by accountant public certified. Thing the confirmed moment hearing mediation between administrators. The funds obtained by TPQ come from from monthly cash contribution. With source of funds, ta'mir must can serve report position finance that presents details assets, liabilities, and information important other as form accountability. From description on describe

that TPQ Which is place Study people Islam, Also very need For compile report finance. In connection with development of TPQ on moment Now This sources reception cash And use cash become more complex, so that administrator sued No only take notes acceptance and expenditure cash and remainder balance cash only. However administrator TPQ sued For can compile report Which in accordance Standard Accountancy Finance specifically SAK No. 45. Matter this is it Which interesting attention researcher For lift phenomenon accountancy TPQ in particular at TPQ Mamba'ul Khoir Which There is in Bareng Village, District Jombang become a study scientific.

2. METHOD

Research Type

This study will be a qualitative study conducted at the Mamba'ul Khoir Islamic Boarding School (TPQ). Qualitative research aims to understand the phenomena experienced by research subjects, emphasizing understanding problems in social life based on real-life conditions (Kusuma Dewi, 2020).

Data Types and Sources

This study uses primary and secondary data sources drawn from the research subjects. Primary data was collected through direct interviews with the administrators/managers of TPQ Mamba'ul Khoir, while secondary data was obtained from the TPQ Mamba'ul Khoir financial reports.

Data Collection Method

Primary data collection involves direct visits to the research location to gather comprehensive data relevant to the research problem. This technique involves in-depth interviews, asking direct questions relevant to the research problem, and observation, a data collection technique that involves directly observing the preparation of financial reports at TPQ Mamba'ul Khoir.

Data Analysis

Once the data is collected, it will be processed and analyzed. Data analysis is a way of describing or depicting the actual state of the research object to find out and analyze the problems faced by the research object, then comparing it with the existing standards, then describing how the financial reports at the TPQ Mamba'ul Khoir institution relate to how the financial reports are based on PSAK 45 which includes analysis of recognition, measurement, disclosure and reporting.

3. FINDINGS AND DISCUSSION

3.1 Study Literature

Accountancy

(Pham & Gammoh, 2015) explain accountancy as framework Work For produce a report that communicates activities and conditions finance company to the stakeholders relevant interests Accounting act as means For provide information For help entities This make choices proper economy. Every organization confess the need and importance assess its operational status in a way periodic through sources related related with objective This (Novitasari, 2022) . Accounting involving recognition, quantification, categorization and arrangement activity economy or transactions that result in information numerical, especially financial data, which helps company in the decision -making process. As stated by Abubakar. A & Wibowo (2004), accounting involving identification, documentation, and dissemination transaction finance a organization or business. Definition This show that accountancy consists of from three function or activity main, namely: (1) Tasks identification involving introduction transactions that occur within company. (2) Tasks recording refers to the action

taken For documenting transactions that have been identified in a way chronological and systematic , and (3) Activities communication , which involves delivery information accountancy through report finance to users or stakeholders interests , both internal and external to the company and also party external (Adisty Riska & Dita Riyanto, 2021) . Main roles accountancy is as source information finance for A organization, because report accountancy disclose quality and change within organization. Accounting provide quantitative data stated in form of money.

Understanding Report Finance

For facilitate taking right decision, stakeholders interest external and internal company must use tools that can evaluate the financial data provided by the organization. Reports finance is document that aims to For give outlook about company, and when under consideration together with information addition like trend industry and conditions economy, report finance can give better understanding clear about potential and risks company in the future. Report finance arranged based on transactions that occur in the company during period accountancy certain. As stated by (Adisty Riska & Dita Riyanto, 2021) in (Nordiawan et al., 2007) , report finance basically appear from the accounting process that functions as tool communication between financial data or activity company with interested parties with information the .Based on a number of understanding in on can concluded that Report Finance.

Implementation Accountancy TPQ Based on SAK No. 45

In its development, TPQ is required For make report finance, because the more diverse and complex source income finance and its applications. Accounting related with report TPQ finances are regulated in SAK No. 45 related with report finance organization non-profit (an entity that does not chase profit). Characteristics organization non-profit different with profit oriented entity. From the perspective characteristics , organization non-profit defined as (a) receiving source Power from contributors who do not expect payment return on his contribution , (b) no have Meaning For produce profit , and (c) no own ownership , so that his assets No can sold , transferred , or associated with shares (Aminudin, 2018) . Only transactions that have impact economics (finance) in organizations non-profit that meets condition For recorded. The event that will be documented through the process of verification, validation and evaluation in accordance with Procedure Operation Standard. Transactions processed approved by the individual who has authority, following policies that have been set. Report Finance Organization Non-profit according to SAK 45 (Harahap et al., 2021).

3.2 Findings Study

Based on observation our beginning towards profile subject research, "TPQ," we noted that structure his organization Enough simple, and system accounting especially focus on record keeping routine income and expenses. Funding for TPQ especially depends on contribution public in form alms or charity, which can done through box charity prepared by TPQ management or given direct to TPQ manager. In addition to donations public through alms or charit , source other income for the mosque can be in the form of grants and income from hall rental . Funds collected furthermore used For support activity daily TPQ operations, as well as various program activities carried out, both both routinely and at any time. Here is the table 1 illustration reception And TPQ expenditure on generally.

Table 1 Illustration Reception Cash and Expenses Cash TPQ

| Transaction | Debit | Credit | Balance |
|---|--------------|---------------|------------------|
| Beginning balance Cash | 440,000 | - | 440,000 |
| Print Donation Cards | - | 30,000 | 410,000 |
| Infaq Benefits | 420.00 | - | 830,000 |
| Commemorate | | | 725,000 |
| Independence of the Republic of Indonesia | - | 105,000 | |
| Photo Copy | - | 36,000 | 689,000 |
| Infaq Benefits | 420,000 | - | 1,109,000 |
| Print Attendance | - | 18,000 | 1,091,000 |
| Photocopy of Competition Files | - | 9000 | 1,082,000 |
| Cost Consumption | - | 61,000 | 1,021,000 |
| Cost Transportation | - | 70,000 | 951,000 |
| Cost Equipment | - | 127,500 | 823,500 |
| Cost Consumption | - | 27,000 | 796,500 |
| Infaq Benefits | 420,000 | - | 1,216,500 |
| Purchase of stationery | - | 20,000 | 1,196,500 |
| Prize Book Competition | - | 21,000 | 1,175,500 |
| Cost Consumption | - | 72,000 | 1,103,500 |
| Purchase of stationery | - | 30,000 | 1,073,500 |
| Sub-district Competitions | - | 50,000 | 1,023,500 |
| Infaq Benefits | 880,000 | - | 1,903,500 |
| District Competitions | - | 55,000 | 1,828,500 |
| Infaq Benefits | 1,490,000 | - | 3,338,500 |
| Hr I** | - | 100,000 | 3,238,500 |
| Infaq Benefits | 410,000 | - | 3,648,500 |
| Cost Procurement of TPQ Terrace | - | 3,000,00 | 648,500 |
| Infaq Benefits | 410,000 | - | 1,058,500 |
| Photo COPY | - | 44,000 | 1,002,500 |
| Cost Transportation | - | 50,000 | 952,500 |
| Infaq Benefits | 450,000 | - | 1,402,500 |
| Cost Cleanliness | - | 34,000 | 1,368,500 |
| Photo Copy | - | 42,000 | 1,326,500 |
| Admin Tpq Subdistrict | - | 130,000 | 1,296,500 |
| ENDING BALANCE | | | 1,196,500 |

Based on illustration in table 1, TPQ operates based on the cash basis of accounting, where the treasurer take notes transaction income and expenses in accordance with cash inflow and outflow. Note finance, in particular about reception or income, generally treated without categorization based on restrictions or type income received. Can observed that TPQ has not apply classification reception from provider source Power become income No limited, temporary, or permanent, as outlined in PSAK 45. There are several weakness in use accountancy cash based as approach base For make report finance. Limitations accountancy cash based includes:

Accountancy cash based mainly emphasize cash flow, which aims to solely For ensure ending cash balance at the end period recording, ignoring source finance others. Accounting cash based failure give comprehensive report, with notes that only limited to transactions cash. Information about assets,

liabilities, equity, income, and expenses. No can served. Evaluation organizational unit performance only relies on cash metrics, which allows the occurrence manipulation performance with method inflate cash income and deferral expenditure. Not taking into account information historical (such as acquisition assets, advance receipts before handover goods or services, and advance payments before accept goods or services) and future information, including receivables and payables. Therefore that, as a result lack cash basis accounting, research This aiming For offer suggestions for adopting accrual basis in accordance with PSAK 45 framework for prepare report finance for TPQ.

3.3 Discussion

Following This give draft How transaction reception and expenses cash (base cash) can connected with accounting basis accrual, which allows PSAK 45 " reports finance non-profit " can used in compilation report (Dinanti & Nugraha, 2018) finance for TPQ Mamba'ul Khoir in the district Jombang.

Report Activity

In PSAK 45 mentioned objective main report activity is provide comprehensive information about influence transactions and other events that change amount and nature of net assets, relationships between transactions and other (Rahmadani et al., 2018), and how use source Power in implementation various programs or service. Report activity covers all over organization non-profit and giving details variation asset clean during period walking. Changes asset net in report activity served in asset net or activity in report position finance (Aspirandi, 2018). Income And burden each grouped based on restrictions And type funds attached. as for illustration report activity on Mamba'ul Islamic Boarding School Khoir in regency Jombang, can illustrated in table 4.2 as following:

Table 2 Illustration Report Activity Mamba'ul Islamic Boarding School Khoir
Report Activities
As of December 31 2024
Change Net Assets No Bound

| Income And Income | |
|--|------------------|
| Reception Infak benefit | 5,090,000 |
| Income Etc | 250,000 |
| Amount Income | 5,340,000 |
| Operational Expenses | |
| Event Load (Commemorating Indonesian Independence Day, Procurement | 3,105,000 |
| Photocopy and ATK Expenses | 262,000 |
| Competition Load and TPQ Proposal | 110,000 |
| Cleaning and equipment expenses | 166,000 |
| Honorarium Burden | 200,000 |
| Consumption and Transportation Burden | 205,000 |
| Amount burden operational | 4,143,000 |
| Increase (Decrease) in Net Assets No. Bound | 1,197,000 |

Report Change Asset Clean

Based on results observations that have been done, known that TPQ Mamba'ul Khoir in the district Jombang moment This Not yet own a report that describes change assets clean. Therefore that, for make it easier compilation report change assets clean, so can in illustrate table 4.3 as following

Table 3 Illustration Change Asset Clean Mamba'ul Islamic Boarding School Khoir Report Change Net Assets As of December 31 2024

| Net Assets No Bound | |
|---------------------------------------|-------------|
| Amount Income And Unrestricted Income | 5,430,000 |
| Operational expenses | (4,143,000) |
| Net Assets Amount No bound | 1,197,000 |
| Clean Assets Bound Temporary | |
| Capital | 440.00 |
| Operational expenses | (4,143,000) |
| Net Assets Amount No bound | 1,197,000 |

Report Position Finance

Purpose of the report position finance is For give details about assets , liabilities , and assets clean organization , together with the interaction during period certain (Azwari, 2018). Assets are categorized become asset smooth and assets No current. Liabilities classified become liabilities and assets clean entity. According to PSAK 45 (Sulistiani, 2020), assets clean shared become three category that is asset clean No bound , assets clean bound temporary , and assets clean bound permanent . As for illustration hell that recommended For applied on Mamba'ul Islamic Boarding School Khoir in the district Jombang, can seen on illustration table 4.4 as following:

Table 4 Illustration Balance SheetTPQ Mambaul Khoir Report Position Finance As of December 31 2024

| Current Assets | | Obligation | |
|----------------|-----------|--------------------------|-----------|
| Current Assets | | Obligation Fluent | |
| Cash | 5,340,000 | Burden | 4,143,00 |
| Total Current | 5,340,000 | Amount Obligation Fluent | 4,143,000 |
| Assets | | | 0 |

Report Cash flow

Report cash flow objectives For serve clear and detailed information about cash receipts and disbursements during One period certain (Ulfa et al., 2014). Information this is very important For understand how cash is managed, both For need operational, investment, and funding. In the context of the Muhammadiyah Mosque in the city of Medan, the report cash flow no only become tool management transparent finance but also provide accountability to donor, administrators and the community who support mosque activities. Report This must serve classified cash flow to in three category main : **activity operations , activities investment, activities funding (Sulistiani, 2019)**. In the activity operation, report take notes cash receipts from from donation congregation, infaq, zakat, alms, as well as cash disbursements for routine mosque activities such as payment electricity, water, priest's honorarium, and costs operational daily others. Activities investment covers use of cash for purchase asset still like development mosque building, purchase worship equipment, or development facility like park or room learning. While that, activity funding take notes related cash flow with funding external, such as reception grant big from Muhammadiyah organization or loan For project certain.

For ensure reliability report cash flow , value balance ending cash and cash equivalents must be in accordance with the numbers listed in report position finance balance sheet (Auliah & Kaukab, 2019). This is important For avoid any discrepancies that may occur cause doubt to accuracy report . Ending balance This also reflects position mosque finances at the end period, giving description does the

mosque have enough funds for fulfil need urge or For support activities planned in the future. As for illustration current cash recommended For applied on Mamba'ul Islamic Boarding School Khoir can seen on illustration table 4.5 as following:

Table 5 Illustration Current KasTPQ Mambaul Khoir Report Cash flow As of December 31 2024

| Allian Cash Activity Operation | |
|--|------------------|
| Efficiency Results / Net Asset Increase | 1,637,000 |
| To Cash Clean Which used For Activity Operation | |
| Obligation | 4,143,000 |
| Net Cash Received (Used) | 4,143,000 |
| Honorarium Burden | 200,000 |
| Consumption and Transportation Burden | 205,000 |
| Amount burden operational | 4,143,000 |
| <hr/> | |
| Inventory Print Apsen | 18,000 |
| Slot Inventory | 127,000 |
| Stationery inventory | 20,000 |
| Inventory Equipment | 3,030,000 |
| Equipment | 33,000 |
| Inventory Equipment | 9,000 |
| Cash Clean The Accepted (Used for INVENTORY Activity) | 3,228,500 |
| <hr/> | |
| Funding | |
| Capital | 440,000 |
| Distribution Profit | |
| Cash Clean Accepted (used for Activity Funding | 5,340,000 |
| Increase (Decrease) Bersoh cash And Equivalent Cash | 4,143,000 |
| Cash And Cash Equivalents Beginning Period | |
| Cash And Cash Equivalents End Period | 1,197,000 |

Results study This give proof that TPQ Mamba'ul administrators Khoir Not yet apply PSAK 45, matter This show that reality part public Still consider that reporting finance No need reported, study the Then find that: 1) lack of understanding public about importance reporting finance 2) Still limited attention government to organization mosque 3) source Power man which Not yet competent in manage finance, And 4) the need studies in a way comprehensive. This also shows that institution mosque Not yet apply PSAK 45 in report his finances, form report TPQ finances in the form of report simple. But after do reconstruction report finance simple more suitable For in apply or in adjust with SAK 109 in compare with SAK 45 Because accounts Which there is in report finance simple TPQ Mamba'ul Khoir almost The same with accounts SAK 109 (Hidayat et al., 2023).

Managerial Perspective

The weak implementation of SAK at TPQ Mamba'ul Khoir not only creates technical accounting issues but also hinders the effectiveness of the organization's strategic management. The use of a simple cash basis makes it difficult for management to create accurate long-term program and budget planning, as decisions are based solely on current cash and not on the actual financial position (assets and liabilities). This makes management reactive and less proactive. Furthermore, the lack of

classification of net assets (restricted and unrestricted) in accordance with SAK 45/109 poses serious managerial risks related to accountability for trusts. Separation of these funds is crucial to ensuring that donor funds for specific purposes are not misused. Finally, from a relationship management perspective, transparent and standardized reporting is a key element in building public trust. Improving the quality of reporting will enhance the TPQ's credibility in the eyes of donors, which will ultimately be key to future fundraising success. Thus, the transition to SAK is a fundamental step towards enhancing institutional integrity and managerial effectiveness.

4. CONCLUSION

A qualitative study conducted at the Mamba'ul Khoir Islamic Boarding School (TPQ) in Jombang Regency found that, in practice, the school has not yet implemented the preparation of financial reports in accordance with the Financial Accounting Standards (SAK) No. 45 concerning Financial Reporting for Non-Profit Entities. Accounting Basis: Mamba'ul Khoir TPQ currently uses a very simple cash basis. The reports prepared focus solely on recording routine cash inflows and outflows. Weaknesses of Existing Reporting: This cash basis report has significant limitations: it does not provide a comprehensive picture of the financial position (assets, liabilities, and net assets), does not classify donations based on the presence or absence of restrictions, and ignores historical and future information (such as receivables and payables). Relevance of SAK 45: SAK 45 requires the presentation of a Statement of Financial Position, Statement of Activities, Statement of Cash Flows, and Notes to the Financial Statements, classifying net assets into unrestricted, temporarily restricted, and permanently restricted. Reconstruction Results: Although TPQ has not yet implemented SAK 45, this study provides recommendations for reconstructing the financial statements (as illustrated in Tables 2, 3, 4, and 5) to adopt the accrual basis of accounting and more comprehensive accounting standards.

Recommendations for Standard Adjustments: The final findings indicate that the accounts in TPQ Mamba'ul Khoir's simplified financial statements are more similar to those in SAK 109 (Accounting for Zakat, Infaq, and Sedekah) than to SAK 45. This indicates the need for adjustments to accounting guidelines that are more appropriate for religious institutions such as TPQ/Mosques. Inhibiting Factors: The low level of implementation of SAK 45 is due to several factors, including: limited understanding of the importance of financial reporting among TPQ managers, lack of government attention, and limited competent human resources in financial management. Overall, TPQ Mamba'ul Khoir needs to make fundamental improvements to its accounting system to achieve the accountability and transparency demanded by donors and stakeholders, by considering more specific guidelines such as SAK 109 as an alternative to SAK 45.

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