



## ANALYSIS OF BENEVOLENCE FUND ACCOUNTING AND MANAGEMENT AT BANK SYARIAH INDONESIA KCP DURI HANGTUAH 1 BENGKALIS

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**ABSTRACT.** This study aims to analyze the management mechanism of benevolence funds and identify implementation constraints and solutions at Bank Syariah Indonesia (BSI) Sub-Branch Office (KCP) Duri Hangtuh 1, Bengkalis. Benevolence funds are social funds—sourced from late fees, donations, and non-refundable payments—that are excluded from bank operational income. Using a descriptive qualitative method with data gathered through interviews, observation, and documentation, the study evaluates the bank's compliance with Sharia standards. The results demonstrate that the bank's recording, recognition, and reporting of benevolence funds comply with PSAK 109 regarding Accounting for Zakat, Infaq, and Alms. The process involves four stages: collection, segregated recording, social distribution (e.g., poverty relief and education), and supervision by the Sharia Supervisory Board. Key constraints identified include low public literacy, a shortage of local distribution partners, and suboptimal public reporting. To address these, the bank has implemented customer education, local partnerships, and improved internal transparency. The study concludes that while management aligns with Sharia principles, improvements in socialization and reporting transparency are necessary.

**Keywords:** Benevolence Fund; Sharia Accounting; PSAK 109; Bank Syariah Indonesia

### Introduction

Positive developments seen in institutions finance and banking from year to year, especially in banking Sharia. Sharia bank as like conventional banks, one of them the goal is look for profit (Profit Oriented) as institution intermediation finance (Intermediary Financial Institution), whose function is mainly mobilize funds and distribute return the funds from and to public.

According to Law No. 21 of 2008 concerning Islamic banking, in essence objective The establishment of Sharia Bank is to support implementation development national in order to increase justice, togetherness and equality welfare people<sup>1</sup>. According to Adiwarman Karim, the founder of Sharia Bank, is actually is in order to reach fallaaah (success) both in this world

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<sup>1</sup> Siti Fatimah and Muhammad Ilham, "Perlindungan Hukum Bagi Nasabah Kredit Bermasalah Dalam Undang-Undang Nomor 8 Tahun 1999 Tentang Perlindungan Konsumen," *Dusturuna: Jurnal Syariah Dan Siyasaah Syar'iyah* 1, no. 1 (2024): 48–61.

and in the hereafter, while Sharia Bank itself aimed at creating something economy a balanced (fair) society.<sup>2</sup>

Presence banking Sharia is not only to provide service finance free usury, but also to invest values justice, blessings, welfare and responsibility answer social in activities its operations<sup>3</sup>. One of the form concrete from not quite enough answer social in operations banking sharia is existence charity fund management.<sup>4</sup>

This charity fund is a fund that comes from from sources such as zakat, infaq, alms, fines delay (gharamah), fine from poor customers pay off obligations, income that does not comply with the principles sharia and social funds other. This benevolent fund should not be part from bank profits, but must distributed to entitled parties, such as the poor, activities social, education, and empowerment programs people others. Therefore, the management of charitable funds must carried out in a trustworthy and precise manner targets, transparent, and in accordance with provisions sharia and applicable regulations.

Charity fund management arranged in a way explicitly in the DSN-MUI Fatwa Number 123/DSN-MUI/XI/2018 concerning Unrecognized use of Funds as Income for Islamic Financial Institutions, Islamic Business Institutions, and Islamic Economic Institutions. This DSN-MUI Fatwa emphasizes that charity fund is not right owned by institution finance sharia, but is the mandate that must be distributed for the benefit people. Meanwhile, DSN-MUI Fatwa Number 42/DSN-MUI/V/2004 on Sharia Charge Cards explains that Fine Late Charge is fine consequence delay payment to be made recognized as social funds. This means that the fine delay that may not be bank profits.

Bank Syariah Indonesia (BSI) as one of the institution finance sharia the largest in Indonesia, which has not quite enough answer major in the management and distribution of charity funds in a way transparent, effective, and appropriate Sharia. This management involves various aspects, starting from identification sources of funds, mechanisms efficient management, up to mitigation risks in the distribution process. In practice, the management of charitable funds need careful planning and implementation to ensure that the funds can give impact maximum for recipient benefit without violate principles sharia.

However, the reality on the ground show that Still there is a number of problems in practice management of charity funds. First, not yet all Islamic banks do separation recording charity funds correctly. Second, understanding public about charity funds Still low, so that they don't know that fine late payment in fact will used for the benefit General. Third, transparency in the distribution of charity funds still minimal, especially in terms of publication recipient benefits, reports realization distribution and evaluation impact social of the funds. Fourth, limitations network Work same as the institution social trusted in the area become constraint alone for banks in distributing funds optimally.

BSI Branch Office Duri Hangtuh 1 in the Regency Bengkalis Riau Province, as part from network institution finance sharia, also play a role in collecting, managing and distributing charitable funds However, the success of distribution of charity funds not only depends on the amount of funds collected, but also on the effectiveness management, transparency, and mitigation risks in the distribution process.

<sup>2</sup> Sri Wahyuningsih et al., "Analisis Pengelolaan Dan Penyaluran Pendapatan Non Halal," *JPIES: Jurnal Pelita Ilmu Ekonomi Syariah* 1, no. 01 (2024): 43–49.

<sup>3</sup> Dody Wijaya Hardi and Muhammad Ilham, "ANALISIS RESTRUKTURISASI PEMBIAYAAN PERBANKAN SYARIAH DIMASA COVID-19 TAHUN 2020," *Wahana Islamika: Jurnal Studi Keislaman* 7, no. 2 (2021): 219–33.

<sup>4</sup> Desi Erianti and Muhammad Ilham, "Implementasi Akad Mudharabah Pada Usaha Tambak Udang Di Desa Pambang Baru Ditinjau Dari Perspektif Akuntansi Syariah," *Innovative: Journal of Social Science Research* 3, no. 6 (2023): 10336–48.

BSI Branch Office Duri Hangtuh 1 Bengkalis, became an interesting object to research Because located in an area with potential economic and social development, but also still face various challenge social like poverty, limitations access education, and low literacy finance sharia in some parts society. This makes management of charity funds by BSI KCP Duri Hangtuh 1 Bengkalis No only just obligation administrative, but also potentially give impact real for public around. So that matter the give opportunity big for BSI KCP Duri Hangtuh 1 to contribute in a way social through effective management of charitable funds.

In practice, good management of charitable funds must comply principle prudential banking, supervised by the Sharia Supervisory Board (DPS), as well as referring to the provisions from Financial Services Authority (OJK), Bank Indonesia (BI), and the Fatwa of the National Sharia Council-MUI. However, in its implementation, it is not uncommon found various challenge like lack of system effective supervision, inaccuracy target recipient, up to lack of transparency in reporting charity funds. Therefore, it is important to do this analysis in a way comprehensive to How charity fund management done at the level office branch, in this case at BSI KCP Duri Hangtuh 1 Bengkalis.

## **Literature Review**

### **Financial Ethics from an Islamic Perspective**

#### **Review General Islamic Banking**

The word bank comes from from Italian, namely banco which means money. Usually banks produce profit from cost transaction on services rendered and interest from money loan. According to Constitution Number 10 of 1998, a bank is a business entity that collects funds from society in the form of savings and distribute them to society in the form of credit and/or other forms others in order increase level life people Lots.<sup>5</sup>

Islamic banks in a way general is one of the type of bank that operates based on principles Islamic law, so in its implementation, Islamic banks follow the procedure muamalah of the Islamic religion<sup>6</sup>. This Sharia Bank runs activity banking by following Islamic rules and values in all aspect its operations, starting from financing, investment, to service to customers. According to types of Islamic banks consists of from BUS (Sharia Commercial Bank), UUS (Sharia Business Unit) and BPRS (Sharia People's Financing Bank).<sup>7</sup>

According to Law No. 21 of 2008 concerning Islamic banking, in essence objective The establishment of Sharia Bank is to support implementation development national in order to increase justice, togetherness and equality welfare people. According to Adiwarman Karim, the founder of Sharia Bank, is actually is in order to reach fallaah (success) both in this world and in the hereafter, while Sharia Bank itself aimed at creating something economy a balanced (fair) society.<sup>8</sup>

#### **Benevolent Funds: Sources and Types**

Sources of charitable funds according to PSAK 101 consists of from Infaq, Shadaqah, results management Waqf according to applicable law, refunds are benevolent productive, fines

<sup>5</sup> Rahmat Ilyas, "Manajemen Permodalan Bank Syariah," *BISNIS: Jurnal Bisnis Dan Manajemen Islam* 5, no. 2 (2018): 323–38.

<sup>6</sup> Anggela Septiani, Heri Sunandar, and Nurnasrina Nurnasrina, "Pengertian, Ruang Lingkup Perbankan, Tujuan, Latar Belakang, Prinsip Dan Sejarah Perbankan Syariah Di Indonesia," *Juremi: Jurnal Riset Ekonomi* 2, no. 4 (2022): 537–44.

<sup>7</sup> Septiani, Sunandar, and Nurnasrina, "Pengertian, Ruang Lingkup Perbankan, Tujuan, Latar Belakang, Prinsip Dan Sejarah Perbankan Syariah Di Indonesia."

<sup>8</sup> Wahyuningsih et al., "Analisis Pengelolaan Dan Penyaluran Pendapatan Non Halal."

and illegitimate income. Use of charitable funds is for charity funds productive, donations, and other purposes for the good together.<sup>9</sup>

Sumber dana kebajikan adalah berbagai sumber pendanaan yang digunakan untuk mendukung kegiatan sosial, amal, dan kemanusiaan. Berikut ini beberapa contoh sumber dana kebajikan meliputi:

#### 1. Alms

Alms in a way etymology originate from the word " anfaqa " which means emit wealth, spending his property, or shopping. While in a way terminology charity means emit part assets or income or earnings for a ordered interests Islamic teachings.

Alms nature voluntary desired somebody every time they look for livelihood. Infaq is also not know Nisab, so that Alms can given to Who only, not only to certain people.<sup>10</sup>

#### 2. Sadaqah

Sadaqah in a way etymology originate from the word "Ash- Shidqu " which means justice and truth. Whereas in a way terminology is form giving whatever in order helping others who are attracted to goodness. Meanwhile, according to Article 1 of the Republic of Indonesia Law No. 23 of 2011 concerning management of zakat, alms is assets or non- assets issued by a person or business entity outside of zakat which aims for benefit general.

Alms or shadaqah is also interpreted as as giving somebody in a way sincere to those entitled accept it. Islam does not stipulate size wealth that is donated, but charity has educate human beings to expel treasure Good material and non-material.<sup>11</sup>

#### 3. Fine

Fine is fees charged If customers negligent in doing his obligations in accordance with the contract and applicable provisions, and also the fines received recognized as charity (social) fund section.<sup>12</sup>

#### 4. Non-Halal Income

halal funds are income earned from non-halal transactions, namely receipt of funds from activities that are contrary to principles sharia, such as reception service current account or interest earned from institution finance conventional. This non-halal fund receipt occurs when institution finance sharia which is child institution finance do transaction related activity its operations with the institution finance parent namely institution finance conventional so that source from this transaction becomes source additional funding for benevolent funds.<sup>13</sup>

According to ED PSAK No. 109, all non-halal funds are income from activities that do not comply with the principles sharia, including income from site deposits and interest from traditional banks. Acceptance from non-halal funds recognized as non-halal and separate funds from zakat funds, infak funds and amil funds. Unlawful assets will be distributed according to sharia.

<sup>9</sup> Siti Batiah Nasution, Nofinawati Nofinawati, and Sarmiana Batubara, "Penyaluran Dana Zakat Dan Dana Kebajikan Pada PT. BSI KCP Gunung Tua," *Journal of Islamic Social Finance Management* 3, no. 1 (2022): 81–93.

<sup>10</sup> Nasution, Nofinawati, and Batubara, "Penyaluran Dana Zakat Dan Dana Kebajikan Pada PT. BSI KCP Gunung Tua."

<sup>11</sup> Nasution, Nofinawati, and Batubara, "Penyaluran Dana Zakat Dan Dana Kebajikan Pada PT. BSI KCP Gunung Tua."

<sup>12</sup> Azizah Azizah, "ANALISIS PENERAPAN AKUNTANSI SYARIAH DALAM PEMBIAYAAN MURABAHAH PADA BPRS CARANA KIAT ANDALAS" (UNIVERSITAS MUHAMMADIYAH SUMATERA BARAT, 2024).

<sup>13</sup> Sindy Marchelia Putri, "KOMPARASI SUMBER DAN PENGGUNAAN DANA KEBAJIKAN PADA BANK BSI DENGAN BANK MUAMALAT," *Jurnal Tabarru': Islamic Banking and Finance* 7, no. 2 (2024): 691–700.

ED PSAK No. 109 concerning Zakat Accounting states that the Zakat Collection Institution is obliged disclose the existence of non-halal funds such as its policies about receipt and distribution of funds, reasons and amounts.<sup>14</sup>

#### 5. Corporate Social Responsibility) Funds

Funds distributed by the company as part from not quite enough answer social. One of the programs carried out by a companies which are now also applied to banking sharia is not quite enough answer social company or corporate social responsibility (hereinafter called CSR). CSR is part from aspect social activities Islamic banking operations.

According to Hendri and Retno, the destination from Islamic law (Maqasid al- syariah) is benefit so that business is efforts to create maslahah, not just look for profit.

CSR is in line with Islamic views on man in connection with himself oneself and the environment social, can presented with four principle that is unity (tawhid), balance (equilibrium), will free will and responsibility responsibility<sup>15</sup>

In Indonesia, the Government in a way special push companies to do CSR activities. Regulations about matter the as stated in Article 74 of the Law Number 40 of 2007 concerning Limited Liability Companies, explained that Article (1) The Company which carries out activity his business in the field and/or related to resources Power natural obligatory carry out not quite enough answer social and environmental, Article (2) Responsibility answer social and environmental as referred to in paragraph (1) is obligation the company that is budgeted and calculated as cost the company whose implementation done with attention propriety and fairness, Article (3) Companies that do not implement obligation as referred to in paragraph (1) shall be subject to sanctions in accordance with the provisions regulation legislation, and Article (4) Provisions more carry on about not quite enough answer social and environmental regulated by the Regulations Government.<sup>16</sup> Other rules that also include regarding CSR is Law no. 25 of 2007 concerning Investment is explained in Article 15(b) which reads " To carry out not quite enough answer social company "<sup>17</sup> This also applies for entity institutions finance sharia

#### 6. Donation

Donation fund are the donations collected in a way voluntary from public general, both in the form of money and goods. Donation is one of the form action social activities carried out by individuals, groups or organizations to provide help to those in need. Giving this donation can done in various ways form according to ability individual or organization.

Donation give significant benefits Good for recipient and the giver like give help to those in need can increase empathy and solidarity social. Not only benefits in the world only, will but also provide benefits for the afterlife in the future. As the word of Allah SWT in QS Al-Baqarah verse 261 which means : " The parable of those who give away His wealth in the way of Allah is like (those who sow) a grain seeds that grow seven stalk, on each stalk There is one hundred seed. Allah multiplies (reward) for who is He want. Allah is vast and omnipotent Know.<sup>18</sup>

#### 7. Grant Government

<sup>14</sup> Nasution, Nofinawati, and Batubara, "Penyaluran Dana Zakat Dan Dana Kebajikan Pada PT. BSI KCP Gunung Tua."

<sup>15</sup> Muslihati Muslihati, Siradjuddin Siradjuddin, and Syahrudin Syahrudin, "Corporate Social Responsibility (Csr) Dalam Perspektif Ekonomi Islampada Bank Syariah," *Jurnal Hukum Ekonomi Syariah* 2, no. 1 (2018): 29–42.

<sup>16</sup> Undang-Undang Republik Indonesia, *Bab V Tanggung Jawab Sosial Dna Lingkungan Pasal 74* (2007).

<sup>17</sup> Undang-Undang Republik Indonesia, *UU RI Nomor 25 Tahun 2007 Penanaman Modal*, vol. 7, no. 3 (2007).

<sup>18</sup> "Donasi: Manfaat, Jenis, Dan Cara Menyalurkannya," accessed January 9, 2026, <https://www.cimbniaga.co.id/id/inspirasi/gayahidup/donasi>.

Grant government are funds collected in the form of help finances provided by the government for activities social.

Grant Government that is state revenue in form foreign exchange, foreign exchange converted into rupiah, rupiah, goods, services and/or letters valuable things obtained from Giver Unnecessary grants paid back, which comes from from within the country or abroad. Grants received Government shaped like :

- a. Cash, namely grants received Government in the form of cash deposited directly to the State General Cash Account or an account determined by the Minister as part from state budget revenue.
- b. Money to finance activities, namely grants received Government in the form of money to finance activity listed in the document implementation budget.
- c. Goods / services, namely grants received Government in the form of goods / services valued in Rupiah currency at the time hand over accept goods / services to be recorded in the Report Finance Central government.
- d. Securities, namely grants received Government in the form of letter valuable assessed in Rupiah currency based on the nominal value agreed upon at the time hand over received by the Giver Grants and Government to be recorded in the Report Finance Central government.<sup>19</sup>

#### 8. Philanthropic Institutions and Foundations

Philanthropic institutions and foundations is an organization that collects and distributes funds for activities charity, such as Baznas or Wallet Poor.

Philanthropic institutions and foundations is A organizations that are active in the field social, educational, and religious, aiming to promote solidarity, concern to public Muslims and values humanity. Philanthropic institutions play a role in collecting funds which are then allocated to public Muslims in need through special programs, with the aim of reduce level poverty.<sup>20</sup>

#### 9. Community Social Fund

Social funds public is contributions or donations from community or community groups, for example in religious events or mutual cooperation.

#### 10. Fundraising

Fundraising or fundraising can interpreted simply as a process for collecting or gathering funds. Collecting the funds can carried out by individuals, groups, and also institutions certain ones that have objective certain according to the agreement. The funds that have been collected from fundraising that was carried out the will used for the purpose certain according to the agreement.<sup>21</sup> Fundraising can done offline or through online platforms.

#### 11. Waqf

In a way literally waqf means “ to restrain ”, “ to restrain ”, or “ to stop ”. While according to term waqf is stop displacement right owned by on useful and durable assets

<sup>19</sup> Kamus Online, “Hibah Pemerintah”,

<https://berkas.dpr.go.id/pa3kn/kamus/file/kamus-22.pdf> (Rabu, 4 Juni 2025, 12.50)

<sup>20</sup> Deden Gandana Madjakusumah and Udin Saripudin, “Pengelolaan Dana Lembaga Filantropi Islam Dalam Pengembangan Ekonomi Umat,” *SERAMBI: Jurnal Ekonomi Manajemen Dan Bisnis Islam* 2, no. 1 (2020): 41–50.

<sup>21</sup> “Mengenal Trend Penggalangan Dana Secara Online | Wahana Visi Indonesia,” accessed January 11, 2026, <https://wahanavisi.org/id/media-materi/cerita/mengenal-trend-penggalangan-dana-secara-online>.

in a way hand it over to manager, good individuals, families, and institutions to use for interest common in the way of Allah SWT.<sup>22</sup>

According to Ali, Waqf is One form of worship by means of separate part treasure the things we have to be used treasure owned by general, which will taken the benefits for interest people Islam or humans in general. Practice waqf very big It means for life social economy, culture and religion. Therefore, Islam places practice waqf as One a very kind of worship rejoiced.<sup>23</sup>

## 12. Sponsorships and Partnerships

Sponsorship and Partnership is form support from party private or institutional in the form of funds or goods..

### **Contract for Distribution of Benevolent Funds**

Agreement in the distribution of benevolent funds distributed the namely in the form of contract qard and qard al hasan Where second This agreement is distributed with the aim social. Qard in a way language, meaning al- qoth'u which means cutting or disconnection. The assets given to the person in debt called qard, because is piece from the property of the person who gives the loan.

Implementation of the al- qardh and al qadhul Hassan programs based on the DSN-MUI fatwa Number : 19/DSN-MUI/IV/2001 concerning al- qardh, and Bank Indonesia regulation (PBI) No. 7/46/PBI/2005 concerning contract collection and distribution of funds for banks that implement activity business in accordance with the principles sharia. Sharia bank activities in carrying out not quite enough answer as one of the function social in accordance with Islamic teachings, namely loan qardhul Hassan.

Zainul said that in this Islamic banking activity, it does not obtain profit from customers who receive funds from financing qardhul Hassan because banks are prohibited from requesting reward whatever. Antonio explained about Qardh applied for loans to customers who need funds to manage business small (micro). For this very special financing source the funds taken from social funds such as zakat, infak, and shodaqah. If the customer experience disaster and cannot return, then the bank can free bills that receive financing funds qard.<sup>24</sup>

### **Research methods**

Based on form problems in this research, then type his research is Study Descriptive (Descriptive Research). Where is the meaning from study descriptive itself namely research that aims to explain or describe in a way clear and detailed about relevant aspects related to the phenomena that become interest researcher.<sup>25</sup>

Meanwhile, in this study, we use approach study qualitative research qualitative is research based on phenomenology (phenomena), which is used to research conditions scientific, where researchers myself who becomes instruments. Data collection and analysis techniques nature qualitative which can explain about meaning study said. Research qualitative aims to analyze and describe phenomena or objects study through activity social, attitudes and perceptions of people in general individual or group. Research location located at BSI KCP Duri Hangtuh 1 Bengkalis. Subject research (informants) includes Branch Manager and staff part management of selected social funds use technique Purposive sampling. Primary data was

<sup>22</sup> Liesma Maywarni Siregar and Pugu Setiawan, "Wakaf Sebagai Ibadah Sosial Berkelanjutan," *Majalah Ilmu Pengetahuan Dan Pemikiran Keagamaan Tajdid* 23, no. 2 (2020): 169–78.

<sup>23</sup> Siregar and Setiawan, "Wakaf Sebagai Ibadah Sosial Berkelanjutan."

<sup>24</sup> Muhammad Fatikhul Mufidz, Arin Setiyowati, and Rukhul Amin, "Identifikasi Pola Pengelolaan Dana Sosial Perbankan Syariah Di Indonesia: Sebuah Tinjauan Literatur," *Jurnal Masharif Al-Syariah* 6, no. 1 (2021): 125–77.

<sup>25</sup> Annita Sari dkk, *Dasar-Dasar Metodologi Penelitian*, vol. 1 (2023).

obtained through interview in-depth and observation direct to mechanism fund management. Secondary data in the form of report publication quarterly and internal bank records. The data analysis technique follows the Miles and Huberman model which consists of from data reduction, data presentation, and data extraction conclusion.

## **Results and Discussion**

### **Mechanism Charity Fund Management at BSI KCP Duri Hangtuh 1 Bengkalis**

Based on results interview with staff charity fund manager at BSI KCP Duri Hangtuh 1 Bengkalis namely Mr. Arifin, showing that collection of benevolent funds carried out the originate from two source main, namely from fine delay payment installments customers financing as well as from donated funds. Charity fund collection the done in a way periodically every day with data input into the system internal recording.

However, according to Mr. Arifin, some of the initial data Still noted manually in the cash book before Finally entered into the system computer. He also realized that This method has lack from aspect efficiency and necessary improvements to improve quality data management.

"We record the benevolent funds collected every day, but part we still record it in the manual cash book, then new entered into the system computer. We realize this is necessary improved to be more efficient and accurate." (Interview, April 18, 2025).

Statement the indicates that although system recording is already moving towards digitalization, still there is obstacles in the transition process from manual recording to a fully automated system computerized. This is important to note to ensure accountability and transparency in the management of charitable funds. can Keep going improved.

In addition, the recording charity fund in accounting, especially in institutions finance sharia such as Bank Syariah Indonesia KCP Duri Hangtuh 1 Bengkalis has treatment special because of charity funds No is right belong to the bank, but rather funds deposited from from non- commercial sources, such as Fine financing (fines Because customers default), Grants, Donations Voluntary, Excess pay, Funds that cannot be returned to the owner, or other funds.

Based on results interview, that Bank BSI KCP Duri Hangtuh 1 Bengkalis in recording, recognition, measurement, presentation and preparation Benevolent fund report, the bank has implement and comply with provisions of PSAK 109 concerning Accounting for Zakat, Infak and Alms. Although charity funds own characteristics separate, mechanism recording still referring to the principle accountancy applicable sharia.

" Every incoming charity fund transactions or distributed, we note in accordance with established standards stipulated in PSAK 109. This aims to ensure that the report finance more transparent, accountable, and able accounted for. Receipts of charitable funds are not mixed with bank operational funds, but rather separated through account special. In the presentation the report has also been prepared following the PSAK 109 format, so that can seen clear how many acceptance, distribution, and balance end from charity funds " (Interview, April 21, 2025). Observation results researchers in the field also showed that documents and reports finance related to the charity fund was indeed created separate, and each period reported according to standards accountancy applicable sharia.



**LAPORAN SUMBER DAN PENGGUNAAN DANA KEBAJIKAN**

Untuk Periode yang Berakhir pada Tanggal 30 September 2023 dan 31 Desember 2022 (Dalam Jutaan Rupiah)

| No. | URAIAN                                    | 30 September 2023 | 31 Desember 2022<br>(Disulit) |
|-----|---|-------------------|-------------------------------|
| 1.  | Saldo awal dana kebajikan                 | 7.048             | 25.977                        |
| 2.  | Penerimaan dana kebajikan                 |                   |                               |
| a.  | Infak dan sedekah                         | 47.941            | 73.857                        |
| b.  | Pengembalian dana kebajikan produktif     | -                 | -                             |
| c.  | Denda                                     | 13.138            | 12.877                        |
| d.  | Penerimaan non-halal                      | 1.373             | 3.168                         |
| e.  | Lainnya                                   | -                 | -                             |
|     | Total penerimaan                          | 62.452            | 89.902                        |
| 3.  | Penggunaan dana kebajikan                 |                   |                               |
| a.  | Dana kebajikan produktif                  | -                 | -                             |
| b.  | Sumbangan                                 | 55.750            | 108.831                       |
| c.  | Penggunaan lainnya untuk kepentingan umum | -                 | -                             |
|     | Total penggunaan                          | 55.750            | 108.831                       |
| 4.  | Kenaikan (penurunan) dana kebajikan       | 6.702             | (18.929)                      |
| 5.  | Saldo akhir dana kebajikan                | 13.750            | 7.048                         |

Sumber: <https://ir.bankbsi.co.id/misc/Laporan-Keuangan/Tahun-Laporan-2023/Laporan-Publikasi-Triwulan-Sep-ID.pdf>

Figure 1. Shape Charity Fund Report

Based on picture above, it is known that charity fund report is indeed presented in a way separated from report finance Main bank. Report on zakat funds, waqf funds, and charity funds made alone in form report sources and uses / distribution of funds. Report This different from report finance main like balance sheet, profit loss, or cash flow. Because zakat, waqf and charity funds No part from assets or bank income, but rather the deposit that must be distributed in accordance the provisions.

This also confirms that BSI KCP Duri Hangtuh 1 Bengkalis committed to transparency trust fund management public still awake and for ensure accountability that zakat, waqf and charity funds No mixed with bank operational funds. In accordance with provisions of PSAK 109 concerning Accounting for Zakat, Infak / Alms and Regulations banking sharia, report This must separated.

### Challenges and Opportunities in Managing Charity Funds at BSI KCP Duri Hangtuh 1 Bengkalis

In a way general management of charity funds at BSI KCP Duri Hangtuh 1 Bengkalis has fulfilled provision sharia and follow DSN-MUI regulations. However, there are a number of challenges that need to be overcome, such as :

1. Reliance on vulnerable manual record keeping error
2. Lack of socialization and education to public about charity fund function
3. The lack of involvement society under supervision use of funds
4. Limitations source Power human resources, funding sources, and technology supporters

On the other hand, this challenge also opens up opportunity for renewal related future management, such as :

1. Development integrated IT system for recording charity funds
2. Implementation internal training for staff related social fund management

Improvement Work same as the institution community and local media for outreach and reporting.

### Mechanism Charity Fund Management

Research result show that mechanism management of charity funds at BSI KCP Duri Hangtuh 1 Bengkalis implemented in a way systematic and comprehensive, covering four stages main, namely ; collection, recording, distribution and supervision.

1. Sharia Compliance and Regulation

The management of this charity fund is carried out with reference to the DSN-MUI Fatwa Number 123/DSN-MUI/XI/2018 about Unrecognized use of Funds as Income for Islamic Financial Institutions, as well as internal bank procedures. This compliance confirms that the bank runs function social in accordance with the principles trust and benefit.

## 2. Sources and Collection of Funds

Charity fund collected from non - commercial and non-halal sources for banks, including :

- a. Fine delay payment customers financing (fines Because customers default).
- b. Non-halal funds, such as income that does not comply with the principles sharia.
- c. Unclaimed funds or funds that cannot be returned to the owner.
- d. Donations voluntary.

## 3. Recording and Accounting (PSAK 109 Compliance)

BSI Branch Office Duri Hangtuh 1 Bengkalis has implement and comply with provision PSAK 109 regarding Accounting for Zakat, Infak, and Alms. Points major in accounting is:

- a. Separation Account, every benevolent fund that comes in noted in a way separate in account specifically and not mixed with operational funds and customer funds, in order to guard integrity and transparency.
- b. Presentation Report, charity fund report served separated from report finance main (such as balance sheet, profit loss, or cash flow) in the form of report sources and use / distribution of funds. This is in accordance with PSAK 109 and regulations banking sharia, as well as confirm that charity fund is trust funds, not part from bank assets or income.

## 4. Distribution and Supervision

Funds disbursed through social programs that have been set, such as Assistance for the poor and education. This distribution is supervised by the Sharia Supervisory Board (DPS) and the bank's internal audit to ensure funds are distributed. appropriate target and appropriate principle sharia

## Obstacles and Solutions in Charity Fund Management

Although has walk in accordance principle sharia, this study identifies a number of obstacles faced by BSI KCP Duri Hangtuh 1 Bengkalis, along with solutions that have been attempted.

Table 1  
Obstacles and Solutions in Charity Fund Management

| No | Aspect               | Constraint   | Solution  |
|----|----------------------|--|---|
| 1  | Community Literacy   | Lack of understanding public about the concept of benevolent funds, so they don't know that fines paid used for the benefit general. | The bank has do education to customers about function and use of benevolent funds.          |
| 2  | Efficiency Recording | The process of recording charity funds, even though it is moving towards digital, is still... involving stages manual                | There is awareness from party management to improve method recording in order to be able to |

|   |              |  |   |
|---|--------------|--|---|
|   |              | recording in the cash book before input into the system computer. This process is assessed           | fully computerized and more efficient.  |
| 3 | Distribution | Limitations partners credible distributor in the area around to distribute funds optimally.          | The bank does Work same as the institution social trusted local to expand range distribution.           |
| 4 | Transparency | Not yet optimal reporting public (transparency) related realization distribution of funds to public. | The bank is trying increase internal transparency (although reporting the public Still Not yet maximum. |

Source : Processed Data 2025

### Conclusion

The management of charity funds at Bank Syariah Indonesia (BSI) KCP Duri Hangtuh 1 Bengkalis has been carried out systematically and in accordance with sharia principles and the provisions of the DSN-MUI Fatwa. Charity funds are collected from late payment fines, donations, and other non-halal funds, then recorded separately in a special account and distributed through social programs such as education, health, natural disaster relief, and orphan assistance.

The collection and recording process for these funds is carried out routinely in accordance with PSAK 109 concerning Accounting for Zakat, Infaq, and Sedekah. Although challenges remain, such as reliance on manual recording, management adheres to the principles of prudence, transparency, and accountability. Fund distribution is carried out in a planned manner and in collaboration with local social partners to ensure accuracy.

However, challenges remain, such as a lack of community outreach, limited resources, and suboptimal transparency in public reporting. However, these challenges also provide opportunities for improvement through strengthening digital systems, internal training, and increased collaboration with social institutions and local media outlets to support accountability and effectiveness in managing charitable funds.

### Suggestion

Based on the results of the research that has been conducted, the researcher provides theoretical (academic) suggestions for further research which are expected to expand the research object not only to one branch office, but also to conduct comparative studies between Islamic banks to see the consistency of the implementation of PSAK 109 nationally. Practical Suggestions (For Banks), BSI KCP Duri Hangtuh 1 needs to increase massive socialization regarding the concept of gharamah (fines) and charity funds to customers at the beginning of the contract. This aims to ensure that customers understand that the fines do not become bank profits, but social funds, in order to avoid negative perceptions

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