



Analysis of Revenue from Contracts with Customers for Motor Vehicle Financing in Accordance PSAK Number 72 at PT Hasjrat Multifinance Manado

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ABSTRACT

Revenue is very important for a company because it affects the expected profit level and determines the company's sustainability. Therefore, revenue must be recognized, measured, presented, and disclosed fairly in accordance with applicable standards, namely the Financial Accounting Standards (SAK), specifically PSAK No. 72 regarding Revenue from Contracts with Customers. This study aims to determine the revenue from contracts with customers for motor vehicle financing in accordance with PSAK No. 72 at PT Hasjrat Multifinance Manado. The analytical method used in this thesis research is descriptive qualitative. The results obtained from the study indicate that PT Hasjrat Multifinance Manado recognizes, measures, presents, and discloses its revenue in accordance with PSAK No. 72.

INTRODUCTION

The Law of the Unitary State of the Republic of Indonesia Number 13 of 2003 states, that a company is any form of business that is a legal entity or not, owned by an individual, owned by a partnership, or owned by a legal entity, either privately owned or state-owned that employs workers/laborers by paying wages or other forms of compensation. Social enterprises and other businesses have managers and employ others by paying wages or other forms of compensation.

Generally, every company/organization that is established has the intention to achieve certain goals. In this case, it is divided into two, namely companies/organizations that are profit-seeking which of course aims to generate profits to the maximum point. In addition, there are also *non-profit* companies/organizations whose main purpose is not only to make a profit but to provide services to the community through the services offered by the company.

Every company, both profit-seeking companies and non-profit companies, requires accounting because they will continuously make financial statements that summarize their operations in a certain time. Generally, there are three different forms of companies, namely individual companies, which as the name implies, this company is owned by individuals or sole owners. One of the advantages is that it is easy to manage and even with a small amount of capital you can establish the company. A form of company other than a sole proprietorship is a partnership company where this company is owned by two or more individuals, each owner deposits his capital into the company to work together. As for the last form of company, it is a company, this company is often called a corporation, where government regulations as a legal entity are the basis for the formation of a company.

Ikatan Akuntan Indonesia (2019:22) revealed in Standar Akuntansi Keuangan Entitas Tanpa Akuntabilitas Publik (SAK ETAP) defines Income as income that arises in the implementation of ordinary entity activities and is known by different designations such as sales, rewards, interest, dividends, royalties, and rents. Therefore, revenue is one of the most important components that can affect profits, where the more revenue than the burden, the more profit will grow positively.

Ikatan Akuntan Indonesia (IAI) verified Pernyataan Standar Akuntansi Keuangan (PSAK) No. 72 on revenue contracts with customers that were authorized on July 26, 2017 and effective from January 1, 2020. PSAK No. 72 is an adoption of International Financial Reporting Standards (IFRS) 15: Revenue from Contracts with Customers. PSAK No. 72 establishes the principle that entities apply to report useful information to users of financial statements about the nature, amount, timing, and uncertainty of revenue and cash flows arising from contracts with customers in 4 stages, namely recognition, measurement, presentation, and disclosure.

The main problem with the concept of revenue is how and when companies should recognize, measure, present, and disclose their income

because income needs to be recognized accurately and appropriately to reflect the true value so that there are no errors in the presentation of financial statements and decision-making. For a long time, accountants and financial statement readers have focused on issues related to income that affect the calculation of profit and loss, which ultimately becomes an obstacle for a company to achieve the goal of earning profits to the maximum point.

PT Hasjrat Multifinance Manado is a service company engaged in financing. A finance company is a business entity that carries out financing activities for the procurement of goods or services. The financing carried out by PT Hasjrat Multifinance Manado is consumer financing for Toyota and Yamaha branded motor vehicle loans, investment financing, working capital financing, multipurpose financing, and other financing approved by Otoritas Jasa Keuangan (OJK).

PT Hasjrat Multifinance Manado as a financing company that relies on receivables as a source of income is also faced with the threat of bad loans where the estimated value of losses will be greater if the receivables in question have a longer billing period. PT Hasjrat Multifinance Manado is the official financing company of PT Hasjrat Abadi Group, where every purchase of vehicles, both Toyota and Yamaha on credit, must go through PT HMF financing, so it is certain that the number of PT HMF consumers is quite large, which means that the company is also vulnerable to the possibility of bad loans that affect the company's revenue. Based on this background, the author is interested in conducting research with the title "Analysis of Revenue from Contracts with Customers for Motor Vehicle Financing in Accordance PSAK Number 72 at PT Hasjrat Multifinance Manado".

THEORETICAL REVIEW

Accountancy

Kieso, Weygandt, and Warfield (2018: 3) state that Accounting is an information system that identifies, records, and communicates economic activities in an organization to interested users. According to Kartikahadi (2016:3), Accounting is a financial information system, which has the purpose of producing and reporting relevant information for interested parties.

Based on the above definitions, it can be concluded that accounting is a process of identifying, recording, and reporting financial information and economic events related to the company to be assessed for making appropriate and accurate decisions for the users of the information.

Income

The Indonesia Institute of Accountants (2019:22) revealed in the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) that the definition of Income is income that arises in the implementation of ordinary entity activities and is known by different designations such as sales, rewards, interest, dividends, royalties, and rents.

Revenue is the increase or increase in assets and the decrease or decrease in the company's liabilities which are the result of operating activities or the procurement of goods and services to the public in general or consumers in particular (Harnanto, 2019:102)

METHODOLOGY

In this study, the author will use a qualitative descriptive data collection method, with the following stages:

1. Data collection, the author will collect data from companies through interviews, observations, and documentation regarding revenue recognition, namely how the company identifies contracts with customers, identifies performance obligations, and recognizes revenue when (at the time) the entity has completed implementation obligations. The author will also collect data on revenue measurement, namely how the company determines transaction prices and allocates transaction prices, and the author will collect data related to the presentation and disclosure of revenue used by the company.
2. Based on the data that has been collected, the author will then compare and analyze the methods and processes of acknowledging, measuring, presenting, and disclosing the income applied by PT Hasjrat Multifinance Manado with the applicable rules in PSAK No. 72.
3. The author draws conclusions and provides suggestions to the company PT Hasjrat Multifinance Manado so that it becomes input and correction in the next operational activities.

RESULTS

Revenue Recognition of PT Hasjrat Multifinance Manado

Revenue is very important for a company because it will affect the expected profit level and will determine the survival of the company. Based on the results of an interview with PT Hasjrat Multifinance Manado where the author asked questions about what are the sources of income contained in the company and the company revealed that the income received is income from financing which consists of installment interest income, administrative fee income, and late penalty income, as well as non-operating income. Financing the purchase of a vehicle is carried out by signing a contract by the customer which contains the rights and obligations of the customer and the company.

PT Hasjrat Multifinance Manado in its operations offers financing services for the purchase of Toyota and Yamaha brand motor vehicles. Based on the financing, the company recognizes income from monthly installment payments according to the period agreed in the contract between the company and the customer, either in cash or transfer via bank accounts, including BRI, BNI, Danamon, and Mandiri banks. Cash payment or transfer is an installment payment scheme that is carried out directly by the debtor or customer to the financing company as a creditor by means of installments for a period of time in

accordance with the agreement in the contract between the customer and the company.

Revenue Measurement of PT Hasjrat Multifinance Manado

Based on the results of the interviews conducted, the results of research on income measurement were obtained to find out the value of income that will be recognized in the financial statements, namely PT Hasjrat Multifinance Manado determines the financing price by paying attention to the costs incurred by the company such as survey fees, insurance costs, fiduciary fees, administrative and provision fees, and notary fees. The transaction price recognized by PT Hasjrat Multifinance Manado is the price of the financing object plus the costs minus the total down payment plus the total interest.

Presentation of PT Hasjrat Multifinance Manado's Income

Based on the results of the documentation, the presentation of income from motor vehicle financing in the financial position statement at PT Hasjrat Multifinance Manado is as follows:

Table 4.1 Financial Position Report of PT Hasjrat Multifinance Manado

PT Hasjrat Multifinance Manado Financial Position Report For the period of 1-31 December 2023		
Current Assets		
Treasuries		xxx
Bank		xxx
Money in Travel	xxx	
Financing Receivables	xxx	
Uncollectible Receivables Reserve		xxx
Long-Term Investment	xxx	
Tax Advance		xxx
Inter-Agent Accounts		xxx
Dealer Receivables	xxx	
Fees Paid in Advance		xxx
Insurance Receivables		xxx
Other Receivables	xxx	
Sub Total Current Assets		xxx
Fixed Assets		
Acquisition Price		xxx
Accumulated Depreciation		xxx
Sub Total Fixed Assets		xxx
Right-of-Use Assets		
Acquisition Price	xxx	
Accumulated Depreciation		<u>xxx</u>
Sub Total Asset Rights		xxx
Other Assets		
Return Assets	xxx	
Tanggungan Tax Assets	<u>xxx</u>	
Sub Total Other Assets		<u>xxx</u>

Grand Total Active			xxx
Current Liability			
Accounts Payable to Dealers	xxx		
Short-Term Bank Debt		xxx	
Insurance Premium Payables	xxx		
Tax Payables		xxx	
Debt Fees	xxx		
Lease Asset Debt	xxx		
MTN and Bank Interest Debt	xxx		
Insurance Claim Deposit		xxx	
Employment Remuneration Debt			xxx
Administrative Income Deferred		xxx	
Insurance Discount Income Deferred		xxx	
Other Debts		xxx	
Sub Total Current Liabilities			xxx
Long-Term Liability			
Long-Term Bank Debt	xxx		
Securities Debt		xxx	
Sub Total Long-Term Liabilities			xxx
Capital			
Share Capital		xxx	
Other Capital	xxx		
Profit Proposal		xxx	
Profit Held Until Last Year		xxx	
Current Year's Profit		<u>xxx</u>	
Sub Total Capital			<u>xxx</u>
Grand Total Liabilities and Capital			xxx

(Source: Data from PT Hasjrat Multifinance Manado, 2023)

PT Hajsrat Multifinance Manado uses a contract that cannot be canceled, so the recording journal presented by the company is as follows:

- a. The company fulfills its implementation obligations

Contract Liability	xxx
Cash (Revenue)	xxx
- b. The company accepts installment payments

Cash (Revenue)	xxx
Receivables	xxx
- c. The company fulfills the obligation to perform the transfer of the car unit

Receivables	xxx
Contract Liability	xxx

Disclosure of PT Hasjrat Multifinance Manado's Income

Based on the results of the documentation, the disclosure of income from motor vehicle financing in the income statement at PT Hasjrat Multifinance Manado is as follows:

Table 4.2 Profit and Loss Report of PT Hasjrat Multifinance Manado

PT Hasjrat Multifinance Manado			
Income Statement			
For the period of 1-31 December 2023			
Financing Income			
Installment Interest Income		xxx	
Administration Fee Income	xxx		
Late Penalty Revenue	<u>xxx</u>		
Sub Total			xxx
Funding Costs			
Bank Interest Fees		xxx	
MTN Interest Fee		xxx	
Dealer Interest Fees		xxx	
Credit Provision Fee		<u>xxx</u>	
Sub Total			xxx
Operational Costs			
Salary and Benefits Cost		xxx	
Fee Dealer		xxx	
Fee Sales		xxx	
Other Marketing Costs		xxx	
Notary Fees			xxx
Fiduciary Fees	xxx		
Dealer Administration Fee		xxx	
Special Service Fee	xxx		
General and Administrative Fees			xxx
Depreciation Costs		<u>xxx</u>	
Sub Total			xxx
Operating Profit/Loss			
Reserve Revenue and Costs	xxx		
Unapplied Reserve Income		xxx	
Reserve Formation Fee		<u>xxx</u>	
Sub Total			xxx
Non-Operating Income			
Income from Written Receivables	xxx		
Insurance Discount Income		xxx	
Revenue from Bank Current Account Services			xxx
Other Interest Income	xxx		
Other Income	<u>xxx</u>		
Sub Total			xxx
Non-Operating Costs			
Withdrawal Asset Amortization Loss		xxx	
Rental Debt Interest Fee		xxx	
Interest Fees and Tax Penalties		xxx	
Miscellaneous Disadvantages	xxx		
Sub Total			xxx
Profit Before Tax			xxx
Tax			xxx
Corporate Income Tax			xxx
Deferred Tax			<u>xxx</u>

Sub Total		xxx
Profit after Tax		xxx
Comprehensive Profit (Loss)	xxx	
Profit (Loss) of the Fixed Return Program	xxx	
Taxes on the Defined Return Program		<u>xxx</u>
Sub Total		<u>xxx</u>
Comprehensive Profit/Loss	xxx	

(Source: Data from PT Hasjrat Multifinance Manado, 2023)

DISCUSSION

Revenue Recognition of PT Hasjrat Multifinance

PSAK No. 72 discusses contracts with customers in which there are several steps, namely identifying contracts with customers, identifying performance obligations, and recognizing revenue when the entity has completed its implementation obligations. The implementation of recognition and measurement of income at PT Hasjrat Multifinance Manado has been in accordance with PSAK No. 72 which based on the results of the interview was obtained as follows:

Identifying Contracts with Customers

The Company has identified a contract with the customer in accordance with PSAK No.72 which has been agreed upon in writing with the customer and is committed to completing its obligations in accordance with the contract that has been agreed upon by both parties. PT Hasjrat Multifinance Manado has determined the rights of each party in the contract by estimating the time, risk, or amount of cash flow in the future as a result of the contract, the company has also determined the amount of payment time and will billed as the company's right as agreed in the contract, where it is determined based on the results of a survey to the prospective customer's house, place of business or workplace, and check the completeness of the original documents needed such as bank statements to find out if the customer has debts or other loans. Because of these matters, the company has identified a contract with the customer in accordance with PSAK No. 72 which states that the entity and the customer have agreed to the contract and are committed to carrying out the obligations, the entity can identify the rights of each party, identify the period of payment and collection of rewards and the contract has a commercial substance.

Identifying Implementation Obligations

Identifying the obligation of execution in PT Hasjrat Multifinance Manado has been in accordance with PSAK No. 72, where the entity assesses the goods or services promised in the contract with the customer and identifies it as the obligation to perform each promise to transfer to the customer. PT Hasjrat Multifinance Manado in the initial financing process will ask potential customers about the type of car purchased and the selected payment period then a survey of the customer's residence and the required documents will be carried out, so that based on the survey the company will determine the down payment as well

as the amount of installments that must be paid by the customer. After the customer completes the down payment, the remaining money for the purchase of the car unit will be the company's obligation, namely paying off the remaining money for the advance payment to the dealer and the party will transfer the purchased vehicle unit with proof of signing the sale and purchase deed.

Recognize Revenue when (at the time) the Entity has Completed the Execution Obligation

PT Hasjrat Multifinance Manado recognizes revenue when the company fulfills its implementation obligations by paying the vehicle units selected by the customer to the dealership. Financing is done when the customer has completed the down payment. Each implementation obligation is identified in accordance with PSAK No. 72, where PT Hasjrat Multifinance Manado determines at the beginning of the contract that the company fulfills the performance obligation at a point in the time because the financing is completed at one time in accordance with the agreement agreed in the contract with the customer.

Revenue Measurement of PT Hasjrat Multifinance

Determining the Transaction Price

PT Hasjrat Multifinance Manado determines the transaction price by conducting a survey of customers regarding personal data, home ownership, and finances, in this case, payslips and bank statements. Based on the results of the survey, the company will determine the amount of down payment and the amount of installments that must be paid by consumers according to the agreed period. This is in accordance with PSAK No. 72 which states that the company considers the terms of the contract and general business practices to determine the transaction price where the transaction price is the amount of remuneration that is expected to be the right of the entity in exchange to transfer the goods or services to the customer, excluding the amount billed on behalf of the third party. The company also considers the nature, time, and amount of rewards promised by the buyer in determining the transaction price.

Allocating Transaction Prices to Implementation Obligations

PT Hasjrat Multifinance Manado in allocating transaction prices is in accordance with PSAK No. 72 where the company only has one implementation obligation, namely financing the purchase of motor vehicles which has a financing price determined based on the results of a survey to potential customers so that the company allocates the transaction price in one of the implementation obligations. This is in accordance with PSAK No. 72 because the company allocates the transaction price to an implementation obligation in an amount that describes the expected reward to be the company's right in the transfer of goods or services promised to customers.

Presentation of PT Hasjrat Multifinance Manado's Income

PT Hasjrat Multifinance Manado presents the contract in the financial position statement as a contractual liability when payment has been made or payment has matured so that the company has the right to the amount of unconditional remuneration, namely receivables in the form of installment payments by customers to the company in accordance with the agreement agreed by both parties to the contract. This is then presented in the company's financial position statement where PT Hasjrat Multifinance Manado presents its financing which is recognized as income with an amount recognized as financing in the current year.

Based on the presentation of income contained in PT Hasjrat Multifinance, it is known that the company has presented revenue in accordance with PSAK No. 72, where when one of the parties to the contract has performed, the entity presents the contract in the statement of financial position as a contract asset or contract liability, depending on the relationship between the performance of the entity and the payment of the customer. The entity presents an unconditional right to the reward separately as a receivable.

Disclosure of PT Hasjrat Multifinance Manado's Income

PT Hasjrat Multifinance Manado discloses its quantitative income information in an income statement that shows the income obtained, expenses incurred, and financing results in one period. The company makes an income statement in the form of a single-step form where the company groups revenue and then sums it up and groups the expenses and then adds it up. As an implementation obligation, the company also discloses qualitative information about its implementation obligations in the contract with customers, such as the time of fulfillment of its implementation obligations, which is when the company fulfills its obligations, namely completing the purchase payment to the dealer. In addition, the company also explains the time of payment due which is the customer's obligation, so that based on this, users of financial statements can understand the nature, time, amount, and uncertainty of income arising from contracts with customers.

Based on this, the disclosure of PT Hasjrat Multifinance Manado's revenue is in accordance with PSAK No. 72 which consists of the separation of revenue, contract balance, and performance obligations, in which the company discloses the entire amount of revenue recognized from contracts with customers for the reporting period which is disclosed separately from other sources of income. The entity also explains how the time of fulfillment of its implementation obligations is related to the general time of payment.

Comparison of Revenue from Contracts with Customers based on PSAK No. 72 with PT Hasjrat Multifinance Manado

Based on the results of the interview obtained at PT Hasjrat Multifinance Manado, the comparison of recognition, measurement, presentation, and disclosure based on PSAK No. 72 on the company is as follows:

Table 4.3 Comparison of Revenue from Contracts with Customers

	PSAK No. 72	PT Hasjrat Multifinance	Information
Confession	<ul style="list-style-type: none"> a. Identify contracts with customers b. Identify implementation obligations c. Recognize revenue when (at the time) the entity has completed its performance obligations 	The company has recognized revenue by identifying contracts with customers, identifying performance obligations, and recognizing revenue when (at the moment) the entity has completed its performance obligations.	Appropriate, (but in its explanation, the company did not inform in detail in accordance with the stages that have been regulated in PSAK No. 72).
Measurement	<ul style="list-style-type: none"> a. Determining transaction prices b. Allocating transaction prices 	<ul style="list-style-type: none"> a. The company has measured revenue by determining the transaction price through a survey to potential customers b. The company allocates the transaction price to one execution obligation 	Appropriate, (but in its explanation, the company did not inform in detail in accordance with the stages that have been regulated in PSAK No. 72).
Presentation	Entities present contracts in financial position statements as contractual assets or contractual liabilities.	The company has presented the contract in the statement of financial position as a contractual liability. (The presentation can be seen in the company's financial position report in Appendix 3 page 69)	Appropriate
Disclosure	Disclose quantitative and qualitative information about: 1. Contract with customer	The Company discloses its revenue through quantitative information, namely the revenue recognized from	Appropriate

	<p>2. Implementation obligations a. Determine the time for fulfilling the implementation obligation</p>	<p>contracts with customers in the form of income statements, and qualitative, namely an explanation of contracts with customers, performance obligations, and the time of their fulfillment. (The disclosure can be seen in the company's income statement in attachment 4 page 71)</p>	
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Source: Author Processed Data (2024)

Based on Table 4.2, it can be seen that the revenue from the contract with the customer implemented by PT Hasjrat Multifinance is in accordance with PSAK No. 72, but in its explanation, the company is not able to explain in accordance with PSAK No. 72.

CONCLUSIONS

Based on the results of research conducted on PT Hasjrat Multifinance, it can be concluded that:

1. The recognition and measurement of income from contracts with customers at PT Hasjrat Multifinance is in accordance with PSAK No. 72, namely recognizing revenue by identifying contracts with customers, identifying performance obligations, and recognizing revenue when (at the time) the entity has completed its implementation obligations.
2. The measurement of revenue from contracts with customers at PT Hasjrat Multifinance is in accordance with PSAK No. 72, namely the company has measured its income by determining the transaction price and allocating the transaction price to the implementation obligation.
3. The presentation of income from contracts with customers at PT Hasjrat Multifinance Manado is in accordance with PSAK No.72 where the company has presented the contract in the financial position statement as a contractual liability.
4. The disclosure of income from contracts with customers at PT Hasjrat Multifinance Manado is in accordance with PSAK No. 72 where the company discloses its income through quantitative and qualitative information

RECOMMENDATIONS

Based on the above conclusion, the author's suggestion for PT Hasjrat Multifinance is that companies should learn more about PSAK No. 72 so that they do not just acknowledge, measure, present, and disclose income but know the right basis, so that the company is not mistaken in providing information if needed by external parties and uses the Financial Accounting Standards Statement (PSAK) No. 72 as a reference in acknowledging, measure, present, and disclose income from contracts with customers while adjusting to the development of PSAK changes, especially PSAK No.72.

FURTHER STUDY

In writing this article, the author realizes that there are various shortcomings because, in fact, humans are not perfect as the saying goes, "No ivory is not cracked" Thus, therefore the author expects constructive criticism and suggestions from readers, in order to improve the article better in the future.

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