

# Recognition Of Post-Employment Benefits Liabilities: A Going Concern Assessment

I Gusti Ayu Agung Dwi Jayanti<sup>1\*</sup>, I Nyoman Darmayasa<sup>2</sup>, I Nyoman Mandia<sup>3</sup>

<sup>1</sup> Managerial Accounting Undergraduate Study Program, Accounting Department, Bali State Polytechnic

<sup>2</sup> Managerial Accounting Undergraduate Study Program, Accounting Department, Bali State Polytechnic

<sup>3</sup> Managerial Accounting Undergraduate Study Program, Accounting Department, Bali State Polytechnic

gungwik666@gmail.com<sup>1\*</sup>, nyomandarmayasa@pnb.ac.id<sup>2</sup>, nyomanmandia@pnb.ac.id<sup>3</sup>

**Abstract:** Recognition, calculation, and recording of post-employment benefits at the entity reflects an implementation of the going concern assumption. Recognition of post-employment benefits is contained in SAK ETAP Chapter 23 as one of the accounting standards guidelines in the preparation of financial statements. PT X has not yet recognized the post-employment benefit obligation based on SAK ETAP Chapter 23. Supported by previous research which also states different results, this research on the recognition of post-employment benefits liability is important to do. This study aims to analyze the recognition, calculation, and recording of post-employment benefit liabilities at PT X and its implications for going concern. To answer the research questions, data were collected through interviews with employees of PT X, observation, and documentation. Data analysis was performed using a qualitative descriptive approach and the Projected Unit Credit (PUC) method to calculate post-employment benefits for PT X's employees. PUC requires entities to make various actuarial assumptions. The results show that PT X has not recognized post-employment benefits liabilities in its 2019-2021 financial statements. The results of the data analysis on employee pension wages calculated using the PUC method resulted in a pension benefit value of Rp.634,481,955.53, the value of post-employment benefit obligations as of December 31, 2021, which was Rp.99,074,162.08, the current post-employment benefit expense was Rp.13,729,041.04, and liabilities. Future post-employment benefits amounting to Rp521,678,752.41. The accounting records in the post-employment benefit liability journal based on the PUC method are recorded in three journals, namely, past expenses, current expenses, and future post-employment benefit liabilities. Recognition, calculations, and recordings made based on SAK ETAP, affect the burden on a pro rata basis each year, so that the company does not experience losses or high charges when there are employees who retire in the year concerned.

**Keywords:** SAK ETAP, post-employment benefits, going concern, PUC method

**Article Information:** Submission to Repository on September 2022

## Introduction

Employee benefits are a form of appreciation given by employers to subordinates or employees for services or work that has been carried out. Broadly speaking, it can be said as a right or obligation after carrying out obligations. The right in question is employee benefits which can be in the form of salaries, wages, or other benefits, while the obligation in question is a job that must be carried out and completed, of course, based on the agreement of both parties based on the reference to government regulations or legislation. The employee benefits referred to are stated in the Financial Accounting Standards for Entities Without Public Accountability or known as SAK ETAP.

In particular, SAK ETAP in chapter 23 which regulates employee benefits, defines employee benefits as all forms of compensation provided by the company as remuneration for services provided by employees, including directors and management. Chapter 23 applies to four types of employee benefits: short-term employee benefits, post-employment benefits, long-term employee benefits and severance pay. Similar to the statement of the Indonesian Institute of Accountants (PSAK 24, 2015) employee benefits are all forms of compensation provided by the company during events or services provided by employees or for termination of employment contracts.

Research conducted by Angelina et al. (2018) in the Karya Sampurna Employee Cooperative of PT Bank Mandiri, concluded that the recognition of expenses, especially employee benefits for salaries, is using an accrual basis with measurements based on fair value in accordance with the nominal value issued by the cooperative itself, where the expense is presented in the post profit and loss financial statements, as well as disclosed in the notes to financial statements (CALK). The same result is obtained in Pratiwi's research (2014), which states that PT Nichido recognizes expenses including employee benefits (salaries, wages, etc.) when they occur or in other words using an accrual basis. Hereby, the entity has recognized the expense in accordance with the existing provisions, which refers to SAK ETAP. Different results were obtained by Frasawi et al. (2016) on the Village Unit Cooperative (KUD) and Robiah and Amiranto (2018) with a case study of UD Dwi Putra Surabaya.

Based on the research conducted, it is stated that there are still deviations from the rules for presenting financial statements according to the rules of SAK ETAP, namely in the income statement, including those concerning employee benefits, especially salary expenses and have not fully presented CALK.

There are several companies that recognize the existence of employee benefits, but do not recognize employee benefits as a liability (accrued expense). In fact, it is not uncommon to find that most companies do not apply employee benefits properly in accordance with SAK ETAP which has been described previously, both in terms of recognition, calculation and recording, as well as the Manpower Act jo. Copyright Act well. One of them is PT X is a private company located in Denpasar, Bali. Company PT X is engaged in sales, especially the sale of organic fertilizers. The results of initial observations PT X has not applied the recognition or recording of post-employment benefits liabilities. This is conveyed in the financial statements, namely in the balance sheet where there is no liability account for the post-employment benefits.

With regard to the background description along with the researcher's initial findings regarding the recognition of post-employment benefits liabilities that have not been applied to PT X. This can be seen from the financial statements, especially the balance sheet which does not contain an account for post-employment benefits liabilities. Supported by different results from several previous researchers regarding this matter, hereby research on the recognition of post-employment benefit liabilities is important to be carried out on the company concerned, namely PT X by applying SAK ETAP guidelines in the preparation of financial statements. In addition, this study also adds the main focus, namely in addition to the recognition of post-employment benefits, the study also emphasizes the recognition, calculation, and recording of benefit liabilities.

## Method

This research is a qualitative research with descriptive analysis approach. Qualitative research is also an inductive approach that is used to increase knowledge regarding research that has been carried out which emphasizes subjectivity and the meaning of experience for individuals (Prasita, 2017). Descriptive research is a method that aims to describe a company's situation in a systematic, actual and accurate manner by collecting data based on data that appears in the company or organization. These facts are collected, processed and analyzed so that they can provide suggestions for the future. Then describe to compare it with existing theories and be able to provide information to seek broader conclusions. In calculating post-employment benefits, using the PUC method, it is also often referred to as the accrued benefit method. Associated with the recognition and recording processed using descriptive analysis. This study uses data collection techniques in the form of interviews, observations, and documentation to obtain more complete and clear data.

## Result and Discussion

### • **Recognition of Post-employment Benefits Liability**

Post-employment benefits, one of which is retirement, is a must that must be applied by every company to its employees who are entering retirement age. Based on interviews that have been conducted with Mrs. Kasih as the head of accounting stated that PT X has realized post-employment benefits which will later be realized when employees enter retirement age. This indicates that PT X recognizes post-employment benefits as a criterion that must be recorded in the company's journal, whether it is included in profit or loss, assets, liabilities, or equity. PT X applies a retirement age for employees, namely at the age of 55 years..

PT X, which applies a retirement age of 55 years, shows that the company still refers to the old regulations, namely the Pension Fund Law no. 11 of 1992. Even though the retirement age for private employees per 2019-2021 has been determined to be 57 years old based on PP 45 of 2015. Starting in 2022, the retirement age limit will be 58 years, in accordance with article 15 paragraph (3). Based on Mrs. Kasih's statement in the interview, PT X has not made any allowance for employee pension wages either every month or year. In this regard, until now PT X has not recognized any post-employment benefits liability either in the recording or in the financial statements of PT X, especially the balance sheet.

### • **Calculation of Post-employment Benefits**

Regarding the calculation of post-employment benefits at PT X, which is based on the employee's salary, namely the amount of the last income received, and the length of time the employee has worked from beginning to retirement. PT X's post-employment benefits are only based on calculations in real terms or in short using the amount of salary times. An interview quote by Mrs. Kasih states that the company does not include employees in the defined benefit pension plan. When the employee retires, the company charges directly in full with respect to the nominal amount of the pension that was issued at that time.

The amount of post-employment benefit calculation obtained is based on PT X's policy with a predetermined formula, namely: Retired Employees: Percentage (2%) x Months (Labor Law) x Years of Service x Last Basic Salary. Based on data from employees who work at PT X, employees who enter retirement age in 2019-2021 are employees on behalf of Mr. Putu D for 2019 and Mr. Made C are retiring in 2021. Mr. Putu D is one of the sales staff of PT X who in charge of marketing the company's products and Mr. Made C as staff in the inventory or product stock section. So far, Mr. Putu D and Mr. Made C have worked at PT X for 27 years and 25 years, respectively. The last salary that Mr. Putu D received was Rp.4,493,454.00, while Mr. Made C. was Rp.4,950,376.00. This information is contained in an interview conducted with Mrs. Tulus as the accounting staff of PT X. Based on the calculations that have been made based on PT X's policy by multiplying the percentage of 2% by 9 months, the length of service and the last basic salary received by the employee as the basis for retirement, the results are that Mr. Putu D received a pension of Rp. 21,838,186.44 and Mr. Made C Rp.22,276,692.00

Payment of post-employment benefits paid by PT X, it can be seen that there is a pension expense account that appears. The nominal amount for these expenses is also quite significant, touching the tens of millions, so that in 2019 the company suffered losses. One of them is because the burden of employee pension wages is quite high. For 2021, it is not much different, apart from the ongoing impact of the Covid-19 pandemic, the company also suffered losses due to the burden on retired employees in the year concerned. In fact, the losses experienced by PT X exceed the losses in 2019. For more details, the following is a table of employee data and their income at PT X during 2019-2021.

The calculation of post-employment benefits above does not reflect the calculation of post-employment benefits based on SAK ETAP Chapter 23 regarding employee benefits. SAK ETAP compensation which contains the calculation of post-employment benefits is based on actuarial calculations. The method used is PUC. This method is often referred to as the accrued benefit method which is calculated on a prorated basis over the period of service.

PUC allocates benefits to the current period to determine the current service cost and to current and prior periods to determine the present value of the obligation. The calculation of post-employment benefits based on actuarial use of actuarial assumptions. Actuarial assumptions related to finance, such as discount rates, future salaries and benefits, health insurance, administrative costs, and expected returns on plan assets. From the explanation previously disclosed, the following is an accounting calculation for post-employment benefits based on SAK ETAP Chapter 23, based on the PUC method. The data used for each employee is the same, namely using the data that has been presented in Table 4.1. The previous calculation is based on company policy, so the writer calculates if PT X uses the PUC method which is based on actuarial assumptions such as a 10% discount interest rate, a 4% salary increase, and a retirement age of 57 years based on PP 45 of 2015. The PUC method in determining the present value of defined benefit obligations and current service costs is calculated as follows:

- Benefit Unit The unit from the calculation of the future GPA divided by the number of MK
- Current service costs are calculated using the unit benefit formula divided (1+discount rate) remaining service life
- The beginning balance of the liability is obtained by calculating the current service cost x (year on reporting date – year of entry)
- Interest costs are obtained from the calculation of the discounted interest rate x (current service cost + beginning balance of liabilities)

**Table 1.** Salary Received by Employees at Retirement at PT X Based on PUC method year 2021 (in rupiah)

No.	Name	Basic Salary / Basic Retirement (DP)	Reporting date age	UP - PP 45 Year 2015	Present Value Future Benefit / (1+4%) <sup>(UP-UTP)</sup>	Employee Salary at Retirement (GPSP)
1	Putu A	4.950.376,00	50	57	1,31593	6.514.357,10
2	Putu B	2.053.821,00	30	57	2,88337	5.921.922,93
3	Putu C	1.866.659,00	37	57	2,19112	4.090.079,74
4	Putu D	4.493.454,00	55	57	0,00000	0,00
5	Putu E	1.970.056,00	42	57	1,80094	3.547.959,56
6	Made A	1.954.543,00	28	57	3,11865	6.095.538,36
7	Made B	1.862.045,00	29	57	2,99870	5.583.720,52
8	Made C	4.950.376,00	55	57	0,00000	0,00
<b>Jumlah</b>		<b>72.178.894,00</b>				<b>142.520.989,09</b>

Based on the data collected and then processed using the PUC method with actuarial assumptions, namely the annual salary increase of PT X's permanent employees, the assumption is that at retirement age the salary for each employee is in accordance with Table 4.3. With a total salary of all employees, which is Rp. 142,520,989.09, the amount of pension received by employees is calculated in the following table:

**Table 2.** PT X Employee Benefits Unit year 2021 (in rupiah)

No.	Name	Retirement Benefits = $TMK \times Months \times \% \times GPSP$	Working Period (MK)	Benefit Unit (SUM)
1	Putu A	24.917.415,90	25	996.696,64
2	Putu B	29.899.788,89	33	906.054,21
3	Putu C	13.767.208,39	22	625.782,20
4	Putu D	0,00	29	0,00
5	Putu E	11.399.594,06	21	542.837,81
6	Made A	30.776.373,20	33	932.617,37
7	Made B	27.337.895,68	32	854.309,24
8	Made C	0,00	27	0,00
<b>Jumlah</b>		<b>634.481.955,53</b>		<b>21.805.711,33</b>

Based on SAK ETAP Chapter 23, the PUC method assumes that each period of service will result in a unit of benefit (SUM) in addition to the entitlement to benefits and measures the units separately to form the final obligation. SUM is obtained by dividing the MP which has been calculated in Table 1 by the Total MK.

**Tabel 3.** Current Service Fee for Employees of PT X in 2021 (in rupiah)

No	Name	Working Period (MK)	Remaining Working Period	Benefit Unit (SUM)	Present Value (PV) (1:1,1) <sup>sis</sup> MK	Current Service Cost = SUM X PV
1	Putu A	25	7	996.696,64	0,513158118	511.462,97
2	Putu B	33	27	906.054,21	0,076277684	69.111,72
3	Putu C	22	20	625.782,20	0,148643628	93.018,54
4	Putu D	29	2	0,00	0,826446281	0,00
5	Putu E	21	15	542.837,81	0,239392049	129.951,06
6	Made A	33	29	932.617,37	0,063039409	58.791,65
7	Made B	32	28	854.309,24	0,069343349	59.240,66
8	Made C	27	2	0,00	0,826446281	0,00
<b>Jumlah</b>				<b>21.805.711,33</b>		<b>3.474.204,39</b>

Under SAK ETAP, the PUC method requires an entity to contribute benefits in the current period, both to determine the current service cost and the present value of the defined benefit obligation. Based on the calculation, the current service fee for PT X in 2021 is Rp3,474,204.39

**Tabel 4.** Starting Balance of PT X Employees' Obligations in 2021 (in Rupiah)

No	Name	Working Period (MK)	Remaining Working Period	Current Service Cost = SUM X PV	Beginning Balance of Liability
1	Putu A	25	7	511.462,97	12.786.574,25
2	Putu B	33	27	69.111,72	2.280.686,66
3	Putu C	22	20	93.018,54	2.046.407,80
4	Putu D	29	2	0,00	0,00
5	Putu E	21	15	129.951,06	2.728.972,18
6	Made A	33	29	58.791,65	1.940.124,37
7	Made B	32	28	59.240,66	1.895.701,25
8	Made C	27	2	0,00	0,00
<b>Jumlah</b>				<b>3.474.204,39</b>	<b>99.074.162,08</b>

The initial balance of liabilities (SAK) is obtained by multiplying the current service cost (BJK) with the MK obtained by reducing the UTP with the UMK. Calculation of Table 4.7, the result of the SAK balance is Rp.99,074,162.08. The next calculation is the interest expense based on the discount rate of interest rates.

**Tabel 5.** Beginning Balance of Liability

No	Name	Current Service Cost = SUM X PV	Beginning Balance of Liability	Discount Interest Rate (10%)	Interest Fee = (BJK+SAK) X Discount Interest Rate
1	Putu A	511.462,97	12.786.574,25	10%	1.329.803,72
2	Putu B	69.111,72	2.280.686,66	10%	234.979,84
3	Putu C	93.018,54	2.046.407,80	10%	213.942,63
4	Putu D	0,00	0,00	10%	0,00
5	Putu E	129.951,06	2.728.972,18	10%	285.892,32
6	Made A	58.791,65	1.940.124,37	10%	199.891,60
7	Made B	59.240,66	1.895.701,25	10%	195.494,19
8	Made C	0,00	0,00	10%	0,00
<b>Jumlah</b>		<b>3.474.204,39</b>	<b>99.074.162,08</b>		<b>10.254.836,65</b>

The calculation of interest costs is obtained from the total number of BJK and SAK then multiplied by the discount rate (SBD), which is 10%. Table 4.8 shows the results of interest costs for retired employees of PT X in 2021, which is Rp. 10,254,836.65. Based on the data processed in calculating all components of post-employment benefits, the present value of post-employment benefits obligations is obtained, which is as follows:

Based on the calculations that have been done previously, the total pension benefits obtained for all employees of PT X amounted to Rp. 634,481,955.53. The accumulated post-employment liabilities to date have been obtained amounting to Rp112,803,203.12. Thus, the calculation of the remaining post-employment benefit liability for PT X is Rp521,678,752.41 (the difference between the supposed retirement benefits and the recognized/recorded liabilities). Henceforth, PT X can calculate the post-employment benefit liability on a pro rata basis each year using the PUC method as has been done previously.

• **Recording of Post-Employment Benefits**

After calculating the nominal post-employment benefits that will be obtained by the employee, then the accounting records for the expenses incurred due to the employee entering retirement age are carried out. PT X applies a direct recording system in charging its costs. Therefore, post-employment benefits provided will be recorded when the benefits are realized or distributed. Both for the date, account, up to the nominal given to the employee. Recording related to post-employment benefits is explained in the interview contained in the interview excerpt.

Based on previous calculations regarding post-employment benefits based on PT X's policy, the calculation results obtained that retired employee Mr. Putu D received a pension of Rp. 21,838,186.44 and for Mr. Made C of Rp. 22,276,692.00. The journal entries for this matter are:

December 31, 2019		
Employee pension expense		Rp21,838,186.44
Cash		Rp21,838,186.44
(Payment to retired employees – Mr Putu D).		
December 31, 2021		
Employee pension expense		Rp22,276,692.00
Cash		Rp22,276,692.00
(Payment to retired employees – Mr Made C).		

PT X records the employee's post-employment benefits in the company's income statement. The direct recording has caused PT X to experience costs that are far significantly higher than the usual charges. Even companies experience higher losses, especially during this Covid-19 pandemic. SAK ETAP which requires an entity to make provision for post-employment benefits, causes a post-employment benefit liability account to arise as shown in Table 4.9. Based on the PUC method in calculating post-employment benefits and liabilities, the journal entries are as follows:



December 31, 2021		
Retained profit		Rp99,074,162.08
Post-employment benefit obligation		Rp99,074,162.08
(Journal of recording post-employment benefit expense that should be recognized for previous years)		
December 31, 2021		
Current post-employment benefit expense		Rp3,729.041.04
Post-employment benefit obligation		Rp13,729,041.04
(Journal of recording post-employment benefit expense that must be recognized for the current year)		

The journal for recording post-employment benefit expenses that must be recognized for previous years is debited to Retained Earnings. This is because the charge has passed the current period. For current expenses, employee pensions for the current year are recognized in the current post-employment benefit expense. Furthermore, PT X can record the post-employment benefit liability on a prorated basis each year with a journal as in the previous year's post-employment benefit expense recording with the post-employment benefit expense previously calculated using the PUC method.

#### • **Going Concern Assessment**

Going concern or better known as going concern is defined as an assumption in the financial reporting of an entity where if an entity experiences the opposite condition, the entity becomes problematic. A study on going concern can be done by looking at the internal conditions of a company contained in profitability, liquidity, or investor responses to the company (Yuwita, 2017). An entity is considered a going concern if the company can continue its business and fulfill its obligations. If the company is able to continue its business and fulfill its obligations by selling large amounts of assets, improving operations, or with other similar activities, this will raise serious doubts about going concern. The existence of a post-employment benefit liability account in the balance sheet can be one of the causes of a poor going concern assessment from the company's perspective, because it is considered unable to pay its obligations, especially the nominal amount on the account exceeds the availability of the company's cash funds.

In this regard, doubts about the defense of business continuity in the future will be increasingly questioned. Going concern is one of the basic assumptions used in preparing financial statements. This assumption requires that the company operationally has the ability to maintain its viability and will continue its business in the future. In fact, if further traced the obligations arising from the imposition of post-employment benefits are expenses that do not arise from operational activities. So that it is not included in operating losses, which of course is closely related to business continuity in the future.

The above considerations are one of the reasons that are considered sufficient why the company does not record or recognize the post-employment benefit obligation. This is because the company wants to maintain the performance and image of the company within a certain period or period of time based on financial ratio analysis carried out from each account item contained in the Income Statement to the Balance Sheet, with the aim that the company's business continuity has a good value. The nominal liabilities decreased from year to year, indicating that in running its business the company manages its business activities well, especially the amount of available funds is much higher than the nominal liabilities. With this, the going concern assessment of the business will also look better. Going concern is stable and even increases, it can facilitate business development and expansion.

## **Conclusion**

Recognition, calculation and recording of post-employment liability imbalances have not been fully implemented by PT X. The recognized post-employment liability imbalance causes PT X's reported liability in the financial statements, namely the balance sheet, to be higher than the post-employment liability imbalance that has not been recognized. The increase in liabilities causes the company's performance to decrease which affects business operations. Liability is one of the indicators used in the calculation and analysis of the company's ratio in assessing its performance for a period of one year. With this, the assessment with a going concern of the company is one of the causes for the unrecognized liability for the post-employment imbalance. The imbalance of post-employment liabilities that have not been recognized by the company causes a fairly high burden in certain periods, namely when there are employees who are entering retirement age. So that the company's performance reporting from year to year is fluctuating in line with the influence of uncertain employee pension expenses.

## Acknowledgment

This research has been conducted for five months starting from mid-February to mid-July 2022 at PT X located in Denpasar, Bali. Of course, in the preparation of this research there are parties who contribute to it. Therefore, the authors would like to thank profusely to all parties who have supported and assisted the author during the research process until the completion of this research, especially PT X has been willing to provide the data needed in this study.

## Reference

- Adie, P., & Firmansyah, A. (2018). Analisis Akuntansi Program Manfaat Pensiun Pada Entitas Tanpa Akuntabilitas Publik. *Komunikasi Ilmiah Akuntansi Dan Perpajakan.*, Vol. 11 No.3, 384-396.
- Amelia, C. L., & Grace B. (2015). Evaluasi Penerapan Psak 24 Revisi 2010 Mengenai Imbalan Kerja. *Jurnal Emba*, Vol 4 No. 5, 2-8.
- Firdaus, Hendra (2017) Determinasi Opini Audit Dengan Penekanan Going Concern Pada Perusahaan Manufaktur Di Bursa Efek Indonesia. *Jurnal Riset Akuntansi Going Concern*, Vol 2, No. 2, 267-284
- Frasawi, 2014. Analisis Pelaporan Keuangan Berdasarkan Sak Etap Pada Koperasi Unit Desa (Kud). *Jurnal Emba*, Vol 4 No. 4, 815-853
- Ghofirin, M. (2018). Mohammad.2018. *Implementation Of Financial Accounting Standards For Non-Publicly-Accountable Entities (SAK) ETAP On The Financial Report KPRI Karya Dwijutama Surabaya. Proceeding Icte*, Vol 3, 311-315.
- Ginting & Suryana (2014). Analisis Faktor-Faktor Yang Mempengaruhi Opini Audit Going Concern Pada Perusahaan Manufaktur Di Bursa Efek Indonesia. Vol 5, 117-129
- Lamohamad, M. K., & Tinangon, J. (2015). Analisis Penerapan Psak 24 Tentang Imbalan Kerja Pada . *Jurnal Emba*, Vol 5, 256-271
- Lisa, L. I. (2015). Analisis Pengakuan, Pengukuran Dan Pengungkapan Imbalan Kerja . *Jurnal Emba*, Vol 3, No.4, 385-393
- Monica, L. (2015). Analisis Pengaruh Psak 24 (Revisi 2013) Terhadap Laporan Keuangan Perusahaan Yang Terdaftar Dalam Indeks Bisnis 27 Pada Tahun 2013. . *Binus Universitas. Dalam Jurnal Nasional.*, Vol 1. No 2. Hal 356-362.
- Nugroho et al., (2018). Faktor-Faktor Yang Mempengaruhi Opini Audit Going Concern. *Jurnal Sistem Akuntansi, Keuangan, Auditing, Dan Perpajakan*. Vol 2 No. 02, 88-112
- Pratiwi (2014). Analisis Penerapan Sak Etap Pada Penyajian Laporan Keuangan PT Nichido Manado Suisan. *Jurnal Emba*. Vol No. 3, 3-18
- Rani, & Helmayunita, N. (2020). Pengaruh Kualitas Audit, Pertumbuhan Perusahaan, Dan Opinion Shopping Terhadap Penerimaan Opini Audit Going Concern. *Jurnal Eksplorasi Akuntansi*, Vol 5 No.2, 3808-3827.
- Robiah & Amiranto, (2018). Analisis Penerapan Standar Akuntansi Keuangan Entitas Tanpa Akuntabilitas Publik (Sak Etap) Terhadap Laporan Keuangan (Studi Kasus Ud. Dwi Putra Surabaya). *Jurnal Ekonomi Akuntansi*, Vol 3 No. 2, 1-14
- Qolillah, Siti. 2015. "Analisis Yang Mempengaruhi Opini Audit Going Concern Pada Perusahaan Manufaktur Yang Terdaftar Di Bursa Efek Indonesia." *Jurnal Riset Mahasiswa*. Vol 3, No. 2, 668-681
- Wulandari A., & Dewi R.S. (2019): *Prosiding Seminar Hasil Penelitian.*) Analisis Penerapan Psak 24 Mengenai Akuntansi Imbalan Kerja Pada Pt Karya Hevea Indonesia. Universitas Muslim Nusantara Al Washliyah. *Prosiding Seminar Nasional & Expo li Hasil Penelitian Dan Pengabdian Masyarakat*, Vol. 2 No. 2, 1267-1273.