

Freelancer Management Information System Integrating PSAK 72 and PPh 21

Rima Dewanti Suwardani¹, Edy Anan², Muhammad Agung Reza Yudha³

¹²³ Universitas Amikom Yogyakarta

* Correspondence e-mail; rimadewantisuwardani@students.amikom.ac.id

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Abstract

This study aims to design and implement a web-based freelancer management information system that integrates operational management, financial recording based on PSAK 72, and tax calculation for non-employee income (PPh 21). The rapid growth of freelancers in the gig economy has not been accompanied by integrated systems that support booking management, structured financial recording, and accurate tax calculation, resulting in inefficiencies and potential reporting errors. This study employs the Design Science Research (DSR) approach, with system requirements analyzed using the PIECES framework and system development conducted through the Waterfall model. Data were collected through observation and interviews with six freelancers in the creative service sector. The developed system includes features such as booking management, recording of down payments (DP) and settlements, revenue recognition based on PSAK 72, and automatic PPh 21 calculation using the non-employee tax scheme. The evaluation results indicate improvements across all PIECES aspects, particularly in performance (4.50) and efficiency (4.28). The implementation of PSAK 72 ensures that down payments are recorded as liabilities and recognized as revenue only after performance obligations have been fulfilled. Additionally, the integrated tax calculation feature improves users' understanding of tax obligations and reduces calculation errors. This study contributes by providing an integrated system that combines operational, accounting, and taxation aspects within a single platform.

Keywords

Freelancer, Gig Economy, Information System, PSAK 72, Tax Compliance



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INTRODUCTION

The growth of the digital economy is driving the emergence of increasingly flexible work patterns, one of which is through project-based work or freelancers. Professions such as photographers, videographers, and makeup artists (MUA) are part of groups of workers who carry out activities independently without formal employment relationships (International Labor Organization, 2021; Zahroh et al., 2025). Despite offering flexibility in time and work arrangements, freelancers still

face various operational constraints. Most of the work processes, from booking management, transaction recording, to payment administration, are still carried out using manual methods or stand-alone applications. This condition has the potential to cause inefficiencies, recording errors, and obstacles in the sustainable management of financial information. This condition not only increases the risk of schedule irregularities and data loss, but also has an impact on low financial accountability and weak readiness to meet tax obligations (Zahroh et al., 2025). This shows that there is a gap between the rapid growth of the digital economy and the readiness of integrated support system infrastructure.

From an accounting perspective, unstructured financial recording causes revenue recognition to not be carried out appropriately in accordance with the Financial Accounting Standard Statement 72 (PSAK 72), which requires contract analysis through five stages, namely contract identification, identification of execution obligations, determination of transaction prices, allocation of transaction prices, and revenue recognition when implementation obligations have been fulfilled. In this context, *down payment (DP)* cannot be immediately recognized as income, but rather as a liability until the promised service or work is actually completed. However, in practice, many freelancers have not applied this principle consistently, potentially causing distortions in financial statements (Anggraini & Setiawan, 2025; Caroline et al., 2024; Lestari, 2023).

In addition, from the tax side, the characteristics of freelancers' income that fluctuates and come from various sources create complexity in tax calculations. Common mistakes also occur in the application of Article 21 Income Tax (PPh 21), where the calculation is often equated with the scheme of permanent employees who use Taxable Income (PKP) and Non-Taxable Income (PTKP). In fact, for non-employees, the calculation of Income Tax 21 generally uses a gross income approach multiplied by certain norms (for example, 50%) which is then subject to a progressive rate according to Article 17. This inaccuracy of understanding, coupled with low tax literacy, contributes to the low level of tax compliance of freelancers (Ani, 2025; Khoirunnisa & Kusuma, 2024; Nurlela & Zulkarnain, 2025; Zahroh et al., 2025). The inconsistency of this approach has the potential to cause errors in the estimation of tax liabilities and weaken the accuracy of tax reporting, which can ultimately increase the potential for unrecorded economic activities (shadow economy).

A number of previous studies have examined freelancers from various perspectives, such as aspects of taxation, compliance, and financial record-keeping, but these studies are still partial and have not integrated all needs in one integrated system (International Labour Organization, 2021; Khoirunnisa & Kusuma, 2024). Existing research generally focuses only on one specific aspect, such as a job provider platform or a simple financial recording system, without linking it to contract-based accounting standards such as PSAK 72 or tax calculation mechanisms that match the characteristics of freelancers. As a result, there is no comprehensive solution that is able to integrate freelancer business processes end-to-end, ranging from booking

management, financial recording based on PSAK 72, to estimating tax liabilities.

Based on this research, studies on freelancers generally still focus on certain aspects separately, such as tax compliance, income recognition based on PSAK 72, and freelancer operational management. Previous research has not shown that there is a system that integrates work management, financial recording based on PSAK 72, and the estimation of tax obligations lies in the unavailability of an integrated information system that combines operational, accounting, and freelance taxation aspects simultaneously. The novelty of this research lies in the development of a website-based information system that not only supports the management of freelancer work, but also implements income recognition in accordance with PSAK 72 and Income Tax 21 taxation simulation in one integrated system.

METHODS

This research applies the Design Science Research (DSR) approach as the main framework in the development of a web-based freelancer management information system. The DSR approach is used because research not only aims to understand problems, but also produces artifacts in the form of systems that can be implemented to solve user needs. The research process includes problem identification, needs analysis, solution design, system development, and evaluation of the resulting system.

In its implementation, the PIECES method is used to identify needs and evaluate the weaknesses of the system from the aspects of Performance, Information, Economy, Control, and Efficiency. Furthermore, the Waterfall model is applied at the system development stage so that the implementation process takes place in a structured manner from needs analysis to system testing. The combination of these methods allows research to produce relevant solutions while also being able to evaluate their effectiveness. In this study, Design Science Research (DSR) functions as the main framework in directing the entire research process, starting from problem identification to system evaluation in the form of information systems. The PIECES method is used to identify user needs and evaluate the weaknesses of the running system based on the aspects of Performance, Information, Economy, Control, and Efficiency. Furthermore, the waterfall model is used as a system development approach so that the implementation process runs systematically starting from needs analysis, design, implementation, to system testing. Thus, the three approaches have different but complementary functions.

Table1. Research Method Relationship

DSR Stage	Supporting Methods	Activity	Output
Identification of problems	Freelance observation and interview	Identifying freelancer problems	System requirements list
Determining the	PIECES Analysis	Manual system	Functional

solution objectives		weakness analysis	requirements of the system
System Design and Development	Waterfall	System design and implementation	Prototype/web system
Demonstration	Direct observation and testing	Test the booking, down payment, payment and tax features	The system is running
System evaluation	Black-box and PIECES questionnaire	User testing and evaluation	System evaluation results

Data collection was carried out using purposive sampling techniques, with the criteria of respondents being freelancers in the field of creative services such as photographers, videographers, and makeup artists who have transaction activities and tax obligations (Anggraini & Setiawan, 2025). The data collection method includes observation to observe the work management process and financial record-keeping, as well as interviews to obtain information related to system needs and obstacles faced by users. The data obtained was then analyzed using the Likert scale to produce an average value on each PIECES indicator as the basis for system design.

Needs analysis is carried out using the PIECES (Performance, Information, Economy, Control, Efficiency) method to identify weaknesses in the running system and determine the need for a new system (Sommerville, 2016). Each aspect is evaluated using a Likert scale to measure the level of problems and user needs. The average value is calculated using the formula:

$$\text{Mean Indicator} = \frac{\text{Number Per Sub Test}}{\text{Number of Respondents} \times \text{Number of Questions}}$$

Description:

Mean = Average score value for each PIECES indicator

Number Per Sub Test = Total of all respondents' answer scores on one indicator

Number of Respondents = Many respondents who filled out the questionnaire

Number of Questions = Number of Question Items in each indicator

The results of the PIECES analysis are used as a basis for determining the specifications of the developed system, including booking management features, financial records, and tax calculations. System development is carried out using the Waterfall model which consists of the stages of needs analysis, system design, system implementation, and system testing. The Waterfall model was chosen because it has a systematic and structured flow so that it is suitable for the development of systems with relatively clear needs at the beginning (Lestari, 2023; Sommerville, 2016). At the design stage, the system is designed to integrate booking management, financial

transaction recording, income recognition based on PSAK 72, and income tax calculation 21.

Revenue recognition in the system refers to PSAK 72 which states that revenue is recognized when implementation obligations have been fulfilled, not when cash is received (Anggraini & Setiawan, 2025; Caroline et al., 2024; Lestari, 2023). In the context of freelancers, the advance payment (DP) is recorded as a liability, while income is recognized after the work is completed. This approach ensures that the system produces financial statements that comply with applicable accounting standards.

The implementation of PSAK 72 in the system is also implemented through an accounting recording mechanism. When a down payment (DP) is received, the system records the transaction as a contractual liability because the execution obligation has not been fulfilled. Once the work is completed and the implementation obligations are met, the liability is transferred to service income (IAI, n.d.). The illustration of accounting recording in the system is as follows:

Table2. Recognition of PSAK 72

When the down payment is received	Debit: Cash/Bank Credit : Contract Liabilities / Unearned Revenue
When the job is done	Debit : Contract Liabilities / Unearned Revenue Credit: Service Income

The calculation of taxes in the system refers to the provisions of Income Tax Article 21 (PPh 21) for non-employees. The basis for imposing taxes is calculated based on 50% of gross income in accordance with the provisions of net income for certain experts or non-employees who are then subject to a progressive rate in accordance with Article 17 of the applicable Income Tax Law. This approach is used to adjust the characteristics of freelancers' income which are irregular and come from various sources (Ani, 2025; Ministry of Finance of the Republic of Indonesia, 2023)

Formula used:

$$DPP\ PPh\ 21 = 50\% \times Gross\ Income$$

$$PPh\ 21\ Deducted = Article\ Rate\ 17 \times DPP\ PPh\ 21$$

Description:

Gross Income = Total freelancer income

DPP Income Tax 21 = Basis for tax imposition for non-employees in accordance with applicable tax provisions

Article 17 Rate = Progressive Rate of Personal Income Tax

Thus, the calculation does not use the Taxable Income (PKP) and Non-Taxable Income (PTKP) approaches as for permanent employees. This approach is used to adjust the characteristics of freelancers' income that are not fixed and come from a variety of sources. Calculations are carried out automatically in the system to minimize miscalculations and improve user tax compliance (Ani, 2025; Khoirunnisa & Kusuma, 2024).

System Evaluation

System evaluation is carried out through functional testing to ensure that every feature in the system runs according to the needs of the user (Sommerville, 2016). Functional testing is carried out using a black-box testing approach to ensure that each system feature runs according to the user's needs. The test includes booking management, financial recording based on PSAK 72, and Income Tax 21 tax calculation. In addition, an evaluation was carried out using the PIECES method after the implementation of the system to compare the conditions before and after the use of the system. This stage is part of a cycle in the Design Science Research (DSR) approach to ensure that the resulting system is effective in solving the problems faced. The system evaluation in this study uses the PIECES approach which is focused on the aspects of *Performance, Information, Economy, Control, and Efficiency* according to the needs of the evaluation of the developed freelancer system.

Tabel 3. Fokus Evaluasi PIECES

Aspect	Evaluation Focus
<i>Performance</i>	Speed of job management and reporting
<i>Information</i>	Accuracy and completeness of information
<i>Economy</i>	Cost and time efficiency
<i>Control</i>	Data control and security
<i>Efficiency</i>	Convenience and efficiency of system use

Thus, the integration between DSR, PIECES, and Waterfall in this study forms a systematic flow, where PIECES is used to identify needs, Waterfall is used to develop the system, and DSR becomes the main framework that directs the entire research process.

RESULTS

Respondent Characteristics

The respondents in this study consisted of six freelancers engaged in creative services, namely photographers, videographers, and makeup artists (MUA). All respondents had more than one year of work experience with transaction characteristics that included receiving down payment (DP), repayment, and variations in the number of projects in each period. The selection of respondents was based on suitability for the needs of the research, namely individuals who actively manage work, record finances, and have tax obligations.

System Needs Analysis Results

The analysis was carried out using the PIECES method to identify problems and needs of the system to be developed. Thus, the initial questionnaire is not used

to assess the performance of the application, but rather as a basis for designing a system that suits the needs of the user.

Table 5. *PIECES Before Using the Application*

No.	Performance			Information			Economy			Control			Efficiency		
	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3
1	3	1	2	3	3	1	1	1	2	2	2	3	3	2	1
2	2	1	3	2	4	2	1	1	2	1	2	4	2	2	2
3	3	1	3	2	2	1	1	1	2	2	3	2	2	2	1
4	2	1	3	2	3	1	1	1	3	2	2	2	2	1	1
5	2	1	2	3	2	2	1	1	2	1	2	2	2	2	1
6	3	1	2	2	2	1	1	1	3	1	3	2	2	3	2
Number Per Indicator	15	6	15	14	16	8	6	6	14	9	14	15	13	12	8
Number Per Sub Test	36			38			26			38			33		
Average Per Indicator	2.00			2.11			1.44			2.11			1.83		
Overall Average	1.90														

Category criteria: Very Low (≤ 1.00), Low (1.00-1.66), Medium (1.67-2.33), High (2.34-3.00), Very High (> 3.00).

The results showed that the Efficiency and Control aspects had values of 1.83 and 2.11, which showed that these aspects had a fairly high level of need for system development. Furthermore, the Information aspect has a value of 2.11, which shows that the information produced is quite good. The Performance aspect received a score of 2.00, which indicates that the system's performance still needs to be improved. Meanwhile, the lowest aspect was found in the Economy with a value of 1.44, which shows that efficiency in cost management is still low. Overall, these results indicate that a system is needed that is able to improve efficiency, information accuracy, and data management in a structured manner.

System Development Results

Based on the results of the needs analysis, a web-based system was developed that integrates work management, financial record-keeping, and tax calculation. The main features developed include booking management, recording advance payments (DP) and repayments, job status management, and Income Tax calculation (PPh 21).

The system is designed to address the problems that have been identified. The booking feature functions to overcome schedule irregularities, the financial recording feature supports structured transaction recording, while the tax calculation feature helps users calculate tax obligations automatically.

Figure 1. Freelancer Client Booking Form
Source: Developed System

Figure 2 shows the process of booking freelancer jobs that is integrated with recording financial transactions. The system records customer data, work details, package prices, and down payment (DP) as the basis for recording transactions. In addition, the system automatically calculates the total bill, payment amount, and remaining customer bill.

Figure 2. Payment Timeline and Transaction Recording
Source: Developed System

Figure 3 shows the record of customer payments consisting of advance

payments (DP) and repayments. The system automatically stores transaction history along with payment methods and transaction times. In addition, the system also calculates the remaining customer bills, making it easier for freelancers to monitor project payments.

Results of PSAK 72 Implementation



Figure 3. Financial Report and Recognized Revenue
Source: Developed System

Figure 4 shows the financial statements generated by the system based on the implementation of PSAK 72. The system separates cash in payments from recognized revenue. Revenue is only recognized when the implementation obligation has been fulfilled or the work has been completed. Thus, the system assists freelancers in conducting more structured financial records and according to accounting standards.

The system flow starts from the booking process by the customer which results in the recording of the down payment (DP) transaction. Furthermore, the status of the work is updated according to the progress of the service until the work is completed. As long as the performance obligations have not been met, the payments received are still recorded as liabilities and have not been recognized as income. After the work is completed, the system automatically transfers the advance balance into service income according to PSAK 72 (Anggraini & Setiawan, 2025; Caroline et al., 2024). The implementation allows the system to generate more structured and accurate financial reports than cash-based records that recognize all receipts as direct income.

Income Tax Calculation Results 21

Figure 5 shows a simulation of the calculation of Article 21 Income Tax (PPH 21) for freelancers based on transaction data recorded in the system. Tax calculation refers to the provisions of Income Tax 21 for non-employees by using gross income as the basis for calculation (Ani, 2025; Khoirunnisa & Kusuma, 2024). The system automatically calculates gross income, tax base (DPP), and estimated taxes payable

based on user transaction data. The calculation results are displayed directly so that it helps freelancers understand their tax obligations more easily and minimizes the risk of tax calculation errors.

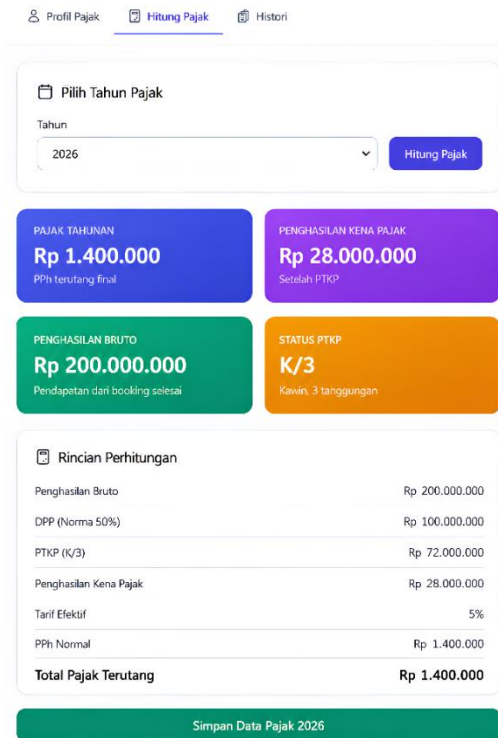


Figure 5. Simulation of PPh 21 Tax Calculation Source; Developed System

System Evaluation Results (After Implementation)

In contrast to the initial questionnaire, the questionnaire after the implementation of the system was used to evaluate the performance and acceptance of the system by the user.

Table 6. PIECES After Using the Application

No.	Performance			Information			Economy			Control			Efficiency		
	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3
1	4	5	5	4	5	5	5	5	5	5	4	4	3	5	5
2	5	4	4	5	4	4	5	4	4	3	4	3	5	4	5
3	4	5	5	4	3	5	5	5	5	5	4	3	3	4	4
4	4	3	4	5	5	4	4	3	4	4	5	3	3	4	3
5	4	5	5	3	4	4	4	3	3	4	4	5	5	5	5
6	5	5	5	5	5	5	5	3	5	4	5	4	5	5	4
Number Per Indicator	26	27	28	26	26	27	28	23	26	25	26	22	24	27	26
Number	81			79			77			73			77		

Average Per Indicator	4.50	4.39	4.28	4.06	4.28
Overall Average	4.30				

The results of the evaluation showed that all aspects were in the high category. The Performance aspect has the highest average score of 4.50, followed by Efficiency of 4.28. This shows that the system is able to improve performance and efficiency in the management of freelancer work.

Comparison Before and After System Implementation

Table 7. Comparison Before and After Using the App

Aspek	Sebelum	Sesudah	Peningkatan
<i>Performance</i>	2.00	4.50	2.50
<i>Information</i>	2.11	4.39	2.28
<i>Economy</i>	1.44	4.28	2.84
<i>Control</i>	2.11	4.06	1.95
<i>Efficiency</i>	1.83	4.28	2.45

The results of the comparison show that most aspects have improved after the implementation of the system. The highest increase occurred in the Economy aspect of 2.84, followed by Performance of 2.50 and Efficiency of 2.45. However, in the Control aspect, there was a slight increase of 1.95, which indicates that there is still room for improvement in system control. The biggest improvement occurred in the Economy and Efficiency aspects, which showed that the system was able to reduce reliance on manual recording and improve the efficiency of freelancer data management. The integration of project management, payment logging, and financial reporting features helps users manage work more quickly and in a more structured way.

In addition, the improvement in the Performance aspect shows that the system is able to speed up the administrative process and monitoring work compared to the previous method. However, the Control aspect experienced the lowest increase compared to other aspects. This indicates that the system still needs further development in terms of data security, user access control, and system backup mechanisms so that the reliability of the system can be further improved.

Freelancer Transaction Simulation

As an example of the implementation of the system, a photographer receives a wedding documentation project with a transaction value of IDR 3,000,000. The customer makes a down payment (DP) of IDR 1,000,000 at the time of booking and

makes a payment of IDR 2,000,000 after the work is completed. When the DP is received, the system records the transaction as a liability in accordance with PSAK 72 because the implementation obligation has not been fulfilled. Once the work is completed, the system automatically converts the liability balance into service income. In addition, the system also estimates the calculation of Income Tax 21 based on gross transaction income. With the basic approach of imposing a tax of 50% of gross income, the DPP of IDR 1,500,000 is subject to the progressive rate of Article 17 resulting in an estimated tax payable of IDR 75,000.

DISCUSSION

The results of the study show that the developed information system is able to improve the effectiveness of freelancer management, which is shown by the improvement in all aspects of PIECES after implementation. Improvements in *Performance* and *Efficiency* aspects indicate that the digitization of operational processes is able to speed up data processing and reduce delays, so that information systems can improve operational efficiency (Adelakun, 2023). Improvements in *the information* aspect show that data integration in one system produces more accurate and structured information, thus supporting better decision-making. This strengthens the role of Accounting Information Systems in providing relevant and reliable information (Anggraini & Setiawan, 2025). In addition, improvements in *the Economy* aspect show efficiency in time and cost use compared to manual methods.

From an accounting perspective, the implementation of PSAK 72 in the system makes a significant contribution to improving the accuracy of financial records. The recording of advance payments (DP) as a liability and recognition of income after performance obligations have been fulfilled indicates that the system has adopted a contract-based approach in accordance with accounting standards. This is an advantage compared to freelancer practices that are still cash-based (Caroline et al., 2024; Lestari, 2023). In terms of taxation, the system helps users in understanding the mechanism for calculating Income Tax 21 for non-employees. Automation of calculations based on transaction data increases transparency and reduces the risk of errors, thereby potentially increasing tax compliance (Nurlela & Zulkarnain, 2025; Zahroh et al., 2025).

Thus, the main contribution of this research lies in the integration of operational, accounting, and taxation aspects in one integrated system. This integration has been proven to be able to improve operational efficiency, the quality of financial information, and tax understanding simultaneously. However, the improvement in the relatively lower control aspect shows that the system still has limitations in data control and security. In addition, the limited number of respondents is a limitation of this study, so further development with a wider scope is needed.

This research has several limitations. First, the number of respondents used in the evaluation of the system is still limited, namely six freelancers, so the results of

the evaluation are more aimed at initial validation (prototype testing) and cannot be generalized to the entire freelancer population. Second, respondents only come from the field of creative services such as photographers, videographers, and makeup artists, so the characteristics of users from other freelancer sectors have not been accommodated. Third, the system developed still focuses on the integration of operations, accounting, and tax simulations, and has not implemented advanced data security features, payment gateway integration, and synchronization with the official tax system. Therefore, further research is suggested to involve a larger and more diverse number of respondents, develop aspects of system security, and add a more comprehensive integration of payments and tax reporting.

CONCLUSION

This research produces a web-based freelancer management information system that integrates work management, transaction recording, income recognition based on PSAK 72, and Income Tax Article 21 calculation simulation in one integrated platform. The implementation of the system shows an improvement in the aspects of Performance, Information, Economy, Control, and Efficiency based on the evaluation of PIECES, which indicates an improvement in the management of freelancer activities compared to manual processes. In addition to supporting operational management, the system also assists in financial recording through the separation of incoming payments and revenues that have been recognized in accordance with PSAK 72 and provides estimates of tax obligations based on user transaction data. This research contributes in the form of integrating operational, accounting, and tax aspects in one system, so that it is different from previous research that tends to discuss these aspects partially. Such contributions not only provide practical benefits for freelancers in work and financial management, but also provide academic value to the development of information systems based on multi-faceted integration. However, the research still has limitations on the relatively small number of respondents so that the results of the study cannot be generalized widely, as well as the tax features that are still basic and do not include the complexity of applicable tax regulations. Therefore, further research is recommended to involve a larger and more diverse number of respondents, improve control aspects such as data security, trail audits, and user authorization, and develop integration with official tax systems and mobile-based applications to improve system functionality and accessibility.

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