

# **AN ANALYSIS OF THE IMPLEMENTATION OF PSAK NUMBER 106 ON THE SCHEME OF MUSHARAKAH FINANCING IN BMT BATIK MATARAM**

**Andika Ranto Pratama  
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## **ABSTRACT**

This research aims to find out the accordance of the accounting implementation about the recognition, measurement, presentation, and disclosure of the financial statements of musharakah financing using the guidelines of PSAK Number 106. This research was conducted in BMT Batik Mataram. The data sources used in this research were primary and secondary data. The data collection techniques in this research used were interview and documentation. The analysis data technique applied descriptive qualitative method.

This research show that BMT Batik Mataram has not fully performed the implementation of musharakah financing in accordance to the applicable PSAK Number 106. Among the aspects of recognition, measurement, presentation, and disclosure of musharakah financing financial statements, the aspect of profit recognition is the one has not been fully in accordance to the PSAK Number 106. Based on PSAK Number 106 paragraph 09, musharakah business profit is shared among partners proportionally in accordance with the funds deposited (both assets and non-cash assets). Meanwhile, practically, the BMT Batik Mataram party recognizes the profit applying the calculation of profit sharing ratio using the percentage determined in the beginning of the contract.

Keywords: Analysis, PSAK 106, musharakah financing

