

BIG DATA INTEGRATION: DEVELOPMENT OF COMPLIANCE RISK MANAGEMENT AND BUSINESS INTELLIGENCE IMPLEMENTATION IN E-COMMERCE FOR GOLDEN INDONESIA 2045

Wahyudi
Dewa Ayu Made Kislina

ABSTRACT

This article aims to provide new ideas regarding implementing compliance risk management and business intelligence for e-commerce in Indonesia. The reason for taking this topic is the substantial digital economy potential in Indonesia, reaching IDR 266.3 trillion in 2020. This large number is accompanied by various problems, one of which is the lack of data held by the government regarding e-commerce sellers, resulting in a potential loss in VAT and income tax. The research methodology used in this article is a literature review from various sources with qualitative analysis. The solution offered by the authors is to optimize e-commerce tax revenue by integrating big data between the Ministry of Finance c.q the Directorate General of Taxes, and the Ministry of Communication and Information. The e-commerce platform will be appointed as a VAT collector and income tax deductor. Cash of money data for sellers will be sent to the Ministry of Finance, c.q, the Directorate General of Taxes. The Ministry of Communication and Information monitors whether VAT and income tax obligations have been fulfilled. This innovation in the form of big data integration is expected to improve compliance, service, supervision, and law enforcement related to tax obligations, especially for e-commerce.

Keywords: Business Intelligence, Big Data, E-commerce, Risk Compliance Management, VAT

INTRODUCTION

The development of the industrial sector in the era of society 5.0, which goes hand in hand with technological developments, certainly positively impacts a country. One of them is an increase in the country's economy. Indonesia is one of the countries with great potential for developing the digital economy, namely electronic commerce or e-commerce. E-commerce is a form of digital trading that makes it easy for buyers and sellers to transact through digital platforms. In contrast to conventional trade, where producers and consumers meet physically, e-commerce transactions are carried out without the two economic agents meeting and getting to know each other. The new mechanism offered by e-commerce is very much in line with the conditions of the Covid-19 pandemic, where people are limited in their mobility and physical activity. Implementing the Large-Scale Social Restriction (PSBB) policy which was later changed to the restriction of community activities (PPKM), helped accelerate the transformation of conventional trade into online. Because entrepreneurs, traders, and UMKM are faced with the choice of switching to e-commerce or going out of business.

In general, e-commerce is used to sell goods in retail or retail. The supply chain from manufacturers/importers to distributors to retailers remains the same. Only retailers use the way of selling through digital platforms. Therefore, the tax system's treatment, especially Value Added Tax (VAT) and Income Tax in sales through digital platforms, applies *mutatis mutandis*. Namely, the tax treatment of e-commerce trade is the same as conventional trade, where the tax treatment can be known through the determination of the subject, object, and tax rate.

Regarding this taxation issue, the government needs to respond through various policies and regulations that are right on the one hand. On the other hand, these arrangements can encourage the development of e-commerce, not cause market distortion. One of the issues that arise is the tax treatment of VAT on digital goods/services, namely the VAT on Trade Through Electronic Systems (PMSE). The PMSE VAT deposit contribution by PMSE organizers for one semester of 2021 is Rp. 1.6 T. Before the PMSE VAT regulation, the regulatory mechanism referred to Article 3A of the VAT Law, namely subjects who already have a Taxpayer Identification Number or not, who utilize taxable goods. Intangible taxes or taxable services from outside the customs area make payments themselves. After entering PMSE VAT, the VAT collection mechanism is carried out through PMSE organizers domestically and abroad.

In addition, in the new Harmonization of Tax Regulations (HPP) Law, there are regulations related to e-commerce, namely platforms can be appointed as VAT and income tax withholders/collectors. The appointment of VAT collection by PMSE organizers should break the underground economy found in e-commerce. The underground economy, in this case, is the potential loss in terms of income tax and VAT, which should be able to increase state revenue through taxes. Many potential losses are caused by sellers on digital platforms categorized as informal activities and are not detected in government information systems. This condition creates a gap to reduce state revenues that should be taxable through e-commerce.

In addition, one of the policies issued is the Minister of Finance Regulation (PMK) No. 210/PMK.010/2018 dated April 1st, 2019, concerning Tax Treatment of Trading Transactions Through Electronic Systems (E-Commerce). The PMK stipulates that Merchants or Service Providers must notify the Population Identification Number (NIK) to the Marketplace Platform Provider. Then, the Marketplace Platform Provider must report the recapitulation of trade transactions carried out by Merchants and Service Providers through the Marketplace Platform Provider to the Directorate General of Taxes. The government also does not set a new type or tax rate for e-commerce players based on this regulation. Regulations regulate methods and procedures to provide administrative convenience and encourage compliance by e-commerce business actors. So that there is no difference in tax treatment between e-commerce transactions and other trade transactions, where traders who have a turnover below Rp 4.8 billion a year will be subject to Final Income Tax based on Government Regulation no. 23 of 2018, which is 0.5% of gross turnover every

month. Meanwhile, a trader with a turnover above Rp 4.8 billion a year must be confirmed as a Taxable Entrepreneur (PKP) and carry out VAT obligations according to UU No. 42 of 2009 (Aulia, 2021).

However, the PMK has been revoked due to various responses from the community. In addition, this arrangement is also the most burdensome regarding the transaction data of traders/service providers who use the marketplace platform. The government also uses various ways to increase tax revenue through e-commerce. One of them is by optimizing data related to sales transactions, seller data, and administration of e-commerce trading requirements based on other existing regulations. Like PP 31 of 2012 and its derivative PMK, there are arrangements for third-party obligations to submit data to DGT. However, these data are generally macro, and there is still little data related to taxpayers. As a solution, the Directorate General of Taxes issued Circular (SE) No. SE-39/PJ/2021 concerning Compliance Risk Management and Business Intelligence implementation. Compliance risk management is a process of managing taxpayer compliance risk that is carried out systematically, measurably, objectively, and repeatedly to establish a risk engine to support more efficient and effective decision making. The risk determination engine is used in risk weighting to generate risk levels displayed in a taxpayer compliance risk map.

Currently, DGT has implemented compliance risk management according to the Circular Letter of the Director-General of Taxes Number SE-24/PJ/2019 concerning the Implementation of Compliance Risk Management in extensification, supervision, inspection, and collection activities DGT. Based on this implementation, it is necessary to develop compliance risk management and business intelligence for e-commerce in Indonesia. In this case, the development referred to is to integrate big data between the Ministry of Finance c.q. Director-General of Taxes, Ministry of Communication and Information Technology, and platform owners or PMSE organizers to facilitate coordination and supervision in the e-commerce tax collection system, especially VAT and income tax collection.

Based on the background of the problems above, the formulation of the problem can be formulated as follows:

1. What is PMSE VAT?
2. What is the difference between consumer VAT obligations before and after PMSE VAT regulations issued?
3. How to implement compliance risk management and business intelligence to overcome the underground economy in e-commerce?

LITERATURE REVIEW

Tax Definition

Many experts have conveyed the definition of tax by providing a variety of meanings. Mardiasmo (2009, quoted in Dharma, 2016) defines tax as a contribution from the people to the state based on the law without getting reciprocity, and its implementation can be forced. Then, Feldman (1949, quoted in Rachman & Ngadiman, 2020) presented another definition, which defines tax as an obligation imposed unilaterally and owed to entrepreneurs without getting direct reciprocity used to finance government needs.

Tax Function

Tax collection has several functions. According to Mardiasmo (2016, quoted in Daud et al., 2018), taxes have two functions, namely, *budgetary* (financial sources) and *regulated* (regulate). Taxes have a budgetary function because taxes are one of the state revenue sources used to finance state expenditures. Currently, taxes are a significant element of state revenue (Tiraada, 2013). In 2019 alone, tax realization was 79% of total state revenue (Ministry of Finance, 2020a). Then the second function, namely *regular end*, means that tax is an element that the government can use to regulate and implement policies in the social and economic fields and goals in other fields. The regular-end tax function is reflected, for example, in PPnBM, which serves to limit the consumption of luxury goods.

Value Added Tax

Value Added Tax (VAT) is a type of consumption tax. VAT replaces sales tax (Mardiasmo, 2009, cited in Posumah, 2013). Sales tax has the disadvantage of causing double taxation, so it is replaced with VAT. VAT was first introduced by Carl Friedrich Von Siemens, a German citizen, in 1919 (Le, 2003). By Article 7 of the 1984 VAT Law, the VAT rate is generally 10%. Meanwhile, the 0% VAT rate is used specifically for export transactions of all tangible BKP, exports of all BKPTB, and certain JKP.

Digital Economy

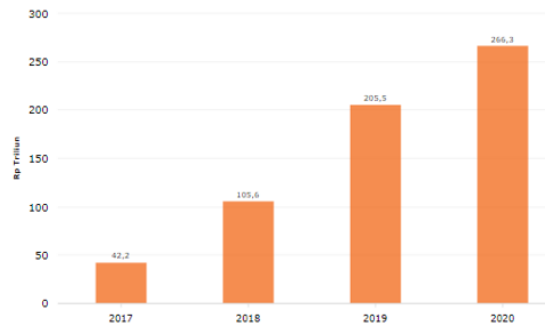
Since the 1990s, the term digital economy has been used. It is generally defined as the internet economy (economic value derived from the internet) to include economic and social activities resulting from information and communication technology (Kustoro Budian, 2020). Don Tapscott coined the term digital economy in 1994 in his book *The Digital Economy: Promise and Peril in the Age of Networked Intelligence*. In the book, the digital economy means a socio-political situation and an economic system that has characteristics as an intelligence space that includes information, various access to information instruments, information capacity, and information processing. Don Tapscott also explained that the digital economy has 12 attributes: knowledge, digitization, virtualization, molecularization, internetworking, disintermediation, convergence, innovation, presumption, immediacy, globalization, and discordance. Then Thomas Mesenbourg said that the digital economy has three main components: e-business infrastructures such as hardware, software, telecommunications, networks, people, and others. Second, e-business is how business processes are carried out via the internet. Finally, e-commerce is how business transactions occur, such as transferring goods online and others (Mesenbourg, 2001). The digital economy or the new economy is based on intangible forms, information, innovation, and creativity, referring to exploiting ideas rather than goods (Persaud, 2001, quoted in Mustika et al., 2018).

Based on some of the definitions of the digital economy above, it can be seen that the main elements in the digital economy are the use of technology and the use of digital information and modern information networks in trading activities. The definition of the digital economy continues to evolve. This is related to the development of the digital economy, which is increasingly widespread and popular. Several factors that influence the acceleration of the transformation of the economic sector into a digital economy are the development of information and communication technology, globalization, and the internet. Furthermore, the

main characteristic of the digital economy is global (cross-border) trade activities and transactions that cut many intermediary chains, distribution chains of goods and services. The existence of the digital economy provides an opportunity for producers to sell goods or services directly to consumers.

Digital Economy in Indonesia

In 2020, Indonesia recorded the value of e-commerce transactions of IDR 266.3 trillion.



Resource: databoks.katadata.co.id

This great potential that Indonesia has was confirmed by McKinsey & Company in 2018 through several facts, namely:

1. Indonesia is estimated to have an online trading market of IDR 5 billion for formal online trading and more than IDR 3 billion for informal online trading.
2. Indonesia is estimated to have 30 million online shoppers in 2017, with a total population of around 260 million.
3. By 2025, the digital economy in Indonesia is expected to create an additional 3.7 million jobs.
4. Generate up to 80% higher revenue growth for small and medium enterprises (SMEs).
5. Provide an additional 2% per year in GDP growth by increasing broadband penetration rates and using digital technology by SMEs.

Therefore, Indonesia has the opportunity to continue to develop the digital economy. High digital economic growth accompanied by innovation and wide application can encourage national economic growth. It will also accelerate economic development, increase industrial and market products, and achieve inclusive and sustainable growth.

Compliance Risk Management

The Directorate General of Taxes issued Circular (SE) No. SE-39/PJ/2021 concerning Compliance Risk Management and Business Intelligence implementation. Compliance risk management is a process of managing taxpayer compliance risk that is carried out systematically, measurably, objectively, and repeatedly to establish a risk engine to support more efficient and effective decision-making. The risk determination engine is used in risk weighting to generate risk levels displayed in a taxpayer compliance risk map. Currently, DGT has implemented compliance risk management according to the Circular Letter of the Director-General of Taxes Number SE-24/PJ/2019 concerning the Implementation of Compliance Risk Management in extensification, supervision, inspection, and collection activities DGT. However, in line with the need to accelerate the implementation of compliance risk management in all business processes at DGT, it is necessary to add the implementation of compliance risk management to the service function and tax education function, as well as improvements to the supervisory, inspection and billing functions in the form of implementing compliance risk management transfer pricing. With the support of business intelligence. Business intelligence implementation is intended to automate and maintain added value to the compliance risk management process. These additions and improvements encourage more effective and efficient services, supervision, and law enforcement. In addition to supporting the implementation of compliance risk management in setting priorities for action plans, business intelligence implementation can be used at every stage of implementation and evaluation of monitoring, inspection, and billing activities. Business intelligence produces outputs integrated with all strategic decisions in every business process at DGT.

METHOD

The authors have collected data using qualitative methods in library research methods. The authors use the library research method because, first, the method is sufficient to provide the data needed by the authors to discuss the subject matter and achieve predetermined writing goals. Second, writers have limited access to talk directly with related parties (policymakers and tax authorities, and digital business actors) with the mechanism for imposing VAT on digital transactions.

Sources of data used in this study used secondary data. The authors have processed various secondary data to become a narrative discussion to answer the formulation of the problem that has been determined. The following explains the library research method used by the authors.

The library research method is used for research that is carried out only based on an in-depth study of the theme under study, which is sourced from written works, including previous research results (Amin, 2012). Meanwhile, according to Sugiyono (2012, quoted in Milya & Asmendri, 2020), library research is a theoretical study, references, and other scientific literature related to culture, values, and norms that develop in the social situation being studied. All scientific writing requires literature study. These various data sources are obtained by online authors and published or written by experts from within the country and abroad.

Data analysis in this study uses qualitative analysis, meaning that it describes the data that is processed in detail into the form of sentences (descriptive). The qualitative analysis is based on empirical analysis, complemented by normative analysis in its deepening. Based on the analysis results, conclusions are drawn deductively, namely a way of thinking based on general facts and then drawing a specific conclusion.

RESEARCH RESULTS AND DISCUSSION

1. PMSE VAT

PMSE VAT consists of two syllables, VAT or value-added tax and PMSE or trading through an electronic system. VAT itself is one type of tax imposed in Indonesia. According to Waluyo (2011, quoted in Bala et al., 2018), VAT is a type of tax imposed on consumption by Indonesian residents that occurs within the jurisdiction of the Republic of Indonesia. VAT has several important characteristics that distinguish it from other types of taxes. One important characteristic of VAT is that it is only levied on domestic consumption.

VAT is imposed on the consumption of both goods and services consumed domestically. This characteristic is important because VAT adheres to the destination principle. A country only has the right to tax consumption that is only carried out within its own country, while consumption that is carried out in the territory of another country is the right of the country concerned to tax it. This destination principle is reflected in the Indonesian VAT Law, which regulates the definition of a customs area, namely in Article 1 Number 1 of the 1984 VAT Law. With this definition, VAT does not apply to all regions of Indonesia. This is because there are areas of the Indonesian state that are used by other countries as embassies where the laws of the country concerned apply.

VAT is imposed on the consumption of goods and services. The goods in question are tangible and intangible goods, including digital goods. Meanwhile, services include all types of services, including digital services.

2. Differences in consumer VAT obligations before and after PMSE VAT regulations are issued.

There are differences between the obligations of consumer VAT on the use of BKPTB and JKP from outside the customs area before and after the PMSE VAT rules are issued. The difference occurs when the utilization of BKPTB and JKP from outside the customs area comes from the BKPTB seller or service provider or through a PMSE operator appointed as a PMSE VAT collector. Before issuing the PMSE PPN regulations, BKPTB and JKP from outside the customs area refers to PMK 40 of 2010. Consumers are obliged to carry out their VAT obligations by self-assessment. Consumers must calculate and collect their VAT payable, 10% of the DPP. Then the VAT owed must be deposited by yourself using the SSP. After that, the consumer must also report the use made to the KPP, where the consumer is registered as a taxpayer.

Before the PMSE VAT regulations, consumers' obligations depended on consumer awareness. If consumers are aware of their obligations and willing to carry out their obligations, the state will receive tax payments. In contrast, if consumers do not understand their tax obligations or consumers are reluctant to fulfill their tax obligations, the state will not receive tax payments for utilization transactions that occur. Taxes are a burden that everyone tries to avoid as much as possible. Therefore, many non-PKP actors use BKPTB and JKP from outside the customs area who fulfill their VAT obligations. As stated by Mr. Hariawan, he has never found BKPTB and JKP users from outside the customs area who are non-PKP in carrying out their tax obligations. This is different from the current situation. After the PMSE VAT rules are issued, there are BKPTB sellers and service providers and PPMSE appointed as collectors by the government. When the transaction uses BKPTB and JKP from outside the customs area through trade through an electronic system originating from BKPTB sellers and service providers and PPMSE appointed as PMSE VAT collectors, the transaction will be levied VAT by PMSE VAT collectors.

Consumers are only obliged to pay VAT payable to PMSE VAT collectors. Consumers do not need to deposit and report VAT payable. The deposit and reporting of VAT payable will be carried out by the PMSE VAT Collector. In addition, because VAT must be paid simultaneously as the transaction, consumers inevitably have to pay VAT if they want to use BKPTB and JKP. With such a nature, the fulfillment of VAT obligations with a collection mechanism does not depend on the awareness and volunteerism of consumers. This is actually what is called a seamless tax. Taxes are paid by consumers unconsciously because, in every submission, VAT is required to be collected. With this system, tax collection will be more effective. This mechanism applies only if the BKPTB seller, service provider, and PPMSE appointed PMSE VAT collectors. According to Mrs. Fiona, if the PMSE VAT collector has not been appointed, the consumer VAT obligations are the same as before the PMSE VAT regulations were issued, making their deposits according to PMK 40 of 2010. So, the difference occurs only if the BKPTB seller and service provider and PPMSE have been appointed as VAT collectors. PMSE. Previously, consumers had to make their deposits, while now PMSE VAT collectors carry out VAT administrative obligations. However, if the BKPTB seller and service provider and PPMSE have not been appointed as collectors, the consumer's obligations are the same as before the PMSE VAT regulations were issued. Namely, they must make their deposits.

3. Implementing compliance risk management and business intelligence to overcome the underground economy in e-commerce

Currently, DGT has implemented compliance risk management according to the Circular Letter of the Director-General of Taxes Number SE-24/PJ/2019 concerning the Implementation of Compliance Risk Management in extensification, supervision, inspection, and collection activities DGT. However, in line with the need to accelerate the implementation of compliance risk management in all business processes at DGT, it is necessary to add the implementation of compliance risk management to the service function and tax education function, as well as improvements to the supervisory, inspection and billing functions in the form of implementing compliance risk management transfer pricing. With the support of business intelligence. Business intelligence implementation is intended to automate and maintain added value to the compliance risk management process. These additions and improvements encourage more effective and efficient services, supervision, and law enforcement. In addition to supporting the implementation of compliance risk management in setting priorities for action plans, business intelligence implementation can be used at every stage of implementation and evaluation of monitoring, inspection, and billing activities. Business intelligence produces outputs integrated with all strategic decisions in every business process at DGT. Based on this

implementation, it is necessary to develop compliance risk management and business intelligence for e-commerce in Indonesia. In this case, the development referred to is to integrate big data between the Ministry of Finance c.q. Director-General of Taxes, Ministry of Communication and Information Technology, and platform owners or PMSE organizers to facilitate coordination and supervision in the e-commerce tax collection system, especially the collection of VAT and income tax.

Therefore, the authors provide a solution for optimizing e-commerce tax receipts and offer solutions to increase e-commerce tax compliance and revenue during the new normal for Indonesia Emas 2045, namely through big data integration between the ministry of finance c.q. Director-General of Taxes, Ministry of Communications and Information Technology, and the owner of the PMSE platform or organizer. This big data integration can be a solution for developing compliance risk management and business intelligence in e-commerce for Indonesia Emas 2045. This big data integration aims to increase and optimize Indonesian tax revenues through e-commerce in the new normal era and a transparency solution data. The suitability of transaction data and the truth of the information reported is crucial so that the tax base is not eroded by fraud & minimizes compliance costs. Big data integration is a decentralized information distribution technology for several parties. This big data integration can be a solution to increase e-commerce tax revenue in Indonesia.

The characteristics of big data integration, if applied in the context of PMSE VAT, will be very beneficial because each of this information will be transparent and can be known by related parties. Then, the stored data and information will be complicated to change, and of course, the transaction will be recorded in real-time.

The method or implementation of the workings of this big data integration, if illustrated, is as follows. The PMSE platform or organizer is appointed as a VAT collector and withholding income tax, then cash of money data and data on traders flow from the platform to the Ministry of Finance c.q. Director-General of Taxes. The Ministry of Communication and Information only acts as a supervisor for the compliance of the platform owner or PMSE organizer to provide data to the Ministry of Finance c.q. Director-General of Taxes from the system. Suppose the platform does not provide the data needed for tax supervision. In that case, the business license of the platform or PMSE operator is revoked or prohibited by the Ministry of Communication and Information based on the recommendation of the Ministry of Finance c.q. Director-General of Taxes. Then, the seller's data will be submitted to the Ministry of Finance c.q. The Director-General of Taxes is concerned with whether the VAT and Income tax obligations have been fulfilled or not.

Based on this description, three advantages can be obtained. First, the application of big data integration will greatly facilitate the current reporting regime, which will indirectly overcome an underground economy or potential loss in terms of Income-tax and VAT. Then, secondly, the implementation of big data integration will greatly benefit the tax authorities. With the integration of big data, sellers on digital platforms will be categorized as formal activities and detected in the government information system so that the tax authorities or the Ministry of Finance c.q. The Directorate General of Taxes will simultaneously be able to find out the details of transactions from business actors, and the DGT can re-check whether the VAT and Income tax obligations have been fulfilled or not. Third, the implementation of big data integration will benefit the business actors because it can minimize compliance costs. However, the authors realize that implementing this mechanism will require a very high initial cost.

However, the implementation of big data integration improves the compliance of e-commerce taxpayers. Also, at the same time, increasing the potential for tax revenue through e-commerce in Indonesia. Implementing big data integration is expected to increase public awareness to pay taxes that are their obligations. Big data integration is also directed as innovation and adaptation that is very much needed in the face of the new normal. Adaptive attitude and continuous innovation are the keys for the Indonesian people to welcome the golden age in 2045.

Conclusion

PMSE PPN is a Value Added Tax (PPN) imposed on transactions for the use of Intangible Taxable Goods (BKPTB) and Taxable Services (JKP) from outside the customs area through trading through an electronic system. VAT is a tax levied on consumption by residents of a country. Trading through an electronic system is trade carried out using various electronic devices and procedures. PMSE VAT is a new VAT mechanism implemented to suit growing economic transactions. The issuance of the PMSE VAT regulation is to ensure equal treatment of conventional business actors and digital business actors.

The difference in consumer obligations before and after the PMSE VAT rules are issued only when the use of BKPTB and JKP from outside the customs area involves PMSE VAT collectors. Before the PMSE VAT rules were issued, the consumer's obligation was to make their VAT payable, while after the PMSE VAT rules were issued, PMSE VAT collectors collected the payable VAT. The consumer only must pay the VAT when making a purchase. If it does not involve PMSE VAT collectors, the consumer's VAT obligations before and after the PMSE VAT rules are issued the same, making their deposits.

Implementation of compliance risk management by the Circular Letter of the Director-General of Taxes Number SE 24/PJ/2019 concerning Implementation of Compliance Risk Management in extensification, supervision, inspection, and collection activities at DGT. As for the addition and improvement of the implementation of compliance risk management in the service function and tax education function, as well as improvements in the function of supervision, inspection, and collection in the form of implementation of compliance risk management transfer pricing, with the support of business intelligence. Business intelligence implementation is intended to automate and maintain added value to the compliance risk management process. These additions and improvements encourage more effective and efficient services, supervision, and law enforcement. In addition to supporting the implementation of compliance risk management in setting priorities for action plans, business intelligence implementation can be used at every stage of implementation and evaluation of monitoring, inspection, and billing activities. Business intelligence produces outputs integrated with all strategic decisions in every business process at DGT.

Suggestions and Recommendation

At this point, the authors offer big data integration that aims to improve e-commerce tax compliance and acceptance. Big data integration is data integration between the Ministry of Finance c.q. Director-General of Taxes, Ministry of Communication and Information Technology, and the owner of the PMSE platform or organizer.

Implementing big data integration is expected to increase public awareness to pay taxes that are their obligations. Big data integration is also directed as innovation and adaptation that is very much needed in the face of the new normal. Adaptive attitude and continuous innovation are the keys for the Indonesian people to welcome the golden age in 2045.

ACKNOWLEDGEMENTS

We want to thank the Faculty of Economics, Universitas Pendidikan Ganesha, for funding the publication of this article through the Economic Accounting Scientific for Young (EASY) competition 2021.

REFERENCES

- Abbott, K. and J. Seymour. (1997). Trapping The Papaya Fruit Fly in North Queensland. Paper presented at the Australian Entomological Society Conference.
- Australian Bureau of Statistics. (2000). 1996 Census of Population and Housing: Northern (Statistical Division) Queensland. ABS. <http://www.abs.gov.au>.
- Chambers, D. J. (2003). Earnings Persistence and Accrual Anomaly. Working Paper, the University of Illinois at Urbana-Champaign.
- Chan, K., L. Chan, N. Jegadeesh, and J. Lakonishok. 2004. Earnings Quality and Stock Returns. Working Paper, the University of Illinois at Urbana-Champaign.
- Fitriany dan D. Sari. (2008). Studi atas Pelaksanaan PBL dan Hubungannya dengan Prestasi Mahasiswa. Paper dipresentasikan pada acara Simposium Nasional Akuntansi XI, February 16-18, Pontianak.
- Geiger, M. A. and S. M. Ogilby. (2000). The First Course in Accounting: Students Perceptions and their Effect on the Decision to Major in Accounting. *Journal of Accounting Education*, 18: 63-78.
- Gumanti, T. A. (2001). Earnings Management dalam Penawaran Saham Perdana di Bursa Efek Jakarta. *Jurnal Riset Akuntansi Indonesia*, 4 (2): 165-183.
- Miller, T. (2019). Enhancing readiness: An exploration of the New Zealand Qualified Firefighter Programme (Tesis, Auckland University of Technology). Tuwhera. <https://openrepository.aut.ac.nz/handle/10292/12338>

Wahyudi
PKN STAN
Email: wahyudi@pknstan.ac.id

Dewa Ayu Made Kislina
PKN STAN
Email: dewa@pknstan.ac.id