Journal of Research in Social Science And Humanities (2025); 5(4):
DOI: http://dx.doi.org/10.47679/jrssh.v5i4.477
ISSN 2809-3356 (print), ISSN 2807-3916 (online)

RESEARCH ARTICLE

Analysis of the Impact of the 12% Value-Added Tax (VAT) Rate Increase on Consumer Behavior and Public Welfare in Indonesia

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Published online: 15 December 2025

Abstract

The implementation of the 12% VAT rate in 2025 has generated various public responses regarding its impact on prices, purchasing power, and household economic welfare. This study aims to analyze the influence of public understanding and perception of the policy, changes in consumption behavior, and economic welfare on public opinions and expectations regarding the 12% VAT policy. A quantitative survey method and regression analysis were employed to examine the relationship among the variables. The findings indicate that all research instruments are valid, reliable, and meet classical assumption requirements, making them suitable for further analysis. The results show that public understanding and perception, consumption behavior, and economic welfare significantly affect public opinions and expectations, with consumption behavior emerging as the strongest predictor. This suggests that price increases resulting from the VAT adjustment directly influence consumption patterns and shape public attitudes toward the policy. The study concludes that the 12% VAT policy not only contributes to state revenue but also generates notable economic and social implications that must be carefully managed. Therefore, it is recommended that the government enhance policy communication, strengthen tax literacy, provide targeted social protection programs, and ensure fiscal transparency to foster greater public acceptance of the policy.

Keyword: 12% VAT, public opinion, consumption behavior, policy perception, fiscal policy.

Introduction

Value-Added Tax (VAT) is one of the most important instruments in Indonesia's tax system and constitutes a major component of modern taxation. VAT is imposed on the consumption of goods and services at every stage of production and distribution until final consumption, serving as a stable and sustainable source of state revenue. According to the Ministry of Finance (2025), VAT and luxury goods tax contribute more than 40% of total tax revenues. Following the enactment of Law No. 7 of 2021 on the Harmonization of Tax Regulations (HPP), the government initiated a gradual increase in VAT rates: from 10% to 11% in April 2022, and further to 12% in January 2025. This policy aims to strengthen fiscal capacity, increase the tax ratio, and expand fiscal space to support education, healthcare, social protection, and infrastructure development.

However, the VAT rate increase has direct implications for the prices of goods and services, which subsequently influence consumer behavior. Economic demand theory indicates that price increases due to taxation may reduce the quantity demanded, particularly among lower-income groups with higher consumption elasticity (Mankiw, 2019). This is highly relevant in Indonesia, where household consumption accounts for more than 50% of GDP and acts as a major driver of economic growth (BPS, 2024). Therefore, changes in consumption patterns due to VAT increases have the potential to generate significant macroeconomic effects.

Previous studies show that consumption taxes such as VAT tend to be regressive. OECD (2022) reported that consumption tax burdens are proportionally heavier for low-income households. Research in Indonesia by INDEF (2023) confirmed that VAT increases may reduce purchasing power and trigger consumption adjustments, especially for non-essential goods. Other studies, such as Pratiwi & Oktaviani (2022) and Susanti (2023), found that VAT increases can exacerbate inequality and affect consumption behavior among urban communities and students who are sensitive to price changes.

From a welfare perspective, Todaro and Smith (2020) emphasize that household welfare is influenced by the ability to meet basic needs, access public services, and maintain economic stability. VAT increases may raise household expenditure, causing shifts in spending priorities from long-term investments to short-term consumption. Nevertheless, the government argues that additional state revenue will be reinvested to improve public services and national development.

Consumer behavior theory highlights the role of psychological, economic, and social factors in shaping consumption decisions. Schiffman and Kanuk (2018) assert that price perceptions, motivation, and expectations influence consumer decision-making. In addition, digitalization through e-commerce and e-wallets facilitates consumption but may encourage more impulsive behavior (Rahmawati, 2021). With the VAT increase, consumption patterns may shift—for example, delaying purchases, reducing tertiary spending, or switching to more affordable substitutes.

The theoretical framework related to taxation also emphasizes distributive justice, optimal tax policy, and inclusive development. Studies indicate that VAT can be regressive without effective social compensation (Pestel et al., 2021). Optimal tax theory suggests that tax policies should maximize state revenue while minimizing distortions (Keen, 2020). Meanwhile, inclusive development theory highlights the need for equitable distribution of tax benefits, especially for low-income households (UNDP, 2021).

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Based on the literature, understanding the impact of the VAT increase to 12% requires a comprehensive perspective that examines both state revenue considerations and the behavioral and welfare implications for society. This study focuses on the perceptions, consumption behavior, and welfare impact on students and lecturers in Accounting and Taxation at Universitas Terbuka, a group with relatively high financial literacy and critical awareness of fiscal policy. Using a quantitative approach through a Google Form survey and data analysis with SPSS, this study evaluates changes in consumption, price perceptions, tax burden, and household welfare.

Accordingly, this research seeks to answer how the 12% VAT rate increase affects consumer behavior, household economic welfare, and public perceptions of the policy. The findings are expected to contribute empirically based recommendations to help the government maximize the benefits of the VAT increase while minimizing its potential negative impacts on society.

Method

This study adopts a quantitative research design using a survey method to examine the statistical relationships among variables and to empirically test the proposed hypotheses. Consistent with Creswell and Creswell (2022), quantitative methods are appropriate for establishing causal inferences through systematic numerical analysis.

Research Design

An online survey was administered via Google Forms to efficiently reach a geographically dispersed population, following Etikan's (2020) recommendation regarding the suitability of digital surveys for large-scale data collection.

Population and Sampling

The target population comprises Accounting and Taxation students and lecturers at Universitas Terbuka. Purposive sampling was employed with the following inclusion criteria:

a) Active students who have completed courses in taxation or accounting.
b) Accounting and taxation lecturers.
c) Individuals aged 18 years or older.
d) Individuals who have consumed goods or services subject to VAT.
e) A minimum of 200 respondents was determined as adequate for multivariate analysis, as suggested by Gay et al. (2021).

Research Subjects and Objects

The subjects include students and lecturers with sufficient financial literacy, acknowledging Lusardi (2020), who emphasizes the role of financial literacy in shaping individuals' interpretations of economic policies. The research objects encompass four constructs:

a) Understanding and perception of the 12% VAT policy (X1)
b) Consumption behavior (X2)
c) Economic welfare (X3)
d) Public opinions and expectations (Y)

Instrument Development

Data were collected using a five-point Likert-scale questionnaire covering indicators of variables X1, X2, X3, and Y. Instrument validity was confirmed through expert judgment, while reliability was assessed using Cronbach's Alpha. Following Gliem and Gliem (2021), reliability coefficients of $\alpha \geq 0.70$ were considered acceptable.

Data Collection Procedures

Primary data were collected from January to November 2025. Secondary data from the Ministry of Finance, OECD, and previous studies related to VAT and consumption behavior were incorporated to strengthen the analysis.

Data Analysis

Data analysis was conducted using SPSS in the following stages:

a) Validity and reliability assessment
b) Descriptive statistical analysis
c) Classical assumption tests (normality, multicollinearity, heteroscedasticity)
d) Multiple linear regression to evaluate the effects of X1, X2, and X3 on Y
e) F-test (simultaneous effects)
f) t-test (partial effects)
g) Coefficient of determination (R^2)

The analytical procedures adhere to Hair et al. (2021), who underscore the importance of assumption testing before conducting regression analysis.

Table 1. Research Questionnaire Items

Variable	Indicator	Questionnaire Statement	Scale
X1: Understanding & Perception of the 12% VAT Policy	Knowledge of VAT increase	I am aware that the VAT rate was increased to 12% effective January 1, 2025.	Likert 1–5
X1	Understanding the policy rationale	I understand that the 12% VAT increase was implemented to strengthen state revenue capacity.	Likert 1–5
X1	Purpose of VAT revenue	I know that one of the objectives of the 12% VAT increase is to finance public needs such as education, health, and infrastructure.	Likert 1–5
X1	Perception of tax fairness	I believe that the 12% VAT policy aligns with the principle of fairness in the tax system.	Likert 1–5
X1	Access to information	I feel that I receive sufficient information about the VAT rate increase from the government or official media.	Likert 1–5
X2: Consumption Behavior Due to the 12% VAT	Purchase selectivity	The 12% VAT increase makes me more selective in purchasing secondary or luxury goods.	Likert 1–5
X2	Increased expenditure	I feel that household expenses have increased after the 12% VAT policy was implemented.	Likert 1–5
X2	Purchase delay	I postpone or cancel non-essential purchases after the VAT increase.	Likert 1–5
X2	Product substitution	I switch to cheaper products or services due to price increases caused by the 12% VAT.	Likert 1–5
X2	Reduced entertainment consumption	I reduce spending on entertainment, recreation, or tertiary activities after the 12% VAT policy.	Likert 1–5
X3: Household Economic Welfare	Decline in purchasing power	I feel that my purchasing power has decreased after the implementation of the 12% VAT rate.	Likert 1–5
X3	Expenditure burden	The 12% VAT increase adds to my overall household expenditure burden.	Likert 1–5
X3	Reduction in	I reduce allocations	Likert

	essential allocations	for savings, education, or healthcare because expenses have risen due to the 12% VAT.	1–5
X3	Impact on vulnerable groups	I believe that the 12% VAT policy has a greater impact on lower-income groups.	Likert 1–5
X3	Effectiveness of government compensation	The assistance or compensation I receive from the government (if any) is insufficient to mitigate the impact of the VAT increase.	Likert 1–5
Y: Public Opinions & Expectations on the 12% VAT Policy	Trust in tax utilization	I trust that the additional revenue from the 12% VAT will be used to improve public services.	Likert 1–5
Y	Social justice	In my opinion, the implementation of the 12% VAT does not sufficiently consider its impact on low-income communities.	Likert 1–5
Y	Expectation of compensation	I expect the government to provide subsidies or social assistance to those affected by the VAT policy.	Likert 1–5
Y	Policy socialization	I believe the government needs to intensify socialization regarding the 12% VAT policy.	Likert 1–5
Y	Expectation of policy revision	I hope that the government will re-evaluate the 12% VAT rate, especially for essential goods, to avoid burdening the public.	Likert 1–5

Results and Discussion

Validity Test Results

Fig 1. Validity Test of Variable X1: Public Understanding and Perception

Correlations

		PPM1	PPM2	PPM3	PPM4	PPM5	PPM
PPM1	Pearson Correlation	1	.498**	.541**	.493**	.541**	.789**
	Sig. (2-tailed)		0.000	0.000	0.000	0.000	0.000
	N	200	200	200	200	200	200
PPM2	Pearson Correlation	.498**	1	.540**	.504**	.514**	.787**
	Sig. (2-tailed)	0.000		0.000	0.000	0.000	0.000
	N	200	200	200	200	200	200
PPM3	Pearson Correlation	.541**	.540**	1	.516**	.487**	.788**
	Sig. (2-tailed)	0.000	0.000		0.000	0.000	0.000
	N	200	200	200	200	200	200
PPM4	Pearson Correlation	.493**	.504**	.516**	1	.484**	.770**
	Sig. (2-tailed)	0.000	0.000	0.000		0.000	0.000
	N	200	200	200	200	200	200
PPM5	Pearson Correlation	.541**	.514**	.487**	.484**	1	.769**
	Sig. (2-tailed)	0.000	0.000	0.000	0.000		0.000
	N	200	200	200	200	200	200
PPM	Pearson Correlation	.789**	.787**	.788**	.770**	.769**	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000	
	N	200	200	200	200	200	200

**. Correlation is significant at the 0.01 level (2-tailed).

Fig 2. Validity Test of Variable X2: Consumer Behavior (PKM)

Correlations

		PKM1	PKM2	PKM3	PKM4	PKM5	PKM
PKM1	Pearson Correlation	1	.509**	.528**	.460**	.453**	.785**
	Sig. (2-tailed)		0.000	0.000	0.000	0.000	0.000
	N	200	200	200	200	200	200
PKM2	Pearson Correlation	.509**	1	.469**	.478**	.410**	.757**
	Sig. (2-tailed)	0.000		0.000	0.000	0.000	0.000
	N	200	200	200	200	200	200
PKM3	Pearson Correlation	.528**	.469**	1	.532**	.430**	.779**
	Sig. (2-tailed)	0.000	0.000		0.000	0.000	0.000
	N	200	200	200	200	200	200
PKM4	Pearson Correlation	.460**	.478**	.532**	1	.386**	.760**
	Sig. (2-tailed)	0.000	0.000	0.000		0.000	0.000
	N	200	200	200	200	200	200
PKM5	Pearson Correlation	.453**	.410**	.430**	.386**	1	.700**
	Sig. (2-tailed)	0.000	0.000	0.000	0.000		0.000
	N	200	200	200	200	200	200
PKM	Pearson Correlation	.785**	.757**	.779**	.760**	.700**	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000	
	N	200	200	200	200	200	200

**. Correlation is significant at the 0.01 level (2-tailed).

Fig 3. Validity Test of Variable X3: Household Economic Welfare (KEM)

Correlations

		KEM1	KEM2	KEM3	KEM4	KEM5	KEM
KEM1	Pearson Correlation	1	.453**	.456**	.533**	.437**	.742**
	Sig. (2-tailed)		0.000	0.000	0.000	0.000	0.000
	N	200	200	200	200	200	200
KEM2	Pearson Correlation	.453**	1	.415**	.561**	.611**	.793**
	Sig. (2-tailed)	0.000		0.000	0.000	0.000	0.000
	N	200	200	200	200	200	200
KEM3	Pearson Correlation	.456**	.415**	1	.472**	.461**	.728**
	Sig. (2-tailed)	0.000	0.000		0.000	0.000	0.000
	N	200	200	200	200	200	200
KEM4	Pearson Correlation	.533**	.561**	.472**	1	.565**	.808**
	Sig. (2-tailed)	0.000	0.000	0.000		0.000	0.000
	N	200	200	200	200	200	200
KEM5	Pearson Correlation	.437**	.611**	.461**	.565**	1	.792**
	Sig. (2-tailed)	0.000	0.000	0.000	0.000		0.000
	N	200	200	200	200	200	200
KEM	Pearson Correlation	.742**	.793**	.728**	.808**	.792**	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000	
	N	200	200	200	200	200	200

**. Correlation is significant at the 0.01 level (2-tailed).

Fig 4. Validity Test of Variable Y: Public Opinion and Expectations (OHM)

Correlations

		OHM1	OHM2	OHM3	OHM4	OHM5	OHM
OHM1	Pearson Correlation	1	.457**	.485**	.599**	.494**	.781**
	Sig. (2-tailed)		0.000	0.000	0.000	0.000	0.000
	N	200	200	200	200	200	200
OHM2	Pearson Correlation	.457**	1	.552**	.551**	.518**	.793**
	Sig. (2-tailed)	0.000		0.000	0.000	0.000	0.000
	N	200	200	200	200	200	200
OHM3	Pearson Correlation	.485**	.552**	1	.476**	.448**	.755**
	Sig. (2-tailed)	0.000	0.000		0.000	0.000	0.000
	N	200	200	200	200	200	200
OHM4	Pearson Correlation	.599**	.551**	.476**	1	.529**	.811**
	Sig. (2-tailed)	0.000	0.000	0.000		0.000	0.000
	N	200	200	200	200	200	200
OHM5	Pearson Correlation	.494**	.518**	.448**	.529**	1	.761**
	Sig. (2-tailed)	0.000	0.000	0.000	0.000		0.000
	N	200	200	200	200	200	200
OHM	Pearson Correlation	.781**	.793**	.755**	.811**	.761**	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000	
	N	200	200	200	200	200	200

**. Correlation is significant at the 0.01 level (2-tailed).

Construct validity was assessed using Pearson's correlation. All items in variables X1 (Public Understanding and Perception of the 12% VAT Policy), X2 (Consumer Behavior), X3 (Household Economic Welfare), and Y (Public Opinion and Expectations) show significance values of 0.000 (< 0.05) and correlation coefficients exceeding the r-table value (0.138; n = 200).

These results confirm that all questionnaire items validly measure their respective constructs

Reliability Test Results

Cronbach's Alpha values exceed 0.70 for all variables, indicating strong internal consistency:

Table 2. Reliability Test Results

Variabel	Cronbach's Alpha	Keterangan
X1	0.839	Reliabel
X2	0.813	Reliabel
X3	0.831	Reliabel
Y	0.839	Reliabel

Thus, the instrument is robust in measuring public understanding, consumption adjustment, economic welfare perceptions, and public opinion regarding the VAT increase.

Descriptive Statistics

Fig 5. Descriptive Statistics Results

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PPM	200	5,00	25,00	19,8800	4,21240
PKM	200	6,00	25,00	20,1200	3,81159
KEM	200	7,00	25,00	19,9300	4,09990
OHM	200	5,00	25,00	20,4450	4,34180
Valid N (listwise)	200				

The overall mean scores (> 19 out of 25) indicate that respondents:
(1) possess adequate understanding of the 12% VAT policy,
(2) experience consumption adjustments,
(3) perceive economic welfare impacts, and
(4) express clear expectations toward fiscal policy.

These findings align with prior literature suggesting that VAT-induced price changes shape consumer perceptions and household economic conditions.

Classical Assumption Tests

Normality

Kolmogorov–Smirnov Asymp. Sig = 0.200 (> 0.05), indicating normally distributed residuals.

Multicollinearity

Variable	Tolerance	VIF	Remarks
PPM	0.591	1.693	No multicollinearity detected
PKM	0.659	1.517	No multicollinearity detected
KEM	0.611	1.635	No multicollinearity detected

Tolerance values > 0.10 and VIF < 10 for all predictors confirm the absence of multicollinearity.

Heteroskedasticity

Glejser test results (Sig > 0.05) indicate no heteroskedasticity, confirming that the model is statistically appropriate.

Multiple Linear Regression Analysis

Regression Coefficients

Variable	B	t	Sig	Interpretation
X1 – Public Understanding & Perception	0.327	6.049	0.000	Significant
X2 – Consumer Behavior	0.421	7.443	0.000	Significant
X3 – Economic Welfare	0.323	5.903	0.000	Significant

All predictors significantly influence Y (Public Opinion & Expectations).

Interpretation

X1 → Y: Greater understanding of the VAT policy is associated with stronger and more informed public opinions.

X2 → Y: Consumer behavior exhibits the strongest effect (B = 0.421), indicating that price-sensitive consumption adjustments are the main determinant of public sentiment toward the VAT increase.

X3 → Y: Perceived reductions in economic welfare significantly shape public expectations regarding the policy.

Hypothesis Testing

Partial Test (t-test)

All variables meet the criteria (t-count > 1.984; Sig < 0.05), confirming that H1, H2, and H3 are accepted.

Simultaneous Test (F-test)

F = 139.362 (> 2.65), Sig = 0.000, indicating that X1, X2, and X3 jointly influence Y.

Thus, H4 is accepted.

Coefficient of Determination

Adjusted R^2 = 0.676, meaning:
67.6% of the variation in public opinion and expectations is explained by understanding of the VAT policy, consumption behavior, and perceived economic welfare.

The remaining 32.4% is influenced by external factors not included in this model. This indicates strong predictive power of the model.

The findings demonstrate that the 12% VAT increase significantly influences public perception, consumption behavior, and household welfare. Consumer behavior emerges as the most influential predictor, confirming that households are highly sensitive to price changes driven by fiscal policy. These results reinforce theoretical expectations from demand theory and empirical studies highlighting the regressivity of consumption taxes.

Overall, the study underscores that VAT policy implementation must be accompanied by public communication, targeted social protection, and transparent fiscal management to strengthen policy acceptance and mitigate adverse socioeconomic impacts.

Conclusions and Recommendations

The findings indicate that public understanding and perceptions of the VAT policy, consumption behavior, and household economic conditions significantly shape societal opinions and expectations regarding the implementation of the 12% VAT rate. These three factors jointly explain how individuals interpret and respond to the policy, with consumption behavior emerging as the most influential determinant. The results demonstrate that the VAT increase affects not only fiscal outcomes but also public perceptions, economic burden, and societal expectations, reflecting a combination of policy comprehension and lived economic experiences.

Recommendation

The government is advised to strengthen policy communication, enhance transparency in the use of tax revenues, and implement well-targeted social protection programs to safeguard purchasing power, particularly for vulnerable groups. Improving public financial literacy is also essential to help households adjust their consumption patterns amid economic changes. Future studies may expand respondent coverage or incorporate additional variables to provide a more comprehensive understanding of the societal impacts of the VAT policy.

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