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Effect of VAT Imposition on Purchasing Power for OTT Services Among Students

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ABSTRACT	INFO ARTIKEL
<p>This study aims to investigate how the Value Added Tax (VAT) implementation influences the purchasing power of students in utilizing Over-The-Top (OTT) services at the Islamic University of Kadiri (UNISKA) Kediri. OTT services, which were previously enjoyed without any tax burden, have undergone price adjustments following the government's implementation of VAT policies, directly affecting digital consumption behavior, particularly among students as active users. This research adopts a quantitative approach using a survey method involving 60 student respondents selected through accidental sampling. Using SPSS version 25, the analysis includes basic linear regression, instrument testing, and traditional assumption testing. The findings show that students' purchasing power for OTT services is significantly impacted by the VAT implementation.</p>	<p>Article History: <i>Submitted/Received 6 June 2025</i> <i>First Revised 10 June 2025</i> <i>Accepted 27 June 2025</i> <i>First Available online 1 August 2025</i> <i>Publication Date 7 August 2025</i></p> <hr/> <p>Keyword: <i>Over The Top Services; Purchasing Power; Value Added Tax</i></p>

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1. INTRODUCTION

The fast-paced growth of digital technology has brought about significant changes in consumer behavior, particularly in the use of Over The Top (OTT) services such as Netflix, Spotify, and YouTube Premium. According to Cahyadi et al. (2022), Over The Top (OTT) services refer to technologies that have been innovated and developed to provide entertainment in the form of internet-based streaming without relying on infrastructure such as cable operators. In general, OTT services can be accessed through a range of everyday gadgets like phones, tablets, laptops, smart TVs, and game consoles, and they encompass a wide range of content, including video on demand, music, instant messaging, and internet-based communication applications. According to the Ministry of Communication and Information Technology (2016), OTT services are classified into: communication application services (such as short messages, chats, and voice/video calls), digital content services (including text, images, audio, music, video, and animation), and application or content services delivered via the internet either through downloads or streaming.

This service allows users to access content directly via the internet, without the need for traditional cable or satellite television infrastructure. Over The Top (OTT) has become an essential part of daily life, especially for younger generations and university students who heavily rely on technology to meet their needs in entertainment, education, and communication. However, there are growing concerns among the public when it comes to purchasing OTT services, due to the government's policy of imposing Value Added Tax (VAT). Every streaming service accessed by users through OTT platforms is effectively subject to VAT (Azzahra, 2025), which has become a source of concern, particularly for price-sensitive consumers. According to Ramadhan et al. (2023), the penetration of OTT service users in Indonesia continues to rise, as reflected in the following chart:

Table 1. Number of Over The Top (OTT) Service Users in Indonesia

Year	Number of Over The Top (OTT) Users (Millions)	Average Monthly Expenditure (IDR)
2022	50	65.000
2023	60	68.000
2024	83	70.000

Source: Ramadhan et al. (2023)

The growth trend of using Over The Top (OTT) in Indonesian people is increasing from year to year, OTT in Indonesia grew from 25% to 61% of OTT audiences in 2022. The table above illustrates the number of Over The Top (OTT) users in 2022 at 50 million with an average monthly requirement of IDR 65,000, then in 2023 the number of Over The Top (OTT) users will increase to 60 million with IDR 68,000 per month expenditure. In 2024, there will be an increase with the number of Over The Top (OTT) users rising to 83 million with a monthly expenditure of IDR 70,000. This shows that there is a high interest in using subscription streaming services.

According to Bungas Gazali & Soelistyo (2022), the imposition of taxes on OTT services occurs once consumers make a payment. Nevertheless, a potential slowdown in OTT usage growth due to the decision to raise the VAT rate from 11% to 12% in 2025, which will directly affect the cost of OTT subscriptions. This has raised concerns that consumers may reconsider their subscription decisions or even shift to illegal services.

According to Yulianti Woman (2024) PPN merupakan pungutan pajak pada barang dan layanan Yulianti Woman (2024) explains that VAT is a tax levied on taxable goods and services at every

stage of the value chain, from production to the final consumer. Value Added Tax (VAT) is an indirect tax imposed on the consumption of goods and/or services within the Indonesian customs territory. VAT is borne by the end consumer, while businesses act as tax collectors. According to Law No. 42 of 2009, which is the third amendment to Law No. 8 of 1983 on VAT, VAT is a domestic consumption tax that's been put in place incrementally throughout the distribution channels of goods and services. This means each business entity in the production and distribution each link in the chain adds VAT to their sales and claims credits for the VAT they've paid the the VAT they've already paid when buying goods or services (input tax).

The VAT collection mechanism is regulated under Law No. 42 of 2009. Broadly speaking, the system uses a tax credit method where Taxable Entrepreneurs (PKP) impose VAT on the delivery of Taxable Goods (BKP) and/or Taxable Services (JKP), and credit the VAT they paid on purchases compared to what they collected from sales. If they collect more the VAT they've paid, and the leftover amount must be sent to the state. Conversely, if the input tax is greater, it may be refunded or carried forward. PKPs are also required to issue tax invoices and submit monthly VAT returns. This system supports transparency and accountability in tax administration (Gazali & Soelistyo, 2022). The objects of VAT include the domestic delivery of BKP/JKP, import of goods, utilization of intangible BKP from abroad, and export of certain goods and services. The VAT subjects are end consumers, while businesses that exceed a certain turnover threshold (ranging from IDR 500 million to IDR 4.8 billion, depending on the latest regulations) are obligated to register as PKPs. According to the Ministry of Finance (2013), as per Regulation No. 197/PMK.03/2013, the general VAT rate is 11% (effective since April 1, 2022, based on the HPP Law of 2021). However, this rate may change depending on government fiscal policy and the national economic situation.

The Law No. 42 of 2009 concerning Value Added Tax and Sales Tax on Luxury Goods, which is the third amendment to Law No. 8 of 1983, provides a comprehensive framework for VAT collection mechanisms, including taxes on the utilization of taxable goods and services from outside the customs territory of Indonesia. Furthermore, this regulation is reinforced by the Tax Regulation Harmonization Law (HPP Law) No. 7 of 2021, which specifically addresses VAT on digital transactions, including OTT services, as part of efforts to broaden the tax base in the digital economy era.

Technically, this policy requires foreign digital service providers with significant transactions in Indonesia to collect and remit 11% VAT on services provided to Indonesian consumers. This is to ensure that foreign OTT companies, even without a physical presence in Indonesia, are still subject to tax obligations based on significant economic presence criteria, such as turnover and the how many people in Indonesia actively use it. the head of the tax office emphasized that this rule enables the government to collect taxes from foreign OTT companies like Netflix and Spotify, which previously did not officially pay VAT in Indonesia due to their lack of local offices. Thus, the imposition of VAT on OTT services not only strengthens state revenue but also promotes tax fairness between local and foreign service providers operating in the Indonesian market.

This study focuses on students at the Islamic University of Kadiri (UNISKA), as they are active OTT service users and are highly sensitive to price changes. A notable phenomenon among students is the tendency to share accounts, reduce entertainment expenses, or even turn to illegal platforms in response to price increases caused by VAT imposition. This situation is worth investigating further to understand the extent to which VAT policy affects digital consumption behavior among students.

Several previous studies have discussed how VAT affects people's ability to buy things. For instance, Primasatya et al. (2024) found that significant VAT rates influence consumer purchasing decisions. As the VAT rate increases, consumers may hesitate to make purchases. A study by Hanif Syakirah et al. (2023) emphasized the importance of VAT as a state revenue source but also highlighted the need for transparent information dissemination to the public.

However, research by Febrisha & Kadunci (2023) concluded that the 11% VAT rate had no significant impact on consumer purchasing power. These studies provide a foundation for further research on how VAT changes things imposition on what people can afford to buy in OTT services, particularly among students, revealing a research gap that this study aims to address.

This research aims to take a closer look at the impact of VAT imposition on consumer purchasing power for OTT services among UNISKA students. What makes this research stand out is its specific focus on a well-defined subject group, the use of up-to-date data, and an analysis of student behavior as dynamic digital consumers. The findings are expected to contribute to policymakers, OTT industry players, and the wider public in understanding the implications of digital tax policies in the modern economic era.

The Impact of VAT Imposition on Purchasing Power in Over The Top (OTT) Services

Purchasing power plays a crucial role in the use of Over The Top (OTT) services, especially for students who typically face financial constraints. Students are highly sensitive to changes in digital service prices, so an increase in subscription costs due to VAT can directly influence their decision to continue subscribing, reduce the frequency of subscriptions, or even switch to alternative options such as account sharing or using illegal services. Based on survey results, consumers with low purchasing power are often not interested in subscribing to OTT services after price increases (Yusuf et al., 2020).

The imposition of VAT, particularly with the increase in rates, leads to higher monthly costs for OTT services, making it more burdensome for consumers with limited purchasing power—such as students and lower-middle-income groups—affecting their routine expenses. According to research by Syakirah et al. (2023), considering the high transaction values and revenue generated by e-commerce businesses, the implementation of how VAT applies to online shopping transactions in Indonesia is essential. However, such taxation must be accompanied by transparent information and public education on taxation, especially for the younger generation who frequently shop online. Therefore, a higher VAT rate has the potential to suppress consumers' purchasing power for OTT services, particularly amid stagnant income growth and rising prices of basic necessities.

H₁ : The imposition of VAT has a significant effect on purchasing power.

2. METHODOLOGY

Research Design

This research employs a quantitative descriptive approach to examine the relationships between the studied variables, focusing on the tested factors and their outcomes. The data to be processed are nominal data collected from questionnaire results using a Likert scale. The study employed accidental sampling, a technique in which participants are selected based on chance encounters or availability, anyone who happens to meet the researcher and meets the criteria may be selected as a sample or data source (Sugiyono, 2015). The sample size is determined

based on Malhotra's theory (as cited in Candrani & Siswadi, 2023), which is calculated as follows: Sample Size = 5 × number of variable indicators (Sample Size = 5 × 12 = 60). Therefore, this study involves 60 respondents, consisting of students from Universitas Islam Kediri (UNISKA), Kediri. The data analysis techniques used in this study include descriptive statistical analysis, instrument testing, classical assumption testing, simple linear regression analysis, and t-test, all processed using SPSS software version 25.

Research Variables and Operational Definitions

Value Added Tax (VAT) Imposition

Value Added Tax (VAT), as defined by Law Number 42 of 2009, the third amendment to Law Number 8 of 1983 regulating VAT, is a tax on domestic consumption that is gradually applied at each link in the supply chain for products and services. This implies that any company involved in the manufacturing and marketing of chain adds VAT to what they sell and gets credit for the VAT they've already paid the VAT paid on their purchases (input tax). This variable is measured using 14 questionnaire statement items. Based on Hasibullah et al. (2020), the imposition of VAT is influenced by several indicators, including: (1) VAT rate; (2) Compliance with VAT imposition; (3) Selling price of goods; (4) Selling price of goods; (5) Taxable entrepreneurs; (6) Tax imposition mechanism.

Purchasing Power

According to Kurnaini & Rahmawati (2024), purchasing power refers to an individual's ability to make purchases and utilize the goods and services they have acquired. Dr. Supawi, as cited in the study by Atmaja & Maryani (2021), defines purchasing power as an individual's ability or inability to purchase goods or services that they need. This variable is measured using 10 questionnaire statement items. In the context of consumer purchasing power for Over The Top (OTT) services, Sofiatullah (2024) identifies the following indicators: (1) Income level;

(2) Purchase frequency; (3) Total expenditure; (4) Subscription ability; (5) Consumption behavior.

3. RESULT AND DISCUSSION

Instrument Testing Validity Test

The validity test was conducted with a sample size of 58 respondents ($n = 58$) at a significance level of $\alpha = 0.05$. The degrees of freedom (df) were determined using the formula $df = n - 2$, resulting in $df = 58 - 2 = 56$. Based on this degree of freedom and the specified significance level, the critical value of r (r table) was obtained as 0.2542.

Table 1. Validity Test Results for Variable X

Variable Item X	R Calculated Value	R Table Value	Description
X.1	0,419	0,2542	Valid
X.2	0,422	0,2542	Valid
X.3	0,421	0,2542	Valid
X.4	0,417	0,2542	Valid
X.5	0,463	0,2542	Valid
X.6	0,431	0,2542	Valid
X.7	0,426	0,2542	Valid
X.8	0,470	0,2542	Valid

X.9	0,703	0,2542	Valid
X.10	0,406	0,2542	Valid
X.11	0,439	0,2542	Valid
X.12	0,497	0,2542	Valid
X.13	0,501	0,2542	Valid
X.14	0,434	0,2542	Valid

Source : SPSS Data Processing (2025)

Table 1 above shows how well the questions measure what they're supposed to test on the consumer purchasing power variable (X). From the validity test results, it is stated that each question item from variable X is declared valid because the $r_{table} < r_{calculation}$.

Table 2. Results of Validity Test Y

Item Variable Y	R value calculated	Table R values	Information
Y.1	0,628	0,2542	Valid
Y.2	0,564	0,2542	Valid
Y.3	0,606	0,2542	Valid
Y.4	0,594	0,2542	Valid
Y.5	0,559	0,2542	Valid
Y.6	0,616	0,2542	Valid
Y.7	0,630	0,2542	Valid
Y.8	0,576	0,2542	Valid
Y.9	0,608	0,2542	Valid
Y.10	0,624	0,2542	Valid

Source : SPSS Data Processing (2025)

Table 2 above shows how well the items reflect the variable Imposition of VAT (Y). Looking at the results from the validity test, it is stated that each question item from variable Y is declared valid because the $r_{table} < r_{calculation}$.

Reliability Test

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Information
Pengenaan PPN (X)	0,715	Reliabel
Daya Beli Konsumen (Y)	0,800	Reliabel

Source : SPSS Data Processing (2025)

Table 3. stated above that Cronbach's Alpha of the consumer purchasing power variable (X) and the imposition of purchasing VAT (Y) is greater than 0.60, then the research instrument is said to be reliable.

Classic Assumption Test Normality Test

Table 4. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
Unstandardized Residual		
N		60
Normal Parameters ^{a,b}	Mean	0,0000000
	Std. Deviation	2,31726592
Asymp. Sig. (2-tailed)		0.200 ^{c,d}

Source : SPSS Data Processing (2025)

Table 4. What came out of the normality test used Kolmogrov-Smirnov which was tested with SPSS, and stated that the value of Asym.Sig. (2-tailed) by 0.200. The significance value is greater than 0.05, so it can be said that the data from this study is normally distributed.

Multicollinearity Test

Table 5. Multicollinearity Test Results

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Daya Beli Konsumen (X)	1.000	1.000

Source : SPSS Data Processing (2025)

According to Table 5's multicollinearity test findings, the independent variable has a tolerance value more than 0 and a VIF value less than 10, suggesting that there are no multicollinearity problems with the study's regression model.

Linearity Test

Table 6. Linearity Test Results

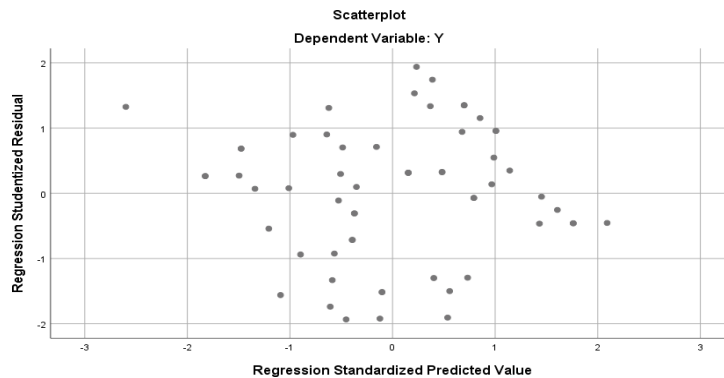
			ANOVA Table				
			Sum of Squares	df	Mean Square	F	Sig.
Daya Beli Konsumen* Pengenaan PPN	Between Groups	(Combined)	227.567	15	15.171	1.099	.385
		Linearity	35.402	1	35.402	2.564	.116
		Deviation from Linearity	192.164	14	13.726	.994	.475
	Within Groups		607.417	44	13.805		
	Total		834.983	59			

Source : SPSS Data Processing (2025)

Table 6. The linearity test results above show that the significance value for how much the data strays from a straight-line pattern for each research variable is more than 0.05 error rate. Thus, consumer purchasing power research on Over The Top (OTT) services on VAT imposition has been linear.

Heterokedasticity Test

Table 7. Heterokedasticity Test Results



Source : SPSS Data Processing (2025)

Table 7. What came out of the heterokedasticity test with the scatterplot above show that the dots have spread randomly without forming a pattern or diagonal above the value of 0 on the Y axis.

Simple Linear Analysis

Table 8. Simple Linear Analysis Results

		Coefficients ^a					Collinearity Statistics	
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	7.419	2.727		2.721	.009		
	X	.557	.057	.788	9.740	.000	1.000	1.000

a. Dependent Variable: Y

Source : SPSS Data Processing (2025)

Table 8. What came out of the calculation from the simple regression coefficient show the regression equation as follows:

$$Y = 7,419 + 0,557X$$

Based on this equation, we can say that the constant is 7.419, which means that even without the independent variable is considered constant, then the dependent variable will increase by 7.419 units. Meanwhile, if the Over The Top Purchasing Power variable increases well, then the variable of VAT imposition will increase by 0.557 units.

T test

Table 9. Test Results t

		Coefficients ^a					Collinearity Statistics	
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	7.419	2.727		2.721	.009		

Daya Beli Konsumen	.557	.057	.788	9.740	.000	1.000	1.000
a. Dependent Variable: Y							

Source : SPSS Data Processing (2025)

Table 9. The T test got a significance value of 0.000, which is below 0.05. This means there's clearly an influence between the imposition of VAT on consumer purchasing power on Over The Top (OTT) services, so that H1 can be accepted.

Cohesion Determination

Table 10. Determination Coefficient Test Results

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.788 ^a	.621	.614	2.33716	2.354
a. Predictors: (Constant), X					
b. Dependent Variable: Y					

Source : SPSS Data Processing (2025)

Table 10. The results from the test that shows how much influence one variable has on another above show that the R Square value is 0.621, meaning that the variable of VAT imposition is able to affect the purchasing power variable of 62.1% of consumers and the other 17.9% is affected by things beyond the study.

Discussion

The Effect of Over The Top Purchasing Power on the Imposition of VAT

Finance Ministry Rule No. 48/PMK.03/2020 about the imposition of VAT of 11% to 12% on digital services originating from abroad and consumed by Indonesian citizens has been in effect since 2020. Value Added Tax (VAT) imposed on over-the-top (OTT) services such as Netflix, Spotify, Disney+, YouTube Premium, and various other digital platforms has become a strategic step by the government in expanding the tax base, especially from the digital economy sector. This is certainly a great advantage in the midst as part of the government's push to bring in more money without having to overload the domestic formal sector.

However, from what the research found obtained, the imposition of VAT on Over The Top (OTT) SERVICES actually affects digital consumption patterns among generation Z, especially students who are active users of these services for entertainment, learning, and daily creative activities. Students, as part of the digital native generation and active users of the OVER THE TOP (OTT) platform, are highly dependent on digital services for entertainment, learning, and creative activities. When the price of OVER THE TOP (OTT) subscriptions increases due to VAT burdens, many students start to reduce the intensity of their subscriptions or even stop their subscriptions altogether. Not a few also switch to free services with limited features or look for unofficial alternatives that are actually risky in terms of legality and data security.

This decline in purchasing power is a challenge in itself, because it indicates an imbalance between fiscal policy and the consumption ability of the lower middle class. Although the state benefits fiscally, on the other hand there are potential obstacles to the younger generation's

access to digital resources that actually support their education and self-development. Therefore, it is important for the government to review the long-term impact of this policy, and consider compensation mechanisms or digital subsidies for student groups and students so that equal access to information and technology is maintained in the digital era.

What this study found also matches with the findings of Rahmanda & Riofita (2025) concluding that the imposition of VAT triggers a negative response to people's consumption patterns, especially students who are mostly Generation Z who have high sensitivity to government policies. Generation Z as the main consumer of digital technology considers that the policies implemented are perceived to be less partisan which causes a significant decrease in purchasing power.

Findings conducted by Ricardo & Tambunan (2024) in the Journal of Economic, Business, and Accounting also found that the imposition of VAT, especially increasing rates, tends to limit people's purchasing power. This certainly burdens people in obtaining goods or services in daily life.

4. CONCLUSION

This study shows that the imposition of VAT has a significant influence on the purchasing power of students on Over The Top (OTT) services. This influence is felt by most students due to the increased burden of subscription fees due to the implementation of VAT, which ultimately encourages them to reconsider the frequency of use, the type of package chosen, and even move to more affordable alternative services. Although some students continue to use OTT services because they have become a necessity for entertainment and learning support, the change in consumption patterns is noticeable, especially in groups of students with limited spending levels. This shows that fiscal policy in the form of the imposition of VAT on digital services has economic consequences among the user community, especially the younger generation who are pursuing higher education. Therefore, it can be concluded that the imposition of VAT on OTT services does affect the purchasing power of UNISKA Kediri students, both in the form of reducing consumption and adjusting service preferences..

This research has limitations that need to be considered, namely the object is limited to students of Kadiri Islamic University (UNISKA) Kediri, so the findings can't fully represent the whole student population in Indonesia. Second, the variables studied focused on the relationship between the imposition of VAT and purchasing power, without considering other factors such as social influence. For further research, it is suggested that the coverage of respondents be expanded in different regions, so as to provide a more representative picture. Also, considering additional variables and a longer research period.

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