Optimization of Local Original Revenue (PAD) through Regional Tax Revenue of North Kalimantan Province

Henny Indriani[1], Ali Muktiyanto[1], Musdalifah Azis[2]

Universitas Terbuka[1]

Universitas Mulawarman[2]

Corresponding Author*: indrianihenny0408@gmail.com, ali@ecampus.ut.ac.id,
musdalifah.azis@feb.unmul.ac.id

ABSTRACT

Purpose: to analyze the effect of local tax revenue targets, regional tax intensification and intensification costs and management of regional tax receivables on the optimization of regional revenues of the North Kalimantan Provincial Government

Design/methodology/approach: quantitative research by taking the object of research at the Regional Revenue Agency of North Kalimantan Province in Tanjung Selor City. The analysis techniques used use multiple linear regression analysis, t-test and determination coefficient analysis

Findings: the variable target of regional tax revenue has a positive and significant influence on the optimization of local original revenue of North Kalimantan Province in 2015-2022. The variable costs of intensification and extensification do not have a significant influence on the optimization of local native income of North Kalimantan Province in 2015-2022. The variable of regional tax receivables management has a negative and significant influence on the optimization of local original revenue of North Kalimantan Province in 2015-2022.

Practical implications: Intensifying local tax revenue targets, local tax intensification and intensification costs and managing regional tax receivables towards optimizing local revenues of the North Kalimantan Provincial Government.

Originality/value: This paper is original

Paper type: research paper

Keyword: Local Tax Revenue, Intensification, Electrification, Management

I. INTRODUCTION

The North Kalimantan Provincial Government is a division of East Kalimantan Province, which was formed based on Law Number 20 of 2012. As a relatively new Autonomous Region, the North Kalimantan Provincial Government with all existing limitations, both in terms of facilities, infrastructure, and human resources, has made maximum efforts to organize government as carried out by local governments in general. This can be seen through the North Kalimantan Provincial Independence Ratio which shows that the comparison between Regional Original Income (PAD) to total regional income has an increasing trend from year to year. In fiscal year 2014 the Independence Ratio of North Kalimantan Province was 0.91%, then increased in fiscal year 2015 to 36.90%. In fiscal year 2016 the Independence Ratio of North Kalimantan Province decreased to 32.06%, in fiscal year 2017 decreased to 28.65%, and in fiscal year 2018 increased to 31.45%, and finally in fiscal year 2019 experienced a very significant increase to 41.39%. This increase cannot be separated from local taxes which are one of the contributors to the PAD of North Kalimantan Province. Based on Law Number 23 of 2014 in Article 285 paragraph (1), there are four types of local original revenue, which include regional taxes, regional levies, the results of segregated regional wealth management, and other legitimate local original revenues.

Page | 551

Optimization of Local Original Revenue (PAD) through Regional Tax Revenue of North Kalimantan Province
Henny Indriani[1], Ali Muktiyanto[1], Musdalifah Azis[2]

The increase in local tax revenue during 2015 to 2022 indicates that the collection of these regional taxes has been effectively implemented by the North Kalimantan Provincial Government starting from fiscal year 2015. This is because the handover/transfer of personnel and documents from the East Kalimantan Provincial Government (as the parent province) to the North Kalimantan Provincial Government was only carried out in 2015. Further governing provisions on Regional Tax are regulated in Regional Regulation Number 4 of 2016 which has been in force in North Kalimantan Province since 2016.

The increase in regional tax revenue is inseparable from policies related to regional tax revenue, intensification and classification costs as well as the management of regional tax receivables carried out by North Kalimantan Province. Local original revenue is more influenced by government policy factors related to the implementation of tax intensification and extensification carried out by each region. In general, this policy is quite effective in increasing local original income, but according to research by Nara et al., (2021), the intensification and extensification strategy has not been optimal in supporting the increase in original income, for example related to entertainment tax regulations and tariff determination which are considered less supportive in the implementation of intensification and extensification. Horota's research, (2017) the results showed that the influence between local tax contributions and regional levies with PAD. Research by Afifah et al., (2020), the results of this study provide information that policies related to intensification and extensification can support an increase in regional tax revenue. Pattilouw, (2018) the results of this study provide information that one of the policies in optimizing PAD is to optimize local taxes. Nurhayati, (2015), the results of this study show that there is a significant influence between tax intensification, tax extensification and regional retribution on the implementation of good governance and PAD. Adziem et al., (2018), the results of this study show that there is an influence between tax revenue and the effectiveness of local taxes. Nursafitra et al., (2019), intensification measurement through 3 aspects, namely institutional aspects, administrative aspects and personnel aspects and extensification efforts through the creation of sources of regional taxes and levies and policies in the investment sector. Meanwhile, this study emphasizes more on the costs used in implementing intensification & extensification policies. The results of this study recommend the implementation of intensification & extensification in improving PAD.

Research conducted by Purwanto et al., (2016) the results of this study show that there is a significant influence between tax intensification, tax extensification, regional taxes and levy taxes on PAD. Sulila, (2022), the results of this study show that there is a significant influence between tax intensification and tax extensification on local tax revenues and levies. Hala, (2004) the results of this study show that there is a significant influence between tax intensification and tax extensification on local original income. Amalu et al., (2020), the results of this study show that there is a significant influence between product tax and income and economic growth in the regions

Based on the results of studies in previous studies, there are differences in the results of this study, showing that research related to tax intensification and extensification of PAD still has gaps that must be carried out further research, considering that policies related to tax intensification and extensification from each region also vary in application and control. In addition, to develop this research activity, the author also added new variables in this study, namely related to tax determination rates and debt management owned by the city/regency or provincial government. On the other hand, the existence of PAD problems in North Kalimantan Province is interesting to study, considering that North Kalimantan Province always makes a higher budget compared to the budget absorption used.

A. Research Concept Framework

The establishment of the North Kalimantan Provincial Government in accordance with Law Number 20 of 2012 requires the Governor of East Kalimantan together with the Acting Governor of North Kalimantan to organize and carry out the transfer of personnel, transfer of assets, and documents to the North Kalimantan Provincial Government in accordance with the approval of the Regional People's Representative Council of East Kalimantan Province and the Governor of East Kalimantan. The management of assets in the form of tax receivables submitted and recorded in the financial statements of the North Kalimantan Provincial Government can have a positive effect on optimizing local original revenues through increasing regional taxes or the transfer of these receivables is only an uncollectible burden for the North Kalimantan Provincial Government so that it requires proposing the elimination of receivables. The framework of thought in this study can be described as follows:
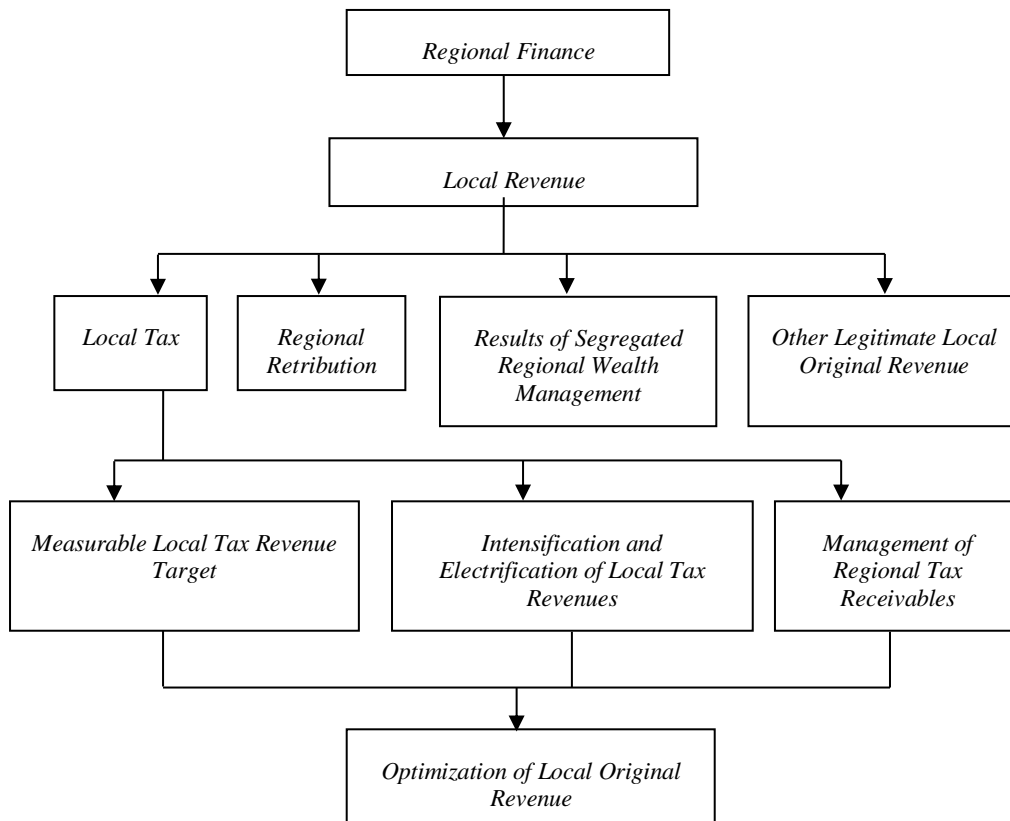
Optimization of Local Original Revenue (PAD) through Regional Tax Revenue of North Kalimantan Province
Henny Indriani[1], Ali Muktiyanto[1], Musdalifah Azis[2]

Figure 1. Frame of Mind

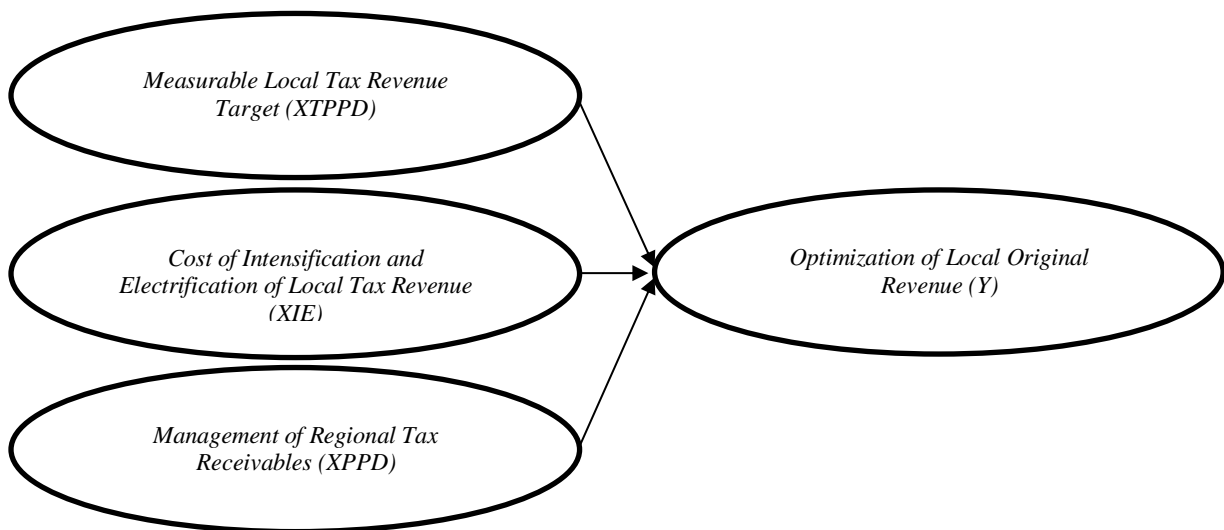Based on the above framework, the following research framework can be made:

Figure 2. Research Framework

II. METHODS

This study used a quantitative descriptive research approach. For data collection from each variable, the study was carried out by means of a time series with a data period between 2015-2022 (Riyanto &; Hatmawan, 2020). The research was conducted at the regional apparatus organization (OPD), namely the Regional Revenue Agency of North Kalimantan Province in Tanjung Selor City. The research will be conducted in January - August 2023. During this period of time, research was carried out in the field, data processing, and preparation of research

Optimization of Local Original Revenue (PAD) through Regional Tax Revenue of North Kalimantan Province
Henny Indriani[1], Ali Muktiyanto[1], Musdalifah Azis[2]

reports as a result of the research. To help accurate data, research instruments in the form of data collection tools are needed. The data collected includes data related to the operationalization of the variables to be studied, the following data and measurement indicators are conveyed:

Table 1 Operational Research Variables

No.	Variabel	Indicator
1.	*Regional Tax Revenue Target of North Kalimantan Province*	*Local Tax Target exceeds Budget by 100%*
2.	*Intensification and Extensification of Regional Tax Revenue of North Kalimantan Province*	*Cost intensification and electrification are implemented effectively and efficiently;*
3.	*Management of Regional Tax Receivables from East Kalimantan Province*	*The remaining amount of tax receivables transfer is reduced by 50%*
4.	*Optimization of Local Original Revenue*	*Realization of Local Original Revenue (PAD) of the North Kalimantan Provincial Government*

The data analysis technique used in this study used multiple linear regression analysis, t test and coefficient of determination. The author uses SPSS software to assist in processing research data.

Companies that have competence in the fileds of marketing, manufacturing and innovation can make its as a sourch to achieve competitive advantage (Daengs GS, et al. 2020:1419).

The research design is a plan to determine the resources and data that will be used to be processed in order to answer the research question. (Asep Iwa Soemantri, 2020:5).

Standard of the company demands regarding the results or output produced are intended to develop the company. (Istanti, Enny, 2021:560).

Time management skills can facilitate the implementation of the work and plans outlined. (Rina Dewi, et al. 2020:14).

III. RESULTS AND DISCUSSION

A. Results
1. Multiple Linear Regression Analysis

From the research data that has been tabulated and analyzed using multiple linear regression with the help of the SPSS program which is formulated as follows.

$$Y = \alpha + \beta_1 X_{TPPD} + \beta_2 X_{IE} + \beta_3 X_{PPD} + e$$

Information:
Y   = Optimization of Local Original Revenue
X_{TPPD} = Local Tax Revenue Target
X_{IE} = Intensification and Extensification of Local Tax Revenues
X_{PPD} = Management of Regional Tax Receivables
a   = Konstanta
$\beta_{1,2,3}$ = Regression coefficient
e   = Disruptor *(standard error)*

The effect of regional tax revenue target variables (X_{TPPD}), intensification and extensification costs (X_{IE}) and management of regional tax receivables (X_{PPD}) on regional original revenue optimization variables (Y) through multiple linear regression testing, is explained in table 2.

Optimization of Local Original Revenue (PAD) through Regional Tax Revenue of North Kalimantan Province
Henny Indriani[1], Ali Muktiyanto[1], Musdalifah Azis[2]

Table 2. Results of Regression Analysis and t-Test

Variabel	Koefisien Regresi	t_{hitung}	Sig
(Constant)	*272132434902,743*	*0,686*	*0,530*
Target Pendapatan Pajak Daerah	*13,866*	*4,686*	*0,009*
Intensification and Extensification	*24,191*	*0,088*	*0,934*
Management of Regional Tax Receivables	*-34,069*	*-3,377*	*0,028*
R Square	*0,919*		
Adjusted R Square	*0,859*		
t_{tabel}	*3,182*		

From table 3 the following equation is obtained.

$$Y = 272132434902{,}743 + 13{,}866 X_{TPPD} + 24{,}191 X_{IE} - 34{,}069 X_{PPD}$$

The constant of 272,132,434,902,743 states that if the variables of regional tax revenue target (X_{TPPD}), intensification and extensification costs (X_{IE}) and management of regional tax receivables (X_{PPD}) are considered constant, then the average amount of optimization of local original revenue (Y) of the local government of North Kalimantan Province is IDR 272,132,434,902,743.

The regression coefficient ($\beta 1$) of 13.866 states that every increase in the regional tax revenue target variable (X_{TPPD}) of one rupiah will have an impact on the increase in the optimization of local original revenue (Y) of the local government of North Kalimantan Province by 13,866 one rupiah assuming other variables remain.

The regression coefficient ($\beta 2$) of 24.191 states that every increase in the variable cost of intensification and extensification (X_{IE}) of one rupiah will have an impact on the optimization of local original income (Y) of the local government of North Kalimantan Province by 24,191 one rupiah assuming other variables remain.

The regression coefficient ($\beta 3$) of 34.069 states that every decrease in the variable of regional tax receivables management (X_{PPD}) of one rupiah will have an impact on decreasing the optimization of local original revenue (Y) of the local government of North Kalimantan Province by 34,069 one rupiah assuming other variables remain

2. Test t

Based on the hypothesis test with the t test in table 3 that for the effect of the regional tax revenue target (X_{TPPD}) on the optimization of regional original revenue (Y), North Kalimantan Province in 2015-2022 has a calculated value of 4.686 and a ttable of 3.182 (tcalculate > ttable) with a significant level of 0.009 (0.009 < 0.05). This means that the variable target of regional tax revenue has a positive and significant influence on the optimization of local original revenue of North Kalimantan Province in 2015-2022. The t test for the effect of intensification and extensification costs (X_{IE}) on the optimization of local original income (Y) of North Kalimantan Province in 2015-2022 has a calculated value of 0.088 and a ttable of 3.182 (tcount < ttable) with a significant level of 0.934 (0.934 > 0.05). This means that the variable costs of intensification and extensification do not have a significant influence on the optimization of local native income of North Kalimantan Province in 2015-2022. The t-test for the effect of regional tax receivables management (X_{PPD}) on the optimization of local original revenue (Y) of North Kalimantan Province in 2015-2022 has a calculated value of -3.377 and a ttable of -3.182 (-tcalculate < -ttable) with a significant level of 0.028 (0.028 < 0.05). This means that the variable management of regional tax receivables has a negative and significant influence on the optimization of local original revenue of North Kalimantan Province in 2015-2022.

3. Coefficient of Determination Analysis (R2)

The coefficient of determination (R2) test is used to determine how far the model is able to explain the variation of the dependent variable, along with the results of the coefficient of determination test. Based on Table 3, it is known that the results of the coefficient of determination analysis (*adjudted* R2) are 0.859, meaning that

Optimization of Local Original Revenue (PAD) through Regional Tax Revenue of North Kalimantan Province
Henny Indriani[1], Ali Muktiyanto[1], Musdalifah Azis[2]

changes in the optimization of local original income of North Kalimantan Province in 2015-2022 can be explained by changes in regional tax revenue target variables, intensification and extensification costs and management of regional tax receivables together by 85.9%. While the remaining 14.1% was influenced by other variables outside the variables studied.

B. Discussion

1. The Effect of Regional Tax Revenue Target on the Optimization of Local Original Revenue of North Kalimantan Province

Based on the results of this study, it proves that the regional tax revenue target has a positive and significant influence on the optimization of local original revenue of North Kalimantan Province in 2015-2022. The results of this study support the theory put forward by Siahaan, (2013) local taxes are levies from the community by local governments based on laws that can be imposed and owed by taxpayers paying them by not getting re-achievement (counter-achievement/remuneration) directly, the results of which are used to finance government expenditures in development. While regional retribution is a mandatory payment from residents to the government because of certain services provided by the government for its residents individually. The results of this study also support the results of the research conducted (Adziem et al., 2018; Amalu et al., 2020; Horota, 2017), proves that tax determination in terms of the type of local tax has a significant influence on tax revenue with the effectiveness of local taxes. The tax target set by the local government must be based on data and reality from the previous year. The tax target is also based on the existing sources of tax revenue within an area, so there is a potential difference in revenue from tax revenue sources. There are differences in revenue from tax revenue sources from various regions that have an impact on the amount of Regional Original Revenue (PAD), so it is necessary to have a management system of authority in increasing PAD. PAD which is revenue obtained by regions from sources within their own territory collected based on law, which shows in Law Number 1 of 2022, Regional Original Revenue (PAD) is regional revenue obtained from Regional Taxes, Regional Levies, the results of segregated Regional Wealth Management and other legitimate Regional Original Revenue in accordance with laws and regulations.

2. The Effect of Regional Tax Intensification and Intensification Costs on Local Original Revenue of North Kalimantan Province

The results of this study show that the cost of intensification and extensification does not have a significant influence on the optimization of local native income of North Kalimantan Province in 2015-2022. The results of this study are different from Halim's opinion, (2008), where the increase in PAD can be done through increasing tax revenues and regional levies by intensifying and extensifying collection. Further explained by Halim, (2008) "intensification of regional taxes and levies is defined as an effort made by the city/regency government to increase regional taxes and levies, therefore with the increase in taxes and levies, there is an increase in PAD. The results of this study support research from Nara et al., (2021), proving different results from previous studies, where there is an insignificant influence between tax intensification and tax extensification on PAD. In addition, the results of this study are contrary to research conducted by (Afifah et al., 2020; Hala, 2004; Nurhayati, 2015; Nursafitra et al., 2019; Purwanto et al., 2016; Sulila, 2022), proves that there is a significant influence between tax intensification and tax extensification on local tax revenues and levies. Tax extensification activities aim to increase the number of taxpayers, while tax intensification has a tax revenue target through taxpayer data that has been registered with the Director General of Taxes. These two activities are expected to contribute to the increase in PAD, where the more the number of taxpayers in the region, the potential to increase the number of PAD in the area.

3. The Effect of Regional Tax Receivables on North Kalimantan Local Original Revenue

The results of this study show that the management of regional tax receivables has a negative and significant influence on the optimization of local original revenue of North Kalimantan Province in 2015-2022. In financial management in local government, regional receivables will be known. The definition of regional receivables itself can be found in terms of various laws and regulations. In this sense, what is meant by regional receivables is the amount of money that must be paid to the Regional Government and / or the rights of the Regional Government which can be assessed with money as a result of agreements or other consequences based on applicable laws and regulations or other legal consequences. The results of this study also support the research of Nursafitra et al., (2019), which explains that the management of Regional Tax Receivables contains guidelines and procedures for handling regional tax receivables. This manual is also a reference to Regional Governments in managing local tax receivables by: 1. Provide an adequate picture of the position of local tax receivables derived from taxpayer arrears. 2. Develop a strategy for handling local tax receivables by classifying receivables based on data analysis from the Taxpayer database. 3. Carry out collection of local tax receivables for categories of receivables that can still be collected in accordance with statutory provisions. 4. Eliminate local tax receivables for expired and non-

Optimization of Local Original Revenue (PAD) through Regional Tax Revenue of North Kalimantan Province
Henny Indriani[1], Ali Muktiyanto[1], Musdalifah Azis[2]

collectible receivables categories in accordance with statutory provisions. In this study, it is known that regional receivables have a negative influence on optimizing regional revenues in North Kalimantan Province, this is because local governments have difficulty in collecting their receivables. Legally, it is known that if the local government experiences problems with collection of receivables, then the settlement can refer to Law No. 1 of 2004. In the Law, it is stated that the Head of the Regional Financial Management Work Unit as the General Regional Government Treasurer can collect regional receivables.

When collecting data sources, researchers collect data sources in the form of raw data. The survey method is a method of collecting primary data using written questions (Kumala Dewi, Indri et all, 2022: 29). This research will be conducted in three phases: measurement model (external model), structural model (internal model), and hypothesis testing. (Pramono Budi, et al., 2023; 970) Through this process, employees are given training and development that is relevant to their job performance, so they are expected to carry out their job responsibilities as well as possible. (Abdul Aziz Sholeh et.al. 2024 :82) Good working conditions are when humans can carry out work optimally healthy, safe and comfortable (Pandu Widodo, Hesti et al 2024:73).

IV. CONCLUSION

The conclusion of the results of this study can be explained that the variable target of regional tax revenue has a positive and significant influence on the optimization of local original revenue of North Kalimantan Province in 2015-2022. The variable costs of intensification and extensification do not have a significant influence on the optimization of local native income of North Kalimantan Province in 2015-2022. The variable of regional tax receivables management has a negative and significant influence on the optimization of local original revenue of North Kalimantan Province in 2015-2022. This negative impact can be caused by the potential for unpaid receivables or bad debts from regional receivables sources. For further research, it can identify sources of receivables that have the potential to default and the need for a policy from North Kalimantan Province against unpaid receivables.

REFERENCES

Adziem, F., Jamaluddin, J., & Marnianti, M. (2018). Analisis Optimalisasi Penerimaan Pajak Daerah Pada Kantor Badan Pendapatan Daerah Kabupaten Sinjai. *Amnesty: Jurnal Riset Perpajakan*, *1*(2), 40–60. https://doi.org/10.26618/jrp.v1i2.2913

Afifah, N., Paramita, M. H., & K, N. (2020). Tinjauan Pelaksanaan Ekstensifikasi Dan Intensifikasi Pajak Sebagai Upaya Peningkatan Penerimaan Pajak. *Jurnal Analisa Akuntansi Dan Perpajakan*, *3*(2). https://doi.org/10.25139/jaap.v3i2.2192

Amalu, H. I., Ukwueze, T. N., Olife, L. U., & Irokwe, F. F. (2020). Product Tax Revenue and Economic Growth in Nigeria: An Engle-Granger Approach, Evidence From 1981 - 2019. *Journal of Advanced Research in Economics and Administrative Sciences*, *1*(2), 66–76. https://doi.org/10.47631/jareas.v1i2.111

Hala, Y. (2004). The Effectiveness of the Intensification and Extensification Strategy to Increase The Revenue of Makassar City. *International Conference Adri-5*, *32*, 376–383.

Halim, A. (2008). *Auditing (dasar-dasar Audit Laporan Keuangan).* Yogyakarta: Unit Penerbit dan percetakan STIM YKPN.

Horota, P. (2017). Dalam Rangka Peningkatan Pendapatan Asli Daerah (Pad). *Jurnal Keuda*, *2*(1), 1–10.

Nara, N., Nurdin, W. N., & Nur. A. Hamka. (2021). Intensification and Extensification of Entertainment Taxes to Increase Own-Source Revenue (PAD) in Makassar City. *Turkish Journal of Computer and Mathematics Education*, *12*(11), 303–312.

Nurhayati, N. (2015). Pengaruh Intensifikasi Dan Ekstensifikasi Pajak Dan Retribusi Daerah Terhadap Peningkatan Pendapatan Asli Daerah Dengan Dimoderasi Pelaksanaan Good Governance Pada Kabupaten / Kota Di Wilayah Iii Cirebon. *Jurnal Riset Keuangan Dan Akuntansi*, *1*(01), 49–61. https://doi.org/10.25134/jrka.v1i01.1423

Nursafitra, Nursadik, M., & Yunus, M. (2019). Strategi Peningkatan Pendapatan Asli Daerah (Pad) Melalui Intensifikasi Dan Ekstensifikasi Penerimaan Pajak Dan Retribusi Daerah Di Kabupaten Enrekang. *JAKPP (Jurnal Analisis Kebijakan & Pelayanan Publik)*, *5*(1), 37–48. https://doi.org/10.31947/jakpp.v1i1.6500

Purwanto, Indrawan, R., & Safira, H. (2016). Do Extensification And Intensification On Regional Tax And Regional Retributions Have Impact On Own-Source Revenue ? (A Case Study In Regional Revenue Management Board In Cimahi Financial Year 2012-2016). *Icbae*, *33*, 138–143.

Page | 557

Optimization of Local Original Revenue (PAD) through Regional Tax Revenue of North Kalimantan Province
Henny Indriani[1], Ali Muktiyanto[1], Musdalifah Azis[2]

Riyanto, S., & Hatmawan, A. . (2020). *Metode Riset Penelitian Kuantitatif: Penelitian di Bidang Manajemen, Teknik, Pendidikan dan Eksperimen*. Deepublish.

Siahaan, M. (2013). *Pajak Daerah dan Retribusi Daerah Edisi*. Jakarta: PT. Raja Grafindo.

Sulila, I. (2022). The Effect of Intensification and Extensification of Tax and Retribution on Local Own-Source Revenue. *Central Asia and the Caucasus*, *23*(1), 605–613.

Aziz Sholeh, Abdul et. Al. 2024. Kompensasi Terhadap Motivasi Kerja Karyawan pada PT. Insolent Raya di Surabaya, Journal Of Management and Creative Business Vol. 2 No. 1 Januari 2024, Halaman : 82 - 96

Daengs, G. S. A., Istanti, E., Negoro, R. M. B. K., & Sanusi, R. (2020). The Aftermath of Management Action on Competitive Advantage Through Proccess Attributes at Food and Beverage Industries Export Import in Perak Harbor of Surabaya. International Journal Of Criminology and Sociologi, 9, 1418–1425

Enny Istanti1), Bramastyo Kusumo2), I. N. (2020). IMPLEMENTASI HARGA, KUALITAS PELAYANAN DAN PEMBELIAN BERULANG PADA PENJUALAN PRODUK GAMIS AFIFATHIN. Ekonomika 45, 8(1), 1–10

Iwa Soemantri, Asep et al. 2020. Entrepreneurship Orientation Strategy, Market Orientation And Its Effect On Business Performance In MSMEs. Jurnal EKSPEKTRA Unitomo Vol. IV No. 1, Hal. 1-10.

Kumala Dewi, Indri et al, 2022 Peningkatan Kinerja UMKM Melalui pengelolaan Keuangan,Jurnal Ekonomi Akuntansi , UNTAG Surabaya, Hal ; 23- 36

Pandu Widodo, Hesti et. al. 2024. Dampak Pelatihan, Motivasi dan Lingkungan Kerja pada Kinerja Karyawan PT. KAI (Persero) di Stasiun Surabaya Pasar Turi, Journal Of Management and Creative Business 2 (1) , 66 - 81

Pramono Budi,Istanti Enny, Daengs GS,Achmad, Syafi'i, Bramastyo KN,RM ,2023, Impact of Social Media Marketing and Brand Awareness on Purchase Intention in coffe shop culinary in Surabaya, International Journal of Entrepreneurship and Business Decelopment, Volume. 5 Number 6 November 2022, Page. 968 - 977

Rina Dewi, et al. 2020. Internal Factor Effects In Forming The Success Of Small Businesses. Jurnal SINERGI UNITOMO, Vol. 10 No. 1, Hal. 13-21