

Implementation of Tax Planning to Optimize Income Tax Deductions (PPh Article 21) for Employees of PT Magnum Attack Malang City

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INDEXING	ABSTRACT
Keywords: Keyword 1; Implementation Keyword 2; Tax Planning Keyword 3; PPh Article 21 Keyword 4; Employees Keyword 5; Income Tax Deductions	The purpose of this study is to determine the implementation of tax planning to optimize income tax (PPh) Article 21 for employees of PT. Magnum Attack. The research location is where the researcher conducts direct research, observing actual events that occur from the object being studied in order to obtain accurate data. This research was conducted at PT Magnum Attack. The type of research used in this study was a descriptive quantitative approach by describing or depicting the actual state of the research object to identify and analyze the problems faced by the research object and then compare them with existing standards. The data sources used to support this research are primary and secondary data. The data collection methods used by the researcher are observation, interviews, and documentation. The research method used by the researcher in this study is data collected through report studies and literature studies used as guidelines in conducting quantitative analysis. Based on the results of the study, it shows that the alternative to Article 21 income tax deduction that provides the greatest benefit to PT Magnum Attack is the gross-up method. This method excludes employee food and phone allowances from the take-home pay calculation and instead provides catering and vouchers. These costs can be deducted from the company's profit and loss and can be recognized fiscally as a deduction from the income tax payable.

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INTRODUCTION

Taxes are a common phenomenon as a source of state revenue in various countries. Pandiangan (2013) shows that almost all countries in the world impose taxes on their citizens, except for a few countries that are rich in natural resources, which are used as the main source of state revenue. Each country establishes rules and regulations for imposing and collecting taxes within its borders, which generally follow the principles of taxation. Taxes are a source of government revenue for developing facilities and infrastructure in all sectors in Indonesia. Data from the state budget shows that the main source of government revenue in Indonesia comes from tax revenue. The Indonesian economy is influenced by the amount of tax revenue collected for state expenditure.

The difficulty in understanding taxation issues lies in the complex details of the regulations (Miller, 1993). For management and stakeholders, it is not necessary to understand the details of how taxation works, but what is important is how to apply it in decision-making (Harnanto, 2013). Most entrepreneurs report being reluctant to pay taxes because they feel it is pointless if the money they pay will be corrupted. To build a sound

taxation foundation, the national taxation system was updated through tax reform. The change was from an official assessment system to a self-assessment system, which requires taxpayers to play a positive role in fulfilling their tax obligations.

Under the self-assessment system, taxpayers must understand the correct taxation provisions in order to fulfill their obligations properly. This knowledge enables taxpayers to take advantage of favorable provisions, at least making the fulfillment of tax obligations as economical as possible without violating the provisions. Tax planning is not manipulation, but a legal effort to take advantage of tax regulation opportunities. This action is legal because tax savings are made without violating the rules, so it can be a company strategy to streamline the tax burden.

With system self-assessment, mandatory tax must understand provision correct taxation so that obligations are met can done with. Knowledge the allows utilise favorable terms , at least make fulfillment obligation taxation as economical as possible without violate provisions . Tax Planning is not manipulatio , but rather legal efforts to exploit opportunity regulation taxation . This action is legal because savings tax done without violate rules, so that can become a corporate strategy for streamline burden tax. Effort subtraction tax can done through tax evasion or tax avoidance (Slemrod & Yitzhaki, 2002).. Tax evasion is carried out with violate provision taxation , such as providing false data and hiding data. While tax avoidance is effort avoidance tax with comply provisions and utilize gap law. Therefore, is necessary management taxes that are aimed at pressing tax as low as possible and postpone payment tax for get expected profit. With implementation of tax planning, company can minimize related cash expenditures tax as well as increase profit after tax.

Difference interest between Must Taxes and government make Must Tax do planning tax without violate Law. According to Zulvia (2011), planning tax is step for pressing tax owed to be more small than it should be paid . Planning tax related with control existing transactions consequence the tax. With thus, the implementation planning proper tax can help company in reach efficiency payment tax . Report prepared finances based on principle accounting is also influenced by provisions taxes , so that differentiated become report finance commercial and fiscal (Waluyo , 2014). Tax as burden make management try pressing cost tax through planning tax. Regulations taxation always perfected in line with development economic and social , one of them to Constitution Tax Income (Arifin, 2015). This show that planning tax own role important in support sustainability company.

Based on background behind above, formula problem study This is how is it. Implementation Planning Tax for Optimizing Tax Income Tax (PPh) Article 21 at PT. Magnum Attack. In line with formulation problem said , the purpose study this is for know Implementation Planning Tax for Optimizing Tax Income Tax (PPh) Article 21 at PT Magnum Attack.

LITERATURE REVIEW

Understanding Tax

Indonesia since in 1983 there was tax reform with replace system taxation from the official assessment system to self-assessment system (Yossinomita et al., 2025). Substitution system This require must tax calculate and report the tax Alone. Understanding of taxes is divided into two perspectives, namely economic and legal. In

terms of economical tax interpreted as diversion source from sector private to sector government , whereas from aspect juridical tax defined as contributions that can be forced to must taxes by the government .

Understanding tax in a way juridical also put forward by Brotodiharjo in Gunadi (2002), namely dues to the country that is owed by the obligor tax according to regulations , without get performance direct return can designated , and used for finance expenditure general state. Taxes is donation coercion from individual to government for finance related expenses with interest general without existence profit special received direct.

A number of expert give definition different , but the essence and purpose are the same same . Tax is obligation people to the state based on laws that can forced and not get reciprocal services in a way directly . According to Adriani in Waluyo (2014), tax is dues towards the country that is owed by the obligor tax according to regulations , with No get reward return in a way directly, and used for finance expenditure general state. Law No. 16 of 2009 also states tax as contribution must to a country that is force based on constitution without reply directly, used for state needs for prosperity people.

Of several understanding said, tax can concluded as obligation public to the country from which it is collected government in accordance law, okay in the form of money or goods, without reciprocal services in a way direct, use finance state expenditure in frame operate function governance and development.

Function Tax

According to Mardiasmo (2016), tax own two function main, namely :

1. Budgeter Function (Source State Finance). Tax functioning as source reception government for finance expenditure routine and development . Government make an effort increase reception tax through extensification and intensification collection, as well as improvement regulation various type tax. Tax results This used For interest general like health, education and welfare public.
2. Function Regular. Tax functioning as tool or arrange policy government in the field of social and economic. For example, taxes tall For goods luxury to reduce consumption, tariffs tax progressive For equality income , rates 0% export for push exports , as well as tax on industry certain For control impact environment.

There is another function, namely:

1. Function Allocation, namely provision goods social that is not can provided by market mechanisms .
2. Function Distribution, namely adapt distribution income and wealth to increase even and fair .
3. Function Stability, namely guard chance work, stability price, and growth economy through policy fiscal.

Planning Tax

Planning Tax is ways that can utilized must tax in management taxation without violate laws (Gribnau, 2015). Planning this refers to the process of engineering business and transactions to pay tax debts is at a minimum amount but still in accordance regulations . In addition that , planning tax also has connotations positive as fulfillment obligation in a way complete , correct and precise time so that can avoid waste source

power. In a way theoretical , planning tax known as effective tax planning, namely effort savings tax through tax avoidance in accordance provisions of the law. Planning tax is a process of organizing business must taxes so that the tax debt is minimal, as long as matter the permitted by law and in a way commercial.

Planning tax is step beginning in management tax before implementation obligations (tax implementation) and control tax (tax control). Efforts that can be done including maximizing exempt income , maximizing cost fiscal , minimizing costs that are not permitted, and election method proper accounting . Delay payment tax in accordance the provisions also provide savings cash flow (time value of money).

Planning strategy tax includes : (1) tax savings, namely efficiency through rates tax more low ; (2) tax avoidance, namely avoid imposition tax on transactions that are not object tax ; (3) avoid violation regulations ; (4) postpone payment tax in permitted limits ;and (5) optimizing credit tax. Steps in tax planning include maximizing tax-free income, maximizing fiscal deductions, and minimizing tax rates. Purpose planning tax is pressing burden tax as low as possible without violate provision taxation .

Benefit planning tax covering cash out saving , arrangements cash flow, and planning more payments accurate. Implementation planning taxes also demand analysis existing information , preparation of calculation models tax , evaluation implementation , as well as updates plan in accordance change regulations. With thus, planning tax help company streamline burden tax at a time support achievement optimal profit .

RESEARCH METHOD

Study This use approach descriptive qualitative , namely research that aims describe and identify fact related problem planning taxes in the field depreciation asset still to burden taxes borne company. The data used consists of on quantitative data and qualitative data. Quantitative data in the form of report finance, depreciation list asset fixed, and asset list still company. While qualitative data covers explanation from party company, history, structure organization, as well as information written from authorized party.

Research data sources includes primary data and secondary data. Primary data is obtained direct through observation and interviews with party authorized in the company. While that is secondary data obtained from documents and publications relate, including history short company and structure organization . Research This was carried out at PT Magnum Attack, located at Jl. Ikan Cucut, No. 01, Kecamatan Lowokwaru , Malang City. Method data collection was carried out through observation , interviews , and documentation. Observation done with observe direct object study for get relevant information. Interview done in a way structured with party authorized use get required explanation. Documentation obtained from archives and documents company, as well as relevant publications.

Data analysis was performed in a way descriptive with method collect, compile, process, and analyze data for give clear picture about conditions under study. Results of the analysis used for interesting conclusion and answer formulation problem researchers.

RESULTS AND DISCUSSION

Overview of PT. Magnum Attack Malang

In the month March 2011, PT. Magnum Attack Indonesia opened His first garment factory was at Jalan Candi Panggung No. 12A Lowokwaru, Malan . This company has develop with more of 36 employees in 2 locations PT . Magnum Attack Indonesia produces high-quality garments high for the world market with price compete.

The company produces various types of garments such as men, ladies, children, and babies with Capacity 25,000 pieces per month. Customers confess our products because quality, uniformity, and price compete so that still weave cooperation.

Production supported technology sophisticated, powerful work expert, as well as equipment support like machines , accessories, and materials. In line with vision "We Care and Help" Millions of People Reach Welfare," the company make an effort increase growth economy through network production and distribution in Indonesia.

Table. 1 Company Profile

Information	Contents
Name	PT. Magnum Attack Indonesia
Business fields	Trade in Goods and Services
Deed of Incorporation	July 23, 2016
Legal basis	Notarial Deed of Wahyu Arsyantuti, SH., M.kn. Number 02 dated July 23, 2016, approved by the Minister of Law and Human Rights No. AHU-0034827.AH.01.01 of 2016
Business permit	Ministry of Finance Letter No. 503/784/414.214/2016 dated July 18, 2016
Certificate of Company Registration	133715200633 (valid until August 8, 2021)
Taxpayer Identification Number (NPWP)	76.115.809.3-648.000
Headquarters	–
Production Office	Jl. Prince Diponegoro Gg Srigading No. 516 Tuban & Jl. Ikan Cucut No. 1 Malang
Website & Email	www.magnumattack.com magnumattack.studio@gmail.com

Vision, Mission, and Values

Vision, Mission, and Values are the basic guidelines in achieving the organization's long-term goals which are reviewed annually to ensure their harmony and feasibility.

1. Vision

“We care and help millions of people reach welfare” with objective become leading garment manufacturer in Indonesia.

2. Mission

Become organization oriented consumers, serving all segment, offering unique mark, with superiority sales and service support technology world class. Aspiration company is become main choice for work .

3. Mark

Success based on products and services quality high. Values main that is Caring, Honesty, Striving for the Best , Cooperation, and Professionalism. These values support ability adapt , create, and face competition .

Brand Personality

1. Empowering, For You, Capable
2. Energetic, Work hard, never give up
3. Proactive, Taking initiative and anticipation need
4. Adaptive, Adjusting self with change
5. Capable, Trained and knowledgeable
6. Be sincere, state the truth and carry it out promise

Production process

Factory produce garment with amount big according to style and design that moment. Before production started , done pre-production which includes samples , costing , planning production, purchasing material raw materials and manufacturing pattern. Production process consists of from cutting fabric , printing, embroidery, sewing, discard thread , washing, ironing, folding , and packing .

1. Sampling

Sampling is a development process garment in accordance buyer design . The stages includes :

- a) **Development sample:** Proto, Fit, Size Set, Sales man, Advertising sample.
- b) **Production samples:** Approval/Pre-production, Production samples, TOP samples.
- c) **Finished Goods samples:** Shipping samples.

2. Product Costing Financing

Should be done before final order. Fee covering material raw materials , energy work , and overhead. After the sample received by buyer, factory determine FOB (Freight On Board) price .

3. Planning Production

After the order is received , the factory plan need material raw materials (fabric , thread , packaging, hang tags, accessories), process schedule (cutting, sewing, finishing, inspection, delivery), and distribution not quite enough answer every stage .

4. Cutting

The cloth is done layer by layer then cut in accordance pattern with machine cutter. Cut given number and tied before sent to sewing room. Quality cutting is very decisive quality garment as well as efficiency fabric that reaches 70% of cost production .

5. Garment Panel Sewing

Sewn become 3D shape by operator using machine sew in accordance type stitching. The process is carried out in a way sequentially in the production line. The line consists of from operators, helpers, quality checkers, and supervisors.

Type machine sew includes lockstitch, blind stitch, chain stitch, flat lock, overlock, zigzag, button stitch, button hole, bar tacking, hemstitch, smocking, collar & cuff turning, shoulder pad attaching, pressing , etc.

6. Remove/ Cut Thread

Remainder thread cut manually or with machine automatic garment free thread .

7. Washing

Done in accordance buyer's request or for remove stains / fading of color bright .

8. Finishing

Includes inspection size, ironing, and disappearance stain with a spray gun or material chemistry .

9. Packing and Folding

Garments folded with tissue/cardboard, attach a hang tag or sticker price, then packed to in polybags. During packin , done inspection random for guard quality .

10. Other Processes

A number of garment given mark plus such as printing, dyeing, special washing, or embroidery.

11. Final Inspection and Delivery

After being packed , the garment checked by QA Buyer or third party auditor third. If appropriate standard goods sent to the buyer.

RESEARCH AND DISCUSSION

A System Effective management is matter most important for company moment. This is for the need existence something planning tax (*Tax Planning*) in plan work without must violate Constitution applicable taxation. Implementation planning Income Tax Article 21 by the company expected can cause burden tax owed for companies and employees, which will later will profitable second split parties. In 2018, PT. Magnum Attack did not cut Income Tax Article 21 is owed from its employees direct but with bear burden tax.

In calculation Income Tax article 21 PT. Magnum Attack hits allowance meals and allowances credit entered as increase employee take home pay. In the year second This PT. Magnum Attack wishes change policy because on the other hand with calculation the burdensome company . If the company sign change method cutting Income Tax Article 21, alternative which one is far away more profitable for companies and employees That alone. In study This want to compare between method Income Tax Article 21 paid by the company and PPh Article 21 in gross up abolished allowance. However still will give eat day and pulse.

Calculation Tax Income PPh 21 paid by PT. Magnum Attack

Method calculation Income Tax Article 21 paid company in a way accountancy commercial This can added as one of the element costs. However in a way fiscal adjustment will done with do correct positive with reduce cost Income Tax Article 21 of element costs in the calculation tax body income, because cost the no recognized in a way fiscal (*Non-Deductible Expense*)

Table.2 Calculation Tax Employee Income Tax Article 21 Paid by Company in 2015

Description	Income Tax Article 21
Gross income	
Basic salary	348,000,000
Meal allowances	31,680,000
Credit allowance	10,200,000
THR	29,000,000

JKK Premium (0.2%)	835,200
JKM Premium (0.5%)	1,044,000
Gross Income per year	420,759,200
<i>Reducer</i>	
Position Cost (5% x Gross Income)	21,037,960
JHT contribution (0.2%)	696,000
Pension Contribution	840,000
Amount of Reduction	22,573,960
Net income	398,185,240
PTKP	153,000,000
PKP	245,185,240
Article 21 Income Tax on Taxable Entrepreneurs per year	18,335,606

Source : Calculation Income Tax Article 21 PT. Magnum Attack

Cost burden Income Tax Article 21 of PT. Magnum Attack in 2015 is amounting to Rp. 18,335,606 with use method Income Tax Article 21 is paid by the company . In the method This company will add expenditure amounting to Rp. 18,335,606, for payment Income Tax Chapter 21. In a way fiscal , adjustment will done with do correct positive with reduce cost Income Tax Article 21 of element costs in the calculation tax body income, because cost the no recognized in a way fiscal (Non Deductible Expense). So that profit fiscal revenues obtained will go up and payment tax will increase because correct positive. The company also does not may pay out Income Tax Article 21 covered earlier to in the Agency's Annual Tax Return , cause cost the categorized into the reward or giving enjoyment No permitted reduced from income gross given work moment count income hit tax. Temporary That income received by employees no reduce size because there is no cutting for taxes and facilities, this is not including in calculation income. This is of course will harm company.

DISCUSSION

Calculation Income Tax Article 21 Based on Gross UP Method

Table.3 Calculation Income Tax Article 21 Gross UP Method

Description	Income Tax Article 21
<i>Gross income</i>	
Basic salary	348,000,000
Tax Allowance	15,410,047
Meal allowances	-
Pilsa allowance	-
THR	29,000,000
JKK Premium (0.2%)	835,200
JKM Premium (0.5%)	1,044,000
Gross income per year	394,289,247
<i>Reducer</i>	
Position allowance	19,714,463
JHT contribution (0.2%)	696,000
Pension Contribution	840,000
Amount of Reduction	21,250,463
Net income	373,038,783
PTKP	153,000,000
PKP	220,038,783
Article 21 Income Tax on PKP for one year	15,410,047

Source : Processed , 2020

Based on results research that has been conducted by researchers, found that amount allowance tax amounting to Rp. 15,410,047 is the same big with amount Income Tax Article 21 is owed , so that employee No will cut Income Tax Article 21, because all over Income Tax Article 21 now covered by the company in form allowance tax . However must remember , in the gross up cost method additional expenses incurred by the company in form allowance tax is the biggest compared to with alternative others , however own side positive namely all cost addition the recognized Good in a way commercial and fiscal. Election gross up PPh method Article 21 of this in planning tax is with emit allowance meals and allowances the credit that will cause income hit taxes are also reduced .

However, here researchers find that management report finances that have been adjusted 4 indicators the Still Not yet fulfil standard in matter management reporting real finances.

Impact Calculation Income Tax Debt Agency if Income Tax Article 21 Paid Company After Planning Tax

PT MAGNUM ATTACK Reconciliation Profit Make a loss Commercial and Fiscal December 31, 2018

INFORMATION	COMMERCIAL	POSITIVE RECONCILIAT ION	NEGATIVE RECONCILIAT ION	FISCAL
Total Revenue	Rp. 16,974,043,125			Rp. 16,974,043,125
Project Cost	Rp. 12,985,142,991			Rp. 12,985,142,991
Gross Profit/Loss	Rp. 3,988,900,134			Rp. 3,988,900,134
Operating expenses				
Adm & General Expenses				
Salary/Allowance Costs	Rp. 391,759,200		Rp. 15,410,047	Rp. 376,349,153
Overtime/Freelance Fees	Rp -			Rp -
THR	Rp. 29,000,000			Rp. 29,000,000
Total Admin & General Fees	Rp. 420,759,200			Rp. 405,349,153
Office Expenses				
Electricity/telephone/ water costs	Rp. 21,600,000	Rp. 5,100,000		Rp. 26,700,000
Equipment Rental Fees	Rp -			Rp -
Stationery/Photocopy ing/Printing Fees	Rp. 4,130,000			Rp. 4,130,000
Space/Vehicle Rental Fee	Rp. 319,600,000			Rp. 319,600,000
Office Household Expenses	Rp. 138,900,000			Rp. 138,900,000
Official travel expenses	Rp. 20,600,000			Rp. 20,600,000

Insurance Costs	Rp. 84,000,000	Rp. 84,000,000
Education & Training Fees	Rp -	Rp -
Maintenance Costs	Rp. 57,750,000	Rp. 57,750,000
Depreciation Expense	Rp. 20,821,557	Rp. 20,821,557
Stamp/Postage/Expedition Fees	Rp. 2,160,000	Rp. 2,160,000
Catering Costs	Rp -	Rp -
Marketing Costs	Rp. 416,800,000	Rp. 416,800,000
Total Office Expenses	Rp. 1,086,361,557	Rp. 1,091,461,557
Total Operating Expenses	Rp. 1,507,120,757	Rp. 1,496,810,710
Business Profit/Loss	Rp. 2,481,779,377	Rp. 2,492,089,424
Bank Administration Expenses	- Rp. 1,250,400	- Rp. 1,250,400
Profit/Loss Before Tax	Rp. 2,480,528,977	Rp. 2,490,839,024

After it is done implementation tax so obtained profit before tax , this is it base in calculation Income Tax Debt Agency if using method commercial :

Profit (Loss) before tax	Rp	2,480,528,977
Calculation of Income Tax Payable	Rp	744,158,693
Income tax payable	Rp	1,736,370,284
Income tax deducted/collected by other parties (PPh 23)	-Rp	180,569,356
Income tax that must be paid	Rp	1,555,800,928

With use method Income Tax Article 21 paid employees , number Income Tax obligatory debts paid by PT. Magnum Attack is amounting to Rp. 1,743,587,317, while calculation Income Tax Owed if using method Income Tax Article 21 is supported company (gross up) is :

Profit (Loss) before tax	Rp	2,490,839,024
Calculation of Income Tax Payable	Rp	747,251,707
Income tax payable	Rp	1,743,587,317
Income tax deducted/collected by other parties (PPh 23)	-Rp	180,569,356
Income tax that must be paid	Rp	1,563,017,961

After calculating and analyzing on alternative calculation and deduction Income Tax article 21 we can know excess and lack on each alternative . In the method Income Tax Article 21 paid company with give facility Income Tax Article 21 to company is one of the form business in prosper employee with hope employee will Work more Good Again

After PT. Magnum Attack did planning tax with use method Income Tax Article 21 on gross up costs on Income Tax Article 21 with method the is amounting to Rp. 1,743,587,317, and PPh obligatory debts paid by PT. Magnum Attack is amounting to Rp. 1,743,587,317.

CONCLUSION

Based on results study above , then researchers can conclude that alternative cutting Income Tax Article 21 which provides the greatest benefit for PT. Magnum Attack is gross up method. Method This with emit allowance meals and allowances credit employee from take home pay calculation instead changed become provision of catering and vouchers. Cost burden the can become reduction in profit make a loss company, and can recognized in a way fiscal as reduction in income tax owed .

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