

FOREWORD


By praising and thanksgiving to Allah SWT, because only His blessings and grace, so that the author can finish the thesis “The Effect of Adversity Quotient on Tax Penalty Acceptance”.

This thesis creates a complete final project to qualify for achieving a bachelor’s degree in Mercu Buana University. In writing this thesis, author gets help from various parties in completing this thesis, with all humility the author would like to thank for all, guidance and support that has been given and finished this thesis. Therefore, author would like to big thanks for Febrian Kwarto, SE, M.Ak., Ak., CA., ACPA. as an advisor who has been patiently guiding, leading, giving enthusiasm and suggestions along with motivation for author. So this thesis can be composed and all parties who have helped finish this thesis, especially to:

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- Aamiin.

The author is fully aware this thesis is far from perfect due to limited experience and knowledge from author. Therefore, author hopes advice and critic s who build from various parties. Hopefully, this thesis useful and can increase knowledge. Finally, with all sincerity and humility the author apologizes if there are mistakes and weakness in this thesis.

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