

The Implementation of Charity in Islam, Tax, CSR, and Business Usefulness by Small, Medium and Micro Enterprises: A Qualitative Approach

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This research aims to determine how the implementation of charity in Islam, corporate social responsibility (CSR), and business usefulness is conducted by small, medium and micro enterprises (SMME). The research was completed using qualitative methods and was conducted on 265 SMMEs, as the samples. The findings showed that charity in Islam and business usefulness has been performed by SMMEs properly, and it has a positive role. Meanwhile, tax and CSR still have limited implementation levels. Furthermore, the usefulness remained at the same level, and the usefulness had not been considered for the good of the surrounding environment.

Keywords: *Charity in islam, Tax, CSR, Business usefulness.*

Background

During the Indonesian monetary crisis in 1998, and the global economy crisis, small, medium and micro enterprises (SMMEs) could continue to survive more than great companies (Abraham, 2018; Hamid, 2009). This was possible because generally, SMMEs did not rely on greater capital or loans from overseas or use foreign currency, which had the most influential potency to suffer from crisis.

Small, medium and micro enterprises are businesses which can move the country economy because by implementing SMMEs, the economy can run properly. In regulation number 20 Year 2008, regulating SMMEs, it categorises the business into three scopes: micro, small, and medium. Furthermore, according to Rule Number 20 Year 2008, all those businesses are classified based on their assets and turnover. This classification is provided in Table 1, as follows:

Table 1: Small, Medium and Micro Enterprise Classifications

Business scale	Criterion scale	
	Net worth or assets (including land and buildings)	Sale results or turnovers
Micro	Maximum Rp. 50 million	Maximum Rp. 300 million
Small	>Rp. 50 million – Rp. 500 million	> Rp. 300 million – Rp. 2.5 billion
Medium	>Rp. 500 million – Rp. 10 billion	> 2.5 billion – Rp. 50 billion

Source: processed from various sources, 2019.

Small, medium and micro enterprises have important and strategic roles in developing the national economy. In 2018, the actors of SMMEs in Indonesia were predicted to reach 58.97 million (BPS, 2018). Furthermore, a majority of them had used the marketplace platform or social media to promote their goods or services.

The Asian Economy Community (AEC) began at the beginning of 2016, and demanded that the SMME actors compete with other businessmen from the Association of Southeast Asian Nations' (ASEAN) countries. Therefore, with the full support of the Government, large scale business people, and society are needed to increase the SMMEs' growth, to keep them from bankruptcy or digression.

The Government provides accessibility for SMME people to develop their business, starting from providing a loan with a very low interest rate, permission accessibility, and accessibility to obtain additional capital. According to Rule Number 36 Year 2008, each individual, individual with unshared inheritance, permanent institution, and business is charged an income tax. When an individual enlists his institution or business at the tax service office (KPP) where it occurs, then it will obtain a certificate of registration (SKT).

To develop their businesses, SMME business people have the same beliefs as their religions. There is a proverb about "*Take and Give*", of which what an individual gives will be returned to him. According to Islam, this is known as charity.



Charity is a word taken from the Arabic language, 'Shadaqoh'. It means to give something from a Muslim to other people, with the purpose to receive god's merit. This gift can take the form of goods, services or something related to human activities. It is based on several hadist from Rasullullah SAW, the prophet, stating that a pure smile is also a part of charity.

Charity is part of the pious deed, as commanded by Allah SWT, and it will be given a very valuable deed from Allah SWT. Sometimes, the reward or deed will be exactly the same or more than the charity given to other people. However, there are many cases of charities which are rewarded in the form of deeds by Allah SWT.

In dealing with the business world, many people believe that by giving charity, it will allow them to receive a reward, such as running a business smoothly, and obtaining gifted fortunes.

In the business world, business people have a responsibility to pay tax. It is a social responsibility towards the surrounding environment where the business is located. This responsibility is called corporate social responsibility (CSR). It is a concept and action undertaken by companies as an effort towards the social environment where the company resides. Examples of CSR include conducting an activity to improve society's wellbeing, maintaining the environment, building a public facility, providing scholarships to the poor, and providing financial support for a better society life, in general, and for the surrounding people, specifically.

By performing CSR, a company will be appreciated by the surrounding citizens, since it shows the care of the business towards the surrounding society. Conducting such an effort in the surrounding environment will bring various forms of usefulness indirectly to the surrounding citizens, whom require the goods and services of the company.

Such forms of usefulness include the company's usefulness, other people's usefulness, and the country's usefulness. Thus, developing a business in any given location will facilitate the surrounding society to receive their needs. This research aims to analyse SMMEs in respect to tax behaviour, charity in Islam, CSR, and the business usefulness given.

Research Problem

Based on the background, the following research question is formulated: how is the tax behaviour, charity behaviour in Islam, CSR, and business usefulness performed by small, medium and micro enterprises?

Literature Review

Small, medium and micro enterprises (SMMEs)

This sector is an important sector in creating working fields. Small, medium and micro enterprises are a growing effort in Indonesia, and their development could support the country's economy. Therefore, there is an essential need for sufficient SMME business management.

Based on Rule Number 20, Year 2008, Chapter 1, it explains that SMMEs are defined in three categories. Firstly, micro business is a productive business of individual or individual institution which meets the criteria of the micro business, as regulated in the rules. Secondly, small business is a productive economy developed by an individual or institution, whom and which are not a branch of a company or are not a branch of the owned, dominated, and becoming part of an owned company, both directly or indirectly from a medium or larger business, and which meets the criteria of small business, as regulated by the rules. Thirdly, medium business is a productive economy, developed individually or institutionally, which is not a branch of the owned, dominated, and becoming part of a small or large company, both directly and indirectly, with net wealth or annual sale as regulated by the rule.

Charity

Charity is taken from word, '*Sadaqa*', meaning 'right'. If an individual likes giving charity, it could be defined as an individual whose correct faith is acknowledged. According to sharia terminology, charity is a gift of partial fortune or income or earning to a certain interest, as commanded by religion.

According to Nurhayati and Wasilah (2009), charity is any gift or activity performed only with the purpose to receive a deed from Allah SWT. Charity has a wider dimension than '*infaq*', since charity has three dimensions:

1. Charity is a gift to mendicants and the poor who need it without expecting a *reward* (azzhuhaili). Charity is a *sunnah*.
2. Charity may take the form of zakat because in several Al-Qur'an text, and as a sunnah, it is written by charity, but it actually refers to *zakah*:

"Zakah expenditure are only for the poor and for the needy and for those employed to collect [zakah] . . ." (QS.9:60). In the verse, zakah is expressed by "ash shadaqaat".

3. *Shadaqoh* or alms, is something fixed correct (in terms of Sharia). This definition provides a wider definition of alms. It is in line with the Prophet Muhammad SAW's hadst, "*each good deed is sadaqah*" (HT. Muslim).

Charity is also a gift shared voluntarily to anyone, without considering any *nisab*, and any regulation of rigid time to share (Sanusi, 2009: 209). Charity is something to give with the purpose to get closer to Allah SWT.

Charity can be done anytime, anywhere, by anyone, and to anyone. Therefore, charity could be realised into anything, both physically or material, and not only just wealth but also the non-material. According to Sanusi (2009), charity is grouped into material, and non-material charities (potency charity).

Tax

Tax is a forced social contribution to a country, which is owed by taxpayers based on the regulation without any return achievement that could be directly appointed, and is used to pay public expenditure correlated to a country's obligation to promote governance (Loda, Made, & Dianawati, 2016). From the explanation, it can be concluded that tax is a mandatory fee from society to the country. It is enforced in nature, and the reward cannot be experienced directly. Based on this explanation, tax has several functions, including budgetary, regulatory, stability, and income redistribution functions.

Corporate Social Responsibility (CSR)

Corporate social responsibility, in general terms, is promoting a business ethically for the sake of major society's interest. According to Mardikanto (2014), CSR is a concept in which a company integrates its social, and environmental awareness into business operation and its interaction to stakeholders voluntarily. Furthermore, it leads to sustainable business success. This form of responsibility requires a business person to run his business with the purpose to not only gain profit, but also to be aware and take care of the surrounding environment, and society.

CSR generally functions as a realisation of a company's responsibility towards many involved parties or those affected both directly and indirectly due to the company's activity. CSR is a partnership solution to empower SMMEs' competitive powers. Thus, by having a strong partnership, it will motivate stronger SMMEs (Soegiastuti, 2016).

Elkington (1998) states that CSR is grouped into three basic principle components, known as the triple bottom lines (3Ps): profit, people, and planet. By having this concept, it could

provide understanding that a good company is not merely after profit. However, it is also aware of the planet's sustainability, and the people's prosperity, and wellbeing.

Business Usefulness

a. Business product usefulness

A product is anything which is offered by producers to be considered, asked, sought, purchased or consumed by the market as a need fulfillment of the concerning market demands. Kotler (2008) defines that product is a complex nature which is palpable, including its package, colour, and price, showing the company's achievement, and having the accepted retailer of buyers to satisfy their needs and demands. The limitation of a product is something to satisfy customers' needs and demands. The product is an object, service, action, person, place, organisation, and notion, in which a product will have more value for the customers if it has superiority over other similar or identical products. The product or produced service by a SMME will have both direct and indirect benefits, especially to fulfil the society's needs.

b. Business usefulness for society

Typically, the formation of a business comes from an individual, individuals or social organisation's ideas. Although SMMEs have a small-scale scope, their existence in the middle of society contributes greatly to the society. Furthermore, it has many job vacancies. It could improve the society's prosperity, helps their business, develops surrounding prosperity, and builds economy.

c. Business usefulness for environment

The business run by a SMME is expected to provide usefulness for the society, to avoid any negative and damaging impacts to the environment, and to avoid any discomfort experienced by the surrounding society.

Research methods

This study uses a qualitative method approach with observation, as well as direct interviews.

Discussion

SMMEs

The number of SMMEs, which were utilised as respondents, were 265. The major business was micro business with an income of less than Rp 300,000,000. The following Table 2 provides the tabulation of the income-based respondent classifications.

Table 2: Income-based respondent classifications

Micro	189
Small	65
Medium	11

Source: processed data, 2019

Based on the types of business, the major SMMEs are franchise or retail shop, cafeteria, and home industry. The following Table 3 provides the tabulation of the income-based respondent classifications.

Table 3: Income-based respondent classifications

Business Types	Number of SMMEs
Trading	125
Manufacture	35
Service	105
Total	265

Source: processed data, 2019

Table 4: Tax payment-based respondent classification

Tax participation	Number of SMMEs
Tax paid	68
Unpaid tax	197
Total	265

Source: processed data, 2019

Figure 1. Tax participation diagram

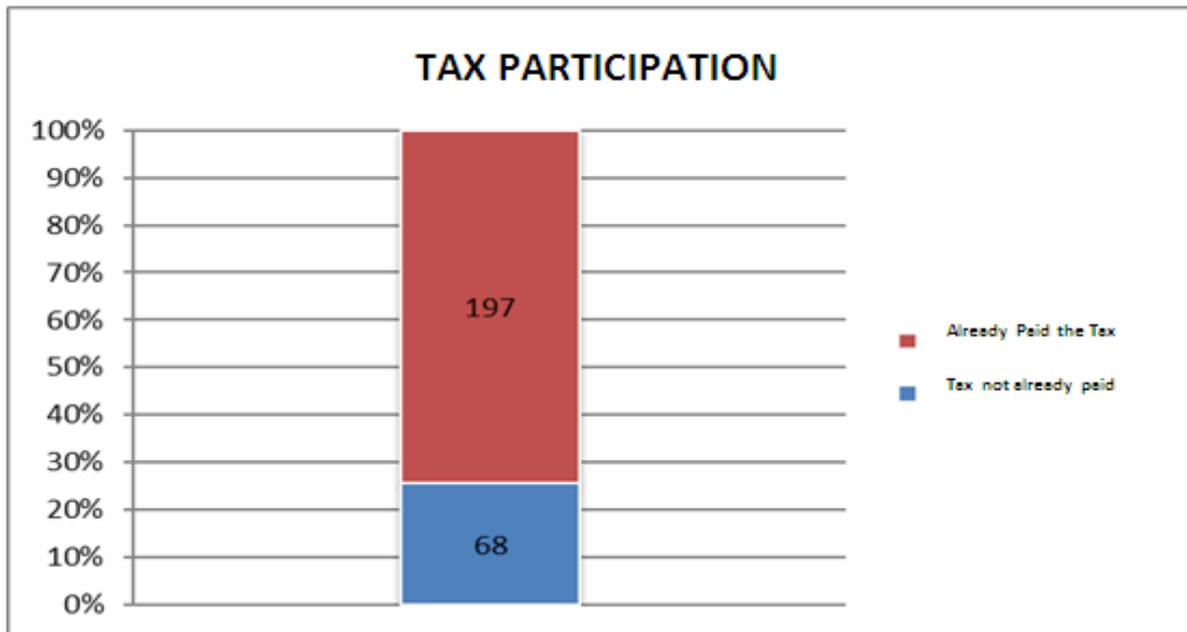


Table 4 and Figure 1 show that the tax payment had not been done by all SMME samples. From the 265 SMMEs, only 26 per cent had paid the tax. Meanwhile, 74 per cent had not. According to the observation and interview results, the underlying factors of late tax payments are provided in Table 5.

Table 5: Hindering factors of SMMEs to make tax payments

Answers	Responses
Having no or an inactive tax ID number	148
Having a permit of establishment	9
Unfixed or minimum incomes	8
Having no time to compose the financial report	5
Clearing a way for the business	45
Having no sufficient understanding of tax	16
Running an online shop	5
Not being a taxpayer	7
Others	22

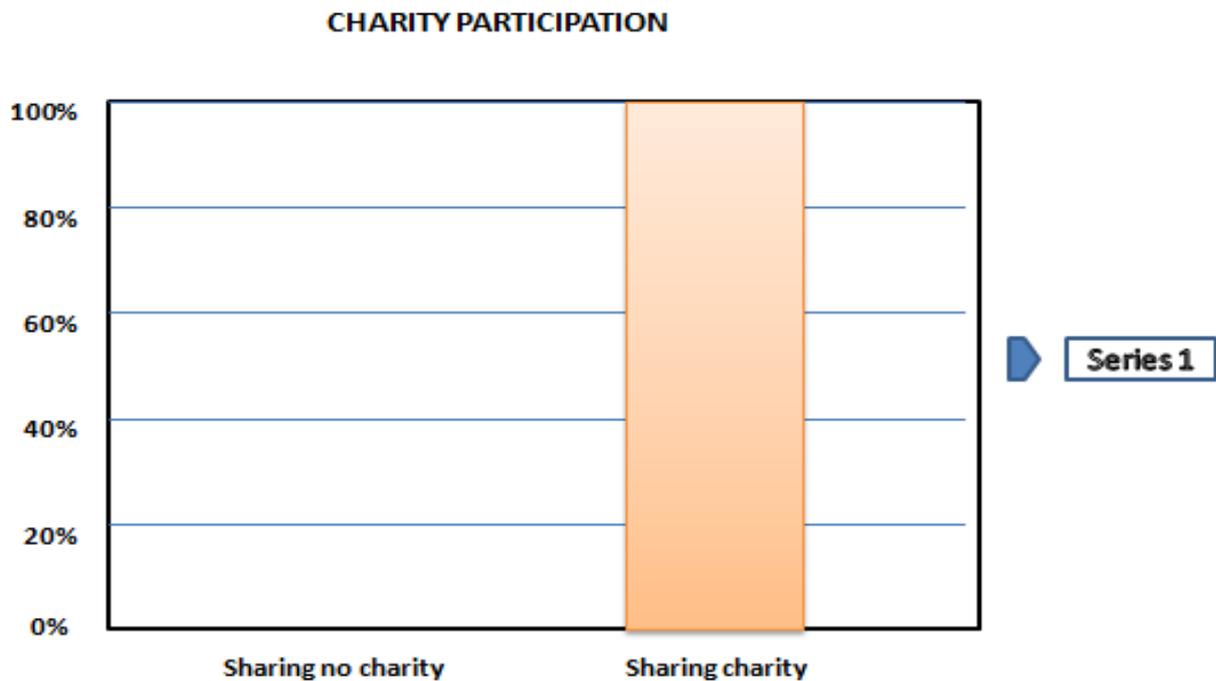
Source: processed data, 2019

It can be concluded that the most influential factor hindering SMMEs was not having a tax ID number or the ID was inactive. The next most influential factor was still clearing a way for the business. This was subsequently followed by not having a sufficient understanding of tax, which became a problem for tax participation. Thus, it can be concluded that the most

influential factors hindering tax payments were not possessing a tax ID number, continuing to clear a way for the business, and having no understanding of tax.

Charity behaviours

Figure 2. Charity Participation Diagram, Processed 2019



The Figure 2 shows that all SMME samples did perform charity. According to the observation and interview results, all charity behaviours of the respondents were in the form of charity, charity target, and charity intensity.

Table 6: Charity target

No	Charity Target
1	The surrounding needy, including siblings, friends, and neighbours.
2	Beggars, and so on.
3	Orphans
4	Poor
5	Elders
6	Widows
7	Worshiping places, including Mosques, Churches, Temples, and so on.
8	Social institutions, including orphanages, and Islamic boarding houses.

Source: processed data, 2019

From the finding above, the charity targets included the surrounding needy, beggars, orphans, poor, elders, widows, worshiping places, and social institutions.

Table 7: Charity realisations

No	Charity Realisations
1	Money
2	Meals
3	Smiles
4	Clothing
5	Primary needs
6	Goods

Source: processed data, 2019

Based on Table 7, the charity realisations consists of six types: money, meals, smiles, clothing, primary needs, and goods.

Table 8: Charity intensity per month

Intensity interval per month	Total	Percentage	Target	Remark
5	122	46%	Surrounding needy	There were several SMMEs which spent their incomes to be collected first, before being shared to social institutions including orphanages, and Islamic boarding houses. Thus, they did not do it regularly.
			Homeless	
			Orphans	
			Poor	
			Worshiping places	
			Social institutions	
5–10	138	52%	Surrounding needy	Spending their incomes to share directly or indirectly by a certain intensity; regularly once a week or less than five times per month.
			Homeless	
			Orphans	Sharing charity regularly once a week to worshiping places, elders, and the homeless.
			Poor	
			Elders	
			Worshiping places	
			Widows	
11–20	5	2%	Surrounding needy	The spending income, both directly and indirectly, was done by a high monthly intensity, 11–20 times.
			Homeless	
			Orphans	
			Poor	
			Worshiping places	
			Social Institution	
Total	140	100%		

Source: processed data, 2019

In Surah Al Bawara 261, it is mentioned that giving the charity of an individual's wealth will be multiply rewarded. From the verse, there is a correlation of charity behaviours to the development of the business, which is correlated to the profit. It is stated that the frequent

charity shares lead to an increasing obtained profit from the business. The frequent charity intensity develops the business well.

Riniyati and Munawaroh's (2016) finding showed that charity was an influential variable to significantly influence business success. Irfan (2009) stated that fostering a generous personality could be achieved in several ways, such as sharing charity. A generous individual, within his heart and action, will always want to help people and without expecting any reward and from anyone; he only gives it to Allah. A generous individual, in his heart, will be affected if he sees other people enduring problems. In doing so, they also train their social awareness towards the needy. They try to understand what the poor feel, and experience. Charity is a valuable alms when it is done sincerely. The reward of this behaviour is happiness in the days that follow. Through possessing the sincerity to share something with other needy, Allah will protect that person. In society, such people are seen as respected people. Their lives are meaningful, tranquil, and happy.

Besides happiness in this world, generous people will receive a good place in the days which follow. Moreover, if it is done for orphans, and the poor. Rasullullah SAW says, "I and people helping orphans later in the heaven will be like these two fingers" (HR. Abu Dawud, At-Tirmidzi, dan Ahmad). From an interview conducted with a SMMEs business person, the participant stated that charity could positively influence him; it could clean his wealth, make him tranquil, and also improve his business. Charity could also clean wealth, so it would be greater blessed. This means that the wealth would be useful for his life, both in this world or in the days later. Such a wealth blessing of an individual could provide tranquillity for both the owner's mind, and heart. Furthermore, the usefulness of the shared wealth would also provide multiple wealth (Irfan, 2009). From the explanation, it can be seen that the subjects shared their charities to provide positive effects upon their business developments.

The implementation of CSR into SMMEs

Corporate social responsibility is a concept and action performed by business people as a responsibility realisation towards the social, and natural environments around the company. It achieves this by promoting an activity to increase society's prosperity, maintains the surroundings, provides educational scholarships to the poor, builds public facilities, and provides assistance in the form of financial support or primary needs for the sake of the surrounding people's prosperities.

Table 9: CSR-based respondent classifications

CSR Behaviours	Total	Percentage
Has been conducting CSR	94	35%
Has not been conducting CSR	171	65%
Total	265	100%

Source: Processed data, 2019

Table 9 above outlines the CSR behaviours which were or were not performed by the study sample of SMMEs. Of the study sample, only 94 SMMEs had conducted CSR, while a further 171 had not. In other words, the percentage of SMMEs which conducted CSR activities was only 35 per cent. The remaining 65 per cent had not been conducting CSR activities. It can be concluded that the CSR promotions remained low. This result is in line with Wargianti's research (2018), stating that SMMEs people still have low levels of CSR implementation because of the various hindrances, and human resource limitations. The low CSR implementation of SMMEs was due to a lack of innovation, and communication by the companies (Bocquet, Bas, Mouthe, & Poussing, 2018; Ham & Kim, (2019).

The SMMEs conducted various CSR activities, such as developing public facilities, including a park or road, village activity, scholarship, and financial donation. Furthermore, the CSR classifications are grouped in detail, as shown in Table 10.

Table 10: CSR realisation-based respondent classifications

CSR Realisations	Total	Percentage	Remark
Building public facilities	20	20.83%	Building road, park, and mosque
Village activities	30	31.25%	Community service
Scholarship	26	27.08%	Poor children
Financial Donation	20	20.83%	Condolences
Total	96	100%	

Source: Processed data, 2019

Based on the findings of the above table, 20 or 20.83 per cent of SMMEs had built public facilities, such as a park, road or mosque. A subsequent 30 per cent had performed community service, 26 or 27.08 per cent had provided a scholarship for the poor, and 20 or 20.83 per cent had provided financial support for grieving people. Therefore, it can be concluded that the CSR realisation was dominated by village activities, such as community service, at 31.25 per cent. Furthermore, the findings showed 31.25 per cent or 30 SMMEs had promoted CSR programs. This finding is in line with opinion of Marnelly (2012), whom states that CSR can be completed through community service, which is communicated among the government, society, and academicians.

Product Usefulness

The SMMEs' product usefulness in the society is positively influenced. All SMME people stated that their products would be useful for the wider society. The usefulness can be known from the interview results with several SMME people, as follows:

“From the interview with Mrs. Endang, a SMME person of manufacturing company, she stated that the usefulness of her products, breads, were provided for important events, social gathering, and party. It is in line with Munandar (2016), stating that SMME’s products in his location could provide excellent contribution for surrounding society. In another hand, Mr. Aldhy, a SMME's person concerning with service revealed that his produced product was useful for males whom wanted to tidy up their hands to support their appearances”.

Moreover, this is supported by Darwanto, Raharjo and Hendra, (2018), who state that SMME service product usefulness within the creative industry could be experienced by the society. Furthermore, the SMME people within the trading field, such as Mr. Sumarja, argued that their business could support the society's needs through their franchise. The shops with excellent management can support the product usefulness of SMME businesses (Hall & Sibanda, 2016).

Based on the interview results with the participants within manufacturing, service, and trading, it can be concluded that their SMMEs' usefulness played important roles in social life. Therefore, the product usefulness could be a determinant of the success, and sustainability from SMMEs.

Conclusion and Suggestions

Conclusion

Based on the theoretical, analysis, and discussion review components, the conclusion is reached that the tax behaviour of SMMEs' was not completed, and they did not directly pay the required tax to the country. There were several factors influencing SMMEs from paying tax, such as not possessing a tax ID number, having no certificate of registration, sale turnover, financial report time arrangement, and understanding tax. According to the Rule, KUP, Number 28 Year 2007, Article 1, Verse 1, tax is a mandatory constitution to the county, which is loaned by an individual or institution. It is enforced based upon the constitution and is used for the sake of the civilisation's prosperity. Furthermore, the charity behaviours of SMMEs influenced the sustainability of the companies.

Charity behaviour positively and significantly influenced the development of the business. Furthermore, charity behaviours were factors which could be used as predictors in improving the business. A higher charity intensity would lead to a high business development, along with sincerity. The internalisation meaning of charity, in Al-Baqarah, verse 261, stipulates that it could double an individual's wealth since it requires the individual to manage himself, to prioritise the important scale to be achieved by him, and to always attempt to make his surrounding prosperous. The individuals with business development could develop their family economies prosperously. At least, they could support their living needs, and their charity behaviours played a role as a spirit, supplement, and complement to improve and develop their business. An excellent business development cannot be separated from the CSR performed by SMMEs.

The CSR is a concept and action undertaken by business people as a responsibility realisation towards the social, and natural environments around the company. From 265 samples, only 94 SMMEs responded that they promoted CSR programs. This shows that the CSR implementation of SMMEs remains low. The realisation of CSR includes building public facilities, such as a road, park or mosque; village activities; educational scholarships; and financial donations.

The SMMEs' product usefulness in the society is positively influenced. The SMME participants from within the manufacturing, service, and trading fields stated that their products were useful for the wider society. The product usefulness plays an important role in social life. Therefore, the product usefulness could be a determinant of the success, and sustainability achieved by SMMEs.

Suggestions

Based on the conclusion, the following suggestions can be proposed:

1. SMME people should pay the required tax and habituate themselves to give charity in their daily lives, promote CSR programs, and to maintain a qualified product, so it benefits their societies.
2. In relation to tax officers, they could provide socialisation activities with SMMEs, fostering the notion to pay tax to the country.
3. Charity institutions should be able to provide facilities, and to facilitate and deliver SMMEs' charity, enabling it to be appropriately given to the expected targets.

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