

ANALYSIS OF THE STAMP DUTY IMPOSITION RETAIL TRANSACTIONS IN INDONESIA (CASE PT Matahari Putra Prima Tbk)

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Abstract

Retail business continued to grow in line with economic developments, technology, and people's lifestyle. Entering the era of 2000, the retail business is growing which is marked by the development of new outlets called minimarkets, supermarkets, and hypermarkets. There are various kinds of proof of purchase that are used as proof of receipt of money. One example of proof of purchase is a shopping slip. Shopping orders are issued by retail companies in the case of buying and selling transactions with consumers. In the shopping package, there is information about the goods purchased or services used and nominal transactions that occur. The invoice or 'setruk' (in Indonesia) referred to contains a certain amount of money and mentions receipt of money for retail companies. So far, the transaction has not been subject to Stamp Duty. Government Regulation Number 24 of 2000, one of the documents subject to Stamp Duty is a letter containing the amount of money stating the receipt of money. The purpose of this study was to analyze the imposition of Stamp Duty on retail transactions using case studies at PT Matahari Putra Prima Tbk for the fiscal year 2017. The research method used was descriptive qualitative to analyze the phenomenon that was happening in the community. The results of this study indicate that shopping receipts are proof of purchases by consumers and proof of receipt of money by retail companies. Affixing the repayment mark in the shopping package becomes a statement that the price of the item has been paid by the buyer. In the case of shopping receipts brought home by the buyer, then the shopping receipts change the function from a sales memorandum to a receipt of money. Based on the functions of the shopping contract, the principle of the document which is subject to the Stamp Duty, and the object of the Stamp Duty, shopping orders may be subject to Stamp Duty because the shopping order includes other letters stating receipt of money.

Keywords: *tax potential, other indirect taxes, shopping spending*

A. Background

Martinus (2011, 1310) explains that retail development in Indonesia is divided into two groups, namely traditional retail, and modern retail. Traditional retail is retail that was built and managed by the Government, Regional Government, Private, Regional-Owned Enterprises (BUMD) including cooperation with the private sector with a place of business that is not too broad, such as shops, kiosks, and tents owned/managed by small, medium-sized traders, community self-help or cooperatives with a simple management system, small capital, and the process of buying and selling through bargaining. The retail itself according to Ma'ruf (2005, 7) is a business activity selling goods or services to individuals for the needs of themselves, families or households. The business activities carried out at retail through various outlets such as kiosks, markets, *department stores*, boutiques, including the sale of the system in the network(*online*). Whereas modern retail is retail that carries out buying and selling activities through a broad business place with a modern management system and there is no bargaining mechanism in its buying and selling activities. Examples of modern retail in Indonesia include *minimarkets*, *supermarkets*, and *hypermarkets* (Soliha 2008, 130).

Changes in lifestyle have resulted in the development of retail businesses followed by intense competition among retail companies. The year 1990 became a history of the entry of foreign retailers into Indonesia which was marked by the establishment of 'Sogo', a large retailer from Japan. Since then, competition between retail companies in Indonesia has consisted of local retail companies and foreign retail companies (Martinus 2011, 1310). In 1998, the government issued Presidential Decree Number 99 of 1998 concerning Sectors / Types of Businesses that are Reserved for Small Businesses and Sectors / Types of Businesses Open to Medium Business or Large Businesses with Terms of Partnership. With the presidential decree, the government removed the retail business from the *negative list* for foreign investment. Thus,

initially, foreign retail companies were limited, with the issuance of the presidential decree the number of foreign retail companies was no longer limited.

Entering the era of 2000, the retail business is growing which is marked by the development of new outlets dubbed *hypermarkets* conducted by foreign retail companies such as Makro (Netherlands), Carrefour (France), and Giant (Malaysia) scattered in big cities. Indonesia's economic growth, which on average is above 3%, is one of the factors developing the retail business in Indonesia. The economic growth increased the enthusiasm of retail companies to invest in the construction of new outlets. Increasingly controlled investment rates are also the reason retail companies invest in Indonesia because they believe that the Indonesian economy can strengthen in the future (Soliha 2008, 129).

In addition to the development of *hypermarkets* in the 2000 era that occurred in the period 2000-2010, in this era, people began to be introduced to *e-retailing* based on internet usage. But at that time this concept was still unfamiliar and had not received a good response from the community because it was still accustomed to buying and selling directly. According to Nurviani (2012, 28), the rapid development of *hypermarkets* is slowly resulting in domestic businessmen one by one collapsing helpless, especially domestic entrepreneurs with a small scale. This condition makes the government intervene to overcome this problem to protect the interests of small businesses nationally. The government regulates this issue through Presidential Regulation Number 112 of 2007 concerning Structuring and Guiding Traditional Markets, Shopping Centers and Modern Stores on December 27, 2007.

In the group *minimarket*, there are two big players namely Indomaret and Alfamart. According to the *Economic Review* in 2008, Indomaret became the *minimarket* largest with a turnover of Rp7,682 billion, which is equivalent to 43.2% of the total turnover *minimarket* in Indonesia. Indomaret also has the highest number of outlets. The number of outlets reached 3,116 units or 30.3% of the total number of outlets *minimarket* in Indonesia. *Minimarket* is a type of retail that is aggressively expanding the number of outlets by implementing a system *franchise*. The aim of retail companies engaged in the scope of *minimarkets* to increase the number of outlets is to enlarge the business scale so that it can compete with the scale of *supermarkets* and *hypermarkets*. In the group *supermarket*, Hero, Carrefour, Superindo, Foodmart, Ramayana, and Yogya + Griya Supermarket became the main players. The six *supermarkets* control 76% of the share of turnover *supermarkets* in Indonesia (Economic Review, 2009). Five retail companies play in the group *Hypermarket*. Carrefour is the largest with a turnover of Rp11,250 billion, followed by Hypermart, Giant, Macro, and Indogrosir (Economic Review, 2009).

The emergence of new retail concepts such as *minimarkets*, *supermarkets*, and *hypermarkets* which are included in modern retail types is an opportunity that is considered quite potential by retail businesses (Soliha 2008, 142). Fawzieah (2017) said that in the last six years the development of the three modern market formats above was very high. Some factors that influence these developments are the modern retail concept, the touch of technology, and being able to meet the development of consumer lifestyles giving more value compared to traditional markets. Also, a cleaner and more comfortable shopping atmosphere attracts more consumers and can create a new culture of shopping.

In 2016, the retail sector experienced an industry growth of around 9%, But in 2017, the growth decreased to 7.5%. The Chairperson of Aprindo, Roy Mandey, as quoted from cnnindonesia.com argues that the slowing growth is caused by a shift in consumption patterns in the community, especially the upper-middle class. The middle class and above experience changes in consumer behavior from shopping to a necessity, to shopping is not a necessity. But in 2018, as quoted by Kabarbusiness.com, Aprindo said it was optimistic that the retail business could grow to reach 9%. That is because commodity prices are rising and in 2018 which is a political year. Parties and regional head candidates will shop a lot for campaign needs. This has the potential to boost retail business growth throughout 2018.

Supriyanto (2017, 153) explains that the form of documents imposed by Stamp Duty is a letter containing the amount of money, including the amount of money or the nominal price stated in foreign currencies. To determine the value of the rupiah, the amount of money or the nominal price is multiplied by the exchange rate determined by the Minister of Finance in effect at the time the document was made, so that it can be known whether the document is charged or not subject to Stamp Duty. The issuance of Government Regulation No. 24/2000 causes changes in tariffs and limits on the nominal price charged. However, the stamp duty object in the form of documents in the form of a letter containing a certain amount of money has not changed.

Wibawa (2017) in the page bppk.kemenkeu.go.id explained that proof of purchase is used as proof of receipt of money, so the proof/memorandum is payable stamp duty. There are various kinds of proof of purchase that are used as proof of receipt of money. One example of proof of purchase is a shopping slip. Shopping orders are issued by retail companies in the case of buying and selling transactions with consumers.

According to Kotler (2007, 592), retail sales (*retailing*) are all activities related to the sales of goods or services directly to final consumers for personal and household use and not-for-business. Retail companies have business activities selling goods or services. The goods sold can come from the results of their production or produce by other companies. The sale-purchase transaction can be proven by the existence of a shopping custodian that is left to the consumer.

In the shopping package, there is information about the goods purchased or services used and nominal transactions that occur. The invoice referred to contains a certain amount of money and mentions receipt of money for retail companies. Based on the explanation of Government Regulation of the Republic of Indonesia Number 24 of 2000, one of the documents that are subject to Stamp Duty is a letter containing the amount of money stating the receipt of money. In case a document or letter is containing the amount of money stating the receipt of money, it must be subject to duty or duty stamp duty payable.

Based on the foregoing, researchers are interested in examining the potential revenue of Stamp Duty on retail transactions. By knowing the large potential revenue from this sector, it is expected that in the future the provisions and imposition of Stamp Duty on retail transactions can be carried out by applicable regulations to maximize state revenue, specific revenue from Stamp Duty. The researchers took the case of retail transactions carried out by PT Matahari Putra Prima Tbk for the 2017 fiscal year.

B. Theory

1. Stamp Duty

Stamp Duty is very common in the community. Nearly all documents made by the community contained a seal stamp attached to the document. Some people assume that if they want to agree, the agreement must be made on seal paper or postmark. However, some people do not understand the reason why they have to use seal paper or postmark. The community only understands that all documents must be stamped. If there is no seal in the document, the seal is invalid.

The illustration above presented by Siahaan (2006, 1) illustrates that the public does not yet understand the true meaning of the Stamp Duty. Stamp duty is only seen as a necessity in making documents. This results in the fulfillment of Stamp Duty that is not by the provisions stipulated in the regulations concerning Stamp Duty applicable in Indonesia. Stamp duty is a tax that is imposed on documents that are civil in nature and documents to be used in court¹. Another source explained that the Stamp Duty is a tax imposed on documents in the form of paper which according to the Stamp Duty Law is the object of the Stamp Duty.

Achmad Maulidi (2017) believes that Stamp Duty is a tax on documents. Stamp duty is an indirect tax that is collected incidentally if a document is included in the stamp duty object in the 1985 Stamp Duty Act for a situation, act or event in a community².

Tedjosiswojo (1988, 7) explained that the imposition of Stamp Duty according to the 1921 Stamp Duty Regulations is a replacement of services provided by the government, in contrast to the Stamp Duty Act which imposes not be a replacement for services provided by the government. There is no direct compensation given by the government to the stamp duty payer for the imposition of the stamp duty on documents subject to stamp duty. So that the Stamp Duty fulfills the criteria as a tax.

Tedjosiswojo (1988, 1) said that the Stamp Duty Objects had been regulated in the Stamp Duty Regulations 1921. In 1985, the Law of the Republic of Indonesia Number 13 of 1985 was issued on Stamp Duty to replace the Stamp Duty Regulations of 1921. Until now the law was still in force applies and has never changed. In general, the stamp duty object is a document. Zulvina (2017, 116) explains that in principle the documents that are imposed on Stamp Duty are documents stating the nominal value up to a certain amount, documents that are civil in nature and documents used before a court. The imposition of

¹ www.pajak.go.id

² *Apasih Bea Meterai Itu?* Dalam <https://www.kanal.web.id/2017/12/apa-sih-bea-meterai-itu.html>

Stamp Duty rates on these documents is distinguished according to the form of the document and the nominal price contained in the document.

Zulvina (2017, 119) explains that there are several ways to pay the Stamp Duty against the documents owed by Stamp Duty. Repayment of the Stamp Duty can be done by using a stamp duty object and using other means. Repayment of stamp duty using stamped objects can be done by using postmark and stamp paper. Repayment of Stamp Duty using other methods is carried out by using the stamp duty machine, using printing equipment, and using a computerized system.

2. Understanding Retail

According to the Big Indonesian Dictionary, retail means retail; retail. Retail or commonly referred to as retail is an absorption word derived from English *retail* which means joint ventures in the field of commerce in small quantities to end-users. Retail itself has a one-on-one meaning; a little (about the sale or purchase of goods). Meanwhile, according to Risch (1991, 1), retail comes from the French *retailer* which means to cut it into small pieces.

Understanding retail from a business perspective according to Berman and Evans (2001, 3) is "*retail consists of the business activities involved in selling goods and services to consumers for their personal, family, or household use*". Based on this, retail is a business activity that is involved in selling goods and services to consumers for personal needs, family needs, or household needs. From an economic point of view, Lukmanuddin (2014) explains that retail is one or more activities that add value to products and services to consumers both for family needs or for personal needs. Many people think that Indomaret / Alfamart is real retail, but retail is not always related to the daily needs sold at Indomaret / Alfamart. Retail can be in the form of foods such as Pizza Hut, McDonald's, and KFC. Retail also exists in the world of services such as AirAsia, Prudential, and TIKI.

Parties that carry out retail sales or retail activities are called retailers or retailers. According to Simamora (2003, 388), in general, retailers can be divided into two, namely, *store retailing* and *non-store retailing*. Retailers are retailers who use shops as a means of marketing the products being sold. Stores that are generally used by retail businesses are called retail stores. Non-store retailers are retail sales of goods whose products are not directly displayed, in other words, permanent display of products does not become a part of retail. Non-store retailers include *internet marketing* and *direct selling*.

Activities carried out by retailers or retailers are retail sales or *retailing*. According to Berman and Evans (1989, 3), *retailing* is a business activity that involves the sale of goods and services to end consumers for personal, family or household use. Sunyoto (2015, 1) defines the notion of *retailing* from a marketing standpoint. According to Danang, *retailing* is all activities that involve supplying goods and services directly to customers. Retail directly directs its marketing capabilities to satisfy end customers.

According to Pintel and Diamond (1971), retail can be classified into small retail and large retail. Small retail is usually called traditional retail. This retail is a type of retail that sells goods in small quantities. Small retail income is under \$ 500 per year. Small retail ownership is an individual owner (*individual proprietorship*) so that the retail owner is fully responsible for all sales and management. The characteristics of traditional retail are simple, the place is not too broad, the goods sold are not too many types, the management or management system is still simple, does not offer the convenience of shopping and there is a process of bargaining prices with traders and also the products sold are not displayed openly so customers can't see, choose, and try the product before deciding to buy.

Large retailers are often referred to as modern retail. This retail is retail that provides goods that are sold in large quantities. Earnings earned by large retailers are above \$ 500 per year. Examples of large retail types are *department stores*, *supermarkets*, *hypermarkets*, *general stores*, and *chain stores*. Large retailers offer a large area, there are many types of goods for sale, a well-managed management system, offers shopping convenience, a *fixed price* that there is no bargaining process and a self-service system, as well as product displays on an open shelf so customers can see, choose, and even try the product before deciding to buy.

3. Strokes / Note.

Every person who conducts an activity or activities that involve two or more people certainly requires proof of the occurrence of the activity or activity, including when conducting financial transactions.

Financial transactions that occur are proven by evidence of transactions. Proof of the transaction can also be interpreted as written evidence of every transaction activity that occurs in a company or a business. Sora (2014) in explaining that the main benefit of transaction evidence is providing written evidence of transactions that have been carried out, as well as to avoid the possibility of disputes in the future. Proof of the transaction can be the basis of activity that has occurred and each activity can be held accountable.

Nugroho (2017) explains the importance of evidence, namely to describe the nature of a transaction, mention the parties involved, state the types of goods and/or services, and specify the time of the transaction.

Sridahlia (2012) explains the meaning of cash memorandum is a transaction document made by the company or seller that is given to the buyer as proof of the purchase of several goods in cash. So when consumers or buyers buy and pay for goods in cash, the seller will provide a note as proof that the item has been paid in full by the buyer.

When a buyer finds out that an item is not suitable, the buyer can make a return or return the item to the seller. When making these returns, the buyer will create a debit note. According to Respati (2015), a debit memorandum (*debit memorandum*) is proof of the transaction of resending goods purchased because some of the items purchased were damaged or not according to the order. A debit note is made by the buyer to be sent to the seller together with the return of damaged or unsuitable items. After the seller receives the return of goods from the buyer, the seller will make a credit note. (*Credit memorandum*) in the same source is evidence of the transaction of returning goods that have been sold on credit, or reducing the invoice price because the goods are partially damaged or the quality is not by the order. Credit notes are made by the seller and sent to the buyer.

Arifin (2013) says that the word *setruk* (in Indonesia) comes from the English '*receipt*' which means receipts, receipts, proof of payment, and receipt of incoming money. Invoice or '*setruk*' is proof of payment in which contains payment information that has been given by someone. Within the scope of buying and selling transactions between retail companies and consumers, a set of purchases is a document printed out of a cash register as proof that a purchase and payment transaction has occurred which lists the items, the price of goods, the number of goods, and the amount of money paid by the buyer.

Aulia (2012) explains the difference between notes and orders in the number of notes. The note was made in duplicate by the seller. The first sheet or original memorandum is handed over to the buyer, while the second sheet or duplicate sheet is kept by the seller as proof of the transaction. Whereas the stroke is only made one copy and given to the buyer. In shopping receipts or orders, often the stamp "LUNAS", "CASH", or other payment marks. Tedjosiswojo (1988, 17) explained that the affixing of the sign of repayment was as a statement that the price of the goods had been paid by the buyer or consumer. If the memorandum or purchase order is brought home by the buyer, the memorandum or shopping order changes from a sales memorandum to a receipt of money on

4. Civil Documents that are subject to Stamp Duty.

GJ. Renier (1997, 104) explains the meaning of documents in three senses. First, in a broad sense, the document includes all sources, both written and oral sources. Second, in the narrow sense, the document includes all written sources only. Third, in a specific sense, the document only includes official letters and state letters, such as agreements, laws, concessions, grants and so on.

Documents interpreted as sources of written data are divided into two categories, namely official sources and informal sources. Official source documents are documents made or issued by institutions or individuals on behalf of the institution. While informal source documents are documents made or issued by individuals, not on behalf of the institution (Kosim 1988, 33).

While the word civil itself is closely related to civil law. Civil law is the law that regulates the rights, property, and relationships of people with people in a country. In another sense, Syahrani (2004, 2) explains the notion of civil law is the law that regulates the legal relationship between one person and another person in a society that focuses on the interests of individuals (personal). Therefore, what is meant by civil documents is documents made by the provisions in civil law. These documents can be in the form of letters or other documents made by parties who agree to ensure the fulfillment of their respective rights and obligations.

C. Research Method

Morse in Creswell (2014) states that this type of qualitative approach is needed because the research topic is new, the subject has never been stated with a particular sample or group of people, and the existing theory does not apply to certain samples or groups under study. Also, a qualitative approach is carried out because of the need to explore and explain phenomena in-depth, where the nature of the phenomena does not correspond to quantitative measures.

D. Discussion on the

1. Business Process of Retail Transactions

Griffin and Ebert (1996) argue "*business is all those activities involved in providing the goods and services needed or desired by people*". This understanding has the meaning of business processes are all activities providing goods and services needed by consumers. In that sense, there is an emphasis on "how" work is carried out in an organization. A process is a specific sequence of work activities across time and space with a clear beginning and end and some *inputs* and *outputs* result from the process.

This understanding is in line with the opinion of Afuah (2004, 3) who argues that business is an individual activity that produces and sells goods and services to benefit the community in an industry. Every organization has a business process to produce goods or services. Business processes in an organization can be different from other organizations. Organizations engaged in the same field can also have different business processes, including companies engaged in retail. These differences can be caused by differences in goods/services produced, differences in organizational structure, and differences in management. Of the several retail and business definitions above, obtained an understanding of retail business is a business activity that sells goods and services directly to end consumers.

The retail business is closely related to the marketing of goods and services needed by end consumers. Business processes run by retail companies can be traced to supply chain management or supply *chain management*, according to Heizer and Render (2004, 412), supply chain management is the management of various activities to get raw materials into semi-finished goods and/or goods so, then send the product to consumers through a distribution system.

Stevenson (2009, 650) explains that the purpose of supply chain management is to align demand and supply as effectively and efficiently as possible. At the request of consumers obtained from strategic management, retail companies will provide goods and services for consumers who are their target markets. In supply chain management, retail companies manage one cycle starting from buying raw materials from *suppliers*, the company's operational activities, to the distribution of goods and services to consumers. The management is carried out with *merchandise management*, *administrative management*, and *store management*.

Supply chain management starts with merchandise management activities. Merchandise management begins with buying goods. In purchasing goods, retail companies carry out several stages such as finding suppliers, evaluating, negotiating, and placing orders. To obtain goods, retail companies look for suppliers or sellers of goods that sell goods by the criteria needed by the company. After finding a supplier, an evaluation of the quality of the supplier is carried out by the criteria desired by the company. If the supplier feels that it matches the criteria the company wants, the company will negotiate with the supplier. Negotiations are carried out as a first step in determining the amount and type of goods to be ordered³.

In purchasing goods from suppliers, retail companies sign purchase contracts with suppliers. The purchase contract was made to contain the sale and purchase agreement agreed by the retail company and the supplier. When a supplier sends goods to the company, the supplier will make a sales invoice or proof of delivery of the goods to the retail company. These documents are made with the aim that the trading activities carried out by both parties can be held accountable in the future.

Described in the same source, after the purchase of goods, retail companies control the stock of merchandise. Control of merchandise inventory is carried out by allocating merchandise to outlets, monitoring the situation of inventory (*stock position*), reviewing the purchase budget for goods that have not

³ *Modul Retail Bagian 8 Manajemen Sumber Daya Manusia*. [2012]. Yogyakarta: Universitas Negeri Yogyakarta

been ordered (*open-to-buy review*), and developing (*merchandise budget plans develop merchandise budget plans*) to enlarge the scale of the business.

The last merchandise management is determining the price of the merchandise. This price determination is divided into determining the basic price or (*initial price*) and adjusting the price (*adjust price*). This basic price becomes the basis for determining the price of an item, while price adjustments are made if needed. Price adjustments are made if there are changes in prices from suppliers, adjustments to retail company inventories, the level of consumer demand and supply, as well as other influencing factors.

Along with managing merchandise, retail companies also carry out *administrative management*. In administrative management, the company promotes companies or trademarks, merchandise, and services provided, manages human resources, distributes merchandise, and carries out financial control.

The company promotes trademarks, merchandise, and services starting with planning promotional and communication programs. The selection of promotional media is also carried out in this stage. For the programs and media that have been determined, retail companies compile the necessary budget. In addition to the planned programs and media promotions, retail companies can also plan special promotions. Promotional planning specifically tailored to the circumstances. Retail companies also *manage public relations* so that the existence of the company and its products can always be accepted by consumers.

Administrative management is also related to human resources. So that in administrative management, the company also manages human resources. Human resource management is often known as Human Resource Management (HRM). Human Resource Management is carried out by developing policies to manage employees. This policy development is realized by planning career paths, keeping employee records, and recruiting, hiring or conducting training.

The distribution of goods is also a part of administrative management. In the case of the distribution of merchandise, retail companies will first find a suitable place to be used as a warehouse inventory. In the inventory warehouse, the company will store its merchandise inventory, receive goods from suppliers, send goods to other outlets or warehouses, mark or label merchandise, and make returns to suppliers.

In a warehouse owned by the company, the company administers all transactions that occur using certain documents ranging from sales invoices from suppliers or receipts of goods, inventory cards to monitor inventory, shipping documents to outlets (*bills of lading*), as well as receipts of returns on returns goods to suppliers.

Administrative management is also carried out on the company's finances. The company determines its financial controls. Financial control can be done by preparing financial statements on time. The report contains information about company performance. The company's performance can be reported based on estimated sales, cash flow, and profits that have been obtained. The success rate of collecting business debt to consumers and increasing capital from investors is also reported in the financial statements.

The last business process of a retail company is to sell goods and services to consumers through outlets. Before making the sale, the company carries out *store management*. The company recruits to hire and conduct training for employees. The company also develops employee work plans so that employees can work effectively and efficiently. The performance of each employee will be evaluated by the company. The company also carries out maintenance of existing facilities at each outlet.

After-sales facilities and infrastructure are ready, each outlet takes inventory from the warehouse and starts placing goods to be sold to consumers. Neat arrangement of goods according to type makes it easy for customers to find the items needed. Each outlet also has an inventory card to monitor its inventory. The next process is to continue with buying and selling transactions with consumers.

Buying and selling transactions begin with the arrival of consumers to retail outlets. Consumers choose and take the items they need and then put them in a shopping basket. Consumers are free to choose the items they need. After selecting the items to be purchased, consumers bring the shopping basket to the cashier. The cashier will count the groceries and the consumer pays the price of the groceries. In this transaction, the cashier gives a shopping receipt to consumers as proof of purchase by consumers and proof of receipt of money by retail companies⁴.

1. The object of Stamp Duty on Retail Transactions.

⁴ *Business Process*. [2007]. Bandung: ITB Digital Library

Retail companies are companies that sell goods and services to end consumers. When selling goods and services with consumers, retail companies make shopping purchases. As explained in the previous chapter, making shopping orders is done during the sale and purchase transaction at the cashier. The cashier counts the consumer's shopping items and the consumer pays the shopping items according to the price.

For the sale and purchase transactions at the cashier, the cashier gave a shopping slip to consumers. As explained in the previous sub-chapter, according to Arifin (2013), a shopping contract can be interpreted as a receipt, receipt, proof of payment, and receipt of incoming money. Based on the aforementioned matters, a set of spending can be proof of payment and receipt of incoming money.

Article 2 of Act Number 13 of 1985 concerning Stamp Duty explains the forms of documents subject to Stamp Duty. Among the forms of documents described in that article, several forms of documents mentioned therein are: a

- a. letter of agreement and other documents made to be used as a means of proof of acts, reality or conditions that are civil in nature; and a
- b. a letter containing more than Rp1,000,000 (one million rupiahs)
 - 1) stating the receipt of money;
 - 2) which states bookkeeping money or depositing money in an account at a bank;
 - 3) containing notification of account balance at the bank; or
 - 4) which contains an acknowledgment that the debt in whole or in part has been fully paid or calculated.

Based on the understanding of shopping receipts that can serve as proof of payment and receipt of incoming money, shopping receipts can be imposed with Stamp Duty based on their form in the form of agreement letters and other documents made to be used as a means of proving about acts, reality or civil circumstances (in this case a sale and purchase transaction) and based on the form of a letter containing the amount of money stating the receipt of money.

It is also necessary to review the position of shopping orders as a document in the form of other documents made to be used as a proof of civil conduct, reality or circumstances, it is necessary to further examine the purpose of the civil nature referred to in the Law Stamp duty law.

Furthermore, interviewees from the Directorate of Taxation Regulations I, Muhammad Basith Ali Fikri, explained that to review the intended civil nature, one must look at the history of the 1921 Stamp Duty Rules (ABM 1921). Before the issuance of Law Number 13 of 1985 concerning Stamp Duty in 1985, stamp duty collection was carried out based on the 1921 Stamp Duty Regulation. In the 1921 Stamp Duty Regulation, initially, the imposition of Material Duty was not on documents, but marks. Signs imposed on the Stamp Duty of the 1921 Stamp Duty Regulations are not only signs that are civil but are also imposed on public marks such as Driving License (SIM) and Passport. These public documents were subject to stamp duty when the 1921 Stamp Duty Rules came into effect (Tedjosiswojo 1988, 7).

Law Number 13 of 1985 concerning Stamp Duty issued in 1985 has several purposes, including the simplification of rules and the return of stamp duty provisions by the initial steps of its imposition. The issuance of public documents such as passports, driving licenses, and birth certificates is a state obligation to the community. So if there is a levy on the issuance of the document, the form of the levy should not be a tax, but a levy (Tedjosiswojo 1988, 12).

Issuance of Law Number 13 of 1985 concerning Stamp Duty to eliminate public documents as objects of Stamp Duty. The documents which are the object of the Stamp Duty are civil documents, which documents were made by individual communities or legal entities, not documents issued by the state.

Meanwhile, buying and selling activities are included in the domain of the engagement regulated in Book III of the Civil Code on the engagement. In an agreement, there is a party that binds itself to the other party to obtain or submit something. If a party agrees with another party, both parties can become the party who accepts something and the other party gives up something or it can be said that each party has rights and obligations.

The law of engagement is consistent with the mechanism of buying and selling. At the time of buying and selling, some are sellers and those who are buyers. The seller must surrender the goods requested by the buyer and be entitled to receive money according to the agreed price. The buyer is the party who must pay the money according to the agreed price and is entitled to receive the goods he paid for. For this reason, buying and selling activities are included in binding law in civil law.

After each party carrying out the sale and purchase transaction has an obligation and obtained their respective rights, a document is made to prove that the sale and purchase transaction has been carried out. Shopping receipts are documents made to prove the sale and purchase transactions that have been made. If a letter is made to be used as evidence, it must be subject to Stamp Duty (Tedjosiswojo 1988, 11). So that the shopping package meets the requirements to be used as proof of civil action. For this reason, shopping custodians may be subject to Stamp Duty by the Stamp Duty Act. This is in line with the information given in the interview.

From shopping contracts, consumers can find out information about buying and selling transactions that have been made. Nugroho (2017) explains the information contained in the transaction evidence, including in shopping orders. The information includes the parties involved or the retail name, transaction time (both day, date and time), as well as the type of item or name of the item purchased and also the price details. The price breakdown contained in the shopping receipt consists of the unit price and the total price.

The total price contained in the shopping package is the total price paid by the consumer. The amount of prices paid by consumers becomes the amount of money received by retail companies. On this basis, the shopping receipts are also located as a sign of receiving money so that it can be a document in the form of a letter containing the amount of money stating the receipt of money.

This opinion is in line with the information given by the resource person in the interview. Documents in the form of a letter containing the amount of money stating the receipt of money may be subject to Stamp Duty according to the nominal price contained in the document. There are no restrictions on the form of documents that can be imposed with Stamp Duty. If a document contains an amount of money and mentions the receipt of money, then the document may be subject to Stamp Duty. The guest speaker explained that this was by the principle of the Stamp Duty. The principle is contained in the Stamp Duty Act but requires further understanding because it is not clearly stated.

This principle is contained in Article 1 of the Stamp Duty Law. In Article 1 paragraph (1) of the Stamp Duty Law, it is stated that "With the name of the Stamp Duty the tax is imposed on the documents referred to in this Law." The definition of documents referred to in paragraph (1) is explained in paragraph (2) which reads "Documents are papers that contain writings that contain meanings and intentions regarding actions, circumstances or reality for a person."

Both verses explain that Stamp Duty is only imposed on documents. So that the stamp duty principle described in the two paragraphs is that if there are no documents, there is no stamp duty. In other words, if there are documents, these documents may be subject to Stamp Duty by the law. So that buying and selling transactions that make documents in the form of shopping receipts as a receipt of money by the seller, then the shopping receipts can be subject to Stamp Duty.

From the two reviews regarding the definition of shopping receipts and stamp duty objects, shopping compliant fulfills the provisions as other letters made to be used as a means of proof of acts, reality or civil circumstances and a letter containing the amount of money stating the receipt of money. However, the imposition of Stamp Duty is only charged once in one document or object.

As explained in the previous section, it is often found stamped "LUNAS", "CASH", or other repayment marks on memorandum or shopping receipts. Tedjosiswojo (1988, 17) explained that the affixing of the sign of repayment was as a statement that the price of the goods had been paid by the buyer or consumer. In the case of a memorandum or purchase order taken home by the buyer, the memorandum or shopping order changes from a sales memorandum to a receipt for the money. So that the shopping custodian is subject to the Stamp Duty because the shopping custodian includes another letter stating the receipt of money

2. Potential Duty Stampon Retail Transactions.

As explained in the previous section, shopping orders are objects of Stamp Duty. Shopping custody becomes the object of Stamp Duty because of its position mentioning receipt of money. So that the shopping package meets the provisions in the form of a document containing the amount of money stating the receipt of money.

As explained in the previous chapter, stamp duty rates can be seen in Article 2 of Act Number 13 of 1985 concerning Stamp Duty. In the provisions of Article 2 of the law, a letter containing the amount of

money stating the receipt of money is subject to Stamp Duty using a different Stamp Duty tariff. The difference in rates is charged based on the nominal price contained in the document or shopping package.

In 1985, when the Stamp Duty Act came into force, the stamp duty rate stipulated in the law was Rp500.00 (five hundred rupiahs) and Rp1,000.00 (one thousand rupiahs). The imposition of such tariffs is based on the nominal price imposition imposed by the Stamp Duty also stipulated in the same law.

The rates and limits on the imposition of nominal prices are as follows:

- a. document in the form of a letter containing the amount of money stating the receipt of money having a nominal price of more than Rp100,000 (one hundred thousand rupiahs) but not more than Rp1,000,000.00 (one million rupiahs) is imposed with Stamp Duty at the rate of Rp500.00 (five hundred rupiahs); and
- b. documents in the form of a letter containing the number of money stating the receipt of money having a nominal price of not more than Rp100,000 (one hundred thousand rupiahs) not owed Stamp Duty.

By paying attention to the economic development and referring to the provisions of Article 3 of the Stamp Duty Act, the government changed the tariffs and limits on the nominal price imposed by the Stamp Duty twice, last in 2000 with Government Regulation No. 24 of 2000 which applies up to now.

In Government Regulation Number 24 of 2000, the stamp duty rate and the nominal price limit imposed by the Stamp Duty for a letter containing the amount of money stating the receipt of money is changed to a

- a. letter containing the amount of money stating the receipt of money having a nominal price up to Rp. 250,000.00 (two hundred and fifty thousand rupiahs), not subject to Stamp Duty;
- b. a letter containing the amount of money stating the receipt of money having a nominal price of more than Rp250,000.00 (two hundred and fifty thousand rupiahs) up to Rp1,000,000.00 (one million rupiahs), subject to Stamp Duty at a rate of Rp3,000 00 (three thousand rupiah); and a
- c. letter containing the amount of money stating the receipt of money that has a nominal price of more than Rp1,000,000.00 (one million rupiahs), subject to Stamp Duty at a rate of Rp6,000.00 (six thousand rupiahs).

With the change in the Stamp Duty Tariff and the amount of the nominal price imposition imposed on the Stamp Duty for a letter containing the amount of money stating the receipt of money, the Stamp Duty imposition on shopping custody is based on the rates and limits on the imposition of nominal prices contained in Government Regulation Number 24 of 2000.

the imposition of stamp duty payable is done by imposing tariffs based on the nominal price contained in a document. In other words, each shopping receipt can only be charged Stamp Duty once by the nominal price stated on the shopping receipt.

Calculation of the stamp duty owed is done by multiplying the applicable rate with the number of documents owed. So that the stamp duty owed is calculated based on the number of documents multiplied by the applicable rate, not the nominal price stated in each document multiplied by the applicable rate.

If there is a shopping package containing a nominal price of up to Rp250,000.00 (two hundred and fifty thousand rupiahs), then the shopping package is not subject to Stamp Duty. Shopping receipts containing nominal prices over Rp250,000.00 (two hundred and fifty thousand rupiahs) up to Rp1,000,000.00 (one million rupiahs) are stamp duty payable in the amount of Rp.3,000.00 (three thousand rupiahs). Meanwhile, a shopping package containing a nominal price of more than Rp1,000,000.00 (one million rupiahs) is owed a Stamp Duty of Rp6,000.00 (six thousand rupiahs).

As an example of the calculation of the stamp duty owed, the following illustration is given. In one day, several transactions occurred in Retail X. Among buyers or consumers who made transactions in Retail X, Mr. A made a purchase transaction of Rp150,000.00 (one hundred fifty thousand rupiahs), Mr. B made a purchase transaction of Rp650 .000.00 (six hundred fifty thousand rupiahs), and Mrs. C conducts a purchase transaction of Rp1,400,000.00 (one million four hundred thousand rupiahs).

The Retail X cashier will give a shopping receipt to each of these consumers to buy the nominal transaction made. Mr. A will receive a shopping receipt at a nominal price of Rp150,000.00 (one hundred fifty thousand rupiahs), Mr. B will receive a shopping package at a nominal price of Rp650,000.00 (six hundred fifty thousand rupiahs), and Mrs. C will receive shopping receipts at a nominal price of Rp1,400,000.00 (one million four hundred thousand rupiahs).

From the nominal price stated in the shopping order of each consumer, the stamp duty fee can be calculated. Mr. A's shopping package contains a nominal price of Rp150,000.00 (one hundred and fifty thousand rupiahs). For these shopping orders, there is no duty stamp because they have a nominal price below Rp250,000.00 (two hundred and fifty thousand rupiahs). So that there is no stamp duty payable on Mr. A's

shopping package. Mr. B's shopping package contains a nominal price of Rp650,000.00 (six hundred fifty thousand rupiahs). For these shopping orders, the duty stamp is subject to a tariff of Rp3,000.00 (three thousand rupiahs) because it has a nominal price of more than Rp250,000.00 (two hundred and fifty thousand rupiahs) and less than the same as Rp1,000,000.00 (one million rupiahs). The stamp duty payable on Mr. B's shopping receipts is IDR 3,000 (three thousand rupiahs).

Stamp duty owed on Mr. B's shopping receipts in the amount of Rp3,000.00 (three thousand rupiahs) because the calculation of the stamp duty owed is done by multiplying the stamp duty rate by the number of documents made, not the nominal price stated therein.

As explained in the previous section, shopping orders are made one duplicate for each transaction. So the amount of stamp duty owed can be calculated as much as Rp3,000 (three thousand rupiahs) multiplied by one document. The stamp duty owed is IDR 3,000 (three thousand rupiahs).

Whereas Mrs. C's shopping package contains a nominal price of Rp1,400,000.00 (one million four hundred thousand rupiahs). For these shopping orders, the Stamp Duty is charged at a rate of Rp.6,000.00 (six thousand rupiahs) because it has a nominal price of more than Rp1,000,000.00 (one million rupiahs). Like Mr. B Stamp Duty's calculation, the amount of stamp duty owed is calculated based on the applicable tariff and the number of documents made. So that the stamp duty owed is IDR 6,000 (six thousand rupiahs) multiplied by one document or as much as IDR 6,000 (six thousand rupiahs).

By using the calculation of the stamp duty owed for each document, the total stamp duty payable for the sale and purchase transactions carried out by retail companies can be calculated and the potential stamp duty receipts for retail transactions can be known. The number of documents or shopping receipts made can be determined by obtaining the number of transactions made by retail companies because retail companies print shopping orders every time they make transactions with consumers.

To calculate the potential stamp duty revenue for retail transactions, the authors obtain transaction data from one of the major retail companies in Indonesia. The author gets transaction data from PT Matahari Putra Prima Tbk. The transaction data referred to are sales transactions conducted at Hypermart outlets throughout Indonesia in the period January 2017 to December 2017. The following transaction data.

Table 1 Transaction Data of PT Matahari Putra Prima Tbk in 2017

Bulan	Jumlah Transaksi dengan Nominal Tertentu (N)			Jumlah Transaksi
	N ≤ Rp250.000	Rp250.000 < N ≤ Rp1.000.000	N > Rp1.000.000	
Januari	5,542,559	747,702	127,864	6,418,125
Februari	4,847,857	645,702	105,053	5,598,612
Maret	5,435,388	726,024	113,256	6,274,668
April	5,697,870	737,966	117,473	6,553,309
Mei	5,603,583	812,665	135,662	6,551,910
Juni	6,595,498	1,004,164	147,617	7,747,279
Juli	5,480,337	755,427	105,216	6,340,980
Agustus	5,235,392	683,282	99,734	6,018,408
September	5,210,408	663,821	97,278	5,971,507
Oktober	5,441,266	767,927	137,737	6,346,930
November	5,278,096	699,219	115,557	6,092,872
Desember	6,210,498	839,633	160,370	7,210,501
Jumlah	66,578,752	9,083,532	1,462,817	77,125,101

Source: Processed from Transaction Data of PT Matahari Putra Prima Tbk The

several transactions made by Hypermart with consumers is the same as the number of shopping orders issued by Hypermart. From this table, information is obtained that during 2017 Hypermart conducted transactions with consumers as many as 77,125,101 transactions. In other words, Hypermart made 77.125,101 shopping cues. So there are 77,125,101 stamp duty objects for transactions conducted by Hypermart.

Of the 77,125,101 transactions, 66,578,752 transactions have a nominal below or equal to Rp250,000.00 (two hundred and fifty thousand rupiahs), 9,083,532 transactions have a nominal value of more than Rp250,000.00 (two hundred and fifty thousand rupiahs) up to Rp1,000,000.00 (one million rupiahs), and 1,462,817 transactions with a nominal value of more than Rp1,000,000.00 (one million rupiahs).

By the change in Stamp Duty rates and nominal price restrictions contained in Government Regulation Number 24 of 2000, shopping orders that have a nominal below or equal to Rp250,000.00 (two hundred and fifty thousand rupiahs) are not subject to Stamp Duty. Shopping custodians that have a nominal value of more than Rp250,000.00 (two hundred and fifty thousand rupiahs) up to Rp1,000,000.00 (one million rupiahs) are subject to Stamp Duty at a rate of Rp3,000.00 (three thousand rupiahs). Meanwhile, a shopping package with a nominal value of more than Rp1,000,000.00 (one million rupiahs) is subject to Stamp Duty at a rate of Rp6,000.00 (six thousand rupiahs).

The potential Stamp Duty for retail transactions on Hypermart can be calculated as:

$$\begin{aligned}\text{Stamp duty payable} & \text{ follows} = (9,083,532 \times \text{Rp}3,000.00) + (1,462,817 \times \text{Rp}6,000.00) \\ & = \text{Rp}27,250,596,000 + \text{Rp}8,776,902.000 \\ & = \text{Rp}36,027,498,000.00\end{aligned}$$

From the above calculation, it is obtained that the potential stamp duty revenue from sales transactions conducted by PT Matahari Putra Prima Tbk through Hypermart outlets throughout Indonesia during 2017 amounted to Rp36,027,498,000.00 (thirty-six billion twenty-seven million four hundred Ninety-eight thousand rupiah).

PT Matahari Putra Prima Tbk has not yet carried out the stamp duty collection on the sales transactions that have been made. So that the calculation of the Stamp Duty owed for the sale transaction conducted by PT Matahari Putra Prima Tbk through Hypermart outlets throughout Indonesia during 2017 above has not been collected and paid to the country.

A. Conclusions and Recommendations

1. Conclusions

Buying and selling transactions begin with the arrival of consumers to retail outlets. Consumers choose and take the items they need and then put them in a shopping basket. After selecting the items to be purchased, consumers bring the shopping basket to the cashier. The cashier will count the groceries and the consumer pays the price of the groceries. The cashier clerk will provide a shopping receipt to consumers as proof of purchase by consumers and proof of receipt of money by retail companies. In shopping receipts or orders, often the stamp "LUNAS", "CASH", or other payment marks. Tedjosiswojo (1988, 17) explained that the affixing of the sign of repayment was an indication that the price of the goods had been paid by the buyer. In the case of shopping receipts brought home by the buyer, then the shopping receipts change the function from a sales memorandum to a receipt of money.

Zulvina (2017, 116) explains that in principle the documents that are imposed on Stamp Duty are documents stating the nominal value up to a certain amount, documents that are civil in nature and documents used before a court. Article 2 of Act Number 13 of 1985 concerning Stamp Duty states that the forms of documents that are subject to Stamp Duty include the letter containing the amount of money stating the receipt of money. Based on the shopping contract function according to Tedjosiswo (1988, 17), the principle of documents subject to Stamp Duty according to Zulvina (2017, 116), and the stamp duty object according to Article 2 of Law Number 13 the Year 1985 regarding Stamp Duty, shopping collections are subject to Stamp Duty shopping receipts include other letters stating receipt of money.

Concerning the Stamp Duty tariff and the nominal price imposition limit, the stamp duty fee can be calculated and the potential stamp duty receipt for retail transactions based on the number of shopping receipts made by the retail company. The number of shopping caches made can be determined through the number of transactions made by retail companies. Based on the sales transaction data that the author obtained

from PT Matahari Putra Prima Tbk on June 26, 2018, for sales transactions through Hypermart outlets throughout Indonesia during 2017, a potential Stamp Duty amounting to Rp36,027,498,000.00 (thirty-six billion twenty-seven million four hundred Ninety-eight thousand rupiah).

2. Suggestions

To increase tax revenue, especially in the field of Other Indirect Taxes (PTLL) through stamp duty collection, the author provides several suggestions as follows:

1. Directorate General of Taxes to confirm the imposition of stamp duty on documents in the form of sales orders or memorandum, bearing in mind the provisions on Stamp Duty contained in Law Number 13 of 1985 and implementing regulations on the object has not been implemented. Business actors and the public who do not know and implement the provisions of the Stamp Duty as they should. Confirmation of Stamp Duty provisions is done to prevent the assumption that the imposition of Stamp Duty on a document is a new object.
2. Directorate General of Taxes to conduct a study on the imposition of Stamp Duty on digital transactions (*e-commerce*) so that the imposition of Stamp Duty can adjust to the development of new business processes. The results of the study referred to can be followed up by making changes to the legislation relating to Stamp Duty. The results of the study and the follow-up are expected to explore the potential of the Stamp Duty and increase state revenue.
3. The author's research results can be continued by other researchers with a larger research object to explore the potential of the Stamp Duty given the object of this research is limited to the retail Hypermart owned by PT Matahari Putra Prima Tbk.

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