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TAX ON ZAKAT ON INCOME TAX: PERCEPTIONS OF MUSLIM TAXPAYERS

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Abstract: This research explores the impact of halal-haram aspect, understanding of the tax regulations and religiosity has significant effect on the perception of Muslim taxpayers towards tax rebate over income zakat payments. Collecting data using a questionnaire instrument in this study type of non-probability sampling method used is judgmental sampling to as many as 97 respondents. Data analysis using the Smart PLS structural equation model. The results of the research are halal-haram aspect, understanding of the tax regulations and religiosity has significant effect on the perception of Muslim taxpayers towards tax rebate over income zakat payments.

Keywords: Perception, halal-haram aspect, understanding of the tax regulations, religiosity.

INTRODUCTION

Taxes and Zakat are an integral part of the fulfillment of religious obligations and national life as an effort to collect or collect from the community for social interests. Taxes as a state obligation are designed to improve the welfare of everyone by improving and improving public services not only distributing taxes for taxpayers, but also distributing taxes for the interests of those who are not obliged to pay taxes (Haskar, 2020), meanwhile, zakat is a religious command. has dimensions of worship, social, and economy (Wahab, Zainol, & Bakar, 2017).

Taxes are people's contributions to the State treasury based on law so that they can be enforced by receiving direct remuneration (Amin & Mispa, 2020), while zakat is the name or designation of something that is the right of Allah Ta'ala issued by someone to the poor (Doktoralina & Bahari, 2017).

Taxes and zakat are not imposed by all Indonesians. Zakat is imposed on Muslims who have wealth or income that has reached their ratio (Ruliana, Soegiarto K., & Risnayanti, 2017). Meanwhile, taxes are imposed on people whose income exceeds that which are not taxable. Thus, the individual is less than the same as fifty-four million rupiah per year (Peraturan Menteri Keuangan No.101, 2016).

Currently, people have realized the role of taxation and zakat. People, especially Muslims pay taxes and pay zakat so that they have a double obligation (Fitriani, 2013). To

overcome this problem, people are trying to find common ground between taxation and zakat so that Muslims can fulfill these two obligations without adding to the burden. The government makes regulations that are a solution for double obligations (tax and zakat), UU No. 36 Tahun 2008 about tax income. In 2010 the Republic of Indonesia Government Regulation No. 60 regarding zakat or religious donations which are obligatory which can be deducted from gross income.

DJP also issued regulation Number PER-33 / PJ / 2011 which states that agencies / institutions that are formed or legalized by the Government are determined to receive zakat or religious donations, which are obligatory in nature to be deducted from gross income. UU no. 23 of 2011 concerning Zakat Management Article 22 states that zakat paid by muzakki to BAZNAS or LAZ is deducted from taxable income, Article 23 paragraph (1) reads that BAZNAS or LAZ is required to provide proof of zakat payment to each Muzakki; (2) proof of payment as referred to in paragraph (1) is used as a deduction from taxable income. Proof of payment is used as a deduction from gross income in filling out the Annual Tax Return (Yuwono, 2018). However, the placement of zakat in the tax mechanism is underutilized. The implication of these two policies is that the payment of zakat on income to amil zakat bodies can reduce zakat because zakat is excluded from the tax object.

The collection of zakat in Indonesia is still not optimal, data from CNB Indonesia has the potential for zakat in 2018 of 252 trillion rupiah but the realization in 2018 was only 8.14 trillion rupiah. On the other hand, the Directorate General of Taxes of the Ministry of Finance recorded tax revenue until December 31, 2019, amounting to 1,332.66 trillion rupiah or 84.48% of the target decrease compared to tax revenue in 2018 of 313.32 trillion rupiah or 92.23%. The decline in tax revenue and the unrealized potential of tax as a source of state revenue make the government need to identify and understand the various factors that influence Muslim taxpayers' perceptions of the policies imposed by the government regarding tax deductions on paid income zakat.

Halal and Haram aspects influence Muslim taxpayers' perceptions of income tax and zakat. The people of Indonesia as a large Muslim country strongly demand that producers provide halal logo certification to attract and persuade consumers. The halal logo is considered as the basis or standard for whether a product meets Islamic law (Mohamad & Majid, 2019). With this logo, Muslims can better understand the importance of consuming products that are in accordance with Islamic law, the Indonesian halal logo was issued by the Majelis Ulama Indonesia (MUI) (Pramintasari & Fatmawati, 2017).

The understanding of the traveling regulations also influences the perception of Muslim taxpayers about income tax and zakat. An understanding of the tax rules that if the tax obligation is not paid then it will be subject to sanctions and an understanding of the payment of zakat is based on obedience to Allah (Suprayitno, Aslam, & Harun, 2017). Taxpayers' understanding that zakat as a deduction from income will increase their compliance, however, Muslim taxpayers do not have to pay their taxes to amil zakat institutions appointed by the government, but Muslim taxpayers can distribute their zakat to the surrounding community who are individuals who are entitled to receive zakat (Andriono & Hidayatulloh, 2020).

The aspect of religiosity also affects the perception of Muslim taxpayers. A person's religious attitude will be honest, act fairly and wisely (Hamzah, Krauss, Noah, Suandi, Juhari, & Jamiah, 2007). This wise action can be seen from one's attitude in fulfilling one's obligations. (Ermawati & Afifi, 2018) stated that religious taxpayers will do their best to fulfill their obligations. Because religious teachings provide doctrine to act honestly, this tax

obligation will be fulfilled. This means that taxpayers with a higher level of religious belief will increase tax compliance. Fulfill their tax obligations.

This study will provide information about what factors make a person think that the policy is good and in accordance with the wishes of the community. The information generated can be used by the government to provide information and education to the public regarding the policy. The end result of doing this can help Indonesia form a positive perception of the practice of paying zakat as a tax deduction in the future and then lead to sustainable development related to the management of zakat and state taxes.

LITERATURE REVIEW

Attribution Theory

Attribution theory was developed by Kritz Heider in 1958 who argued that when individuals observe the behavior of others, they try to determine whether it is caused internally or externally. Internally caused behaviors such as personality traits, awareness, and abilities. Meanwhile, behavior that is caused externally is behavior that is influenced from outside, which means that the individual will be forced to behave because of the situation, such as the existence of social influences from other people. Attribution theory in this study also explains that internal causes can affect the perception of Muslim taxpayers, namely understanding of taxation rules and religiosity, while external causes that can affect the perception of taxpayers are the halal-haram aspect.

Halal-haram Aspect

Islamic teachings about Halal and haram. Halal and haram rules are stipulated to maintain human honor and create a decent and good life for them (Ridwan, 2019). Halal comes from Arabic which refers to several things that are acceptable in Islam and allowed by Islamic law (Tanti, 2019). However, this term is not only used to label foods and drinks that are allowed to be consumed. The concept of halal can be applied to any situation and location, and is used by consumers to calm themselves that the products they use are halal (Boediman, 2017). The term halal can also refer to the constitution for morality and the mechanism that filters all actions and intentions (Yakin, 2018).

It is very important to maintain halal and keep away from haram in every aspect of life. Issues of halal, haram, and syubhat have a big role in determining the safety of everyone's life. Thus, it is important to know the instructions of the Qur'an and the guidance of the Prophet SAW (Mahmud, 2017). (Muhammad, Nabeel, & Haider, 2015) stated that Muslims are aware of and use halal certification as a tool to ensure the quality and safety of what they consume, they believe that products that have a halal certificate have been checked by the halal product authority (MUI).

Research results (Baharuddin, Kassim, Nordin, & Buyong, 2015) and (Hanum & Adityawarman, 2020) found that the better a person's halal knowledge, the more important it is to buy halal products. (Mutmainah, 2018) also found that consumers who consume halal food are mainly influenced by attitudes, subjective norms and perceptions of behavioral control towards halal food.

Based on the description above, this researcher uses the halal-haram aspect variable in examining the perceptions of Muslim taxpayers because it is important to confirm the status of the zakat deduction policy from tax whether the policy is halal or haram. The issue of halal and haram status is very important for Muslims because it is related to religious teachings. Therefore, enforcing a policy or regulation must also consider the problem of halal or haram status.

Understanding of Tax Regulations

Understanding of Tax Regulations is a process where taxpayers understand and know about statutory regulations and taxation procedures and apply them in taxation activities, namely paying taxes, reporting SPT and so on (Afritenti, Fitriyani, & Susfayetti, 2020). The issuance of a government policy, namely the government issued a regulation so that those who have issued zakat from their assets / income can reduce the taxes that must be issued / paid.

(Djawadi & Fahri, 2013) found that understanding tax regulations has a positive and significant effect on taxpayer compliance. Taxpayers consider understanding tax regulations important. A Muslim will feel happy if he pays zakat from his income (Ayuba, 2016).

(Muzakkir, Indrijawati, & Syamsuddin, 2019) and (Utari & Setiawan, 2019) state that a person will obey to pay taxes on time if the taxpayer knows and pays attention to tax regulations and laws and procedures, there the taxpayer will understand the knowledge and understanding of the rights and obligations of taxpayers. By knowing and understanding tax regulations, you will also know and understand the sanctions that will be received if you neglect taxation obligations (Manual & Xin, 2016).

Religiosity

Religion is one of the most important aspects in society that motivates each individual to behave (Mulyadi, 2016). In an Islamic perspective, religiosity is an activity related to social, political and economic matters and other activities in submitting to Allah (Ivalaili, 2019). (Fitriani A. , 2016) argues that the concept of religiosity results that religious beliefs and practices are related to the level of happiness, life satisfaction, positive effects, and moral improvement. (Rosianti & Mangoting, 2014) states that religiosity is a belief in God by committing to follow the principles set by God.

Research conducted by (Mastura & Bidin, 2015) found that religiosity has a positive and significant effect on the interest of muzakki to pay zakat at zakat institutions. The same results were found by (Ilter, Bayraktaroglu, & Ipek, 2017) and (Salmawati & Fitri, 2018) that religiosity has a big impact on people's interest in paying zakat in zakat institutions. Therefore, public knowledge and awareness of the importance of being one of the pillars of Islam must be implemented, so that it is closely related to the religious beliefs of the community itself.

Research from (Mckerchar, Bloomquist, & Pope, 2013) and (Serkan, Budak, Yuzda, & Mohdali, 2016) found that religiosity affects taxpayer compliance. Based on this description, the researcher uses the variable of religiosity in examining the perceptions of Muslim taxpayers because religiosity is an important aspect that affects tax morale, which is used as an intrinsic motivation to pay taxes and zakat.

Research Hypothesis

H1: halal-haram aspect has signifikan effect on *the perception of Muslim taxpayers towards tax rabate over income zakat payments.*

H2 : understanding of tax regulations has signifikan effect on *the perception of Muslim taxpayers towards tax rabate over income zakat payments.*

H3 : religiosity has signifikan effect on *the perception of Muslim taxpayers towards tax rabate over income zakat payments.*

RESEARCH METHODS

The scientific approach is used in this study to answer the hypothesis. The data is obtained by distributing questionnaires to the Aparatur in Makassar City who are Muslim or Muslim taxpayers. Because in this study the number of the population taken was not known with certainty, so in this study the following Rao Purba formula. The type of non-probability sampling method used is judgmental sampling, which provides limitations on respondents who meet the following criteria: 1) Taxpayers and Aparatur in Makassar City, 2) Muslim, 3) Have an income and pay zakat every month. Then a sample of 97 taxpayer Muslim. Data analysis using the Smart PLS structural equation model. Optimize the relationship between the dependent variable and the independent variable. PLS consists of external relationships (outer model or measurement model) and internal relationships (inner model or structural model).

FINDINGS AND DISCUSSION

In this research succeeded in distributed 97 questionnaires to respondents. The data used in this study include gender, last position, years of service and last education. The measurement model or outer model with a reflective index is evaluated by the convergence and discriminative validity of the index and the composite reliability of the index block. (Sugiyono, 2015).

Table 1. Result Outer Loading

Indicator	Outer loading	Composite Reliability	Cronbachs Alfa	Average Variance Extracted (AVE)
X1.1	0,854	0,946	0,929	0,779
X1.2	0,838			
X1.3	0,909			
X1.4	0,914			
X1.5	0,895			
X2.1	0,612	0,882	0,834	0,604
X2.2	0,680			
X2.3	0,844			
X2.4	0,864			
X2.5	0,849			
X3.1	0,676	0,922	0,897	0,665
X3.2	0,883			
X3.3	0,874			
X3.4	0,871			
X3.5	0,788			
X3.6	0,784	0,965	0,958	0,774
Y1.1	0,899			
Y1.2	0,857			
Y1.3	0,901			
Y1.4	0,864			
Y1.5	0,905			
Y1.6	0,924			
Y1.7	0,931			

Y1.8 0,744

Source : Output PLS (2020).

Each indicator in the research variable has the largest cross loading value on the variable it forms compared to the cross loading value on other variables are $> 0,50$. And the results of composite reliability and Cronbach alpha show the value of each variable above the value of 0.70, which means that all instrument variables are reliable.

The inner model is a test by evaluating the latent constructs that have been hypothesized in the research.

Table 2. R Square Test

Construct	R Square
<i>the perception of Muslim taxpayers towards tax rabate over income zakat payments</i>	0,933

Source : Output PLS (2020).

R square value is a goodness fit model test. Changes in the value of R^2 are used to explain the effect of certain exogenous latent variables on endogenous latent variables, whether they have a substantive effect. The R square value for *the perception of Muslim taxpayers towards tax rabate over income zakat payments* is 0.933 or 93,30%, which means that *the perception of Muslim taxpayers towards tax rabate over income zakat payments* variable can be explained by the variables halal-haram aspect, the understanding of the tax regulations and religiosity while the remaining 6,70% can be explained by variables others that were not found in this research.

Hypothesis testing in this study was carried out by looking at the T-Statistics value and the P-Values value.

Table 3. The Result of Hypotesis Test

Iner Variable	Original Sample	T Statistics	P-Values	Conslusion
X1 → Y	0.586	6.164	0.000	Hypothesis 1 accepted
X2 → Y	0.229	1.998	0.046	Hypothesis 2 accepted
X3 → Y	0.221	3.564	0.000	Hypothesis 3 accepted

Source : Output PLS (2020)

The output of the research shows that hypothesis 1 is accepted, halal-haram aspect has a significant positive effect on *the perception of Muslim taxpayers towards tax rabate over income zakat payments* with the coefficient value of halal-haram aspect variable of 0.586, a significant level of 0.000 or a significance level of 0.05. This means that the halal-haram aspect has be able to *the perception of Muslim taxpayers towards tax rabate over income zakat payments*.

The following output shows that hypothesis 2 is accepted, understanding of the tax regulations does significantly affect on *the perception of Muslim taxpayers towards tax rabate over income zakat payments* variable of 0.229, a significant level of 0.046 or a significance level of 0,05. This means that the *understanding of the tax rehulations* has be able to *the perception of Muslim taxpayers towards tax rabate over income zakat payments*.

The output of this study also finds that hypothesis 3 is accepted, religioisity has a significant positive effect on *the perception of Muslim taxpayers towards tax rabate over*

income zakat payments with a coefficient value of 0.221, a significant value of 0.000 or at the 0.05 significance level. This means that religiosity has be able to *the perception of Muslim taxpayers towards tax rabate over income zakat payments*.

Discussion

The halal-haram aspect on the perception of Muslim taxpayers towards tax rabate over income zakat payments

These findings indicate that the hypothesis of halal-haram aspect has a positive effect on the perception of Muslim taxpayers towards tax rabate over income zakat payments. The behavior of the Muslim community in consuming halal products cannot be separated from the level of knowledge of the halal concept itself. Muslim taxpayers believe that tax is an asset given by Allah SWT to Muslims to meet various public needs so that Muslim taxpayers will obey to pay taxes. The results of this study support the results of research (Baharuddin, Kassim, Nordin, & Buyong, 2015) and (Hanum & Adityawarman, 2020) found that the better a person's halal knowledge, the more important it is to buy halal products.

The understanding of the tax regulations has be able to the perception of Muslim taxpayers towards tax rabate over income zakat payments.

These findings indicate that the hypothesis of understanding of the tax regulations has significant effect on the perception of Muslim taxpayers towards tax rabate over income zakat payments. Muslim taxpayers who understand the rules of taxation will obey their tax obligations because they know the benefits of taxes for the welfare of society, besides that taxpayers who understand the rules of taxation will know that there are tax sanctions that will be obtained if they do not pay their obligations. The issuance of a government regulation that has issued zakat from his assets / income can reduce the tax that must be paid. The results of this study support the results of research (Andreas & Enni, 2015) and (Aondo & Sile, 2018) which found that understanding of the laws has a significant effect on the perception of Muslim taxpayers towards tax rabate over income zakat payments.

Religiosity has be able to the perception of Muslim taxpayers towards tax rabate over income zakat payments.

These findings indicate that the hypothesis of religiosity has be able to the perception of Muslim taxpayers towards tax rabate over income zakat payments. This means that the higher the level of religion the taxpayer has will increase tax compliance in fulfilling their tax obligations. Research from (Ali & Pope, 2014) and (Ermawati & Afifi, 2018) found that religious taxpayers will try to comply with obligations that should be done. This tax obligation will be fulfilled because religious teachings provide teachings to behave honestly. The results of this study support (Mckerchar, Bloomquist, & Pope, 2013) and (Serkan, Budak, Yuzda, & Mohdali, 2016) finding that religiosity affects taxpayer compliance.

CONCLUSION AND SUGESTION

Based on the discussion and analysis carried out, it can be concluded the results of the research are halal-haram aspect, understanding of the laws and religiosity has significant effect on the perception of Muslim taxpayers towards tax rabate over income zakat payments. It is suggested to the government to increase the socialization of the tax discount policy on income zakat that is lawful according to Islamic teachings and is permissible from a legal perspective.

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