



Muzaki's Perception of Zakah Policy as Income Tax Deduction in Situbondo Regency

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Abstract

This study aims to determine the partial and simultaneous effect of halal-haram aspects, legal awareness, and religiosity on the zakah policy as a deduction from income tax in Situbondo Regency. By using a quantitative method of sampling using purposive sampling techniques and quota sampling. Data collection using a questionnaire. The data analysis technique used is instrument test, classical assumption test, and multiple linear regression. The results of the research show that the Halal-haram Aspect, Legal Awareness, and Religiosity have a significant simultaneous effect on Muzaki's Perception of Zakah Policy as a Deduction for Income Tax in Situbondo Regency. Meanwhile, the results of the partial test, the Halal-haram Aspect variable and Legal Awareness have a significant influence on Muzaki's Perceptions, but the legal awareness variable has no significant effect on Muzaki's Perceptions.

Keyword :

Persepsi Muzaki, Aspek Halal-haram, Kesadaran Hukum, Religiusitas, Zakah Sebagai Pengurang Pajak Penghasilan

INTRODUCTION

According to Amin (2017: 277) zakah means growth, Muslims who are able will give rights to the poor and others. In the Qur'an there are eight asnaf who are entitled to zakah. Muzaki not only pay zakah as a religious obligation, but also pay taxes as obedience to the state. Director General (Perdirjen) tax number PER-32/PJ/2015, tax on income in the form of salaries, wages, honoraria, allowances and other payments in any name and in any form related to work or position, services, and activities carried out by people personal domestic tax subject imposed on individual taxpayers. or authorized official which is binding without any particular compensation". One of the taxes that must be paid is the tax on income. The double burden received by the muzaki has made the government try to find common ground not to burden the muzaki, namely with the existence of a government policy contained in articles 22 & 23 of Law No. 23 year 2011 concerning the management of zakah, where zakah is paid by muzaki to BAZNAS or LAZ is deducted from taxable income, and BAZNAS (Government's Amil Zakah Institution) or LAZ (Non Government's Amil Zakah Institution) is required to provide proof of zakah payment to each muzaki and proof of payment of zakah as intended is used as a deduction from taxable income.

There are several aspects that can foster Muslim consumers' perceptions of zakah as a deduction from income tax, including the halal-haram aspect (Al-Mamun, 2020), then legal awareness and religiosity. Of course one of the Muslim consumers referred to is the muzaki as zakah payers. According to Wilson and Liu (2010) (in Al-Mamun, 2020) "mentioned in another article that halal aspects must be considered especially when researching the consumer perspective". So the halal-haram aspects must always be maintained and will direct muzaki to understand and see something, especially related to the existence of a zakah policy as a deduction from income tax. The next aspect is legal awareness. According to Al-Mamun (2020), legal awareness has a positive effect on growing and building Muslim consumer perceptions to think positively about zakah policies as a deduction from income tax. The last aspect is religiosity. According to Azy (2017), this religiosity is the muzaki's dedication to the teachings of Islam by fulfilling their obligations to distribute zakah, if their income has reached the nisab. However, there are gaps in the zakah policy as a deduction from income tax, especially in Situbondo Regency. Some of the gaps that occur can be seen from the following data on Table 1 and 2:

Table 1 Zakah Collection at BAZNAS Situbondo Regency in 2020

Collection	Amil (12,5%)	Total/Year
Rp 49.922.512	Rp 5.661.125	Rp 44.261.387

Source : BAZNAS Situbondo (2020)

Table 2 Tax Revenue at KPP Pratama Situbondo Regency in 2020

Tax Revenue
Rp 97.722.731.868

Source : KPP Pratama Situbondo (2020)

Based on the data above, it can be seen that the difference between tax revenues is very large compared to zakah collection. So that it can be said that the contribution of muzaki in paying zakah in Situbondo Regency is lower than paying Tax. Muzaki also still pays zakah on behalf of the institution. The following Table 3. is individual/institutional muzaki data:

Table 3 Muzaki Data at BAZNAS Situbondo Regency in 2020

No.	Description
1	H. Dadang Wigiarto, SH
2	Ir. H. Yoyok Mulyadi, M.Si
3	Ir. Puguh Setijarto
4.	Bayu Siaga Krismana
5.	Sekretariat Daerah
6.	Dinas Perhubungan
7.	BPPKAD
8.	BKPSDM
9.	Disperdagin

Source : BAZNAS Situbondo (2020)

Based on data obtained from BAZNAS of Situbondo Regency, it appears that the majority of muzaki make payments on behalf of the institution. However, only a few of the agencies/institutions still making payments and registered with BAZNAS. Also muzaki from other government institutions/agencies who act as muzaki but do not pay zakah at BAZNAS.

Based on deep interviews and joint discussions with BAZNAS Situbondo leaders and amil, there are several existing conditions, including the absence of muzaki who pay zakah with the aim of reducing taxes, socialization of zakah policies as a deduction from income tax has not been carried out, and some people still don't know about this policy or maybe someone knows, but not willing to pay zakah. The leadership also said that there was already an ASN (State Employee) obligatory zakah circular letter, but it was still an appeal in nature, which meant that it was not coercive and reminded ASN.

So, based on the gaps, conditions and data this research was conducted in Situbondo Regency, focus in government agencies/institutions, where through this research muzaki can clearly know and understand the existence of these policies, and also help BAZNAS Situbondo and related government agencies/institutions in improving zakah management.

LITERATURE REVIEW

Muzakki Percepcion

Muzaki's perception consists of two things, zakah and taxes. The muzaki's perception of zakah is a muzaki's view of zakah. According to (Hairunnizam and Radiah, 2010), perceptions of zakah are related to perceptions of zakah collection and zakah management institutions because they are end users of services and parties who distribute zakah to those who are entitled. Thus, muzaki will have their own perception of the two parties, namely zakah recipients and zakah managers. This perception will direct muzaki how to understand something and take action on a phenomenon that occurs related to zakah itself. According to Agung and Amir (2020), knowledge of taxation is a process for taxpayers to find out about taxation and apply it in paying taxes. The knowledge possessed by muzaki will later direct him in addressing or responding to the existence of tax policies.

Halal and Harm Aspects

Halal means "permitted", while haram is something that is "prohibited". As the Word of Allah SWT (God) in Qur'an (5) verse 88:

وَكُلُوا مِمَّا رَزَقَكُمُ اللَّهُ حَلَالًا طَيِّبًا وَاتَّقُوا اللَّهَ الَّذِي أَنْتُمْ بِهِ مُؤْمِنُونَ

“And eat of what Allah has given you as lawful and good sustenance, and fear Allah in whom you believe”.

Based on the verses above, it is very clear that halal-haram is a rule of Allah SWT. When people comply with a rule, they mean they have worshiped Allah SWT.

According to Wilson and Liu's research (2010) (in Al-Mamun, 2020) states "in another article that halal aspects must be considered especially when researching the consumer perspective". Research by Mustafa Afifi et al (2013) (in Al-Mamun, 2020) also said that enforcing laws or regulations related to halal or haram is very important and needs to be considered by Muslims. So the halal-haram aspects must always be maintained in order to direct muzaki later in understanding and seeing things.

Legal Awareness

According to Rita et al (2018), legal awareness is not only about phenomena that are already known, but rather about being determined to obey what is ordered by law. When a legal provision actually applies in society, the rule must be applied logically, orderly and fairly to harmonize the law with conscience.

However, legal awareness needs to be firmly instilled by legal officials, so that people comply with existing laws. If the community obeys the existing law, then the community acknowledges the existence of the law.

Religiosity

According to Azy (2017), religiosity is muzaki's devotion to Islamic teachings by fulfilling their obligations to distribute zakah, when their income has reached the nisab. Azy's research (2017) also shows that the religiosity variable has a positive effect on muzaki's interest in paying zakah at the Jember Branch of Nurul Hayat. Azy's research (2017) also shows that religiosity has a positive effect on muzaki's interest in paying zakah at Nurul Hayat Jember Branch.

Then, according to Anis (2019), religiosity is a very important thing in human life and various aspects of life, where religiosity itself is a complex form of integration of religious knowledge, feelings, and forms of religious practice within a person.

Zakah as a Deduction Of Tax Income.

The Zakah Policy as a Deduction for Income Tax is a government policy contained in articles 22 & 23 of Law No. 23 year 2011 concerning the management of zakah, where zakah paid by muzaki to BAZNAS or LAZ is deducted from taxable income, and BAZNAS or LAZ is required to provide proof of payment of zakah to each muzaki and proof of payment of zakah referred to is used as a deduction from taxable income. Then in the Decree of the Director General of Taxes Number Kep-163/PJ/2003 dated 10 June 2003 concerning Treatment of Zakah on Income in the Calculation of Taxable Income, where this deduction is permitted if it fulfills the following conditions:

- a) Individual taxpayers who are Muslim and/or taxpayers in the Muslim community
- b) Payments are made to the Zakah Implementing Agency or Zakah Association formed or approved by the government for the management of zakah.
- c) The amount of zakah that can be deducted from taxable income is 2.5% of the total income.
- d) The deduction of zakah on income is carried out in the tax year the income is reported in the annual income tax return (SPT) of the concerned taxpayer,

according to the year the income is received/acquired.

- e) It is obligatory to attach the 1st sheet of the Zakah Deposit Letter (SSZ) or a photocopy thereof which has been legalized by the amil zakah agency or the amil zakah institution that receives the zakah deposit on the SPT of the income tax year of the tax year in which the deduction of zakah is made on the income.

Similarities and Differences of Zakah & Taxes

According to Ashar (2013) "the equation of zakah with taxes is as follows:

- a) Mandatory and binding
- b) Zakah and taxes must be deposited at an official institution.
- c) In Islamic government, zakah and taxes are managed by the state.
- d) There is no provision for certain material rewards in the world.

Meanwhile, several studies have stated the difference between zakah and taxes.

According to Edi (2020), the sides of the difference are as follows:

- a) The purpose of zakah, where the recipient of zakah is in accordance with existing provisions, but taxes are used in a wider field.
- b) The source of orders, where taxes come from the government of the tax law, but zakah is imposed by order of Allah SWT.
- c) Actors, where the tax subject of society as a whole. While the subjects in zakah are only Muslims.
- d) Recipient. Taxes are collected by the government for social benefits and people in need. Meanwhile, zakah recipients have clear 8 asnaf.
- e) Law. The legal view of tax is still divided into two views, namely the first view that considers taxes permissible considering the obligation to obey leaders and the second view that considers it unlawful on the basis of the verses of the Qur'an and hadith, while zakah is one of the pillars of Islam which is clear that The law is obligatory because of a direct order from Allah SWT.
- f) In taxes there is no clear stipulation in the amount, while in zakah, the stipulation of content in giving a portion of assets for zakah has been determined by Allah SWT for people who have assets that have reached their nishab.
- g) Purpose and objectives, where the spiritual and moral goals of zakah go beyond taxes.

Data and Research Methods

The research uses quantitative methods by focusing on primary data (online surveys) collected from several respondents through questionnaires. The population of this study is muzaki (individuals) who live in Situbondo Regency, especially muzaki who work in government institutions/agencies, because the data also shows that BAZNAS's muzaki in Situbondo Regency come from government agencies/institutions. Sample was collected using a purposive sampling technique with the consideration that it would become a sample, including:

- a) Muzaki who resides in Situbondo Regency.
- b) Have a NPWP (Taxpayer Identification Number)
- c) Have a minimum monthly income of IDR 4,500,000.00

The sampling technique in this study also uses a quota sampling technique, in which the sample is determined based on a population that has certain characteristics up to the desired amount (quota). Data analysis was carried out by starting with instrument testing, classical assumptions, and finally hypothesis testing.

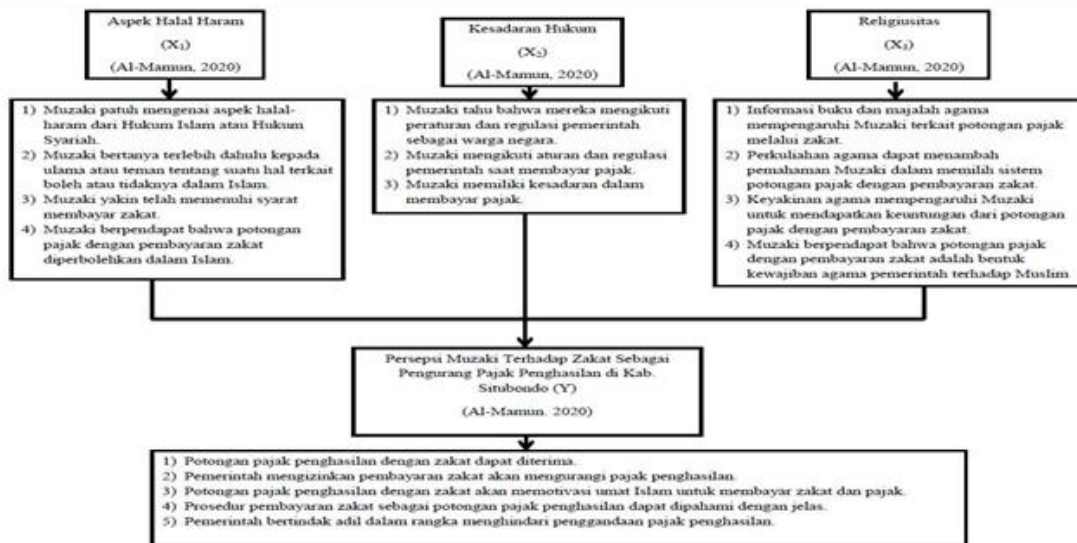


Figure 3. Research Framework

Finding and Discussion

Effect of Halal-haram Aspect (X1) on Muzaki's Perception of Zakah Policy as Income Tax Deduction (Y)

Based on the first t-test research, the coefficient value is 3.067 greater than t table 1.992 and a significant value is 0.003 < 0.05, so H0 is rejected and H1 is accepted. This shows that the halal-haram aspect has a positive and significant effect on muzaki's perceptions of zakah policy as a deduction for income tax in Situbondo Regency. Thus, the first hypothesis in this study, namely the consideration of the halal-haram aspect has an effect on muzaki's perceptions of zakah policy as a deduction from income tax in Situbondo Regency has proven to be influential.

Table 4.14 Results of the t test (t-test)

Variable	t	Sig.
Halal-Haram Aspect	3,067	,003
Legal Awareness	1,041	,301
Religiosity	4,170	,000

Source : Primary Data, processed (2021)

The majority of muzaki are male as many as 46 people (58%) with the age of majority being 40-49 years as many as 26 people (32%) and the muzaki's income/income is around IDR 4,500,000.00 – IDR 7,500,000.00. The majority of muzaki work in educational institutions. Based on the data processed, it shows that the majority of muzaki answered agree for each indicator in the halal-haram aspect. The positive influence of the halal-haram aspect on zakah policy as a deduction from income tax is caused by muzaki paying attention to these indicators. The statement above is in accordance with what was stated by Mustafa Afifi et al (2013) (In Al-mamun 2020), that enforcing laws or regulations related to halal-haram is very important and needs to be considered by Muslims. In fact, according to Wilson and Liu (2010) (in Al-mamun, 2020) stated in another article "that the halal-haram aspect must be considered especially when researching a consumer perspective".

Research by Al-mamun (2020), the halal-haram aspect is a significant positive factor for fostering perceptions of income tax deductions for zakah. This research is relevant to this study, where the halal-haram aspect is also a factor influencing muzaki's perceptions of zakah policy as a deduction from income tax in Situbondo Regency.

Therefore, muzaki compliance related to halal-haram aspects in Situbondo Regency must always be maintained by increasing knowledge through socialization or dissemination of complete information regarding the legal basis of zakah policy as a deduction from income tax.

The Effect of Legal Awareness (X2) on Muzaki's Perception of Zakah Policy as a Deduction for Income Tax in Situbondo Regency (Y)

Based on the results of the t test, 1.041 is smaller than t table, 1.992 with a significance of 3.010 > 0.05, then H0 is accepted and H1 is rejected. This shows that legal awareness has no positive and significant effect on muzaki's perceptions of zakah policy as a deduction for income tax in Situbondo Regency. Thus, the second hypothesis in this study, namely legal awareness considerations influence muzaki's perceptions of zakah policy as a deduction from income tax in Situbondo Regency is not proven.

Table 4.14 Results of the t test (t-test)

Variable	t	Sig.
Halal-Haram Aspect	3,067	,003
Legal Awareness	1,041	,301
Religiosity	4,170	,000

Source : Primary Data, processed (2021)

The majority of muzaki are male as many as 46 people (58%) with the age of majority being 40-49 years as many as 26 people (32%) and the muzaki's income/income is around IDR 4,500,000.00 – IDR 7,500,000.00. The majority of muzaki work in educational institutions. Based on table 4.7 it is also seen that the majority of muzaki strongly agree for each of these indicators. However, in reality this did not become a driving force for the formation of muzaki's perceptions of the zakah policy as a deduction from income tax which resulted from a lack of firmness from related parties regarding the enactment of this policy. Policies that are still callous in nature need to be re-evaluated to build and increase muzaki compliance with zakah policies as a deduction for income tax.

Based on the statement above, the roles of the government, BAZNAS, LAZ, and the community must be balanced to build and form good legal awareness for the implementation of the zakah policy as a deduction from income tax. Legal awareness is also related to whether legal provisions are really functioning or not in society, so that a rule must be implemented according to regular and reasonable procedures. So, muzaki can comply with and carry out the regulations according to existing procedures. Therefore, the government as a policy maker needs to increase its assertiveness in implementing this policy, one of which is through outreach or other legal actions that can increase public compliance and legal awareness.

The Effect of Religiosity (X3) on Muzaki's Perception of Zakah Policy as a Deduction for Income Tax in Situbondo Regency (Y)

Based on the results of the t-test 4.170 greater than t-table 1.992 with a significance of 0.000. The sig value is smaller than the probability of 0.05 or the value of 0.000 <0.05, then H0 is rejected and H1 is accepted. This shows that religiosity has a positive and significant effect on muzaki's perceptions of zakah policy as a deduction from income tax in Situbondo Regency. Thus, the third hypothesis in this study, namely

religiosity has an effect on muzaki's perceptions of zakah policy as a deduction from income tax in Situbondo Regency has proven to be influential.

The majority of muzaki are male as many as 46 people (58%) with the age of majority being 40-49 years as many as 26 people (32%) and the muzaki's income/income is around IDR 4,500,000.00 – IDR 7,500,000.00. The majority of muzaki work in educational institutions. Based on table 4.8, the majority of muzaki answered in agreement with each of the question indicators.

Table 4.14 Results of the t test (t-test)

Variable	t	Sig.
Halal-Haram Aspect	3,067	,003
Legal Awareness	1,041	,301
Religiosity	4,170	,000

Source : Primary Data, processed (2021)

Based on the statement above, it appears that the muzaki's perception of the zakah policy as a deduction from income tax in Situbondo Regency is influenced by religiosity. This is in accordance with the statement in Azy's research (2017), that religiosity is muzaki's dedication to Islamic religious teachings by fulfilling their obligations to distribute zakah, if their income has reached the nisab.

Research by Al-mamun (2020), shows that religiosity is also a significant positive factor for fostering perceptions of income tax deductions for zakah. This research is relevant to this study, where religiosity is also a factor influencing muzaki's perceptions of zakah policy as a deduction from income tax in Situbondo Regency. Therefore, the belief and understanding of muzaki religiosity in Situbondo Regency must always be maintained and improved. This can be done by increasing information media and outreach to increase muzaki's knowledge and confidence regarding income tax deductions through zakah payments, as well as fostering perceptions of zakah policies as a deduction from income tax in Situbondo Regency.

Conclusion

Based on the results of the research and discussion, it was found that the halal-haram aspect influences the muzaki's perception of zakah policy as a deduction from income tax in Situbondo Regency, where this is because muzaki pays attention to each indicator of the halal-haram aspect. Then, legal awareness has no effect on muzaki's perceptions of the zakah policy as a deduction from income tax in Situbondo Regency, which is the result of this policy which is still an appeal and no socialization has been carried out regarding this policy. Thus, it is necessary to take firm action in increasing muzaki legal compliance. Finally, religiosity influences the muzaki's perception of zakah policy as a deduction from income tax in Situbondo Regency, where this is in accordance with previous research statements which show that religiosity is a form of muzaki's devotion in paying zakah.

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