



Shifting Paradigm of Zakat and Tax for Economic Justice in Muslim Society

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Abstract— basically, The reason for this have a look at is to find out and take a look at the factors outcomes the perception of the Muslim community in Indonesia. This study is taken into consideration as essential so that it will become an additional reference for zakat and tax establishments in Indonesia. The records acquired were taken with the use of a questionnaire with a total number of 543 respondents from all Muslim networks in Indonesia and analyzed the use of Structural Equation Modeling Partial Least Square (SEM-PLS) supported through the SmartPLS 3.zero software. The results of this study indicate that the hypothetical value of the Muslim community's perception of the designed tax deduction zakat can be tested. This can be seen from the results of data analysis which states that the hypothesis has a value of 69%. The results of the analysis of each variable are: religiosity has an OSE value of 0.716, legal and belief aspects have an OSE value of 0.208 satisfaction has an OSE value of 0.102, and has a significant positive effect on tax deduction zakat. All three have t-statistics greater than 0.05, so they can be identified as significant for tax deduction zakat. While the halal aspect of haram has an OSE value of -0.185 this variable has a significant but negative value, where people know about the halal aspect but still violate it. The zakat knowledge variable has an OSE value of -0.006, tax knowledge has an OSE value of -0.015, and motivation has an OSE value of -0.003, where the three variables do not affect tax deduction zakat because it has a t-statistic value smaller than 0.05, namely 0.226, 0.590 and 0.056. So from the results above, it is stated that there is still a lack of knowledge and motivation of the Muslim community towards tax deduction zakat in Indonesia.

Keywords— Zakat, Tax, Tax Deduction, Perception

I. INTRODUCTION (HEADING 1)

The factor from the low public consideration is the choppy socialization concerning zakat as a deduction from earnings tax to the general public even though the enactment of the law is very profitable for taxpayers. [1][2][3][4][5][6] This opinion is supported by research, that prison consciousness of issuing zakat and taxes in Muslim society remains very low [7][8][9] which include the notion that trade in mind-set will begin with a choice-making method that is preceded by an analysis manner within every character or organization (in this example the manager or institution of zakat and tax. [10] to triumph over those barriers, BAZ and KPP Pratama seek to boost public consideration via transparency within the management of zakat finances, continuously re-socialize that zakat can be a

deduction from taxable earnings, provide steerage, carrier, and supervision (via a chain of tax audit sports).

Islam appears as a fee gadget that characterizes the economic conduct of Muslims by using supplying zakat which has strategic capability in reducing poverty via the distribution of wealth. [11] Indonesia's zakat potential reaches 3.4% of Gross Domestic Product (GDP), Indonesia's GDP in 2014 reached 10,542.7 trillion rupiahs, meaning that the potential for zakat should have reached 358.45 trillion rupiahs, even though the zakat collected in 2014 was only 82.94 trillion rupiahs, meaning that the percentage of zakat receipts only reached 23.13%. [12][13][14] This truth is one of the opportunities that may be exploited, specifically using optimizing the ability to receive zakat which is the responsibility of each Muslim. [15][16] but, in its implementation, consistent with joint studies through BAZNAS and various establishments, the potential for zakat in 2020 has simply reached IDR 327.6 trillion. however, the belief has best reached IDR seventy-one.4 trillion or around 21.7 percent of the potential that needs to have been. [17] this is supported by way of research by Jumi Herlita [18] Indonesia has a completely big amount of zakat ability. however, the conclusion of zakat accrued at government and private amil zakat institutions is still low. this is because of several motives, starting from public consciousness to pay zakat via establishments and the lack of agreement with those zakat collection establishments.

In preceding research, lots has been mentioned about the connection between zakat and taxes. [19] akat ability that has not been maximized, [20] [21] optimizing zakat as a tax deduction, [22] factors that influence the notion of the Muslim network toward tax discount through zakat and so forth. So from numerous research which have been conducted, this study needs to take a look at greater about the analysis of Muslim community Perceptions of Tax Deduction Zakat in Indonesia and Malaysia. wherein is Indonesia, with incidentally the biggest Muslim populace in the world, however religiosity and Halal Haram haven't any impact on the belief of zakat as a tax deduction. [23] this observation, of the path, nevertheless has barriers such as the very small wide variety of respondents and the take a look at system used isn't always similar to previous studies. therefore this research could be performed with a focus on measuring the level of respondents' perceptions of income

zakat or profits tax, what factors have an effect on muzakki in figuring out to pay zakat, the level of know-how and cognizance of Muslim society concerning the law and troubles of halal-haram zakat profits and taxes in Indonesia and Malaysia.

II. LITERATURE REVIEW

Researchers have reviewed several previous studies that have discussed the relationship between zakat and taxes,[19] zakat potential that has not been maximized due to a double burden,[20];[21] optimizing zakat as a tax deduction,[22] factors that influence the perception of the Muslim community towards tax reduction through zakat and so on. So from several studies, this research wants to examine more about the Analysis of Muslim Community Perceptions of Tax Deduction Zakat in Indonesia and Malaysia. Indonesia includes the largest Muslim population in the world, but religiosity and Halal Haram have no influence on the perception of zakat as a tax deduction.[23] In this study still has limitations including the small number of respondents and the test equipment used is not the same as in previous studies.

So that this study is a follow-up research that has been carried out by previous research. It can be concluded that 11 studies show that belief and religiosity have a positive influence on paying zakat and taxes. This research includes Latofah, Nunung Harjo, Dwikora [24], Utami, NS, et al. [25], Al-Mamun, et al. [26], Mohd Salleh, et al. [27], Jannah, et al. [28], Roziq, et al. [29] who examined the determinants of trust, knowledge of zakat, motivation to pay zakat, zakat payment methods, zakat regulations and members of the zakat management board, had a positive effect on compliance in paying zakat and taxes.

Several studies show that belief and religiosity do not have a positive influence on paying zakat and taxes. Kartini, et al. [30], stated that knowledge of zakat has a significant effect on public awareness and religiosity has no significant effect on public awareness. Unlike the results of Shidiqy's research, W N Dhiya'u (2020) shows that product knowledge does not affect respondents' interest. Perceptions about the quality of zakat also proved to not affect respondents' interest in paying zakat.

In Famulia's research, L [14]), Al-Mamun, et al. [31] show that the aspect of Sharia in the form of halal-haram is a factor that greatly influences the perception of Muslim society towards the tax deduction system through zakat. While in Wahyudi's research, et al. [23] found that the halal-haram aspect of Sharia does not influence the Muslim community's perception of the taxable income deduction system through zakat. In addition, religiosity does not have a significant positive impact on the Muslim community's perception of this system. From the differences in the results of the research above, this study seeks to explore the perceptions of the Muslim community regarding tax deduction zakat in Indonesia and Malaysia.

III. THEORY

A. Zakat

Zakat is human wealth that is reserved for the poor" [32]. It is also defined as: "a mandatory levy imposed on

Muslims for taking extra money or wealth from relatively wealthy members of the Muslim community and giving it to the poor and needy". On the other hand, tax is defined as collecting money for the benefit of the government through contributions from individuals. This definition of tax cited is levied solely to increase revenue to cover a country's operational and development expenditures and views the tax as complementary.[33]

B. Factors Affecting Zakat and Tax Payments

Previous research has found several factors that impact zakat on payment income such as the personality value of zakat payers, zakat enforcement, efficiency of zakat managers and knowledge of zakat, except for this study.[34]. Attitudes towards zakat are influenced by directors and stakeholders. The more directors and stakeholders are Muslim, the higher the tendency to respond by paying business zakat. The first factor: religious values can increase their willingness to pay taxes for the benefit of the state. However,[35] human behavior (Muslim community) makes decisions (obedient or not) to pay zakat (official or unofficial channels) by statutory regulations implemented to achieve satisfaction in life and the hereafter as well as a sign of gratitude to Allah.

Second: Knowledge is the most important strategic resource and the basic element for acquiring intangible assets and accuracy. The research found that creating valuable knowledge, enhancing the growth and capabilities of enterprises, and gaining a competitive advantage of knowledge have an important role.[33] *Third:* The halal-haram aspect can be described as a halal network agreement to transfer goods with halal integrity to ensure that the goods are truly halal at the time of purchase. Supply chain management is powerless because of their beliefs, maintenance of halal integrity, removal of doubts in halal food, lower halal control of food norms, and sensitivity of Muslims towards halal society.[33]

Fourth: Trust or belief is the belief that the actions of other people or groups are consistent with their beliefs. Trust is born from a process that slowly accumulates into a form of trust, in other words, trust is our belief that in a product there is certainty of attributes.[36] *Fifth:* The concept of legal awareness is a broad scope that has various dimensions and generally refers to the method of perception and understanding of the role of law, and the process by which the law is obeyed by individuals. In other words, legal awareness is used to find out how certain individuals understand what law is, experience it, and respond to it.[31]

Sixth: Motivation means moving. Schiffman and Kanuck [37] argue that needs at a higher level become a motivator if needs are lower then satisfaction will motivate behavior. Because human needs are tiered, a person only fulfills the second need after the first need is met. Basis of Maslow's theory of needs, as mentioned in.[38] And lastly, satisfaction affects the zakat paying group which consists of farmers with various crops but who have reached the nisab. The pleasure that arises from this satisfaction can help the poor.[39] Especially it can be an example and encouragement for other group members to increase their interest in paying agricultural zakat. Satisfaction is also obtained because the muzakki to gives directly to the desired mustahik.

IV. METHODOLOGY

The population of this study are Muslims who live in Indonesia and Malaysia. Answer choices are based on a Likert five five-point scale with ratings 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree) and 5 (strongly agree). With a Likert scale, respondents choose answer options that reflect their position on the statement. Random sampling technique is used to get respondents from among Muslims who have paid zakat and income tax. Assuming a 5% significance level and 80% statistical power, the inverse square root method results in a minimum sample size of 155.

This study uses three stages, namely a comprehensive technical analysis through the demographic description of respondents based on the Frequency Distribution, then testing the adopted factors using Exploratory Factor Analysis (EFA) to select and determine the number of factors and related items, then in the final stage data analysis is carried out in the form of techniques. The model used is the Structure Equations Model (SEM) to test the quality of the model and the hypotheses generated by the Exploratory Factor Analysis (EFA) in this study. Descriptive analysis aims to increase understanding in analyzing the condition of the research object, this analysis makes it easier for researchers to carry out the process of identification, evaluation, inspection, and measurement through the description of a value [40], besides that this analysis is usually presented in the form of Frequency, Cumulative Percent, Average, and Standard Deviation [41]; [42]. This study conducted a descriptive analysis based on the demographic conditions of the respondents which included Gender, Citizenship, Age, Education, Occupation, and Income.

In the second stage, this study uses the Exploratory Factor Analysis (EFA) technique which is a multivariate statistical method with the aim of identifying the smallest number of hypothetical constructs in the form of factors, dimensions, latent variables and internal attributes, so as to explain the sequence of variables in a structured indicator. [43]; [44]; [45]; [46]. Before carrying out the EFA test, researchers first tested the data quality in the form of convergent validity, discriminant validity and reliability. [47] This analysis aims to explore the factors that are formed in Perceptions of Taxes Through the Zakat System through the factors Knowledge of Zakat, Knowledge of Taxes, Halal and Haram Aspects, Religiosity, Legal and Trust Aspects, Satisfaction and Motivation, so that for the initial stage it is necessary to test the validity converges based on the outer loading value with a threshold of 0.7. [48]

In the final stage, SEM testing is carried out on the factors that shape the Perception of Taxes through the Zakat System which is generated by the Exploratory Factor Analysis method with the aim of measuring the construction of the relationship between manifest and latent variables and analyzing the relationship between variables based on the results of mathematical representations. [49] Then, before conducting SEM analysis, researchers need to analyze data quality using convergent validity, discriminant validity and reliability testing.

The reason for choosing SEM is because complex modeling often uses (SEM) with various conditions that must be met. In some modeling these conditions are sometimes difficult to fulfill. An alternative that can be chosen while still applying complex modeling is (PLS). The scope of this research is that Muslim communities in Indonesia and Malaysia already have income. The variables used in this study are religiosity (X1), zakat knowledge (X2), tax knowledge (X3), Halal and Haram Aspects (X4), Legal and Trust Aspects (X5), Satisfaction (X6) and Motivation (X7). As the independent variable, and using the perception variable (Y). Of these seven variables, they will then be linked to current problems, so that the purpose of implementing zakat as a tax deduction in Indonesia and Malaysia can be realized properly.

$$VAF = \frac{\text{Indirect influence}}{\text{Direct influence} + \text{Indirect influence}}$$

Where:

- Direct influence = a
- Indirect influence = b x c

Criteria:

- VAF > 80% = full mediation
- 20% VAF 80% = partial mediation
- VAF 20% = there is no mediating effect

V. RESULT

A. *Influence of Tax Understanding on Muslim Community Perceptions of Zakat for Tax Deduction*

The results of testing the first hypothesis can be observed that the relationship between the variable knowledge of zakat (e-procurement) and the perception of the Muslim community towards zakat as tax deduction is - 0.006 (negative direction) and the value of T Statistics is 0.226. T Statistics value < T table value is 0.226 < 1.96. In addition, the value of P Values shows a value of 0.821. P Values > 0.05 (5%) significance level 0.821 > 0.05. Based on the test results, the first hypothesis is not supported. This can be interpreted that knowledge of zakat (e-procurement) has no significant effect on zakat as tax deduction.

The results of this study imply that relevant government agencies should optimize the application of the tax deduction zakat system by increasing public understanding in Indonesia through socialization of the law, requirements, zakat nisab and the BAZNAS institution must realize the zakat system as a tax cutter. In addition, the BAZNAS institution in distributing zakat evenly and on target can increase the level of community welfare. Community welfare includes having food reserves for needs, being able to buy and having decent clothes, owning a house, having education savings, having health savings, and feeling safe in living life. So that even though people have other activities and activities, they still pay zakat and so that people whose wealth is sufficient for the nisab and haul that have been determined by the sharia, continue to pay zakat.

B. *Halal Haram Aspects on Muslim Community Perceptions of Zakat for Tax Deduction*

The results of testing the third hypothesis can be observed that the relationship between the variables of the halal and haram (e-procurement) aspect on the perception of the Muslim community towards zakat as tax deduction is - 0.185 (negative direction) and the T Statistics value is 5.902. T Statistics value < T table value is 5,902 < 1,96. In addition, the value of P Values shows a value of 0.000. P Values > 0.05 (5%) significance level 0.000 > 0.05. Based on the test results, the third hypothesis is not supported. This can be interpreted that the aspect of halal haram (e-procurement) has a significant negative effect on tax deduction zakat.

The results of this study have implications for government agencies, especially tax policy makers related to zakat, need to socialize to the public regarding these policies and the need for an automation system for zakat as a deduction from the PKP paid. So that taxpayers not only know but understand the mechanism. In addition, the researchers view Muslim taxpayers as being vetted, as it is important to ascertain the exclusion status of Muslim from tax policies, regardless of whether the policies are halal or haram. Halal issues and the status of the holy land are very important for Muslim because they are related to religious teachings. Therefore, the implementation of a policy or regulation must also pay attention to the halal status or holy land.

C. *Influence of Religiosity on Muslim Community Perceptions of Zakat as Tax Deduction*

The results of testing the fourth hypothesis can be observed that the relationship between the religiosity variable and the perception of the Muslim community towards zakat as tax deduction is 0.716 (positive direction) and the T Statistics value is 23.347. T Statistics value > T table value is 23,347 > 1.96. In addition, the value of P Values shows a value of 0.000. P Values < 0.05 (5%) significance level 0.000 < 0.05. Based on the test results, the fourth hypothesis is supported.

The results of this study provide implications for government agencies related to tax deduction zakat, one of which is by ensuring that the policy is implemented properly. In addition, the relevant agencies must also ensure that the tax deduction zakat system is properly understood and understood by the community both in rural and urban areas. This is intended to facilitate government agencies in realizing transparency and accountability of government performance.

D. *Satisfaction on Muslim Community Perceptions of Zakat for Tax Deduction*

The results of testing the sixth hypothesis can be observed that the relationship between the satisfaction variable and the perception of the Muslim community towards zakat as tax deduction is 0.102 (positive direction) and the T Statistics value is 3.554. T Statistics value > T table value is 3,554 > 1.96. In addition, the value of P Values shows a value of 0.000. P Values < 0.05 (5%) significance level, i.e. 0.000 < 0.05. Based on the test results, the sixth hypothesis is supported.

The results of this study provide implications for government agencies related to tax deduction zakat, one of which is by ensuring that the policy is implemented properly. In addition, the relevant agencies must also ensure that the tax deduction zakat system is properly understood and understood by the community both in rural and urban areas. This is intended to facilitate government agencies in realizing transparency and accountability of government performance.

E. Legal Aspect and Trust on Muslim Community Perceptions of Zakat for Tax Deduction

The results of testing the fifth hypothesis can be observed that the relationship between the variables of legal aspects and trust on the perception of the Muslim community towards zakat as tax deduction is 0.208 (positive direction) and the T Statistics value is 5.929. T Statistics value > T table value is 5.929 > 1.96. In addition, the value of P Values shows a value of 0.000. P Values < 0.05 (5%) significance level, i.e. 0.000 < 0.05. Based on the test results, the fifth hypothesis is supported.

The results of this study provide implications for government agencies related to tax deduction zakat, one of which is by ensuring that the policy is implemented properly. In addition, the relevant agencies must also ensure that the tax deduction zakat system is properly understood and understood by the community both in rural and urban areas. This is intended to facilitate government agencies in realizing transparency and accountability of government performance.

VI. RESULT

So from the seven variables above, it can be concluded that there are three variables that influence the perception of the Muslim community towards tax-deductible zakat, then there are two variables that do not affect the Muslim community's perception of tax-deductible zakat, and there is one variable that has a negative effect on tax-deductible zakat. The results of this study indicate that the hypothetical value of the Muslim community's perception of the designed tax deduction zakat can be tested. This can be seen from the results of data analysis which states that the hypothesis has a value of 69%. And the results of the analysis of each variable are: religiosity has an OSE value of 0.716, legal and belief aspects have an OSE value of 0.208 and satisfaction has an OSE value of 0.102, and has a significant positive effect on tax deduction zakat. And all three have t-statistics greater than 0.05, so it can be identified as significant for tax deduction zakat.

While the halal aspect of haram has an OSE value of -0.185 this variable has a significant but negative value, where people know about the halal aspect but still violate it. And the zakat knowledge variable has an OSE value of -0.006, tax knowledge has an OSE value of -0.015, and motivation has an OSE value of -0.003, where the three variables have no effect on tax deduction zakat because it has a t-statistic value smaller than 0.05, namely 0.226, 0.590 and 0.056. So from the results above, it is stated that there is still a lack of knowledge and motivation of the Muslim community towards tax deduction zakat in Indonesia.

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