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Implications of Income Tax and Professional Zakat in the State Economy: Approaches Theoretical and Applicative in Indonesia

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ABSTRAK

Abstract: *Various pros and cons among the public about the implications of taxes and zakat are necessary to notice related operational as well as policy payments, especially in Indonesia. The reason for this is that if a Muslim wants to pay zakat, he or she will be burdened twice: first by paying taxes in accordance with the law, and then by paying zakat in accordance with Islamic teachings. Research Methods This is a study of descriptive and qualitative Where researchers describe results that have been researched, Method objectives: This is to give illustrations, explanations, and validation to object research. Tax purposes are in line with the objective tax that aims to reach community welfare. Zakat paid will reduce the amount of taxes, either as stimulation government or as form of support government, to lighten up people who want to pay tax. Zakat is not a state income will, but zakat has an impact on the economy of a country. In Indonesia itself, there is no zakat. Zakat can neither be a source of income nor a source of expenditure because it is managed in a way independently by the private parties without a mixed-hand government, though the government has validated several institutions for managing zakat.*

Keywords: *Zakat; Tax; Economy*

A. INTRODUCTION

Tax and Zakat are two terms that are very closely related in activity fulfillment obligations, neither patriotic nor religious. Both of them, good tax and zakat, have the same goal, which is to solve the problem of the economy, as well as have been arranged in management to achieve their objectives, i.e., deposit payments to institutions that have been determined by the government. However, two polls This is not worn by everyone and is subject to minimum limits for wearable obligations, such as paying taxes and zakat. The minimum limit term on tax is known as non-taxable income (PTKP), meanwhile. For zakat, there is a minimum imposition limit called Nishab (Huda, 2018).

Various pros and cons among the public about the implications of taxes and zakat are necessary, as are related operational as well as policy payments, especially in Indonesia (Hadiyati, 2019). The reason for this is that if a Muslim wants to pay zakat, he or she will be burdened twice: first by paying taxes in accordance with the law, and then by paying zakat in accordance with Islamic teachings. Zakat and taxes in a way side by side as part of a system of state finances that can be used to reach benefit together, as aspired to in the 1945 Constitution of the Republic of Indonesia.

Directorate The Tax General (DJP) followed up with the emit Regulation Director Tax General Number PER-33/PJ/2011, which is applicable since November 11, 2011, which established 20 agencies and institutions zakat recipients in nature obligatory and acceptable deductions from income gross. The established body or institution as the recipient of zakat or donation covers one National Amil Zakat Agency, 15 Amil Zakat Institutions (LAZ), three Amil Zakat, Infaq, and Shaaqah Institutions (LAZ), and one Indonesian Christian religious contribution institution. With he took it out the expected public rules Can be used as one-time relief taxes and more. Can give understanding to must tax that taxes and zakat are You're welcome mandatory obligations _ fulfilled (Afriyandi, 2014)

As Law No. 38 of 1999 concerning Zakat Management and Law No. 17 of 2000 (as a change from Law No. 7 of 1983 regarding Income Tax), the first step is to synergize zakat with tax.

Although the government has a policy about tax reduction, in fact the public must tax. Still, many haven't utilized this relief, and not yet many are aware of the implications of taxes and zakat. So, it becomes interesting to understand how zakat and taxes, side by side, are not inseparable in the system of state finances, will have implications for the economy of a country.

B. LITERATURE REVIEW

Taxes and zakat

Zakat is the third of the five pillars of Islam. Zakat is a mandatory act of worship for all Muslims that is issued and given to the group (Afriyandi, 2014). Zakat is closely related to the treasure thing that already reaches the limit (nisab) and is deep time (haul) that has been determined (Sholawati et al., 2022). Zakat is part of the treasure of certain possessions that a Muslim has with certain conditions that Allah requires the owner to give to the right person. The hope is that Zakat will be able to do it and purify the soul of the owner from characteristic stinginess and mean expect kindness as well as blessings and blessings of Allah SWT.

Zakat is one of the forms of worship that can help build well-being. With zakat, Muslims are able and lack the bias to receive assistance and relief from the burdens that burden their lives. With zakat, people can prosper their lives to be independent and prosperous people.

Meanwhile, taxes are fees withdrawn from the people by the towing of mandatory taxes given to the country for finance, expenditure, and interest in general (Ridwan, 2016). Taxes in nature can be forced, that is, those who are not obedient to pay tax can wear penalties certain (Akhadi, 2023)

Adh-dharibah, or *al-Maks*, is a designation tax in Islam that is levied on the people by the pullers tax. Taxes are also known as additional (tathawwu') share Muslims after zakat is collected in a way mandatory by the state to besides jizyah and kharaj and different its nature and characteristics with tax (tax) according to theory non-Islamic economy. Enforcement tax in Islam is a must that is fair and harmonious with Islamic values as well as used for greater interests (maslahah). big (Haravik, 2017).

Tax law in Indonesia is based on the philosophy of Pancasila and the 1945 Constitution of the Republic of Indonesia (UUD NRI 1945), which upholds the rights of the citizen and puts obligation taxation as obligation statehood. Article 1 of the Law Republic of Indonesia Number 28 of 2007 concerning Change Third on Constitution Number 6 of 1983 concerning General Provisions and Tax Procedures (UU KUP) explains that tax is a contribution must to the state owed by private individuals or bodies in nature force based on Constitution with no get rewards in a way directly and use for state needs for as much as possible prosperity of the people. Taxation is the primary source of state revenue. Without taxes, some big activities in difficult countries can be implemented. The use of tax money covers everything from shopping for employees until financing various project developments. Construction of facilities like streets, bridges, schools, homes, hospitals, health centers, and offices is financed by using the money that comes from taxes (Haravik, 2017).

Types of Taxes and Zakat

Tax type

Tax types are differentiated into two categories: tax central and tax area. Central tax includes: Income Tax (PPh), Value Added Tax (VAT), Sales Tax on Luxury Goods (PPnBM), Stamp Duty, and Bumdan Tax Building (UN), while the tax area includes: hotel tax, tax on restaurants, entertainment, parking, and tax on lighting roads.

In the journal, this writing focuses on tax income (PPh). Understanding Income Tax is something levy officially addressed to income society or on income received and earned in year tax. It was implemented in the interests of the state and society in life nation and state as something mandatory obligations (k. judiseno, nd).

Tax is charged for large companies in the form of a CV, PT, firm, foundation, cooperative, and existing business entity body law. Whereas For Must Tax Personal Alone is addressed to individuals and entrepreneurs who own _ small-medium businesses. Individual taxpayers are those who have a minimum income of 54,000,000 to 5,000,000,000 per year. For magnitude, the tax alone will be worn in a progressive way, starting from 5% to 35%.

Types of Zakat

By In general, zakat is divided into two types, namely zakat fitrah and zakat maal. By more detailed, zakat maal This has other types of zakat, such as zakat on income, zakat on gold and silver, zakat on companies, zakat on trade, zakat on shares, zakat on mutual funds, zakat on rikaz, and zakat on fitrah.

In the journal here, the speaker only focuses on income zakat. Zakat on income, or what is also known as zakat zakat profession, is part of the obligatory zakat maal issued on originating assets from income or earnings routine from a job that doesn't violate sharia (Al Qur'an Surah Al Baqarah, verse 267, Minister of Religion Regulation No. 52/2014, and the opinion of Shaikh Yusuf Qardawi). Standard nishab used is IDR 6,900,000 per month (in count income) (BAZNAS, 2019).

Profession Zakat is a treasure that expelled Muslims from salary received. Income Zakat is zakat collected or obtained from wages, salaries, or honorariums for employees and business professionals like doctors, engineers, teachers, advocates, artists, tailors, and others who have reached nishab (Setiawan, 2011). Profession zakat (income) is zakat issued based on results obtained from work and profession (Fitria, 2017).

Condition for fulfilling professional zakat, namely:

- Islam: Profession is a must for religious Islam
- Independent: A Muslim professional in slavery or colonization
- Sensible Healthy: To fulfill professional zakat, sense is needed. Healthy
- Baligh: Someone who has puberty must pay zakat.
- Income reach Nisab: A Muslim must pay zakat on income if he has until nisab. Profession Zakat Nisab equivalent with 85 grams of 24 carat gold within one year (Zen, 2014) If you mind paying zakat annually, then you get zakat issued every month with a calculation of nisab income reaching 653 kg of grain.
- Income reaches the haul: You can get Zakat issued directly if you have obtained a salary.

Tax Differences and Similarities

The terms tax and zakat basically have a difference from facet source collection, will, but second term This in the goal has a similarity that is to pick up riches from the society for social interest (Huda, 2018).

As for the similarities between zakat and taxes, namely: **first**, inside the collection tax, there is an element of coercion as well as an obligation to pay. Taxes, as well as zakat, are mandatory for people in Islam to pay zakat; **second,** taxes must be handed over to the state, so zakat is handed over to the government (amil zakat); **third**, taxes have an objective to society, economy, politics, and so on. Same thing with other purposes of zakat. Zakat also has that mark plus for life, personal, and community.

On the other hand, there are differences between taxes and taxes, namely: **first**, from facet reception, where zakat is paid to zakat amil bodies or directly to the right person receiving zakat will, but tax is directly paid to office tax; **second**, from facet payment, zakat fitrah, in the month of Ramadan, zakat on assets paid after reaching nisab as well as having owned during a year, while payment state tax is one-year bookkeeping; third, from facet object payment, where payment tax is using cash, while zakat fitrah is allowed to use cash and neither material principal like rice nor wheat.

State Income

State income is used as a source of funding for internal state activities and needs to frame country development. Sources of national income in general are shared into two sources: income tax and non-tax income. Income tax is payment contributions by the people to a regulated government _ in Constitution without reply service in a way straight away.

Non-tax income is other than state income from tax. Non-tax income originates from sourced revenue from the management of government funds (including revenue-generating services, remainder budget development, and remainder budget routine). Current non-tax state revenue (PNBP) This is one source. State revenue is very important beside reception taxation (Agung Dinarjito STAN State Finance Polytechnic, 2017).

Reception from the utilization source Power nature (all riches existing in nature above, surface, and inside land controlled by the state, including royalties in the field mining). **Reception from results management separated state assets** (including dividends or part-profit government from BUMN, development funds universe, and results sale share government in BUMN), **Revenue from activities carried out by the government** (including services such as education, health, and training, giving patents, trademarks, and rights to copyright, granting visas and passports, as well as management, the wealth of the country is not separated) is accepted based on the decision of the court and originates from the imposition of fine administration. **Acceptance in the form of a grant,** which is the right government, is state revenue in the form of grant assistance or donations from inside and outside countries. Good private nor government to be right government. Reception and others are regulated in the Constitution separately.

C. METHOD

Study This is a study library (library research), namely a series containing activities involving methods of collecting library data, reading, and taking notes, as well as process ingredients (Nida'ul Haque, 2022). Research Methods This is a study of descriptive and qualitative Where researchers describe results that have been researched, Study descriptive qualitative addressed To describe and depict existing phenomena, neither good nature nor manipulation of humans, that's more notice about characteristics, qualities, and relationships between activities (Utami, 2021). Objectives of the method This is an illustration, explanation, and validation of object research. study This also uses study literature as a technique for the collection of data such as notes, lectures, books, literature, and various regulation-related object research. Literature review study This uses books and journals related to

D. RESULT & DISCUSSION

In various countries, his activities naturally require very large financing funds to increase people's welfare as well as stabilize country development. In Indonesia itself, this government endeavor to collect sources of state revenue is one of them. State revenue from the tax sector

Basically, taxes are part of Islamic religious orders because there is an element of benefit for all nations. The main reason for the obliged tax is because consideration benefits people, nations, and states. That thing was caused by government funding. No agreed To sustain all cost expenditure, if expenditure is not financed, then it will appear as a disaster. Whereas disaster prevention is something that must be done. As rule Al-Figh suggested (Shaleh, 2021),

In other countries, you can get Zakat from sources other than state income tax. This thing, as expressed by HS, is as follows: "Regarding the country's lack of funds, for example, knock finance operational government, zakat is possible used for that. This is proven with the economies of Jordan and Iran supported by zakat". United Arab Emirates, Qatar, Oman, the Cayman Islands, Bahrain, Bermuda, and the Bahamas The statement shows that zakat can be obtained for finance and operational government. This is also strengthening the fact that zakat contributes to state income. This shows Zakat as a buffer operational government if reception tax is not capable of financing the operational government.

However, as needs are known together, zakat cannot be used as an instrument enhancement reception tax because zakat is related to God's law, while tax is related to human law. You can get Zakat said as an instrument tax if taxes also have linkages with God's law. That thing was clarified with the existing sanctions by the relevant countries with taxes, while regarding the zakat penalty from God (Fajarudin, 2019).

Zakat paid will reduce the amount of tax (Suprayitno et al., 2013). That is stimulation government or support government to lighten up people who want to pay taxes, which later will impact state income. If there is zakat and taxes as sources of state income, then it will create a prosperous country for its people. Subtraction, poverty, and improvement opportunities Work for society, as well as various matters To support progress in accessibility and quality Educational infrastructure is one of the state goals (Mayndarto, 2019). The application of zakat as subtraction taxes is illustrated in **Example 1.1.**

Example 1.1 Illustrates Zakat And Taxes.

For example, if the income hit tax on a Muslim a year is IDR 200,000,000 and he has to pay zakat annually IDR 5,000,000, then the difference in taxes paid is as follows:

(**Without Paying Tax)**

Income hit tax outstanding (PKP)

= (5% x IDR 60,000,000) + (15% x IDR 140,000,000)

= IDR 24,000,000

(With pay tax)

Income hit tax outstanding (PKP) = IDR 195,000,000

So that tax is owed.

= (5% x IDR 60,000,000) + (15% x IDR 135,000,000)

= IDR 23,025,000

Yes, based on the calculations above, there is a difference. If a Muslim pays zakat, then it will reduce the amount of taxes that are mandatory. Here is a stimulus to encourage everyone Muslim by profession, if he has until the nisab must pay zakat on his income with the objective of improving the welfare of society. Zakat as a subtraction tax is only given to those taxes that have been paid above income (no hit tax).

Zakat is not a state income will, but zakat has an impact on the economy of a country. In Indonesia itself, there is no zakat. Zakat can neither be a source of income nor a source of expenditure because it is managed in a way independently by the private parties without a mixed-hand government, though the government has validated several institutions for managing zakat. Zakat and tax implications increase the economy. State revenue is a source used in state finances. For finance implementation, the government must frame achievement country goals. Achievement country destination depends on state income as source destroys state finances For the finance implementation task (Rusdi, 2021).

E. CONCLUSION

The country needs internal funds for every activity because every Muslim must pay tax as a contribution to the welfare and development of the country. One source of income pushes the country's economy, namely through taxes. In Islam, the goal tax is in line with the objective tax that is to reach community welfare.

A Muslim must pay zakat on income if he has until nisab. Worth 85 grams of gold in one year, or equivalent to 85,000,000 per year or 7,000,000 per month. In other words, if you have not yet reached nisab, you will not be charged for paying taxes on your income. However, if a Muslim has to pay zakat on income, it will reduce taxes that must be paid as source state income.

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