ZAKAT LITERACY INDEX AS A TAXABLE INCOME DEDUCTION (A STUDY CASE IN SIDOARJO)

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ABSTRACT

This study aims to measure the literacy on zakat as a deduction from taxable income in Sidoarjo. This study uses a quantitative descriptive method an adapted Zakat Literacy Index by BAZNAS to measure the zakat as a taxable income deduction literacy index. The data used in this study was questionnaires about the literacy rate of the people of Sidoarjo. This study uses primary data sources or is collected through questionnaires directly to respondents. The sample used must be a Muslim and have a Taxpayer Identification Number (NPWP) because the measured variable is zakat literacy level as a deduction from taxable income, which is an obligation for a Muslim who has accumulated wealth beyond a certain threshold and is required to pay zakat. There are two dimensions included in the literacy index of zakat as a taxable income deduction, i.e., a basic understanding of the relationship between zakat and taxes with 4 variables and an advanced understanding of the relationship between zakat and taxes with 3 variables. The findings showed that the literacy level of zakat as the deduction of taxable income in Sidoarjo is moderate which means the society has understood the obligation to pay zakat and taxes, as well as how to fulfill the payment process. The lowest score in the basic dimension is understanding the legal basis of zakat and tax, and in the advanced dimension is understanding the socialization program. The lowest score in each dimension follows the result of the literacy level of zakat in Indonesia that BAZNAS conducted.

Keywords: Islamic Economics, Zakat, Taxable Income, Literacy.

ABSTRAK

Penelitian ini bertujuan untuk mengukur tingkat literasi zakat sebagai pengurang penghasilan kena pajak di Sidoarjo. Metode deskriptif kuantitatif digunakan dalam penelitian ini dengan mengadaptasi Indeks Literasi Zakat oleh BAZNAS untuk mengukur indeks literasi zakat sebagai pengurang penghasilan kena pajak. Data yang digunakan dalam penelitian ini adalah kuesioner tentang tingkat literasi masyarakat Sidoarjo. Penelitian ini menggunakan sumber data primer yang dikumpulkan melalui kuesioner langsung kepada responden. Sampel yang digunakan haruslah seorang Muslim dan memiliki Nomor Pokok Wajib Pajak (NPWP) karena variabel yang diukur adalah tingkat literasi zakat sebagai pengurang penghasilan kena pajak, yang menjadi kewajiban bagi seorang Muslim yang memiliki kekayaan melampaui batas tertentu dan diwajibkan membayar zakat. Terdapat dua dimensi yang termasuk dalam indeks literasi zakat sebagai pengurang penghasilan kena pajak, yaitu pemahaman dasar tentang hubungan antara zakat dan pajak dengan 4 variabel, dan pemahaman tingkat lanjut tentang hubungan antara zakat dan pajak dengan 3 variabel. Temuan menunjukkan bahwa tingkat literasi zakat sebagai pengurang penghasilan kena pajak di Sidoarjo adalah sedang, yang berarti masyarakat telah memahami kewajiban membayar zakat dan pajak serta bagaimana pelaksanaan pembayarannya. Skor terendah pada dimensi dasar adalah pemahaman terhadap dasar hukum zakat dan pajak, dan pada dimensi tingkat lanjut adalah pemahaman tentang program sosialisasi. Skor terendah dalam setiap dimensi mengikuti hasil dari tingkat literasi zakat di Indonesia yang dilakukan oleh BAZNAS.

Kata Kunci: Ekonomi Islam, Zakat, Pajak penghasilan, Literasi.

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INTRODUCTION

Zakat is one of the pillars of Islam that must be fulfilled by the Muslim community under certain conditions and at specific times. The obligation to pay zakat is also explained in the Qur'an, specifically in Surah At-Taubah, verse 103. According to the interpretation of as-Sa'di, the above verse means that zakat is obligatory on all wealth possessed, such as tradable assets with value. Zakat became obligatory for Muslims in the second year of the Hijri calendar during the leadership of Prophet Muhammad SAW. Zakat during the time of Prophet Muhammad SAW and the subsequent caliphs played a crucial role in empowering the community and contributing to the welfare of the state, as it served as one of the main sources of state revenue (Arlis, 2011).

The Islamic world during the time of Prophet Muhammad and the subsequent caliphs differed from the modern Islamic world in the concept of implementing zakat. The implementation of zakat as the main source of state revenue has been replaced by taxes in the modern Islamic world (Faisal, 2011). However, zakat has not been completely abolished, as there are some countries with a majority Muslim population that apply tax and zakat regulations concurrently. Malaysia and Indonesia are among the countries that implement such practices. Malaysia adjusts zakat and taxes by using zakat as a direct tax deduction factor. Zakat is collected from individuals through Baitul Maal or Zakat Committees under the auspices of MAI (Islamic Religious Council) with their respective policies, objectives, and functions (Nugraha et al., 2021).

Zakat in Indonesia was first attempted to have a legal basis and be officially recognized by the government during the early days of the New Order era. However, this proposal was not approved by the Congress and the Government at that time (Ahada & Hamidah, 2021). On December 4, 1968, a Body for the Collection and Distribution of Zakat, Infaq, and Sadaqah (BAZIS) was established by the Governor of DKI Jakarta, Ali Sadikin. The Zakat Management Body (BAZ) is responsible for activities related to the collection, distribution, and use of zakat in accordance with regulations. BAZ is managed by selected individuals from the community and government who are considered qualified.

Zakat in Indonesia can be classified as one of the tax object deductions based on law No. 23 of 2011. In this regulation, it is mentioned that the type of zakat that can be used as a deduction from taxable income is "assistance or donation, including zakat received by the zakat collection agency or zakat management institution established or authorized by the government and received by eligible zakat recipients or obligatory religious donations for followers of recognized

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religions in Indonesia". The *muzakki* (an individual who pays zakat) is required to submit proof of zakat payment when filing the annual tax report.

(Djatmiko, 2019) explains that the tax reduction system through zakat implemented in Indonesia is considered ineffective because it does not directly reduce taxes and is only seen as one of the factors for reducing taxable income. This results in low public awareness of the regulations regarding zakat as a deduction from taxable income. This contradicts the findings of a study by (Wardhani & Suryaningsih, 2019) where the subjects of the research, who were *muzakki*, were aware of Government Regulation No. 60 of 2010 regarding zakat as a deduction from taxable income, but few of them applied it. In essence, taxes and zakat are forms of societal compliance with the authorities. Taxes are used by the state to carry out various state activities such as paying off national debts, infrastructure development, and various subsidies aimed at the welfare of the society. (Tahir & Triantini, 2017) explains that zakat is a social wealth worship specifically intended to improve the welfare of the community. Taxes and zakat share similarities in their authoritative (mandatory) nature, while zakat has an additional charitable aspect. The authoritative element of taxes and zakat does not apply to everyone. The authoritative nature of taxes and zakat has certain limitations that serve as the minimum threshold for payment. These limitations are often referred to as non-taxable income (PTKP) in taxes and *nisab* in zakat. Based on the BAZNAS decree in 2022 regarding the nisab amount for income and services zakat in 2022, it is determined that the suggested amount is Rp 79,292,978 per year or Rp 6,607,748 per month. According to Law No. 7 of 2021 concerning Tax Regulation Harmonization (HPP), the PTKP limit for one year is Rp 54,000,000 or Rp 4,500,000 per month.

The literacy of the Muslim community regarding the regulations on zakat as a deduction from taxable income should receive more attention from the government and relevant institutions such as BAZNAS and LAZ. This is because community literacy has a positive impact on the potential and collection of zakat (Dwi, 2019). Furthermore, based on the report of the zakat literacy index survey released by BAZNAS in 2020, the community's advanced understanding of zakat, including institutions, regulations, impacts, and digitalization of zakat, is still relatively low. Literacy itself, according to UNESCO, refers to the ability to read and write or the skills to process information. Therefore, literacy regarding zakat and taxes can be understood as the ability to write, read, comprehend, and manage information about zakat and taxes that assist in carrying out these two activities.

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Table 1. ILZ Variable

Dimensions	Variable
Basic	General understanding of zakat
	Obligation to pay zakat
	Understanding of the *asnaf*
	Understanding of zakat calculation
	Understanding of zakat objects
Advanced	Understanding of zakat institutions
	Understanding of zakat regulation
	Understanding the impact of zakat
	Understanding of zakat distribution programs
	Understanding of digital payments in zakat

Source: Puskas BAZNAS, 2019

The indicator used to measure the literacy level of zakat as a tax deduction adapted the ILZ used by BAZNAS. Literacy and education about zakat can contribute significantly to public trust and interest in paying zakat (Mubarok & Fanani, 2014). (Safitri, 2022) explained that muzaki's literacy or knowledge indirectly influences the interest in making zakat payments digitally. (Pertiwi, 2020) also explained that literacy and the level of trust affect the interest in paying zakat.

Regulations regarding the management of zakat at the district/city level have also been established in several regions. In East Java, there are only three regions, namely Mojokerto, Sidoarjo, and Bondowoso that have regulations regarding zakat management (Saf, 2015). Literacy regarding zakat as a deduction from taxable income is currently highly necessary because according to research by BAZNAS (National Zakat Collection Agency), literacy about zakat in East Java is moderate which mean most of the society has understood the obligation of paying zakat and how to pay it, but they still lack understanding regarding the regulations and the impacts associated with zakat. Furthermore, the government established Government Regulation No. 55 of 2022 which increased the taxable income threshold to 45-60 million per year for individuals and potentially increased the number of taxpayer. The level of literacy regarding zakat as a deduction from taxable income in Sidoarjo is also needed because the Sidoarjo DPRD (Regional People's Representative Council) is currently in the process of formulating new regulations regarding zakat management as the existing regulations have been

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in place since 2005 and still refer to the old law. Based on the report of the zakat Literacy Index survey issued by BAZNAS in 2020, the advanced understanding of zakat, including institutions, regulations, impacts, and digitalization of zakat, is still relatively low. It shows that the understanding of zakat as a deduction of taxable income, classified as a variable of understanding zakat regulation is also low.

RESEARCH METHOD

This research used the descriptive method with a quantitative approach. The descriptive method is used to find the level of public literacy towards zakat as a taxable income deduction. The Data used in this study was questionnaires about the literacy rate of the people of Sidoarjo. This study uses primary data sources or is collected through questionnaires directly to respondents. The sample used must be a Muslim and have a Taxpayer Identification Number (NPWP) because the measured variable is zakat literacy level as a deduction from taxable income, which is an obligation for a Muslim who has accumulated wealth beyond a certain threshold and is required to pay zakat.

(Hair et al., 2010) explains if the sample size is too large then this method becomes very sensitive so as to obtain good measures of Fit will be a little tricky. In this study, the population is large, and the number is unknown. So it is determined that the minimum sample size is 5-10 observations for each parameter to be estimated, so the number of samples of this study is 100 samples. The method used to identify the respondents is the Guttman scale, which is firm such as the answer to the question yes and no, positive and negative, agree and disagree, and right and wrong. Correct answers will be rated 1, and wrong will be rated 0 (Sugiyono, 2008).

By adopting the ILZ calculation method, the weight of each indicator forming a modified ILZ or ILZPPKP (Literacy Index of Zakat as a Taxable Income Deduction) as in table 2. And, Since the research method used is quantitative descriptive, the data will be presented in numbers and described. The data were collected, weighted, and processed with a formula adapted from the ILZ as follow:

$$= (\underline{x} \sum_{i=1}^{N} \quad (Score_i \times Smp\ W_i \times 100) \times W_{vi}$$

$Score_i$: score obtained on i

$Smp\ W_i$: weighting value in indicator i

W_{vi} : weighting value in dimension i

The results were then grouped to determine the level of literacy of the community towards PKP zakat deduction, as in table 3.

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Table 2. ILZ Adapted

Dimension	Weight	Variable	Weight
Basic	0.65	General understanding of zakat and taxes.	0.34
		regulation of zakat as a taxable income deduction	0.22
		institution related to zakat and taxes	0.22
		obligation to pay zakat and taxes	0.22
Advanced	0,35	Zakat as taxable income calculation	0.34
		zakat and taxes distribution programs	0.33
		digital payments zakat and taxes	0.33

Source: Data processed, 2022

Table 3. Literacy level

Score	Categories
<60	Low
60 – 80	Moderate
>80	High

Source: BAZNAS, 2019

Table 4. Reliability Level

α Cronbach's	Description
$0,9 < \alpha < 1,00$	Very High
$0,7 < \alpha < 9$	High
$0,4 < \alpha < 7$	Moderate
$0,2 < \alpha < 4$	Low
$0 < \alpha < 2$	Very low

Source: Guilford (1956:145)

After determining the results of measurements in this study, the next step is to analyze using the help of the SPSS application. The data analysis test is the test of validity and reliability. (Sugiyono, 2014) explained that to determine the validity of a research instrument. The

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instrument is required to be able to measure what will be measured. The instrument is declared valid if R count > R table. After the validity test, the next step is to test whether the instrument can be used repeatedly in the same research (Sugiyono, 2008). Reliability test to be used using Cronbach's Alpha with the following benchmarks as in Table 4.

After conducting and measuring the Zakat Literacy Index as a deduction from taxable income (ILZPPKP) among the Muslim community in Sidoarjo, the data is analyzed and conducted on the patterns and behaviors of the community in more depth using several additional indicators. First, the respondents' NPWP (Taxpayer Identification Number) activity. Second, the time taken to pay zakat. Third, the locations visited to fulfill zakat. Fourth, and finally, the sources of information obtained by the community regarding zakat as a deduction from taxable income. Based on the resulted of this analysis, conclusions can be drawn regarding the factors influencing the level of zakat literacy as a deduction from taxable income among the muslim community in Sidoarjo.

RESULT AND DISCUSSION

The first stage in calculating the literacy index of zakat as taxable income deduction is to use the Simple Weighted Index (SWI) method by weighting each indicator on the variables and dimensions.

Based on table 5, the indicator weighting values for each variable are obtained in both the basic and advanced dimensions of ILZPPKP. In the basic dimension, the weight value of variable 1 (knowledge of zakat and taxes in general) is 0.33, variable 2 (knowledge of the legal basis of zakat tax deduction), variable 3 (knowledge of institutions related to zakat and taxes), and variable 4 (knowledge of obligations pay zakat) of 0.5. The weighting values obtained in the advanced dimensions, namely variables 5.6 and 7, are 0.5. The next step in calculating ILZPPKP is to calculate the questionnaire results. This calculation uses the following formula:

$$= (\underline{x} \sum_{i=1}^{N} \quad (Score_i \times Smp\ W_i \times 100) \times W_{vi}$$

$$Score_i: \text{score obtained on i}$$

$$Smp\ W_i: \text{weighting value in indicator i}$$

$$W_{vi}: \text{weighting value in dimension i}$$

The total literacy index of zakat deduction PKP in Sidoarjo showed results of 63,481, as in Table 6 which means it is moderate. The variable with the lowest value in each dimension is a variable about the knowledge of the legal basis of zakat and tax, in the basic dimension and the variable socialization program about zakat and tax, in the advanced dimension. The variable with

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the highest value is a variable understanding of tax and zakat in general. This research on the literacy rate of zakat as a deduction for taxable income has the same results (Puskas BAZNAS, 2019) on the literacy rate of zakat communities where the variable with the lowest value is the variable understanding of zakat regulations and the variable understanding of zakat programs. The variable with the highest value is the variable understanding of taxes and zakat in general.

This research is also in line (Wardhani & Suryaningsih, 2019) who showed that the literacy of the East Java population, especially muzaki BAZNAS of East Java, towards the zakat policy as a deduction for taxable income is classified as only knowing but not understanding. Besides, it is lacking in its socialization. It is shown by the high value of the variable understanding of zakat and taxes, and the understanding of the socialization program about zakat and taxes is low.

The behaviour of the people of Sidoarjo in carrying out zakat can also affect the understanding of zakat regulations as a deduction of taxable income. (Ghaffari, 2017) explained that the high level of compliance in paying taxes and zakat could affect the implementation of zakat regulations as a deduction for taxable income. The finding showed the activeness and intensity of zakat payments. The result showed that 82% of respondents have an active NPWP, meaning they are a taxpayer, and 48% of respondents have carried out zakat outside the BAZNAS/LAZ. (Canggih & Indrarini, 2021) explains that the decision to give Zakat and the level of trust of a zakat institution has a significant influence. It is in line with this study, where 73% of respondents paid zakat in mosques or places other than BAZNAS based on accessibility and trust.

Rashid Ridha in Tafsir Al-Manar V / 39 interprets that there is an obligation for the rich to give some of their wealth (in the form of zakat) for the general benefit, and they should be motivated to spend money (outside zakat) for good. Yusuf al-Qardawi, in the Book of Fiqhuz Zakah (II / 1077), also explained that the state is sometimes unable to meet the needs of its development. For this reason, taxes are collected as a form of treasure jihad with common interests to create development growth and maintain the stability of the country's economy. Thus, public understanding of the existence of zakat regulations as a deduction of taxable income is needed.

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Table 5. Indicator Weighting

Dimensions		Variable	Indicator Total (N)	Indicator Weighting result (1/N)
Basic	1)	General understanding of zakat and taxes.	3	0.33
	2)	understanding of the legal basis of zakat and tax	2	0.5
	3)	Understanding of zakat and taxes organization.	2	0.5
	4)	Understanding of obligation to pay zakat and taxes.	2	0.5
Advanced	1)	Understanding of zakat as taxable income deduction mechanism and measurement.	2	0.5
	2)	Understanding of socialization program about zakat and tax.	2	0.5
	3)	Understanding of digital payment zakat and taxes.	2	0.5

Source: Data processed, 2022

Table 6. ILZPPKP in Each Dimension

Variable	Z	W_{vi}	Nilai	ILZPPKP
General understanding of zakat and taxes.	74	0,34	26,16	Basic 80,38
Understanding of the legal basis of zakat and tax.	56,5	0,22	12,43	
Understanding of zakat and taxes organization.	96,5	0,22	21,23	
Understanding of obligation to pay zakat and taxes.	98	0,22	21,56	
Understanding of zakat as taxable income deduction mechanism and measurement.	78	0,34	25,52	Advanced 60,675
Understanding of socialization programs about zakat and tax.	40	0,33	13,2	
Understanding of digital payment zakat and taxes.	63,5	0,33	20,955	

Source: Data processed, 2022

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CONCLUSION

Based on this study, the literacy on zakat as a deduction from taxable income in Sidoarjo in basic dimension is 80,38 and in advanced dimension is 60,675. This means the literacy on zakat as a deduction from taxable income in Sidoarjo in general is conducted as moderate which mean the society has understood the obligation to pay zakat and taxes, as well as how to fulfill the payment process. However, they are still unaware that there is a relief available for the double burden of paying zakat and taxes by providing proof of zakat payment when reporting taxes in SPT (Annual Tax Report). ILZPPKP can be a reference for related parties in developing policies on zakat as a deduction of taxable income. The development can be in the form of optimizing zakat policies as a reduction in taxable income by increasing socialization and adjusting requirements that are felt to prolong and reduce public interest, Increase the socialization intensity of online zakat payments and arrange programs that can increase public trust in zakat management organizations including BAZNAS and LAZ.

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