

4th ICITB

THE TAX PAYERS RESPONSE TO ZAKAT AS A DEDUCTION OF INCOME TAX

(Study in KPP Office in Bandar Lampung
City in 2018)

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ABSTRACT

This study aims to examine and explain the provisions of zakat to reduce taxable income to taxpayers and to explain the response of taxpayers to zakat as a deduction from taxable income in the Tax Service Office (KPP) in Bandar Lampung City. The research method in this study is descriptive and explanative (analytic). The population in this study is 246,758 taxpayer taxpayers in Bandar Lampung. The sample in this study were 70 taxpayers. The sampling technique is by incidental sampling technique. The data analysis technique used in this study is simple linear regression analysis and test coefficient of determination. The results showed that Adjusted R Square is 0.321 or 32.1% which means that the independent variable (taxpayer response) can explain the dependent variable (Accounting Conservatism as tax deduction income) is 32.1% and the remaining 67.9% is explained by other factors not proposed by this study. Hypothesis test results, show the results that there is a significant influence between the response of the taxpayer to zakat as a deduction of income tax. Testing uses the SPSS version 21 tool.

Keywords: Zakat as a deduction for income tax

INTRODUCTION

Tax revenue is the main source or backbone of state revenue used for government financing and development. Tax revenue comes from the

people's contributions to the state treasury, based on the law (forced) and does not get reciprocal compensation directly because it is used for state expenditure or development (Siti, 2016). Tax according to financial experts is the obligation that is set to the taxpayer, which must be deposited to the state in accordance with the provisions, without getting back from the state and the results to finance general expenditure on one side to realize some economic, social, political and objective objectives another goal. However, Law no.36 of 2008 formulates the definition of tax as follows: "income tax is imposed on individuals or individuals and entities with respect to income received or earned for one year".

In Government Regulation No.46 of 2013 is a regulation concerning income or income from a business obtained by a taxpayer who has a certain gross circulation in a one-year tax period. This PP began to be implemented on July 1, 2013. The purpose of this regulation is to provide convenience to taxpayers in carrying out their tax obligations, namely calculating, paying and reporting taxes. In this PP it is stated that the amount of the final and basic tax rates used in calculating the imposition of this tax are gross monthly circulation (Fauzi, 2016). The large number of tax sources is mostly in the hands of the Muslim population in Indonesia with a percentage of 87% of the total population. Although the Muslim population is 87% in Indonesia, but in non-comparable tax revenues it is straight with the payment of zakat with the existing Muslim population (Hendrian, 2008).

From the description above, with the many sources of Muslim tax revenue, there are also obligations of Muslims, namely zakat. zakat is different from tax, zakat is one of the third pillars of Islam. Zakat is a pillar which is very emphasized after the creed and prayer. Whoever denies the obligation of tithing, then he has disbelieved and asked to repent. However, if it is not punished as an apostate or a suicide law. As for the people who believe in the obligation to pay tithe (the law of zakat is mandatory), but reluctant to pay or fulfill the obligation because of nonsense and stingy. The equality of taxes and zakat is that they are both compelling in their collection. On tax, the tax collection is collected by the Director General of taxation. Whereas in zakat, it is carried out by those who are obliged to be able to pay directly to those who are entitled to receive it or carried out by an official body or institution. In Law No.38 of 1999 Law No. 17 of 2000 and regulates the difference between zakat and tax. The enactment of these two laws separates the obligation to pay zakat for Muslims and the obligation to pay taxes for taxpayers. The most basic goal of state formation is so that the state is able to protect and prosper its citizens and people. Zakat and tax have the same opportunities as state tools to realize the welfare of its people.

At the time of promulgation, there were obstacles to the implementation of Law No.38 of 1999 and Law No. 36 of 2008 which states that the zakat that

has been paid to the body of amil zakat is deducted from the profit / income of taxable residuals from the taxpayers concerned in accordance with the legislation in force. Because the applicable income tax law at that time there were no provisions governing the zakat. Therefore Law No. 17 of 2000 which was enacted starting in 2001 concerning the third amendment to Law No. 7 of 1983 concerning income tax, asserts that zakat on income that is clearly paid to the Zakat Agency is formed and authorized by the government can be deducted from taxable income in the calculation of income tax of individuals and bodies and zakat is a tax object for the recipient of zakat.

LITERATURE REVIEW

2.1 Tori and the Concept of Zakat

2.1.1 Definition of Zakat

According to Sri (2014), in terms of language, the word Zakat is the basic word (mashdar) of Zakaa which means blessing, growing, clean, and good. Something that is zakaa means that something grows and develops, and someone is zakaa, meaning that person is good. Another meaning of the word zakaa, as used in the Qur'an is "holy from sin". In the books of Islamic law, the word zakat is interpreted as sacred, growing and developing and blessing. If this understanding is connected from the word zakaa, it becomes the word "zakat", which is something that is issued by humans from a part of the rights of Allah SWT, to be channeled to the poor. Named so because there is hope of getting blessings or cleansing the soul or growing it with kindness and blessings. Therefore zakat in the chain of enhancing the welfare of Muslims will not be underestimated. In fiqh the issue of zakat is placed in the second book of rubb al-worship, thus zakat worship is easily known automatically and is an absolute part of one's Islamic life (ma'min min al-din bi al-darurah).

2.1.2 Legal Basis of Zakat

Zakat is the third pillar of Islam, which must be carried out by every Muslim, which is conveyed first in the second month of the second year of hijriyah in Medina. The zakat obligation if in terms of its legal strength is very strong because it has a definite legal basis, namely the Qur'an and Sunnah

2.1.3 Requirements for Obligatory Zakat Assets

According to Muhammad (2017), in general zakat is divided into two kinds: first, zakat which is related to the body or referred to as zakat fitrah. Zakat fitrah is an obligatory expenditure for every Muslim who has the advantage of a reasonable family income on the eve of Eid al-Fitr as a sign of gratitude to God for completing fasting. Second, zakat related to wealth or zakat maal.

In this writing focuses more on zakat maal which has experienced development in the modern economy.

Seeing the opinions above, the types of assets that must be zakat experienced changes and developments. This means that the types of assets referred to above can still be developed in accordance with the development of science and technology that have an impact on the development and progress of the economy and business world.

2.1.4 Target of Zakat

The target of zakat is aimed at eight groups or called asnaf (class). This is as explained in the Qur'an (Qur'an 9: At-Tawba: 60). The above verse explains the target of zakat, namely that zakat is aimed at eight groups. The 8 groups in question are the poor, poor, amil, convert, riqab, garim, sabilillah and ibnsabil.

2.1.5 Zakat income

zakat income or profession is zakat which is issued from the income of the profession (the result of the profession) if it has reached Nisab. These professions are for example public or private employees, consultants, doctors, notaries, accountants, artists, and entrepreneurs. As for people who make profession zakat have the following reasons: In contrast to sources of income from agriculture, livestock and trade, there are not many sources of income from the profession known in the past generation. Therefore the discussion on the type of professional zakat cannot be found with a level of detail equivalent to other types of zakat. But that does not mean that income from the proceeds of the profession is free from zakat, because zakat is essentially a levy on group wealth that has the advantage of assets to be given to those in need.

Profession income in terms of its form in the form of money. From this side, different from plants, and closer to gold and silver. Therefore the level of professional zakat which is calculated with gold and silver zakat, which is 2.5% of all gross income. The Hadith which states that the level of zakat of gold and silver is: "If you have 20 gold dinars, and have reached one year, then the zakat is half a dinar (2.5%)" (HR Ahmad, Abu Dawud and Al-Baihaqi).

2.2 Taxpayer Response

Tax is the contribution of the people to the state treasury (transfer of sector property wealth) based on the Act (can be imposed) without getting reciprocal services (prestatie tegen) which can be directly directed and used to finance general expenditure (publiekeuitgaven). Tax according to

financial experts is the obligation that is set against the taxpayer, which must be deposited to the state in accordance with the provisions, without being able to get back from the state, and the result is to finance general expenditures on the one hand and to realize some economic, social, political, and other purposes. According to the Shari'ah understanding, in language, tax in Arabic is called Dharibah, which means obliging, determining, determining. The scholars use the expression of the word to mention the property collected as an obligation.

RESEARCH METHOD

Data collection method used in this study is a survey method in the form of a questionnaire, namely by giving a set of questions or written statements to the respondent to answer. Each questionnaire is distributed to the respondents along with a request for filling out the questionnaire.

The population in this study were all taxpayers registered at the KPP Office in Bandar Lampung City, namely 247,620 taxpayers. Sampling method using probability sampling technique or random sampling is a sampling technique that is carried out by providing opportunities or opportunities for all members of the population to be sampled. Thus the sample obtained is expected to be a representative sample. Non probability sampling is a sampling technique found or determined by the researcher or according to expert judgment. This technique is subjective. The sample is determined using a technique that is sampling technique. The sampling technique used for sampling is incidental sampling. This technique is one of the nonprobability sampling techniques in which the sampling technique is based on chance, that is, anyone who accidentally / incidentally meets the researcher can use a sample, if viewed by someone who happens to be found suitable as a data source that will be used as a sample.

This study uses SPSS software (Statistical Product and Service Solution) version 21 to test the hypotheses that have been formulated. This analysis technique is used to explain the relationship and how much influence the independent variable is the response of the taxpayer to the dependent variable, namely zakat as income tax deduction.

FINDINGS AND DISCUSSION

Table1. StatistikDeskriptif

			Tax Payer Response	Zakat As Deduction Of Income Tax
3.1		Valid	70	70
	N	Missing	0	0
	Mean		54.99	52.49
	Median		56.00	53.00
	Mode		57	53
	Range		21	16
	Minimum		41	43
	Maximum		62	59

Koefisien Determinasi (*Adjusted R₂*)

Tabel 2. Test Result Of Koefisien Determinasi

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.567 ^a	.321	.311	2.661

a. Predictors: (Constant), X

From table 2 shows that Adjusted R Square is 32.1% which means that the independent variable (Taxpayer's response) can explain the dependent variable (Accounting Conservatism as a deduction of income tax) by 32.1% and the remaining 67.9% is explained by other factors which was not proposed by this study.

3.2 Regression Test

Tabel 3. Multiple Linier Regression Test Result

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	24.093	5.014		4.805	.000
	X	.516	.091	.567	5.674	.000

Based on the table above can be made multiple linear regression equation as follows:

$$Y = a + b X$$

$$Y = 24,093 + 0,516 (X)$$

Information :

Y : Tax Payer Response

X : Zakat As Deduction Of Income Tax

a : Constant

b : Regression Coefficient

The regression equation can be explained as follows:

1. The constant (α) of 24,093 shows that if the taxpayer's response is assumed to be fixed or equal to 0, then zakat as a deduction of income tax is 24,093.
2. The taxpayer response coefficient 0.516 shows that each increase in one unit of the taxpayer's response variable causes zakat as a deduction of income tax increasing by 0.516 assuming other variables remain equal to zero.

3.3 Hypothesis Testing Results

Based on the results of data analysis using regression can be seen in table 3, it is known the results of testing the significance of independent variables partially as follows:

Hypothesis test results, show the results that there is a significant influence between the response of the taxpayer to zakat as a tax deducer of the producer. Testing this hypothesis is indicated by the calculated value of the SPSS output shows that $t_{count} 0.5674 < t_{table} 1.667$ while for the significant test constants and independent variables show that the value of $sig\ 0,000 > \alpha\ (0.05)$ This means that H_0 is rejected and accepts H_a it means that there is a significant influence between the taxpayer's response to zakat as a deduction of income tax.

3.4 Discussion

The multiple linear regression equation that has been stated earlier shows the magnitude of the effect of the independent variable on the dependent variable. Based on testing hypotheses that have been done, the following discussion will be presented in this study:

3.4.1 Effect of the taxpayer's response to zakat as a deduction of income tax
Based on the results of the analysis of the first hypothesis that examines the effect of the taxpayer's response to zakat as a deduction of income tax shows that there is a significant influence between the two, because the government regulation Act No. 36 of 2008 concerning the administrative implementation of zakat as a deduction of income tax based on the regulation can reduce nominal personal tax that must be deposited from gross income.

The results of this study support the previous research conducted by Fathya (2014) which shows that there is a significant influence between the response of taxpayers to zakat as a deduction of income tax. The data taken is based on the results of the questionnaire filled in with the respondents and analyzed using a simple regression model.

CONCLUSION

This study aims to examine how the taxpayer's response to zakat as income tax deduction. This study uses primary data, namely questionnaires taken from individual taxpayers (WPOP) at the KPP Office in Bandar Lampung City. The number of questionnaires used in this study amounted to 70 questionnaires. The results of testing the hypothesis using the t test shows that there is an effect of the taxpayer's response to zakat as a deduction of income tax. The conclusions of this study are as follows:

1. The taxpayer's response is good enough. This means that the taxpayer's response is quite understandable how the public has an obligation to pay taxes regularly for the development of the country, especially the development of the wider community. In addition, the higher the level of response of taxpayers in paying taxes, the higher the level of willingness to pay taxes.
2. With the Law No.36 of 2008 zakat can be a deduction from taxable income so that it can reduce the double burden of obligations that must be paid. And the existence of the zakat law as a deduction from taxable income is considered to have advanced but its implementation does not appear to be so maximal considering several weaknesses, among others in terms of socialization, many people who do not know of the law, especially the people of Bandar Lampung City.

3. Shows that Adjusted R Square is 0.321 or 32.1% which means that the independent variable (Taxpayer's response) can explain the dependent variable (Accounting Conservatism as a deduction of income tax) of 32.1% and the remaining 67.9% is explained by other factors not submitted by this study.

From the conclusions that have been raised, the authors suggest that further research is as follows:

1. For KPPs located in Bandar Lampung City, it is better to disseminate information to the public about filling in and registering tax payments so that the local community understands the filling and registration of tax payments.
2. For KPPs located in Bandar Lampung City, they should socialize the community more frequently about the new laws and regulations issued by the Director General of Taxes who are loyal to the latest regulations so that local people understand the new laws and regulations.
3. Can add independent variables in research such as the impact of the application of the latest law that can affect zakat as a deduction of income tax.

The author would like to thank Mr Jaka Darmawan, S.E., Ak., M.Ak., CA., CPAi who have provided financial support for this research

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