


Implementation of policies regarding zakat as a deduction of taxable income: A case study in regencies and city in southern Tapanuli

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ABSTRACT

Introduction

Zakat plays a crucial role in improving the welfare of the Muslim community in Indonesia. However, Indonesian Muslims face a dual obligation: to pay both zakat and taxes. To alleviate this burden, the government implemented a policy that allows zakat to be deducted from taxable income. This policy aims to encourage zakat payers (*muzakki*) to distribute their zakat through official institutions such as BAZNAS. Nevertheless, zakat collection by BAZNAS in southern Tapanuli remains relatively low, necessitating an examination of the policy's effectiveness.

Objectives

This study aimed to evaluate the effectiveness of the zakat as a deduction of taxable income in southern Tapanuli and identify the factors affecting zakat collection through official institutions.

Method

This study employed a qualitative descriptive approach using empirical methods. Data were gathered from regulations related to zakat as a deduction of taxable income, and from observations of the performance of institutions managing zakat and taxes.

Results

This study shows that while zakat can be applied as a deduction of taxable income, its implementation has not yet been optimal. Factors impacting the ineffectiveness of this policy include limited legal impact on payment obligations, administrative complexity, insufficient synergy between zakat and tax offices, lack of public outreach, and societal preference for directly paying zakat to recipients (*mustahiq*).

Implications

The study suggests the need to increase public outreach and synergy among institutions and simplify administrative processes to optimize zakat collection as a tax deduction. These improvements are expected to encourage broader participation in zakat distribution through official channels.

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ABSTRACT

Originality/Novelty

This study contributes to the literature on the effectiveness of zakat as a tax deduction in Indonesia, particularly in southern Tapanuli. It offers insights into the challenges and opportunities of implementing this policy at the regional level.

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INTRODUCTION

Zakat is not only a duty in Islam but also has a great effect on Muslims. History has proven that zakat can create communal well-being among Muslims. When the Abbasid dynasty was led by Umar Bin Abdul Aziz, the prosperity of Muslims peaked. He had difficulty finding *mustahiq* of zakat, those who were eligible to receive zakat in Islam, after ruling for two and a half years. This difficulty was caused by the fact that many *mustahiq* of zakat had changed their status to *muzakki*, the one who pay zakat (Aqbar & Iskandar, 2019; Dhiya'elhaq & Labib, 2023).

The zakat potential in Indonesia is enormous because most of the population is Muslim. The potential zakat in Indonesia by 2022 had reached more than IDR300 trillion (Maulana et al., 2023; Novianto, 2022). If the zakat is properly managed, it can bring well-being to Muslims in particular and Indonesian people in general. To maximize the benefits of zakat, the government established the National Zakat Amil Body (*Badan Amil Zakat Nasional* abbreviated BAZNAS in Bahasa Indonesia), which collects and circulates zakat pursuant to Presidential Decree No. 8 of 2001 on the National Zakat Amil Body. The government also acknowledges the existence of similar institutions formed by society, such as NU CARE-LAZISNU and LAZISMU (Andriansyah, 2024; Arumsari et al., 2020).

Even though Indonesia is among the largest Islamic countries in the world, its biggest source of income is tax. By 2021, the state's income from taxes reached IDR1,231.87 trillion (Setyawan, 2021). Tax is collected from a citizen or business entity whose income meets the tax collection criteria. Taxes are used to finance government activities and development so that they can run well (Amir et al., 2021; Bagana et al., 2022).

Zakat and taxes are both a duty of the Muslims in Indonesia. Paying zakat is a duty as they are Muslims, and paying taxes is a duty as they are citizens. Islam is the majority religion in southern Tapanuli, an area consisting of Tapanuli Selatan Regency, Mandailing Natal Regency, Padang Lawas Utara Regency, Padang Lawas Regency, and Padang Sidempuan City. Muslims in this area show enthusiasm in fulfilling the duty to pay zakat especially in Idul Fitri. According to data from the Central Statistics

Agency, in 2018, there were 64,087 heads of family in Tapanuli Selatan Regency with a total number of Personnel Tax Number (*Nomor Pokok Wajib Pajak Orang Pribadi* abbreviated NPWP OP in Bahasa Indonesia) of 24,288 persons or a tax coverage ratio of 37,90 percent (Pohan, 2019).

Previously, zakat could not deduct tax liabilities, or vice versa. The government sought a solution by enacting Law No. 23 of 2011 on Tax Management. Under this law, zakat can be used to reduce taxable income (Patrajaya, 2019; Suryadi, 2021). This law is in line with Law No. 36 of 2008 on the Fourth Amendment of Act No. 7 of 1983 on Income Tax. This policy at least eased the burden and encouraged Muslims to pay zakat and taxes actively.

The amount of zakat that BAZNAS has successfully collected in the regencies and city in southern Tapanuli can be described in the following passages. In the City of Padangsidempuan, in 2022, the amount of zakat, infaq, and sadaqah (ZIS) that can be collected amounting to IDR892.245,000 (Warta Mandailing, 2023). In Mandailing Natal Regency, the zakat collected in 2022 reached up to IDR1 billion (MohgaNews, 2022). In Padang Lawas Regency in 2022, zakat accumulated was IDR2.5 billion and targets as many as Rupees 5 billion (Waspada, 2023). Based on these facts, it is a reasonable proposal to make zakat a reduction to taxable income with the hope it will increase the acceptance of zakat in the respective regencies and city.

The integration of zakat and taxes into the provisions of the legislation and the current reality encourages the current study to analyze the implementation of the Law on the management of zakat in the regencies and city in southern Tapanuli. This study was mainly to assess the implementation and its connection with Article 22 of the Law which states "zakat paid by *muzaki* to BAZNAS or LAZ can deduct taxable income." Furthermore, this study also aims to analyze the effectiveness of the implementation of the Law.

LITERATURE REVIEW

Zakat

The word zakat is derived from the word *zaka*, which means clean, good, growing, and blessing. The meaning of Zakat according Lisan Al-Arab is almost the same as the meaning of this, that is, growing, blessing, praise and holiness (Johari et al., 2014; Putri & Pratama, 2020). According to Ibn Taimiyah, zakat helps the treasury and the owner's heart become clean and holy and grow meaningfully (Darvina et al., 2020; Minarni, 2021), in accordance with the contents of Surah At-Taubah Verse 103, which states that the zakat is useful for purifying and cleansing the *muzakki* from excessive love and love of the property.

Zakat was given by a *muzakki* to *mustahiq* or those who were worthy of it, as written in the Holy Qur'an. Zakat can also be meant as a portion of a certain amount to be handed over to the rightful one who has fulfilled a certain requirement (Bastiar & Syamsul Bahri, 2019; Yusuf K. et al., 2023). Hanafi scholars defend zakat as the ownership of certain people over a portion of certain wealth that has been determined by the Qur'an to hope for the delight of God (Dimiyati, 2018).

Zakat is divided into *zakat al-fithr* and *zakat al-mal*. *Zakat al-fithr* is compulsory at the end of each month of *Ramadan*. *Zakat al-mal* or zakat wealth derived from trade, mining, agriculture, seafood, farms, riches, gold and silver as well as the profits of certain professions issued when sufficient *nishab* and *haul* (Anis, 2020; Ardianis, 2018; Efendi et al., 2023).

With the development of the economic world, new professions or ownerships of assets are included in zakat obligation such as occupational enterprises, corporations, property investments, currency trade, traded livestock, honey and animal products, valuables, sharia insurance, ornamental fish, bird nests, orchid crops, and other modern sectors and modern households (Ahmad et al., 2022; Ahmed & Kasri, 2021; Juliati & Ismail, 2023; Masadah, 2022).

The purpose of zakat is to be a person who is grateful for what God has bestowed on him, a means of purifying his wealth and self, and a way to perform worship. Horizontally, zakat represents the realization of the values of social justice and compassion between the economically capable and the incapable, as a means of minimizing the problems caused by social disparities and boosting the economy of Muslims (Al-Salih, 2020; Hafandi & Helmy, 2021; Malik, 2016).

Zakat and Tax in Indonesian Legislative Regulations

The incooperation of zakat and income tax in Indonesia began in 1999 through Law No. 38 of 1999 on the Management of Zakat. According to Article 11 (Verse 3), zakat payment by the taxable person to the activity of the zakat is deducted from taxable profits/residual income, so there is no burden of double payment (Kadir, 2010; D. Novita, 2016; Sularno, 2010). In 2011, Law No. 23 of 2011 on Zakat Management was introduced as foundation for the government to be more active in zakat management through Badan Amil Zakat Nasional and other government bodies below its structure (Aisyah et al., 2020; Hakim, 2015). In Act No. 36 of 2008 on the Fourth Amendment to Act No. 7 of 1983 on Income Tax, it is stated that zakat includes the object of taxation. According to the above law there is a common source of calculation of zakat and tax, i.e. income (Andriani & Fathya, 2013; Haskar, 2020; Solihah, 2017).

Zakat, which can be a deduction of taxable income, is a zakat received by an administrative body (*Badan Amil Zakat* abbreviated BAZ) or an administrative institution (*Lembaga Amil Zakat* abbreviated LAZ) formed or approved by the government (Nisa et al., 2024; Suryadi, 2021). Eligible BAZ or LAZs were initially mentioned in the Regulations of the Director General of Tax No.: Per-08 /Pj/2021. The list of eligible BAZ and LAZs was then updated regularly by the the Director General of Tax and became guidance for muzakki willing to use zakat as a deduction of taxable income. The percentage of the income zakat that can be deducted from income is 2.5% under the Fatwa of Majelis Ulama Indonesia No. 3 2003 on Income Zakat (Bimasakti, 2019; Bokhori, 2022).

Theory of Legal Effectiveness

The provision of zakat to reduce taxable income is legally binding for Muslims in Indonesia. In legal terms, this obligation is called legal validity. In Hans Kelsen's

terminology, the validity of law dictates that people act on the basis of what is prescribed by the rules of law in the sense that people must obey and enforce it (Bersier Ladavac, 2019; Gonçalves & Quirino, 2018; Hadi & Michael, 2022; Paulson, 1992; Siregar, 2018). The compliance of persons as legal subjects with the law influences the validity of such law or, in other sense, the law applied may be affected by the ability of the law to create the desired conditions of law. This is known as the theory of legal effectiveness (Mousmouti, 2018; R. A. Novita et al., 2017; Yusuf DM et al., 2022).

There are various factors that influence compliance with the law (R. A. Novita et al., 2017; Suniehin, 2023; Zamboni, 2018):

1. The law itself, relating to bonds and taxes, the law on the management of the bond, and the law of income tax;
2. Law enforcement is the institution that creates and enforces the law. Like parliament, the government and, in particular, the BAZNAS, and the government;
3. The Zakat Act established the BAZNAS and authorized private institutions to establish the Amil Zakat Institution;
4. Community in which the law is applied;
5. Culture that in the philosophy of law, law and culture has a very close relationship.

METHOD

This study used qualitative descriptive research that requires a description of the information obtained. The main characteristics of qualitative research come from the data that arise in society. Qualitative research uses observation, interviews, and documentation. Presentation and analysis of data were performed using narrative method. Describing doesn't mean searching for truth over facts but depicting events carefully (Kim et al., 2017; Kitto et al., 2008; Nassaji, 2020; Subandi, 2011). This research uses an empirical law approach, whose truth can be proved in reality or perceived by the senses. Researchers do not just think about the law as written in the book and how it works, but that the law is more than just norms and operational techniques. Law is a social symptom and relates to human behavior in his life that is tempting to be studied not by its preceptive but descriptive nature (Fahririn & Al Hakim, 2023; Navisa et al., 2023).

This research was conducted in southern Tapanuli. Researchers conducted research at BAZNAS offices in the Mandailing Natal Regency, Padang Sidempuan City, and Padang Lawas Utara Regency. For the Tax Office, the researchers took the research location at the Tax Office (*Kantor Pelayanan Pajak* abbreviated KPP in Bahasa Indonesia) Pratama and Tax Service, Counseling and Consultation Office (*Kantor Pelayanan, Penyuluhan dan Konsultasi Perpajakan* abbreviated KP2KP in Bahasa Indonesia).

Data sources come from libraries and field data with primary and secondary types of data. Primary data types are data directly collected or obtained by

researchers in the form of records of interviews, field observations and data from informants (Chukanova, 2021). Secondary data are obtained from library data sources that are divided into primary legal materials, such as laws, government regulations, and fatwas of Majelis Ulama Indonesia, and secondary legal materials such as books, journals, papers, and other publications.

The data collection process consists of two phases: preparation and implementation. In the preparation phase, the researchers prepare conceptual, technical, and administrative matters. In the implementation phase, the researchers determine what type of data collection technique will be used (Kusumastuti & Khoiron, 2019). The researchers collected data through interviews using a combination of structured and unstructured models. Data processing consists of two activities: entering the data in the tabulation process and editing the data that has been repaired to avoid confusion. After the data is processed, researchers take several steps: (1) organize the data into specific forms such as sentences or databases, (2) carefully read the organized data to get a complete picture of what it contains as a whole, (3) identify themes or categories of a general nature and group them, and (4) blend and summarize the data for the reader (Kusumastuti & Khoiron, 2019).

RESULTS

An Overview of Taxation in Indonesia

Law No. 28 of 2007 on Taxation stated that (Suliantoro, 2008):

“Pajak adalah kontribusi wajib kepada negara yang terutang oleh orang pribadi atau badan yang bersifat memaksa berdasarkan Undang-Undang, dengan tidak mendapatkan imbalan secara langsung dan digunakan untuk keperluan negara bagi sebesar-besarnya kemakmuran rakyat.”

“Taxes are compulsory levies which are mandatory under the law to the State owed by a person or entity, do not receive compensation directly and are used in the interests of the State for the greatest prosperity of the people.”

In Indonesia, the foundational legal framework for taxation includes the following:

- a. The 1945 Constitution of the Republic of Indonesia, particularly Article 23A, mandates that taxes and other financial obligations are compulsory and regulated by law to fulfill state needs (Dewi, 2011; Elisa, 2021).
- b. Law No. 36 of 2008, which amends Law No. 7 of 1983 on Income Tax, specifically addresses income tax provisions. This law defines taxable income as any additional economic capacity obtained by a taxpayer, whether derived domestically or internationally, that may increase the taxable wealth of the individual in any form (Gowon et al., 2012; Susan, 2013).
- c. Additional regulations cover specific tax types other than income tax.

Tax administration in Indonesia is divided into:

- a. Central Taxes. The Directorate-General of Taxation manages central taxes. These include various taxes such as:

- I. Luxury goods sales tax (*Pajak Penjualan Barang Mewah* abbreviated PPnBM in Bahasa Indonesia) applied to certain luxury items,
 - II. Customs duties levied on specific documents, and
 - III. Land and building taxes (*Pajak Bumi dan Bangunan* abbreviated PBB in Bahasa Indonesia) for sectors such as mining, agriculture, and forestry.
- b. Regional Taxes. Regional governments impose taxes such as:
- I. Land and building tax for the rural and urban sectors (*Pajak Bumi dan Bangunan Perdesaan dan Perkotaan* abbreviated PBB-P2 in Bahasa Indonesia),
 - II. Motor vehicle tax,
 - III. Hotel tax,
 - IV. Tobacco tax,
 - V. Restaurant tax, and other local taxes.

The growth of tax revenues over the last three years in Indonesia shows a steady increase in tax receipts from 2021 to 2023 ([Kementerian Keuangan Republik Indonesia, 2024](#)). With approximately 87.2% of Indonesia's population, or around 207 million people, identifying as Muslim, they represent the largest group contributing to the nation's tax base.

Implementation of Zakat as Reduction of Taxable Income in Southern Tapanuli

The process of using zakat payments to reduce taxable income in Indonesia is as follows: taxpayers who make zakat contributions can claim these payments on their annual tax notification letter (*Surat Pemberitahuan Tahunan* abbreviated SPT in Bahasa Indonesia), subject to certain conditions. The primary requirements include a valid proof of payment, which may be a direct payment receipt or bank transfer receipt, is required. This proof should include the taxpayer's full name, Personnel Tax Number (*Nomor Pokok Wajib Pajak* abbreviated NPWP in Bahasa Indonesia), the amount of zakat paid, the date of payment, the name of the Amil Zakat Agency (BAZ) or Amil Zakat Institution (LAZ) receiving the zakat, and either the signature of the authorized recipient for direct payments or the validation from a bank official for payments made through a bank account. In line with these requirements, BAZNAS of Mandailing Natal Regency has implemented procedures for accepting zakat payments.

Taxpayers may pay zakat through designated banks associated with BAZNAS offices in regencies and cities, such as Bank Sumut Syariah, Bank Muamalat, and Bank Syariah Indonesia. Additionally, payments can be made to accounts held by BAZNAS at the national level or directly through Bank Syariah Indonesia. Table 1 illustrates how zakat payments affect taxable income on the annual tax notification letter. In this example, the income tax amount is reduced by IDR 111,375, or approximately 6.34%, when zakat is deducted. However, this reduction varies depending on the taxpayer's net income and non-taxable income bracket.

Table 1*Annual Tax Notification Letter with and without Zakat Deduction*

Description	With Zakat Deduction	Without Zakat Deduction
Gross Monthly Income	7,500,000	7,500,000
BPJS Contribution	75,000	75,000
Net Monthly Income	7,425,000	7,425,000
Annual Net Income	89,100,000	89,100,000
Zakat (2.5% of Net Income)	2,227,500	-
Net Income After Zakat	86,872,500	89,100,000
Non-Taxable Income (PTKP, TK 0)	54,000,000	54,000,000
Taxable Income (PKP)	32,872,500	35,100,000
Income Tax (PPH Article 21 at 5%)	1,643,625	1,755,000

Source: primary data.

To verify these deductions, the tax office will examine the attached zakat payment proof. This verification may involve direct clarification with the taxpayer or other methods. However, some taxpayers may feel discouraged from claiming zakat deductions due to the administrative steps involved, which may seem burdensome in relation to the tax savings. If the taxpayer's employer does not account for the zakat deduction in the employee's monthly taxable income and the deduction is only claimed during the annual SPT filing, the resulting tax surplus will be refunded to the taxpayer.

Implementation of Zakat as Reduction of Taxable Income in BAZNAS Office

The implementation of zakat collection by BAZNAS in various regencies and cities in southern Tapanuli has made progress, though it remains limited. Several obstacles hinder the optimal use of zakat as a tax reduction mechanism. The following passages explain these obstacles:

- a. Limited public awareness. Zakat socialization efforts have not yet reached the broader population on a large scale (Hasibuan et al., 2023).
- b. Public preference for direct zakat distribution. Many individuals prefer to give zakat directly to recipients (*mustahiq*) rather than through official institutions. This preference is often driven by the perception that direct distribution is more impactful and allows donors to choose their beneficiaries (Umam et al., 2023).
- c. Insufficient institutional support. Support from some government agencies for institutional zakat collection remains limited.
- d. Low community income levels. Due to modest income levels, the zakat amounts contributed by the community tend to be small, affecting the overall zakat collection.

These obstacles hinder the potential of improving zakat collection for it can reduce taxable income and avoid double taxation among Muslims in Indonesia. When less zakat is collected through official, government-recognized institutions, the opportunity to leverage it as a tax reduction diminishes. In southern Tapanuli, there is

no official documentation of zakat consistently being used as a deduction for taxable income. The following additional obstacles are notable:

- a. Insignificant tax savings. Since zakat functions only as a reduction in taxable income rather than a direct tax credit, the resulting tax savings are minimal (Tampubolon, personal communication, 2023).
- b. Lack of public motivation to pay zakat through official channels. There is limited public interest in paying zakat through institutions recognized by tax authorities, which issue necessary documentation for claiming zakat as a tax deduction (Tampubolon, personal communication, 2023).

In practice, zakat collection is largely limited to civil servants, whose payments are often collectively managed by their institutions without individual attribution (Mahmud, personal communication, 2023). To address these challenges, the BAZNAS of Mandailing Natal Regency has initiated socialization efforts, sharing guidelines on the interaction between zakat and tax with official institutions (Mahmud, personal communication, 2023). Additionally, BAZNAS Mandailing Natal collaborates with local entities, such as the Regional General Hospital (*Rumah Sakit Umum Daerah* abbreviated RSUD in Bahasa Indonesia) Panyabungan, where zakat payers (*muzakki*) include hospital staff, particularly doctors (Mahmud, personal communication, 2023).

The BAZNAS of Mandailing Natal Regency has emphasized the importance of aligning perceptions among *muzakki*, BAZNAS, and relevant institutions regarding zakat's role as a reduction in taxable income. Similarly, the BAZNAS of Padang Lawas Utara Regency expressed that formalizing zakat as a tax reduction could encourage greater public participation in paying zakat through recognized institutions, thus enhancing its impact on tax liabilities.

Implementation of Zakat as Reduction of Taxable Income in Tax Offices

The study found that few taxpayers report their zakat payments to KPP Pratama for the purpose of reducing taxable income. Several issues hinder the effective implementation of this provision:

- c. Data synchronization. There is a lack of data synchronization between KPP Pratama Padangsidempuan and BAZNAS of Padangsidempuan City, which complicates accurate tracking and verification of zakat payments.
- d. Limited socialization of provisions. The provision for zakat as a reduction in taxable income has not been adequately communicated to taxpayers. KPP Pratama Padangsidempuan City has assessed the potential impact of zakat deductions as minimal, based on specific indicators.

Observation conducted at KPP Pratama Padangsidempuan City suggests that zakat contributions should ideally serve as a direct tax reduction rather than a deduction of taxable income. However, within the jurisdiction of the Tax Service and Consultation Office for Deposits, no taxpayers have submitted proof of zakat contributions to claim this benefit. According to Head of KP2KP Panyabungan, the provision of zakat as a reduction in taxable income is consistently included in the

office's outreach efforts, although awareness and engagement from taxpayers remain low (Prasetyo, personal communication, 2023).

Implementation of Zakat as Reduction of Taxable Income among Taxpayers

Although taxable individuals fulfill their income tax obligations, the organization and utilization of zakat as a tax reduction mechanism remain underdeveloped. A significant factor is the community's preference for directly paying zakat to the *mustahiq* (eligible recipients), as this approach feels more immediate and personal to donors (E. Siregar, personal communication, 2023). This custom has, however, led to limited awareness about provisions allowing zakat payments to be used as a means to reduce taxable income. People typically direct their zakat to those within their immediate community, often to assist family members facing financial hardship, rather than channeling it through official institutions.

When researchers highlighted these limitations, some taxpayers expressed reluctance to comply with the zakat deduction policy if it required payment through BAZNAS or other government-recognized agencies, citing the minimal impact on their tax obligations as a primary reason (Lubis, personal communication, 2023). Mr. Turmuzi, for instance, whose income is collected by his employer, revealed that he had never applied for the zakat deduction policy. Unaware of the policy's existence, he deemed the administrative requirements cumbersome relative to the negligible reduction in tax liability it offered, even after learning about its potential benefits (Turmuzi, personal communication, 2023).

Similarly, Mr. Paisal noted that, although BAZNAS in the Mandailing Natal district had previously conducted collective zakat collection efforts, these initiatives were ultimately discontinued. Factors such as community mistrust in the use and distribution of zakat funds by official bodies and the preference for direct giving contributed to this cessation. Furthermore, Mr. Paisal admitted that he was unaware of the provision allowing zakat payments to serve as a deduction for taxable income, indicating a broader need for public education on the policy's advantages and processes (Paisal, personal communication, 2023).

Effectiveness of Implementation of Zakat as Reduction of Taxable Income in Southern Tapanuli

The effectiveness of implementing zakat as a deduction for taxable income in southern Tapanuli can be assessed through the theory of legal effectiveness, which examines compliance based on specific influencing factors (R. A. Novita et al., 2017). The following passages explain how the theory of legal effectiveness was used to analyze the effectiveness of implementing zakat as a reduction of taxable income in southern Tapanuli.

Legal Factors

Indonesia's regulatory framework for zakat as a deduction from taxable income includes laws governing zakat management, income tax, payment procedures, and documentation requirements for zakat deductions. Regulations also identify authorized entities for receiving zakat contributions that can be deducted from gross

income. At the regional level, areas like Mandailing Natal Regency have additional legislation, such as Bupati Regulation No. 53 of 2022, which governs zakat contributions from civil servants, private employees, and volunteers. Similarly, South Tapanuli Regency Regulation No. 5 of 2002 covers the management of zakat, infaq, and sadaqah.

A primary legal barrier to zakat's use as a deduction from taxable income lies not in the absence of regulations but in the content of the laws themselves. Neither the Zakat Act nor the Income Tax Act explicitly categorizes zakat as a deductible for taxable income, causing public hesitation to utilize this benefit, given the minor tax savings and burdensome verification requirements for zakat claims.

Law Enforcement Factors

Law enforcement involves both the formulation and execution of zakat regulations. In South Tapanuli, BAZNAS has established offices across districts and cities, working in conjunction with local tax offices like KPP Padangsidimpuan and KP2KP Panyabungan. Local governments support the utilization of zakat as a taxable income deduction, although implementation is not yet optimal. This is partly due to a lack of synergy between BAZNAS and tax authorities, resulting in unsynchronized data on zakat and taxable incomes.

Supportive Facilities and Resources

BAZNAS offices in South Tapanuli are equipped with essential facilities and bank accounts to facilitate zakat deposits. The local tax office also provides support for annual tax return reporting, including deductions for zakat, with online options available through <https://www.tax.go.id/rappor-taunan>, reducing the need for in-person visits.

Verification Process

Verification of zakat payments often requires face-to-face interactions, adding administrative complexity. A digital application linking BAZNAS with the tax office, coupled with widespread public education on zakat deductions, could alleviate this burden. As noted by Anthony Allot, laws may lose effectiveness if their intent and processes are not clearly communicated to the public.

Cultural Factors

A longstanding cultural tradition in southern Tapanuli is for individuals to distribute zakat directly to recipients (*mustahiq*) rather than through institutions like BAZNAS. This practice is deeply rooted in the community's desire to assist family and friends, presenting a challenge to institutionalized zakat collection for tax deductions.

Each of these factors presents unique challenges that collectively hinder the effective implementation of zakat as a deductible from taxable income in South Tapanuli. Addressing these obstacles requires a combination of regulatory adjustments, enhanced institutional cooperation, and targeted public outreach to bridge gaps in understanding and execution.

DISCUSSION

In Indonesia, zakat, a compulsory form of almsgiving in Islam, and taxes are both financial obligations imposed on Muslims. To alleviate the potential dual financial burden, the Indonesian government has introduced legislation allowing zakat payments to be deducted from taxable income, thereby creating a system where zakat contributions can reduce tax liabilities. The following examination discusses the legal framework, public awareness, challenges, and effectiveness of these provisions. The discussion was based on previous findings in the context of the implementation of zakat as a reduction in taxable income in southern Tapanuli.

Legal Framework and Implementation

The Indonesian government has laid out specific laws to integrate zakat into the national tax system, providing a framework where zakat payments made to authorized institutions can be deducted from an individual's taxable income. This framework is primarily supported by Law Number 23 of 2011 on Zakat Management and Law Number 36 of 2008 on Income Tax, which permit individuals to deduct zakat contributions made to officially recognized institutions from their taxable income (Komarudin et al., 2023; Nuruddin et al., 2023; Rusmiati, 2021). This integration of zakat within the tax system serves two primary goals: first, to reduce the financial strain on Muslim taxpayers by acknowledging zakat as a deductible expense, and second, to incentivize compliance with zakat contributions, which can ultimately enhance state revenue by formalizing zakat collection through state-sanctioned channels (Nuruddin et al., 2023; Wijayanti et al., 2022). Through this legal framework, the government not only reinforces zakat as an act of religious duty but also encourages its potential economic impact by allowing it to contribute toward reducing overall tax obligations.

Public Awareness and Socialization

Despite these regulatory advances, public awareness and understanding of zakat as a deductible expense remain low. A significant portion of taxpayers is either unaware of the legal provisions allowing zakat deductions or uncertain about the procedures for claiming such deductions. This gap in understanding largely stems from insufficient efforts by both tax and zakat authorities in disseminating information on the provision (Maulida & Ulfah, 2023; Rusmiati, 2021; Siswanto & Nurhayati, 2016; Wijayanti et al., 2022). In response, some community service initiatives and counseling programs have been conducted to educate the public on how zakat can serve as a tax deduction. These programs have shown some success, with participants reporting an improved understanding of the zakat deduction system (Rofiq et al., 2022; Rusmiati, 2021). However, the outreach remains limited in scope, and more extensive socialization efforts are needed to reach a wider audience and ensure that more taxpayers are informed of their rights and the potential benefits of zakat deductions. Without this widespread awareness, the provision's impact on encouraging zakat compliance and enhancing tax compliance remains constrained (Maulida & Ulfah, 2023; Wijayanti et al., 2022).

Challenges in Implementation

Several significant challenges complicate the effective implementation of zakat as a deductible expense in Indonesia. Key obstacles include:

1. **Administrative and procedural issues:** Tax offices often provide inconsistent guidance regarding zakat deductions, which can deter taxpayers from claiming these deductions. Some taxpayers face difficulties in obtaining consistent support from tax authorities when attempting to deduct zakat, and the lack of a streamlined process for submitting and verifying zakat deductions complicates the restitution process (Siswanto & Nurhayati, 2012, 2016). This inconsistency can discourage taxpayers from pursuing zakat deductions altogether, reducing the potential effectiveness of the policy.
2. **Legal and regulatory conflicts:** Conflicts between laws governing zakat and tax collection further complicate implementation. For instance, Article 192 of Law No. 11 of 2006 and Article 22 of Law No. 23 of 2011 offer conflicting guidelines on zakat, leading to confusion and challenges in enforcement, particularly in regions like Aceh, where local regulations may differ from national standards (Fuadi et al., 2015). These discrepancies can create legal uncertainty, discouraging taxpayers from participating in the zakat deduction scheme.
3. **Institutional cooperation:** Effective implementation of zakat deductions requires strong coordination between zakat management bodies, such as BAZNAS, and tax authorities. However, in practice, this coordination is often lacking, with limited cooperation between these institutions hindering the smooth application of zakat deductions (Maulida & Ulfah, 2023). Without a cohesive effort to streamline and standardize zakat deduction procedures, the policy's impact is reduced, and taxpayer participation may remain low.

Effectiveness and Impact

The effectiveness of zakat as a tax deduction depends on various factors, which collectively influence its impact on compliance rates and its broader social and economic benefits:

1. **Community and cultural factors:** Community awareness and cultural perceptions significantly shape the effectiveness of zakat as a deductible expense. In communities where zakat is traditionally viewed as a private obligation meant to support local recipients, there may be limited motivation to channel zakat through formal institutions. This preference for direct distribution to individuals rather than institutions can diminish the impact of zakat deductions as a formal tax mechanism (Siswanto & Nurhayati, 2016).
2. **Motivation and trust:** Taxpayer motivation and trust in the zakat management system are essential for successful implementation. Trust in official zakat institutions and motivation to comply with both zakat and tax obligations directly influence whether individuals choose to participate in the zakat deduction system (Siswanto & Nurhayati, 2012). Building trust in the

institutional handling of zakat funds is crucial to encouraging taxpayers to channel their zakat payments through recognized institutions rather than making private donations, thereby maximizing the potential tax benefits.

3. Comparative compliance: Research comparing zakat as a deductible expense in Indonesia and Malaysia indicates that more robust socialization and systematic implementation of zakat deductions in Malaysia contribute to higher compliance rates among taxpayers (Wijayanti et al., 2022). This finding suggests that enhancing public awareness and improving the procedural efficiency of zakat deductions in Indonesia could increase compliance, making the policy more effective in both reducing the tax burden on Muslims and supporting formalized zakat collection.

The discussion above shows that while Indonesia's regulatory framework has laid the foundation for zakat deductions as a means of reducing taxable income, the provision's effectiveness is contingent upon several factors. The government must address administrative inconsistencies, enhance legal and regulatory cohesion, and foster cooperation between zakat and tax institutions to streamline implementation. Additionally, efforts to increase public awareness and trust in zakat management will be critical in encouraging broader participation in the zakat deduction program. Addressing these challenges will be essential for maximizing the potential of zakat as both a religious and financial instrument that aligns with Indonesia's tax policies, alleviates the financial burden on Muslims, and enhances state revenue.

CONCLUSION

Zakat as a reduction in taxable income can be implemented in the southern part of Tapanuli. In its implementation, no taxpayer has his income as a deduction of taxable income. The problem is the lack of public enthusiasm in depositing wealth on official institutions whose sectoral evidence can be used to reduce taxable income, insignificant tax deductions, unsynchronous BAZNAS data, tax offices, and minimal socialization. If reviewed from the theory of legal effectiveness, all the factors that support compliance with the law have their respective shortcomings: (1) legal factors themselves: zakat only as a reduction of taxable income and procedures for verification of zakat as tax reduction; (2) law enforcement factors: there is no synergy between the institutions of tax administration and the tax office; (3) means and means factors: not using technology in the process of verifying zakat for taxable earnings and lack of socialization; (4) legal society factors: society tends to consider its administrative process complicated; and (5) cultural factors: people prefer to pay zakat directly.

Limitations of the Study

A primary limitation of this study is its reliance on qualitative descriptive methods, which restrict the generalizability of its findings to other regions or contexts. Although this approach provides detailed insights into the specific conditions and challenges of South Tapanuli, it does not account for variations in cultural, social, or administrative

factors that may affect zakat and tax policies differently across other regions in Indonesia. Thus, although useful for local policy analysis, these findings may not fully apply to broader or more diverse Indonesian contexts.

Additionally, the study is constrained by data limitations, particularly because of the lack of data synchronization between BAZNAS and tax authorities. This gap hinders an accurate assessment of the policy's effectiveness in real-world applications as it restricts access to comprehensive data on taxpayer compliance with zakat deductions. Consequently, it is challenging to measure the full financial impact of the zakat deduction policy on tax revenues and taxpayer obligations. These administrative limitations underscore the need for improved data-sharing mechanisms to support more effective policy evaluation.

Finally, sociocultural factors add to the study's limitations. The findings indicate that a strong community preference for direct zakat payments limits participation in official deduction programs. The prevailing skepticism towards institutionalized zakat collection, combined with ingrained cultural practices, presents a barrier that the study has not fully addressed. This limitation highlights the importance of comprehensive social outreach initiatives as well as future research that could investigate public perceptions and explore strategies to build trust in formal zakat collection systems.

Implications for Further Research

Future research should expand beyond qualitative methods by incorporating quantitative approaches to enable broader generalization of zakat policy effectiveness. This would include conducting surveys across multiple regions with diverse socioeconomic characteristics to better understand how regional differences influence zakat compliance and public receptiveness to zakat deductions as taxable income reduction. Such studies could also compare the efficacy of zakat collections across various official bodies in Indonesia.

Furthermore, research that includes longitudinal data tracking could provide more robust insights into a policy's impact over time. By integrating data from BAZNAS and tax authorities over a longer period, researchers can assess how public awareness and compliance rates change as administrative policies or outreach efforts evolve. This would require the establishment of secure, interoperable databases to support real-time analysis and to ensure the consistency and accuracy of the data utilized in such studies.

Finally, studies that examine cultural attitudes toward zakat are invaluable in informing future policy and outreach efforts. In-depth research into the cultural barriers and motivations influencing zakat compliance would help policymakers develop more effective strategies to encourage the use of formalized zakat deduction systems. This could include exploring how cultural perceptions vary across demographic groups or assessing the role of community leaders in influencing public attitudes towards institutional zakat channels.



Author Contributions

Conceptualization	A.F., Z.H., & S.K.	Resources	A.F., Z.H., & S.K.
Data curation	A.F., Z.H., & S.K.	Software	A.F., Z.H., & S.K.
Formal analysis	A.F., Z.H., & S.K.	Supervision	A.F., Z.H., & S.K.
Funding acquisition	A.F., Z.H., & S.K.	Validation	A.F., Z.H., & S.K.
Investigation	A.F., Z.H., & S.K.	Visualization	A.F., Z.H., & S.K.
Methodology	A.F., Z.H., & S.K.	Writing – original draft	A.F., Z.H., & S.K.
Project administration	A.F., Z.H., & S.K.	Writing – review & editing	A.F., Z.H., & S.K.

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Informed Consent Statement

Informed consent was obtained before respondents answered the questions.

Data Availability Statement

The data presented in this study are available upon request from the corresponding author.

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Conflicts of Interest

The author declares no conflicts of interest.

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