JURNAL
Riset Akuntansi dan Keuangan Indonesia
URL : http://journals.ums.ac.id/index.php/reaksi/index

Understanding Income Taxpayer Behaviour and Professional Zakat Compliance Through a Transcendental Phenomenological Lens

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Keywords:
Income Tax 21, Profession Zakat, Transcendental Phenomenology

ABSTRACT
This study aims to find the meaning or interpretation of what has been conveyed by the Income Taxpayer Article 21 and the obligation of professional zakat. The determination of informants was carried out using the purposive sampling method. This study uses an interpretive paradigm with a transcendental phenomenological approach. The units of analysis used in transcendental phenomenology are intentionality, noema, noesis, intuition, and intersubjectivity. The data analysis techniques in this study are through the stages of bracketing, horizonalization, cluster of meaning, textural description, structural description, and composite description (synthesis of meaning and essence). The results of the research obtained four meanings of taxes and zakat that can be inferred from the informant’s experience, namely spiritual meaning as a manifestation of obedience to God, physical meaning which is acting because of a rule, mental meaning as a means of forming mental health, and nationalist meaning as a form of strategy against phobias.

INTRODUCTION

Taxes are one of the critical components of state financing. Its acceptance received a sharp spotlight from government officials. Taxes significantly affect the national development (Asih & Setiawan, 2022; Hengky & Vito, 2024; Khuluqy et al., 2024; Riswandi et al., 2024). Taxes aim to improve the community's economy and alleviate poverty. Without taxes, the government has difficulty creating poverty alleviation programs to ensure welfare for every citizen while realizing a national life based on cooperation (Harwida & Tjaraka, 2024).

Taxpayers' understanding is essential and must be owned by every taxpayer so taxes are not considered scary. The absence of education received by taxpayers resulted in taxpayers understanding and interpreting taxes as something burdensome and an annual burden (David Colin et al., 2023; De Clercq, 2023; Jessy & Milla Sepliana, 2023; Karatzimas, 2024; Vasilina Andreevna & Olga Ivanovna, 2022). Meanwhile, taxpayers who have received education interpret tax as an obligation that must be paid on monthly income. From these two differences, education provides an essential overview of the meaning of taxes that will result in taxpayer compliance.

Previous research on the meaning of taxes has been conducted by Nayef Mohammad et al. (2023) and Ayodeji and Saheed Akande (2023), where taxes are an obligation. Taxpayers feel that they have to pay taxes because they fear the sanctions they get if they do not pay, but they also think that by paying taxes, they can help others. The meaning of taxes described in the previous study is still in the form of taxes globally, in the sense that no type of tax specification is studied. This is one of the reasons why the researcher wrote this study: many types of taxes can be explored for their meaning in Indonesia. Various kinds of taxes in Indonesia have different functions and purposes. One of the types of taxes closest to the community is Income Tax (PPh), which is subject to income tax PPh 21.

Zakat in Islam is an obligation commanded by Allah SWT to Muslims. In jurisprudence, zakat means a certain amount of property that must be issued if it has exceeded the nishab to be handed over to those entitled. Zakat is one of the five pillars of Islam, which includes social and social justice aspects. The essence of zakat is the management of funds taken from the rich or *aghniyā'* (QS. At-Taubah [9]: 103) to be given to the person who is entitled to receive it or mustahiq (QS. At-Taubah [9]: 60) and to improve the social life of Muslims (QS. Adz-Dzariyat [51]: 19). As shown by the words of Allah SWT, about the order to give zakat, which was followed by order of the Prophet Muhammad PBUH to Mu'adz bin Jabal to take and collect zakat from the rich so that it can be returned to the poor (Muhammad Ichsan, 2024; Sri et al., 2023).

There are two common types of zakat, namely zakat fitrah and zakat mal. Zakat fitrah is a mandatory zakat for every Muslim soul, both men and women, carried out during Ramadan. Mal zakat is collected from the compulsory zakat property and distributed to Mustahik. There are various forms of property, so mall zakat has several categories, including gold and silver zakat, trade zakat, agricultural zakat, livestock zakat, and mining product zakat. As times develop, mall zakat has also developed, so contemporary zakat has emerged, consisting of professional zakat, stock zakat, deposit or deposit zakat, corporate zakat, investment zakat, and gift zakat (Muhammad Ichsan, 2024; Sri et al., 2023).

Islam has arranged the matter of property for its people in such a way. Each type of mall zakat has different provisions, nishab, and zakat levels. The researcher chose professional zakat to be discussed further in this study because professional zakat has a kinierity with Income Tax 21 where professional zakat will be paid by the mandatory income of zakat that has fulfilled nishab for one month. BAZNAS states that the nishap of professional zakat in 2024 is worth 85 grams of gold annually (Muhammad Ichsan, 2024). Professional zakat can be paid monthly with a monthly nishap value equivalent to one-twelfth of 85 grams of gold at a rate of 2.5%. If the income within one month is not enough nishab, then the income for one year is collected and calculated, and then zakat is paid if the income is sufficient nishab.

Being obliged to do professional zakat can indicate that a person understands what he is doing. The higher the zakat literacy of a muzakki, the higher the intention and behavior of millennials to pay zakat (Rania, 2023). Therefore, the meaning of professional zakat needs to be carried out so that the general public and prospective zakat obligors can understand the importance of professional zakat

p-ISSN:1411-6510
e-ISSN :2541-6111

in a language that is easier to understand. As with Income Tax 21, prospective zakat obligors must have an early understanding of professional zakat because their initial knowledge will determine their subsequent behavior.

Nur (2022). Muttaqin et al. (2024), and Eni Zulfa et al. (2024) argue that professional zakat is still considered new. Scholars have different perspectives on professional zakat, but most worldwide have agreed that professional zakat does not contradict the provisions of Islamic law. Most scholars who agree on professional zakat use the basis of al-Qardhawi theory as a reference, which states that income from the profession must be paid zakat at the time of receipt, and the zakat can be paid monthly or annually. Income from work based on these skills in *ushul fiqh* is called *al-māl al-mustafād*; all income through professional activities when it has reached nishab must be issued zakat. As Surah Adz-Dzariyat [51]: 19 states, "And in their possessions there is a right for the poor who ask and the poor who do not get a share."

Income Tax 21 and professional zakat are similar. All three are mandatory contributions paid from a person's monthly income. In this case, Income Tax 21 is a required contribution to the state, while professional zakat is a compulsory contribution to religion. Although the two have similarities, there are still differences in practice.

The previous studies conducted a study that stated that taxes and zakat have many similarities (Atika Zahra & Agus, 2023; Darvina et al., 2020; Fajrin Intan et al., 2024; Jamal Abdul et al., 2024; None Siti Noorbiah et al., 2022; Salah, 2022; Walaa & Walaa, 2021). If the management of taxes and zakat can be integrated, it will provide more significant benefits, as in poverty alleviation programs. This idea of integration can also be a solution for Muslims who have had a double burden of obligations.

Many tax studies still focus on positivist research. Positivist research based on numbers produces influential and influential conclusions. The conclusion of the quantitative positive paradigm does not lead to a detailed narrative explanation. Therefore, this research uses a non-positivism paradigm, and the discussion of this research is based on the conscious experience of the informants. The primary purpose of this study is to find out and interpret the meaning that taxpayers of Income Tax 21 have conveyed and the obligation of professional zakat. The findings of this study are in the form of a narrative description of the *epoche process*, which is the real story of the informant's awareness of Income Tax 21 and professional zakat.

METHOD

This study uses an interpretive paradigm with a transcendental phenomenological approach because this research aims to find the meaning and explore the narrative description of the meaning of taxes and zakat from each informant, namely Income Tax 21 taxpayers and professional zakat obligors. The interpretive paradigm states that the thinking of ordinary people as social actors has its unique meaning because every human being must have a different mindset for the same thing.

Phenomenology is a qualitative study that describes a particular object, has an element of intentionality, focuses on a person's consciousness and experience, and explores the meanings implied (Alison, 2004; Creswell & Poth, 2016; Debaro et al., 2019; Monanol Survived et al., 2022; Muhammad & Muhammad, 2019). The type of phenomenology chosen is the transcendental phenomenology popularized by Edmund Husserl (Burrell & Morgan, 2019).

The data type used is primary data from the results of *epoche* during interviews with informants. The selection of research informants was carried out using *the purposive sampling* method. The number of informants is two (2) people with various professions. The units of analysis used in transcendental phenomenology are *intentionality*, *noema, noesis, intuition*, and intersubjectivity. The data analysis techniques in this study are through the *bracketing, horizonalization, cluster of meaning, textural description, structural description,* and *composite description* (*synthesis of meaning and* essences) stages (Creswell & Poth, 2016).

RESULTS AND DISCUSSION

Construction can be interpreted as the arrangement and relationship of words in a group. The word construction, in reality, is a concept that is quite difficult to understand and agree on. The word construction has a variety of interpretations, cannot be defined singly, and is highly dependent on the context. Meanwhile, meaning is the intention of the speaker or writer. Meaning is inseparable from the object that carries it. In phenomenological research, meaning is more related to an activity with a specific meaning. Meaning is an important content that arises from the experience of human consciousness.

Spiritual Meaning: Manifestation of Obedience to God

Spirituality is closely related to the mind and spirituality, giving direction and meaning to life. This is what makes spirituality interpreted as an effort to look inward. Spirituality is the belief in the existence of non-physical forces more significant than our strength, an awareness that connects us directly to God. Spirituality is the impetus for all human actions, an act that reflects trust and obedience to God.

Informant A's statement: *"We obey this, yes, with the Authority. What is ordered is lived; if it is not allowed, do not do it... Paying zakat is to perfect worship and fortune, so Allah SWT blesses it. To further improve worship, especially how to manage the fortune, 2.5 percent is deducted for professional zakat".*

This agrees with informant B: *"If I am a person, obedience refers to a human action. Obedience means that you do what you have been told. Especially zakat, if it is related to religion, I am even more afraid"*.

The statements of the informants above support each other. Informant A stated that obedience refers to a person's actions, so it can be interpreted that their obedience can be assessed if they carry out what is ordered, either by religion or the state. Paying zakat is one of the ways to obey Allah SWT. Informant B said that paying zakat is considered a perfection of worship; this is because zakat is one of the five pillars of Islam that a Muslim must carry out as Allah says in QS. At-Taubah [9]: 103 means: *"Take zakat from some of their possessions, with which you cleanse and purify them."* The command to give zakat in the Surah has a broader meaning than issuing 2.5 percent of the property obtained halal to give to those who are entitled to it. There is a moral message in zakat, constantly to remind the rich to remember their responsibility to seek economic and social justice. Issuing zakat means cleaning up the rights of others attached to the property.

Informant A said, "If it is associated with zakat or PPh, for me, the important thing is to have paid and reported it. Yes, it is considered obedient."

Informant B added, "The problem of what religion is ordered is the same as the country. We can obey it as long as we are indeed in the group of able. What is wrong? Y*es, let us help others."*

Informant A stated that by paying and reporting taxes, it can be considered that he has obeyed the order to pay income tax. It is appropriate for a person to obey Allah SWT. So they must also follow the leader or, in this case, the government. Obedience to the leader is a non-negotiable obligation because this obligation is listed in QS. An-Nisa' [4]: 59 *"O you who believe! Obey Allah and obey the Messenger (Muhammad) and ulil amri (the ruler) among you."*.

The informants' experience forms their awareness of paying Income Tax 21, professional zakat, and tithing. It can be said that the internalization of spiritual meaning arises from the form of faith and obedience to God supported by the verses of the Quran. What is conveyed in the Quran is a reference for informants in acting and making decisions. So, it can be concluded that the closer a person is to God, the more obedient he will be in carrying out religious and state orders.

Physical Meaning: Acting Because of a Rule

Physical awareness is the awareness that is seen in daily activities. The awareness generated by the existence of brain cells to survive and interact, complete with all the emotions in it (Effendi, 2005). Physical awareness is reflected in a person's appearance and behavior. Acting in paying taxes, zakat, and tithes is a response to bodily awareness, which means that this awareness is created as a result of laws or rules that force taxpayers, zakat obligors, and tithing payers to pay these things, as stated by the informant A regarding the nature of taxes that force:

> *"Because the tax is a mandatory contribution of citizens to the state for the public interest and is coercive, so yes, this income tax must be done. Income Tax 21 is mandatory because we live in Indonesia. In terms of regulations, there are rules regarding tax deductions from various aspects, whether professional, business, and so*

p-ISSN:1411-6510
e-ISSN :2541-6111

on. Incidentally, the income or honorarium I received was immediately deducted from the university."

Theseargumentsexplainthattheconsciousness inside is a form of physical awareness. Income Tax 21 is felt as an obligation even though some do not pay it directly. The view of the obligation to pay taxes is supported by his fear of tax sanctions for negligence in paying taxes, as said by informant B:

"... This tax is significant. Because that is the end of it; it is for ourselves. I am still new to Income Tax 21 and other Income Tax Income; the important thing is that I always pay taxes because I do not want to be punished".

The threat of tax sanctions is an indirect response to individuals' motivation to pay taxes. The heavier the tax sanctions against non-compliant taxpayers, the greater the fear of taxpayers violating (Hengky & Vito, 2024; Jessy & Milla Sepliana, 2023). If taxpayers deliberately do not pay taxes, they may be subject to administrative or criminal sanctions.

In addition to written sanctions, there are invisible sanctions that humans fear, namely those that come directly from God. The sanctions given by God are a Divine mystery because no one knows when it will go and what will happen. Informant A said that:

"... This worship is a matter of the heart. So there are no sanctions, but the sanctions directly from Allah are even more terrible. Because God is invisible, He is angry with us too; we know there is a curse".

In addition to sanctions from God, other things are feared if you do not implement religious rules, namely the absence of blessings from the fortune that has been received. As revealed by informant B:

"... When we do not pay zakat even though we are obliged to pay it, juridically, no direct sanctions are received, only related to blessings. Even though with much income, if we do not have the blessing, it is like there is something that makes us less or we feel that we cannot enjoy it."

The same thing was also conveyed by informant A:

"Zakat has no sanctions because it is a religious order. So I think the sanction may be that the fortune obtained can be unblessed because paying zakat also includes various things to others".

Both taxes, zakat, and tithes have rules inherent in them. Rules are often conveyed along with sanctions or things that will be obtained if they do not fulfill the demands. Obedience to an authority for fear of being sanctioned or doing bad things can be a physical response as a form of human action in carrying out the rules.

Mental Meaning: The Formation of Mental Health

As social beings, we humans are always in contact with others in various circumstances. Some are in a state of pleasure, some are difficult, some are in ease, some are in difficulty, some are in a state of need, and some are in a state of need. Caring appears as a form of affection and kindness to others to create a better environment. If this is done regularly, we can feel various benefits for mental health.

Concern refers to taxpayers' feelings toward something positive. A person's sense of caring is caused by the idea that taxes are a means to help those in need. As social beings, we cannot ignore the relationship between interdependence and compassion.

Informant A explained:

"... Without taxes, state revenue is small, and from that tax, the state can provide facilities and services to its citizens; it benefits citizens".

The existence of taxes provides the state with income to build public facilities that all levels of society can use. In addition to building, tax proceeds are also used to manage existing facilities, as revealed by informant B:

"... With this tax, the state will be able to manage all facilities in the regions, at the center, to fund

from, for example, the construction of roads, public facilities needed by the community."

The two informants' arguments suggest that although not all citizens become taxpayers, what has been paid by taxpayers can still be enjoyed by all levels of society, including citizens who are not taxpayers.

In addition to taxes, there is zakat, which can achieve income equality in the community. Zakat must be paid for by the community, which has enough to give to those in need. Informant A says:

"... This professional zakat is more about how we spend income, yes, the income we have, which we call fortune, and we insert a little for the needs of the people or other needs".

Reinforced by the argument of informant B:

"... Professional zakat is certainly very beneficial for the community's welfare. Professional zakat can also reflect a sense of justice where those with high incomes can share with those still lacking... Zakat itself aims to increase the sense of solidarity and welfare for those who receive it...".

Professional zakat, including zakat on property, is considered one of the elements of Islamic economics that can offer solutions to modern economic problems that the conventional financial system cannot solve. If zakat is managed correctly according to religious teachings, there will be no visible gap between the rich and those living in poverty.

This mental meaning is purifying the soul from greed and deifying money. It is not a few possessions that cause difficulties, not many possessions that cause pleasure. By giving to others, we also help those in need to have a decent life. When we can help others, we will feel happy, and the soul will be at ease. This peace of mind is because what has been paid is realized through valuable activities, such as taxes for infrastructure development and zakat to help others. Zakat will later be given to the mustahik.

Nationalist Meaning: Strategies Against Phobias

Indonesia is known as a nationalist country, which proves the love of the Indonesian people for their homeland. However, some Indonesians forget and sometimes underestimate a form of love for the motherland: the obligation to pay taxes. The word "mandatory" and the nature of "compulsory" affirm that taxes are an obligation that all taxpayers must fulfill. For some in our society, taxes seem to be a scary thing.

Informant A said:

"At first, I was afraid of taxes; who is not afraid? There are many sanctions and regulations, and many people do not understand them. However, yes, because he won, the demand is so great. Now, I am proud to be a diligent taxpayer who pays, even though I am the one who reports to the agency. I also ask for the withholding proof, so I check to see whether it has been paid."

Informant A expressed concern about taxes because he did not understand tax regulations. This is because the agency directly deducts Income Tax 21, so they do not understand the taxation provisions and only ensure that they have paid through the withholding evidence provided by the agency. The same thing was also conveyed by informant B:

"... I do not know taxes because the person in charge is the head of the TU. We know that it has been cut. The problem of fear of taxes is not good. I know that Income Tax 21 is one of the income taxes that must be submitted to the government. My income tax was immediately deducted because I am a civil servant. Later, the SSP will be sent... I am not afraid of taxes, but it is more about the sanctions. However, the sanctions are still humane, in my opinion".

Tax sanctions are, in fact, still a scourge for informant A. The word "sanction," which sounds so cruel, is one of the reasons why many people, both ordinary people and professionals, fear taxes. As expressed by informant A:

p-ISSN:1411-6510
e-ISSN :2541-6111

> *"If you are scared, do not worry; be more careful. Taxes also use self-assessment, so whether it is wrong or right depends on us. What is feared is that you will be reprimanded if you are not careful and wrong. That is what I am afraid of."*

From the expressions of the informants above, it can be understood that the phobia or fear of taxes is still clearly visible even though they obediently pay. This tax fear cannot be separated from the many tax regulations that often change and are difficult for the cloud community to understand. The number of rules goes hand in hand with the sanctions obtained if they do not implement tax rules. Even though they find sanctions scary, they still pay their taxes. This can be interpreted as a nationalist act of citizens against the state.

In addition to fear of sanctions, the community also shows fear and distrust of zakat management institutions. This is because they question where the flow of zakat funds is channeled, especially since there is no *cash flow* and transparency (Vasilina Andreevna & Olga Ivanovna, 2022). The public's distrust of amil zakat does not necessarily make them indifferent to zakat; they still pay zakat, but the zakat is directly given to the recipient without going through an intermediary, as conveyed by informant A:

> *"if zakat is usually given directly to those in need, sometimes I choose some that are close, and I can reach... Whatever the zakat, professional zakat is also good. After all, the way to calculate it already exists."*

So, the nationalist meaning here is the effort of human beings to pay what is a demand, where it can contribute to the state and other communities even though carrying out these demands cannot be separated from the fear that is felt. We do not have to be athletes to show our love for the country; we must pay what is due. By paying what is an obligation, we have contributed to the development of this country.

CONCLUSION

Four meanings of taxes and zakat can be deduced from the informant's experience; the first spiritual meaning manifests obedience to God. Spiritual meaning manifests a person's trust and obedience to God supported by verses of the Quran. The closer a person is to God, the more obedient he will be in carrying out religious and state orders. Second, physical meaning is interpreted as the informant's effort to act because of a rule. The discovery of this physical meaning was obtained from the results of the informant's statement, who was afraid of sanctions or bad things, so this can be said to be a physical response and a form of human action in carrying out the rules. Third, mental meaning is a means of forming mental health. This mental meaning is purifying the soul from greed and deifying money. When we can help others, we will feel happy, and the soul will be at ease. Fourth, the meaning of nationalism as a form of strategy against phobia. The nationalist meaning is a human effort to pay what is a demand, which can contribute to the state and other communities even though carrying out these demands cannot be separated from the fear felt.

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