

MUSLIM PERCEPTION ON ZAKAT AS A TAX DEDUCTION IN INDONESIA

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ABSTRACT - This study aims to examine the Muslim community's perception of tax-deductible zakat in Indonesia. We employ exogenous variables including religiosity, halal and haram aspects, legal aspects, trust, motivation, and satisfaction. We also use variables of perception as mediating variables. The research data was collected through the distribution of questionnaires to 543 Muslims from various parts of Indonesia. This study employs Structural Equation Modeling with PLS version 3.0 to analyze the data. The results indicate that religiosity, the legal aspect and trust, and satisfaction have a positive and statistically significant effect on performance, whereas the halal-haram aspect and motivation have a negative and statistically significant effect on the tax deduction of zakat.

Keywords: Zakat, Taxes, Tax Deductions, Perception

ABSTRAK – Persepsi Masyarakat Muslim terhadap Zakat sebagai Pengurang Pajak di Indonesia. Penelitian ini bertujuan untuk menganalisis persepsi masyarakat muslim terhadap zakat pengurang pajak di Indonesia dengan menggunakan religiusitas, aspek halal haram, aspek legal, kepercayaan, motivasi dan kepuasan sebagai variabel eksogen, sedangkan persepsi digunakan sebagai variabel mediasi. Data penelitian diperoleh dari penyebaran kuesioner kepada 543 Muslim dari berbagai wilayah di Indonesia. Analisis dilakukan dengan Structural Equation Modeling dengan PLS versi 3.0. Hasil penelitian menunjukkan bahwa religiusitas, aspek legal dan kepercayaan, dan kepuasan berpengaruh positif dan signifikan terhadap kinerja, sedangkan aspek halal haram and motivasi berpengaruh negatif dan signifikan terhadap sistem zakat pengurang pajak.

Kata Kunci: Zakat, Pajak, Potongan Pajak, Persepsi

INTRODUCTION

Zakat and taxes are two important sources of funds for the government to use in poverty-reduction efforts (Famulia, 2020). However, the practice of zakat has limitations when compared to the practice of taxation, because zakat is paid based on faith or voluntarism. Because there are neither controls nor sanctions in place for those who break the rules, the payment is frequently disregarded, or its acceptance is contingent on the degree to which an individual is religious (Wahyuni, 2020). As a result, zakat is significantly less effective compared to taxes. This is frequently the main impediment to increasing the amount of zakat payments at zakat institutions. Taxes, on the other hand, are mandated by the state and are always paid on time. Individuals who pay on time receive a special discount or an award, while those who pay late receive a warning (Tahir & Triantini, 2017).

Zakat is a charitable instrument capable of resolving economic issues. This is evident in Indonesia, where zakat has been deductible from taxable income since 1999 (Nurhayati & Siswantoro, 2015). Tax and zakat are two distinct entities that allow the government to obtain funds to run the country, with zakat being a religious obligation. Because zakat property belongs to the poor and underprivileged, Muslims must fulfill the zakat obligation (Djatkiko, 2019). As a result, individuals who are financially capable but unwilling to pay or fulfill these obligations may face government intervention and have their zakat forcibly taken (Ahmad Hafidh et al., 2021; Ibrahim, 2011).

Zakat implementation has potential in Indonesia, where Muslims constitute 86% of the total population (Sari, 2017). In other words, every Muslim is required to pay 2.5% of their wealth in zakat if their wealth meets the criteria for zakat eligibility (Rofiq & Prabowo, 2019; Wahid et al., 2014)). In addition, with some adjustments made by BAZNAS, it was estimated that the total potential of zakat in the provinces would reach 4.37 billion rupiah from the various types of zakat (BAZNAS, 2022).

Some studies suggest that religiosity and trust have a positive effect on tax and zakat payment. These studies include Latofah and Harjo (2020), Utami et al., (2021), Al-Mamun and Haque (2015), Salleh and Chowdhury (2020), Jannah and Al-Banna (2020), Roziq et al. (2020). Likewise with research by Ghazali and Ibrahim (2022), Said et al. (2021), Anshari (2021), Stefanie and Sandra (2020), Hakim et al. (2022), which investigates how zakat regulations, payment



methods, and members of the zakat management board affect the determinants of trust, motivation to pay zakat, compliance with zakat, and tax payments.

The study by Famulia (2020), and Al-Mamun and Haque (2015) demonstrates that halal-haram, an aspect of Islamic Sharia, has a significant impact on the Muslim community's perceptions of the zakat tax withholding system. Meanwhile, Wahyudi et al. (2021) discovered that the halal-haram aspects of Islamic Sharia have no impact on how the Muslim community views the zakat system of tax deduction. Moreover, Muslims' perceptions of this system are not substantially influenced by their religiosity.

This study aims to further investigate the Muslim community's perceptions of the factors that influence their perceptions of zakat as tax deductible in Indonesia using various types of literature studies. As a result, the government should be able to incorporate zakat into the existing state revenue system. Keeping this in mind, research on the integration of zakat and taxes in Indonesia is critical. The study discusses not only the halal-haram aspects of zakat and taxation, but also the aspects of religiosity, law and belief, satisfaction, and motivation. This study is expected to provide answers to questions about zakat as a source of state revenue and the integration of tax and zakat collection systems in Indonesia. The findings of this study have the potential to narrow the gap in perception and understanding among the Muslim community in Indonesia regarding Muslims' attitudes toward tax breaks through the zakat system.

LITERATURE REVIEW

Perception about Zakat as Tax Deduction in Indonesia

The public awareness utilized by a compliant taxpayer will be associated with public perceptions of taxes. Perceptions are shaped by both internal and external factors. Motivation and evaluation are internal factors that shape the perceptions of individual taxpayers, which will affect the perception of taxpayers (Munawar et al., 2022). The perception of zakat can be defined by the perception community behavior in which a person selects, organizes, and explains sensory stimuli to gain a better understanding of the world (Schiffman et al., 2012). The perception process helps us understand others, such as why they have different ideas or beliefs, and why they want to stick to their positions or limit their belief systems. It also assists us in respecting the interests of others in the same situation and avoiding conflicts (Bokeno, 2011).



Taxes are levied on either income or consumption, whereas zakat is levied on both productive and idle wealth (Yelkenci, n.d.). Zakat is applied to all items that represent a person's income and is calculated after personal expenses are deducted if they exceed the nisab (wealth equivalent to 85 grams of gold). This is something that is widely acknowledged by many Muslim nations, including Indonesia. Taxation is a mandatory payment to the government based on the ownership of the tax base (Aprilia et al., 2021). This is a crucial economic and political issue (Connolly & Munro, 1999). The purpose of taxation is to generate revenue for administrative and defense costs, as well as other public services and the ruler's expenses (Hanson, 2021).

Halal Haram Aspects

Halal supply chain can be defined as the transactions of a halal network with the objective of transferring halal-compliant goods to ensure that the goods are completely halal at the point of sale (Tieman, 2012). The difference between Islamic economics and existing capitalist and previous socialist behavior lies in the fact that when Islamic economics, Islamic finance, and Islamic business are understood as a benefit aspect, in addition to its halal-haram aspects, the products issued will become more humane and deeper (Fauzia et al., 2020). This Islamic law determines which products are permissible for Muslims (Halal) and which are forbidden (Haram) (Al-Mamun & Haque, 2015). The term halal can also refer to the moral code and the system that filters all actions and intentions (Yakin, 2018).

The principles of halal haram and muamalat, as well as operation management based on value, must be referred to maqasid syariah (Ali et al., 2015). Because halal haram aspects are taken into account to assist Muslim consumers in thinking positively about tax rebates over zakat income (Al-Mamun et al., 2020). The halal-haram aspect variable examined Muslim taxpayer perceptions to determine whether the zakat deduction policy is halal or haram (Amin, 2021). According to previous studies, halal and haram issues are crucial for zakat on income and tax by the level of understanding and consciousness of Muslim consumers (Al-Mamun & Haque, 2015). Previous research on the halal-haram aspect discovered that the halal-haram aspect of Islamic Shariah, legal consciousness, and religiosity of Muslim consumers are positive significant factors for growing perceptions of tax rebate over zakaton income (Al-Mamun et al., 2020).



Religiosity

In terms of lexical definition, religion and religiosity have different meaning (Rasmanah et al., 2003). Religiosity derives from religious, which is compatible with religion, or religious characteristics that a person possesses (Chaq et al., 2019). Religion is an aspect that individuals have experienced in the heart, the vibration of personal conscience, and their own attitudes (Yetti, 2010). In the meantime, religiosity is the attitude of diversity, which indicates an element of internalization of religion (Hafidh et al., 2021).

According to the Ministry of Environment of Indonesia in 1987, Islamic religiosity is comprised of five aspects, one of which is charity, which relates to behavior in social life, such as helping others, defending the weak, and working for the common good (Jean, 1999). According to Glock and Stark in Kamel (2009) there are four aspects or dimensions of religiosity, including the diversity, which relates to the religious emotions experienced by religious adherents.

Trust

Trust can be defined as the actions of an individual or group that are in accordance with those beliefs (Setiyaji, 2005; Zaenuri, 2002). Trust is also characterized by specific beliefs in Integrity, Benevolence, Competency, and Predictability (Wibowo, 2006). Previous research has shown that donors need signals to believe that a charity is legitimate. In order to gain public trust, charities often publish audited financials, appoint well-respected board members, feature testimonials from grateful recipients or generous donors, discuss their track record and any government funding they have received (Certo et al., 2001). Also, it is proposed that zakat payers will take it as a sign of good stakeholder management when a zakat institution is seen to treat zakat recipients and other stakeholders fairly.

According to the resource dependence theory, environmental factors have a significant impact on the strategic choices available to an organization. Therefore, resource dependence theorists argue that in order to mitigate the effects of environmental uncertainty on organizational performance, businesses must cultivate and maintain a productive relationship with their external setting. According to Pfeffer and Salancik (1978), the board can provide four primary benefits: (1) advice and counsel; (2) legitimacy; (3) channels for communicating information between external organizations and the firm; and



(4) preferential access to commitment or support from key elements outside the firm.

Legal Consciousness

Legal consciousness is a broad concept with many dimensions that, in general, refers to the method of perception and understanding of the role of law, as well as the process of individual compliance with the law (Galligan, 2012). Legal consciousness focuses on what people know about the law (Hertogh, 2004) and the way the law is moved toward, raised and used by them. Therefore, legal awareness encompasses not only how individuals behave but also their attitudes toward lawful actions (Hoffmann, 2003). It is essential to understand not only why, when, and how the law and legal institutions are utilized, but also why and when they are not utilized (Ewick, & Silbey, 1992). In other words, legal consciousness is used to determine how specific individuals comprehend the law, experience it, and respond to it (Merry, 1992).

According to Al-Mamun et al. (2020), legal consciousness varies from person to person. Their first finding is that national and social management confidence in the rule of law is higher and will gradually develop and adapt to the economic system. The second is about private entrepreneurs' professionals and technical personnel, as well as legal trust investigation managers. The following finding is that normal individual, industrial, and business service personnel are unclear and do not understand the protection of rights and interests through legal aids. Finally, the fourth finding pertains to agricultural workers, industrial workers, and urban unemployed.

Motivation

Motivation comes from the Latin word *movere* which means 'to move'. Maslow (Schiffman, & Kanuk, 2008) argues that higher-order needs become the driving force or motivation when lower-order needs are met, thereby motivating behavior. Human needs are tiers, which means that a person only meets the second need after meeting the first. According to Setiadi (2003), the basis for Maslow's theory of needs is as follows: humans are desirous social beings; a satisfied need does not become a motivating tool for the doer; only an unmet need will become a motivator; and human needs are tiered in a level.

The basic theory of needs demonstrates that Maslow's hierarchy of needs is divided into several needs. The first category is physiological needs, which



include hunger, thirst, shelter, and other bodily requirements. The following are required for security (security and protection), including physical and emotional protection. The third category is social needs (a sense of belonging and love), which include affection, community acceptance, and group membership. Following that is the requirement for self-esteem, which includes independence, success, status, recognition, and attention. The final requirement is for self-actualization (self-development), which includes the ability to grow, achieve something, and be self-sufficient.

Satisfaction

Abraham (2011) contends that satisfaction becomes a popular topic in marketing in 1980 and is a topic of discussion during both business expansions and contractions. The majority of discussions on customer satisfaction revolve around customer expectations of service delivery, the actual delivery of the customer experience, and expectations that were exceeded or not met. Positive disconfirmation occurs when customer expectations are exceeded, whereas negative disconfirmation is the result of a subpar customer experience. According to Abraham (2011), quality is a significant concern that is regarded as strategic organizational weapons. Measuring the quality of services is necessary due to the pressing need to develop service organizations and enhance their offerings.

For zakat organizations, a customer satisfaction index based on five performance dimensions has been agreed upon (Zainal et al., 2012). The first requirement is adherence to Islamic principles. This means that the activity does not involve any interest activities and only invests in financial institutions that comply with Islamic law. The organization must have religious advisors on staff, dispose of non-Shariah compliant earnings, fulfill its social role, promote Islamic finance, not contradict Islamic teaching, and incorporate Islamic business principles. The second factor is reliability, which includes dependable and accurate service delivery, knowledgeable staff, the ability to meet deadlines, sincerity in assisting customers, service performed correctly the first time, sound advice, and value-added service. The third intangible is the availability and appearance of facilities and personnel, as well as comfort, a convenient location, counter partitions for customers with "issues," and promotional materials (Dimitha et al. (2021). The fourth characteristic is staff empathy and willingness to comprehend customers' needs. The fifth characteristic is prompt service.



Satisfaction can be reached because muzakki give their zakat directly to the desired mustahik. As a result, the muzakki hopes that the zakat paid will be as beneficial as it should be. According to a prior study by Pertiwi (2017) indicators of satisfaction include feeling content with having paid zakat, feeling charitable, and desiring to set an example for others.

This study focuses on the factors of Muslim community perception and zakat as a tax deduction in Indonesia, based on some explanations for each of those variables. Several variables, including halal haram, religiosity, law and trust, satisfaction, and motivation, influence the Muslim community's perception of tax deduction zakat. Because of the disparities in the findings of several studies, the researcher chose this variable. Indonesia has a Muslim majority, but religion is not the only factor influencing the Muslim community's perception of zakat as a tax deduction. Several previous studies have produced conflicting results and opinions.

Theoretical Framework

Using the literature review as a guide, we have developed the proposed framework for this study. This model focuses on the perceptions of the Indonesian Muslim community regarding the zakat system. From the aforementioned literature, we investigate the independent variables (X1) Halal and Haram Aspects, (X2) Religiosity, (X3) Legal and Trust Aspects, (X4) Motivation, and (X5) Satisfaction. The objective is to determine what is anticipated to be associated with the dependent variable in the perception of Muslim community about zakat as a tax deduction in Indonesia.

Table 1. Theoretical Framework

Independent Variable	Dependent Variable	Theory	Authors
Halal-Haram Aspect	Zakah Deduction	<ol style="list-style-type: none"> 1. Based on the value, decision and action taken must be referred to maqasid syariah 2. Considered to help Muslim to think positively about tax rebate over zakat income 	<ol style="list-style-type: none"> 1. Abdullah Al-Mamun, Ahasanul Haque (2015) 2. Hasliza Mohamad Ali, S. Basir, M. Ahmadun (2015) 3. Wahyudi, et al. (2021)
Religiosity Aspect	Tax compliance	<ol style="list-style-type: none"> 1. Consists of five aspects include charity aspect which concerns behavior in social life 2. Dimension of diversity that related to religious feelings experienced 	<ol style="list-style-type: none"> 3. Octavianny et al. (2021) 4. Bruneton Jean (1999) 5. Kamel and Al-Soqeer (2009) 6. S.E Merry (1992)



Independent Variable	Dependent Variable	Theory	Authors
			7. Wahyudi et al. (2021)
Legal and Trust Aspects	Perception Community in Indonesia and Malaysia on Zakat as Tax Deduction	<ol style="list-style-type: none"> 1. Legitimacy; 2. Channels for communicating information between external organisations 3. Preferential access to the commitment 4. Understanding what the law is, experience and respond to it 	<ol style="list-style-type: none"> 1. Aula Ahmad Hafidh Saiful Fikri, Fuadah Johari, Maimun Sholeh, Eko Suprayitno, Ngadiyono (2021) 2. G. Pfeffer, Salancik (1987)
Motivation	Perception Community in Indonesia and Malaysia on Zakat as Tax Deduction	If the lower needs are satisfied, which will motivate behavior	<ol style="list-style-type: none"> 1. Aula Ahmad Hafidh Saiful Fikri, Fuadah Johari, Maimun Sholeh, Eko Suprayitno, Ngadiyono (2021) 2. Octavianny, et al. (2021) 3. L. Schiffman and Kanuk (2008)
Satisfaction	<ol style="list-style-type: none"> 1. Tax compliance 2. Pay zakat 	Becomes a popular topic in marketing in 1980 and is a debated topic during both business expansions and recessions.	<ol style="list-style-type: none"> 1. Octavianny, et al. (2021) 2. K. Abraham (2011) 3. Dodik Siswantoro et al. 2022

Research Hypothesis

Based on the statement and literature review above, we formulate the following hypothesis:

H1: Halal and haram have a significant effect on the preference of zakat as a tax deduction.

H2: Religiosity has a significant effect on the preference of zakat as a tax deduction.

H3: Legal awareness and trust have a significant positive effect on the preference of zakat as a tax deduction.

H4: Motivation has a significant positive effect on the preference of zakat as a tax deduction.



H5: Satisfaction has a significant effect on the preference of zakat as a tax deduction.

METHODOLOGY

The study was conducted between June and August of 2022 and involved participants from the Indonesian Tax Office, the Indonesian National Zakat Agency (BAZNAS), and Indonesian academics and students. This study employed a quantitative approach, utilizing both primary and secondary data. The information was gathered through questionnaires and supplemented by literature reviews of related documents such as internal documents and other pertinent information. According to Hair et al. (2021) in the research before he assuming that the minimum path coefficient expected to be significant is between 0.05 and 0.10, one would need approximately observations to render the corresponding effect significant at 5%. Furthermore, many SEM studies on the perception and intensity of zakat have tested the same number of this study between 500-700 population for zakah perception research (Al Saad, & Kadir, 2018). As a result, a total of 543 responses were retained for data analysis. The transformed data were analyzed using partial least square structural equation modeling (PLS-SEM). Many academics have advocated for the use of PLS-SEM as an effective path modeling statistical tool for solving complex multivariate models. Many researchers have also confirmed that the PLS-SEM approach is a versatile, powerful, and superior statistical tool for theory prediction and testing.

A ratio scale with 95 item statements serves as the measuring instrument. The scale, which ranges from 1 to 5, represents unfavorable to favorable information. It is made up of three exogenous (independent) variables: halal haram aspect (X1), religiosity (X2), legal aspect and trust (X3), motivation (X4), and satisfaction (X5), and one endogenous (dependent) variable: perception of zakat as a tax deduction (X5) (Y5). The data were analyzed in three stages using Structural Equation Modeling-Partial Least Squares 3.0 (SEM-PLS): (1) measurement model evaluation analysis (outer model), (2) structural model evaluation analysis (inner model), and (3) hypothesis testing.

The outer model analysis consists of examining the convergent validity - via individual item reliability, construct reliability, and average variance extracted (Haryono, 2016) - and the discriminant validity by examining the value of the loading factor and the average variance extracted (AVE). The reliability was



evaluated using the Construct Reliability (CR) and Cronbach's alpha. In the meantime, there were two primary uses for the discriminant validity. The first objective was to determine the value of cross loading each indicator into a latent construct with a higher correlation than other latent constructs. The second objective was to determine the value of Fornell-Larcker in order to compare the correlation coefficient of the latent variable to the root value of AVE. The purpose of the structural model analysis was to examine the relationship between the latent variables and to test the research hypotheses. In this process for evaluating a structural model, the path coefficient was used to investigate the relationship between the constructs. In addition, the t-test or critical ratio (CR) of bootstrapping was used to examine the significance of the relationship between the constructs by evaluating the value of R² (R-square) using the criteria 0.67, 0.33, and 0.19 as substantial, moderate, and weak, respectively.

In addition, the purpose of the data analysis was to determine the total influence of independent variables on dependent variables. The Variance Accounted for (VAF) technique was utilized to measure the mediation relationship in the SEM-PLS method of a variable. This method was applied to a small sample size and did not require any assumptions about the distribution of variables, making it the most suitable method for mediation tests using SEM-PLS analysis tools. Using the VAF method, the mediation analysis procedure ensured the significance of influence on the direct and indirect effects of the tested mediation relationship. The subsequent step was to calculate the VAF value and classify the mediation effect as full, partial, or none. The VAF method consisted of the following procedures:

1. Examining the direct relationship between the independent variable (X) and the dependent variable (Y) without including the hypothesized variable as a mediator (M). The rule is as follows: if the result is insignificant, there is no mediating effect; however, if the result is significant, the next steps may be taken.
2. Examining the indirect effect of the independent variable (X) on the dependent variable (Y) using the hypothesized variable as the mediating variable (M). The rule is as follows: if b and c are not significant, then there is no mediation effect; if b and c are significant, then the VAF value is calculated. The result of multiplying the coefficients b and c was an indirect effect. The relationship between the tested variables was determined by the coefficient value of the total influence, which was the sum of the direct and



indirect effects. The mediation relationship test will be accepted if the value of the VAF is 20%.

3. VAF test formula

$$\text{VAF} = \frac{\text{Indirect influence}}{\text{Direct influence} + \text{Indirect influence}} \quad (1)$$

Where:

- Direct influence = a
- Indirect influence = b x c

Criteria:

- VAF > 80% = full mediation
- 20% VAF 80% = partial mediation
- VAF 20% = there is no mediating effect

RESULT AND DISCUSSION

The respondents of this study were 543 diverse Muslim communities with various characteristics. Details can be observed in Table 1.

Table 2. Demographic Characteristic of Respondents

Characteristics	Quantity (n)	Percentage (%)
1. Location		
a. Jakarta	29	6
b. Yogyakarta	33	7
c. Jawa Tengah	61	12
d. Jawa Timur	56	11
e. Jawa Barat	46	9
f. Banten	20	4
g. Sumatera	20	4
h. Kalimantan	49	10
i. Sulawesi	38	8
j. NTB	70	14
k. Riau	15	3
l. Lampung	26	5
m. Papua	20	4
n. Batam	20	4
2. Level of education		
a. <High School	20	4
b. High School	43	9
c. Diploma	66	13
d. Undergraduate	136	27
e. Postgraduate	117	23
f. Doctorate	121	24



Characteristics	Quantity (n)	Percentage (%)
3. Level of Work (Monthly)		
a. <1.000.000	89	18
b. 1.100.000 s/d 3.000.000	167	33
c. 3.100.000 s/d 5.000.000	154	32
d. 5.000.000	93	18
Total Number of Respondents	543	

Source: Processed data (2022)

The respondents in this study came from all over Indonesia. Their area determines where they live or work. According to the findings, NTB Province had the highest number of respondents (14 percent). With 27 percent, undergraduate education dominates among respondents. The average length of employment is between Rp. 1,100,000 and Rp. 3,000,000 per month, or 33%.

Measurement Model (*Outer Model*)

Two steps were taken to determine the validity and reliability using the measurement model: (1) calculating the loading factor and the AVE; and (2) calculating Cronbach's Alpha and the Composite Reliability.

Table 3. Construct Reliability and Validity Result

Variable	Cronbach's		
	Alpha	CR	AVE
Religiosity	0.839	0.890	0.670
Halal Haram Aspects	0.728	0.829	0.553
Legal Aspect and Trust	0.841	0.890	0.672
Motivation	0.893	0.926	0.758
Satisfaction	0.884	0.913	0.679
Perception of Zakat as Tax Deduction	0.928	0.942	0.701

Source: Processed data (2022)

The measurement followed several rules. It is valid if the convergent validity shows the outer loading and meets the value criteria > 0.5 , and the Average Variance Extracted (AVE) meets the value criteria > 0.5 (Haryono, 2017). It is reliable if the value of Cronbach's alpha and composite reliability > 0.7 or meets the requirements of discriminant validity (Hair et al., 2021).

Table 4. Loading Factor Result

Variable	Indicator	Percentage (%)
Religiosity	X1.1	0.788



Variable	Indicator	Percentage (%)
	X1.5	0.825
	X1.6	0.845
	X1.7	0.817
Halal Haram Aspects	X2.1	0.799
	X2.2	0.878
	X2.3	0.629
	X2.5	0.638
Legal Aspect and Trust	X3.3	0.629
	X3.7	0.793
	X3.11	0.905
	X3.12	0.891
Motivation	X4.4	0.909
	X4.5	0.868
	X4.6	0.832
	X4.7	0.872
Satisfaction	X5.1	0.815
	X5.5	0.708
	X5.10	0.864
	X5.11	0.879
	X5.13	0.843
Perception of Zakat as Tax Deduction	X6.1	0.782
	X6.2	0.845
	X6.3	0.820
	X6.4	0.903
	X6.5	0.876
	X6.7	0.780
	X6.8	0.848

Source: Processed data (2022)

The Construct Reliability (CR) and validity results can be seen in Table 2. The table shows all indicators contributing to the validity and reliability of latent variables. The AVE value > 0.5 , indicating the validity of the research instrument.

Furthermore, the value of Cronbach's alpha and composite reliability in Table 3 is > 0.7 , indicating the reliability of the research instrument. Based on the results above, all of the loading factor values of the research variables are > 0.5 . Therefore, it can be concluded that this research instrument is valid.

Structural Model (Inner Model)

The result of the structural equation model will show the robustness of the tested variables based on substantive theory (Ketchen, 2013). The structural



model is evaluated using the inner model to determine the relationship between latent variables. The inner model is determined by the r-square value analysis as shown in Table 4. The magnitude of the r-square value can explain the effect of the exogenous latent variable on the endogenous latent variable.

Table 5. R-square Result

Variable	R-square	R-square Adjusted
Perception	0.689	0.686

Source: Processed data (2022)

The r-square criterion of endogenous latent variables shows how much exogenous variables can explain the diversity of endogenous variables. The value of R2 can be grouped into good (0.67), moderate (0.33), and weak (0.19). Meanwhile, the perception variable received an R-Square value of 0.686. It indicates that the perception of collateral appraisers' construct can be explained by the variability of the constructs of halal haram aspects, religiosity, legal aspect and trust, motivation, and satisfaction with 68.6 percent (0.686 x 100%) while the remaining 31.4 percent (100% - 68.6%) is explained by other variables outside this study.

Table 6. Path Coefficient

	Coefficient Value	T-Statistic	P Value	Result
Religiosity→Perception	0.594	18.257	0.000	Significant
Halal Haram Aspects→ Perception	-0.035	1.027	0.305	Not Significant
Legal Aspect and Trust→ Perception	0.293	8.338	0.000	Significant
Motivation → Perception	-0.072	1.698	0.091	Not Significant
Satisfaction → Perception	0.133	3.357	0.001	Significant

Source: Processed data (2022)

The path coefficient evaluates the coefficient value, the actual effect of the value of bootstrapping, and the magnitude of the coefficient value. Bootstrapping is a technique of recalculation of data at random to obtain the value of t-statistics. Hypothesis testing is conducted by comparing the t-test value with the t-table value. The rule is that if the significance level is 5% and the t-test value > 1.96, the hypothesis is accepted. The t-statistic value of the influence coefficient of the latent variable was obtained from PLS Bootstrapping. The parameter of coefficient values can be seen in the path coefficient values in Table 5.



The Goodness of Fit (GoF) is used to validate the combined performance of the measurement model (outer model) and structural model (inner model), with values ranging from 0 to 1 and interpretations ranging from 0 - 0.25 (small GoF), 0.25 - 0.36 (moderate GoF), and greater than 0.36 (high GoF). The GoF test results were obtained by multiplying the average root commonalities (AVE) value of 0.686 by the average root r-square value of 0.689. The value of 0.557 is obtained from the GoF calculation above. As a result, it is possible to conclude that this research model has a high GoF, and the higher the GoF value, the more appropriate the model is for describing the research sample.

Discussions

The analysis of the influence of religiosity on perceptions of the tax and zakat system reveals that the variable religiosity has a coefficient value of 0.594 with a significance of 0.000. This means that religiosity has a significant impact on the community's perceptions of the tax and zakat systems. Similar to previous research, zakat is a religious obligation for Muslims, and it is binding because religiosity influences individual moral decisions through its commitment to carrying out religious orders (Djatkiko, 2019; Adachi, 2018; Erfina, 2021).

The results for the halal and haram aspects variable on perceptions of the tax and zakat systems show a coefficient value of -0.035 with a significance of 0.305, indicating that there is no significant interaction between the two variables and that halal and haram aspects cannot affect perceptions of the tax and zakat systems. The findings show that the legal aspect and trust variable have a coefficient value of 0.293 with a significance value of 0.000, indicating that there is a significant relationship between the trust variable and perceptions about the tax and zakat system (Al-Mamun & Haque, 2015).

The legal aspect, as well as knowledge of tax and zakat, are important factors in growing perceptions of the tax rebate system. Because there are not enough studies in this area, this study could play a significant role in assisting countries, policymakers, those involved with zakat, or tax institutions all over the world to implement this system, which is highly and positively perceived by the Muslim community. Zakah has a significant impact as a reinforcement in tax payments and a good reputation in tax management, which can influence perceptions of tax deduction through the zakat system (Saad et al., 2016).

The analysis of the relationship between motivation and perceptions of the tax and zakat system reveals that the coefficient for motivation is -0.072 and has a



significance level of 0.091. It indicates that there is no significant relationship between the variables and that they influence one another. According to (Nurhayati & Siswanto, 2015), motivation has a negligible impact on the perception of tax through the zakat system. This is due to the fact that zakat is viewed as a tax cut, which reduces government revenue. Consequently, people in Indonesia are reluctant to pay taxes despite the fact that the government has established zakat as a tax deduction (Bakar & Rashid, 2010).

In table 5, the analysis of the satisfaction relationship reveals a coefficient value of 0.133 with a significance level of 0.001, indicating that the variable satisfaction has a greater impact on the perceptions of the community regarding the tax and zakat system. According to Al-Mamun and Haque (2015), the zakat performance of an institution is highly dependent on the quality of services provided; therefore, it is essential for the institution to provide the highest quality of service to optimize the zakat and tax sector (Zainal-Abidin et al., 2016; Mukhibad et al., 2019).

Based on the aforementioned findings, it can be concluded that the Muslim community in Indonesia remains unmotivated regarding the zakat tax deduction. Moreover, although people are aware of halal practices, they continue to violate them. Insofar as religiosity is influential, it is due to the fact that the majority of Indonesians are Muslim and devout in their faith. Similarly, with regard to satisfaction, legal considerations, and trust, the Indonesian people obey the law and believe that the existence of a tax deduction zakat system satisfies the community because it reduces the double burden on the Muslim population in Indonesia. This study recommends that tax and zakat institutions engage in community outreach. This is done to increase the Muslim community's understanding of zakat and taxes, particularly as they pertain to zakat tax deductions in Indonesia.

CONCLUSION

The findings show that there is still a lack of motivation among the Muslim community in Indonesia to evaluate finding zakat. Additionally, individuals have knowledge of halal perspectives but continue to abuse and disregard them. In contrast, religiosity is persuasive because the overwhelming majority of Indonesians are devout Muslims. In addition to satisfaction, legal perspectives, and belief, wherein Indonesians comply with the law and accept that the presence of an assess conclusion zakat framework can alleviate the double



burden of the Muslim community in Indonesia, the community is satisfied. In this consideration, it is proposed that zakat and fee instruction should facilitate socialization within the community. In particular, information about Indonesia's assessment and conclusion of zakat is included to better inform the Muslim community about zakat and related fees.

The theoretical implications of this research include aspects of religion, law, and belief, as well as the satisfaction that influences Muslims' perceptions of zakat as tax deductible. Despite having the world's largest Muslim population, this variable has been found to be insignificant in numerous previous studies. Because the government is having difficulty optimizing the tax deduction program through zakat without NPWP, this research is critical in encouraging the government to reduce NPWP production. In addition, the government must ensure legal certainty when determining the tax-deductible status of zakat. To ensure that everyone in the community is aware of the zakat tax deduction program, the government and religious leaders can also collaborate to promote the program. The implementation of the program should then be supervised and coordinated by the Ministry of Finance in conjunction with the Ministry of Religion to ensure that the organization is operating at its full potential. The reason for this is that Muslims are expected to fulfill two different obligations at the same time.

This research is beneficial to BAZNAS and other government agencies in their efforts to comprehend the community. For academics, this finding is important for understanding more about zakat and taxes or a tax-deductible zakat system. It is hoped that this research can be used as a reference for future research between Indonesia and Malaysia, particularly research on the varying perceptions of the Muslim community regarding the tax-deductible status of zakat.

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