

ZAKAT AND TAXES AS ISLAMIC FISCAL INSTRUMENTS: A SOLUTION TO THE DOUBLE TASKING DEBATE

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Abstract

This study aims to explore the integration of zakat and taxes as fiscal instruments in the Islamic economic system, focusing on the challenges and opportunities faced in its implementation. The method used is a qualitative approach with a comparative analysis of various existing literature and practices. The results indicate that despite significant challenges, such as legal complexity, community resistance to change, and the risk of corruption, this integration has the potential to improve efficiency, transparency, and accountability in fund management. Furthermore, this integration can provide legal clarity for zakat and tax payers and update potentially outdated regulations. This study recommends the need for close collaboration between the government, religious institutions, academics, and the community to create an effective and widely accepted system. Thus, the integration of zakat and taxes is expected to support sustainable socio-economic development in the context of a modern state.

Keywords: Zakat, Tax, Double Tasking, Islamic Economics

Abstrak

Penelitian ini bertujuan untuk mengeksplorasi integrasi zakat dan pajak sebagai instrumen fiskal dalam sistem ekonomi Islam, dengan fokus pada tantangan dan peluang yang dihadapi dalam implementasinya. Metode yang digunakan adalah pendekatan kualitatif dengan analisis komparatif terhadap berbagai literatur dan praktik yang ada. Hasil penelitian menunjukkan bahwa meskipun terdapat tantangan signifikan, seperti kompleksitas hukum, resistensi masyarakat terhadap perubahan, dan risiko korupsi, integrasi ini memiliki potensi untuk meningkatkan efisiensi, transparansi, dan akuntabilitas dalam pengelolaan dana. Selain itu, integrasi ini dapat memberikan

kejelasan hukum bagi pembayar zakat dan pajak, serta memperbarui regulasi yang mungkin sudah usang. Penelitian ini merekomendasikan perlunya kolaborasi yang erat antara pemerintah, lembaga keagamaan, akademisi, dan masyarakat untuk menciptakan sistem yang efektif dan diterima secara luas. Dengan demikian, integrasi zakat dan pajak diharapkan dapat mendukung pembangunan sosial-ekonomi yang berkelanjutan dalam konteks negara modern.

Kata Kunci: *Zakat, Pajak, Double Tasking, Ekonomi Islam*

Introduction

In the Islamic economic system, zakat and taxes play a crucial role in creating prosperity and social justice. Zakat is a religious obligation. (Owoyemi, 2020), Not only does it function as an instrument for redistributing wealth, but it also has a profound spiritual character. Conversely, taxes serve to finance state needs and infrastructure development. (O'Brien & Pike, 2019), Taxes are a civil obligation. Although both aim to improve the welfare of society, there are significant differences in approach and management between zakat and taxes.

Nonetheless, the presence of these two systems frequently engenders a dilemma, especially with the matter of dual-tasking. Muslims are required to fulfill two obligations simultaneously: paying zakat and taxes. (Shabbir, 2018). This situation may impose a dual strain on individuals and families, potentially diminishing their engagement in fulfilling zakat, which is a religious duty.

The phenomenon of double-tasking significantly influences community adherence to obligations, while simultaneously provoking inquiries regarding the equity and efficacy of resource management practices. This dual obligation frequently results in ambiguity for taxpayers concerning their purchasing priorities: whether to prioritize zakat or taxes more significantly. This holds growing significance within the framework of Muslim nations endeavoring to enhance their financial systems in pursuit of social and economic objectives.

This research endeavors to examine the attributes of zakat and taxes as instruments of Islamic finance, while also delving into the discourse regarding the complexities of dual functionality. We put forth a model of partial integration designed to alleviate the dual challenges faced by Muslim communities, all the while preserving

the unique attributes of each instrument involved. Thus, the roles of zakat and taxes may be enhanced within the context of a contemporary state financial structure.

This study employs a qualitative methodology, incorporating a thorough analysis of pertinent literature alongside case studies. Data were gathered from a diverse array of sources, encompassing texts on Islamic jurisprudence, scholarly articles from scientific journals, and authoritative publications issued by Islamic governmental and financial entities. This methodology seeks to elucidate the intricate relationship between zakat and taxes, highlighting their potential to operate in harmony without diminishing the efficacy of either contribution.

This research aims to provide policy recommendations for the government and zakat administration agencies to develop a more efficient and equitable system. Zakat is a mandatory social duty imposed on individuals with a specified income threshold. (Mas'udi, 2005). This obligation will elucidate the alignment of fiscal policy with Sharia principles and contemporary societal needs.

In recent decades, the discourse surrounding the relationship between zakat and taxes has gained significant attention. Numerous economists and theologians have suggested different models for the integration of these two systems to enhance the efficiency of fund collection and distribution. Implementing these models necessitates the engagement and collaboration of multiple stakeholders, including government entities, community members, and religious organizations.

This analysis examines the challenges and opportunities associated with the implementation of an integrated zakat and tax model. This encompasses legal, regulatory, governance, and transparency factors that must be addressed to ensure the success of the proposed system. Moreover, informing the public about the significance of comprehending these two instruments is essential for enhancing awareness of their respective functions in economic development.

This paper aims to contribute meaningfully to the discourse and policy concerning the integration of zakat and taxes within the Islamic fiscal system. An in-depth analysis and the proposal of an innovative model aim to address the challenge of double-tasking and foster synergy between religious and civil obligations within a modern state context.

Research Methods

This study utilizes a library research method for its development. Library research entails a methodical approach to gathering data by scrutinizing various library resources, such as books, scientific journals, encyclopedias, and pertinent websites. The collected data comprises qualitative secondary information related explicitly to zakat and taxes. The research employs purposive sampling, carefully selecting library sources pertinent and applicable to the subject of pawn jurisprudence. The process of data collection entailed the use of a document review sheet to methodically capture and integrate essential information derived from each chosen reading source. The examination of data utilizes content analysis through the categorization of information, assessment of relevance, and synthesis of insights to investigate the principles of zakat in both broad and particular contexts. The foundations of zakat jurisprudence are derived from the core texts of the Qur'an and As-Sunnah. This study analyzes the concepts of zakat and taxes that are widely recognized, with the imposed limitations facilitating a comprehensive exploration of the selected topic. The study's findings are presented descriptively. This examination contrasts the features of zakat and taxes, investigates their application across different Muslim nations, and assesses suggested or enacted integration frameworks.

Results And Discussion

1. Comparative analysis of zakat and taxes as Islamic fiscal instruments

Zakat and taxes are two fiscal instruments that have a key role in attaining community welfare and economic growth(Saptono & Khozen, 2024), Both have unique qualities and roles; however, both strive to establish social fairness and equitable economic distribution. Indonesia, with the world's second-largest Muslim population, encounters difficulties in incorporating these two instruments into its national financial system.

A comparative analysis of zakat and taxes warrants thorough examination (Obaidullah, 2016), given their distinct yet complementary philosophical foundations, administration systems, and socio-economic effects. A thorough comprehension of the similarities and distinctions between these two fiscal instruments is crucial not just

academically but also for the practical formulation of efficient fiscal policies aligned with Sharia principles..

a. Definition, Purpose, And Legal Basis

Zakat is a fundamental requirement in Islamic teachings, classified among the pillars of Islam (Kuran, 2020). It embodies a socio-economic framework (Qardawi, 2002). Zakat is defined as a financial responsibility mandated for every Muslim (Cokrohadisumarto et al., 2020). Individuals who meet the nisab threshold are required to allocate a portion of their wealth to the eight categories of eligible beneficiaries (mustahik). The need to pay zakat is obligatory and governed by specific regulations within Islamic law (Tahir & Triantini, 2017).

The practice of zakat has multiple purposes, including spiritual and socio-economic dimensions. Zakat serves as a means of purifying both the wealth and the soul of the donor, so as to mitigate avarice and an excessive attachment to material possessions (Mawardi et al., 2023). Zakat is crucial in mitigating economic imbalances, offering support to disadvantaged groups, strengthening social solidarity among Muslims, and fostering a more equitable distribution of wealth within society.

The legal basis for the obligation of zakat is robust and comprehensive (Ramli & Abdul Ghadas, 2019). The Qur'an addresses the obligation of zakat in multiple verses, notably in Surah At-Taubah, verse 103, which instructs the collection of zakat to purify wealth, and in Al-Baqarah, verse 43, which aligns the command of zakat with the practice of prayer. Hadiths elucidating zakat include those narrated by Bukhari concerning the five pillars of Islam, as well as hadiths that specify the technical provisions for its implementation. Scholars of Ijma' have reached a consensus that the denial of the obligation of zakat results in a person's departure from Islam. In the realm of positive law, countries including Malaysia, Saudi Arabia, and Indonesia have established regulations governing the management of zakat through national legislation, exemplified by Law No. 23 of 2011 regarding the Management of Zakat in Indonesia.

Taxes are obligatory payments required from individuals and business entities to the state (Saez & Zucman, 2020), enforced by legal statutes. Taxes are characterized by the absence of direct rewards to taxpayers; instead, the revenue generated is allocated to meet various state needs, ultimately aimed at enhancing the overall prosperity of the

population. This tax system serves as a fundamental component in the management of contemporary state finance. Paying taxes not only confers legitimacy to the state but also empowers the institution (Mas'udi, 1993).

The execution of the tax system has multiple strategic aims in governmental administration. Primarily, taxes constitute the principal source of funding for diverse state expenditures (Jackson et al., 2021), encompassing infrastructure development and public services. Secondly, taxes function as a regulating mechanism (Ali et al., 2017) (Regular function), The government can employ a regular function to regulate the dynamics of the national economy. Third, taxes serve as a mechanism for income redistribution to mitigate economic inequality within society (Causa & Hermansen, 2020). Fourth, taxes serve as a crucial tool in fiscal policy for sustaining national economic stability (Causa & Hermansen, 2020).

The framework of tax legislation in Indonesia is established within a complex hierarchical structure. The ability to levy taxes is derived from Article 23A of the 1945 Constitution, which stipulates that taxes and other coercive levies for state purposes are governed by law. The implementation is governed by several Tax Laws, including the KUP Law, the Income Tax Law, and the VAT Law. Additional technical requirements are specified in several Government requirements. At the same time, comprehensive implementation directions are governed by the Decree of the Minister of Finance and the Regulation of the Director General of Taxes. This hierarchical regulatory framework guarantees a robust and systematic legal structure for the execution of the national tax system.

Table 1 Comparison of Zakat and Taxes

No.	Fundamental Differences	Zakat	Tax
1.	Legal Resources	Islamic law	Positive State Law
2.	Beneficiaries	Have specific recipients (8 asnaf)	for the general interest of the country
3.	Nature of Liability	Religious and Social Obligations	Statehood Obligations

4.	Management	designated government or private institutions	entirely by the country
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Although they differ, zakat and taxes both aim to improve the social and economic well-being of the community. This is the basis for certain Muslim countries' plans to integrate the two into their public banking systems.

b. Subjects and objects

Zakat represents a significant fiscal mechanism within Islam, characterized by specific stipulations concerning its subject matter. The topic of zakat pertains to Muslim individuals who have attained the age of maturity and possess rational faculties (Bunmi, 2019), along with assets that satisfy the nisab criteria, which denotes the established minimum threshold. Furthermore, the property's ownership must have lasted at least one year, and the property itself must meet fundamental requirements. Consequently, zakat serves not merely as a religious duty, but also as a mechanism for wealth distribution and assistance within the Muslim community.

Conversely, taxes serve as financial mechanisms that are imposed on all members of society, encompassing both individuals and legal entities, irrespective of their religious affiliations. Tax subjects encompass individuals or entities possessing income or wealth (Saez & Zucman, 2019). These subjects are subject to taxation in alignment with the stipulations set forth by the relevant tax legislation. Taxes transcend particular demographics and are applied universally, thereby fostering social equity and contributing to the nation's advancement. Consequently, taxes function as a vital mechanism for generating revenue that enables the government to support a range of public programs and services, ultimately benefiting society in its entirety.

The purpose of zakat in Islamic law encompasses several categories of property explicitly defined by sharia regulations (Faisal et al., 2023). The asset categories subject to zakat encompass gold, silver, and other precious metals that have attained nisab, in addition to money and securities of similar value. Moreover, zakat is levied on income derived from professions, commerce, corporate earnings, agricultural yields, plantations, and fisheries that satisfy the stipulated minimum criteria. In contemporary circumstances,

the scope of zakat encompasses mining goods, cattle, and rikaz or other discovered treasures (Haque et al., 2016).

The scope of tax objects is broader and more intricate in the contemporary tax system. Taxable entities encompass all income acquired by taxpayers, whether derived from salaries, wages, or honorariums from diverse sources (Juhandi et al., 2019). taxes are imposed on business income derived from commercial activities or investments (Nuritomo et al., 2020), in addition to ownership of assets such as land, buildings, and automobiles. In the contemporary economy, tax objects encompass the consumption of specific commodities and services, diverse financial transactions, export-import activities, and the consumption of items classified as luxury goods. This tax system is intended to encompass all economic activity that may serve as a source of governmental revenue.

Table 2 Coverage Comparison

Aspects	Zakat	Tax
Coverage	Specific to a specific type of property (gold, silver, trade, agriculture, etc.)	Broader, covering different types of income and economic transactions
Flexibility	Fixed provisions based on Islamic sharia	Flexible, adaptable to the country's fiscal policy
Exception	Property under nisab is exempt from zakat obligation	Based on state policies (tax facilities)
Account	Generally, 2.5% for zakat mall, with variations for certain types of property	Varies according to the type of tax and policy (Income Tax: progressive rate, VAT: 12%)
Specific Objectives	Poverty alleviation and economic equality of the ummah	Development of infrastructure, public services, and government functions
Periodization	Annual (haul), except agricultural zakat at harvest	Varies (monthly, yearly) according to tax type

Penalty	Spiritual and moral	Administrative and legal (fines, confinement)
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Zakat and taxes are complementary in the context of Islamic fiscal instruments. Zakat is a necessary instrument of wealth redistribution in Islam. In contrast, taxes can be used as a supplementary tool to address the requirements of the state that zakat alone cannot meet. Although both have socioeconomic goals, their implementation differs significantly. Zakat is fixed and based on Sharia, whereas taxes are more flexible and can be adjusted to the requirements of the state.

c. Collection And Distribution Mechanism

The mechanism of collecting and distributing zakat and taxes as Islamic fiscal instruments has several similarities and differences. The mechanism of collecting zakat and taxes has different characteristics in its implementation. For zakat, collection is carried out through the Amil Zakat Institution (LAZ) or the Amil Zakat Agency (BAZ), which has received legitimacy from the government. The muzakki can pay their zakat directly or through banking services. Some countries have even implemented a system of deducting professional zakat directly from salaries. Meanwhile, tax collection is carried out by the government tax authority with a more structured system, including payments through designated banks or post offices, as well as the application of withholding tax for employee income tax.

In terms of distribution, zakat has specific rules with eight groups of recipients (asnaf) that have been determined in the Quran. LAZ/BAZ develops special programs for the distribution of zakat, both in the form of consumptive and productive assistance, with priority on poverty alleviation and economic empowerment. Meanwhile, tax distribution is carried out through the APBN/APBD mechanism for various state expenditure posts (Aisyah, S., Suarmanayasa, N., Widiastuti, B. R., & Harsono, 2024), covering the education, health, infrastructure, defense, and other sectors, with wider flexibility of use according to the needs of the country.

The elements of transparency and accountability in the administration of zakat and taxes are both given significant consideration. LAZ/BAZ must disclose zakat

collecting and distribution activities to the government and the public, supplemented by internal and external audits to verify conformity with sharia and financial regulations. The government is accountable for disclosing the utilization of tax revenues via state financial statements reviewed by the financial audit authority, ensuring transparency accessible through APBN/APBD information.

Concerning consequences and incentives, zakat prioritizes moral and spiritual dimensions, while certain nations have instituted administrative penalties for non-compliance. Certain nations offer incentives through tax reductions for zakat contributors (Ahmad Hafidh et al., 2021). In taxation, the more rigorously enforced punishments encompass administrative and criminal penalties, with other incentives such as tax reductions or exemptions under specific situations.

The advancement of technology and digitalization has profoundly transformed zakat and tax administration. Digital platforms have been employed in zakat management to streamline zakat payments and reporting, underpinned by a zakat management information system for the administration of muzakki and mustahik data. In taxation, the adoption of e-filing and e-payment has streamlined the tax reporting and payment processes, aided by an integrated tax information system for enhanced taxpayer data management.

In the realm of Islamic fiscal instruments, the amalgamation of zakat and taxes can be executed by taking into account:

1. Standardization of zakat and tax legislation.
2. Collaboration between zakat and tax authorities in data acquisition and administration.
3. Tax credit framework for zakat contributions.
4. Standardization of reporting and auditing to enhance transparency and accountability.
5. Integrated technological advancement for streamlined payment and reporting.

Efficient integration can enhance collection efficacy, alleviate societal burdens, and optimize the functions of zakat and taxes in economic and social advancement in alignment with Islamic ideals.

2. Study of the issue of double tasking in the context of Islamic economics

Double-tasking in the realm of taxes and zakat denotes a scenario where a Muslim encounters two analogous financial responsibilities that diverge in legal and administrative aspects, specifically the payment of state taxes and the fulfillment of zakat as a religious duty.

The duality of zakat and taxes presents a significant challenge for Muslims in contemporary nations (Fidiana, 2020), particularly with the twofold financial burden that must be borne. Muslim taxpayers are required to pay two kinds of taxes that fulfill analogous roles in wealth redistribution and financing public interests. This scenario frequently presents a quandary, particularly when financial limitations hinder the ability to meet both responsibilities, prompting inquiries on the precedence of religious duties over civic obligations.

The intersection of roles between zakat and taxes is a considerable challenge in the realm of public financial management (Bilo & Machado, 2020). These two instruments serve analogous social and economic purposes, including poverty alleviation and infrastructure development. Nonetheless, disparities in the management systems, with zakat administered by religious or specialized zakat institutions and taxes overseen by the government, may lead to inefficiencies in resource management and usage.

The primary distinction between zakat and taxes resides in their legal foundations and methods of computation. Zakat is governed by Islamic law with generally immutable stipulations (Al-Bawwab, 2023), whereas taxes are determined by more fluid governmental regulations (Shamil et al., 2024). The disparate calculation bases of these two systems frequently result in uncertainty regarding financial planning and adherence to responsibilities. This also presents administrative issues for the government and zakat institutions in coordinating and monitoring two distinct collecting systems.

The question of fairness is a significant discourse regarding the duality of zakat and taxation. Concerns have been raised over the equity of this system, particularly for Muslim citizens who are required to pay both, in contrast to non-Muslims who are solely obligated to pay taxes. This circumstance has prompted a discourse on the necessity for harmonization or integration between the zakat and tax systems to provide equity for all citizens.

Theological and legal discussions over the link between zakat and taxes persist in both academic and practical contexts. The inquiry is whether tax payments may serve as a substitute for zakat or the reverse (Muhammad & Nor, 2021). This necessitates a comprehensive examination of Islamic law and positive law to identify a solution that harmonizes the two systems while preserving the fundamental core and objectives of each fiscal instrument.

The challenge of dual obligations has sparked numerous discussions and ideas to integrate or harmonize the zakat and tax systems in various Muslim nations, aiming to alleviate the dual load on society while fulfilling the socio-economic objectives of both mechanisms.

a. Pros And Cons Arguments

Experts advocating for dual-tasking and those favoring integration will find the table below clearly exhibits information in a systematic style, facilitating comprehension of their perspectives on the amalgamation of zakat and taxes

Table 3 : Expert Opinion on the integration of zakat and taxes

Name	Opinion	Argumentation
Yusuf Qardhawi	Supporting the reduction of taxes in the amount of zakat that has been paid.	The purpose of zakat and similar taxes in the context of social welfare.
Masdar Farid Mas'udi	Proposing the concept of "Tax is Zakat" in Indonesia.	The spirit of zakat must animate the country's tax system.
Monzer Kahf	Supporting partial integration between zakat and taxes.	Zakat as a tax credit to avoid double tasking.
Umer Chapra	Supporting harmonization between zakat and the modern fiscal system.	The importance of reforming the tax system based on Islamic principles.

Didin Hafidhuddin	Supporting tax reduction for zakat payers in Indonesia.	Integration can improve compliance with zakat and tax payments.
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A table summarizing the arguments of experts against the integration of zakat and taxes, along with their perspectives on the distinctions between the two, presents information clearly and systematically, facilitating comprehension of expert opinions regarding the disadvantages of such integration.

Table 4 : Expert Opinion on the Integration of Zakat and Taxes

Name	Opinion	Argumentation
Muhammad Taqi Usmani	Zakat and taxes have different legal bases and purposes.	Zakat is a worship that cannot be equated with taxes.
Wahbah al-Zuhayli	Emphasizing the fundamental difference between zakat and tax.	Zakat is a religious obligation, while taxes are a civil obligation; rejecting the merger of the two.
Abdul Aziz bin Baz	Zakat must be managed separately from the state tax system.	The importance of maintaining the purity of zakat as worship.
Muhammad Nejatullah Siddiqi	Highlight the difference in the basis of calculation and distribution between zakat and tax.	Full integration can reduce the effectiveness of zakat in achieving Islamic socio-economic goals.

b. Middle Argument:

Certain specialists adopt a moderate stance; this table elucidates material clearly and systematically, facilitating comprehension of the perspectives of these experts concerning the amalgamation of zakat and taxes.

Table 5 : Expert Opinion The middle way of integrating Zakat and Taxes

Name	Opinion	Argumentation
Mahmoud Abu Saud	Propose a parallel system where zakat and taxes go hand in hand with good coordination.	The importance of reforming the tax system to be more in line with Islamic economic principles.
M. A. Mannan	Supporting partial integration while maintaining the unique characteristics of zakat.	Suggest the development of models that can accommodate both without losing their respective essence.

This ongoing dispute influences fiscal policy in numerous Muslim nations, with certain governments attempting to establish various forms of integration or harmonization between zakat and taxes.

c. Economic and social impact

Zakat and taxpayers frequently encounter a dual financial obligation that may diminish their income. The requirement to remit these two categories of payments may result in a reduction of purchasing power (Kamal et al., 2022), therefore impacting the individual's savings and investment capacities. The intricacy of administration presents a barrier, since payers must navigate two distinct payment systems. This elevates complexity in financial planning and may result in an increased risk of errors or non-compliance, as payers must comprehend and adhere to the diverse laws and regulations pertinent to each system.

The ethical quandary and adherence are significant concerns encountered by payers. Individuals may encounter a conflict between the religious duty to pay zakat and the civic need to pay taxes, resulting in diminished compliance with one or both commitments. Moreover, Muslim taxpayers may perceive inequity in their treatment relative to non-Muslims, who are solely obligated to pay taxes, resulting in discontent and a sense of injustice within society. This may generate social discord and impact interactions among various societal groupings.

The merging of zakat management organizations with the tax system presents numerous substantial problems. Zakat institutions may have rivalry with the tax system in fundraising, as taxpayers could opt to fulfill their tax duties instead of contributing to zakat. This may result in a reduction in zakat collection, notably if the payer prioritizes tax liabilities over zakat commitments. This drop may hinder zakat institutions' capacity to operate social and welfare programs reliant on zakat funds, thereby impacting the efficacy and sustainability of their purpose to assist those in need.

The macroeconomic implications of the dual burden resulting from the merger of zakat and taxes might influence several critical facets of the economy. The requirement to remit these two categories of contributions is expected to diminish individual spending and investment (Saad et al., 2023), thereby adversely affecting overall economic growth. The decline in disposable income among individuals might influence employment and productivity decisions, as individuals may opt to curtail expenditure or postpone investment in skill enhancement. This consequence also pertains to monetary policy, necessitating that governments and central banks account for the effects of dual responsibilities when devising effective policies to retain economic stability and promote sustainable growth in the face of societal difficulties.

d. Perspective of Islamic Law

Scholars hold differing views on the matter of dual commitments concerning zakat and taxes, highlighting the intricacies involved in the administration of these responsibilities. Yusuf al-Qaradawi advocates for a decrease in the taxes corresponding to zakat contributions (Imam Fawaid, 2024), arguing that both zakat and taxes serve analogous purposes in promoting social welfare, while also underscoring their fundamental distinctions. Muhammad Taqi Usmani opposed comprehensive integration, contending that zakat and taxes possess distinct legal foundations and objectives, while underscoring that zakat constitutes an act of worship that cannot be compared with taxes. Wahbah al-Zuhaili criticized the amalgamation of the two, underscoring the essential distinction between religious and civil obligations (Az Zuhaili, 2019), whilst Abdul Aziz bin Baz contended that zakat should be administered independently to preserve its sanctity as an act of worship (Baz, 2004).

Monzer Kahf advocates for partial integration by proposing that zakat be utilized as a tax kredit (Roslan & Akbar, 2020), In contrast, Umer Chapra underscores the necessity for alignment between zakat and contemporary fiscal systems, advocating for tax reform grounded in Islamic values (Chapra, 1992). Didin Hafidhuddin advocates for tax reductions for zakat contributors (Ayuniyyah et al., 2020), and contends that integration can enhance payment compliance. Muhammad Nejatullah Siddiqi emphasized the distinction in the calculation and distribution principles of zakat and tax, contending that complete merger may diminish the efficacy of zakat. Ultimately, Mahmoud Abu Saud suggested a parallel system to enhance coordination between zakat and taxation, whereas M. A. Mannan endorsed partial integration, preserving the distinct attributes of zakat (Mannan, 1983). These viewpoints indicate that this matter necessitates a meticulous approach and the consideration of diverse perspectives to achieve an equitable balance.

Scholarly ideas regarding the dual obligation of zakat and taxes differ. Some advocate for partial or complete integration, whereas others vehemently oppose the amalgamation of the two. The primary reasons for integration focus on the elimination of dual burdens and the enhancement of efficiency, whereas opponents highlight the intrinsic distinction between zakat as an act of worship and taxes as a civic duty. The majority of scholars concur that zakat remains obligatory; nevertheless, there are divergent views on its integration with tax responsibilities within the framework of the contemporary state.

3. Evaluation of zakat and tax integration models

Numerous models for the combination of zakat and taxes have been implemented or proposed in various Muslim nations. The primary variants of the integration models are presented here.

Table 6 : Zakat and Tax Integration Model

Integration Model	Applied in	Description	Examples/ Characteristics
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Full Reduction Model (Full Rebate)	Malaysia	Zakat paid fully reduces income tax liability.	If you pay zakat 1000 and tax should be 1500, the tax paid is only 500.
Tax Credit Model (Tax Credit)	Indonesia	Zakat paid can be credited against the income tax owed.	If the tax payable is 1000 and zakat is paid 200, the tax to be paid will be 800.
Basic Tax Reduction Model (Tax Deduction)	Saudi Arabia, Kuwait	Zakat paid reduces taxable income, not directly reduces taxes.	If the taxable income is 10000 and the zakat paid is 1000, the tax is calculated from 9000.
Separate Management Model (Separate Management)	Pakistan, Sudan	Zakat and taxes are managed separately by different institutions, but there is coordination.	Maintaining the autonomy of zakat as a religious obligation.
Full Integration Model (Full Integration)	Not fully implemented	Zakat is fully integrated into the national tax system.	The management and distribution of zakat is carried out by the tax authorities.
Model Parallel (Parallel System)	Brunei Darussalam	Zakat and taxes go hand in hand with their respective systems.	Citizens pay zakat and taxes separately.
Zakat Model as an Additional Tax	Libya (before regime change)	Zakat is collected as an additional tax in addition to regular taxes.	

Institutional Coordination Model	Some countries informally	Zakat institutions and tax authorities coordinate in the collection and distribution of funds.	
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Every model possesses distinct advantages and disadvantages, with its application frequently customized to the legal, economic, and social circumstances of each nation. Certain nations also employ hybrid models or modifications tailored to local needs.

4. **Proposed model of partial integration of zakat and taxes**

The partial integration model of zakat and taxes is a technique aimed at harmonizing and coordinating the zakat and tax systems without fully merging them. This paradigm seeks to establish a synergy between religious requirements (zakat) and civil obligations (taxes) while preserving the distinct attributes of each. The partial integration model is a framework wherein zakat and taxes are administered independently; however, there exists a mechanism for coordination and mutual acknowledgment within the state financial system.

a. **Conceptual framework**

The foundation of reconciling zakat and taxes in the modern period falls under the domain of ijtihad, leading to divergent opinions among Muslims. Ijtihad is permissible as long as it remains within the parameters of societal welfare (Abd Razak, 2020). The implemented concept should not be exaggerated or contradict the Quran, which serves as the primary law in the Sharia system.

There is considerable discourse over the relationship between zakat and taxes in the modern era, particularly whether zakat should be integrated into state finances or somewhat segregated, allowing religious leaders and Islamic organizations to manage the welfare of the ummah utilizing zakat revenues. The Qur'an articulates that power should not be absolute; leaders must engage in discourse and share authority.

(Asy Syura : 38)

وَالَّذِينَ اسْتَجَابُوا لِرَبِّهِمْ وَأَقَامُوا الصَّلَاةَ وَأَمْرُهُمْ شُورَى بَيْنَهُمْ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ ٥٦

(also better and more eternal for) those who accept (obey) God's call and perform prayers, while their affairs are (decided) by deliberation among them. They give away part of the sustenance that We bestow upon them;

The aforementioned verse suggests that their matters should be conducted through careful consideration. This indicates that authority in Islam should not be concentrated in a single individual, but rather entails communal engagement. Leaders undoubtedly adhere to principles for success in their roles, including the importance of listening to and considering the perspectives of others when they offer superior advantages.

(الْأَمِيرُ الْعَادِلُ الَّذِي يَسْمَعُ وَيَأْخُذُ بِرَأْيِ رَعِيَّتِهِ. " (رواه أحمد"

"A just leader is one who listens to and accepts input from his people."

This hadith underscores the significance of a leader's openness and receptiveness to the perspectives and insights of the people they govern.

Ibn Khaldun, a historian and social theorist, underscored the significance of fairness and equilibrium in governance in his work *Muqaddimah* (Khaldun, 2011). He contended that power centralized in a single individual could result in tyranny and injustice. Consequently, he advocates for a governmental framework that incorporates community engagement and oversight of officials.

Al-Mawardi examined the foundational concepts of governance within Islam. He asserted that leaders (caliphs) had to be selected according to specific criteria and should not possess absolute authority (Al Mawardi, 2014). Al-Mawardi underscored the significance of deliberation (shur) in decision-making, indicating that authority should be decentralized rather than concentrated in a single individual.

The conceptual framework of the partial integration model of zakat and taxes aims to reconcile these two duties while preserving their distinct attributes. This paradigm is founded on the fundamental idea that upholds zakat as a religious duty while acknowledging taxes as a civic obligation. This model aims to alleviate the dual load on zakat and taxpayers while enhancing the efficiency of fund collection and distribution. It is crucial to guarantee that both systems operate in unison, delivering societal advantages without compromising the principles inherent in zakat.

The integration mechanism in this model encompasses numerous critical elements, including tax reductions that enable zakat contributions to diminish tax liabilities to a specific degree, facilitated by tax credits and the contraction of the tax base. Moreover, institutional collaboration between zakat officials and tax authorities is essential to facilitate effective information exchange and prevent redundancy. The harmonization of rules is essential, necessitating adjustments in tax legislation to incorporate zakat, alongside the standardization of zakat and tax calculation and reporting.

Legal considerations, adaptability, education, and technology are essential elements in the framework for combining zakat and taxes (AL-Rawi et al., 2023). Regulations acknowledging zakat inside the tax system, along with legal safeguards for zakat and tax contributors, would establish a transparent legal framework. Furthermore, educational and socialization initiatives are essential to enhance public comprehension and to provide training for tax officials and zakat collectors. The model is anticipated to adjust to economic and social changes by utilizing technologies like digital platforms for integrated payments and reporting, while also delivering a comprehensive effect study on payer behavior and state income. The execution of this model necessitates effective collaboration among many stakeholders and meticulous adaptation to the local context to attain an efficient and equitable system.

This partial integration strategy seeks to establish an efficient and equitable system, while adhering to sharia principles and the fiscal requirements of the country. Its execution necessitates effective collaboration among many parties and meticulous adaptation to the local situation.

The distinction with full integration lies in the fact that, unlike full integration, where zakat is entirely assimilated into the tax system, the partial model preserves the relative independence of the zakat system. In Indonesia, zakat contributions made to official institutions are eligible for deduction from taxable income, as stipulated in Regulation Number 91/PMK.03/2010 issued by the Minister of Finance of the Republic of Indonesia, which outlines the treatment of income tax concerning zakat paid by taxpayers, indicating that such payments can be credited against the income tax owed.

When the government demonstrates ineffectiveness or is perceived as failing to enhance macroeconomic indicators within a specific timeframe, particularly due to insufficient funding for programs, the zakat administered by non-governmental institutions in addressing the variables indicative of successful governmental implementation is deemed inadequate. Zakat, in this context, serves as a versatile resource for poverty alleviation and for addressing urgent issues arising from ongoing natural catastrophes or other immediate crises, without necessitating a year-long planning process.

b. Implementation mechanism

The implementation The technique for the partial integration of zakat and taxes is a complex procedure that involves multiple players and interconnected stages. This implementation commences with the creation of a robust legal framework, wherein the government enacts rules and regulations that formally acknowledge zakat within the national tax system. This phase establishes a legal foundation permitting the partial integration of the two systems.

After establishing the legal framework, the subsequent step is to develop the requisite institutional infrastructure. This entails the creation of a coordinating entity that connects the zakat authority with the tax authority. This agency is pivotal in fostering communication and collaboration between the two agencies, guaranteeing synergy in the gathering and management of integrated data and information.

The primary objective is the development of an integrated information system alongside the establishment of a coordinating body. Information technology teams from both authorities collaborated to create and construct an integrated database linking the zakat and tax systems. This solution facilitates seamless data interchange and offers an intuitive reporting platform for zakat and tax responsibilities. Tax and zakat obligations for couples with independent incomes are assessed individually; their incomes are not aggregated before the calculation of zakat and taxes.

The implementation also encompasses the formulation of standard operating procedures for payments and reporting. Authorized zakat institutions are permitted to receive zakat payments, and payment verification from these organizations is

incorporated into the tax reporting framework. Zakat and tax obligors can submit both obligations via a unified form, thereby streamlining the reporting procedure.

A vital component is the verification and auditing method. A specialized staff was established to authenticate zakat payments and oversee adherence to both commitments. A thorough audit system is established to identify potential abuse or non-compliance, while preserving the overall integrity of the system.

The system maintains its flexibility, enabling payers to choose their desired level of integration. Some individuals may decide to amalgamate their zakat and tax payments, while others may want to remit zakat separately. Zakat payments coincide with the date of annual tax payments based on the Gregorian calendar, rather than the Hijri calendar. The system is ultimately built for adaptability to facilitate ongoing modifications. Regular evaluations are performed to pinpoint areas needing enhancement, and the system is modified in response to evolving economic and social circumstances. The execution of partial integration of zakat and taxes is a dynamic and sustained endeavor, with long-term dedication from all stakeholders concerned. The system seeks to establish synergy between religious and civic responsibilities through a coordinated and adaptable strategy, enhancing the efficiency and efficacy of fund collecting and distribution for community welfare.

5. Challenges and Opportunities For The Implementation of The Integration Model

The incorporation of zakat into the tax framework encounters numerous intricate legal and regulatory obstacles (Yasni & Erlanda, 2020). A primary obstacle is the necessity to implement substantial modifications to current tax and zakat legislation, potentially inciting protracted legal and political discussions. Furthermore, divergent interpretations of Islamic law concerning zakat across different schools complicate the establishment of a common legal framework. Jurisdictional disputes may emerge between religious and tax authorities about the administration of monies (Abdul-Jabbar & Bin-Nashwan, 2022), while constitutional modifications in certain nations can necessitate intricate and protracted alterations. Enforcement of licensing for the management of zakat, infaq, and shadaqah funds is necessary to ensure legal certainty for those with

permits. At the same time, those without permission may be deemed illegal and in violation of the law.

This integration presents prospects for legislative harmonization, fostering a more coherent framework between zakat and taxation. The new regulations emerging from this process can offer legal certainty for zakat and taxpayers, thus diminishing the current ambiguity. This integration process can catalyze the revision and enhancement of potentially antiquated zakat and tax legislation, while also facilitating the standardization of zakat procedures at both national and international levels. Therefore, while addressing the obstacles that must be addressed, the amalgamation of zakat and taxes can yield substantial advantages for the legal system (Faisal et al., 2023).

The amalgamation of zakat and taxation under governance and transparency encounters several obstacles, including heightened administrative complexity stemming from the oversight of two distinct systems, along with the potential for corruption if funds are inadequately managed. Moreover, conflicts of interest may emerge between the objectives of state tax collection and the allocation of zakat in line with sharia. In contrast, technology constraints in certain zakat institutions may impede system integration. This integration presents substantial opportunities, including enhanced efficiency in money collecting and management, along with improved transparency via connected technologies that provide more effective fund tracking. Concurrent oversight by tax and zakat authorities can enhance accountability and promote technical innovation through the advancement of more sophisticated information systems to facilitate this integration. Illustration of the calculation of the use of the proposed integration method used in Indonesia, a comparison between the tax credit model currently used and the proposed complete reduction model

Table 7 Comparison of Tax Credit and Full Deduction Models

Tax Credit Model in Indonesia		Model	Full Rebate Model in Malaysia	
Income	10.000	Income		10.000
Zakat (2,5%)	250	(example in Rupiah)	Zakat (2,5%)	250

Taxable income (10000 – 250) 9.750		Taxable income (10%) 10.000 x 10% = 1.000
Illustration of 10% tax then (9.750 x 10%) = 975		Tax Reduction after Zakat (1.000 – 250) = 750
Total Double Tasking (250 + 975) = 1.225		Total Double Tasking (250 + 750) = 1.000

A comparison of the models applied in Indonesia and Malaysia reveals substantial disparities between taxpayers and zakat payments. This can reinvigorate the drive for tax and zakat compliance by alleviating the associated burdens.

The application of the tax credit model in practice results in increased expenditure, leading to a tax and zakat burden that exceeds that of the complete reduction model. This will impose a cost on taxpayers and muzaki payers. The utilization of tax credits results in the state not facing a substantial decrease in tax revenue.

The execution of the comprehensive reduction plan will offer financial alleviation to zakat contributors while simultaneously assisting muzaki in meeting their responsibilities as citizens and zakat payers. The implementation of this strategy will significantly decrease income tax collection due to a 25% reduction in the tax obligation.

The proposal to implement a complete reduction model in Indonesia may alleviate the tax burden on muzaki; nevertheless, it will concurrently diminish state revenue from tax payments. The government employs innovative strategies to augment state revenue by raising import taxes and tariffs on luxury items, which individuals with higher incomes predominantly consume.

The merger of zakat and taxes encounters problems, including reluctance to change, complexity of comprehension, and insufficient resources. Opportunities to enhance public awareness via educational initiatives can foster public engagement and financial literacy. Successful integration relies on cooperation among governments, religious institutions, academia, and society to establish an efficient and transparent system.

Conclusion

The amalgamation of zakat and taxes as fiscal tools within the Islamic economic framework presents a chance to establish a more cohesive and effective system. Notwithstanding obstacles such as legal intricacies, opposition to transformation, and the potential for corruption, these interfaces can enhance openness, accountability, and efficiency in fund management. This approach can also provide legal clarification for zakat and tax contributors, while also modernizing potentially obsolete rules. Through tight coordination among the government, religious organizations, academia, and the community, this integration aims to enhance the efficacy of zakat and taxes without imposing a dual burden on the populace, while also fostering sustainable socio-economic growth. The suggestion to implement a complete reduction model warrants consideration and discussion, as it may alleviate the burden on taxpayers while concurrently diminishing state revenue. The allocation of zakat can serve as financial support for government initiatives administered by ZIS management, contributing to the collective achievement of desired development, particularly when stringent legal regulations hinder the distribution of funds from the State Budget and Regional Budget or when such allocations are no longer available in expenditure items..

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