



REFORMULATION OF THE RELATIONSHIP BETWEEN ZAKAT AND TAX IN THE ISLAMIC FISCAL SYSTEM: A THEMATIC STUDY OF THE QUR'AN AND HADITH IN THE INDONESIAN CONTEXT

REFORMULASI HUBUNGAN ZAKAT DAN PAJAK DALAM SISTEM FISKAL ISLAM: KAJIAN TEMATIK AL-QURAN DAN HADITS UNTUK KONTEKS INDONESIA

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DOI: <https://doi.org/10.62567/micjo.v3i1.1559>

Abstract

Indonesia faces a dualism within the Islamic fiscal system, where zakat and taxes operate separately without clear integration. This condition raises fundamental questions regarding the relationship between the two from a sharia perspective and their implications for fiscal justice among Indonesian Muslims. This study aims to examine and formulate the relationship between zakat and taxes from the perspective of the Qur'an and Hadith in order to produce an applicable reformulation model within the context of Indonesia's fiscal system. This research employs a qualitative approach using a thematic (maudhu'i) method applied to primary Islamic texts. Qur'anic verses and Hadiths related to zakat, taxation (kharaj, jizyah, 'usyur), and fiscal obligations were collected, classified, and comprehensively analyzed to identify the underlying connection between the two. The analysis is further supported by a study of maqashid al-shariah and contemporary ijtihad of Indonesian scholars. This study seeks to produce a reformulation model of the zakat-tax relationship through three possible schemes: (1) a partial substitution model, in which zakat can serve as a deduction for income tax up to a certain limit; (2) a complementary model, positioning zakat as a religious obligation and tax as a civic obligation with distinct functions; and (3) a progressive integrative model, integrating zakat into the national fiscal system through a more comprehensive tax incentive mechanism. The findings indicate that the Qur'an and Hadith provide a flexible foundation for all three models, depending on the context of masalah and public interest.

Keywords : Zakat, Tax, Islamic Fiscal System, Reformulation.

Abstrak

Indonesia menghadapi dualisme dalam sistem fiskal Islam, di mana zakat dan pajak beroperasi secara terpisah tanpa integrasi yang jelas. Kondisi ini menimbulkan pertanyaan mendasar tentang hubungan keduanya dalam perspektif syariah dan implikasinya terhadap keadilan fiskal bagi umat Islam



Indonesia. Penelitian ini bertujuan mengkaji dan merumuskan hubungan zakat dan pajak dari perspektif Al-Quran dan Hadits untuk menghasilkan model reformulasi yang aplikatif dalam konteks sistem fiskal Indonesia. Penelitian menggunakan pendekatan kualitatif dengan metode kajian tematik (maudhu'i) terhadap teks-teks primer Islam. Ayat-ayat Al-Quran dan Hadits yang berkaitan dengan zakat, pajak (kharaj, jizyah, 'usyur), dan kewajiban fiskal dikumpulkan, diklasifikasikan, dan dianalisis secara komprehensif untuk menemukan benang merah hubungan keduanya. Analisis dilengkapi dengan kajian maqashid syariah dan ijihad kontemporer ulama Indonesia. Penelitian ini bertujuan menghasilkan model reformulasi hubungan zakat-pajak dalam tiga skema: (1) model substitusi parsial, dimana zakat dapat menjadi pengurang pajak penghasilan hingga batas tertentu; (2) model komplementer, yang memposisikan zakat sebagai kewajiban religius dan pajak sebagai kewajiban kewarganegaraan dengan fungsi berbeda; dan (3) model integratif progresif, yang mengintegrasikan zakat ke dalam sistem fiskal nasional dengan mekanisme insentif pajak yang lebih komprehensif. Temuan menunjukkan bahwa Al-Quran dan Hadits memberikan landasan fleksibel untuk ketiga model tersebut, bergantung pada konteks masalah dan kemaslahatan umum.

Kata Kunci : Zakat, Pajak, Sistem Fiskal Islam, Reformulasi.

1. INTRODUCTION

The dual obligations of zakat and taxation for Indonesian Muslims create a complex problem in implementing a just fiscal system. On one hand, zakat is a religious obligation (fard 'ain) that is absolute for every Muslim who meets the requirements, with strong theological foundations in the Qur'an and Hadith as one of the pillars of Islam. On the other hand, tax is a state obligation regulated by statutory law and applies to all citizens regardless of religion, carrying constitutional legitimacy. This situation creates a double burden that may reduce compliance among zakat payers (muzakki) and taxpayers alike. The phenomenon is exacerbated by the perception among some Muslims that taxes lack clear sharia legitimacy, thereby creating psychological resistance to payment. Conversely, secular groups consider zakat a religious practice irrelevant to the modern fiscal system and incompatible with the pluralistic nature of public policy.

The disparity between a high fiscal burden and the suboptimal quality of public services raises fundamental questions about the fairness of Indonesia's fiscal system, particularly for the Muslim community. Indonesia's national zakat potential is remarkably high but remains underutilized. According to research by the Strategic Studies Center of the National Zakat Board (BAZNAS), the potential zakat in 2023 was estimated at IDR 327.6 trillion, rising from the 2020 estimate of IDR 233.8 trillion. This figure includes several components: income zakat (the largest, at approximately IDR 139.07 trillion), agricultural zakat (IDR 19.79 trillion), livestock zakat (IDR 9.51 trillion), fisheries zakat (IDR 5.71 trillion), monetary zakat (IDR 15.51 trillion), trade and corporate zakat (IDR 114.89 trillion), and savings and investment zakat (IDR 23.12 trillion). However, actual zakat collection remains far from optimal—only IDR 23.3 trillion in 2023, approximately 7.11% of its total potential. Compared to national tax revenue of IDR 1,869.2 trillion in the same year, zakat collection amounted to only about 1.25% of total tax revenue. The gap between potential and realization reflects multidimensional



structural problems involving regulation, institutional capacity, public awareness, and particularly the interaction between the zakat and tax systems.

Academic and practical discourse on the relationship between zakat and taxation has long existed and continues to evolve into the contemporary era, forming three main competing paradigms. The first is the Substitution Paradigm (Ibdal), which argues that zakat may replace taxes or vice versa because both serve fiscal functions of public revenue collection. Under this paradigm, zakat should fully reduce tax liability (tax credit) rather than merely reduce taxable income (tax deduction), because both share redistributive objectives. However, critics argue that zakat and taxes differ fundamentally: zakat is a form of worship bound by fixed rules of nisab, haul, and prescribed rates based on scriptural texts, whereas taxation is a public policy instrument that changes according to national fiscal needs and economic conditions.

The second is the Complementary Paradigm (Takamul), which views zakat and taxes as distinct yet mutually reinforcing instruments in a comprehensive fiscal system. This model, reflected in tax-deduction mechanisms rather than tax credits, still acknowledges the role of zakat within Indonesia's fiscal landscape. It is considered more realistic for Indonesia's pluralistic context, where zakat supports Muslim economic empowerment while taxes finance universal public services through the state budget.

The third is the Independent Paradigm (Istiqlal), which maintains that zakat and taxes are entirely separate instruments with different objectives, legal foundations, and operational mechanisms, and therefore do not require integration or conversion. Zakat is a religious obligation with both vertical-transcendental (hablun minallah) and social-horizontal (hablun minannas) dimensions, while taxes are civic obligations based on constitutional contracts. Integrating both could create constitutional issues related to non-discrimination and pluralism, as mandated by Pancasila and the 1945 Constitution.

The urgency of reformulating the zakat-tax relationship has become increasingly evident as Indonesia's Islamic economic sector rapidly expands. Academic discourse on this topic has produced extensive literature with diverse methodological frameworks and empirical findings. Studies on Malaysia's tax-zakat compatibility using Partial Least Squares Structural Equation Modeling (PLS-SEM) show that integrating zakat into the tax system through a tax rebate mechanism can increase zakat compliance by 31.7% and boost zakat collection by 18.9%. These findings offer empirical evidence that accommodating zakat within fiscal policy does not reduce state revenue; rather, it can create positive synergy through enhanced compliance and public trust.

Islamic economic and fiscal exegesis provides a comprehensive theological foundation on wealth, ownership, and fiscal obligations. The theory of "the dual nature of property" asserts that in Islamic thought, individual ownership is not absolute but restricted by inherent social rights (al-huquq al-ijtima'iyah fil-mal), of which zakat is a concrete manifestation. Although classical, this concept requires contextualization to address modern economic complexities such as the digital economy, cryptocurrency, and contemporary financial instruments.



Methodological studies on harmonizing zakat and taxes within the framework of maqashid al-shariah propose an integrative approach grounded in the primary objectives of Islamic law, categorized into three levels: dharuriyyat (essential), hajiyyat (complementary), and tahsiniyyat (enhancement). This framework provides a more flexible yet principled normative basis. Zakat falls within dharuriyyat as an obligatory pillar of Islam, while taxation aligns with hajiyyat as a tool to achieve public welfare (mashalih ‘ammah) that cannot be realized without adequate public financing.

Despite the extensive literature on zakat and taxation, there remain significant research gaps that justify this study. First, there is a lack of comprehensive thematic studies analyzing Qur’anic verses and Hadith systematically using the tafsir maudhui (thematic exegesis) methodology to explore the relationship between zakat and other fiscal duties. Second, few studies integrate textual (nas) analysis with contextual (waqi’) analysis in formulating an operational zakat-tax model for Indonesia. Third, a theoretical framework that accommodates digital economic dynamics and modern fiscal complexities from a comprehensive sharia perspective is lacking. Fourth, there is limited longitudinal empirical research on the long-term impacts of zakat-tax integration on various socio-economic indicators. Fifth, there is a scarcity of research producing concrete, evidence-based, and implementable policy recommendations specifically suited to the Indonesian context.

2. RESEARCH METHOD

This study is qualitative research employing the library research method. The approach used is the thematic exegesis approach (tafsir maudhu’i), namely a method of interpretation that collects Qur’anic verses and Hadiths sharing similar meanings and themes, then analyzes them comprehensively to produce a holistic understanding of a particular topic. This method is chosen because it is capable of systematically revealing the concepts of the Qur’an and Hadith regarding zakat and taxation, while also allowing contextualization with the realities of Indonesia’s contemporary fiscal system. The research also employs a normative–juridical approach to analyze zakat and tax regulations in Indonesia, as well as a comparative approach to examine the perspectives of classical and contemporary scholars regarding the relationship between zakat and taxation within the Islamic fiscal system.

Sources of Data

The data sources in this study are divided into two categories:

a. Primary Data

Primary data in this study consists of:

- ✓ Qur’anic verses related to zakat, infaq, and financial obligations in Islam.
- ✓ Authentic (Sahih) and reliable (Hasan) Hadiths related to zakat, taxation (kharaj, jizyah, ‘usyur), and the Islamic fiscal system, sourced from the major Hadith collections (kutub al-sittah), such as Sahih al-Bukhari, Sahih Muslim, Sunan Abu Dawud, Sunan al-Tirmidhi, Sunan al-Nasa’i, and Sunan Ibn Majah.



b. Secondary Data

Secondary data in this study consists of:

- ✓ Classical and contemporary tafsir books, such as Tafsir al-Tabari, Tafsir Ibn Kathir, Tafsir al-Qurtubi, Tafsir al-Maraghi, Tafsir al-Misbah by M. Quraish Shihab, and other thematic exegesis works.
- ✓ Books of fiqh and usul fiqh discussing zakat and the Islamic fiscal system, including works from the four madhhabs (Hanafi, Maliki, Shafi'i, and Hanbali).
- ✓ Accredited academic journals (Sinta and Scopus) related to Islamic economics, zakat, taxation, and fiscal systems.
- ✓ Books on Islamic economics, Islamic public finance, and literature on the relationship between zakat and taxation.
- ✓ Indonesian statutory regulations on zakat and taxation, such as Law No. 23 of 2011 on Zakat Management and the prevailing tax laws.
- ✓ Policy documents and reports from relevant institutions, including BAZNAS, the Ministry of Religious Affairs, and the Directorate General of Taxes..

3. RESULT AND DISCUSSION

a. The Concept of Zakat in the Qur'an and Hadith

Zakat is one of the pillars of Islam and occupies a strategic position within the system of worship as well as the Islamic economic system. Etymologically, the word *zakat* derives from the root word *zaka*, which bears several meanings: growth (*an-numuw*), increase (*az-ziyadah*), purity (*ath-thaharah*), and blessing (*al-barakah*). The multiplicity of these meanings indicates that zakat is not merely a formalistic ritual obligation but possesses a comprehensive transformative dimension for the *muzakki* (the payer of zakat), the *mustahik* (the recipient of zakat), and the socio-economic system as a whole.

Terminologically, scholars have defined zakat with varying wordings but with identical substance. These definitions underline four constitutive elements of *zaka*: the types of wealth subject to zakat have been specified, the minimum threshold (*nisab*) and the prescribed rate of zakat are determined, the mechanism and time of distribution are regulated in detail; and the recipients of zakat are limited to the eight categories (*asnaf*) mentioned in the Qur'an.

As an instrument of wealth redistribution, zakat is comprehensively regulated in the Qur'an and further clarified in its implementation by the Hadith. The study of these two foundational sources of Islamic law serves as the basis for understanding the essence, objectives, and mechanisms of zakat within the Islamic economic system. The Qur'an mentions the term *zakat* and its derivatives 82 times, illustrating the significance and complexity of zakat within Islamic teachings. Meanwhile, in the Hadith corpus, there are hundreds of narrations discussing various dimensions of zakat—from its philosophy and legal rulings to its operational procedures and the sanctions for neglecting it.

Discussions of zakat in the Qur'an evolved gradually in accordance with the stages of the revelation. This periodization is not merely a chronological categorization; rather, it reflects



the Qur'an's pedagogical strategy in shaping awareness and building the value system of the Muslim community in stages. Makkan verses tend to emphasize moral aspects and encouragement toward charity, while Madinan verses regulate the legal-formal aspects and technical implementation of zakat.

During the Makkan period (610–622 CE), the term *zakat* was more closely associated with the concepts of *shadaqah* and *infaq*, which were voluntary (*tathawwu'i*) in nature. Makkan verses emphasized the formation of a generous character and an awareness of social responsibility as a consequence of faith. Surah Al-Mu'minun verse 4, for instance, lists zakat as one of the characteristics of successful believers, although the detailed legal obligation had not yet been outlined.

... وَأَتُوا حَقَّهُ يَوْمَ حَصَادِهِ... ١٤١

Artinya: ...dan berikanlah haknya (zakatnya) pada waktu memetik hasilnya... (QS. Al-An'am [6]: 141)

The verse at this stage still serves as a moral exhortation without specifying the *nisab* or the required rate. The characteristics of Makkan verses concerning zakat can be identified through several indicators: the use of general terms such as *infaq* and *shadaqah* without technical elaboration, emphasis on aspects of *tazkiyah* (spiritual purification) and character formation, the absence of references to zakat administrators (*amil zakat*) or institutional mechanisms; and, the context of the verses, which focuses more on faith, monotheism, and ethics.

The Makkan phase served as a psychological and spiritual preparation period for the Muslim community to later accept the formal obligation of zakat that would be instituted in Madinah.

The transition to the Madinan period (622–632 CE) marked the formalization of zakat as a systematic obligation. The Madinan verses not only reaffirm the obligation of zakat but also provide detailed regulations regarding the types of wealth subject to zakat, the *nisab*, the rate of zakat, the time of distribution, and the eligible recipients (*mustahik*).

إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمَوْلَاةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْعُرْمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ
فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ ٦٠

Artinya: Sesungguhnya zakat itu hanyalah untuk orang-orang fakir, orang-orang miskin, para *amil zakat*, orang-orang yang dilunakkan hatinya (*mualaf*), untuk (memerdekakan) para hamba sahaya, untuk (membebaskan) orang-orang yang berutang, untuk jalan Allah dan untuk orang-orang yang sedang dalam perjalanan (yang memerlukan pertolongan), sebagai kewajiban dari Allah. Allah Maha Mengetahui lagi Maha Bijaksana (QS. Taubah [9]: 60)

There are narrations that explain the *asbābun nuzūl* (circumstances of revelation) of this verse, including the following:

First Narration: The Story of People Who Requested Zakat

It is narrated that several people came to the Prophet Muhammad (peace be upon him) asking for a share of zakat. Among them were those who were eligible to receive it and others who were not. The Prophet then granted zakat to some of them but rejected others. Those who



were denied felt dissatisfied and complained, even accusing the Prophet of being unfair in the distribution of zakat. They said, “*You gave to so-and-so but not to us, even though we are more in need.*” Thus, this verse was revealed to clarify that zakat has eight designated categories of recipients established by Allah SWT, and it is not distributed based on personal desires or arbitrary requests.

Second Narration: The Request from the Prophet’s Relatives

In another narration, it is mentioned that some relatives of the Prophet from the clans of Bani Hashim and Bani Abdul Muttalib came seeking a share of zakat. They believed they were entitled to it due to their kinship with the Prophet. However, the Prophet rejected their request and said, “*Indeed, zakat is the impurities (of people’s wealth), and it is not lawful for Muhammad nor for the family of Muhammad.*” After this incident, the verse was revealed to affirm that zakat may only be given to the eight categories designated by Allah, and the Prophet’s family is not among them.

The differing characteristics of Makkan and Madinan verses on zakat reflect the Qur’anic pedagogical strategy known as *tadarruj* (gradualism). This gradual approach holds several wisdoms: providing the community time to adapt psychologically and economically, building intrinsic awareness before implementing extrinsic legal obligations, preventing social resistance that could hinder implementation, establishing a strong spiritual foundation so that zakat is performed not merely as legal compliance but as a spiritual commitment.

From a sociological perspective, the transition from the Makkan to the Madinan period also reflects changes in the structure of the Muslim community. In Makkah, Muslims were a persecuted minority without a stable political-economic structure, so zakat was still individual and voluntary. In Madinah, however, after the formation of the Islamic state with a defined governmental structure, zakat was transformed into a collective obligation managed by the state through official zakat administrators (*amil zakat*). The periodization of zakat verses also shows that Islam is not only concerned with ritual aspects but also with establishing a just economic system. Thus, zakat is not merely an instrument of charity but a built-in mechanism within the Islamic economic system to ensure fair and sustainable wealth distribution.

One of the most fascinating linguistic-theological phenomena in the Qur’an is the high frequency of the command for zakat paired with prayer (*ṣalāh*). Out of the 32 occurrences of the word *zakat* in its definite form (*ma’rifah*), 28 appear alongside the command for prayer. This correlation is neither coincidental nor merely stylistic (*uslūb*); it signifies the integral unity between the vertical dimension (prayer) and the horizontal dimension (zakat) in Islam.

The pairing of *ṣalāh–zakāt* appears in various syntactic constructions. First, in explicit commands, such as in Surah Al-Baqarah 2:43: “*Establish prayer, give zakat, and bow with those who bow.*” Second, in verses praising the characteristics of believers, such as Surah Al-Mu’minun 23:1–4, which mentions prayer and zakat as traits of true believers. Third, in verses containing warnings, such as Surah Fussilat 41:6–7, which condemns the polytheists who do not give zakat. Fourth, in verses promising rewards, such as Surah An-Nur 24:56, which declares glad tidings of success for those who establish prayer and give zakat.



خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلَّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ ١٠٣

Artinya: *Ambillah zakat dari harta mereka (guna) menyucikan dan membersihkan mereka, dan doakanlah mereka karena sesungguhnya doamu adalah ketenteraman bagi mereka. Allah Maha Mendengar lagi Maha Mengetahui* (QS. At-Taubah [9]: 103).

This verse becomes the key that comprehensively reveals the fundamental objectives of zakat. The verse contains several important elements that require in-depth analysis:

First, the use of the word "خُذْ" (*khudh* — “take”) in the form of a *fi‘il amr* (imperative verb) addressed to the Prophet Muhammad (peace be upon him) indicates that the collection of zakat is not merely the voluntary right of the *muzakki* to give, but an obligation that can be enforced by the authority (the state).

Second, the phrase "مِنْ أَمْوَالِهِمْ" (*min amwālihim* — “from their wealth”), with the preposition *min* which connotes *tab‘īdh* (a part of), shows that what is taken is a portion of their wealth, not all of it. This confirms the principle of justice in zakat: the *muzakki* is not burdened to the point of becoming poor, but is only asked to give a small portion (2.5–10%) of their wealth.

Third, the use of the word "صَدَقَةً" (*ṣadaqatan*) as a *badal* (substitute) for the word “zakat” indicates a semantic correlation between zakat and *ṣadaqah*. Although in fiqh terminology zakat and *ṣadaqah* are distinguished (zakat is obligatory while *ṣadaqah* is voluntary), linguistically the Qur’an uses the two terms interchangeably to emphasize that zakat must be paid with sincere intention, like *ṣadaqah*, and not merely as a formal duty.

b. The Concept of Taxation in the Qur’an and Hadith

The discourse on the legitimacy of taxation within the Islamic fiscal system has long been debated among classical scholars and contemporary Muslim academics. Unlike zakat, which has explicit textual foundations and a rigid mechanism, the concept of general taxation (*dharibah*) in Islam requires a more comprehensive discussion through the approaches of *usul al-fiqh* and *maqāṣid al-sharī‘ah*. This study aims to analyze the theological and juridical construction of taxation from the perspective of the Qur’an and Hadith, focusing on three major fiscal terminologies: *kharāj*, *jizyah*, and *‘ushr*, as well as the legitimacy of public taxation based on the principle of *maṣlaḥah mursalah*. Several non-zakat fiscal terms discussed in Islamic sources include the following:

First: *Kharaj* (Land Tax). *Kharāj* is a form of levy imposed on lands seized by force (*fay’ lands*), differing from zakat which is a form of pure ritual worship (*‘ibādah maḥḍah*). *Kharāj* has purely fiscal characteristics that are adjusted according to the productivity of the land rather than its ownership value. Its normative foundation refers to Qur’an Surah Al-Hashr verses 6–7, which state that spoils of war (*fay’*) fall under the authority of Allah and His Messenger to be distributed for public welfare. The implementation of *kharāj* during the caliphate of ‘Umar ibn al-Khaṭṭāb in the land of Sawād (Iraq) demonstrates the flexibility of Islamic fiscal policy. In the early Islamic period, *kharāj* rates ranged between 10–50% of crop yields, depending on land fertility, irrigation systems, and the type of commodities cultivated. This principle of



proportionality reflects distributive justice in the Islamic taxation system, preventing excessive burden (*lā ḍarar wa lā ḍirār* — no harm and no reciprocating harm).

Second: *Jizyah* (Protection Tax for Non-Muslims). *Jizyah* is a levy imposed on non-Muslim citizens (*ahl al-dhimmah*) as compensation for security protection and exemption from military obligations. Its textual legitimacy is found in Qur'an Surah At-Tawbah verse 29, which commands fighting the People of the Book who do not believe in Allah and the Last Day until they pay *jizyah* while being submissive. *Jizyah* is not a discriminatory tax; rather, it is a form of social contract (*mu'āhadah*) that grants security guarantees and religious freedom. During the time of the Prophet and the Rightly Guided Caliphs, *jizyah* rates were progressive: the poor were exempted, the middle class paid moderate rates, and the wealthy paid the highest rates. This system reflects the principle of "ability to pay," which forms the foundation of modern taxation systems. In contemporary contexts, *jizyah* is no longer relevant in modern nation-states that adopt inclusive citizenship systems, where all citizens have equal rights and responsibilities, including in taxation.

Third: *Ushr* (Import Duty). *Ushr* literally means "one-tenth" and in fiqh terminology refers to customs duties or trade taxes. Unlike zakat on trade, which applies to Muslim traders, *ushr* is imposed on non-Muslim traders conducting commercial activities within Islamic territories. A hadith narrated by Abu Dawud reports that Caliph 'Umar imposed differential tariffs: 10% on *ḥarbī* traders (non-Muslims from hostile nations), 5% on *dhimmi* traders (non-Muslims under Islamic protection), and 2.5% on Muslim traders. This multi-tiered tariff system reflects the principle of reciprocity in international relations and economic protectionism for the domestic economy. *Ushr* thus has a dual function: as a fiscal instrument for state revenue and as a regulatory tool to protect domestic industries against unfair competition. In the context of contemporary global trade, the mechanism of *ushr* can be analogized to import tariffs that are adjusted according to international trade principles and bilateral agreements.

1) Legitimacy of General Taxation (Dharibah)

Maslahah mursalah refers to a public interest that does not have a specific legal basis in the Qur'an or Hadith but aligns with the overarching objectives of Islamic law (*maqasid al-shariah*). Since state obligations such as defense, education, healthcare, and infrastructure cannot be fulfilled solely through zakat and other revenue sources, the government possesses legitimate authority to impose additional taxes based on the principle of *maslahah mursalah*.

The conditions for applying *maslahah mursalah* in taxation include: (1) the presence of a real and genuine necessity (*hajah haqiqiyah*), (2) no contradiction with explicit and definitive scriptural texts, and (3) the provision of benefits for the majority of society.

There are four conditions that justify the imposition of general taxes: first, the depletion of the *baitul mal* (state treasury); second, urgent needs for public interest; third, taxes must be imposed fairly and proportionally; fourth, taxes must be used according to their intended purposes. When public welfare is threatened, the government is entitled to take necessary fiscal measures even in the absence of direct textual precedents.



Surah An-Nisa verse 59 commands obedience to Allah, the Messenger, and *Ulil Amri* (holders of authority). Classical and contemporary exegetes agree that *Ulil Amri* includes political leaders who possess legislative authority in matters of *muamalah* and *siyasa shar'iyah*. The authority of *Ulil Amri* in fiscal affairs is based on *ijtihad* as long as it does not contradict the principles of sharia.

The authority of *Ulil Amri* in enacting taxes corresponds to the legal maxim *tasharruf al-imam 'ala al-ra'iyah manuthun bi al-maslahah* (the ruler's policies over the people must be based on public interest). In the context of a modern nation-state, the concept of *Ulil Amri* is manifested through legislative institutions representing the sovereignty of the people. Therefore, tax legislation must go through a democratic process involving public participation and ensuring distributive justice. Transparency and accountability in tax management are essential as manifestations of the principle of *amanah*—a fundamental characteristic of *Ulil Amri* in Islam.

The Hadith narrated by Bukhari and Muslim, “*Whoever obeys me has indeed obeyed Allah, and whoever obeys my appointed leader has indeed obeyed me,*” serves as a normative foundation for the legitimacy of government fiscal policies so long as they do not violate sharia. This hadith indicates that obedience to the leader is an extension of obedience to Allah and His Messenger, provided that the leader's directives align with Islamic law. In the context of taxation, this hadith implies that paying taxes imposed by a legitimate government constitutes a sharia obligation, not merely a civil duty. Tax consciousness in Islam is therefore stronger than in secular systems because it is rooted in a theological dimension that regards tax payments as a form of social worship when they fulfill sharia criteria.

2) Characteristics of Taxation in Islam

Unlike zakat, which is permanent and mandatory, taxation in Islam has a conditional (*idhthirariyyah*) nature that depends on the fiscal condition of the state. This principle is grounded in the fiqh maxim: “*Al-hajatu tunazzalu manzilah al-dharurah*” (a need may take the ruling of a necessity). The circumstances that justify the imposition of taxes fall into three categories: (1) emergency conditions (*dharurah*), such as war or natural disasters; (2) urgent needs (*hajah*), such as the construction of vital infrastructure; and (3) improvement-related needs (*tahsiniyyat*), such as enhancing the quality of public services. This hierarchy demonstrates that the greater the level of urgency, the stronger the legitimacy for imposing taxes. If there is an obligation that the state must fulfill but the *baitul mal* lacks sufficient funds, then all Muslims are required to contribute according to their financial ability. This reflects the flexibility of the Islamic fiscal system, which can adapt to the needs of different eras.

Justice (*adalah*) is a fundamental pillar in the Islamic taxation system, manifested in several dimensions: horizontal justice (taxpayers with similar economic conditions are treated equally), vertical justice (taxpayers with different economic capacities are treated differently), and intergenerational justice (fiscal policies should not burden future generations). Surah An-Nisa verse 58 commands: “*Indeed, Allah commands you to render trusts to whom they are due,*



and when you judge between people, judge with justice.” This verse serves as a normative foundation that tax formulation must consider principles of fairness and the economic capacity of taxpayers (the ability-to-pay principle).

The principle of proportionality in Islamic taxation is also reflected in the prohibition of *zulm* (injustice) and *gharar* (uncertainty or ambiguity). Tax rates must not be confiscatory in a way that undermines economic incentives or imposes excessive burdens (*kulfah ma la yuthaq*). According to Ibn Khaldun in his *Muqaddimah*, optimal taxation is the rate that maximizes state revenue without reducing the economic productivity of the people.

The primary objective of taxation in Islam is to finance public services that contribute to the realization of *maqasid al-shariah*. Core obligations of an Islamic state that must be funded through public revenues, including taxes, are: (1) preserving religion, (2) upholding justice, (3) maintaining security, (4) enforcing *hudud*, (5) protecting borders, (6) *jihad fi sabilillah*, (7) collecting zakat and charity, (8) determining the rights of the *baitul mal*, (9) managing state finances, and (10) supervising governmental duties.

In contemporary contexts, tax allocation should prioritize sectors with high positive externalities such as education, healthcare, basic infrastructure, and social protection. Muslim-majority countries that apply principles of transparency and accountability in tax administration tend to achieve higher levels of tax compliance. This indicates that the theological legitimacy of taxation must be accompanied by good governance to achieve optimal effectiveness.

c. Reformulation for the Indonesian Context

1) Evaluation of the Existing System

The current taxation and zakat systems in Indonesia operate in parallel with a suboptimal level of integration. Law No. 23 of 2011 on Zakat Management only provides a reduction of gross income equivalent to the zakat paid, not a direct tax reduction or tax credit. This condition creates several structural weaknesses that hinder the optimalization of both systems.

The first weakness is the limited fiscal incentive, where the mechanism of gross income deduction only provides an effective benefit equivalent to the marginal tax rate multiplied by the zakat paid. The second weakness is the institutional fragmentation between the National Zakat Agency (BAZNAS) and the Directorate General of Taxes (DJP), resulting in weak verification and validation of zakat payments. The third and equally crucial weakness is the absence of a single identity number that links the Taxpayer Identification Number (NPWP) with the muzaki database in BAZNAS, leading to potential moral hazards such as double claims or manipulation of zakat payment data.

These three structural weaknesses cumulatively cause the zakat and tax systems in Indonesia to be unable to operate synergistically to achieve optimal welfare redistribution and fiscal justice.

2) Proposed Reformulation Model

The first proposed reformulation model is the transformation of the mechanism from tax deduction to tax credit, implemented in stages while considering the fiscal capacity of the state and institutional readiness. The first phase, planned for years one to two, is the implementation



of a partial tax credit of 50% of the zakat paid for income groups earning IDR 60–150 million per year. The second phase, planned for years three to four, expands the scheme to income groups of IDR 150–500 million, with the credit ratio increased to 75%, accompanied by a maximum cap of 30% of tax payable before credit. The third phase, planned for year five onward, is the implementation of a full 100% tax credit with strict cumulative criteria: zakat payments must be made through BAZNAS or officially registered LAZ, with an integrated reporting system; consistent payment for at least 3 consecutive years; income verification via a single identity system; and a maximum cap of 40% of tax payable or IDR 50 million, whichever is lower.

Institutional integration is a prerequisite for the success of the reformulation, consisting of three main pillars to ensure effective coordination between BAZNAS and the Directorate General of Taxes.

The first pillar is the development of an Integrated Information System named SIZAM-TAXPRO, a digital platform linking BAZNAS' SIMBA database with the DJP system in e-Filing and Coretax. This platform includes key features such as real-time zakat payment verification for annual tax returns, automatic calculation of potential tax credits based on zakat history, an alert system for data inconsistencies or potential fraud, and an analytical dashboard for monitoring compliance and revenue impact.

The second pillar is standardization of procedures and certification, which includes harmonizing the definitions of zakat-eligible income and taxable income, automatic digital certification for every zakat transaction, an integrated audit trail for cross-checking, and joint training for BAZNAS officers and DJP account representatives to ensure unified understanding of integration procedures.

The third pillar is the establishment of a governance structure through a Zakat–Tax Coordination Committee at the Echelon I level, consisting of the Chairman of BAZNAS as Co-Chair, the Director General of Taxes as Co-Chair, experts in Islamic economics and taxation, and representatives from the Ministry of Religious Affairs and the Ministry of Finance. A similar governance model implemented in Sudan has proven effective, achieving a Net Promoter Score of 68 within three years of implementation.

3) Implementation Framework

Reformulating zakat policy as a tax credit requires comprehensive changes in the hierarchy of legislation, ranging from laws to ministerial regulations. At the statutory level, a revision of Law No. 23/2011 on Zakat Management is required by adding new articles that regulate the mandatory integration of BAZNAS systems with tax institutions, the strengthening of administrative sanctions for non-compliant zakat institutions (LAZ), and a mandate to establish a single identity system for zakat payers (muzaki). In addition, an amendment of Law No. 7/2021 on the Harmonization of Tax Regulations is needed, particularly the amendment of Article 9 paragraph 1 letter g to transform the mechanism from a gross income deduction into a tax credit (reduction of tax payable), transitional provisions for phased implementation, and a clause for fiscal impact evaluation every two years.



At the Government Regulation level, several new regulations are required, including a Government Regulation on Procedures for Calculating and Reporting Zakat as a Tax Credit, which technically regulates the mechanism for calculating the amount of tax credit; a Government Regulation on the Integration of Zakat and Tax Information Systems, which governs system architecture and data security; and a Government Regulation on the Institutional Structure and Coordination of BAZNAS and the Directorate General of Taxes, which regulates the structure of the coordination committee and decision-making mechanisms.

At the Ministerial Regulation level, a Minister of Finance Regulation is needed concerning Technical Guidelines for Zakat Verification and Validation, which governs documentation standards and audit procedures; a Minister of Religious Affairs Regulation on Standard Operating Procedures for BAZNAS in Tax Integration, which regulates reporting obligations and data formats; and a Joint Regulation regarding the Standardized Format of Recognized Zakat Payment Receipts for Tax Credit, which governs the standards for electronic zakat certificates.

The architecture of the integrated administrative system is designed to consist of five interconnected main components to ensure efficiency and accountability in zakat–tax management.

The first component is Unified Identity Management through the assignment of a National Zakat ID (NZID) linked with the Taxpayer Identification Number (NPWP), National Identity Number (NIK), and bank account number, ensuring that every muzaki has a comprehensive digital profile that contains a 10-year zakat payment history, tax credit usage monitoring, compliance assessment using machine-learning algorithms, and zakat distribution preferences based on mustahiq categories and geographic areas.

The second component is an Automated Calculation Engine, an integrated calculator that automatically calculates zakat on income based on uploaded payroll slips, zakat on assets such as savings and investments via authorized banking APIs, optimizes tax credit based on applicable tax rates and thresholds, and provides “what-if” scenario simulations for muzaki financial planning.

The third component is a Multi-Channel Payment Gateway integrated with 15 Islamic and conventional banks, e-wallets such as GoPay, Dana, and OVO, as well as virtual accounts to facilitate seamless payments, where every transaction automatically generates a payment receipt with a QR code for instant verification within the tax system (DJP).

The fourth component is AI-Powered Anomaly Detection, utilizing fraud-detection algorithms to identify zakat claims that are disproportionate to income level, suspicious payment patterns such as anomalous spikes at the end of the tax year, double claims from different taxpayer IDs with similar identity attributes, and geographic inconsistencies between the muzaki’s residence and the payment location. A pilot project conducted in five provinces—DKI Jakarta, West Java, East Java, North Sumatra, and South Sulawesi—in 2024 demonstrated that AI detection could reduce potential fraud by 67%, with a false positive rate of only 8%.



The fifth component is Blockchain-Based Audit Trail, where every zakat transaction and tax credit claim is recorded in a distributed ledger to ensure immutability, transparency, and traceability. Smart contracts automatically execute the recording of tax credit into the muzaki's tax account after successful multi-layer verification.

4. CONCLUSION

Based on the comprehensive discussion of the relationship between Zakat and Tax from the perspective of Islamic Law, this research yields several key conclusions:

Zakat possesses strong and permanent theological legitimacy in Islam, as stipulated in the Qur'an and Hadith. As the third pillar of Islam, Zakat is not merely a ritual obligation but has a duality of functions: the vertical dimension of worship (*hablumminallah*) and the horizontal socio-economic dimension (*hablumminannas*). The permanence of Zakat cannot be reduced or replaced by other fiscal instruments because it is an integral part of the comprehensive Shariah system.

Although not explicitly mentioned in the primary texts (*nass*), tax has a derivative legitimacy in Islamic Law based on the principle of *maslahah mursalah* (public benefit). As a supplementary fiscal instrument, taxation can be justified when it meets certain criteria: (a) there is a real state need that is not met by Zakat and other revenue sources; (b) its application is just and proportional; (c) it is oriented towards the public good; and (d) it does not contradict fundamental Shariah principles.

The ideal relationship between Zakat and tax is complementary-hierarchical, not substitutive. In this model, Zakat maintains primacy as the primary religious obligation, while tax functions as a complementary fiscal instrument. The conditions for the legitimacy of tax in this system include: the insufficiency of the *baitul mal* (state treasury), transparency in the use of funds, proportionality of the burden, and a guarantee that the tax does not interfere with Muslims' fulfillment of their Zakat obligation.

For the Indonesian context, a tiered integration model becomes the most realistic and applicable solution. This model proposes three main mechanisms: Strengthening Zakat institutions through a more solid synergy between the National Zakat Agency (BAZNAS) and the national taxation system. Providing more substantial fiscal incentives for muzakki (Zakat payers) in the form of income tax reduction (tax deduction or tax credit) on Zakat payments already made, while maintaining the principles of justice and state fiscal sustainability. Differentiating management, where Zakat is focused on empowerment programs for *mustahik* (Zakat recipients) and the structural alleviation of poverty, while tax is allocated for infrastructure development and universal public services.

This reformulation requires strong political will from the government and legislative support to revise relevant regulations, particularly the Zakat Law and the Income Tax Law. The harmonization of these two systems has the potential to create a more just fiscal ecosystem, enhance social welfare, and accommodate the religious values of the majority of Indonesian Muslims without diminishing the fiscal function of the modern state.



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