

The Relationship of Zakat and Taxes in Contemporary Fiqh Muamalah in Indonesia

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Abstract: Zakat and taxes are two important instruments in building economic order and social welfare. In practice, the position of zakat and taxes in Indonesia still raises debates, especially regarding the relationship and function of the two in the legal and economic system. This research aims to analyze the position of zakat and taxes and explain their relationship in the perspective of contemporary fiqh muamalah. The method used is qualitative research with a normative-analytical approach through the review of literature, regulations, and related fatwas. The analysis was carried out descriptively to find the legal construction and views of contemporary scholars on the integration of zakat and taxes. The results of the discussion show that zakat cannot be replaced by taxes because of its fixed nature as a religious obligation, while taxes are ijthadi and can change

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according to the needs of the state. Contemporary scholars emphasize the importance of the two going hand in hand. Zakat plays a role in the distribution of social justice, while taxes support national development. In conclusion, zakat and taxes are not instruments that eliminate each other, but complement each other. The synergy between the two is needed to realize the common good and maintain a balance between religious obligations and civic responsibilities in the context of the modern state.

Keywords: Contemporary Fiqh Muamalah, Tax, Zakat

Abstrak: Zakat dan pajak merupakan dua instrumen penting dalam membangun tatanan ekonomi dan kesejahteraan sosial. Dalam praktiknya, kedudukan zakat dan pajak di Indonesia masih menimbulkan perdebatan, terutama terkait hubungan dan fungsi keduanya dalam sistem hukum serta ekonomi. Penelitian ini bertujuan menganalisis posisi zakat dan pajak serta menjelaskan relasinya dalam perspektif fiqh muamalah kontemporer. Metode yang digunakan adalah penelitian kualitatif dengan pendekatan normatif-analitis melalui telaah literatur, regulasi, dan fatwa terkait. Analisis dilakukan secara deskriptif untuk menemukan konstruksi hukum serta pandangan ulama kontemporer tentang integrasi zakat dan pajak. Hasil pembahasan menunjukkan bahwa zakat tidak dapat digantikan oleh pajak karena sifatnya yang tetap sebagai kewajiban agama, sedangkan pajak bersifat ijtihadi dan dapat berubah sesuai kebutuhan negara. Ulama kontemporer menekankan pentingnya keduanya berjalan berdampingan. Zakat berperan dalam distribusi keadilan sosial, sedangkan pajak menopang pembangunan nasional. Kesimpulannya, zakat dan pajak bukan instrumen yang saling meniadakan, melainkan saling melengkapi. Sinergi keduanya diperlukan untuk mewujudkan kemaslahatan umum serta menjaga keseimbangan antara kewajiban keagamaan dan tanggung jawab kewarganegaraan dalam konteks negara modern.

Kata Kunci: Fiqh Muamalah Kontemporer, Pajak, Zakat

Introduction

Zakat and taxes are two very important instruments in the modern economic system that complement each other in advancing the economy and improving people's welfare¹. Both show that both have a very important role in overcoming economic problems, especially inequality and poverty. However, there are significant gaps in their collection and utilization that hinder the maximum potential of these two instruments. Zakat as an Islamic socio-economic instrument has great potential in reducing social disparities through direct distribution to mustahik (zakat recipients), but the collection of zakat only reaches around 3% of the existing potential². Meanwhile, taxes, which are macroeconomic instruments from the state, only collected around 83.4% of the

¹ Masnun Tahir, "Integrasi Zakat Dan Pajak Di Indonesia Dalam Tinjauan Hukum Positif Dan Hukum Islam," *Al-'Adalah* 12, no. 3 (2015): 507–24.

² M. Haris Hidayatulloh, "Peran Zakat Dan Pajak Dalam Menyelesaikan Masalah Perekonomian Indonesia," *Al-Huquq: Journal of Indonesian Islamic Economic Law* 1, no. 2 (2019): 102, <https://doi.org/10.19105/alhuquq.v1i2.3087>.

target. The lack of efficiency in collecting zakat and taxes and the lack of synergy between zakat management institutions and the government are the main obstacles that cause the great potential of zakat and taxes to not be maximized for effective development and poverty alleviation³.

Zakat is a religious obligation in Islam that functions as a means of redistributing wealth from the needy to those in need such as the poor and the poor⁴. Through this redistribution mechanism, zakat can reduce social inequality and improve welfare directly and flexibly. Zakat not only contributes to social aspects, but also plays a role in encouraging economic growth by increasing aggregate consumption and productive investment in the real sector, thereby contributing to inclusive and sustainable economic growth⁵.

On the other hand, taxes are economic instruments legally established by the government to finance public spending, such as infrastructure development, education, health, and security. Taxes differ from zakat in terms of purpose and legal basis, because taxes are administrative and mandatory for all eligible citizens, while zakat is religious and moral. Taxes allow the government to raise large amounts of funds for long-term and large-scale public investments, which support the stability and continuity of national economic development. With the synergy between social zakat and administrative taxes, these two instruments can jointly create a more inclusive and equitable economic system⁶.

The study of zakat and taxes has been widely discussed by researchers from various perspectives, such as research by Nurazzah (2023) in the journal Pareto examining the application of zakat as a deduction for corporate income tax in Indonesia. This study highlights how companies can use zakat paid to official institutions as a deduction of taxable income so that it can reduce the tax burden that must be paid. A case study on the Semanggimas Agung Kediri Cigarette Company shows that there is a reduction in income tax after the implementation of zakat, which indicates the effectiveness of zakat in corporate tax planning.

³ Dilan hasanah et al., "Perbandingan Efektivitas Zakat Dan Pajak Dalam Mengurangi Ketimpangan Ekonomi Di Negara Indonesia," *Journal of Economics and Business* 2, no. 2 (2024): 161–70, <https://doi.org/10.61994/econis.v2i2.480>.

⁴ Chusainul Adib, "Peran Negara Dalam Pengelolaan Zakat Umat Islam Di Indonesia," *Jurnal Nestor Magister Hukum* 13, no. 1 (2017): 1–28, <https://jurnal.untan.ac.id/index.php/nestor/article/view/22564>.

⁵ Khaeruddin Khaeruddin et al., "Konsep Hak Milik Dalam Qur'an : Tinjauan Ayat-Ayat Tentang Kepemilikan Harta," *Al Fawatih: Jurnal Kajian Al Quran Dan Hadis* 5, no. 2 (2024): 263–76, <https://doi.org/10.24952/alfawatih.v5i2.14007>.

⁶ Husnul Fatarib, "Pajak Dalam Persepektif Hukum Ekonomi Syariah," *Istinbath : Jurnal Hukum* 15, no. 2 (2019): 337, <https://doi.org/10.32332/istinbath.v15i2.1265>.

However, there are still obstacles in the socialization and implementation of zakat as part of an optimal tax policy⁷.

Another study by Kusela (2025) describes the perspective of zakat payment as an income tax deduction in Indonesia in the context of its regulations and implementation practices. This study confirms that zakat and taxes have been regulated in the Quran, Hadith, and state legislation, such as Law No. 38 of 1999 concerning the management of zakat and the tax law. This research also reveals that even though there is a clear legal basis, public understanding and awareness is still the main challenge in the implementation of zakat as an income tax deduction in Indonesia⁸.

Previous research has generally highlighted zakat and taxes separately, some emphasizing the aspect of community income, some discussing zakat regulations as a practice of implementation in life. However, most have not integrated the two within the framework of contemporary muamalah fiqh. This research is different because it seeks to examine the relationship between zakat and taxes more comprehensively by connecting them through the contemporary fiqh muamalah approach so that it can provide a more complete picture of the potential synergy between the two in the context of fiscal policy in Indonesia.

The contemporary muamalah fiqh approach is the study of Islamic law that regulates muamalah activities or business transactions according to the context of modern times. This approach focuses on the application of sharia principles in the face of evolving economic and business dynamics such as modern financial transactions, insurance, stocks, and Islamic banking products. This approach combines the classical principles of fiqh with contextual analysis and ijihad of contemporary scholars in order to address problems that are not explicitly found in classical fiqh, so that they remain relevant to Islamic law and the needs of today. Thus, contemporary fiqh muamalah provides legal certainty and convenience for Muslims to participate in modern economic activities without violating sharia⁹. As a result, contemporary fiqh muamalah is able to maintain

⁷ Fikriz Ayu Nurazzah, Muhammad Alfa Niam, and Eni Srihastuti, "Penerapan Tax Planning Melalui Zakat Sebagai Pengurang Pajak Penghasilan Terutang (Studi Kasus Pada PR. Semanggimas Agung Kediri)," *Pareto: Jurnal Riset Ekonomi Dan Bisnis* 8, no. 1 (2023): 14–23.

⁸ Opi Kusela, Ivonne Avia Nabila, and Putri Handayani, "Pembayaran Zakat Sebagai Pengurang Pajak Penghasilan Di Indonesia," *Jurnal Ilmiah Wahana Pendidikan*, 11, no. 1.D (2025): 191–205.

⁹ Rhohis Kurniawan and Muhamad Zen, "Peran Fiqih Muamalah Kontemporer Dalam Perkembangan Bisnis Berbasis Syariah," *Santri : Jurnal Ekonomi Dan Keuangan Islam* 3, no. 1 (2025): 50–61, <https://doi.org/10.61132/santri.v3i1.1217>.

the relevance of Islamic law in the economic life of the ummah while still prioritizing the values of justice, welfare and conformity with sharia principles¹⁰.

This approach allows zakat and tax management to go hand in hand with coordination between the amil zakat institution and the tax authority, which is expected to create administrative efficiency, transparency, and accountability¹¹. With this synergy, fiscal policy can also be more inclusive and equitable so that it can make a real contribution to poverty alleviation and national economic development.

By using this contemporary muamalah fiqh approach, it seeks to examine the relationship between zakat and taxes more comprehensively, both from a normative and implementive perspective. The focus of this research is that there is a main problem, which lies in the unclear position of zakat and taxes in the legal system and economic practices in Indonesia. Based on these problems, the formulation of this research problem is how the relationship between zakat and taxes is understood in the perspective of contemporary fiqh muamalah fiqh. In line with that, the purpose of this study is to analyze the position of zakat and taxes normatively in contemporary fiqh muamalah by examining the implementation of regulations related to both in Indonesia, as well as offering conceptual ideas about the synergy of zakat and taxes that are in line with maqasid sharia. The benefits of this research are expected to make a theoretical contribution to the development of contemporary muamalah fiqh discourse, especially in the field of Islamic economics, as well as make a practical contribution to the formulation of fiscal policies in Indonesia that are more fair, sustainable, and in accordance with sharia principles.

This study uses a descriptive qualitative approach with the library *research* method¹². Data was collected from primary and secondary sources, including scientific literature, books, journals, laws and regulations, and fatwas relevant to the themes of zakat, tax, and contemporary muamalah fiqh¹³. Data analysis was carried out systematically applying juridical normative methods that examine legal aspects and sharia principles in fiqh muamalah related to zakat and taxes, and relate them to the contemporary context in Indonesia. The research steps

¹⁰ Alvian Chasanal Mubarroq and Luluk Latifah, "Analisis Konsep Muamalah Berdasarkan Kaidah Fiqh Muamalah Kontemporer," *Tadayun: Jurnal Hukum Ekonomi Syariah* 4, no. 1 (2023): 95–108, <https://doi.org/10.24239/tadayun.v4i1.101>.

¹¹ Jumi Herlita, "Sinergi Pelayanan Zakat Dan Pajak Dalam Upaya Mengurangi Kemiskinan," *Alhadharah: Jurnal Ilmu Dakwah* 16, no. 32 (2017), <https://doi.org/10.18592/alhadharah.v16i32.1927>.

¹² Wahyudin Darmalaksana, "Metode Penelitian Kualitatif Studi Pustaka Dan Studi Lapangan," *Pre-Print Digital Library UIN Sunan Gunung Djati Bandung*, 2020, 1–6.

¹³ Wawan Afriadi and Surya Pati, "Hermeneutic Method: Solutions to Fiqh Muamalah Contemporary Problems," *Mizan: Journal of Islamic Law* 5, no. 3 (2021): 361, <https://doi.org/10.32507/mizan.v5i3.1116>.

include identifying issues, collecting data, reducing data, and presenting results through description and interpretation in order to make a theoretical and practical contribution to the development of sharia fiscal policy in Indonesia¹⁴.

Results and Discussion

Definition of Zakat and Tax

Spiritually, zakat is an obligation that binds the vertical relationship between the servant and Allah (*hablum minallah*) as a manifestation of obedience and servitude. Socio-economically, zakat has a humanitarian dimension (*hablum minannas*) which plays a role in the redistribution of wealth to reduce social inequality and help the underprivileged, such as the poor¹⁵. Through this mechanism, zakat is not only a means of cleaning property but also a tool of empowerment so that it can improve the welfare of the community as a whole. Zakat functions as *maliyah* worship, which is worship related to property, which has a spiritual as well as socio-economic dimensions¹⁶.

Meanwhile, taxes are obligations imposed by the state on its citizens as the main source of financing development and public services. Taxes are fiscal instruments used by governments to raise funds that are used in financing various national development programs, such as infrastructure, education, health, and other social services. The obligation to pay this tax is legal and regulated by law, so every citizen who meets the criteria is obliged to contribute. With tax revenue, the state can carry out its fiscal function to support sustainable economic development and improve people's quality of life¹⁷.

Zakat is a religious obligation for Muslims which aims to cleanse their wealth and help those who are entitled to receive, such as the poor, the poor, and others as stipulated in the Qur'an Surah At Taubah verse 60¹⁸. Meanwhile, taxes are mandatory contributions to the state based on laws that are used to finance various needs and development of the state for the sake of public welfare¹⁹. In Indonesia, these two systems have a slice of social purpose, namely the welfare of the community, although the legal and management basis are different. Zakat

¹⁴ Mubarroq and Latifah, "Analisis Konsep Muamalah Berdasarkan Kaidah Fiqh Muamalah Kontemporer."

¹⁵ Widi Nopiardo, "Zakat Sebagai Ibadah Maliyah Ijtima'iyah Dalam Perspektif Ilmu Ekonomi Islam," *Juris* 14, no. 137 (2015).

¹⁶ Havis Aravik, "Esensi Zakat Sebagai Instrumen Finansial Islami Dalam Pandangan Muhammad Nejatullah Siddiqi," *Economica Sharia* 2, no. 2 (2017): 101–12.

¹⁷ Septy Idola Simamora, "Peran Pajak Dalam Pembangunan Infrastruktur Di Indonesia," *Jurnal Ekonomi Pembangunan* 7, no. 4 (2024): 1–4.

¹⁸ Didin Hafidhuddin, *Zakat Dalam Perekonomian Dunia*, ed. Irwan Kelana, *Gema Insani*, 1st ed. (Jakarta: Gema Insani Press, 2002).

¹⁹ Rizky Fauzi, "Analisis Dampak Zakat Sebagai Insentif Pajak Terhadap Penerimaan Pajak Di Indonesia : Mini Riset Literatur," *Jurnal Bisnis Mahasiswa* 3, no. 4 (2023): 331–35, <https://doi.org/10.60036/jbm.v3i4.art3>.

is regulated by Law Number 23 of 2011 concerning Zakat Management, while taxes are regulated by the Tax Law.

In practice, zakat paid through official institutions such as the National Amil Zakat Agency (BAZNAS) or the Amil Zakat Institute (LAZ) can be used as a deduction for taxable income²⁰. This is regulated in Article 22 of the Zakat Management Law and Article 4 paragraph 3 letter a of the Income Tax Law which states that legal zakat can be deducted from gross income thereby lowering the basis for imposing taxes²¹. This mechanism shows a synergy between zakat and taxes, where zakat does not directly reduce the amount of tax that must be paid, but reduces taxable income which later affects the calculation of taxes payable.

However, to get tax reduction benefits, zakat payments must meet certain conditions, such as being distributed through a registered institution and recognized by the government, and must have official proof of deposit²². This practice encourages transparency in the management of zakat and taxes while supporting the optimization of funding for the welfare of the community. Thus, zakat and taxes can go hand in hand as complementary financial and social instruments in the context of a country with a majority Muslim population such as Indonesia.

The fundamental difference between zakat and taxes lies in their principles and usage; Zakat is worship with special spiritual and social purposes for certain asnaf, while taxes are citizenship with the general purpose of financing government and state development²³. In addition, zakat has a nisab (minimum limit of assets) and a fixed rate (usually 2.5%) for certain types, while taxes are levied on a progressive scale according to income²⁴. The practice of zakat recognition in the tax system in Indonesia is a unique example that shows how religious values can be integrated in the country's economic regulations for the common good.

The Concept of Zakat and Taxes

Zakat as one of the pillars of the five pillars of Islam has a strong foundation based on both the Qur'an and Hadith. There are many evidence that explains the

²⁰ Alya Amelia, Andi Hilal, and Miftah Fauzan, "Pemikiran Ekonomi Abu Ubaid Dan Abu Yusuf Serta Relevansinya Terhadap Perekonomian Di Indonesia," *Hamfara : Journal of Islamic Economic Studies* 1, no. 1 (2025): 1–13.

²¹ Nanda Suryadi, "Zakat Sebagai Pengurang Penghasilan Kena Pajak," *Syarikat: Jurnal Rumpun Ekonomi Syariah* 4, no. 2 (2021): 10–17, <https://doi.org/10.35836/jakis.v3i1.43>.

²² Safarni Husain, "Zakat Penghasilan Sebagai Pengurang Penghasilan Kena Pajak (Income Zakat As The Reducer of Taxable Income)," *Risalah Hukum Fakultas Hukum Unmul* 6, no. 1 (2010): 9–23.

²³ Popi Adiyes Putra, Marliyah Marliyah, and Pani Akhiruddin Siregar, "Zakat Dan Pajak Dalam Perspektif Syariah," *Al-Mutharahah: Jurnal Penelitian Dan Kajian Sosial Keagamaan* 20, no. 1 (2023): 79–92, <https://doi.org/10.46781/al-mutharahah.v20i1.610>.

²⁴ Ahmad Sarwat, *Fiqh Zakat Kontemporer* (jakara: -, 2020).

obligation of zakat. In the Qur'an, one of them is listed in Surah At-Taubah verse 71 which means:

Believers, men and women, some of them are helpers to others. They enjoin (do) makruf and prevent (doing) disobedience, enforce prayer, pay zakat, and obey Allah and His Messenger. They will be blessed by Allah. Indeed, Allah is Mighty, Wise.

The legal basis of zakat is not only in the Qur'an but also the legitimacy of the Hadith of the Prophet Muhammad, which in the Islamic scientific tradition is positioned as the second source of law and guidelines for life after the Qur'an. Among them are the following hadith:

حدثنا عبد الله بن موسى قال أخبرني حنظلة بن أبي سفيان عن عكرمة بن خالد عن ابن عمر رضي الله عنهما قال قال رسول الله صلى الله عليه و سلم بني الاسلام على خمس شهادات أن لا اله الا الله وأن محمد رسول الله و اقام الصلاة و اتاء الزكاة والحج والصوم رمضان

Meanwhile taxes as far as the author's analysis is concerned, there is no legitimacy in the Qur'an or As-Sunnah. However, taxes can be found using a historical framework, namely during the leadership of Caliph Umar when he conquered Iraq.²⁵

The legal basis regarding zakat and taxes in Indonesia does not only rely on theological and historical aspects, but also derives legitimacy from the prevailing positive legal framework. These regulations are clearly outlined in various laws and regulations that are the juridical basis in the implementation of zakat and tax obligations, so that both have legal certainty and a structured mechanism in the national legal system.

The regulation of zakat in Indonesia has acquired juridical legitimacy which is explicitly stated in the following laws and regulations: Law (UU) No. 23 of 2011 concerning Zakat Management. Government Regulation No. 14 of 2014 concerning the implementation of Law No. 23 of 2011. Regulation of the Minister of Religion (Permenag) No. 52 of 2014 concerning the terms and procedures for calculating zakat mal and zakat fitrah as well as the utilization of zakat for productive businesses. Meanwhile tax-related regulations have acquired juridical legitimacy, which is contained in the following laws and regulations: Law Number 6 of 1983 concerning General Provisions and Procedures for Taxation (KUP). Law Number 7 of 1983 concerning Income Tax (PPH). Law Number 8 of 1983 concerning Value Added Tax on Goods and Services and Sales Tax on Luxury Goods (VAT/PPnBM).

The conceptual distinction between zakat and taxes is clearly explained by Fazlur Rahman. According to him, there are several aspects that distinguish between the two, which can be briefly seen in the following table:

²⁵ Edi Haskar, "Hubungan Pajak Dan Zakat Menurut Perspektif Islam." *Menara Ilmu* 14, no. 2 (2020): 28–38.

No	Aspect	Zakat	Tax
1	Characteristics	A religious obligation and a form of worship	An economic policy to increase government revenue
2	Subject	Obligatory for all Muslims	Obligatory for all citizens regardless of caste, religion, ethnicity, etc.
3	Obligation Status	Something that must be paid under any circumstances without exception	An obligation that can be postponed by the government
4	Rate	The amount is determined by the Qur'an and Sunnah, and cannot be changed by anyone	The source and amount can be changed by the government at any time
5	Use of Funds	The distribution of funds and the criteria for recipients are regulated in the Qur'an and cannot be changed	The use of tax funds can be changed at any time according to government needs
6	Beneficiaries	Zakat is taken from the wealthy and given to the poor	Taxes benefit both the wealthy and the poor. In certain cases, they benefit the wealthy more than the poor

The differences that have been explained show that there is a fairly fundamental distinction between zakat and tax. Therefore, zakat cannot be positioned as a substitute for taxes in the state system. This view is also in line with a number of contemporary scholars, such as Yusuf Qardhawi and Wahbah Zuhaili who assert that zakat has its own characteristics, functions, and normative foundations so that it is not equated with taxes²⁶.

The Relationship of Zakat and Taxes in Contemporary Fiqh Muamalah

Although zakat and taxes are both financial obligations aimed at social welfare, they have fundamental differences. Understanding these differences is the key to understanding the relationship between the two in contemporary muamalah

²⁶ Edi Haskar, "Hubungan Pajak Dan Zakat Menurut Perspektif Islam," *Menara Ilmu* 14, no. 2 (2020): 28–38.

fiqh. Here are the points of difference: Legal Basis: Zakat is an obligation that comes directly from Islamic law, based on the Qur'an and Hadith. Instead, taxes are based on state laws and regulations.²⁷ Nature of Obligation: Zakat is in the nature of *worship* and *taqarrub* (getting closer) to Allah SWT. Taxes are legal-administrative, an obligation imposed by the state and subject to secular legal sanctions.²⁸ Mandatory Subject: Zakat is only obligatory for Muslims who meet *the requirements of nisab* and *haul*, while taxes are imposed on all citizens who meet the income requirements, regardless of religion. Objects and Rates: The object and rate of zakat (e.g., 2.5%) have been set specifically and fixed by the sharia. Meanwhile, the object and tax rates are varied and flexible, set by the government according to state policies. Purpose and Allocation of Funds: Zakat funds have a very specific and absolute allocation, namely for the eight groups (*asnaf*) mentioned in the Qur'an²⁹. Taxes are used to finance public expenditures and public services enjoyed by the entire population, such as infrastructure development, education, and health services.³⁰

Tabel: Comparison of Zakat and Taxes

Aspect	Zakat	Tax
Legal Basis	Islamic Sharia (Qur'an and Sunnah)	State Law
Nature of Obligation	Worship (Spiritual)	Legal-administrative
Subject	Muslims who meet the requirements	All citizens
Object & Rate	Certain wealth with fixed nisab & rate (e.g., 2.5%)	Income/wealth with flexible rate
Fund Allocation	Eight specified asnaf categories	For financing public development

The contemporary view of muamalah fiqh regarding zakat and taxes emphasizes that the two have essential differences but do not eliminate each other's obligations. Zakat is a religious obligation that comes from Islamic law with clear provisions regarding nisab, haul, and mustahik who are entitled to receive it. Meanwhile, taxes are civil obligations regulated by the state to finance development and public services. Contemporary scholars view zakat as a highly effective social and economic instrument in alleviating poverty and empowering

²⁷ Rahma Fitriani, "Zakat Dan Pajak: Perspektif Islam," *Syariah* 1, no. 2 (2020): 302.

²⁸ Abdain, "Pengelolaan Zakat Perspektif Hukum Islam Kontemporer," *Hukum Diktum* 13, no. 1 (2015): 70.

²⁹ Adib, "Peran Negara Dalam Pengelolaan Zakat Umat Islam Di Indonesia."

³⁰ Mustaqiem, *Perpajakan Dalam Konteks Teori Dan Hukum Pajak Di Indonesia*, vol. 17 (Yogyakarta: Buku Litera, 2014).

the ummah, while taxes are necessary for the public interest and state administration³¹. Therefore, zakat and taxes are seen as two different obligations that must be fulfilled simultaneously by Muslims, without having to replace each other.

In the context of the relationship between zakat and tax, several modern muamalah fiqh studies propose a management concept that synergizes between the two to improve the social and economic welfare of the people. This integration aims to increase the effectiveness of the collection and distribution of zakat in conjunction with the national tax system, without eliminating the legal and sharia aspects of zakat as a compulsory worship. Several integration models emphasize the importance of clear and fair rules so that zakat and taxes can complement each other in supporting development and social justice³². This is seen as a contemporary solution in maximizing the potential of zakat while fulfilling citizens' obligations in paying taxes.

The debate among contemporary scholars shows that the majority views reject the idea of taxes as a substitute for zakat. Shaykh Yusuf Al-Qardhawi, one of the most vocal scholars, argued that zakat is a pillar of Islam and a pure duty of worship that cannot be replaced by man-made obligations such as taxes³³. The obligation of zakat is not lost just because someone has paid taxes, and vice versa. Taxes can only be collected in an emergency when the source of state revenue from zakat is insufficient, and must be abolished once the state of emergency ends³⁴.

Nevertheless there is a common ground and synergy that allows these two instruments to work together to achieve the same goal, which is to realize social justice and poverty alleviation. This synergy reflects a positive collaboration between religious norms and state law. Indonesia, as a country with a majority Muslim population, has regulated the relationship between zakat and taxes through Law Number 23 of 2011 concerning Zakat Management and Law Number 36 of 2008 concerning Income Tax³⁵. The model applied in Indonesia is zakat as a deduction of taxable income (*tax deduction*). This means that the zakat paid does not directly reduce the nominal tax that must be paid, but rather reduces the amount of gross income before tax calculation. The condition is that

³¹ M Meirison, "Zakat Dan Pajak Dalam Tinjauan Para Pakar Dan Ulama Kontemporer," *Saqifah: Jurnal Hukum Ekonomi Syariah*, 2022, 11–21, <https://journals.fasya.uinib.org/index.php/saqifah/article/view/257%0Ahttps://journals.fasya.uinib.org/index.php/saqifah/article/viewFile/257/145>.

³² Roykhatun Nikmah, "Gagasan Integrasi Zakat Dan Pajak Perspektif Maqashid Syariah: Pendekatan Sistem Jasser Auda," *Filantropi: Jurnal Manajemen Zakat Dan Wakaf* 2, no. 2 (2022): 92–111, <https://doi.org/10.22515/finalmazawa.v2i2.3569>.

³³ Fatarib, "Pajak Dalam Persepektif Hukum Ekonomi Syariah."

³⁴ Fitriani, "Zakat Dan Pajak: Perspektif Islam."

³⁵ Haskar, "Hubungan Pajak Dan Zakat Menurut Perspektif Islam."

zakat must be paid through an official institution such as the National Amil Zakat Agency (BAZNAS) or the Amil Zakat Institute (LAZ) authorized by the government, with valid proof of payment³⁶.

CONCLUSION

In the perspective of contemporary muamalah fiqh, zakat and taxes have different positions but intersect in socio-economic functions. Zakat is a sharia obligation sourced from the Qur'an and Sunnah with the main goal of upholding distribution justice, maintaining social balance, and strengthening the solidarity of the ummah. Taxes are the state's obligations born from social contracts to finance development and public services. Therefore, zakat cannot be abolished or replaced by taxes because of the nature of maḥḍah worship, while taxes are administrative and dynamic according to the needs of the community. The development of contemporary scholarly thought confirms that the two are not instruments that negate each other, but can go hand in hand in the framework of complementarity. Optimizing zakat management will strengthen the basis of social justice, while transparent and accountable tax policies will support national development. Thus, normative and practical integration between zakat and taxes is inevitable in order to realize the public benefit and maintain a balance between religious obligations and civic responsibilities.

³⁶ Hidayatulloh, "Peran Zakat Dan Pajak Dalam Menyelesaikan Masalah Perekonomian Indonesia."

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