

Zakat Calculation Model as a Reduction Factor for Income Tax Based on Law Number 11 of 2006 Concerning the Government of Aceh

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Abstract

The purpose of this study is to examine the implementation of the provisions of Law Number 11 of 2006, especially Article 192 which regulates Zakat as a deduction from income tax. In this study, the researcher examines the extent to which this rule is applied in practice and attempts to evaluate the most effective zakat calculation model as a deduction from income tax. This study uses qualitative methods through interviews, observations, and documentation regarding Zakat as a deduction from tax. The research findings indicate that the implementation of the provision of zakat as a deduction from tax as regulated in Article 192 of Law Number 11 of 2006 has not been optimal in Aceh, especially in Lhokseumawe City. Although this law provides a strong legal basis, the practice in this field still refers to Law Number 23 of 2011 concerning Zakat Management. The implementation of Law Number 23 of 2011 in Lhokseumawe only focuses on the administration and distribution of zakat without providing clear guidelines in integrating zakat into the taxation system, thus inhibiting the use of zakat as a tax reduction tool.

Keywords: Implementation, Calculation Model, Zakat as a Tax Deduction, UUPZ No. 23 of 2011 Article 22 paragraph 1, UUPA No. 11 of 2006 Article 192.

Introduction

Income tax is a tax levied by individuals or entities on income earned in a tax year. Income includes additional economic output that can be used in a certain way to increase consumption or wealth, both domestically and internationally. This income includes company profits, salaries, commissions, gifts, and others (Ningsih, 2013). The legal basis for income tax is Law Number 7 of 1983 which has undergone several amendments, namely Law Number 7 of 1991, Law Number 10 of 1994, Law Number 17 of 2000, and most recently Law Number 17 of 2008. This is Law No. 36. Furthermore, the latest provisions regarding income tax are regulated in Law Number 36 of 2008. Law Number 7 of 2021 November 2020 concerning Job Creation and Harmonization of Tax Regulations (HPP Law).

Zakat is one of the pillars of Islam that must be fulfilled by Muslims who meet certain requirements. Muslims around the world realize that Zakat is an important part of Islamic teachings. Etymologically, Zakat means growth (an-namaa), purification (at-thaharatu), and blessing (al-barakatu). In terminology, zakat is an obligation to distribute part of one's wealth to the entitled group (mustahik) according to certain requirements (Hafidhuddin, 2011). The legal basis for Zakat is Law Number 23 of 2011 which regulates the administration, collection, distribution, and reporting of Zakat. The purpose of this law is to provide a legal framework for zakat institutions to improve the efficiency, usefulness and effectiveness of zakat services in order to maintain social justice and reduce poverty. Farid Mas'udi (1993) explains that this institutional reform is not aimed at aligning zakat with taxes, but rather at integrating the value of zakat into the taxation system.

Professional zakat in Indonesia has caused debate, especially regarding its nisab, which according to scholars is based on 85 grams of pure gold. If converted, this amount is equivalent to around IDR 120,149,625 per year. Based on the average gold price in August 2024, which is IDR 1,413,525 per gram. However, civil servant salaries in Indonesia generally have not reached this amount, although zakat is still deducted from their salaries. Some scholars state that professional zakat should be imposed on annual net

income that exceeds the nisab. As expressed by Yusuf al-Qaradawi, professional zakat must pay attention to the nisab in accordance with sharia.

The Aceh Regional Government has developed a policy based on Article 192 of Law Number 11 of 2006. In addition, Zakat is also recognized as a source of Original Regional Income (PAD) for Aceh and districts/cities. Acehnese people who pay zakat pay 2.5% of their income to PAD based on the applicable special autonomy. However, considering the special autonomy status, those who pay zakat should be entitled to a 2.5% income tax reduction, in accordance with national regulations. Although the policy is intended to help the Acehnese people, the policy has not been implemented since the Aceh Government Law was passed in 2006. Previously, 2.5% income zakat paid by muzakki (zakat debtors) was not allowed as a deduction from income tax, so that the Acehnese people had to pay double tax, namely 15% income tax and 2.5% zakat (Lavanda, 2018).

Article 192 of Law Number 11 of 2006 concerning the Government of Aceh stipulates that zakat paid can be used as a factor in reducing income tax (PPH) owed by taxpayers. This provision is further regulated in Qanun Number 10 of 2007 concerning Baitul Mal, which also makes zakat one of the sources of Aceh's Regional Original Income (PAD) and Regency/City PAD. However, since the enactment of UUPA No. 11 of 2006 on August 1, 2006, the provisions on zakat as a deduction from income tax (Taxes Credit) have not been implemented because there are no implementing regulations. Rejection from the Ministry of Finance/Directorate General of Taxes is one of the obstacles, on the grounds that income tax is regulated in Law Number 7 of 1983 concerning Income Tax, which was last amended by Law Number 17 of 2000. This law applies nationally and binds all parties without exception (Sahputra, 2020).

In Lhokseumawe, the implementation of Zakat as a tax deduction based on Article 192 of Law No. 11 of 2006 is not effective. Although zakat has a clear legal basis as a tax deduction, in practice the Lhokseumawe authorities still adhere to Law Number 23 of 2011 concerning Zakat Administration. Baitul Mal of Lhokseumawe City as an independent institution has the task of maintaining, managing and developing Zakat, Infaq, Waqf, and other religious assets (ZIWaH) in accordance with Islamic Sharia principles. Baitul Mal also serves as the Lhokseumawe Supervisory Board. The organizational structure, hierarchy and working mechanisms of this institution are regulated in Qanun No. 10/2007 and Governor's Decree No. 92 of October 2007 and 2008. Baitul Mal cooperates with local governments at both the governor and regent/mayor levels to strengthen zakat assets. Baitul Mal administrators are responsible to local regional managers and are directly responsible to the relevant government (Qanun Number 10 of 2007).

In terms of organizational structure, the Baitul Mal of the Regency/City Region and the Zakat Collection Unit (UPZ) which functions as a branch of the Baitul Mal do not have a hierarchical relationship with the regional Baitul Mal. In this case, the Regional Baitul Mal only acts as a contractor and supervisor of the Regency/City Baitul Mal. Therefore, the Regency/City Baitul Mal in this case the Lhokseumawe City Baitul Mal is an autonomous body/institution, meaning that it can manage the Zakat funds available in each district. The collection of Zakat, Infaq and Sadeqah for Muzakki or Civil Servants in regional offices or government institutions and offices in Lhokseumawe City is managed directly by the Zakat Collection Unit (UPZ). If you are not a member of the Civil Servants, you can pay it by sending Zakat directly to the Secretariat of the Lhokseumawe City Baitul Mal (Badiuzzaman: 2024).

At the Baitul Mal of Lhokseumawe City, which has an office on Jl. Teuku Hamzah Bendahara Simpang Empat, Banda Sakti District, Lhokseumawe City, in an effort to collect zakat in the last 5 years, the condition of zakat collection has fluctuated due to several things. It can be seen in the following table:

Table 1.1: Zakat Receipt Data

| Year of Admission | Amount of Receipts |
|-------------------|--------------------|
| 2019 | 5,785,714,040 |
| 2020 | 6,040,942,854 |
| 2021 | 5,362,495,307 |
| 2022 | 5,576,656,280 |

| | |
|------|---------------|
| 2023 | 5,618,213,529 |
|------|---------------|

Source: Baitul Mall Lhokseumawe City

Based on the table above, it can be seen that in 2019 the amount of zakat funds received was 5.7 billion rupiah, then in 2020 it increased by 0.04%, which was 6 billion rupiah, in 2021 it decreased by -0.11%, which was 5.4 billion rupiah, in 2022 it experienced a slight increase of 0.04%, which was 5.5 billion, in 2023 it again increased by 0.01%, which was 5.6 billion rupiah.

Literature Review

Understanding Zakat

Zakat is one of the five pillars of the creed, prayer, zakat, fasting, and pilgrimage and plays a very important role in Islam. As one of the pillars, zakat is an obligation that must be fulfilled by all Muslims who meet certain requirements (Al-Mawardi, 2009). Zakat means purification and growth. In relation to sharia, zakat refers to the obligation to give part of one's wealth to those who are entitled to receive it according to Islamic law (Wibisono, 2015).

According to Shihab (2007), Zakat means setting aside some of one's wealth for those who are entitled to receive it according to religious guidance. Zakat has a deep meaning, both theologically and philosophically. It is considered a form of worship that reflects the vertical relationship between humans and Allah SWT, shows obedience to Allah's commands, and symbolizes a person's form of faith and piety (Qaradawi, 2009: 35). In addition, Zakat is the main instrument of Islamic financial policy and is divided into two main types: Zakat Fitrah and Zakat Mal.

From these various definitions, we can conclude that Zakat is one of the pillars of Islam. Islam requires believers to donate part of their wealth to those in need. The goal is not only to rebuild assets, but also to help the poor, orphans, widows, people in debt, and other general needs.

Understanding Zakat on Income or Profession

Zakat for work or zakat for income is a newly introduced term. Most modern scholars focus on general discussions and some hadiths from the companions of the Prophet Muhammad SAW, and Islamic leaders after the Prophet Muhammad, namely Umar bin Abdul Aziz (Taufik, 2007).

Legal Basis for Zakat on Income or Profession

To further strengthen the Professional Zakat, below are three bases based on Islamic law, namely:

1. In the Qur'an
 - a. QS. Adz-Dzariyat [51] :19
" And in their wealth there is a right for the poor who ask and the poor who have no share ."
 - b. QS. Al-Hadid [57]:7
" Believe in Allah and His Messenger and spend part of your wealth which Allah has made you control. So those among you who believe and spend (some) of their wealth will receive a great reward ."
1. Hadith of the Prophet Muhammad SAW
 - a. Hadith from the Prophet Muhammad Thabrani :
" If a people is reluctant to give zakat, Allah will test them with drought and famine (HR Thabrani)."
 - b. Hadith narrated by the Prophet Muhammad SAW:
" If zakat is mixed with other wealth, it will damage that wealth (HR Al Bazar and Baehaqi) "
2. consensus
The friends of Tabi'in ra had different opinions regarding Mal Mustafad. Among them there are those who believe that it is obligatory to pay zakat when a Muslim gets it, if it reaches the nishab.

Haul or Nisap Zakat on Income or Profession

The nisab of professional zakat in Indonesia has caused debate, which according to scholars is based on 85 grams of pure gold. If converted, this amount is equivalent to around Rp120,149,625 per year Based on the average gold price in August 2024, which is Rp1,413,525 per gram . However, the salary Civil servants in Indonesia generally have not reached that amount, although zakat is still deducted from their salaries. Some scholars state that professional zakat should be imposed on annual net income that exceeds the nisab. As

expressed by Yusuf al-Qaradawi, professional zakat must pay attention to the nisab that is in accordance with sharia.

The opinion of other scholars, such as Wahbah az-Zuhaili, also emphasizes the importance of considering net income after basic needs are met before deducting zakat. Therefore, the application of professional zakat to civil servants who have not reached the nisab poses challenges, especially regarding fairness in calculating zakat based on the correct income and nisab standards.

Rates (Levels) of Zakat on Income or Profession

According to Yusuf Qardhawi (2006), income earned from work such as income of employees or people who have certain professions, then the zakat that must be paid is 2.5%, this is based on the generality of the text that requires zakat for money of 2.5%. Although there has been a fatwa from the Indonesian Ulema Council regarding the provisions of nishab, but for the case of Indonesia there are several opinions that have emerged regarding nishab and the level of zakat on income/profession, including:

- a. Absolutely analogizing the two categories above with agricultural products, both the nishab and the zakat rate. Thus, the nishab is equal to the agricultural product, namely 653 kg of grain, a rate of 5% and is issued every time the results are received.
- b. Absolutely analogizing the two categories above with gold zakat. The nisab is 85 grams of gold. The zakat rate is 2.5% and is issued every time it is received or the calculation is accumulated and paid at the end of the year, as per the Fatwa of the Indonesian Ulema Council.
- c. Analogizing the nishab of zakat on wages/salaries with the nishab of zakat on agricultural products. The nishab is worth 653 kg of grain and is converted into staple food, namely rice with a 20% depreciation of the grain. From this depreciation, the estimated result is 520 kg of rice. Meanwhile, the zakat rate is analogous to gold, which is 2.5%.

Definition of Tax

Etymologically, the term tax in Arabic is called "dariba" which means "to oblige", "to determine", "to force", "to declare", or "to force" (Munawwir, 2002). This term refers to the additional burden of assets after the obligation of zakat. Dariba refers to assets collected by force by the state for purposes other than jizya and kharaj, although both are generally classified as dariba (Gusfahmi, 2007).

According to Yusuf Qardawi, tax is an obligation imposed on taxpayers and must be paid to the state according to applicable regulations. This tax is collected without direct compensation to the state, and its revenue is used to finance general expenditures and to achieve several economic, social, political and other goals desired by the state (Qardhawi, 2006).

Andriani (2010) explains that tax is a mandatory contribution from citizens, which can be enforced and must be paid according to applicable regulations. This tax does not provide direct compensation to taxpayers, but is used to finance general expenditures to support the state's obligations in government operations (Devano et al., 2006).

Understanding Income Tax

Directorate General of Taxes, Ministry of Finance of the Republic of Indonesia (2008) Personal income tax (PPh) is a tax levied on income received or obtained by taxpayers in a tax year. The income in question includes all types of income, whether generated domestically or abroad and obtained by individuals or business entities. This tax is a direct tax. This means that it is collected directly by the state from taxpayers who generate the income.

Legal Basis of Tax

Income Tax in Indonesia is regulated by several laws and regulations that provide the legal basis for the implementation of income tax collection and management. The following are the main legal bases related to Income Tax:

1. Law Number 7 of 1983 concerning Income Tax : this is the first basic law that regulates Income Tax in Indonesia. This law has undergone several changes to adjust to economic developments and the country's fiscal needs.
2. Law Number 36 of 2008 concerning the Fourth Amendment to Law Number 7 of 1983 concerning Income Tax : This amendment consolidates and updates the provisions contained in Law Number 7 of

1983 to reflect changing economic conditions. Several important aspects regulated in this law include tax rates, taxable income, and tax collection mechanisms.

3. Government Regulation Number 94 of 2010 concerning Calculation of Taxable Income and Payment of Income Tax in the Current Year : This regulation provides technical instructions regarding the calculation of taxable income and procedures for payment of Income Tax during the current year, including the tax installment mechanism.

Income Tax Rates

Income Tax Rates in Indonesia vary depending on the type of taxpayer, namely individuals or business entities, as well as the type of income taxed. The following are the applicable Income Tax rates based on existing provisions , including:

- a. Income Tax Rates for Individuals (PPh Article 17 Paragraph 1):
 - 1) Income up to Rp. 60,000,000 per year: 5%
 - 2) Income more than IDR 60,000,000 up to IDR 250,000,000 per year: 15%
 - 3) Income more than IDR 250,000,000 up to IDR 500,000,000 per year: 25%
 - 4) Income more than Rp. 500,000,000 per year: 30%
 - 5) Income over IDR 5,000,000,000 per year: 35% (this rate has been in effect since the 2022 tax year)
- b. Income Tax Rates for Business Entities (PPh Article 17 Paragraph 2):
 - 1) Income Tax Rate for General Entities: 22% (this rate is effective since 2022)
 - 2) Special Rate for Micro, Small, and Medium Enterprises (MSMEs): 0.5% of turnover for turnover up to IDR 4.8 billion per year (Final Income Tax based on PP 23 of 2018).
- c. Final Income Tax
Article 4 Paragraph 2 Income Tax : Several types of income are subject to final income tax at rates determined by special regulations. For example:
 - 1) Tax on land and/or building rent: 10% of the gross amount.
 - 2) Tax on transfer of rights to land and/or buildings: 2.5% of the gross amount of the transfer value.
 - 3) Tax on construction services: 2% - 6% depending on the qualifications of the construction services business

Similarities Between Zakat and Income Tax

According to Sarbini (2013), the similarities between Zakat and Tax are:

- a. Elements of coercion and the obligation to collect taxes are also contained in Zakat. If a Muslim is late in paying zakat because his faith and Islam are not yet strong, then the Islamic government will force him and will also fight those who hesitate to pay zakat if they have the power to do so.
- b. Regarding tax law. There is no special reward. Taxpayers declare their taxes as members of society. They only receive various reliefs to carry out their business activities. The same thing applies to zakat. Zakat is not paid. He pays Zakat and is a member of the Islamic community. He only receives protection, attention and solidarity from his community. He is obliged to help people in society and donate his wealth to help them overcome poverty, weakness and difficulties in life. He also defends the interests of Muslims, upholds the word of Allah, and fulfills his duty to spread the message of truth on earth without receiving any reward for paying Zakat.
- c. If modern taxes have social, economic, and political objectives in addition to fiscal objectives, then zakat has a much broader objective, in the aspects mentioned above and other aspects have broader implications, all of which have a major impact on your personal and private life.

Point of Difference Between Zakat and Income Tax

- a. In Terms of Name and Label
The difference between tax and zakat at first glance is apparent from its label, both in meaning and figuratively. The word zakat according to language means pure, growing, and blessing. When it is said that zakat nafsuh means, the soul is clean. *Zakaz-Zar'u* means, the plant grows. *Zakatil-Buq'ah*, means the land is blessed (Hafidhuddin , 2011) . The Islamic requirement is to choose the word (zakat) to express the meaning of the part of the wealth that must be paid for the poor and other mustahik. The word has a beautiful picture in the soul, different from the picture of the word tax.

Because the word *dharibah* (tax) is taken from the word *dharabah* which means debt, land tax or tribute and so on, namely something that must be paid, something that becomes a burden.

b. Nature and Purpose

Among the differences between zakat and tax is that zakat is a worship that is required of Muslims, as a sign of gratitude to Allah SWT and to draw closer to Him. As for tax, it is an obligation of the State alone that has nothing to do with the meaning of worship and self-approach. Thus, to fulfill zakat with acceptance by Allah. Intention is required, because a deed is not worship if it is done without intention. The Prophet said: "*Indeed, every deed depends on its intention. And indeed a person only gets what he intends.*"

c. Sustainability and Sustainability

Zakat is a permanent and continuous obligation. It will continue as long as Islam and Muslims exist on this earth. This obligation cannot be abolished by anyone. Like prayer, it is a pillar of religion and the main teaching of Islam. As for taxes, they do not have a permanent and continuous nature, both in terms of type, presentation and amount. Each government can reduce or change it based on the considerations of scholars, even the existence of taxes itself is not eternal. It will remain as long as it is needed and disappear when it is no longer needed. needed again.

d. The expenditure

Zakat has a specific target set by Allah SWT in the Koran and explained by the Prophet Muhammad, with his words and actions. The advice is clear and clear. Every Muslim can find out, and distribute his own zakat when necessary. The targets are humanity and Islam. Taxes are issued to finance the general expenses of the State, as determined by the authorities.

e. Purpose and objectives

Zakat has a higher spiritual and moral purpose than tax. This noble purpose is implied in the word zakat contained in it. This purpose is quite clearly emphasized by the word of Allah regarding the condition of the owner of wealth who is obliged to pay zakat. His word "*Take alms from their wealth, with which you cleanse and purify them and pray for them, verily your prayer is a peace of mind for them*". Taxes do not have a noble purpose like zakat. Financial experts for centuries have denied that there is any other purpose to taxes, other than to generate financing to fill the state treasury.

Zakat as Income Tax Deduction

Understanding Zakat as a Tax Deduction Regarding zakat being able to reduce tax, based on Government Regulation Number 60 of 2010 concerning zakat or obligatory religious donations which may be deducted from gross income, in accordance with Article 1 paragraph (1) and Article 2 which states: "(1) Zakat or obligatory religious donations which may be deducted from gross income include:

- a. zakat on income paid by individual Taxpayers who are adherents of the Islamic religion and/or by domestic corporate Taxpayers who are owned by adherents of the Islamic religion to zakat collection bodies or zakat collection institutions formed or authorized by the Government; or
- b. Religious donations which are obligatory for individual Taxpayers who are adherents of religions other than Islam and/or by domestic corporate Taxpayers who are owned by adherents of religions other than Islam, which are recognized in Indonesia, which are paid to religious institutions established or authorized by the Government. "(2) Zakat or religious donations as referred to in paragraph (1) may be in the form of money or something equivalent to money" (PP No. 60 of 2010).

General Overview of Law Number 11 of 2006

The peace agreement reached in 2005 through the Helsinki *Memorandum of Understanding* (MoU) ended this long conflict and became the basis for the drafting of Law Number 11 of 2006. This law officially granted special autonomy to Aceh, allowing the province to manage various aspects of government and community life more independently, including in the areas of implementing Islamic law, natural resource management, and local politics.

In the context of Indonesian history, Aceh has always been considered a region with strong ties to Islam. Therefore, after the signing of the Helsinki MoU, the Indonesian government agreed to provide Aceh with greater space to implement Islamic law, including in terms of zakat and Islamic criminal law. This was

then realized in Law Number 11 of 2006, which officially gave Aceh autonomy in various fields, especially in the implementation of Islamic law which is not applied in other provinces in Indonesia.

In addition to granting specific authority in the implementation of Islamic law, the law also includes the right to manage natural resources more independently. Under the law, Aceh is given the right to manage taxes and revenues from natural resources more fairly, with a larger portion of revenue allocated to the province than before.

UUPA not only regulates the special autonomy aspects of Aceh from a legal and religious perspective, but also regulates political, economic, and social aspects more broadly. Some important points of this law include:

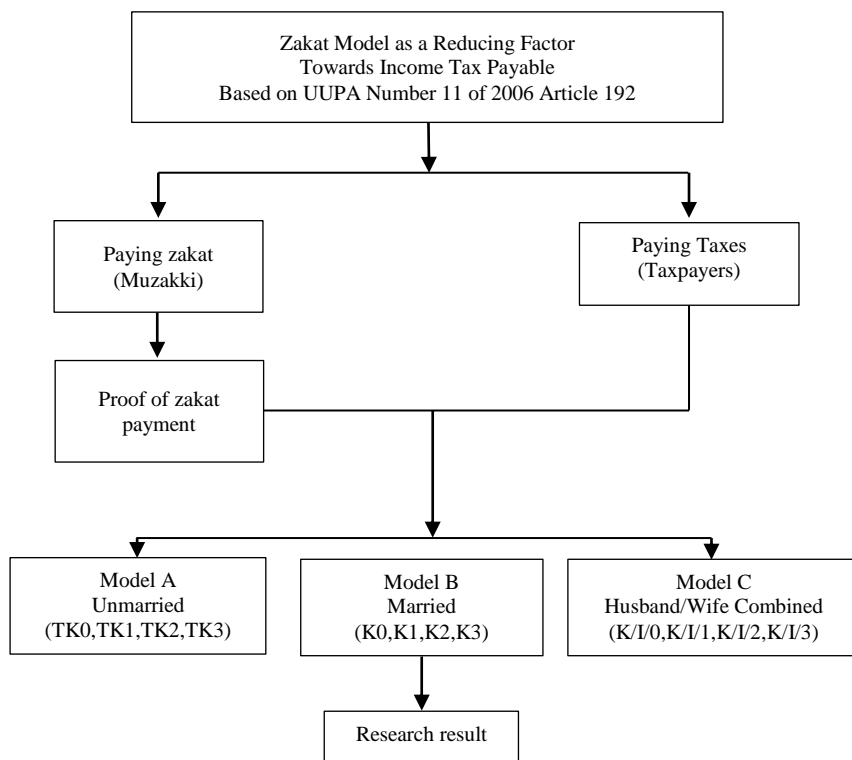
1. Implementation of Islamic Law, Aceh has uncommon rights within the execution of Islamic sharia law, counting zakat, family law, and other perspectives related to the lives of Muslim communities in Aceh.
2. Management of Natural Resources, UUPA gives Aceh the specialist to oversee its possess common assets, counting directions on the sharing of oil and gas benefits that are more useful to Aceh than past controls.
3. Local Political Authority, this law too gives more specialist to the Acehnese individuals to choose their claim pioneers, both at the common and district/city levels.

Provisions in Article 192

Article 192 of Law Number 11 of 2006 states that zakat paid by Muslims in Aceh can be used as a reduction in income tax (PPh) owed. This means that zakat is not only considered a religious obligation, but also functions as a fiscal instrument to reduce the tax burden. The implementation of this article aims to provide convenience for Muslims in Aceh so that they do not experience double deductions where they are required to pay zakat and tax simultaneously.

In detail, Article 192 acknowledges that zakat paid through an official institution recognized by the Aceh government can be used to reduce the amount of income tax owed. This is different from the regulations at the national level, which are regulated in Law Number 23 of 2011 and PMK No. 254/PMK.03/2010, where zakat is only recognized as a reduction in gross income, not a direct reduction from the PPh owed.

Framework of Thought



Picture 2.1 Framework Thinking

Research Methodology

Research methods

In this study, the author uses a qualitative method. This qualitative method is used to explain each incident that occurs in the research conducted by the author and to be able to reveal the facts of the incidents that occurred and provide an explanation of the actual state of the problems that the author is studying. (Afifuddin et. al, 2018). In this study, the author examines how zakat paid by muzaki to Baitul Mal Lhokseumawe City can be a reducing factor from taxable income based on Law Number 11 of 2006 concerning Article 22 of the Aceh Government and Law Number 23 Article 22 of 2011 concerning Zakat Management.

Population and Sample

According to Kothari (2004) population is a collection or association in any field that a person wants to study researcher. According to Now & Bougie (2013) population referring to on a bunch people, events, or things Which become researcher's interest in researching Samples according to Now & Bougie (2013) explained as *a subset of the population* , a sample is part of the population (Nazir, 2011). The population in this study was muzaki. and the manager of the Baitul Mal of Lhokseumawe City .

Data Types and Sources

This study uses qualitative data. Qualitative data is data in the form of opinions (statements) or assessments so that they are not in the form of numbers, but in the form of words, sentences. Where qualitative data is obtained from various data collection techniques, such as interviews, document analysis, discussions, or observations that have been written down in the form of transcripts (Siregar, 2014:38) And data in the form of information obtained either verbally or in writing related to this study, the data source used is primary data.

Primary data is data collected by the researcher himself directly from the first source or the place where the research object was conducted (Siregar, 2014:37). In this study, data from the Baitul Mal Office of Lhokseumawe City . In this study, primary data includes data obtained through direct interviews with related parties, especially Employees at the Baitul Mal Office and Employees of the Lhokseumawe City Tax Office related to the problem to be studied. The parties to be interviewed are the Directors of the General Accounting Section of the Lhokseumawe City Tax Office and the Head of the General and Personnel Sub-Section of the Lhokseumawe City Baitul Mal Office .

Data Analysis Methods

This study uses qualitative data analysis, according to Sugiyono (2019:91) Qualitative data analysis is an activity that is carried out interactively and continues continuously until finished, so that the data is saturated. Furthermore, Sugiyono (2019:93) reveals activities in data analysis, namely data reduction, data presentation, and drawing conclusions/verification. Data analysis in this study consists of the following stages:

- a. Data reduction stage The first stage, the researcher retyped the results of the researcher's interviews with informants to make it easier to reduce the data, then the researcher explained the actual situation regarding Zakat as a Reducing Factor for Income Tax Payable Based on Law Number 11 of 2006 concerning the Government of Aceh .
- b. Display Stage The second stage is where the data has been grouped and determined based on themes, where the theme is the overall information about a social phenomenon that the researcher concludes after studying the data in the field. Furthermore, the themes determined in the previous stage are connected to the research problems and relevant theories.
- c. Conclusion Drawing/Verification Stage. The interpretation results are stated in the research results. The last stage is checking the validity of the data.

Results And Discussion

Zakat as a Factor in Reducing Income Tax

Hazryanti Utami (2024) as a Functional Assistant for Tax Counseling said that " *taxes can be reduced by zakat, as long as they are paid through an official body. In addition to Islam, it is the same, because they also have an obligation to pay their religious donations, but it must also be at an official institution, if it is*

not at an official institution, it cannot be a deduction from taxable income, and there must also be evidence that the payment of zakat is an official body, but zakat can only be reduced in the gross income section, not in the tax payable (PPH Terutang)" From this explanation, it can be concluded that the mechanism of zakat as a deduction from taxable income is by reporting zakat paid by muzakki through an official body by attaching proof, and will only reduce the gross income tax, not in the tax payable (PPH Terutang) which is not in accordance with the mandate of Law Number 11 of 2006 Article 192 which states that zakat can be a factor in reducing tax payable.

According to the Regulation of the Director General of Taxes Number PER-6/PJ/2011, the mechanism for zakat as a reduction in taxable income is:

- a. Taxpayers must reduce their zakat by attaching proof of payment to their Annual Tax Return (SPT).
- b. Proof of payment can be in the form of proof of direct zakat deposit through BAZ or LAZ, or through bank account transfer, or making payment through an Automated Teller Machine (ATM), which at least contains:
 1. The full name of the taxpayer, namely the full name of the muzakki who pays the zakat.
 2. NPWP is the Taxpayer Identification Number owned by the muzakki.
 3. The amount of zakat payment, namely the total nominal amount of zakat payment by the muzakki.
 4. The name of the zakat amil agency or institution authorized by the Government, namely Baitul Mal Lhokseumawe City.
 5. The signature of the Baitul Mal officer who is appointed and authorized by the Government, if the payment is made directly, namely the signature of the Baitul Mal officer of Lhokseumawe City.
 6. Bank officer validates proof of payment if zakat is paid via bank transfer.

The amount of income zakat rates The Sharia Advisory Council (DPS) of Baitul Mal Aceh (BMA) has reviewed the limits of zakatable income in Aceh. This was done because the price of pure gold on the market has increased by more than 10% from the price stated in the previous DPS decision. The income zakat threshold, which was previously IDR 6.9 million per month, has now increased to IDR 10.5 million per month. This adjustment is based on Aceh Qanun Number 03 of 2021 which stipulates that the zakat threshold for professions is 94 grams of pure gold in one year. The increase in the zakat threshold was triggered by the increase in the price of gold on the market, which currently reaches IDR 1.3 million per gram. This means that the difference in the price of gold has exceeded 10% of the previous zakat threshold, this regulation will come into effect on July 1, 2024 (Mohammad Haikal, 2024).

The amount of PTKP tariff still refers to the Regulation of the Minister of Finance Number 101/PMK.010/2016. The details of the PTKP amount are as follows:

Table 4.3: Details of PTKP amount according to tax status by Taxpayer

| No. | Not Married | Marry | Marry Husband and Wife Combined |
|-----|-------------------------|------------------------|---------------------------------|
| 1. | (TK0) Rp. 54,000,000 | (K0) Rp. 58,500,000 | (K/I/0) Rp. 112,500,000 |
| 2. | (TK1) Rp. 58,500,000 | (K1) Rp. 63,000,000 | (K/I/1) Rp. 117,000,000 |
| 3. | (TK2) Rp. 63,000,000 | (K2) Rp. 67,500,000 | (K/I/2) Rp. 121,500,000 |
| 4. | (TK3) Rp. 67,500,000 | (K2) Rp. 72,000,000 | (K/I/3) Rp. 126,000,000 |

Source: Regulation of the Minister of Finance Number 101/PMK.010/2016

The following are details of the PKP amount according to the tax status of the Taxpayer:

Table 4.4 : Details of the amount of PKP according to tax status by Taxpayer

| No. | Taxable income | Tariffs for Having a | Do not have NPWP |
|-----|----------------|----------------------|------------------|
| | | | |

| | | Taxpayer Identification Number | |
|----|------------------------------------|--------------------------------|-----|
| 1. | Up to you Rp. 50,000,000 | 5% | 6% |
| 2. | Rp. 50,000,000 -Rp. 250,000,000 | 15% | 18% |
| 3. | Rp.250,000,000 - Rp.500,000,000 | 25% | 30% |
| 4. | Above Rp. 500,000,000 | 30% | 36% |

Source: Regulation of the Minister of Finance Number 101/PMK.010/2016

Zakat Calculation Model as a Factor Reducing Income Tax

Article 192 of Law Number 11 of 2006 concerning the Government of Aceh stipulates that zakat paid by the Muslim community in Aceh can be utilized as a finding from salary assess (PPh) owed. The most objective of this arrangement is to avoid twofold conclusions on the same wage, both within the frame of zakat and charge. Hence, zakat paid through official teach such as Baitul Mal can diminish assess commitments, give budgetary motivating forces for the community, and back social welfare through the distribution of zakat. In any case, the current reality isn't completely in understanding with the goals anticipated by Article 192 of UUPA Number 11 of 2006. The arrangements executed allude more to Law Number 23 of 2011 concerning Zakat Administration Article 22 and PMK No. 254/PMK.03/2010. These two directions stipulate that zakat paid to official educate can be a derivation from net salary in calculating pay assess, the usage of which is still centralized broadly and has not completely obliged Aceh's territorial independence in overseeing zakat.

Badiuzzaman (2024) stated that zakat should be income tax reduction components because in practice during In this case, zakat is calculated outside of the taxes that a person must pay to government. He gave an example, a government employee must pay income tax of 5% plus zakat of 2.5% of his salary, the total is 7.5% which is deducted by the government from the employee's salary This is for PAD. The 7.5% tax collected includes zakat of 2.5%.

The following is a comparison of two models of zakat calculation as a deduction factor for income tax. First, the calculation model currently applied, both at the regional and national levels, is based on Law Number 23 of 2011 Article 22 and PMK No. 254/PMK.03/2010, where zakat paid through official institutions is considered a deduction from gross income before tax is calculated. Second, the calculation model proposed by the author based on UUPA Number 11 of 2006 Article 192, provides autonomy for Aceh to make zakat a direct deduction from Income Tax (PPh) payable, in order to avoid double deductions for taxpayers and zakat payers.

Table 4.5: Zakat Calculation Model as a Deduction from Gross Income Before Tax is Calculated Based on Law Number 23 of 2011 Article 22 and PMK No. 254/PMK.03/2010

| Type of Income/Deductions | Amount of Income/Deductions |
|---|-----------------------------|
| Gross Income | 130,000,000.00 |
| (-) Zakat 2.5% of gross income | 3,250,000.00 |
| Income After Zakat | 126,750,000.00 |
| (-) PTKP (K/1) | 63,000,000.00 |
| PKP | 63,750,000.00 |
| Income Tax Payable (15%) | 9,562,500.00 |
| Burden of Religious and State Obligations | 12,812,500.00 |

Source: Primary Data from Baitul Mal Lhokseumawe (2024)

According to **Table 4.5** as regulated by Law No. 36 of 2008, UUPZ No. 23 of 2011 and Regulation of the Minister of Finance of the Republic of Indonesia Number 254/PMK.03/2010 , the zakat that must be paid is Rp. 3,250,000.00 and the Income Tax Payable that must be borne is Rp. 9,562,500.00 so that the total zakat

and tax that must be paid is Rp. 12,812,500.00. The impact on treatment I is that a person will be subject to two types of deductions at the same time, this does not reflect justice.

Table 4.6: Zakat Calculation Model as a Direct Deduction Against Income Tax (Pph) Payable Based on UUPA Number 11 of 2006 Article 192

| Type of Income/Deductions | Amount of Income/Deductions |
|--------------------------------------|-----------------------------|
| Gross Income | 130,000,000 |
| (-) PTKP (K1) | 63,000,000 |
| PKP | 67,000,000 |
| Income Tax Payable | 10,050,000 |
| (-) Zakat (2.5%) | 3,250,000 |
| Income Tax Payable that must be paid | 6,800,000 |

Source: Primary Data from Baitul Mal Lhokseumawe (2024)

According to the calculation model **Table 4.6** as regulated in UUPA Number 11 of 2006 Article 192 that the amount of PPh obligation owed that must be paid is reduced first by the burden of zakat obligation that has been paid, then the tax obligation can be reduced by Rp. 3,250,000 so that the amount of zakat and tax burden that must be paid is only Rp. 10,050,000. Generally, the Muslim community wants a dual treatment (zakat as a reduction in PPh owed) as regulated in Law No. 11 of 2006 Article 192. This is very reasonable considering that generally the community does not want double levies. However, by making zakat a reduction in income tax owed, the community will avoid double levies, namely in the form of zakat and in the form of tax.

Development of the Implementation of Zakat as a Reducing Factor for Income Tax Payable (PPh)

The implementation of Article 192 of Law Number 11 of 2006 in Aceh, which allows zakat as a deduction from income tax payable (PPh Terhutang), including in Lhokseumawe, has not been implemented yet, and still faces various challenges. One of the main obstacles is the inconsistency with national regulations, such as those stipulated in PMK Number 254/PMK.03/2010 and Law Number 23 of 2011 Article 22. These national regulations are not fully in line with Aceh's autonomy, especially in terms of zakat management. The rejection of the central government, especially from the Ministry of Finance, further complicates efforts to implement this policy.

Hazryanti Utami (2024) Functional Tax Counselor Assistant Stated that: "So far, we at the Lhokseumawe Tax Office are still guided by the Regulation of the Minister of Finance Number 254/PMK.03/2010 concerning zakat as a deduction from gross income tax. Although we understand that Article 192 of Law Number 11 of 2006 provides special provisions for Aceh, including provisions on zakat as a deduction from income tax, the implementation of these provisions has not been recognized nationally. This is because the systems and procedures used in our tax office still refer to national regulations. As a result, we have not been able to process zakat as a deduction from income tax in accordance with the provisions of the special law. In this case, further coordination is needed between the regional and central governments to harmonize this regulation, so that special policies for Aceh can be implemented effectively in the field".

Obstacles in the Implementation of Zakat as a Reducing Factor for Income Tax Payable (PPh)

Law Number 11 of 2006 grants Aceh special autonomy to regulate religious aspects, including zakat. Article 192 stipulates that zakat paid by Muslim taxpayers in Aceh can reduce income tax payable. In Lhokseumawe, efforts to implement this policy have been made through Baitul Mal and zakat institutions authorized by the Aceh government. However, its implementation has not been fully effective because there are inconsistencies with national regulations. Taxpayers in Aceh who take advantage of this tax reduction still face obstacles in national recognition.

- a) Contrary to PMK Number 254/PMK.03/2010, regulates that zakat can reduce gross income. This is contrary to Article 192 of Law Number 11 of 2006, which allows a reduction in income tax payable (PPH Terhutang). Hazryanti Utami (2024) stated that, "For Law Number 11 of 2006 Article 192 has not yet been implemented in the tax office, and we refer to the Regulation of the Minister of Finance Number 254/PMK.3/2010 concerning the procedures for imposing zakat or religious donations which are mandatory in nature which can be deducted from gross income with the applicable provisions and conditions and as soon as this regulation was issued, it was immediately socialized by the Pratama Tax Service Office to taxpayers who came to pay taxes or who just consulted on taxes".
- b) Rejection from the Central Government, One of the main factors hampering the implementation of Article 192 of Law Number 11 of 2006 is the rejection from the central government, represented by the Minister of Finance. The central government tends to maintain the policies that apply nationally in accordance with PMK Number 254/PMK.03/2010 and Law Number 23 of 2011, which focus more on reducing gross income than reducing taxes owed.

Conclusion

The conclusions that can be drawn based on the description of the research results and discussions that have been outlined in the previous chapters are as follows:

1. Law Number 11 of 2006 Article 192, which regulates zakat as a deduction from tax payable, has not been implemented in Baitul Mal or KPP Pratama Lhokseumawe. Instead, the current regulations are Law Number 23 of 2011 and Regulation of the Minister of Finance Number 254/PMK.03/2010. Both regulations stipulate that zakat or religious donations can be deducted from gross income when calculating income tax. This shift indicates an adjustment in fiscal policy that places more emphasis on simplicity in tax administration and taxpayer compliance. However, the absence of the implementation of Law Number 11 of 2006 indicates that there are still challenges in harmonizing policies at the national level, which require attention and follow-up so that zakat can truly be recognized as an effective instrument in reducing the tax burden of the people of Aceh, especially the residents of Lhokseumawe City.
2. The main reason why Law Number 11 of 2006 Article 192, which regulates zakat as a factor in reducing tax payable, has not been implemented is because the regulation has not received approval from the Ministry of Finance. Approval from the Ministry of Finance is a crucial step in the implementation process, because this ministry has the authority to ratify and adjust tax policies with broader regulations.
3. By implementing the zakat calculation model as a factor in reducing income tax payable, as regulated in Law Number 11 of 2006 Article 192, the people of Aceh, especially the residents of Lhokseumawe City, will benefit from avoiding the burden of double levies. This calculation model allows the zakat paid to be deducted from the income tax payable, so that residents do not need to pay two burdensome financial obligations, namely zakat and tax separately. The implementation of this policy not only provides fiscal justice for the community, but also encourages compliance in paying zakat and tax, because there are clear incentives for residents who carry out their zakat obligations.

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