

FINAL REPORT
INTERNATIONAL COOPERATION RESEARCH
FISCAL YEAR 2020



Title:

**ZAKAT AS TAX REDUCTION: STUDY OF MUSLIM COMMUNITY
PERCEPTION IN INDONESIA AND MALAYSIA**

by:

Dr. Maimun Sholeh, M. Si. /NIP. 19660606 200501 1 002
(Faculty of Economics, Universitas Negeri Yogyakarta)

Dr. Fuadah Johari

Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia (USIM)

Aula Ahmad Hafidh Saiful Fikri, M.Si. /NIP. 19751028 200501 1 002
(Faculty of Economics, Universitas Negeri Yogyakarta)

Eko Suprayitno, Ph. D.

(Faculty of Economics, UIN Maulana Malik Ibrahim Malang)

Ngadiyono, M.Pd./

Faculty of Economics, Universitas Negeri Yogyakarta (UNY)

Dibiayai oleh DIPA Universitas Negeri Yogyakarta Nomor: SP DIPA-023.17.2.677509/2020
tanggal 27 Desember 2019 berdasarkan Surat Perjanjian Pelaksanaan Penelitian Nomor:
B/03/UN.34.18/PT.01.02/2020 tanggal 15 Juni 2020

LEMBAGA PENELITIAN DAN PENGABDIAN KEPADA MASYARAKAT
UNIVERSITAS NEGERI YOGYAKARTA
TAHUN 2020

CHAPTER I

INTRODUCTION

A. Background to the Problem

Islamic philosophy prioritizes its main goals to the interests of society rather than personal or group interests. Islamic philosophy is different from western philosophy which is based on self-interest and is individualistic which glorifies individual freedom and prioritizes individual ownership, or communists who prioritize government ownership and give power to the government to oppress the people (Ruziah, G. 2007). Therefore, Islam establishes clear and firm rules to be implemented throughout the ages for the government to manage the country fairly and wisely to achieve the welfare of the people. One of the Islamic regulations that allow the government to get a source of funds to run the country is tax and zakat.

Taxes are a very important source of state revenue in supporting domestic development financing. According to Mangkoesobroto (1998), tax is:

"A levy which is the prerogative of the government, the levy is based on law, the collection can be imposed on the tax subject for which there is no direct remuneration that can be demonstrated for its use."

Meanwhile, the definition of tax according to UU No 28 of 2007 concerning General Provisions and Tax Procedures is:

"Compulsory contributions to the state that are owed by private persons or entities that are compelling under the Law, with no compensation directly and used for state needs for the greatest prosperity of the people. Taxes are levied by the authorities based on legal norms to cover government expenses to achieve general welfare".

From the description above, tax is a contribution imposed by the government on the community, without any direct compensation, the principle of which is to collect taxes to protect the interests of the people. According to Ruziah Ghazali (2007) in the principles of Islamic sharia, the government and the people are jointly responsible. The government is responsible for the people and the people are also responsible for the government. So that the main principle of taxation is that power resides on both sides, helping each other because the government provides services and provides good facilities needed by the

people. The people should cooperate with the government by obeying established regulations as long as they do not cause injustice.

Meanwhile, zakat is different from tax. Zakat is a religious responsibility. Zakat is one of the third pillars of Islam. Zakat is a pillar that is highly emphasized after shahadatain and prayer. Whoever denies the obligation to give zakat, and then he has disbelieved and asked to repent. However, if it is not going to be punished as an apostate and sentenced to death. As for people who believe in the obligation to give zakat (the law of zakat is mandatory), but are reluctant to pay or fulfill these obligations because of hunks and misers, then their zakat may be forcibly taken by the government. The government takes it forcibly because the zakat property is the right of the poor, which is an obligation that must be fulfilled by the zakat obligation.

Zakat means to grow and increase, it can also mean blessing, clean, pure, fertile and develop forward. Muslims have been obliged by Allah SWT to issue Zakat, as Allah SWT says:

"And establish prayers and pay zakat and obey the Prophet, so that you will be given mercy" (QS. An Nur 24-56).

In addition, zakat can help the needy and poor. They are people who do not have sufficient income. Therefore, their brothers and sisters who are said to have more wealth, extend assistance and cover the needs of the needy and poor. Allah SWT said:

"And those who have a certain portion of their wealth are available for (poor) people who ask and those who have nothing (who don't want to ask)" (QS. Al-Maarij 24-25)

That is the zakat provided to certain people whom they have the right to earn. In another verse, Allah says:

"And in their property there is a right for the poor who ask and the poor who do not get a share" (Adz-Dzariyat19)

Zakat is one of the pillars of Islam and must be done by Muslims for those who have enough. Income tax is a liability imposed by the government for people who are eligible to be taxed. Both payments in Islam are paid to the government. Zakat is used to

develop an Islamic economy and help the poor to live as in general. Income tax is also used for state development such as infrastructure development and others.

The management of zakat in Indonesia is regulated in Law Number 23 Year 2011 concerning Zakat Management and Government Regulation (PP) Number 14 Year 2014 concerning Implementation of the Law on Zakat Management. The two regulations are structured as the basis for receiving and managing zakat so that they are well organized and able to provide benefits for the guidance of the people.

As a country with the largest Muslim population according to BPS (2010), reaching 207.2 million people or 87.18% of the total population of Indonesia has a very large potential for zakat. Indonesia's large zakat potential is influenced by the demographic transition which is increasingly dominated by the young productive generation and the development of the middle class in the digital economy era. Currently, the number of middle class people is around 52 million (World Bank, 2017). This number will increase, supported by the results of a survey conducted by the McKinsey Global Institute (2012) which states that Indonesia has the potential to become a developed country (number 7) by 2030, and the number of the middle class is estimated to reach 135 million people.

The increase in the number of middle class people will increase the potential value of zakat in Indonesia. Mapping the potential for zakat is one part of the pillars of the Indonesian zakat architecture, namely pillar III concerning the national zakat institution which includes a system of collection, distribution and utilization.

Mapping the potential for zakat with a measurement model that considers the specific variables of a region is needed to actually see how many zakat potential figures can be collected in a particular area. This is because each region has different potentials and resources. By detailing and mapping zakat potential by area, it is hoped that it can help zakat institutions in collecting zakat funds effectively and efficiently.

Indonesia is a country with the largest Muslim population in the world and has a huge potential for zakat. Firdaus et al (2012) reveal that the potential for zakat funds in Indonesia reaches IDR 217 trillion per year, or the equivalent of 3.4% of Indonesia's Gross Domestic Product (GDP) in 2010. If every Muzakki (obliged to zakat) realizes and makes zakat payments, then the Islamic redistribution fund will be able to assist the

government in alleviating poverty and the welfare of society. However, the realization of the national zakat funds collected has not yet reached 1% of the total potential (Firdaus et al., 2012). Apart from Muzakki's individual perspective, the optimization of the collection of zakat funds is also influenced by Muzakki's perspective on the Zakat Institution. Mukhlis and Beik (2013) and Huda et al (2014) reveal that 2 (two) main actors in increasing zakat optimization are from the side of the Zakat Institution (OPZ) and Muzakki.

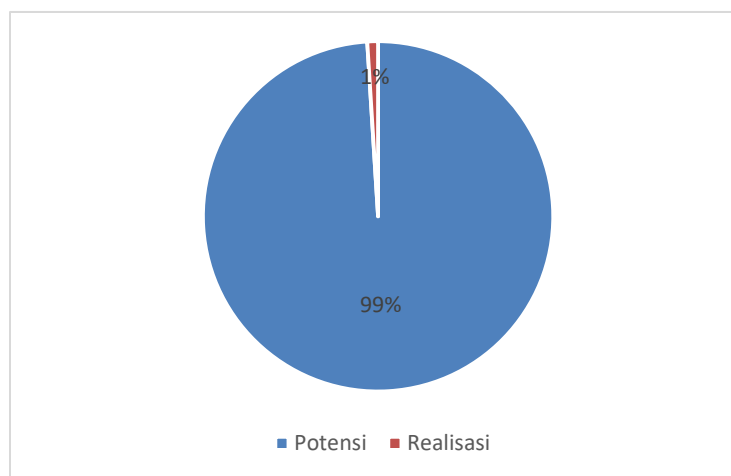


Figure 1.1. Potential and Realization of Zakat

Judging from the graph 1.1 the potential for zakat that has not been collected in Indonesia is still very much. Quoted from CNBC Indonesia news (Asmara, 2019), that Indonesia has the potential for zakat of Rp. 252 trillion, but only Rp. 8.1 trillion has entered BAZNAS. This means very clearly if Rp. 252 trillion can be collected entirely, so there is a chance that zakat will be the answer to existing social economic problems. This is also a big question for the author why so many zakat funds have not been collected. Even though the payment of zakat is now very easy, especially with the existing technology to make it possible to pay zakat anytime and anywhere.

The large potential of zakat has not been optimally realized. This refers to the data released by BAZNAS, where in 2017 the amount of zakat, infaq and alms (ZIS) collected was 6.2 trillion, an increase of 24% compared to 2016, which was valued at 5 trillion

(Puskas BAZNAS, 2019). The following shows the realization of ZIS collection and growth from 2013-2017.

Meanwhile, according to the head of the Malaysian Zakat Levies Center Amran Hazali, the collection of zakat in Malaysia in 2016 reached nearly 3 billion ringgit (around Rp 11.5 trillion). Of this amount, most of the zakat collection comes from Kuala Lumpur and Selangor. In Kuala Lumpur alone, it was almost 600 million ringgit, while in Selangor it was 680 million ringgit. Selangor and Kuala Lumpur account for nearly 50 percent of zakat collection in Malaysia. (World Zakat Forum, 2017). He added that the collection of zakat in Malaysia which reached 3 billion ringgit was only 65-70 percent of the amount that should be collected. "So if 3 billion is only 70 percent because there is a factor of muzakki who do not give zakat to registered zakat bodies but pay directly to mustahik.

The level of understanding of a Muslim's obligations always has an impact on what he does. Like the thing in zakat. If a Muslim has a high level of religiosity, he will be well aware of his obligation to pay zakat. Likewise when knowledge of their obligations. When a person has extensive knowledge of his obligations such as zakat, it is not impossible that he will carry out these obligations properly. In zakat mal, one must have the knowledge so that it is not wrong in implementing it. In the zakat profession, one's income must be an important part, because it is the income that is the basis of whether these assets must be zakat zakat or not.

With the existence of the zakat institution, it is not only for a Muslim to directly hand over the affairs of the distribution of his zakat by the zakat institution. A person who will entrust his / her zakat distribution often carries out several processes of seeking information related to the amil zakat institution in question and what its advantages are. The ease of implementation also affects someone to make the amil institution distribute their zakat. These things are because it is only natural to seek information before doing something, especially with matters related to one's assets and obligations.

Research by Irhamsyah, (2019) reveals that the factor of technological knowledge and knowledge of zakat has not proven an influence on the decision to pay zakat digitally, but lifestyle and satisfaction factors have an influence on muzakki choosing to

pay zakat digitally. Meanwhile, research by Ma'fiah et.al (2018) states that in the aspect of the individual perspective that dominantly influences muzakki to pay zakat to formal zakat institutions in order, is the knowledge of zakat, faith and religiosity as well as awareness and trust, while in the perspective of the institution in order are management credibility, institutional credibility, service quality and outreach.

Bidin et al (2009), Azman and Bidin (2013), Saad and Haniffa (2014) and Azman and Bidin (2015) reveal that attitudes towards behavior and subjective norms and intentions can predict Muzakki's behavior in complying with the obligation to pay zakat. In addition, Azman and Bidin (2015) also found that the factor of faith or religiosity is an important factor for Muzakki in paying zakat. Previous research which also revealed that religious value (faith) influences the compliance behavior of paying zakat is found in research conducted by Khraim (2010).) and Md. Idris et al (2012).

As for Muda et al (2006), Firdaus et al (2012) and Mukhlis and Beik (2013) found that altruism, utilitarian, satisfaction and trust are important factors in influencing Muzakki in paying zakat. Then in research conducted by Abu Bakr and Rashid (2010), Indahsari (2013) and Majid (2017), it strengthens the finding that Muzakki considers the level of satisfaction and self-confidence as preferences in paying zakat. Then other findings revealed in the research of Firdaus et al. (2012) and Indahsari (2013) found that the level of income and employment also influenced Muzakki in paying zakat. In addition, there are other factors expressed by Dahlan (2008), Huda et al (2014), Merlinda et al (2016) and Majid (2017) that the important factors in Muzakki's compliance in paying zakat are educational factors and Muzakki's knowledge of zakat. .

Meanwhile, Muzakki's perception of the credibility of the institution is an important factor as Muzakki's preference in choosing zakat institutions. This is expressed in research conducted by Firdaus et al. (Firdaus et al., 2012; Mohammed & Razak, 2008), Mustafa et al (2013), Huda et al (2014) and Ahmad and Sholihin (2016). In terms of exposure or management credibility is also an important factor for Muzakki in choosing zakat institutions, such as the findings obtained from research by Dahlan (2008), Indahsari (2013), Mustafa et al (2013) and Zainal et al (2016). In revealing the institutional perspective factor is related to the perception of service quality as expressed

in research conducted by Jaelani (2008) and Zainal (2016). Then, the perception of institutional socialization is also a reference for Muzakki in choosing a Zakat Institution as concluded by Dahlan (2008) and Jaelani (2008).

Based on data from the Zakat Organization Forum, there are currently 1 National Zakat Organization (BAZNAS), 33 Provincial Amil Zakat Bodies (BAZDA), 429 BAZ at city / regency level, and 4771 at the sub-district level and 18 National Amil Zakat Institutions (LAZ) and 52 LAZ at the provincial, district / city level (FOZ, 2009). However, the number of zakat institutions is not directly proportional to the realization of ZIS receipts. The results of the Public Interest Research and Advocacy Center survey stated that the potential for ZIS and its realization was still far from expectations. The amount of potential each year is Rp. 20 trillion, but only about Rp. 1.2 trillion or 6% (PIRAC, 2009)

The low realization of ZIS revenue is due to low compliance, awareness and public trust in paying ZIS through zakat institutions (S. Ahmad & Hairunnizam Wahid, 2005), (Nasution, 2009). Individual motivation to pay ZIS by the amil zakat LAZ institution is influenced by the level of religiosity (Fatah, 2008). In contrast to Fattah, the research results (Farida, 2008) state that the religious index does not have a significant effect on the amount of zakat paid by muzakki. The difference in the results of this research needs further study whether the religiosity factor influences or not on the motivation to pay ZIS.

Apart from the religiosity, one's motivation to take action is due to psychological factors and social factors. The psychological factors in question are perception, knowledge, beliefs and attitudes. Meanwhile, social factors are family, community, and institutional / organizational affiliation (Kotler & Amstrong, 1997). Psychological factors consisting of perceptions, knowledge, attitudes, and personality affect the preference of Muslim employees in paying professional zakat through zakat institutions (Fatah, 2008). The factors that influence the motivation to pay zakat are demographic, social, religious, economic, and available infrastructure factors (Abu Bakar & Rashid, 2010).

Some of the results of these studies are very clear that psychological factors consisting of perceptions, knowledge, beliefs and attitudes as well as social factors consisting of family, community, and institutional / organizational affiliations can

influence the motivation to pay ZIS at zakat institutions. Apart from the above factors, government regulations are thought to affect the motivation to pay ZIS to zakat institutions. Hamidiyah's (2008) research results state that government regulations have an effect on collection at zakat institutions. The attributes of zakat institutions also affect people's motivation to pay ZIS to amil zakat institutions. The transformation of ZIS management from traditional to professional management must be supported by the principles of modern management and good governance such as cultivating the principles of transparency, accountability and professionalism from the Amil Zakat Infaq and Shadaqah Institute (LAZIS) which exist in addition to honesty, commitment and consistency of the amillines and authorized parties.

B. Problem Formulation

Based on the background of the problems above, the formulation of the problems raised in this study are what factors influence Muzakki in deciding to pay zakat case studies to Muslim communities in Indonesia and Malaysia.

C. Research objectives

Based on the background and problem formulation, in general this study aims to determine the factors that influence Muzakki in deciding to pay zakat in case studies of Muslim communities in Indonesia and Malaysia.

D. The Research benefits

Benefits of this research are:

1. For muzakki, they know what factors can influence muzakki's decision to pay zakat.
2. Academically, it is hoped that this research can contribute academically to developing Islamic economics.
3. At the practical level it is hoped that it can provide ideas, thoughts, ideas and concepts to the Zakat Management Institution, Muslim communities in Indonesia and Malaysia

CHAPTER II

LITERATURE REVIEW

A. Previous Research Studies

Research on people's perceptions of paying zakat, including the level of understanding of a Muslim's obligations always has an impact on what he does. Like the thing in zakat. If a Muslim has a high level of religiosity, he will be well aware of his obligation to pay zakat. Likewise when knowledge of their obligations. When a person has extensive knowledge of his obligations such as zakat, it is not impossible that he will carry out these obligations properly. In zakat mal, one must have the knowledge so that it is not wrong in implementing it. In the zakat profession, one's income must be an important part, because it is the income that is the basis of whether these assets must be zakat zakat or not.

With the existence of the zakat institution, it is not only for a Muslim to directly hand over the affairs of the distribution of his zakat by the zakat institution. A person who will entrust his / her zakat distribution often carries out several processes of seeking information related to the amil zakat institution in question and what its advantages are. The ease of implementation also affects someone to make the amil institution distribute their zakat. These things are because it is only natural to seek information before doing something, especially with matters related to one's assets and obligations.

Research by Irhamsyah, (2019) reveals that the factor of technological knowledge and knowledge of zakat has not proven an influence on the decision to pay zakat digitally, but lifestyle and satisfaction factors have an influence on muzakki choosing to pay zakat digitally. Meanwhile, research by Ma'fiyah et.al (2018) states that in the aspect of the individual perspective that dominantly influences muzakki to pay zakat to formal zakat institutions in order, is the knowledge of zakat, faith and religiosity as well as awareness and trust, while in the perspective of the institution in order are management credibility, institutional credibility, service quality and outreach. Bidin et al (2009), Azman and Bidin (2013), Saad and Haniffa (2014) and Azman and Bidin (2015) reveal that attitudes towards behavior and subjective norms and intentions can predict Muzakki's

behavior in complying with the obligation to pay zakat. In addition, Azman and Bidin (2015) also found that the factor of faith or religiosity is an important factor for Muzakki in paying zakat. Previous research which also revealed that religious value (faith) influences the compliance behavior of paying zakat is found in research conducted by Khraim (2010).) and Md. Idris et al (2012).

As for Muda et al (2006), Firdaus et al (2012) and Mukhlis and Beik (2013) found that altruism, utilitarian, satisfaction and trust are important factors in influencing Muzakki in paying zakat. Then in research conducted by Abu Bakr and Rashid (2010), Indahsari (2013) and Majid (2017), it strengthens the finding that Muzakki considers the level of satisfaction and self-confidence as preferences in paying zakat. Then other findings revealed in the research of Firdaus et al. (2012) and Indahsari (2013) found that the level of income and employment also influenced Muzakki in paying zakat. In addition, there are other factors expressed by Dahlan (2008), Huda et al (2014), Merlinda et al (2016) and Majid (2017) that the important factors in Muzakki's compliance in paying zakat are educational factors and Muzakki's knowledge of zakat. .

Meanwhile, Muzakki's perception of the credibility of the institution is an important factor as Muzakki's preference in choosing zakat institutions. This is expressed in research conducted by Firdaus et al. (Firdaus et al., 2012; Mohammed & Razak, 2008), Mustafa et al (2013), Huda et al (2014) and Ahmad and Sholihin (2016). In terms of exposure or management credibility is also an important factor for Muzakki in choosing zakat institutions, such as the findings obtained from research by Dahlan (2008), Indahsari (2013), Mustafa et al (2013) and Zainal et al (2016). In revealing the institutional perspective factor is related to the perception of service quality as expressed in research conducted by Jaelani (2008) and Zainal (2016). Then, the perception of institutional socialization is also a reference for Muzakki in choosing a Zakat Institution as concluded by Dahlan (2008) and Jaelani (2008).

Based on data from the Zakat Organization Forum, there are currently 1 National Zakat Organization (BAZNAS), 33 Provincial Amil Zakat Bodies (BAZDA), 429 BAZ at city / regency level, and 4771 at the sub-district level and 18 National Amil Zakat Institutions (LAZ) and 52 LAZ at the provincial, district / city level (FOZ, 2009).

However, the number of zakat institutions is not directly proportional to the realization of ZIS receipts. The results of the Public Interest Research and Advocacy Center survey stated that the potential for ZIS and its realization was still far from expectations. The amount of potential each year is Rp. 20 trillion, but only about Rp. 1.2 trillion or 6% (PIRAC, 2009)

The low realization of ZIS revenue is due to low compliance, awareness and public trust in paying ZIS through zakat institutions (S. Ahmad & Hairunnizam Wahid, 2005), (Nasution, 2009). Individual motivation to pay ZIS by the amil zakat LAZ institution is influenced by the level of religiosity (Fatah, 2008). In contrast to Fattah, the research results (Farida, 2008) state that the religious index does not have a significant effect on the amount of zakat paid by muzakki. The difference in the results of this research needs further study whether the religiosity factor influences or not on the motivation to pay ZIS.

Apart from the religiosity, one's motivation to take action is due to psychological factors and social factors. The psychological factors in question are perception, knowledge, beliefs and attitudes. Meanwhile, social factors are family, community, and institutional / organizational affiliation (Kotler & Amstrong, 1997). Psychological factors consisting of perceptions, knowledge, attitudes, and personality affect the preference of Muslim employees in paying professional zakat through zakat institutions (Fatah, 2008). The factors that influence the motivation to pay zakat are demographic, social, religious, economic, and available infrastructure factors (Abu Bakar & Rashid, 2010). Some of the results of these studies are very clear that psychological factors consisting of perceptions, knowledge, beliefs and attitudes as well as social factors consisting of family, community, and institutional / organizational affiliations can influence the motivation to pay ZIS at zakat institutions. Apart from the above factors, government regulations are thought to affect the motivation to pay ZIS to zakat institutions. Hamidiyah's (2008) research results state that government regulations have an effect on collection at zakat institutions. The attributes of zakat institutions also affect people's motivation to pay ZIS to amil zakat institutions.

Table 2.1 Previous Research Studies

| Author | Independent Variable | Dependent Variable | Result | Tools |
|----------------|-----------------------------|---------------------------|---------------|---------------------------|
| Takidah (2004) | Satisfaction | Commitment | Significant | Lisrel |
| | Trust | | Significant | Mediating |
| | Service quality | | Significant | |
| Rizal (2006) | Satisfaction | Zakat preference | Significant | Lisrel |
| | Trust | | Significant | |
| Anugrah (2011) | Satisfaction | Zakat preference | Insignificant | Lisrel |
| | Trust | | Significant | State employee Responders |
| Jaelani (2008) | Service quality | Zakat decision | Significant | Regression |
| | Social marketing | | Significant | |
| Fatah (2006) | Religion of | Zakat Decision | Affect | Discriminant analysis |
| | Education | | | |
| | Management | | Affect | |
| | Income | | | |
| | Age | | | |
| Sariningrum | Faith | Zakat payment | | Factor analysis |
| | Altruism | | | |
| | Religion | | | |
| | Rewards | | | |

| | | | | |
|-----------------|--------------|------------------|---------------|-----------------------------------|
| Siswantoro and | Satisfaction | Zakat preference | Insignificant | PLS (Partial Least Square) |
| | Trust | | Significant | |
| | Motivation | | Significant | |
| Prasetyo (2013) | Satisfaction | Zakat preference | Significant | PLS State employee respondents |
| | Trust | | Significant | |

Source: Previous research, processed data (researcher, 2020)

B. Literature Study

1. Zakat and Tax

Zakat is "part of human wealth that is reserved for the poor" (Sayyid Sabiq, 1991). It is also defined as: "a compulsory levy imposed on Muslims for taking extra money or wealth from relatively wealthy members of the Muslim community and giving it to the poor and needy" (Zaim, 1989). On the other hand, tax is defined as "the process of raising money for the benefit of the government through contributions from individuals" (Singh, 2001). This tax definition is quoted by several others (R vs Barger, 1908) and *Malthews vs. the Chicorg Marketing Board* (1938). Hanson, (1972) said that taxes were imposed solely to increase income to cover operational and state development expenditures. In Abbasi (as quoted in Abu Bakr and Abdul Rahman, 2007) views taxes as a complement.

Taxes are levied on income or consumption whereas zakat is set to a broader range covering both productive wealth and idle property (Bakar and Rahman, 2007). Zakat is applied to all items that represent a person's income and is calculated after deducting personal expenses if they reach the nisab (wealth equivalent to 85 grams of gold). This is widely mentioned by many Muslim countries including Malaysia.

Taxation is a mandatory payment to the government based on tax base ownership (Mikesell, 2003). This is a crucial economic and political issue (Connolly & Munro,

1999). The purpose of taxation is to raise funds for administrative and defense costs, and several other public services in the country and also for the expenses of the ruler (Hanson, 1972). There are two types of taxation. One based on the proportional principle means that the tax is proportional to income and the other is based on the progressive principle which means the amount that must be paid because the tax increases more than proportional to the income of the taxpayer. The principle of proportion is strongly supported by the Scottish economist Adam Smith because he considers it the most sensible method of collecting the taxable income of the nation's people (Hanson, 1972).

Zakat and tax are two things that have in common, that is, both are part of the income taken from the taxpayer and the zakat payer to finance certain needs. The Unitary State of the Republic of Indonesia defines taxes as compulsory contributions to the state that are owed by individuals or entities that are compelling based on law without receiving direct compensation and used for state needs for the greatest prosperity of the people, while At-Tuwajiri (125, 2012) describes the linguistic meaning of zakat as developing and increasing, while zakat in term means compulsory rights to certain assets for certain groups at a certain time.

Tax management in Indonesia is currently divided into two, first the central government, in this case represented by the Directorate General of Taxes (DGT), manages Income Tax, Value Added Tax, Sales Tax on Luxury Goods, Stamp Duty, and Land and Building Tax-P3 , while other taxes such as land and building tax-P2, BPHTB, restaurant tax, and so on are managed by local governments. Meanwhile, zakat managers according to Law number 23 of 2011 are the National Zakat Agency (BAZNAS) and the Amil Zakat Institution (LAZ) which were founded by the community.

The dualism of zakat and tax management by two different institutions causes an inconsistency between tax and zakat and other bad effects, including: First, zakat cannot be used by the government. To fund government activities because zakat managers hand over zakat directly to the public so that this causes dualism in activities that are funded by zakat but also financed by the state budget which comes from taxes. Second, the collection of zakat is still far from optimal, BAZNAS, on its official website, states that Indonesia's zakat potential reaches 3.4% of Gross Domestic Product (GDP),

Indonesia's GDP in 2014 reached 10,542.7 trillion rupiah, meaning that the zakat potential should reach 358.45 trillion rupiah, even though the zakat collected in 2014 was only 82.94 trillion rupiah, meaning that the percentage of zakat receipts only reached 23.13%. Third, the majority of zakat collected by BAZNAS and LAZ is income zakat, even though there are many other types of zakat that can be collected that have not been reached by BAZNAS and LAZ. The collection and management of zakat is actually the responsibility of the government at least this was conveyed by Al-Qardhawi (2011, 545), AlMawardi (2006, 201), and An-Nabahan (2000,111).

Therefore, the government should be able to integrate the zakat system into the existing state revenue system. With this, it is necessary for the authors to conduct research on the integration of zakat and taxes in Indonesia. This research is expected to answer several problems as follows: first, how important is zakat as a source of state revenue and second, how to integrate tax and zakat collection systems in Indonesia.

2. Factors Affecting Zakat and Tax Payments

Previous studies have shown several factors that influence zakat on income payments such as the personality value of zakat payers, zakat enforcement, efficiency of zakat administrators and knowledge of zakat, except for the study of Nur Barizah et al., (2005). For example, the personal value of an entrepreneur is related to the decision to pay or not pay zakat under the control of the individual (Hanno and Violette, 1996). Halizah, Alwi, & Tahir, (2011) cite Ram-al-Jaffri and Kamil (2007) that they have designed a framework of attitudes towards zakat on business and subjective norms lead to behavioral intentions and will directly influence actual behavior towards zakat. for business payments. Attitudes towards zakat are influenced by directors and shareholders. The more directors and shareholders who are Muslim, the higher the tendency to respond to the payment of zakat business.

Strong religious values can increase their willingness to pay taxes for the benefit of the country. However, Rahim, Ariffin, & Nawati, (2011) explained in the 8th International Conference on Islamic Economics & Finance that human behavior (Muslim community) makes decisions (obey or not) to pay zakat (official or unofficial channels) in accordance

with laws and regulations are implemented to achieve satisfaction in this life and the hereafter as well as an indication of gratitude to Allah. Consumers' perceptions of zakat and taxes depend on education, religiosity and law enforcement. Most of the research conducted on zakat in Malaysia concentrates on various fields including theoretical but perhaps somewhat from a marketing and consumer behavior point of view (Nur Barizah, 2010; Anuar, Adam, & Mohamad, 2012).

A recent study was conducted to examine the impact of culture on perceptions of tax fairness and tax compliance and found no universal cross-cultural relationships based on their investigations in two different regions of Australia and Hong Kong (Gilligan and Richardson, 2005). Studies reveal that women are more compliant than men (Richardson and Sawyer, 2001; Jackson and Milliron, 1986) and less frequently tax evasive or tax evasive (Oxley, 1993). Similar to older taxpayers compared to younger ones (Smith, KW, 1992).

a. Religiosity

In language, there are three terms, each of which has a different meaning, namely religion, religiosity and religiosity. (Rasmanah: 2003) defines the term from English. Religion derives from the word religion as a form of a noun which means religion or belief in religiosity which means shifting, great devotion to religion. Religiosity comes from religious which is compatible with religion or religious characteristics inherent in a person.

Religiosity comes from the Latin "relegare" which means to tie tightly or the bond of togetherness Mansen in Kaye and Raghavan (2000). Religiosity is a person's spiritual expression related to belief systems, values, applicable laws and rituals. Religiosity is an aspect that has been lived by individuals in the heart, the vibration of personal conscience and personal attitudes (Mangunwija: 1986). The same thing was also expressed by Glock and Stark in Dister (1998) regarding religiosity, namely the attitude of diversity which means that there is an element of internalization of religion within someone.

Chaplin (1997) in depth says that religion is a complex system consisting of beliefs, beliefs that are reflected in attitudes and carrying out religious ceremonies with the intention of being able to relate to God.

1. Dimensions of Religiosity

Aspects of religiosity according to the ministry and environment RI 1987 (Caroline: 1999) religiosity (Islam) consists of five aspects:

- a. Aspects of faith concern human beliefs and relationships with God, angels, prophets and so on. Islamic aspects concern the frequency, intensity of the implementation of predetermined worship, for example prayer, fasting and zakat.
- b. The ihsan aspect concerns the experience and feeling of God's presence, fear of breaking prohibitions and so on.
- c. Aspects of knowledge that concern one's knowledge of religious teachings.
- d. Charity aspect concerns behavior in social life, for example helping others, defending the weak, working.

According to Glock and Stark in Kahmel (2009) that there are four aspects or dimensions of religiosity, namely:

- a. The dimension of ideology or belief, namely the dimension of diversity related to what to believe, for example the belief in the existence of God, angels, heaven, etc. Religious belief or doctrine is the most basic dimension.
- b. The dimension of worship, which is the dimension of diversity related to a number of behaviors, where these behaviors have been determined by religion, such as rituals of worship, baptism, confession of sins, fasting, prayer or carrying out special rituals on holy days.
- c. The dimension of appreciation, which is the dimension related to religious feelings experienced by followers of religion or how far a person can live the experience in the religious rituals they perform, for example being devoted when performing prayers.

- d. The dominance of practice, which is related to the consequences of religious teachings which are applied through attitudes and behavior in everyday life.

Islam as a comprehensive religion provides a way of life based on the Quran and hadith for Muslims. As a believer of the truth, that person will follow the guidelines as a way of submitting to Allah consists of paying zakat obligation. In the perspective of zakat compliance, the element of religiosity cannot be ignored because people who have high religiosity will obey to pay zakat than people who are not too religious. Religiosity has been predetermined as a guideline that Muslims will follow in carrying out their daily activities and their lives as an assessment of the final result of fulfilling the obligation to pay zakat (Idris, Bidin, & Saad, 2012). It influences one's character to do good deeds.

Religion is one of the most visible aspects in society that motivates every aspect of a person's lifestyle, beliefs, attitudes and behavior (Hanzaee, Attar, & Alikhan, 2011; Mokhlis, 2009). Compliance in paying zakat is greatly influenced by the level of religiosity (Abdullah & Sapiei, 2018). Human decisions are guided by religion (Hanzaee & Ramezani, 2011) which is considered to be the most influential social factor influencing people and knowledge in choosing halal products (Mukhtar & Butt, 2012; T. Nurhayati & Hendar, 2019) by providing them with directions that help them to interpret and understand the true meaning of life.

Religiosity consists of four measures (Hanzaee et al., 2011). First of all it is called the ideological dimension which basically rests on belief in the basic principles and fundamentals of one's religion. Second, ritualistic means an individual's dedication and commitment to his religion. Third, intellectual measurement which shows that the individual must have correct knowledge and knowledge of his religion. The latter is an experimental dimension based on a spiritual relationship with God through his actions. Meanwhile, according to (Abdullah & Sapiei, 2018) the religious aspect has 3 (three) dimensions, namely obligations, virtues and vices, and optional rituals.

Research findings by Ezzo and Dibb (2004) state that respondents are respondents who adhere to their religion which is significantly different from respondents who are religiously loyal. The average religious buyer is more demanding and innovative, eager to

buy new products for testing and likes to buy on credit. On the other hand, buyers who are devoted to their religion are more concerned with paying cash, conservative in nature, responsible and also tolerant. This study supports research conducted by Wilkes et al. (1986) in which they illustrate that more religious consumers do not like to buy on credit. According to other studies, religiosity is a strong indicator of consumer purchases that varies with the level of religiosity (Mokhlis, 2009). The research into the adoption of Islamic mobile banking services among Southeast Asian Muslim and non-Muslim consumers found that the two groups differ due to their religion and religiosity (Sun, Goh, Fam, & Xue, 2012). Torgler (2006) discusses that religiosity is an important aspect affecting moral tax, which is narrated as an intrinsic motivation to pay taxes. Researchers used various measures such as church attendance, religious education, active participants in a church or religious institution, perceived religiosity, religious supervision and belief in the church.

b. Knowledge

Knowledge is the most important strategic resource and basic element for acquiring intangible assets and accuracy (Grant, 1996). Research finds that to create knowledge value, increase growth and company capability and to gain a competitive advantage knowledge has an important role (Kogut and Zander, 1993; Conner and Prahalad, 1996). Several other scholars also emphasize knowledge as the main source for creating value, heterogeneity and gaining competitive advantage (Kogut and Zander, 1992; Grant, 1996). Knowledge management is a management tool that consists of a set of principles along with a series of exercises and techniques in which the principles are introduced.

The purpose of knowledge management is to create, change, disseminate, and utilize knowledge (Palacios, Gil, & Garrigos, 2008). The nature and importance of management systems is directly conditioned in the way organizations build their wisdom and knowledge. Zollo and Winter (2002) explain that an organization can improve its dynamic competence if it has three common mechanisms: the accumulation of experience and knowledge and their codification. A knowledge management strategy is a very important plan that helps an organization achieve its vision and goals with the knowledge and capabilities it possesses. Actually, effective knowledge management is needed for the

smoothness of the knowledge management process (Shaw & Edwards, 2005). The study also found that the influence of knowledge management on organizational performance is significant (Choi & Jong, 2010).

Companies involved in sales strategy activities and decisions may have good knowledge of target customers and this by using expensive sales and target customers through inexpensive channels. This in turn can enable companies to optimize resource allocation, as well as improve their financial performance (Panagopoulos & Avlonitis, 2010). Organizations always focus on developments where they expect rapid access to knowledge and technology for their human resources (Sherman et al. 2005; Ding and Peters 2000). Hegde and Shapira (2007); Ranft and Lord (2002) state that internal knowledge sharing occurs when knowledge-based assets are acquired and used. Modern technology-based organizations promote new and latest technologies and innovations to address current trends among their human resources as they discard outdated knowledge (Darrock et al. 2005). Continuous learning and a changing culture have a positive effect on the stock of knowledge (Liao et al. 2007).

Tax professionals who have more systematic knowledge tend to evaluate decision variables differently than others who have less knowledge (Bonner, et al., 1992 and Gibbins, 1984). The level of influence of this knowledge variable can differ along with the increasing level of complexity, which states that procedural knowledge is a professional understanding of the SPT-making process in tax compliance (O'Donnell, Koch, & Boone, 2005). When taxpayers want to know their tax position, they have to go to a tax professional. It is a fact that tax professionals use their tax rules and regulatory knowledge to evaluate client information. Tax professionals try to reduce the tax burden of their clients by adhering to the maximum level of compliance and making use of their tax knowledge (Roberts, 1998).

B. Halal and Haram Aspects Halal

Starts from an Arabic phrase which means it is permitted or permitted by Islamic law (JAKIM, 2011). In English it refers to things that are allowed according to Islamic law while in Arabic it refers to things that are allowed according to Islam (Kamali, 2003). In general, it shows something that Muslims can do for example. eat, drink or use. The halal area can be extended to all consumables and miscellaneous items such as toiletries, medicines, cosmetics, income, etc.

Halal food products are products produced according to Islamic law (Ceranic and Bozinovic, 2009). This Islamic law determines which products are allowed (Halal) and which products are prohibited (Haram) for Muslims. The source of this law comes from the Koran and Hadith which are generally described by scholars (Riaz & Chaudry, 2004). Halal and haram laws are established and must be obeyed at all times (Bonne & Verbeke, 2008). Therefore, it is important to confirm the status of the product whether the product is halal or haram.

The issue of halal (halal) and haram (haram) status is very important for Muslims because it relates to religious claims. Therefore, making laws or regulations regarding halal or haram for Muslims needs to be considered (Mustafa Afifi et al., 2013). Halal issues can be seen from three different points of view. First, the attitude of Muslim consumers towards the value of halal food purchased. Second, the attitude of producers towards Muslim consumers whether producers respect the beliefs of Muslim consumers or not. Finally, in cases of fraudulent use of the halal logo, what legal action can be taken means that the law is sufficiently enforceable or not (Mustafa Afifi, 2012). According to the Koran,

"O you who believe, eat among the good sustenance that We give you and give thanks to Allah, if it is true to Him you worship.(QS. Al-Baqarah 2: 172).

"Then eat what is lawful and good from the sustenance that Allah has given you; and thank Allah's blessings, if you only worship Him. Surely Allah only forbids on you (eating) carcasses, blood, pork and what is slaughtered by mentioning names other than Allah; but whoever is forced to eat it without mistreating nor transgressing, then verily Allah is Forgiving, Most Merciful.
"(QS. al-Nahl., 16: 114-115).

Islamic law (also known as Sharia) is a revelation from Allah SWT to lead the lives of Muslims (Hussaini, 1993; Doi, 1984). In Islam, it is very important to maintain halalness and keep away from haram in every aspect of life (IHI Alliance, 2009; Laldin, 2006). Halal-Haram (halal-haram) is clearly based on Islamic values (Zakaria and Thalib, 2010). There has been a change in modern marketing as companies shift from a consumer-centered approach to a value driven approach that brings marketing concepts into the realm of human aspirations, values, and passion (Kotler et al., 2010).

The global halal market demand is increasing day by day. The halal food market currently constitutes 16% of the entire global food industry (Nestle, 2009). There are several organizations around the world established to control and guarantee the standardization and certification of halal food (Anir, Nizam, & Masliyana, 2008; Ziegler, 2007). The purpose of halal standards is to avoid ambiguity and assist consumers in choosing products that meet halal requirements (van der Spiegel et al., 2012).

The halal logo is treated as a sign of quality assurance and lifestyle choices in business and commerce today (Islam Online, 2005). The logo or halal certificate ensures Muslims about the products they consume and also motivates producers to meet halal standards. Therefore, halal certification can also play an important role in providing certainty about the need to maintain halalness (Mohamed Omar, et al., 2012). JAKIM also introduced the e-halal logo in addition to the halal label on the package or restaurant nameplate considering the large number of electronic buyers in Malaysia.

The halal supply chain can be described as a halal network agreement with the aim of transferring goods with halal integrity to ensure that the goods are truly halal at the time of purchase (Tieman, Vorst, & Ghazali, 2012). The shackles of supply chain management are helpless because of their belief (Bonne and Verbeke, 2008), maintenance of halal integrity (Tieman, 2011; Bahrudin, 2011), eliminating doubts in halal food (Kamali, 2010), lower halal control of food norms (Pointing et al., 2008; Norman et al., 2009; Zakaria, 2008; Berger, 2011), and the sensitivity of Muslim consumers to halal (Wilson and Liu, 2010; Havinga, 2011).

C. Trust

Trust or belief is the belief that the actions of another person or group are consistent with their beliefs. Trust is born from a process that slowly accumulates into a form of trust, in other words, belief is our belief that in one product there are certain attributes. This belief arises from the repeated perception of learning and experience (Amir: 2005).

Trust (Zaenuri: 2002) is basically the willingness of one party to rely on another party, namely the party who has gained trust. Trust is also a set of specific beliefs in Integrity (the honesty of the trusted party), Benevolence (trustworthy attention and motivation to act in accordance with the interests of those who believe in them), Competency (the ability of the trusted party to carry out the trusting's needs) and Predictability (consistency of party behavior. trustworthy) To be seen as a person who can be trusted, one should be seen as honest, competent having sincerity towards others. Trust cannot be demanded or enforced but must be generated. Trust is an important component that helps develop a conducive work environment (Wibowo: 2006)

D. The Legal Awareness

Concept of legal awareness is a broad scope that has various dimensions and generally refers to the method of perception and understanding of the role of law, and the process of compliance with the law by individuals (Galligan, 2006). Legal awareness emphasizes what individuals know about the law (Hertogh, 2004) and the way the law moves, is adopted and used by them. Therefore, legal awareness not only calculates the way people act but also their approach to lawful action (Hoffmann, 2003). It is necessary to know not only why, when and how laws and legal organizations are used, but also why and when they are not used (Ewick and Silbey, 1992). In other words, legal awareness is used to find out how certain individuals understand what law is, experience it and respond to it (Merry, 1990).

According to (Li & Xin, 2014) Legal awareness varies from person to person. The findings are: 1) the national and social management's confidence in the law is

getting higher and they believe that although the law is still not perfect, it will gradually be developed and adapted to the economic system. 2) Professional and technical personnel of private entrepreneurs, legal trust investigation managers have a higher level of trust and can fully use their knowledge to solve their problems legally. 3) Normal individual industrial and commercial households and business service officers are unclear and do not understand the protection of their rights and interests through legal assistance. 4) Agricultural workers, industrial workers and urban unemployed workers and half the workers believe that they are excluded from the law but it is necessary for society.

Nielsen (2000) has constructed an analytic framework in which legal consciousness is evaluated from a specific axis. The aim is to find variations in legal consciousness across social groups in how race, sex and class shape legal consciousness. Legal awareness has different dimensions, it has been identified in various studies as groups of individuals, locations or specific socio-legal phenomena. Subjects also include, among others, women (Marshall, 2003), local government employees (Cooper, 1995), ordinary people (Marshall and Barclay, 2003) and welfare seekers (Cowan, 2004). From different aspects of the situation for example the legal service office (Sarat, 1990), to public places (Nielsen, 2000) and the workplace (Marshall, 2003) and the types of legal issues discussed, such as discrimination (Harding, 2006), sexual harassment (Marshall, 2003) and welfare (Sarat, 1990).

For ordinary people, the law is a disrespectful and largely isolated aspect of their life (Ewick and Silbey, 1998). Of course, a judge's legal awareness has a different size than normal citizens. In the case of the judiciary, one can express legal consciousness, which is 'internal' to the legal system and as opposed to the 'external' measure presented by ordinary citizens (Friedman, 1989). The legal awareness of marginalized communities has various characteristics (Gies, 2003). They see the law as visible, direct and strong; on the other hand the law is a burden, a nuisance or a nuisance (Sarat, 1990; Merry, 1990; Ewick & Silbey, 1998). Thus, the relation of power and resistance is an indicator of the legal awareness of marginalized communities (Sarat, 1990; Gies, 2003).

A study conducted by Jaremba, 2013 found that judges' legal awareness of the EU law is well shaped by their personal experience of using and applying it and their knowledge. The study found that judges' legal awareness of EU law was greatly influenced by their personal experience of applying and applying it, and their knowledge of it (Jaremba, 2013). It is also why legal consciousness is a rather fluctuating and unconsolidated notion, as it can change over time along with expanded experience and knowledge (Ewick and Silbey, 1992).

E. Motivation to Pay Zakat

Motivation comes from the Latin word *movere* which means 'to move'. Maslow in Schiffman and Kanuck (2008), argues that the needs at a higher order become the driving force / motivation if the lower needs are satisfied which will motivate behavior. Human needs are tiered. This means that a person only meets the second need after the first one is met. The basis for Maslow's theory of needs, as mentioned in Setiadi (2003; 31), is as follows:

- a. Humans are desirous social beings.
- b. A satisfied need does not become a motivating tool for the doer, only an unmet need will become a motivator.
- c. Human needs are tesusun in a level.

From the basic theory of needs, it can be seen that the hierarchy of needs according to Maslow is;

- a. Physiological needs, including hunger, thirst, shelter, and other bodily needs.
- b. The need for security (*security and protection*), including security and protection against physical and emotional harm.
- c. Social needs (*sense of belonging and love*), including affection, acceptance by the community, group membership.
- d. The need for *self-esteem*, including, independence, success, status, recognition and attention.
- e. The need for self-actualization (*self-development*), including the ability to develop, the ability to achieve something and the ability to be self-sufficient.

According to Setiadi (2003; 29), consumer motivation is a situation in a person's personality that encourages individual desire to carry out activities in order to achieve a goal. Thus motivation is an impulse that arises from within or from outside (the environment) which becomes a driving factor towards the goals to be achieved. In terms of paying zakat, motivation can be interpreted as an impetus that moves a mustahiq to decide to act towards the achievement of goals, namely to fulfill various needs and desires.

However, a person's motivation to do or buy something that is actually difficult to know for sure because motivation is something that exists within a person and cannot be seen from the outside. Motivation will be seen or seen through a person's behavior that can be seen or observed. In practice, the use of both types of motivation must be appropriate and balanced in order to increase the enthusiasm for paying zakat. What matters is when positive or negative motivation can effectively stimulate someone to pay zakat. Positive motivation is effective in the long term while negative motivation is effective in the short term. However, someone must be consistent and fair in implementing it.

In motivation there are also goals, namely positive goals and negative goals. Positive goals are the goals to which the behavior is directed, so targets are often called objects to be approached. Meanwhile, negative targets are targets that are avoided by behavior and are often called objects that are shunned. (Schiffman, 2008: 77). According to Maslow, quoted in Hasibuan (2003; 153-156), explains that a person's work motivation is influenced by physical needs, the need for security and safety, social needs, the need for self-esteem, the need for self-actualization.

F. Satisfaction

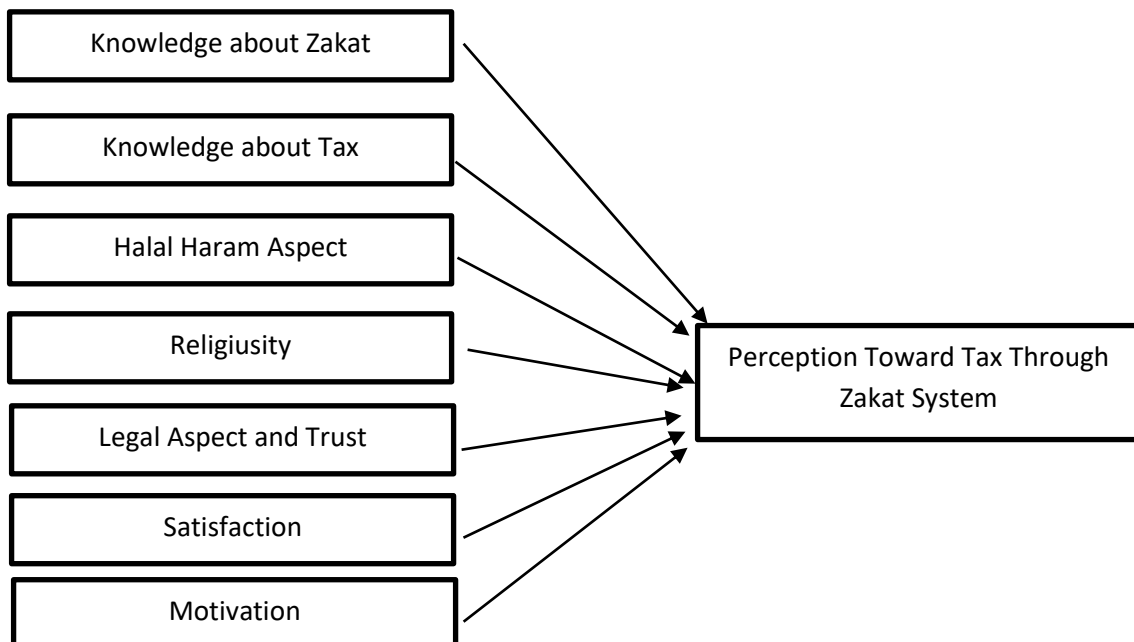
According to the Big Indonesian Dictionary, the meaning of the word satisfaction is the feeling of pleasure that arises because what you want or what you want to achieve has been fulfilled⁴⁹. Satisfaction is meant here is the satisfaction of paying zakat so that the obligations as a Muslim have been fulfilled. Satisfaction has an effect on the group paying zakat which consists of farmers with various crops but who have reached the

nisab. The pleasure that arises from this satisfaction is because it can help the poor / poor (Alhasanah, 2011). Especially if they are able to be an example for others and encourage group members to increase their interest in paying agricultural zakat. Satisfaction is also obtained because muzakki gives his zakat directly to the desired mustahik. So that muzakki hopes that the zakat that has been paid can be useful as it should be. Satisfaction indicators that refer to previous research, namely (Pertiwi, 2017):

- a. Feel happy to have paid zakat.
- b. Feeling to be generous.
- c. Want to be role models.

G. CONCEPTUAL STUDY FRAMEWORK

The proposed framework of our current study has been constructed with reference to literature review. This particular model concentrates on Muslim consumers' perceptions of taxes through the zakat system in Malaysia. From this literature review, we explore the independent variables, namely knowledge of zakat, knowledge of taxation, halal-haram aspects, legal awareness and religiosity to determine the expected relationship with the dependent variable, namely the perception of Muslim consumers towards taxes through the zakat system in Indonesia. Malaysia. Figure 1 below is a picture of the proposed model.



H. HYPOTHESES

According to statement dan literature study above, we can formulate the hypotheses as follows:

H1: Religiosity has a significant effect on the preference for zakat as a tax deduction.

H2: Knowledge has a significant effect on zakat preference as a tax deduction.

H3: Halal and Haram have a significant effect on the preference for zakat as a tax deduction.

H4: Trust has a significant positive effect on the preference for zakat as a tax deduction.

H5: Motivation has a significant positive effect on zakat preference as a tax deduction.

H6: Legal awareness has a significant effect on the preference for zakat as a tax deduction.

H7: Satisfaction has a significant effect on zakat preference as a tax deduction.

CHAPTER III

RESEARCH METHOD

A. The Research Scope

Scope of this study is that Muslim communities in Indonesia and Malaysia already have income. The variables used in this study are the variables of religiosity (X1), knowledge of zakat (X2), knowledge of taxes (X3), Halal and Haram Aspects (X4), Legal Aspects (X5), Satisfaction (X6) and Motivation (X7). as the independent variable, and the perception variable using (Y) as the dependent variable.

B. Sample Determination Method

Population is a generalization area consisting of objects / subjects that have a certain quantity and characteristics that are determined by the researcher for study and then draw conclusions (Sugiyono, 2011). The population in this study is the Muslim community in Indonesia and Malaysia, while the sample used is Indonesian and Malaysian citizens who are Muslim and already have income.

The sample is part of the number and characteristics of the population. If the population is large, and it is impossible for the researcher to study everything in the population, for example because of limited funds, energy and time, the researcher can use a sample taken from that population. What is learned from the sample, the conclusions will be applicable to the population. For that samples drawn from the population to be truly *representative* / represented (Mufraini, 2013).

In this study, the technique used is *probability sampling technique*. What is meant by *probability sampling* is a sampling technique that provides equal opportunities for each element (member) of the population to be selected as a sample member. In this *probability sampling* using *area sampling*. *Area sampling* is an area sampling technique used to determine if a sample the object to be studied or the source of the data, then the sampling is based on a predetermined population area. (Sugiyono, 2011). The sample size for the *Structural Equation Model* with estimation procedures generally uses *Maximum likelihood estimation* (MLE). MLE is the most common estimation procedure,

used to provide valid results with sample sizes as small as 50 (Hair et. Al., 1998). Referring to this opinion, the sample used for this study was 51 samples.

C. Data Analysis Method

1. Operationalization of Variables

Operational variables can provide an overview of the variables used in research so that it can be measured and analyzed in accordance with the research objectives. According to Juliansyah Noor (2013, p. 47), "a research variable is an attribute or nature or value of people, objects or activities that have certain variations that are determined by the researcher to study or draw conclusions."

According to Juliansyah Noor (2013, p. 50), in SEM (*Structural Equation Modeling*) independent variables are also referred to as exogenous variables, and the dependent variable is called an endogenous variable.

Table 3.1
OPERATIONAL VARIABLES

| No | Variable | Indicators | Statement | CODE |
|----|-------------------------|--|--|------|
| 1 | Knowledge about Zakat 5 | I believe zakat on income is a religious obligation | I believe income Zakat is a religious obligation | KZ1 |
| | | I know about the minimum amount which is applicable for zakat in Islam | I know about the minimum amount required applies to Zakat in Islam | KZ2 |
| | | I believe zakat is a social obligation towards Muslim Ummah | I believe Zakat is a social obligation for Muslim Ummah | KZ3 |
| | | I have to pay 2.5% of my wealth if zakat is applicable for me | I have to pay 2.5% of wealth me if Zakat applies to me | KZ4 |

| | | | | |
|---|-----------------------|--|--|-----|
| | | By paying zakat, I strongly believe that the economic condition of the Muslim Ummah will be improved believe that the economic conditions of the Muslim Ummah will | I really increase with the distribution of Zakat | KZ5 |
| 2 | Knowledge about Tax 4 | I know the minimum amount of money for which I have to pay tax to the government | I know the amount of money I have to spend to m tax payers to the government | KT1 |
| | | I have enough knowledge about the tax rates (%) according to the Malaysian Income Tax Act | I know about the tax rate (%) according to the income tax law | KT2 |
| | | I know zakat institutions are providing proper information to motivate the Muslim consumers about this system | I know that the Zakat institution provides information in motivating Muslim consumers about the tax system | KT3 |
| | | I know the tax authority is providing proper information to motivate the Muslim consumers about this system | I know the tax authorities have provided the right information to motivate Muslim consumers to make tax payments | KT4 |

| | | | | |
|---|-------------------------------|--|---|------|
| 3 | Halal Haram Aspect 6 | I am strict regarding halal and haram aspects of Islamic Law or Shariah law aspects of Islamic law or sharia law | I place great importance on the halal and haram in everyday life. | HHA1 |
| | | I ask my friends or scholars about its permissibility in Islam. If I am not clear about anything | If there is something that is not understood about Islamic law, then I will ask for help from friends or scholars to explain. | HHA2 |
| | | I think enjoying tax rebate through payment of zakat is permissible (halal) in Islam. Enjoying tax rebates through zakat | In my opinion, payment is permitted (halal) in Islamic teachings | HHA3 |
| | | I enjoy tax rebate through zakat while I am paying my tax because I feel it is permitted (halal) | I enjoy tax deductions through the payment of Zakat, while I pay my taxes because it is allowed under Islamic teachings | HHA4 |
| | | I believe that I fulfill the requirements of paying zakat | I believe that I fall under the mandatory criteria for Zakat | HHA5 |
| | | A practicing Muslim always follows Islamic guidelines to lead his life | I believe that good Muslims are always guided by the teachings of Islam. | HHA6 |

| | | | | |
|---|------------------|--|---|----|
| 4 | Religiosity 7 | My religious beliefs influence me to get the advantage of the tax rebate through charity | I believe religious teachings influenced me to think that zakat can reduce taxes | R1 |
| | | I maintain legal obligations related to tax Because I feel it protects my social image | I carry out obligations as a taxpayer because it can keep your social image I | R2 |
| | | I believe that enjoying tax rebate through zakat is a good system for Muslims | I believe that enjoy tax breaks through zakat is the right system for Muslims | R3 |
| | | I think tax rebate through the zakat system is a sign of religious duty towards the Muslims | I believe that cutting taxes through Zakat is a form of government attention in the religious aspect of Muslims | R4 |
| | | Religious lectures enhance my understanding to choose this system easily without hesitation | Religious studies improve my understanding without hesitation in choosing this system (Tax reduction for Zakat) | R5 |
| | | The information of religious books and magazines influence me to enjoy tax rebate through zakatreligious books and magazines | Information oncuts through Zakat | R6 |

| | | | | |
|---|---------------------------|--|--|------|
| | | influenced me to enjoy tax | | |
| | | I motivate others to enjoy tax rebate through zakat as I feel it is their rights to be free from double taxation | I motivate other people to choose zakat as an instrument for withholding taxes | R7 |
| 5 | Legal Aspect and Trust 14 | I know I have to follow the government rules and regulations as a citizen or resident | I am aware and know that every citizen is obliged to follow the government rules | LAT1 |
| | | I always follow the government rules and regulations while I pay my tax | I always follow government rules in payingtax | LAT2 |
| | | I pay tax because it is an order from the government | I pay taxes because of the mandatory rules from thegovernment | LAT3 |
| | | I pay tax because I am legally conscious | I pay taxes because I am aware that legally | LAT4 |
| | | Tax is a compulsory payment beca use it is imposed by the government | Taxes are mandatory payments because they are imposed by the government | LAT5 |

| | | | | |
|--|--|--|---|-------|
| | | Tax contributes in the poverty reduction, social and economic development of the country, social and economic development of the | Taxes contribute to poverty alleviationstate | LAT6 |
| | | Zakat institution can be trusted with zakat funds | Zakat institutions can be trusted in managing zakat funds. | LAT7 |
| | | Zakat institution has delivered zakat funds to the right recipients. | The Zakat Institution has channeled zakat funds appropriately | LAT8 |
| | | Zakat institution has high credibility | Zakat institutions have high credibility | LAT9 |
| | | Zakat institution is trusted by societyinstitution is trusted by | The Zakatthe public | LAT10 |
| | | I believe in zakat institution | I believe in Zakat institutions | LAT11 |
| | | Zakat institution has been transparent in financing | Zakat institution has been transparent in financing | LAT12 |
| | | Zakat institution officer has knowledge, experience, and competence about zakat | Zakat institution officers have knowledge, experience and competence about Zakat. | LAT13 |

| | | | | |
|---|--------------------|---|--|-------|
| | | Zakat institution officer can manage zakat fund well Zakat institution officers can manage zakat funds | by good | LAT14 |
| 6 | Satisfaction 13 | Zakat reception procedure of zakat institution is quick and good. | The procedure for receiving Zakat at Zakat institutions is fast and good. | S1 |
| | | Zakat disbursement procedure is on the right target. | The procedure for distributing Zakat funds to Zakat institutions is fast and good. | S2 |
| | | Zakat officer Gives charity information responsively | Officer Zakat provide information Zakat is responsive | S3 |
| | | Zakat officer Gives charity information comprehensively | Officer Zakat provide information Zakat comprehensively | S4 |
| | | Zakat institution manages the fund well | Lembaga Zakat manage the funds properly | S5 |
| | | I believe zakat institution can be trusted and is professional in zakat management | I believe Zakat institutions can be trusted and professional in managing Zakat. | S6 |
| | | Zakat institution has published zakat funds reception report. | Zakat institutions have published zakat funds receipt reports. | S7 |

| | | | | |
|---|--|---|---|-----|
| | | Zakat institution has published zakat funds disbursement reports. | Zakat institutions have published zakat fund distribution reports. | S8 |
| | | I can contact zakat institution easily | I can contact Zakat institutions easily | S9 |
| | | I can use technology to pay zakat at a zakat institution | I can use technology to pay Zakat | S10 |
| | | Zakat institution always maintains good relationship with the zakat payer | The Zakat institution always maintains a good relationship with the Zakat payer | S11 |
| | | Zakat institution always provides information easily | The Zakat institution always provides information easily | S12 |
| | | Zakat office is tidy and good. | Zakat office is neat and nice. | S13 |
| 7 | Motivation <i>Abd Majid, MS (2017). The motivation of muzakki to pay zakah: study at the baitul mal aceh. Significance: Journal</i> | Altruism | I believe that the zakat that I spend can help people who cannot afford | M1 |
| | | Reward | I believe that the zakat issued will get a reward from Allah SWT | M2 |
| | | Al Wala (Loyal) * | I give zakat on the orders of Allah SWT | M3 |

| | | | | |
|---|--|---|---|-------|
| | <i>of Economics, 6 (1), 159-176.</i> 6 | Gratitude * | Gratitude has motivated I am in zakat | M4 |
| | | | I pay Zakat to purify my assets | M5 |
| | | Income * | I do zakat because of high income | M6 |
| | | Procedure * | I believe the Zakat institution I choose will channel and manage zakat properly | M7 |
| 8 | Perception Toward Tax Through Zakat System 10 | The way of paying zakat and getting tax rebate is understandable and clear to me | I can clearly understand the system of withholding tax through zakat payment | PTZS1 |
| | | I feel that it is acceptable to enjoy tax rebate through zakat | I feel that tax cuts through zakat payments are acceptable to everyone | PTZS2 |
| | | I feel I am fairly treated by the government because I can avoid double taxation of my earnings | I feel noticed by the government with the elimination of double taxation through tax cuts through zakat | PTZS3 |

| | | | |
|--|---|---|--------------|
| | I believe tax rebate through zakat system will motivate Muslims to pay their tax and zakat | I believe that cutting taxes through the Zakat system will motivate Muslims to pay Zakat andtax | PTZS4 |
| | I believe tax rebate through zakat system will increase the government's zakat fund | I believe tax cuts through the Zakat system will increase zakat funds for the government | PTZS5 |
| | The government allows zakat paid to be claimed as tax rebate The government allows Zakat to be paid to be claimed as a | tax | PTZS6 cut |
| | Government allows people to receive tax rebate through the amount of zakat they paid The | government allows people to receive tax deductions through the amount of Zakat they pay | PTZS7 |
| | I feel comfortable when I enjoy tax rebate through zakat | I feel comfortable when I enjoy tax deductions through Zakat | PTZ S8 |
| | I believe tax rebate through zakat system will increase the honesty of Muslims in reporting their taxes Muslimssystem will increase the | I believe that cutting taxes through the zakat. | PTZS9 |

| | | | |
|--|---|--|-----------------------|
| | honesty of Muslims in reporting their taxes | | |
| | I believe tax rebate through zakat system will increase tax revenue | I believe that cutting tax through the Zakat system will increasetax | PTZSr evenue 10 |

2. *Confirmatory Factor Analysis*

Confirmatory Factor Analysis or confirmatory factor analysis according to Ghazali and Latan (2015, p. 87) were used to test the dimensionality of a construct. In general, before conducting structural model analysis, researchers must first take *ameasurement model* to test the validity and reality of the latent construct-forming indicators by conducting *Confirmatory Factor Analysis*.

Confirmatory Factor Analysis (CFA) is a form of factor analysis by confirming several empirical constructs which are assumed to be factors of the latent constructs. The purpose of this factor analysis is to explain and describe by reducing the number of parameters that exist. For the variable reduction stage to a further stage, the CFA is known as *Second Order Factor Analysis*. testing *Second Order Factor Analysis* through two levels, first, the analysis is carried out from the latent construct of dimensions to its indicators and second, the analysis is carried out from the latent construct to the dimensional construct. According to Agus Widarjono (2010, p. 275), CFA is a method for finding a number of indicator variables that form variables that are not directly measurable based on existing theories or previous studies.

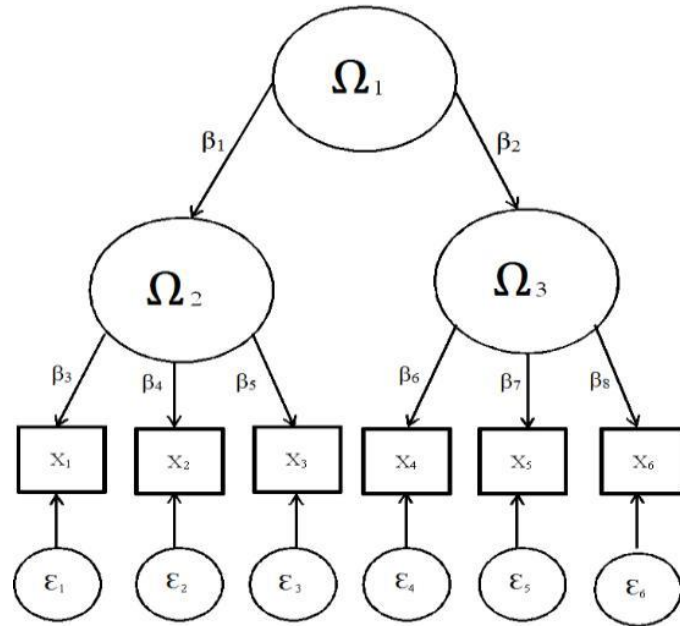


Figure 3.1 *Confirmatory Factor Analysis: Second Order Factor Analysis*

3. Research Instrument

Instruments Instruments used in research to obtain data from the field or sources to be researched. According to Imam Ghazali (2013, p. 136), the scale often used in the preparation of the questionnaire is the ordinal scale or often called the Likert scale. The Likert scale is a scale that contains five levels of preference answers.

In this study, data processing and analysis were carried out quantitatively where the data were obtained by distributing questionnaires and drawing conclusions by concluding the answers of the respondents. Then, after the questionnaire was distributed, the research instrument was designed to transform quantitative data so that it could be analyzed using the applied statistical method. In making the questionnaire, researchers used a Likert scale and the scoring was odd between 1 to 5 categories as follows:

Table 3.2
Likert Scale

| Answer | Score |
|--------------------------------|-------|
| Strongly Agree / Strongly Know | 5 |

| | |
|---|---|
| Agree / Know | 4 |
| Disagree / DoKnow | 3 |
| Don't Disagree / Don't Know | 2 |
| Strongly Disagree / Strongly Don't Know | 1 |

4. Data Analysis Technique

According to Juliansyah Noor (2013, p. 163), data analysis techniques are a way of analyzing research data, including statistical tools that are relevant for use in research. The method used in data analysis and hypothesis testing in this study is by using the method *Structural Equation Model - Partial Least Square* (SEM-PLS).

According to Juliansyah Noor (2013, p. 108), SEM is a statistical technique used to build and test statistical models which are usually in the form of causal models. According to Tony Wijaya (2009, p. 1), SEM is a development of several limitations of multivariate analysis. SEM is able to explain the relationship of variables in a complex manner and as well as the direct or indirect effects of one or more variables on other variables. According to Abdillah and Hartono (2015, p. 141), SEM prioritizes confirmatory modeling rather than exploratory modeling so it is more appropriate to use for theory testing (quantitative studies) than theory development (quantitative studies). SEM types can be classified into two types, namely-based SEM *covariance* or *Covariance Based Structural Equation Modeling* (CB-SEM) and variant-based SEM or component / *Variance or Component Based SEM* (VB-SEM) which includes *Partial Least Square* (PLS).

In Ghazali and Latan (2015, p. 5), *Partial Least Square* is an analysis method *powerful* and is often referred to as *soft modeling* because it eliminates OLS (assumptions *Ordinary Least Square*) regression, such as data must be normally distributed multivariate and absent multicollinearity problem between exogenous variables (Wold 1985). Basically, Wold developed PLS to test weak theories and weak data such as small sample sizes or data normality problems (Wold 1982). Although PLS

is used to explain whether there is a relationship between latent variables, it can also be used to confirm the theory (Chin and Newsted 1999).

Meanwhile, according to Abdillah and Hartono (2015, p. 161), *Partial Least Square* (PLS) is a variant-based structural equation analysis (SEM) can simultaneously perform measurement model testing as well as structural model testing. The measurement model is used for the validity test and the reality test, while the structural model is used for the causality test (hypothesis testing with predictive models).

5. Data Analysis Design and Hypothesis Testing

a. Confirmatory Factor Analysis

According to Ferdinand in Kusnendi (2008, p. 98), CFA departs from the existence of a basic theory used in a study. The study of theory leads researchers to re-identify old concepts as the basis for building theories and developing more perfect concepts and theories. Referring to this opinion, it can be concluded that CFA is a factor analysis used to test unidimensionality, validity and reliability of construct measurement models that cannot be directly observed.

The measurement model is also called a descriptive model which shows the operationalization of variables or research constructs into measurable indicators that are formulated in the form of certain equations and or path diagrams. Thus, the main objective of the CFA is to confirm or test the model, that is, the measurement model is rooted in theory. (Kusnendi, 2008)

In accordance with that, according to Kusnendi (2008, p. 98), research problems in the CFA framework will at least revolve around the following two questions:

1. Are the indicators that are conceptually unidimensional, precise, and consistent to explain the construct under study?
2. What are the dominant indicators forming the construct under study?

b. Measurement Model Test

This study uses an unidimensional construct with reflective indicators. The unidimensional construct according to Ghozali and Latan (2015, p. 63) is a construct that is formed directly from the manifest variable with the direction of the indicator being

CHAPTER IV

RESULTS AND DISCUSSION

A. FUNDING AND DISCUSSION

This study aims to examine the model adopted based on Muslim consumer perceptions of taxes through the zakat system. This research uses three technical stages of comprehensive analysis through demographic description of respondents based on *Distributin Frequanty*, then factor testing is carried out using *Exploratory Factor Analysis* (EFA) to select and determine the number of factors and related items, then in the final stage data analysis is carried out in the form of modeling technique. *Structure EquationsModel* (SEM) to test the quality of the models and hypotheses in this study.

B. DESCRIPTIVE TEST

Descriptive analysis aims to improve understanding in analyzing the condition of the object of a study, this analysis makes it easier for researchers to carry out the process of identification, evaluation, inspection and measurement through a description of a value (Hussain, 2014; Omair, 2014), besides this analysis is usually presented in the form of *Frequency, Cumulative Percent, Mean, and Standard Deviation* (Disman, Ali, & Syaom Barliana, 2017; Marshall & Jonker, 2010), this study conducted a descriptive analysis based on the respondent's demographic conditions which included Gender, Citizens, Age, Education, Job , and Income, as follows:

Table 4.1. Distribution Frequency

| Indicators | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------------|---------------|-----------|---------|---------------|--------------------|
| Gender | Woman | 60 | 39.5 | 39.5 | 39.5 |
| | Men | 92 | 60.5 | 60.5 | 100.0 |
| | Total | 152 | 100.0 | 100.0 | |
| Citizens | Malaysia | 77 | 50.7 | 50.7 | 50.7 |
| | Indonesia | 75 | 49.3 | 49.3 | 100.0 |
| | Total | 152 | 100.0 | 100.0 | |
| Ages | 17 - 29 years | 51 | 33.6 | 33.6 | 33.6 |

| | | | | | |
|------------------|---------------|-----|-------|-------|-------|
| | 30 - 39 years | 44 | 28.9 | 28.9 | 62.5 |
| | 40 - 58 years | 54 | 35.5 | 35.5 | 98.0 |
| | > 58 years | 3 | 2.0 | 2.0 | 100.0 |
| | Total | 152 | 100.0 | 100.0 | |
| Education | High school | 11 | 7.2 | 7.2 | 7.2 |
| | Diploma | 4 | 2.6 | 2.6 | 9.9 |
| | Bachelor | 58 | 38.2 | 38.2 | 48.0 |
| | Masters | 68 | 44.7 | 44.7 | 92.8 |
| | Doctorate | 11 | 7.2 | 7.2 | 100.0 |
| | Total | 152 | 100.0 | 100.0 | |
| Job | Private | 62 | 40.8 | 40.8 | 40.8 |
| | Civil | 69 | 45.4 | 45.4 | 86.2 |
| | Entrepreneur | 20 | 13.2 | 13.2 | 99.3 |
| | Apparatus | 1 | .7 | .7 | 100.0 |
| | Total | 152 | 100.0 | 100.0 | |
| Income | < \$170 | 31 | 20.4 | 20.4 | 20.4 |
| | \$170 - \$230 | 8 | 5.3 | 5.3 | 25.7 |
| | \$230 - \$350 | 24 | 15.8 | 15.8 | 41.4 |
| | > \$350 | 89 | 58.6 | 58.6 | 100.0 |
| | Total | 152 | 100.0 | 100.0 | |

Source: SPSS Data process

In table 4.2. It is known that of the 152 respondents who were sampled in this study, as many as 60 people (39.5%) were female and 92 (60.5%) were male. In addition, the majority of respondents are Malaysian citizens with 77 people (50.7%) and the remaining 75 people (49.3%) are Indonesian residents. Then there were 51 respondents (33.6%) aged 17-29 years, and there were 44 respondents (28.9%) aged 30-39 years, 55 respondents (35.5%) aged 40-58 years and there were 3 respondents (2%) who were > 58 years. Furthermore, based on Education respondent, it shows that there are 11 respondents (7.2%) who have High school educational background, then Diploma as many as 4 respondents (2.6%), Bachelor as many as 58 respondents (38.2%), Masters as many as 68 respondents (44.7%) and Doctorate as many as 11 respondents (7.2%). Meanwhile, based on the job profile, the majority of respondents are private workers and civil servants with 62 people (40.8%) and 69 people (45.4%), besides that there are 20 respondents (13.2%) whose jobs are entrepreneurs and there is only 1 respondent (0.7%).

who work as legal officers. Then it can be seen that the majority of respondents had an income of <\$ 170 for 31 people (20.4%), \$ 170 - \$ 230 for 8 people (5.3%), \$ 230 - \$ 350 with 24 people (15.8) and > \$ 350 for 89 people (58.6%). Furthermore, to simplify the analysis process in this study, analysis is carried out *descriptive statistics* as follows.

Table 4.2. Descriptive Statistics

| Indicators | N | Minimum | Maximum | Mean | | Std. Deviation |
|---------------------------|------------------|------------------|------------------|------------------|-------------------|-----------------------|
| | Statistic | Statistic | Statistic | Statistic | Std. Error | Statistic |
| Gender | 152 | 1 | 2 | 1.61 | .040 | .490 |
| Citizens | 152 | 1 | 2 | 1.49 | .041 | .502 |
| Age | 152 | 1 | 4 | 2.06 | .071 | .878 |
| Education | 152 | 1 | 5 | 3.42 | .076 | .939 |
| Job | 152 | 1 | 4 | 1.74 | .057 | .707 |
| Income | 152 | 1 | 4 | 3.12 | .098 | 1.203 |
| Valid N (listwise) | 152 | | | | | |

Source: SPSS Data process

Based on Table 4.2. It can be said that through the gender approach, the minimum value of 1 and the maximum value of 2 shows that the majority of respondents in this study were male with a mean statistical value of 1.61 and std. deviation of 0.490. Then, in the Citizens approach with a minimum and maximum value of 1 and 2, it shows that the number of respondents from the two countries is almost the same as the mean statistical values and std deviation of 1.49 and 0.502. Furthermore, through the Age approach, it can be stated that based on the minimum and maximum values of 1 and 4, it can be seen that the majority of respondents have an age range of 40 - 58 years with mean and std deviation values of 2.06 and 0.878. Then the results of the Descriptive Statistics test show that the education approach through the minimum and maximum values of 1 and 5 illustrates that the majority of respondents who participated in this study had an education level up to the master level with mean and std deviation values of 3.42 and 0.939. In addition, the job approach based on the minimum and maximum values of 1 and 4 shows

that the majority of respondents work as government employees with mean and std values. a deviation of 1.74 and 0.707, and an income approach through the minimum and maximum values of 1 and 4, indicating that most of the respondents earn each month with a salary range of > \$ 350 with mean and std values. deviation of 3.12 and 1.203.

C. EXPLORATORY FACTOR ANALYSIS

In the second stage, this research uses the technique, *exploratory factor analysis* (EFA) which is a multivariate statistical method with the aim of identifying the smallest number of hypotheses constructs in the form of factors, dimensions, latent variables and internal attributes, so that it can explain the order in a structured manner of a variable indicator (Habibi, Mohd Saad, Mukminin, & Wan Idris, 2018; Natalya & Purwanto, 2018; Ockey, 2013; Watkins, 2018). Before conducting the EFA test, the researcher first tested the data quality in the form of convergent validity, discriminant validity and reliability (Hair, Black, Babin, Anderson, & Tatham, 2010; Kock, 2015; Liao & Hsieh, 2017). This analysis aims to explore the factors formed in the Perception Toward Tax Through Zakat System through the factors of Knowledge about Zakat, Knowledge about Tax, Halal Haram Aspect, Religiosity, Legal Aspect and Trust, Satisfaction and Motivation, so that for the initial stage it is necessary to test convergent validity based on outer loading value with a threshold of 0.7, (Cheah, Sarstedt, Ringle, Ramayah, & Ting, 2018), as follows.

Table 4. 3. Convergent Validity of Outer Loading

| Indicators | KZ | KT | HHA | R | LAT | S | M | PTZS |
|-------------------|-----------|-----------|------------|----------|------------|----------|----------|-------------|
| HHA1 | | | 0.717 | | | | | |
| HHA2 | | | 0.668* | | | | | |
| HHA3 | | | 0.759 | | | | | |
| HHA4 | | | 0.701 | | | | | |
| HHA5 | | | 0.481* | | | | | |
| HHA6 | | | 0.506* | | | | | |
| KT1 | | 0.736 | | | | | | |
| KT2 | | 0.686* | | | | | | |
| KT3 | | 0.828 | | | | | | |

| | | |
|---------------|--------|--------|
| KT4 | 0.825 | |
| KZ1 | 0.724 | |
| KZ2 | 0.588* | |
| KZ3 | 0.710 | |
| KZ4 | 0.847 | |
| KZ5 | 0.772 | |
| LAT1 | 0.599* | |
| LAT10 | 0.876 | |
| LAT11 | 0.810 | |
| LAT12 | 0.833 | |
| LAT13 | 0.794 | |
| LAT14 | 0.820 | |
| LAT2 | 0.375* | |
| LAT3 | 0.232* | |
| LAT4 | 0.434* | |
| LAT5 | 0.599* | |
| LAT6 | 0.528* | |
| LAT7 | 0.880 | |
| LAT8 | 0.830 | |
| LAT9 | 0.852 | |
| M1 | | 0.811 |
| M2 | | 0.692* |
| M3 | | 0.827 |
| M4 | | 0.801 |
| M5 | | 0.705 |
| M6 | | 0.526* |
| M7 | | 0.666* |
| PTZS1 | | 0.745 |
| PTZS10 | | 0.862 |
| PTZS2 | | 0.785 |
| PTZS3 | | 0.883 |
| PTZS4 | | 0.862 |
| PTZS5 | | 0.859 |
| PTZS6 | | 0.787 |
| PTZS7 | | 0.838 |
| PTZS8 | | 0.848 |
| PTZS9 | | 0.892 |
| R1 | 0.750 | |
| R2 | 0.642* | |
| R3 | 0.881 | |

| | |
|------------|--------|
| R4 | 0.864 |
| R5 | 0.837 |
| R6 | 0.844 |
| R7 | 0.686* |
| S1 | 0.877 |
| S10 | 0.758 |
| S11 | 0.869 |
| S12 | 0.858 |
| S13 | 0.724 |
| S2 | 0.854 |
| S3 | 0.822 |
| S4 | 0.814 |
| S5 | 0.890 |
| S6 | 0.866 |
| S7 | 0.823 |
| S8 | 0.804 |
| S9 | 0.798 |

Note: *insignificant on 0.7

Based on the results of the outer loading test, it shows that there are sixteen indicators that do not meet the threshold of 0.7, including HHA2, HHA5, HHA6, KT2, KZ2, LAT1, LAT2, LAT3, LAT4, LAT5, LAT6, M2, M6, M7, R2, R7. Based on Hair et al., (2018), these indicators can be eliminated to form new construction variables, as follows.

Table 4.4. . Discriminant Validity of Outer Loading

| Indicators | KZ | KT | HHA | R | LAT | S | M | PTZS |
|-------------------|-----------|-----------|------------|----------|------------|----------|----------|-------------|
| HHA1 | | | 0.595* | | | | | |
| HHA3 | | | 0.873 | | | | | |
| HHA4 | | | 0.822 | | | | | |
| KT1 | | 0.666* | | | | | | |
| KT3 | | 0.889 | | | | | | |
| KT4 | | 0.826 | | | | | | |
| KZ1 | 0.735 | | | | | | | |
| KZ3 | 0.714 | | | | | | | |
| KZ4 | 0.841 | | | | | | | |
| KZ5 | 0.784 | | | | | | | |
| LAT10 | | | | | 0.915 | | | |

| | | |
|---------------|-------|-------|
| LAT11 | 0.868 | |
| LAT12 | 0.907 | |
| LAT13 | 0.836 | |
| LAT14 | 0.864 | |
| LAT7 | 0.857 | |
| LAT8 | 0.876 | |
| LAT9 | 0.906 | |
| M1 | | 0.855 |
| M3 | | 0.882 |
| M4 | | 0.897 |
| M5 | | 0.819 |
| PTZS1 | | 0.744 |
| PTZS10 | | 0.862 |
| PTZS2 | | 0.783 |
| PTZS3 | | 0.882 |
| PTZS4 | | 0.862 |
| PTZS5 | | 0.858 |
| PTZS6 | | 0.789 |
| PTZS7 | | 0.840 |
| PTZS8 | | 0.848 |
| PTZS9 | | 0.892 |
| R1 | 0.757 | |
| R3 | 0.896 | |
| R4 | 0.891 | |
| R5 | 0.852 | |
| R6 | 0.843 | |
| S1 | | 0.877 |
| S10 | | 0.758 |
| S11 | | 0.869 |
| S12 | | 0.858 |
| S13 | | 0.724 |
| S2 | | 0.854 |
| S3 | | 0.822 |
| S4 | | 0.814 |
| S5 | | 0.890 |
| S6 | | 0.866 |
| S7 | | 0.823 |
| S8 | | 0.804 |
| S9 | | 0.798 |

Note: *insignificant on 0.7

Based on the results in table 4.4. pointed out that there are still two indicators whose outer loading value does not meet the threshold, namely HHA1 and KT1, so it is necessary to re-test the outer loading by eliminating insignificant indicators at the 0.7 limit (Farrell & Rudd, 2009), as follows

Table 4.5. Discriminant Validity of Outer Loading

| Indicators | KZ | KT | HHA | R | LAT | S | M | PTZS |
|-------------------|-----------|-----------|------------|----------|------------|----------|----------|-------------|
| HHA3 | | | 0.897 | | | | | |
| HHA4 | | | 0.869 | | | | | |
| KT3 | | 0.952 | | | | | | |
| KT4 | | 0.820 | | | | | | |
| KZ1 | 0.735 | | | | | | | |
| KZ3 | 0.714 | | | | | | | |
| KZ4 | 0.841 | | | | | | | |
| KZ5 | 0.784 | | | | | | | |
| LAT10 | | | | | 0.915 | | | |
| LAT11 | | | | | 0.868 | | | |
| LAT12 | | | | | 0.907 | | | |
| LAT13 | | | | | 0.836 | | | |
| LAT14 | | | | | 0.864 | | | |
| LAT7 | | | | | 0.857 | | | |
| LAT8 | | | | | 0.876 | | | |
| LAT9 | | | | | 0.905 | | | |
| M1 | | | | | | | 0.855 | |
| M3 | | | | | | | 0.882 | |
| M4 | | | | | | | 0.897 | |
| M5 | | | | | | | 0.819 | |
| PTZS1 | | | | | | | | 0.745 |
| PTZS10 | | | | | | | | 0.861 |
| PTZS2 | | | | | | | | 0.783 |
| PTZS3 | | | | | | | | 0.882 |
| PTZS4 | | | | | | | | 0.862 |
| PTZS5 | | | | | | | | 0.858 |
| PTZS6 | | | | | | | | 0.790 |
| PTZS7 | | | | | | | | 0.840 |
| PTZS8 | | | | | | | | 0.848 |
| PTZS9 | | | | | | | | 0.891 |

| | |
|------------|-------|
| R1 | 0.757 |
| R3 | 0.896 |
| R4 | 0.891 |
| R5 | 0.852 |
| R6 | 0.843 |
| S1 | 0.877 |
| S10 | 0.758 |
| S11 | 0.869 |
| S12 | 0.858 |
| S13 | 0.724 |
| S2 | 0.854 |
| S3 | 0.822 |
| S4 | 0.814 |
| S5 | 0.890 |
| S6 | 0.866 |
| S7 | 0.823 |
| S8 | 0.804 |
| S9 | 0.798 |

Table 4.5. explained that based on the results of outer loading, it can be said that all indicators used in this test are above the threshold value of 0.7 (Farrell & Rudd, 2009; Hair et al., 2018), meaning that all items on these indicators are valid and can be used. Then to ensure the quality of the data in this study, a discriminant validity test was carried out through the Fornell-Larcker Criterion with a threshold of 0.7 on variable correlation (Ab Hamid, Sami, & Mohmad Sidek, 2017; Henseler, Ringle, & Sarstedt, 2014), as follows

Table 4.6. Discriminant Validity of Fornell-Larcker Criterion

| Indicators | KZ | KT | HHA | R | LAT | S | M | PTZS |
|-------------------|-----------|-----------|------------|----------|------------|----------|----------|-------------|
| KZ | 0.770 | | | | | | | |
| KT | 0.140 | 0.889 | | | | | | |
| HHA | 0.395 | 0.308 | 0.883 | | | | | |
| R | 0.430 | 0.279 | 0.630 | 0.849 | | | | |
| LAT | 0.227 | 0.396 | 0.293 | 0.429 | 0.879 | | | |
| S | 0.300 | 0.403 | 0.331 | 0.443 | 0.883 | 0.829 | | |
| M | 0.593 | 0.201 | 0.328 | 0.386 | 0.441 | 0.484 | 0.863 | |
| PTZS | 0.416 | 0.403 | 0.563 | 0.735 | 0.493 | 0.583 | 0.471 | 0.837 |

Table 4.6. It shows that all indicators in this test have a *Fornell-Larcker Criterion* value above the threshold value of 0.7 with the value of KZ (0.770), KT (0.889), HHA (0.883), R (0.849), LAT (0.879), S (0.829), M (0.863) and PTZS (0.837), so that it can be continued in reliability testing through the Cronbach's Alpha value of 0.7, Composite Reliability of 0.7 and Average Variance Extracted (AVE) of 0.5 (Ab Hamid et al., 2017; Chan & Lay, 2018; Cheah et al., 2018), as follows.

Table 4.7. Reliability test

| Indicators | Cronbach's Alpha | Composite Reliability | Average Variance Extracted (AVE) |
|-------------------|-------------------------|------------------------------|---|
| KZ | 0.776 | 0.853 | 0.593 |
| KT | 0.755 | 0.882 | 0.790 |
| HHA | 0.718 | 0.876 | 0.780 |
| R | 0.903 | 0.928 | 0.721 |
| LAT | 0.958 | 0.964 | 0.773 |
| S | 0.962 | 0.966 | 0.687 |
| M | 0.892 | 0.921 | 0.745 |
| PTZS | 0.952 | 0.959 | 0.701 |

Table 4.7. shows that all indicators used in this study have a value that is higher than the threshold in reliability testing through Cronbach's Alpha, Composite Reliability and Average Variance Extracted (AVE), meaning that each indicator is considered to have met the validity of measuring items in forming latent variables (Roni, Djajadikerta, & Ahmad, 2015). Then, in the next stage, testing the KMO value through Bartlett's test is as follows.

Factor analysis basically aims to summarize the information on the initial indicators into one new dimension or variable, so that from the forty-six indicator items that meet the brick threshold of validity and reliability will be reduced to several factors and items through early stage testing based on the *Bartlett's Test of Sphericity*, *Kaiser-Meter-Olkin (KMO)* and *Measure of Sampling Adequacy (MSA)* (Ibrahim, Fairuz Shiratuddin, & Wai Wong, 2018; Parvin & Perveen, 2012; Ul Hadi, Abdullah, & Sentosa, 2016), as follows

Table 4.8. KMO and Bartlett's Test

| | | |
|--|---------------------------|-------------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy | | .887 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 6185.483 |
| | df | 703 |
| | Sig. | .000 |

Table 4.8 shows that the test results on *Bartlett's Test of Sphericity* showed a value of 6185,483 with a significant level of 0.000, meaning that among the indicators in this study have a correlation with a significant result <0.05 . In addition, the KMO test results show a value of 0.887 by passing the threshold value of 0.5 (Ibrahim et al., 2018), so that the indicator per item used in this study in further analysis because the data used fall into the category eligible for analysis purposes factor. In the next stage, MSA analysis is done to measure the level of correlation between variables with MSA value criteria > 0.5 (Natalya & Purwanto, 2018; UI Hadi et al., 2016), as follows.

Table 4.9. Measures of Sampling Adequacy (MSA)

| No | Indicator | MSA Value | Note |
|-----------|------------------|-------------------|-------------|
| 1 | KZ1 | .675 ^a | Valid |
| 2 | KZ3 | .828 ^a | Valid |
| 3 | KZ4 | .776 ^a | Valid |
| 4 | KZ5 | .887 ^a | Valid |
| 5 | KT3 | .723 ^a | Valid |
| 6 | KT4 | .763 ^a | Valid |
| 7 | HHA3 | .787 ^a | Valid |
| 8 | HHA4 | .812 ^a | Valid |
| 9 | R1 | .836 ^a | Valid |
| 10 | R3 | .880 ^a | Valid |
| 11 | R4 | .858 ^a | Valid |
| 12 | R5 | .853 ^a | Valid |
| 13 | R6 | .841 ^a | Valid |
| 14 | LAT7 | .918 ^a | Valid |
| 15 | LAT8 | .903 ^a | Valid |
| 16 | LAT9 | .913 ^a | Valid |
| 17 | LAT10 | .938 ^a | Valid |
| 18 | LAT11 | .944 ^a | Valid |
| 19 | LAT12 | .903 ^a | Valid |
| 20 | LAT13 | .903 ^a | Valid |
| 21 | LAT14 | .897 ^a | Valid |

| | | | |
|----|-----|-------------------|-------|
| 22 | S1 | .925 ^a | Valid |
| 23 | S2 | .960 ^a | Valid |
| 24 | S3 | .933 ^a | Valid |
| 25 | S4 | .897 ^a | Valid |
| 26 | S5 | .884 ^a | Valid |
| 27 | S6 | .904 ^a | Valid |
| 28 | S7 | .862 ^a | Valid |
| 29 | S8 | .885 ^a | Valid |
| 30 | S9 | .906 ^a | Valid |
| 31 | S10 | .884 ^a | Valid |
| 32 | S11 | .891 ^a | Valid |
| 33 | S12 | .929 ^a | Valid |
| 34 | S13 | .881 ^a | Valid |
| 35 | M1 | .928 ^a | Valid |
| 36 | M3 | .833 ^a | Valid |
| 37 | M4 | .779 ^a | Valid |
| 38 | M5 | .814 ^a | Valid |

Based on the results in table 4.9. It shows that all indicators in this study have an MSA value of > 0.5 (Ibrahim et al., 2018; Parvin & Perveen, 2012), which means that the indicators per item in this research model are feasible for further analysis in the form of *Communalities Estimates*, as follows

Table 4.10. *Communalities*

| Indicator | Initial | Extraction |
|-----------|---------|------------|
| KZ1 | 1.000 | .652 |
| KZ3 | 1.000 | .673 |
| KZ4 | 1.000 | .674 |
| KZ5 | 1.000 | .667 |
| KT3 | 1.000 | .855 |
| KT4 | 1.000 | .815 |
| HHA3 | 1.000 | .661 |
| HHA4 | 1.000 | .734 |
| R1 | 1.000 | .678 |
| R3 | 1.000 | .820 |
| R4 | 1.000 | .814 |

| | | |
|-------|-------|------|
| R5 | 1.000 | .765 |
| R6 | 1.000 | .728 |
| LAT7 | 1.000 | .779 |
| LAT8 | 1.000 | .819 |
| LAT9 | 1.000 | .862 |
| LAT10 | 1.000 | .834 |
| LAT11 | 1.000 | .761 |
| LAT12 | 1.000 | .805 |
| LAT13 | 1.000 | .716 |
| LAT14 | 1.000 | .763 |
| S1 | 1.000 | .799 |
| S2 | 1.000 | .832 |
| S3 | 1.000 | .723 |
| S4 | 1.000 | .734 |
| S5 | 1.000 | .816 |
| S6 | 1.000 | .819 |
| S7 | 1.000 | .778 |
| S8 | 1.000 | .789 |
| S9 | 1.000 | .805 |
| S10 | 1.000 | .753 |
| S11 | 1.000 | .824 |
| S12 | 1.000 | .887 |
| S13 | 1.000 | .780 |
| M1 | 1.000 | .784 |
| M3 | 1.000 | .841 |
| M4 | 1.000 | .849 |
| M5 | 1.000 | .799 |

Analysis *Communalities* aims to show the level of diversity of initial items which can be explained by other factors that are formed, meaning that through this analysis it can be seen how much the factors formed can explain an indicator through the extraction value > 0.5 (Parvin & Perveen, 2012; Ul Hadi et al. ., 2016). The test results are in table 4.10. This shows that all indicators used in this study have a value of > 0.5, meaning that the value of the extraction can be explained by the factors formed in this study, for example the KZ2 Indicators have an extraction value of 0.652, this shows that 65.2% variance of the indicator KZ2 can be explained by the factors formed in this study, as

well as other indicators with extraction values > 0.5, so it can be said that all indicators in this study can be explained by the factors formed. In addition, to carry out the extraction and reduction stages of the initial indicators into several factors, it is necessary to perform the test on *Total Variance Explained* through the Eigenvalues value with the criteria value > 1 (Henson & Roberts, 2006; Parvin & Perveen, 2012). The following is the result of the analysis *Total Variance Explained*.

Table 4.11. Total Variance Explained

| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
|-----------|---------------------|---------------|--------------|-------------------------------------|---------------|--------------|-----------------------------------|---------------|--------------|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 16.930* | 44.553 | 44.553 | 16.930 | 44.553 | 44.553 | 12.446 | 32.754 | 32.754 |
| 2 | 4.485* | 11.804 | 56.356 | 4.485 | 11.804 | 56.356 | 4.441 | 11.687 | 44.441 |
| 3 | 2.767* | 7.282 | 63.638 | 2.767 | 7.282 | 63.638 | 3.509 | 9.235 | 53.676 |
| 4 | 1.586* | 4.173 | 67.811 | 1.586 | 4.173 | 67.811 | 3.277 | 8.623 | 62.299 |
| 5 | 1.419* | 3.735 | 71.547 | 1.419 | 3.735 | 71.547 | 2.429 | 6.391 | 68.690 |
| 6 | 1.189* | 3.128 | 74.675 | 1.189 | 3.128 | 74.675 | 1.774 | 4.668 | 73.358 |
| 7 | 1.111* | 2.924 | 77.598 | 1.111 | 2.924 | 77.598 | 1.611 | 4.240 | 77.598 |
| 8 | .910 | 2.394 | 79.992 | | | | | | |
| 9 | .750 | 1.975 | 81.967 | | | | | | |
| 10 | .658 | 1.732 | 83.699 | | | | | | |
| 11 | .606 | 1.594 | 85.294 | | | | | | |
| 12 | .510 | 1.343 | 86.637 | | | | | | |
| 13 | .465 | 1.224 | 87.861 | | | | | | |
| 14 | .431 | 1.135 | 88.996 | | | | | | |
| 15 | .393 | 1.034 | 90.029 | | | | | | |
| 16 | .369 | .970 | 90.999 | | | | | | |
| 17 | .344 | .905 | 91.904 | | | | | | |
| 18 | .321 | .844 | 92.748 | | | | | | |
| 19 | .295 | .776 | 93.524 | | | | | | |
| 20 | .277 | .730 | 94.254 | | | | | | |
| 21 | .236 | .622 | 94.876 | | | | | | |
| 22 | .227 | .598 | 95.474 | | | | | | |
| 23 | .204 | .538 | 96.012 | | | | | | |
| 24 | .198 | .520 | 96.532 | | | | | | |
| 25 | .168 | .442 | 96.974 | | | | | | |
| 26 | .150 | .396 | 97.370 | | | | | | |
| 27 | .139 | .367 | 97.736 | | | | | | |
| 28 | .131 | .346 | 98.082 | | | | | | |
| 29 | .127 | .335 | 98.417 | | | | | | |
| 30 | .111 | .291 | 98.709 | | | | | | |
| 31 | .097 | .255 | 98.964 | | | | | | |
| 32 | .091 | .239 | 99.202 | | | | | | |
| 33 | .081 | .213 | 99.415 | | | | | | |
| 34 | .067 | .177 | 99.592 | | | | | | |
| 35 | .056 | .147 | 99.739 | | | | | | |
| 36 | .041 | .109 | 99.847 | | | | | | |
| 37 | .033 | .088 | 99.935 | | | | | | |
| 38 | .025 | .065 | 100.000 | | | | | | |

The results of the test *Total Variance Explained* show that there are thirty-eight indicators included in the factor analysis approach. In addition, through the results of the analysis, it *Total Initial Eigenvalues* can be seen that the factor analysis approach to the Perception toward Tax through Zakat System has established seven factors with a value of > 0.1 . Factor 1 shows the value of *Total Initial Eigenvalues* 16,930 < 1 with a percentage of variance of 44,553, meaning that factor 1 has a strong influence on the formation of Perception toward Tax through Zakat System with a value of 44.55%. Furthermore, factor 2 indicates the value of *Total Initial Eigenvalues* of 4,485 < 1 with a variance of 11,804, meaning that factor 2 has an effect on the formation of the Perception Toward Tax Through Zakat System of 11.8%. Then, factor 3 indicates the value of *Total Initial Eigenvalues* 2,767 < 1 with a variance value of 7,282, meaning that factor 3 provides support for the formation of latent variables of 7.28%, then the results of the analysis on factor 4 show that the value of *Total Initial Eigenvalues* is 1,586 < 1 with a variance value of 4.173, meaning that factor 4 has an influence of 4.17%. In factor 5, it can be seen that the value is 1,419 < 1 with a variance of 3,735, thus factor 5 only has an effect of 3.73%. Factor 6 refers to the *Total Initial Eigenvalues* value of 1.189 < 1 with a variance value of 3.128, meaning that factor 6 can only provide support for the formation of latent variables of 3.12%. Furthermore, in Factor 7, it can be seen that the *Total Initial Eigenvalues* value is 1,111 < 1 with a variance value of 2,924, which means that factor 7 can have an effect on the formation of the Perception variable toward the Tax through Zakat System of 2.92%. Based on the cumulative percentage value on the seven factors, it shows that all factors can only provide support of 77.59%, this is because the other 22.41% are not formed into a factor in this study through the test *Total Variance Explained* .

In the next stage, testing is carried out through the *Component Matrix* to show the level of correlation between the indicators against the factors that are formed, this stage cannot be used as a reference in placing indicators on the new factors that are formed (Parvin & Perveen, 2012), so it is necessary to do analysis. *Rotated Component Matrix* to obtain a more accurate loading value, so that it can be used as a determinant in placing indicators on a factor through the largest loading value among the new factors that are

formed (Ul Hadi et al., 2016). Following are the results of the analysis *Component Matrix* and *Rotated Component Matrix*.

Table 4.12. *Component Matrix (Principal Component Analysis)*

| Indicator | Component | | | | | | |
|-----------|-----------|-------|-------|-------|-------|-------|-------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| KZ1 | .194 | .597 | .040 | -.056 | -.107 | .050 | .489 |
| KZ3 | .262 | .556 | -.319 | -.069 | -.056 | -.091 | .421 |
| KZ4 | .299 | .601 | -.349 | -.039 | .036 | -.117 | .293 |
| KZ5 | .470 | .469 | -.267 | .160 | .067 | -.333 | .118 |
| KT3 | .431 | .078 | .142 | .276 | .743 | -.103 | .060 |
| KT4 | .383 | -.193 | .260 | .350 | .613 | .255 | .016 |
| HHA3 | .406 | .545 | .338 | .165 | .019 | .164 | .171 |
| HHA4 | .399 | .328 | .317 | .303 | -.079 | .518 | -.006 |
| R1 | .466 | .418 | .473 | -.193 | .015 | -.154 | .023 |
| R3 | .576 | .416 | .480 | -.063 | -.227 | -.051 | -.164 |
| R4 | .432 | .567 | .488 | .000 | -.192 | -.046 | -.168 |
| R5 | .503 | .465 | .376 | .098 | -.030 | -.208 | -.317 |
| R6 | .553 | .368 | .484 | .177 | -.050 | -.122 | -.070 |
| LAT7 | .796 | -.096 | .038 | -.365 | -.026 | .014 | -.024 |
| LAT8 | .809 | -.151 | .081 | -.300 | .154 | -.063 | .133 |
| LAT9 | .825 | -.228 | .187 | -.277 | .126 | -.010 | .034 |
| LAT10 | .823 | -.301 | .107 | -.208 | -.031 | -.045 | .092 |
| LAT11 | .836 | -.140 | -.017 | -.080 | .106 | -.156 | -.025 |
| LAT12 | .843 | -.249 | -.031 | -.167 | .019 | -.025 | -.053 |
| LAT13 | .778 | -.239 | -.092 | -.089 | -.069 | .180 | -.009 |
| LAT14 | .830 | -.250 | -.043 | .002 | .011 | .088 | .040 |
| S1 | .858 | -.121 | -.119 | .182 | .027 | .007 | .001 |
| S2 | .857 | -.254 | .037 | -.126 | -.046 | -.037 | -.112 |
| S3 | .777 | -.157 | .019 | .187 | -.060 | .165 | .166 |
| S4 | .780 | -.071 | -.089 | .164 | -.150 | .235 | .093 |
| S5 | .885 | -.154 | -.017 | -.050 | .006 | -.014 | .079 |
| S6 | .878 | -.153 | .072 | -.140 | .012 | -.002 | .012 |
| S7 | .813 | -.243 | .106 | -.152 | .013 | -.062 | .139 |
| S8 | .801 | -.299 | .138 | -.163 | .045 | .021 | .101 |
| S9 | .709 | -.137 | -.306 | .387 | -.160 | -.106 | .054 |

| | | | | | | | |
|-----|------|-------|-------|-------|-------|-------|-------|
| S10 | .703 | -.121 | -.094 | .125 | -.339 | .322 | -.018 |
| S11 | .815 | -.031 | -.177 | .301 | -.175 | -.073 | -.023 |
| S12 | .767 | -.188 | -.349 | .315 | -.167 | -.062 | -.105 |
| S13 | .666 | -.056 | -.174 | .333 | -.010 | -.423 | -.114 |
| M1 | .685 | .226 | -.378 | -.032 | .022 | -.068 | -.339 |
| M3 | .448 | .608 | -.419 | -.198 | .146 | .155 | -.100 |
| M4 | .423 | .582 | -.418 | -.166 | .161 | .187 | -.262 |
| M5 | .360 | .509 | -.442 | -.218 | .190 | .262 | -.250 |

Table 4.13. Rotated Component Matrix (Principal Component Analysis)

| Indicator | Component | | | | | | |
|-----------|-----------|-------|-------|-------|-------|-------|-------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| KZ1 | -.003 | .295 | -.097 | .088 | .719* | -.036 | .171 |
| KZ3 | .044 | .082 | .115 | .286 | .751* | -.066 | .001 |
| KZ4 | .026 | .123 | .170 | .399 | .684* | .012 | -.045 |
| KZ5 | .124 | .247 | .452 | .309 | .501* | .127 | -.153 |
| KT3 | .232 | .170 | .139 | .108 | .093 | .850* | -.095 |
| KT4 | .291 | .056 | .037 | -.034 | -.165 | .794* | .258 |
| HHA3 | .089 | .587* | .000 | .101 | .372 | .217 | .335 |
| HHA4 | .112 | .452 | .024 | .122 | .068 | .180 | .682* |
| R1 | .296 | .712* | -.121 | .061 | .227 | .079 | -.082 |
| R3 | .321 | .823* | .053 | .104 | .078 | -.084 | .117 |
| R4 | .117 | .865* | .028 | .136 | .127 | -.048 | .124 |
| R5 | .152 | .800* | .222 | .202 | .003 | .101 | -.041 |
| R6 | .245 | .761* | .183 | -.011 | .116 | .171 | .111 |
| LAT7 | .824* | .213 | .015 | .221 | .049 | -.049 | -.019 |
| LAT8 | .854* | .163 | .011 | .105 | .139 | .158 | -.085 |
| LAT9 | .885* | .220 | -.001 | .062 | -.009 | .157 | -.028 |
| LAT10 | .892* | .143 | .121 | -.024 | .023 | .034 | .010 |
| LAT11 | .765* | .185 | .288 | .148 | .049 | .165 | -.085 |
| LAT12 | .847* | .111 | .213 | .155 | -.038 | .057 | .005 |
| LAT13 | .772* | .021 | .199 | .169 | -.022 | .004 | .226 |
| LAT14 | .792* | .060 | .271 | .097 | .014 | .127 | .180 |
| S1 | .685* | .118 | .465 | .159 | .073 | .191 | .179 |
| S2 | .842* | .188 | .251 | .117 | -.099 | .024 | .030 |
| S3 | .665* | .109 | .317 | -.009 | .124 | .156 | .358 |
| S4 | .627* | .103 | .346 | .130 | .130 | .041 | .418 |
| S5 | .818* | .156 | .274 | .110 | .113 | .113 | .094 |

| | | | | | | | |
|-----|-------|-------|-------|-------|------|-------|-------|
| S6 | .840* | .226 | .181 | .121 | .042 | .093 | .064 |
| S7 | .845* | .157 | .142 | -.028 | .088 | .097 | .014 |
| S8 | .862* | .133 | .086 | -.025 | .007 | .126 | .064 |
| S9 | .491 | -.021 | .708* | .063 | .140 | .050 | .187 |
| S10 | .588* | .090 | .325 | .131 | .003 | -.159 | .501 |
| S11 | .561 | .172 | .635* | .135 | .121 | .034 | .206 |
| S12 | .565 | -.028 | .710* | .179 | .002 | .002 | .178 |
| S13 | .415 | .177 | .723* | .068 | .056 | .147 | -.157 |
| M1 | .416 | .174 | .433 | .625* | .039 | -.009 | -.043 |
| M3 | .156 | .154 | .073 | .801* | .377 | .028 | .056 |
| M4 | .115 | .167 | .100 | .861* | .224 | .036 | .066 |
| M5 | .115 | .068 | .016 | .859* | .183 | .034 | .088 |

Based on the results of the test *Rotated Component Matrix* through *Principal Component Analysis*, it is known that there are several indicators that dominate a factor through the highest value in a factor, namely as follows:

- a. The first factor consists of indicators LAT7, LAT8, LAT9, LAT10, LAT11, LAT12, LAT13, LAT14, S1, S2, S3, S4, S5, S6, S7, S8 and S10.
- b. The second factor consists of indicators HHA3, R1, R2, R3, R4, R5, R6
- c. The third factor, consists of the S9 and S11 indicators
- d. The fourth factor consists of M1, M3, M4 and M5
- e. The fifth factor, consisting of KZ1, KZ3, KZ4 and KZ5
- f. The sixth factor consists of KT3 and KT4
- g. The seventh factor consists of HHA4.

In the process of naming each factor, measurements are made based on the highest loading factor value and the overall statement in the factor as a reference. The following is the mechanism for naming the new factors that are formed.

Table 4.14. Variance of Factor 1

| Statement | Loading Factor | Variance (%) |
|-----------|----------------|--------------|
| LAT7 | .824 | 44.553 |
| LAT8 | .854 | |
| LAT9 | .885 | |
| LAT10 | .892* | |

| | |
|-------|------|
| LAT11 | .765 |
| LAT12 | .847 |
| LAT13 | .772 |
| LAT14 | .792 |
| S1 | .685 |
| S2 | .842 |
| S3 | .665 |
| S4 | .627 |
| S5 | .818 |
| S6 | .840 |
| S7 | .845 |
| S8 | .862 |
| S10 | .588 |

Based on the results of the analysis of variance of factor, it is known that all indicators incorporated in factor 1 have a variance of 44.55% in forming Perception toward Tax through Zakat System, besides this analysis results show that the LAT10 indicator which is a statement about Trust in Zakat Managers has the most loading value. a height of 0.892, meaning that the indicators contained in factor 1 can be assumed to be a dimension of Trust, so that factor 1 can be called a Trust variable. Al Haq & Abd. Wahab (2017) and Faizal et al., (2017) stated that trust is the most fundamental thing in managing an organization, meaning that if trust drops it can threaten an organization. In managing zakat and taxes, Wahab & Rahim Abdul Rahman (2011) and (Bornman, 2015) state that trust is a link to creating satisfaction, accountability and sustainability of zakat and taxes, this is why until now trust remains a fundamental foundation. for zakat and tax receipts (Oladimeji Abioye Mustafa, Har Sani Mohamad, & Akhyar Adnan, 2013; AYQ Saad & Foori, 2020; RAJ Saad, Aziz, & Sawandi, 2014; Widuri & Irawan, 2019).

Table 4.15. Variance of Factor 2

| Statement | Loading Factor | Variance (%) |
|------------------|-----------------------|---------------------|
| HHA3 | .587 | |
| R1 | .712 | |
| R3 | .823 | |
| R4 | .865* | 11.804 |
| R5 | .800 | |
| R6 | .761 | |

In table 4.15. It can be seen that the results of the variance of factor analysis show that the overall indicators incorporated in factor 2 have a variance of 11.80% in forming latent variables, besides that the results of this analysis show that the R4 indicator which is a statement about Concern in Religious Aspects has the highest loading factor value. with a value of 0.865, meaning that the indicators contained in factor 2 can be assumed as a dimension of Religiosity, so that factor 2 can be called the Religiosity variable. Hanzaee & Ramezani (2011) and Mokhtar et al. (2008) believe that Religiosity is a basic human aspect that motivates attitudes, beliefs and behavior to be able to engage in practice internally and externally in implementing Islamic principles. In addition, in the context of Perception toward Tax through Zakat System, Religiosity plays a role in influencing individual moral decisions through its commitment to carry out religious orders (Adachi, 2018; Wiliasih, Usman, Marzuki, Mardoni, & Marcelo, 2011), so that the higher a person's level of faith, it will be more motivated to carry out religious orders by paying zakat and el taxes (Al-Mamun et al., 2019; Migdad, 2019; Retsikas, 2014; Rusmiati & Hidayat, 2019).

Table 4.16. Variance of Factor 3

| Statement | Loading Factor | Variance (%) |
|------------------|-----------------------|---------------------|
| S9 | .708* | 7.282 |
| S11 | .635 | |

In table 4.16. It can be seen that the results of the variance of factor analysis reveal that all indicators in factor 3 have a variance of 7.28% as forming Perception toward Tax through Zakat System, besides this analysis results show that the S9 indicator is a statement about Ease of Service Access has a loading factor value the highest with a value of 0.708, meaning that the indicators contained in factor 2 can be assumed to be the Service dimension, so that factor 3 can be called the Service variable. Al-Mamun et al. (2019) explain that the zakat performance of an institution is highly dependent on the quality of services provided, because basically service quality can have an impact on satisfaction and trust in zakat and tax managers, especially in digital service innovation (Al-ttaffi & Abdul-jabbar, 2016; Mustapha & Obid, 2015; Swandaru, 2019)

Table 4.17. Variance of Factor 4

| Statement | Loading Factor | Variance (%) |
|-----------|----------------|--------------|
| M1 | .625 | |
| M3 | .801 | |
| M4 | .861* | 4.173 |
| M5 | .859 | |

In table 4.17. It can be seen that the results of the analysis of variance of factor reveal that all indicators in factor 4 have a variance of 4.17% as forming Perception toward Tax through Zakat System, besides that the results of this analysis show that the M4 indicator is a statement about Motivation formed by Gratitude to have the value of loading factor is the highest with a value of 0.861, meaning that the indicators contained in factor 4 can be assumed to be a dimension of motivation, so that factor 4 can be called the Motivation variable. Nurhayati & Siswanto (2015) stated that motivation has an important role in influencing individual attitudes to participate in implementing tax deductions through zakat payments, besides that individual motivation is strongly influenced by the level of income and the government's attitude in managing the program seriously (Doktoralina, Bahari, & Abdullah, 2019; Farah, Shafiai, & Ismail, 2019; Siswanto & Nurhayati, 2012).

Table 4.18. Variance of Factor 5

| Statement | Loading Factor | Variance (%) |
|-----------|----------------|--------------|
| KZ1 | .719 | |
| KZ3 | .751* | |
| KZ4 | .684 | 3.735 |
| KZ5 | .501 | |

In table 4.18. It can be seen that the results of the analysis of variance of factor reveal that all indicators in factor 5 have a variance of 3.73% as forming Perception toward Tax through Zakat System. In addition, the results of this analysis show that the KZ3 indicator which is a statement about Zakat as a Muslim obligation has the highest loading factor value with a value of 0.751, meaning that the indicators contained in factor 5 can be assumed to be a dimension of Knowledge about Zakat, so factor 5 can be called

a variable. Knowledge about Zakat. RAJ Saad et al. (2019) convey that the understanding of zakat is very complex, so a good knowledge of zakat is needed in order to facilitate the process of paying zakat, because there are still people who do not understand zakat properly, thus influencing a person's decision to give zakat (RAR Ahmad, Othman, & Salleh , 2015), especially in the program of withholding taxes through zakat (Al-Mamun & Haque, 2015).

Table 4.19. Variance of Factor 6

| Statement | Loading Factor | Variance (%) |
|------------------|-----------------------|---------------------|
| KT3 | .850* | 3.128 |
| KT4 | .794 | |

In table 4.19. It can be seen that the results of the analysis of variance of factor reveal that all indicators in factor 6 have a variance of 3.12% as the forming of Perception toward Tax through Zakat System, besides that the results of this analysis show that the KT3 indicator in the form of a statement on Tax Information has the most loading factor value. high with a value of 0.850, meaning that the indicators contained in factor 6 can be assumed to be the dimension of Knowledge about Tax, so that factor 6 can be called the Knowledge about Tax variable. Al-Mamun & Haque (2015) stated that knowledge of taxes has an important role in tax compliance, when someone has an understanding of tax rules and functions, then they tend to carry out their tax obligations, but when there is a poor understanding, awareness of taxes is getting lower (Djatkiko, 2019).

Table 4.20. Variance of Factor 7

| Statement | Loading Factor | Variance (%) |
|------------------|-----------------------|---------------------|
| HHA4 | .682* | 2.924 |

In table 4.20. It can be seen that the results of the analysis of variance of factor reveal that there is only one indicator in factor 7 with a variance value of 2.92% as forming Perception toward Tax through Zakat System, besides that the results of this analysis show that the HHA4 indicator is a statement about Volunteerism in participating in the Tax Withholding program. through Zakat has a loading factor value of 0.682, meaning that the indicators contained in factor 7 can be assumed to be a dimension of

Awareness, so that factor 7 can be called the Awareness variable. Perbawa & Abdullah (2018) stated that Awareness is an attitude that encourages someone to do something when they have a choice, but it is still done because of a sense of pleasure in doing it. Meanwhile, Rusmiati & Hidayat (2019) argue that basically tax and zakat cannot be reduced simultaneously, but in order to increase the optimization of zakat, a tax reduction is done through zakat, this will certainly be attractive to individuals who are aware of the benefits of the program (Nurhasanah & Suryani, 2018).

D. STRUCTURAL EQUATION MODELING (SEM) TEST

In the final stage, SEM testing is carried out on the factors that form Perception toward Tax through Zakat System produced by the method *Exploratory Factor Analysis* with the aim of measuring the constructs of the relationship between manifest and latent variables and analyzing the relationship between variables based on the results of mathematical representation (Danks, Sharma, & Sarstedt, 2020; Memon & Rahman, 2014). Then, before conducting SEM analysis, the researcher needs to analyze the quality of the data by using the convergent validity, discriminant validity and reliability approaches as follows.

Table 4.21. Discriminant Validity of Outer Loading

| Indicator | KT | KZ | M | PTZS | R | S | T | V |
|-----------|-------|-------|-------|-------|---|---|---|---|
| KT1 | 0.952 | | | | | | | |
| KT2 | 0.820 | | | | | | | |
| KZ1 | | 0.735 | | | | | | |
| KZ2 | | 0.714 | | | | | | |
| KZ3 | | 0.841 | | | | | | |
| KZ4 | | 0.784 | | | | | | |
| M1 | | | 0.854 | | | | | |
| M2 | | | 0.882 | | | | | |
| M3 | | | 0.897 | | | | | |
| M4 | | | 0.819 | | | | | |
| PTZS1 | | | | 0.746 | | | | |
| PTZS10 | | | | 0.860 | | | | |
| PTZS2 | | | | 0.783 | | | | |
| PTZS3 | | | | 0.882 | | | | |

| | |
|--------------|-------|
| PTZS4 | 0.863 |
| PTZS5 | 0.857 |
| PTZS6 | 0.791 |
| PTZS7 | 0.841 |
| PTZS8 | 0.848 |
| PTZS9 | 0.890 |
| R1 | 0.719 |
| R2 | 0.753 |
| R3 | 0.885 |
| R4 | 0.888 |
| R5 | 0.832 |
| R6 | 0.841 |
| S1 | 0.924 |
| S2 | 0.962 |
| T1 | 0.824 |
| T10 | 0.897 |
| T11 | 0.792 |
| T12 | 0.774 |
| T13 | 0.902 |
| T14 | 0.903 |
| T15 | 0.853 |
| T16 | 0.858 |
| T17 | 0.701 |
| T2 | 0.843 |
| T3 | 0.874 |
| T4 | 0.888 |
| T5 | 0.843 |
| T6 | 0.884 |
| T7 | 0.821 |
| T8 | 0.867 |
| T9 | 0.846 |
| A1 | 1.000 |

Table 4.21. It shows that the results of outer loading on the form *explonatory factor analysis* can be seen that all indicators used in this test are above the threshold value of 0.7 (Farrell & Rudd, 2009; Hair et al., 2018), meaning that all items on the indicator are valid. and can be used for testing the next stage. Then to ensure the quality of the data in this study, a discriminant validity test was carried out through the Fornell-Larcker

Criterion with a threshold of 0.7 on variable correlation (Ab Hamid et al., 2017; Henseler et al., 2014), as follows

Table 4.22. Discriminant test

| Indicator | KT | KZ | M | PTZS | R | S | T | V |
|-----------|-------|-------|-------|-------|-------|-------|-------|-------|
| KT | 0.889 | | | | | | | |
| KZ | 0.140 | 0.770 | | | | | | |
| M | 0.201 | 0.593 | 0.863 | | | | | |
| PTZS | 0.403 | 0.417 | 0.471 | 0.837 | | | | |
| R | 0.295 | 0.456 | 0.397 | 0.741 | 0.822 | | | |
| S | 0.316 | 0.356 | 0.468 | 0.551 | 0.359 | 0.943 | | |
| T | 0.411 | 0.248 | 0.458 | 0.534 | 0.450 | 0.759 | 0.847 | |
| A | 0.262 | 0.251 | 0.254 | 0.469 | 0.532 | 0.267 | 0.308 | 1.000 |

Table 4.22. This shows that all indicators in this test have a *Fornell-Larcker Criterion* value above the threshold value of 0.7 with KT (0.889), KZ (0.770), M (0.863), PTZS (0.837), R (0.822), HHA (0.883), S values (0.943), T (0.847) and V (1,000), so that it can be continued in reliability testing through the Cronbach's Alpha value of 0.7, Composite Reliability of 0.7 and Average Variance Extracted (AVE) of 0.5 (Ab Hamid et al., 2017; Chan & Lay, 2018; Cheah et al., 2018), as follows.

Table 4.23. Uji Reliability

| Indicator | Cronbach's Alpha | Composite Reliability | Average Variance Extracted (AVE) |
|-----------|------------------|-----------------------|----------------------------------|
| KT | 0.755 | 0.882 | 0.790 |
| KZ | 0.776 | 0.853 | 0.593 |
| M | 0.892 | 0.921 | 0.746 |
| PTZS | 0.952 | 0.959 | 0.701 |
| R | 0.903 | 0.926 | 0.676 |
| S | 0.879 | 0.941 | 0.889 |
| T | 0.975 | 0.977 | 0.717 |
| A | 1.000 | 1.000 | 1.000 |

Table 4.23. shows that all indicators used in this study have a value that is higher than the threshold for reliability testing based on Cronbach's Alpha, Composite Reliability and Average Variance Extracted (AVE), meaning that each indicator is considered to have met the validity of measuring items in forming latent variables (Roni

et al., 2015). Then, in the final stage, testing is carried out between the variables of the exploratory factor analysis formation against the Perception toward Tax through Zakat System variable, through the path coefficient as follows.

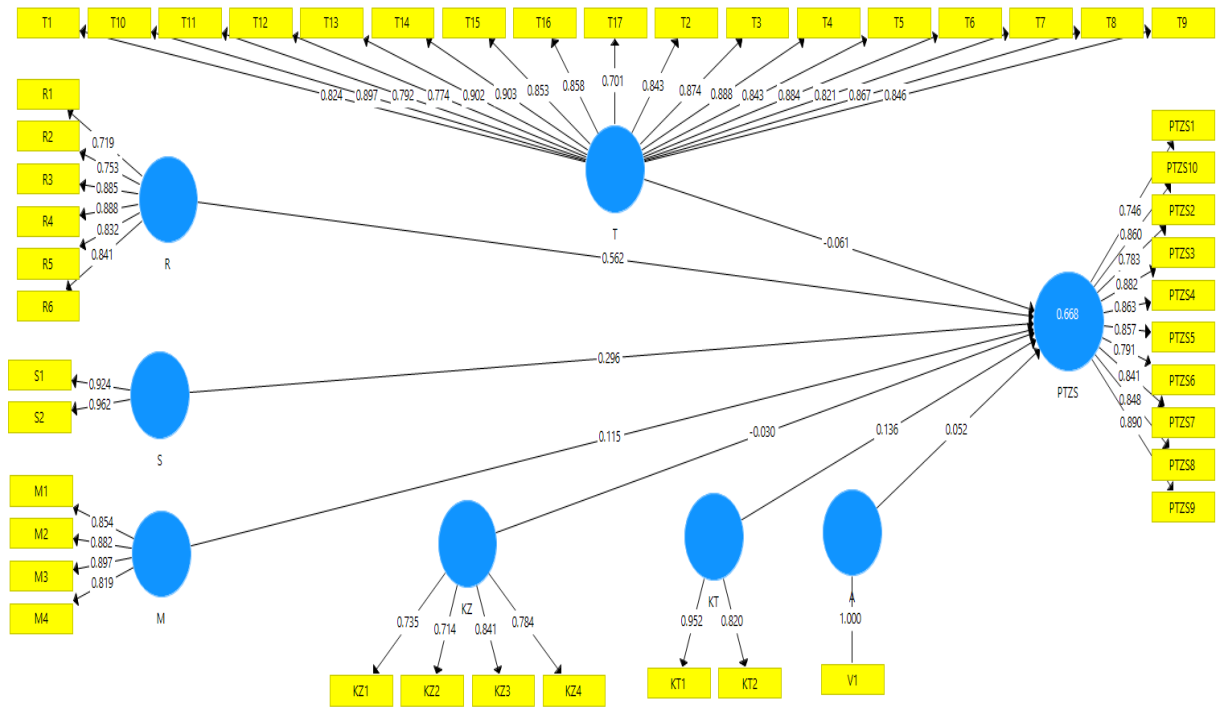


Figure 1. Model Result of Structure Equations Model (SEM) of Exploratory Factor Analysis (EFA) on Perception toward Tax through Zakat System

Table 4.25. Path Coefficient and R Square

| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (O/STDEV) | P Values | Note |
|------------|---------------------|-----------------|----------------------------|--------------------------|----------|-------------|
| KT -> PTZS | 0.136 | 0.147 | 0.065 | 2.103 | 0.036* | Support |
| KZ -> PTZS | -0.030 | -0.004 | 0.077 | 0.394 | 0.694 | Not Support |
| M -> PTZS | 0.115 | 0.121 | 0.060 | 1.905 | 0.057 | Not Support |
| R -> PTZS | 0.562 | 0.552 | 0.072 | 7.789 | 0.000* | Support |
| S -> PTZS | 0.296 | 0.281 | 0.084 | 3.517 | 0.000* | Support |
| T -> PTZS | -0.061 | -0.055 | 0.095 | 0.649 | 0.517 | Not Support |
| A -> PTZS | 0.052 | 0.050 | 0.066 | 0.796 | 0.426 | Not Support |

| | |
|---------------------------|-------|
| R Square of PTZS | 0.668 |
| R Square Adjusted of PTZS | 0.652 |

D. DISCUSSION

The test results in table 4.25 show that the relationship between KT and PTZS has a path coefficient level of 0.136 with a significance of 0.036, meaning that KT has a positive influence on PTZS, Palil (2005) states that knowledge of taxes is the most important part of achieving tax optimization, besides that A good understanding of the rules and functions of tax is predicted to be able to encourage an increase in income in the tax sector, so as to create better welfare for the community (Al-Mamun & Haque, 2015; Al-Mamun et al., 2019; Djatmiko, 2019).

Then, based on the test results it shows that KZ has an efficiency value of -0.030 with a significance level of 0.694, meaning that there is no significant relationship between KZ and PTZS. This is because there are still deficiencies in zakat regulation that limit the optimization of zakat, because a good understanding without the support of clear regulations can affect Perception toward the Tax through Zakat System (AYQ Saad & Foori, 2020).

Testing on the relationship between M and PTZS shows the level of M coefficient of 0.115 with a significance of 0.057, meaning that there is no significant relationship and influence each other between the two variables. Nurhayati & Siswantoro, (2015) stated that basically motivation does not have a significant effect on the Perception toward Tax through Zakat System, this is because zakat is positioned as a tax cutter which has an impact on reducing government revenue. In addition, people kicking taxes is something that must be done even if there is no reduction in taxes (Abu Bakar & Rashid, 2010)

The results of the analysis of the influence of R on PTZS show that there is a coefficient value of 0.562 with a significance of 0.000 in the variable R, meaning that there is a positive relationship and significant on the variable R on PTZS. Djatmiko (2019) states that zakat is a religious obligation for Muslims, so that it becomes binding. because Religiosity plays a role in influencing individual moral decisions through its commitment to carrying out religious orders (Adachi, 2018; Wiliasih et al., 2011)

Table 4.25 shows that the results of the analysis on the S relationship to PTZS show a coefficient value of 0.296 with a significance level of 0.000, meaning the variable S able to provide a positive and significant influence on PTZS. Al-Mamun et al. (2019) explain that the zakat performance of an institution is highly dependent on the quality of services provided, so it is important for the institution to provide the best service in order to increase optimization in the zakat and tax sector (Zainal, Bakar, & Saad, 2016).

The test results show that the T variable has a coefficient value of -0.061 with a significance value of 0.517, meaning that there is no significant relationship between the T variable and PTZS. Fauziati et al. (2016) stated that Trust does not provide a significant effect as a reinforcement in the relationship of knowledge about taxes on tax payments, but it takes a good reputation in tax management so that it can influence Perception toward Tax through Zakat System (Sani Adamu & Ram Al Jaffri, 2016)

Testing on variable A on PTZS shows a coefficient value of 0.052 with a significance of 0.426, meaning that there is no significant influence between the two variables so that A cannot affect PTZS, this is because the obligation to give zakat is seen as not an essential thing of religious compliance, so that Individuals often think that the wealth they get is the result of their hard work, especially private sector workers (Anwar & Arifin, 2018).

In the results of the feasibility test of the model, the determinant coefficient value (R Square) was 0.668, meaning that the model used in the PTZS measurement was categorized as good. In addition, through the value of R Square, it can be said that the model used in this study can explain the construct for the PTZS variable by 66.8% and the rest is explained by other variables not included in this research model.

CHAPTER V CONCLUSION

This study aims to examine the model adopted based on Muslim consumer perceptions of taxes through the zakat system. This research uses three stages of comprehensive technical analysis through demographic depiction of respondents based on *Distribution Frequently*, then tests the adopted factors using *Exploratory Factor Analysis* (EFA) to select and determine the number of factors and related items, then in the final stage data analysis is carried out in the form of The Modeling technique is used *Structure Equations Model* (SEM) to test the quality of the models and hypotheses produced by the *Exploratory Factor Analysis* (EFA) in this study. Furthermore, based on the results of the *Distribution Frequency*, it can be stated that based on the aspects of Gender, Citizens, Age, Education, Job, and Income, the majority of respondents in this study were male (60.5%), Malaysian nationality (50.7%), aged 40 - 58 years (35.5 %), educated at Masters level (44.7%), working as a government employee (45.4%) with an income of > \$ 350 (58.6%).

The results of the test are *Exploratory Factor Analysis* (EFA) based on the adoption of the Perception toward Tax through Zakat System model through Knowledge about Zakat, Knowledge about Tax, Halal Haram Aspect, Religiosity, Legal Aspect and Trust, Satisfaction and Motivation experiencing changes after the identification process on latent variables and internal attributes, thus forming the variables of Trust, Religiosity, Service, Motivation, Knowledge about Zakat, Knowledge about Tax, and Awareness as factors that determine Perception toward Tax through Zakat System. This is because demographically, respondents in this study have a tendency to have high education and high income with conditions that are at the end of productive age (40 - 58 years), so that it can change the determinants in influencing the decision of Perception toward the Tax through Zakat System. Researchers do not rule out that different demographic conditions can produce several different factors, so it is hoped that this study can become a trigger for other researchers to test the Perception toward Tax through Zakat System factor in other areas.

At the testing stage of the model through the Structural Equation Model (SEM) based on the results of the formation factors in the test, it *Exploratory Factor Analysis* can be said that only the Knowledge about Tax, Religious and Service variables have an impact on Perception toward Tax through Zakat System positively and significantly, but through Testing the serviceability of a model results in a determinant coefficient (R Square) of 0.668, meaning that the model used in the PTZS measurement is in a good category.

The implication of this research is to encourage the government to suppress the increase in making taxpayer numbers, because without a taxpayer number, the government will find it difficult to optimize the tax deduction program through zakat. In addition, the government must guarantee legal certainty in determining zakat as a tax cut. Furthermore, the government can collaborate with religious leaders in socializing the program, so that literacy in tax reduction programs through zakat can be known to the whole community. Then in order to optimize the program, this program should be carried out under the supervision and coordination of the Ministry of Finance and the Ministry of Religion, so that the performance of the institution can run optimally.

REFERENCE

- Ab Hamid, M. R., Sami, W., & Mohmad Sidek, M. H. (2017). Discriminant Validity Assessment: Use of Fornell & Larcker criterion versus HTMT Criterion. *Journal of Physics: Conference Series*, 890(1). <https://doi.org/10.1088/1742-6596/890/1/012163>
- Abdullah, M., & Sapiei, N. S. (2018). Do religiosity, gender and educational background influence zakat compliance? The case of Malaysia. *International Journal of Social Economics*. <https://doi.org/10.1108/IJSE-03-2017-0091>
- Abu Bakar, N. B., & Rashid, H. M. A. (2010). Motivations of Paying Zakat on Income: Evidence from Malaysia. *International Journal of Economics and Finance*. <https://doi.org/10.5539/ijef.v2n3p76>
- Adachi, M. (2018). Discourses of Institutionalization of Zakat Management System in Contemporary Indonesia: Effect of the Revitalization of Islamic Economics. *International Journal of Zakat*, 3(1), 25–35. <https://doi.org/10.37706/ijaz.v3i1.71>
- Ahmad, R. A. R., Othman, A. M. A., & Salleh, M. S. (2015). Assessing the Satisfaction

Level of Zakat Recipients Towards Zakat Management. *Procedia Economics and Finance*, 31(15), 140–151. [https://doi.org/10.1016/s2212-5671\(15\)01141-7](https://doi.org/10.1016/s2212-5671(15)01141-7)

Ahmad, S., & Hairunnizam Wahid, M. A. M. N. & S. A. (2005). Kesedaran Membayar Zakat: Apakah Faktor Penentunya? *Ijms*, 12(2), 171–189.

Al-Mamun, A., & Haque, A. (2015). Tax Deduction Through Zakat: an Empirical Investigation on Muslim in Malaysia. *Share: Jurnal Ekonomi Dan Keuangan Islam*, 4(2). <https://doi.org/10.22373/share.v4i2.1027>

Al-Mamun, A., Haque, A., & Jan, M. T. (2019). Measuring perceptions of Muslim consumers toward income tax rebate over zakat on income in Malaysia. *Journal of Islamic Marketing*, 11(2), 368–392. <https://doi.org/10.1108/JIMA-12-2016-0104>

Al-ttaffi, L. A., & Abdul-jabbar, H. (2016). Service Quality and Income Tax Non-Compliance among Small and Medium Enterprises in Yemen Akademia Baru. *Journal of Advanced Research in Business and Management Studies*, 4(1), 12–21.

Al Haq, M. A., & Abd. Wahab, N. B. (2017). Effective Zakat Distribution: Highlighting Few Issues and Gaps in Kedah, Malaysia. *Al-Iqtishad: Journal of Islamic Economics*, 9(2), 259–288. <https://doi.org/10.15408/aiq.v9i2.4002>

Anwar, A. Z., & Arifin, M. (2018). The Degree Of Understanding Of Zakat On Profession/Income In Jepara Regency. *Jurnal Ilmiah Al-Syir'ah*, 16(2), 138. <https://doi.org/10.30984/jis.v16i2.665>

Bornman, M. (2015). The determinants and measurement of trust in tax authorities as a factor influencing tax compliance behaviour. *Journal of Economic and Financial Sciences*, 8(3), 772–789. <https://doi.org/10.4102/jef.v8i3.121>

Chan, S. H., & Lay, Y. F. (2018). Examining the reliability and validity of research instruments using partial least squares structural equation modeling (PLS-SEM). *Journal of Baltic Science Education*, 17(2), 239–251.

Cheah, J. H., Sarstedt, M., Ringle, C. M., Ramayah, T., & Ting, H. (2018). Convergent validity assessment of formatively measured constructs in PLS-SEM: On using single-item versus multi-item measures in redundancy analyses. *International Journal of Contemporary Hospitality Management*, 30(11), 3192–3210. <https://doi.org/10.1108/IJCHM-10-2017-0649>

Danks, N. P., Sharma, P. N., & Sarstedt, M. (2020). Model selection uncertainty and multimodel inference in partial least squares structural equation modeling (PLS-SEM). *Journal of Business Research*, 113(March), 13–24. <https://doi.org/10.1016/j.jbusres.2020.03.019>

Disman, D., Ali, M., & Syaom Barliana, M. (2017). the Use of Quantitative Research

- Method and Statistical Data Analysis in Dissertation: an Evaluation Study. *International Journal of Education*, 10(1), 46. <https://doi.org/10.17509/ije.v10i1.5566>
- Djarmiko, H. (2019). Re-formulation zakat system as tax reduction in Indonesia. *Indonesian Journal of Islam and Muslim Societies*, 9(1), 135. <https://doi.org/10.18326/ijims.v9i1.135-162>
- Doktoralina, C. M., Bahari, Z., & Abdullah, S. R. (2019). Mobilisation of Income Zakat Payment In Indonesia. *Ikonomika*, 3(2), 189–204. <https://doi.org/10.24042/febi.v3i2.3659>
- Essoo, N., & Dibb, S. (2004). Religious Influences on Shopping Behaviour: An Exploratory Study. *Journal of Marketing Management*. <https://doi.org/10.1362/0267257041838728>
- Faizal, S. M., Palij, M. R., Maelah, R., & Ramli, R. (2017). Power and Trust as Factors Influencing Tax Compliance Behavior in Malaysia. *Asian Journal of Accounting and Governance*, 8, 71–78. <https://doi.org/10.17576/AJAG-2017-08-07>
- Farah, J. M. S., Shafiai, M. H. B. M., & Ismail, A. G. B. (2019). Compliance behaviour on Zakat donation: A qualitative approach. *IOP Conference Series: Materials Science and Engineering*, 572(1). <https://doi.org/10.1088/1757-899X/572/1/012040>
- Farida, H. A. N. (2008). Variabel-Variabel yang Mempengaruhi Pembayaran Zakat oleh Para Muzakki (Studi Kasus Pengelola Lembaga Keuangan Syariah di Kota Yogyakarta). *Journal Of Islamic Business and Economics*, 2(2).
- Farrell, A. M., & Rudd, J. M. (2009). Factor Analysis and Discriminant Validity: A Brief Review of Some Practical Issues. *Australia-New Zealand Marketing Academy Conference*, (January).
- Fatah, D. A. (2008). Faktor-Faktor yang Mempengaruhi Preferensi Karyawan Muslim Pertamina dalam Membayar Zakat Profesi Melalui Baituzzakah Pertamina. *Jurnal EKSIS (Ekonomi Islam Dan Bisnis Islam), PSTT-PPs UI*, 4(2).
- Fauziati, P., Minovia, A. F., Muslim, R. Y., & R, N. (2016). The Impact of Tax Knowledge on Tax Compliance Case Study. *Journal of Advanced Research in Business and Management Studies*, 2(1), 22–30.
- Firdaus, M., Beik, I. S., Irawan, T., & Juanda, B. (2012). Economic estimation and determinations of Zakat potential in Indonesia. *IRTI Working Paper Series*.
- FOZ. (2009). *Jumlah Organisasi Pengelola Zakat di Indonesia*.
- Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (2010). *Multivariate Data Analysis* (7th ed.). Upper Saddle River: Prentice Hall.

- Hair, J. F., Sarstedt, M., Ringle, C. M., & Gudergan, S. . (2018). *Advanced Issues in Partial Least Squares Structural Equation Modeling (PLS-SEM)*. Thousand Oaks, CA: Sage Publications.
- Hamidiyah, E. (2008). Analisis Faktor-Faktor yang Mempengaruhi Pengumpulan Zakat, Infak, Shadaqah, Wakaf dan Kurban pada Lembaga Pengelola Zakat (Studi Kasus: Dompot Dhuafa' Republika). *Jurnal EKSIS (Ekonomi Islam Dan Bisnis Islam)*, 4(1).
- Hanzaee, K. H., Attar, M. M., & Alikhan, F. (2011). Investigating the effect of gender role attitude on the relationship between dimensions of religiosity and new product adoption intention. *World Applied Sciences Journal*.
- Hanzaee, K. H., & Ramezani, M. R. (2011). Intention to Halal Products In THE World Markets. *Interdisciplinary Journal of Research in Business*, Vol. 1, pp. 1–7.
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2014). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science*, 43(1), 115–135. <https://doi.org/10.1007/s11747-014-0403-8>
- Henson, R. K., & Roberts, J. K. (2006). Use of exploratory factor analysis in published research: Common errors and some comment on improved practice. *Educational and Psychological Measurement*, 66(3), 393–416. <https://doi.org/10.1177/0013164405282485>
- Hidayat, R., Habibi, A., Mohd Saad, M. R., Mukminin, A., & Wan Idris, W. I. Bin. (2018). Exploratory and confirmatory factor analysis of PERMA for indonesian students in mathematics education programmes. *Pedagogika*, 132(4), 147–165. <https://doi.org/10.15823/p.2018.132.9>
- Huda, N., Anggraini, D., Ali, K. M., Mardoni, Y., & Rini, N. (2014). Prioritas Solusi Permasalahan Pengelolaan Zakat di Propinsi Banten dan Kalimantan Selatan dengan Metode AHP. *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah*. <https://doi.org/10.15408/aiq.v6i2.1232>
- Hussain, M. (2014). Descriptive statistics - presenting your results I. *Journal of the Pakistan Medical Association*, (July 2012).
- Ibrahim, N., Fairuz Shiratuddin, M., & Wai Wong, K. (2018). Instruments for Measuring the Influence of Visual Persuasion: Validity and Reliability Tests. *(Online) European Journal of Social Sciences Education and Research*, 2(3), 25–37.
- Idris, K. M., Bidin, Z., & Saad, R. A. J. (2012). Islamic Religiosity Measurement and its Relationship With Business Income Zakat Compliance Behavior (Ukuran nilai keagamaan dalam Islam dan hubungannya dengan gelagat kepatuhan zakat perniagaan).

- Irhamisyah, A. (2019). Analisis Faktor-Faktor Preferensi Yang Mempengaruhi Keputusan Metode Pembayaran Zakat Bagi Muzakki Di Era Digital. *Jurnal Ilmiah*.
- Kock, N. (2015). A note on how to conduct a factor-based PLS-SEM analysis. *International Journal of E-Collaboration*, 11(3), 1–9. <https://doi.org/10.4018/ijec.2015070101>
- Kotler, & Amstrong, G. (1997). *Dasar-dasar Pemasaran, Jilid 1*. Jakarta: Prenhallindo.
- Liao, P.-W., & Hsieh, J.-Y. (2017). Does Internet-Based Survey Have More Stable and Unbiased Results than Paper-and-Pencil Survey? *Open Journal of Social Sciences*, 05(01), 69–86. <https://doi.org/10.4236/jss.2017.51006>
- Ma'fiah, M., Yughi, S. A., & Awaludin, T. (2018). Preferensi Muzakki Dalam Memilih Membayar Zakat di Lembaga Zakat Formal. *AL-FALAH: Journal of Islamic Economics*. <https://doi.org/10.29240/alfalah.v3i2.535>
- Marshall, G., & Jonker, L. (2010). An introduction to descriptive statistics: A review and practical guide. *Radiography*, 16(4), e1–e7. <https://doi.org/10.1016/j.radi.2010.01.001>
- Memon, A. H., & Rahman, I. A. (2014). SEM-PLS analysis of inhibiting factors of cost performance for large construction projects in malaysia: Perspective of clients and consultants. *The Scientific World Journal*, 2014. <https://doi.org/10.1155/2014/165158>
- Migdad, A. (2019). Managing Zakat Through Institutions: Case of Malaysia. *International Journal of Islamic Economics and Finance Studies*, 3, 28–44. <https://doi.org/10.25272/ijisef.519228>
- Mohammed, M. O., & Razak, D. A. (2008). The Performance Measures of Islamic Banking Based on the. *IIUM International Accounting Conference (INTAC IV)* , Putra Jaya Marroitt.
- Mokhlis, S. (2009). Relevancy and Measurement of Religiosity in Consumer Behavior Research. *International Business Research*. <https://doi.org/10.5539/ibr.v2n3p75>
- Mokhtar, H. S. A., Abdullah, N., & Alhabshi, S. M. (2008). Efficiency and competition of Islamic banking in Malaysia. *Humanomics*, 24(1), 28–48. <https://doi.org/10.1108/08288660810851450>
- Mukhlis, A., & Beik, I. S. (2013). Analisis Faktor-faktor yang Memengaruhi Tingkat Kepatuhan Membayar Zakat: Studi Kasus Kabupaten Bogor. *Al-Muzara'ah*. <https://doi.org/10.29244/jam.1.1.83-106>
- Mukhtar, A., & Butt, M. M. (2012). Intention to choose Halal products: The role of religiosity. *Journal of Islamic Marketing*. <https://doi.org/10.1108/17590831211232519>

- Mustapha, B., & Obid, S. N. B. S. (2015). Tax Service Quality: The Mediating Effect of Perceived Ease of Use of the Online Tax System. *Procedia - Social and Behavioral Sciences*, 172(February), 2–9. <https://doi.org/10.1016/j.sbspro.2015.01.328>
- Nasution, M. E. (2009). *Indonesia Zakat and Development Report 2009*.
- Natalya, L., & Purwanto, C. V. (2018). Exploratory and Confirmatory Factor Analysis of the Academic Motivation Scale (AMS)–Bahasa Indonesia. *Makara Human Behavior Studies in Asia*, 22(1), 29. <https://doi.org/10.7454/hubs.asia.2130118>
- Nurhasanah, S., & Suryani, S. (2018). Maksimalisasi Potensi Zakat Melalui Peningkatan Kesadaran Masyarakat. *JEBI (Jurnal Ekonomi Dan Bisnis Islam)*, 3(2), 185. <https://doi.org/10.15548/jebi.v3i2.177>
- Nurhayati, S., & Siswantoro, D. (2015). Factors on Zakat (Tithe) Preference as a Tax Deduction in Aceh, Indonesia. *International Journal of Nusantara Islam*, 03(01), 1–20.
- Nurhayati, T., & Hendar, H. (2019). Personal intrinsic religiosity and product knowledge on halal product purchase intention: Role of halal product awareness. *Journal of Islamic Marketing*. <https://doi.org/10.1108/JIMA-11-2018-0220>
- Ockey, G. J. (2013). Exploratory Factor Analysis and Structural Equation Modeling. In *The Companion to Language Assessment* (pp. 1224–1244). <https://doi.org/10.1002/9781118411360.wbcla114>
- Oladimeji Abioye Mustafa, M., Har Sani Mohamad, M., & Akhyar Adnan, M. (2013). Antecedents of zakat payers' trust in an emerging zakat sector: an exploratory study. *Journal of Islamic Accounting and Business Research*, 4(1), 4–25. <https://doi.org/10.1108/17590811311314267>
- Omar, A. (2014). Understanding the process of statistical methods for effective data analysis. *Journal of Health Specialties*, 2(3), 100. <https://doi.org/10.4103/1658-600x.137882>
- Palil, R. M. (2005). Taxpayers Knowledge: a Descriptive Evidence on Demographic Factors in Malaysia. *Jurnal Akuntansi Dan Keuangan*, 7(1), 11–21. <https://doi.org/10.9744/jak.7.1.pp.11-21>
- Parvin, A., & Perveen, R. (2012). Commercial Bank Selection Process Used by Individual Customers: Factor Analysis on Banks of Bangladesh. *Journal of Business and Technology (Dhaka)*, 7(2), 19–35. <https://doi.org/10.3329/jbt.v7i2.16452>
- Perbawa, A., & Abdullah, H. (2018). Determinant Factors of Awareness for Paying Zakat on Baznas, Indonesia. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.2799446>

- PIRAC. (2009). *Pola dan Kecenderungan Masyarakat Berzakat*. Jakarta.
- Puskas BAZNAS. (2019). *Outlook Zakat Indonesia 2019*. Puskas BAZNAS.
- Retsikas, K. (2014). Reconceptualising Zakat in Indonesia: Worship, Philanthropy and Rights. *Indonesia and the Malay World*, 42(124), 337–357. <https://doi.org/10.1080/13639811.2014.951519>
- Roni, S. M., Djajadikerta, H., & Ahmad, M. A. N. (2015). PLS-SEM Approach to Second-order Factor of Deviant Behaviour: Constructing Perceived Behavioural Control. *Procedia Economics and Finance*, 28(April), 249–253. [https://doi.org/10.1016/s2212-5671\(15\)01107-7](https://doi.org/10.1016/s2212-5671(15)01107-7)
- Rusmiati, E., & Hidayat, A. (2019). *Reposition Taxpayer Awareness Through Zakat in Indonesia*. <https://doi.org/10.4108/eai.1-4-2019.2287290>
- Saad, A. Y. Q., & Foori, A. M. Al. (2020). Zakat and tax: A comparative study in Malaysia. *International Journal of Innovation, Creativity and Change*, 10(12), 140–151.
- Saad, R. A. J., Aziz, N. M. A., & Sawandi, N. (2014). Islamic Accountability Framework in the Zakat Funds Management. *Procedia - Social and Behavioral Sciences*, 164(August), 508–515. <https://doi.org/10.1016/j.sbspro.2014.11.139>
- Saad, R. A. J., Farouk, A. U., Wahab, M. S. A., & Ismail, M. (2019). What Influence Entrepreneur to -Pay Islamic Tax (Zakat)? *Academy of Entrepreneurship Journal*, 25(Special Issue 1), 1–13.
- Sani Adamu, M., & Ram Al Jaffri, S. (2016). Determinants of trust on zakat institutions and its dimensions on intention to pay zakat: A pilot study. *Journal of Advanced Research in Business and Management Studies*, 3(1), 40–46.
- Siswanto, D., & Nurhayati, S. (2012). Factors Affecting Concern about Zakat as a Tax Deduction in Indonesia. *Int. J. Manag. Bus. Res*, 2(4), 293–312.
- Sun, S., Goh, T., Fam, K. S., & Xue, Y. (2012). The influence of religion on Islamic mobile phone banking services adoption. *Journal of Islamic Marketing*. <https://doi.org/10.1108/17590831211206617>
- Swandaru, R. (2019). Zakat Management Information System: E-Service Quality and Its Impact on Zakat Collection in Indonesia. *International Journal of Zakat*, 4(2), 41–72. <https://doi.org/10.37706/ijaz.v4i2.190>
- Torgler, B. (2006). The importance of faith: Tax morale and religiosity. *Journal of Economic Behavior and Organization*. <https://doi.org/10.1016/j.jebo.2004.10.007>

- Ul Hadi, N., Abdullah, N., & Sentosa, I. (2016). An Easy Approach to Exploratory Factor Analysis: Marketing Perspective. *Journal of Educational and Social Research*, 6(1), 215–223. <https://doi.org/10.5901/jesr.2016.v6n1p215>
- Wahab, N. A., & Rahim Abdul Rahman, A. (2011). A framework to analyse the efficiency and governance of zakat institutions. *Journal of Islamic Accounting and Business Research*, 2(1), 43–62. <https://doi.org/10.1108/17590811111129508>
- Watkins, M. W. (2018). Exploratory Factor Analysis: A Guide to Best Practice. *Journal of Black Psychology*, 44(3), 219–246. <https://doi.org/10.1177/0095798418771807>
- Widuri, R., & Irawan, W. (2019). Tax justice perception and trust in government on tax compliance. *Proceedings of the International Conference on Tourism, Economics, Accounting, Management, and Social Science (TEAMS 19)*, 103(Teams 19), 126–131. <https://doi.org/10.2991/teams-19.2019.20>
- Wiliasih, R., Usman, H., Marzuki, K., Mardoni, Y., & Marcelo. (2011). Relationship between Quality of Life and Regular Zakah Exercise. *International Journal of Business & Social Science*, 2(16), 173–180.
- Wilkes, R. E., Burnett, J. J., & Howell, R. D. (1986). On the meaning and measurement of religiosity in consumer research. *Journal of the Academy of Marketing Science*. <https://doi.org/10.1007/BF02722112>
- Zainal, H., Bakar, A. A., & Saad, R. A. J. (2016). *The Role of Reputation, Satisfactions of Zakat Distribution, And Service Quality in Developing Stakeholder Trust In Zakat Institutions*. 6, 524–530. <https://doi.org/10.15405/epsbs.2016.08.74>



KEMENTERIAN PENDIDIKAN DAN KEBUDAYAAN
UNIVERSITAS NEGERI YOGYAKARTA
FAKULTAS EKONOMI

Alamat : Karangmalang Yogyakarta Telp/Fax (0274) 554902

PERJANJIAN PELAKSANAAN PENELITIAN KERJASAMA INTERNASIONAL
NOMOR : B/01/UN34.18/PT01.02/2020

Pada hari ini Senin tanggal lima belas bulan Juni tahun Dua ribu dua puluh kami yang bertanda tangan di bawah ini :

1. Dr. Siswanto, M.Pd : Dekan selaku Pejabat Pembuat Komitmen Fakultas Ekonomi Universitas Negeri Yogyakarta yang beralamat di Kampus UNY Karangmalang Yogyakarta dalam hal ini bertindak untuk dan atas nama UNY; selanjutnya disebut PIHAK PERTAMA.
2. Dr. Maimun Sholeh, M.Si. : Ketua Tim Peneliti dari Fakultas Ekonomi Universitas Negeri Yogyakarta, yang beralamat di Kampus UNY Karangmalang Yogyakarta, dalam hal ini bertindak untuk dan atas nama Tim Peneliti dari Fakultas Ekonomi UNY selanjutnya disebut PIHAK KEDUA.

PIHAK PERTAMA dan PIHAK KEDUA yang selanjutnya secara bersama-sama disebut PARA PIHAK
Dengan berdasarkan pada ketentuan sebagaimana tersebut di bawah ini:

1. Surat Keputusan Rektor Universitas Negeri Yogyakarta Nomor : 1.27/UN 34/IX/2019 tahun 2019 tentang pengangkatan Dekan Fakultas Ekonomi Universitas Negeri Yogyakarta
 2. Surat Keputusan Dekan Fakultas Ekonomi Universitas Negeri Yogyakarta Nomor : B/507/UN34.18/PT01.02/2020 tanggal 3 Juni 2020 tentang Penelitian Kerjasama Internasional
 3. DIPA BLU UNY Tahun 2020 No. : SP DIPA-023.17.2.677509/2020 tanggal 27 Desember 2019
- PIHAK PERTAMA dan PIHAK KEDUA secara bersama-sama bersepakat mengikatkan diri dalam suatu Perjanjian Pelaksanaan Penelitian dengan ketentuan dan syarat-syarat sebagai berikut:

Pasal 1
PELAKSANAAN PENELITIAN

- (1) PIHAK PERTAMA memberi tugas kepada PIHAK KEDUA, dan PIHAK KEDUA menerima tugas tersebut sebagai penanggung jawab pelaksanaan Penelitian dengan judul :
"Zakat As Tax Reduction: Study Of Muslim Community Perception In Indonesia And Malaysia"
- (2) PIHAK PERTAMA memberikan dana Penelitian yang tersebut pada Pasal 1 sebesar Rp50.000.000,- (lima puluh juta rupiah) yang dibebankan kepada Daftar Isian Pelaksanaan Anggaran (DIPA) UNY Tahun 2020 No. : SP DIPA-023.17.2.677509/2020 tanggal 27 Desember 2019
- (3) PIHAK KEDUA berhak menerima dana tersebut pada ayat (1) dan berkewajiban menggunakan sepenuhnya untuk pelaksanaan penelitian sebagaimana pasal 1 sampai selesai sesuai ketentuan pembelanjaan keuangan negara



KEMENTERIAN PENDIDIKAN DAN KEBUDAYAAN
UNIVERSITAS NEGERI YOGYAKARTA
FAKULTAS EKONOMI

Alamat : Karangmalang Yogyakarta Telp/Fax (0274) 554902

Pasal 2

JANGKA WAKTU PELAKSANAAN PENELITIAN

Jangka waktu pelaksanaan penelitian sebagaimana dimaksud dalam Pasal 1 terhitung mulai tanggal 16 Maret sampai dengan tanggal 16 September 2020

Pasal 3

CARA PEMBAYARAN

Pembayaran dana Penelitian ini akan dilaksanakan melalui Fakultas Ekonomi Universitas Negeri Yogyakarta dan dibayarkan secara bertahap dengan ketentuan sebagai berikut :

1. Tahap Pertama 70% dari Rp50.000.000,- (lima puluh juta rupiah) yaitu sebesar Rp35.000.000,- (tiga puluh lima juta rupiah) setelah Surat Perjanjian ini ditandatangani oleh kedua belah pihak.
2. Tahap Kedua 30% dari Rp50.000.000,- (lima puluh juta rupiah) yaitu sebesar Rp15.000.000,- (lima belas juta rupiah) setelah PIHAK KEDUA menyerahkan laporan akhir hasil pelaksanaan penelitian kepada PIHAK PERTAMA dengan bukti cetak hasil verifikasi oleh tim paling lambat tanggal 16 September 2020

Pasal 4

PERTANGGUNGJAWABAN AKADEMIK

- (1) PIHAK KEDUA berkewajiban menyampaikan kepada PIHAK PERTAMA berupa :
 - a. Laporan akhir hasil penelitian dalam bentuk *softcopy* (*.pdf) dan diunggah ke dalam sistem www.simppm.lppm.uny.ac.id paling lambat 16 September 2020.
 - b. Laporan hasil penelitian dalam bentuk *softcopy* dan *hardcopy* (2 eksemplar) harus memenuhi ketentuan sebagai berikut :
 - c. Bentuk/ukuran kertas ukuran A4, warna cover Merah Muda (Pink), dan di bagian bawah cover ditulis Dibiayai oleh DIPA Universitas Negeri Yogyakarta Nomor : SP DIPA-023.17.2.677509/2020 Tanggal 27 Desember 2019 berdasarkan Surat Perjanjian Pelaksanaan Penelitian nomor : B/03/UN34.18/PT01.02/2020 tanggal 15 Juni 2020
- (2) PIHAK PERTAMA berkewajiban untuk:
 - a. Mempresentasikan hasil penelitiannya pada seminar yang akan dilaksanakan oleh Fakultas Ekonomi Universitas Negeri Yogyakarta, ACOMC dan atau ICEBESS tahun 2020.
 - b. Mengikuti Seminar ACOMC dan atau ICEBESS dari awal sampai dengan selesai
 - c. Mempublikasikan hasil penelitiannya pada seminar internasional dan/atau jurnal internasional bereputasi (scopus).
 - d. Memanfaatkan hasil penelitian untuk proses bahan mengajar.

Pasal 5

PERTANGGUNGJAWABAN KEUANGAN

- (1) PIHAK KEDUA berkewajiban membuat laporan kemajuan pelaksanaan penelitian dan laporan penggunaan keuangan dan diserahkan kepada PIHAK PERTAMA dalam bentuk *hardcopy* sebanyak 2 (dua) eksemplar paling lambat tanggal 16 September 2020 disertai cetak bukti hasil verifikasi, serta mengunggah laporan tersebut ke www.simppm.lppm.uny.ac.id.
- (2) PIHAK KEDUA berkewajiban mempertanggungjawabkan pembelanjaan dana yang telah diterima dari PIHAK PERTAMA dan menyimpan bukti-bukti pengeluaran yang telah disesuaikan dengan ketentuan pembelanjaan keuangan Negara.
- (3) Perpajakan yang timbul atas transaksi penggunaan dana penelitian menjadi tanggungjawab PIHAK KEDUA sesuai dengan peraturan yang berlaku.



KEMENTERIAN PENDIDIKAN DAN KEBUDAYAAN
UNIVERSITAS NEGERI YOGYAKARTA
FAKULTAS EKONOMI

Alamat : Karangmalang Yogyakarta Telp/Fax (0274) 554902

- (4) PIHAK KEDUA berkewajiban mengembalikan sisa dana yang tidak dibelanjakan kepada PIHAK PERTAMA untuk selanjutnya disetorkan ke Kas Negara.
- (5) Biaya pajak materai dalam surat perjanjian ini dibebankan pada PIHAK KEDUA

Pasal 6
SANKSI

- (1) Apabila sampai batas waktu perjanjian PIHAK KEDUA belum menyerahkan laporan akhir hasil penelitian kepada PIHAK PERTAMA, maka PIHAK KEDUA dikenakan sanksi berupa potongan keterlambatan sebesar 1‰ (satu permil) setiap hari keterlambatan sampai dengan setinggi-tingginya 5% (lima persen) dari nilai surat perjanjian pelaksanaan penelitian, terhitung dari tanggal jatuh tempo yang telah ditetapkan sampai dengan berakhirnya pembayaran dana penelitian oleh Fakultas Ekonomi Universitas Negeri Yogyakarta.
- (2) Bagi Peneliti yang tidak dapat menyelesaikan kewajibannya dalam Tahun Anggaran yang sedang berjalan dan waktu proses pencairan biayanya telah berakhir, maka seluruh dana yang belum sempat dicairkan dinyatakan hangus dan kembali ke Kas Negara.
- (3) Apabila PIHAK KEDUA tidak dapat melaksanakan tugas sebagaimana dimaksud dalam Pasal 1 maka harus mengembalikan seluruh dana yang telah diterimanya kepada PIHAK PERTAMA, untuk selanjutnya disetor ke Kas Negara.
- (4) Apabila dikemudian hari terbukti bahwa judul penelitian sebagaimana dimaksud dalam Pasal 1 dijumpai adanya indikasi plagiat dengan penelitian lain dan/atau diperoleh indikasi ketidakjujuran dan itikad kurang baik yang tidak sesuai dengan kaidah ilmiah, maka penelitian tersebut dinyatakan batal dan PIHAK KEDUA wajib mengembalikan seluruh dana penelitian yang telah diterimanya kepada PIHAK PERTAMA untuk selanjutnya disetor ke Kas Negara.

Pasal 7
HASIL PENELITIAN

- (1) Hasil Penelitian berupa Hak Kekayaan Intelektual dari pelaksanaan penelitian tersebut diatur dan dikelola sesuai dengan peraturan dan perundang-undangan yang berlaku.
- (2) Hasil penelitian berupa peralatan dan atau alat (barang inventaris) yang dibeli dari kegiatan penelitian ini adalah milik negara yang dapat dihibahkan kepada Universitas Negeri Yogyakarta atau Lembaga Pemerintah lain melalui Surat Keterangan Hibah.

Pasal 8
KEADAAN KAHAR

PIHAK PERTAMA maupun PIHAK KEDUA tidak bertanggung jawab atas keterlambatan atau tidak terlaksananya kewajiban seperti tercantum dalam kontrak sebagai akibat *Force Majeure* yang secara langsung mempengaruhi terlaksananya kontrak, antara lain : perang, perang saudara, blokade ekonomi, revolusi, pemberontakan, kekacauan, huru-hara, kerusuhan, mobilisasi, keadaan darurat, pemogokan, epidemis, kebakaran, banjir, gempa bumi, angin ribut, gangguan navigasi, tindakan pemerintah dibidang moneter. *Force Majeure* di atas harus disahkan kebenarannya oleh Pejabat yang berwenang.



KEMENTERIAN PENDIDIKAN DAN KEBUDAYAAN
UNIVERSITAS NEGERI YOGYAKARTA
FAKULTAS EKONOMI

Alamat : Karangmalang Yogyakarta Telp/Fax (0274) 554902

**Pasal 9
PENUTUP**

- (1) Surat Perjanjian pelaksanaan penelitian ini dibuat rangkap 2 (dua), dan dibubuhi meterai sesuai dengan ketentuan yang berlaku, dan mempunyai kekuatan hukum yang sama.
- (2) Pasal-pasal dalam perjanjian ini bersifat mengikat secara mutlak, apabila terjadi perubahan atau penambahan terhadap isi perjanjian ini, PIHAK PERTAMA dan PIHAK KEDUA dapat melakukan musyawarah dan dituangkan dalam Addendum Perjanjian yang merupakan bagian yang tidak terpisahkan dari perjanjian ini.

PIHAK KEDUA
Ketua Peneliti,



Dr. Maimun Sholeh, M.Si.
NIP. 196606062005011002

PIHAK PERTAMA
Dekan/PPK,

Dr. Siswanto, M.Pd
NIP. 197809202002121001



KEMENTERIAN PENDIDIKAN DAN KEBUDAYAAN
UNIVERSITAS NEGERI YOGYAKARTA
FAKULTAS EKONOMI

Alamat : Karangmalang Yogyakarta Telp. (0274) 554902 Psw. 1815

LAPORAN PELAKSANAAN SEMINAR PROPOSAL PENELITIAN

1. Nama Ketua Peneliti : Dr. Maimun Sholeh, M.Si.
2. Jurusan/Prodi : Pendidikan Ekonomi
3. Fakultas : Ekonomi Universitas Negeri Yogyakarta
4. Jenis Penelitian : Kerjasama Internasional
5. Judul Penelitian : Zakat As Tax Reduction: Study Of Muslim Community Perception In Indonesia And Malaysia
6. Pelaksanaan Hari/Tanggal : Jum'at/17 Juli 2020
7. Tempat : Ruang Sidang Dekanat FE UNY
8. Dipimpin oleh : Ketua : Dr. Tony wijaya
Sekretaris : Zahrotush sholikhah, S.E, M.S
9. Peserta : a. Konsultan :Orang
b. Nara Sumber :Orang
c. BPP :Orang
d. Peserta lain : Orang
Jumlah :Orang
(Daftar hadir terlampir)

10. Hasil Seminar :

Setelah mempertimbangkan penyajian, penjelasan, argumentasi serta sistematika dan tata tulis, seminar berkesimpulan :

Instrumen/Desain Penelitian tersebut :

- a. Diterima, tanpa revisi/Pembenahan
- b. Diterima, dengan revisi/Pembenahan
- c. Dibenahi, untuk diseminarkan ulang


11. Catatan :

.....
.....
.....
.....
.....
.....
.....


Sekretaris,


Zahrotush sholikhah
S.E, M.S

Badan Pertimbangan Penelitian,


Prof. Dr. Sutopo, M.Pd

Ketua Sidang


Dr. Tony wijaya



KEMENTERIAN PENDIDIKAN DAN KEBUDAYAAN
UNIVERSITAS NEGERI YOGYAKARTA
FAKULTAS EKONOMI

Alamat : Karangmalang Yogyakarta Telp. (0274) 554902 Psw 1815

DAFTAR HADIR SEMINAR PROPOSAL PENELITIAN

1. Nama Ketua Peneliti : Dr. Maimun Sholeh, M.Si.
2. Hari, Tanggal : Jum'at/17 Juli 2020
3. Jurusan/Prodi : Pendidikan Ekonomi
4. Fakultas : Ekonomi Universitas Negeri Yogyakarta
5. Judul Penelitian : Zakat As Tax Reduction: Study Of Muslim Community Perception In Indonesia And Malaysia

Jenis Penelitian : Kerjasama Internasional

| No | Nama | Gelar | Tanda Tangan |
|----|---------------------|------------------|-----------------------|
| 1 | <i>Fuleid</i> | <i>Prof. Dr.</i> | 1 <i>[Signature]</i> |
| 2 | <i>Tory. Wiyaja</i> | <i>Dr.</i> | 2 <i>[Signature]</i> |
| 3 | Maimun Sholeh | Dr | 3 <i>[Signature]</i> |
| 4 | Henden Susilokati | M.Pd | 4 <i>[Signature]</i> |
| 5 | Yolandani Sepriana | M.Pd. | 5 <i>[Signature]</i> |
| 6 | Anam Parmanawati | MM | 6 <i>[Signature]</i> |
| 7 | Forlianto | MBA | 7 <i>[Signature]</i> |
| 8 | Eka Ang Wibawa | M.Pd. | 8 <i>[Signature]</i> |
| 9 | Nirdya N.G. | M.Sc. | 9 <i>[Signature]</i> |
| 10 | Zahrotulsi S. | M.Si | 10 <i>[Signature]</i> |
| 11 | Mimin Nur Asyiah | MSc. Ak | 11 <i>[Signature]</i> |
| 12 | Anita M | | 12 <i>[Signature]</i> |
| 13 | Isroch | M.Si | 13 <i>[Signature]</i> |
| 14 | <i>Arel A Humud</i> | | 14 <i>[Signature]</i> |
| 15 | Ary Rahman Hakim | M. Pd | 15 <i>[Signature]</i> |
| 16 | Rullyana P.M. | P.M. | 16 <i>[Signature]</i> |
| 17 | RIZQI NYASA AGHWI | M.Pd | 17 <i>[Signature]</i> |
| 18 | Denies Priantingih | Dr - MSc AK | 18 <i>[Signature]</i> |
| 19 | Abi Muchom | Dr M.Pd. | 19 <i>[Signature]</i> |
| 20 | Adhy P | M.Si | 20 <i>[Signature]</i> |

Yogyakarta,
Ketua Sidang

[Signature]