

Students' Understanding of the Benefits of Zakat and Taxes for National Development Through the Role of Tax Center Tax Volunteers at Sultan Syarif Kasim Riau State Islamic University

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Abstract. Zakat is one of the important pillars in Islam which plays a significant role in shaping social and social life. The principle of zakat not only has a spiritual meaning, but also has a positive impact in improving the socio-economic conditions of the community. In this context, zakat is not only considered a religious obligation but also an instrument that is able to reduce economic disparities and improve overall social welfare. Meanwhile, taxes are a source of State revenue that has been regulated in the Law which is always adjusted to the latest economic conditions. This research was conducted with the aim of finding out students' understanding of the benefits of zakat and taxes for national development through the role of Tax Volunteers at the Tax Center of UIN Sultan Syarif Kasim Riau. The type of research is qualitative descriptive. The researcher interprets and explains the data obtained from interviews, observations, and documentation so that the problem is answered clearly. The results of the study show that from 10 (ten) students as key informants and 5 (five) Tax Volunteers, it can be known that students already understand the benefits of zakat and taxes for national development. Tax volunteers play a big role in providing zakat and tax education to students with media such as discussions, lectures, and socialization among students, so that students as the younger generation who will become leaders in the future can understand and apply the principles contained in zakat and taxes themselves.

Keywords: Understanding, Zakat, Tax, National Development, Tax volunteers

INTRODUCTION

Zakat is one of the important pillars in Islam which plays a significant role in shaping social and social life. Zakat is one of the Islamic social finance instruments which has a crucial impact on the socioeconomic development of a country(1). The principle of zakat not only has a spiritual meaning, but also has a positive impact in improving the socio-economic conditions of the community. In this context, zakat is not only considered a religious obligation but also an instrument that is able to reduce economic disparities and improve overall social welfare. The problem of poverty in Indonesia is a manifestation of the inability of the community to access the results of state development. Meanwhile, the results of development pursued by the government are only enjoyed by a few people because they are not distributed fairly. Therefore, the role of zakat is needed to provide funds directly to redistribute assets, so that human development can be realized (2). Zakat has the potential to be a tool for the economic and social welfare of the people, and its position is as important as state revenue. When combined in an unbreakable partnership, zakat and taxes can help Indonesia's economy grow. Zakat and taxes In providing stimulus that will expand the economy, which is likely to be felt and reflected in society (3) Zakat plays an important role in reducing economic inequality. Through a fair distribution system, zakat allocates funds from those who can afford it to those in need. This helps reduce the gap between those who have excess wealth and those who live in poverty. Thus, zakat can help create a more equitable society in terms of economic equity and wealth distribution. In addition, zakat also provides benefits in strengthening social solidarity. When Muslims pay

zakat, they are not only fulfilling their religious obligations, but also expressing concern and empathy for their fellow humans. This creates strong social bonds between individuals in the Community, strengthens a sense of brotherhood, and fosters an attitude of mutual help. Thus, zakat not only has an impact on the economic aspect but also enriches the social dimension in the life of the community. Furthermore, zakat has the potential to increase access to education and health for the underprivileged. Through zakat funds, Education and Health programs can be funded for those who do not have sufficient access or resources, thus zakat not only provides short-term benefits in meeting basic needs but also opens up opportunities for them to improve their overall quality of life. In addition, zakat can also strengthen the local economy, through the redistribution of zakat funds, capital can be allocated to local economic sectors, micro and small enterprises that play an important role in local economic growth and job creation. Thus, zakat not only provides these benefits for zakat recipients but also contributes to sustainable economic development on a wider scale. Zakat is one of the five pillars of Islamic faith that is central to the Islamic finance and social welfare systems. It involves the redistribution of wealth from the affluent to the less fortunate, with the aim of reducing poverty, promoting social justice, and fostering economic well-being within Muslim communities.(4)

Taxes have an important role in the sustainability of the country. The taxes that have been paid will later be put into the state treasury and used for state interests. By implementing this tax, of course it can create a strong state economic structure. Many related articles research the importance of taxes in the development process discussed the role of taxes in the development of developing countries with a focus on changes in the tax structure facilitated by the IMF (5). In addition, in her article mentioned the importance of fair and strategic taxation to support sustainable development, especially in the context of international development assistance evaluates the impact of taxation on income inequality in countries in the European Union,(6) with implications for development, reducing inequality, and achieving sustainable development goals in various countries (7). Tax revenue represents an essential budget source for most countries around the world. Accordingly, the modernization of relevant technological infrastructure has become a key factor of tax administration strategy for improving tax collection efficiency.(8)

No less important, zakat also has a positive impact on strengthening a sense of justice and social stability. By ensuring that every individual in the community has equitable access to resources and opportunities, zakat helps to create a more stable and harmonious social environment. This reduces the likelihood of social conflicts caused by economic inequality and provides a more solid basis for sustainable social development (9). Overall, zakat has a very important role in shaping a more just, solidarity and sustainable social life. Through its principles that promote wealth redistribution, social solidarity and economic justice, zakat helps create a more equitable, empowered and prosperous society for all individuals. Therefore, it is important for Muslims to understand and fulfill their zakat obligations as an integral part of social and social life based on human values and justice.

This study reveals the formulation of the problem, namely how the students of the Management Study Program, Faculty of Economics and Social Sciences, UIN Sultan Syarif Kasim Riau, understand Zakat, how the students of the Management Study Program, Faculty of Economics and Social Sciences, UIN Sultan Syarif Kasim Riau understand taxes, how do students of the Management Study Program, Faculty of Economics and Social Sciences UIN Sultan Syarif Kasim Riau understand the role of tax volunteers and how students understand on the role of zakat and taxes for Development. This study has a difference from previous research where most of the research is related to tax volunteers who raise the role of volunteers in filling and reporting tax returns (10) and the role of tax volunteers in improving individual taxpayer reporting compliance (11). Zakat empowerment program and business assistance positively impact the growth of the mustahiq business, beneficial to their well being, nevertheless their well being is unaffected by the proxy of the macroeconomic (12). Research conducted by Andi Aulia Rahman shows that basically all undergraduate students Accounting, Faculty of Economics and Business, Brawijaya University prioritizes pay zakat rather than taxes, because religious regulations and laws must take precedence above the orders of fellow humans.(13)

RESEARCH METHODOLOGY

The type of research used by researchers in this study is qualitative research, (14) in his book *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches* states that qualitative descriptive research is an approach that describes phenomena in depth and holistic, using analysis of patterns, themes, and meanings obtained from interviews, observations, and documents. in *Qualitative Research from Start to Finish* emphasizes that this method is used to describe economic phenomena in a real context, focusing on how and why something happens in an organization or economic system.

The purpose of qualitative research according to (14) is to understand the subjective meaning given by individuals to their experiences. Qualitative researchers seek to explore how participants assign meaning to certain phenomena in their social contexts, while (15) argue that qualitative research aims to explore complex phenomena, which are difficult to measure or explain with quantitative data. This research emphasizes a holistic understanding of social, cultural, or behavioral situations that occur in a particular context. The method used in collecting data is a descriptive analytical method designed to obtain information about the understanding of students of the Management Study Program, Faculty of Economics and Social Sciences, UIN Sultan Syarif Kasim Riau towards zakat and taxes. In addition, researchers want to understand the social situation that is a factor that causes students' perception of paying zakat or taxes in depth. The data sources in this study consist of primary and secondary data. Some data sources that are often used in qualitative research include:

1. **Interviews:** In-depth interviews remain the primary data collection method. Interviews allow for direct exploration of participants' experiences, views, and emotions related to the phenomenon being studied. Interviews are often used because of their flexibility in adapting questions to the dynamics that develop during the interview process
2. **Observation:** Participant or non-participant observation is often chosen to understand social behavior or interaction in a natural context. This provides a direct understanding of how individuals behave in actual situations without interference from the researcher
3. **Documents and Archives:** The use of documents, such as notes, letters, or archives, is also important to add a historical perspective or additional information that supports other data analysis
4. **Visual and Audio Data:** The use of media such as photographs, videos, or audio recordings is increasing, especially in qualitative research in the social and educational fields, as it provides an additional dimension in understanding non-verbal communication and the physical environment
5. **Field Notes:** Researchers often record their personal experiences during the research process, referred to as field notes. It serves as a useful reflection and documentation tool for further analysis

Research Object

In this study, the researcher placed students of the Management Study Program, Faculty of Economics and Social Sciences UIN Sultan Syarif Kasim Riau and tax volunteer students as the object of research, because according to the researcher, students are an educated group who have learned knowledge about zakat and taxes. In addition, researchers consider that students are prospective muzakki in the future and prospective taxpayers who play a role in sustainable national development.

Data Collection Techniques

The data collection techniques carried out by the researcher are through interviews and documentation. The interview methods carried out are structured and semi-structured interviews. In this study, the types of questions asked by the researcher are:

1. Questions related to understanding zakat, this question includes the definition of zakat, the groups that are entitled to receive zakat, and the type of zakat.
2. Questions related to understanding taxes (general), this question includes the definition of tax, and the function of tax.
3. Questions related to understanding income tax (PPh) (general), this question includes the definition of income tax, and income tax rates.
4. Questions related to understanding the similarities and differences between zakat and taxes.
5. Questions related to opinions on priorities in paying zakat or taxes.

The documentation carried out by the researcher to obtain research data is by using a recording device during the interview process. In order for the results of the interview to be recorded properly, the researcher used a *mobile phone* voice recorder owned by the researcher. The technique of taking data sources is purposive, which is a technique of sampling data sources based on certain considerations. The key informants are 10 students and 5 Tax Volunteers of the Tax Center UIN Sultan Syarif Kasim Riau with the following criteria:

1. Students without participating in any organization and/or activity.
2. Students who are active in intra-campus organizations, such as BEM, and HMJ.
3. Students who have earned income, either already actively working or already entrepreneurial.
4. Tax Volunteer Student of UIN Sultan Syarif Kasim Riau Tax Center

Data Analysis Techniques

The data analysis techniques used in this study are as follows: First, the researcher collects the results of literature studies and arranges them in such a way that they can be used as a basis for data collection, discussion, and problem solving related to zakat and taxes. Second, the researcher collects the necessary data related to the object of the research. Third, the data that has been obtained is then studied and arranged in such a way, so that it can be used as a basis for explanation and problem solving. Fourth, researchers reduce data (*Data Reduction*), reducing data means summarizing, interpreted as the process of selecting the main things, concentrating attention on important things, looking for themes and patterns and setting aside irrelevant data. Fifth, after the researcher reduces the data, then the researcher will display the data. The display of this research data is to display each information or information from the informant in the form of narrative text and already has a clear theme. Information or information is collected into a matrix called a subtheme where the data compiled will provide the possibility of drawing conclusions and taking actions.

RESULT AND DISCUSSION

The results of the research are presented in three (3) parts, namely students' understanding of zakat, students' understanding of taxes, and students' understanding of the role of Tax Volunteers related to zakat and taxes that have benefits for national development

Student Understanding of Zakat

Analysis related to the definition of zakat shows that there are still students of the Management Study Program, Faculty of Social Sciences UIN Sultan Syarif Kasim Riau who do not understand the definition of zakat. Basically, zakat is imposed on property obtained and owned by a Muslim, if a Muslim has property in a condition of sufficient nisab, then he is obliged to pay his zakat. This property will be reduced from the principal because it is issued or allocated to other parties. This is very evident from the zakat of gold and money. Therefore, in this condition, it will trigger devout Muslims to develop their wealth so that it does not decrease due to zakat. Zakat is indeed seen to reduce assets, both income and savings. However, zakat also has very big benefits, the first benefit of zakat is that it can eliminate *the gap* between the rich and the poor. With zakat, it will also be much easier to establish a close relationship between those who are rich and poor. The second benefit is to prevent crimes that

can be committed by poor people that can damage and disturb public order, because most criminal cases occur due to the economic squeeze factor felt by the perpetrators.

Then the researcher discussed the findings of the research results on the groups that are entitled to receive zakat which turns out that not all students of the Management Study Program of the Faculty and Social Sciences of UIN Sultan Syarif Kasim Riau understand the groups that are entitled to receive zakat. This condition has a huge impact, and it can cause various problems. The problem or impact is based on a lack of understanding related to the group that is entitled to receive zakat, namely the distribution of zakat is not smooth and wealth only circulates around the elite class. In addition, if many Muslims do not understand the group that is entitled to receive zakat, then it is feared that the zakat will not be received by the group that is entitled to receive it.

Regarding the findings of the research on the type of zakat, it is known that not all students of the Management Study Program of the Faculty of Social Sciences UIN Sultan Syarif Kasim Riau understand the type of zakat. There are at least two types of zakat that must be understood by Muslims because zakat *maal* has the same status as zakat fitrah. In terms of legal basis, the law to issue zakat Fitrah and zakat *maal* is equally mandatory or *fardu a'in*, the law of zakat both for zakat *maal* and zakat fitrah is zakat that must be issued by all Muslims who are independent and do not set on age, or gender. Although zakat fitrah and zakat *maal* have similarities, it does not mean that there is no difference between the two. The difference between zakat fitrah and *zakat maal* is the first in terms of time. The time for giving zakat Fitrah is starting from the beginning of the month of Ramadan until before the Eid prayer. It can be said that this zakat Fitrah is given once a year. While zakat *maal* is given at an uncertain time, some are once a year (specifically for zakat on property in the form of gold, silver, profession, and livestock) and some are given every harvest period (applicable to plantation and agricultural products), there are even those that are given when *muzakki* have them such as *rikaz*. The second difference is the type of property that is zakat. The objects that are zakat for zakat Fitrah are in the form of staple foodstuffs that are usually consumed by the community or can also be in the form of money whose value is the same as the value/price of staple foodstuffs at that time. In contrast to zakat fitrah, the type of property issued as zakat *maal* is more varied and not the materials of basic needs. The property that is zakat is in the form of "movable" property such as gold, silver, livestock products, fruits, and can also be in the form of money. If every Muslim lacks an understanding of the type of zakat, then it is feared that the obligation to zakat *maal* by a Muslim will not be carried out. As a result, if the property that is not paid its zakat, in addition to a great sin, then the property is a treasure whose owner will be tortured on the Day of Resurrection.

Students' Understanding of Taxes

Based on the analysis of each informant's answers related to the definition of tax, tax function, definition of income tax (PPh), all students of the Management Study Program have understood and understood this matter. With the understanding of all informants related to the definition of tax, tax functions, and the meaning of income tax, it is hoped that all informants understand and are aware of tax obligations, thus it can be ensured that all students of the Faculty of Economics and Social Sciences UIN Sultan Syarif Kasim Riau will pay taxes when they are taxpayers.

Analysis of the fourth finding related to tax rates, it turns out that there are still students of the Management Study Program who do not understand the personal tax rate based on Article 17 paragraph (1) letter a. If in its implementation there are still prospective taxpayers who do not understand the tax rate stated in the Annual Return (SPT), then it is feared that more taxpayers will use the services of tax consultants to help them fill out the tax return, so that it will have an impact on the inactivity of taxpayers in seeking information and tax socialization, which indirectly results in many taxpayers who are negligent in paying taxes. In fact, the state also sanctions taxpayers who do not pay taxes or do not report annual returns. These sanctions include:

- a. Imposed administrative sanctions in the form of interest of 2% per month from late taxes paid.
- b. Imposed administrative sanctions in the form of a fine of Rp 100,000.00 for the annual notification letter that is late/not submitted.
- c. If you deliberately fail to submit an annual notification letter and result in state losses, you will be sentenced to a minimum of six months in prison and a maximum of six years. As well as fines of at least two times and a maximum of four times the amount of tax payable that is not or underpaid.

Students' Understanding of Tax Volunteers

UIN Sultan Syarif Kasim Riau tax volunteers have existed since 2019. Tax Volunteers are formed in each University as an extension of the Directorate General of Taxes which is tasked with assisting taxpayers in order to fulfill their tax obligations, including providing assistance in filling and reporting the Annual Tax Return, providing tax-related education to the public, providing consulting services and other matters related to taxation. The existence of tax volunteers provides benefits both for volunteers themselves, for the University and for the community. Tax volunteers who successfully carry out their duties well will provide benefits for all circles, especially the university community for lecturers and students, especially in providing an understanding of the role of taxes for national development. From the results of the questionnaire and interview answers conducted, it can be seen that students have known the existence of Tax Volunteers at the Sultan Syarif State Islamic University of Riau, it is known that tax volunteers have been known for a relatively long time and are very helpful to the academic community in carrying out their duties. So far, students only know that tax volunteers play a role in assisting in reporting the annual tax return for individuals held every year, but now students have also learned that the role of tax volunteers is not limited to assistance but also educating and playing a role in increasing taxpayer compliance, especially among campuses.

Understanding of students and tax volunteers related to Zakat and Taxes on National Development

Based on the results of the interview, it is known that some students have known the role of zakat and taxes for national development. Zakat has an important role in national development by distributing wealth to those in need, reducing poverty, and improving community welfare. Through the collection and distribution of zakat, the funds can be used for education, health, and infrastructure, which in turn supports economic growth. Zakat can also strengthen social solidarity and increase community participation in development programs. In addition, zakat contributes to the financing of various sustainable social programs, assisting the government in achieving broader development goals.

Tax volunteers have an important role in national development by helping to improve tax compliance, educate the public about tax obligations, and support the process of filling out tax reports. By providing free services to taxpayers, tax volunteers help reduce the knowledge gap and access to tax information. In addition, they also contribute to increasing state revenue through taxes, which are essential for financing various development programs. It creates social awareness and increases community participation in economic and social development.

CONCLUSION

Based on the research that has been carried out, the conclusions of the problems raised in this study are: first, some students' understanding of zakat is good. Although, there are still informants who do not understand zakat, including: there are two informants who do not understand the definition of zakat, there are four informants who do not understand the groups who are entitled to receive zakat, and there is one informant who does not understand the types of zakat. Second, some students' understanding of taxes and income taxes is very good. Although, there are still informants who do not understand taxes, including: there are three informants who do not understand the function of taxes, and there are four informants who do not understand the income tax rate. Third, all students have understood the role of tax volunteers in providing students with an understanding of the importance of zakat and taxes for National Development. Fourth, all students and tax volunteers have understood the role of zakat and taxes for national development, this is in line with research conducted by (2) that zakat can increase human access to health services, education, and increase income. This study has implications for the government, zakat institutions, and Muslim communities who are obliged to pay zakat, to synergize in optimizing the collection of zakat funds in Indonesia. However, contrary to research conducted by Khasandy and Badrudin 2019 which stated that zakat does not have a significant influence on economic growth and human welfare.

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