

## QUALITATIVE ANALYSIS OF MUSLIM COMMUNITY'S PERCEPTION OF TAXES IN THE FRAMEWORK OF SHARIA ECONOMICS

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### **Abstract**

*This study aims to examine Muslim community conceptions of taxation from the perspective of Islamic economics using a qualitative descriptive-interpretative approach. Taxation, as a central instrument of modern public finance, is frequently associated with religious obligations such as zakat within Muslim-majority societies, generating complex interpretative dynamics. The research was conducted within a Muslim community characterized by relatively high religiosity and active economic engagement. Informants were selected through purposive sampling based on their status as taxpayers and their experience in fulfilling zakat obligations. Data were collected through in-depth interviews, limited observations, and document analysis, and were analyzed inductively through data reduction, thematic categorization, and interpretative conclusion drawing. The findings indicate that Muslim perceptions of taxation are shaped by the interaction of religious values, administrative experiences, fiscal literacy, and trust in government institutions. Tax is conceptualized within three primary frameworks: as a financial burden, as an administrative obligation, and as a form of social contribution for public welfare. The fundamental distinction between tax and zakat lies in normative legitimacy and spiritual dimension, where zakat is regarded as a religious duty with eschatological implications, whereas taxation relies on institutional legitimacy within the modern state system. Nevertheless, most informants accept taxation insofar as it aligns with principles of justice, transparency, and public benefit consistent with the objectives of maqāsid al-sharī'ah. These findings underscore the importance of strengthening both moral and institutional legitimacy of fiscal policy, enhancing value-based fiscal literacy, and fostering collaboration with religious authorities to reinforce tax morale and voluntary compliance among Muslim communities.*

*Keywords: Taxation, Islamic economics, Zakat, Religiosity, Tax morale, Tax compliance*

### **Abstrak**

Penelitian ini bertujuan untuk menguji konsepsi masyarakat Muslim terhadap perpajakan dari perspektif ekonomi Islam dengan menggunakan pendekatan kualitatif deskriptif-interpretatif. Perpajakan, sebagai instrumen sentral dalam keuangan publik modern, sering kali dikaitkan dengan kewajiban agama seperti zakat dalam masyarakat mayoritas Muslim, sehingga menghasilkan dinamika interpretatif yang kompleks.

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Penelitian ini dilakukan pada komunitas Muslim yang dicirikan oleh tingkat religiusitas yang relatif tinggi dan keterlibatan ekonomi yang aktif. Informan dipilih melalui *purposive sampling* berdasarkan status mereka sebagai wajib pajak dan pengalaman mereka dalam memenuhi kewajiban zakat. Data dikumpulkan melalui wawancara mendalam, observasi terbatas, serta analisis dokumen, dan dianalisis secara induktif melalui reduksi data, kategorisasi tematik, dan penarikan kesimpulan interpretatif. Temuan menunjukkan bahwa persepsi Muslim terhadap perpajakan dibentuk oleh interaksi antara nilai-nilai agama, pengalaman administratif, literasi fiskal, dan kepercayaan terhadap institusi pemerintah. Pajak dikonseptualisasikan dalam tiga kerangka utama: sebagai beban finansial, sebagai kewajiban administratif, dan sebagai bentuk kontribusi sosial untuk kesejahteraan publik. Perbedaan mendasar antara pajak dan zakat terletak pada legitimasi normatif dan dimensi spiritual, di mana zakat dianggap sebagai kewajiban agama dengan implikasi eskatologis, sedangkan perpajakan bersandar pada legitimasi institusional dalam sistem negara modern. Meskipun demikian, sebagian besar informan menerima perpajakan sejauh hal itu selaras dengan prinsip keadilan, transparansi, dan kemaslahatan publik yang konsisten dengan tujuan *maqāṣid al-sharī'ah*. Temuan ini menggarisbawahi pentingnya memperkuat legitimasi moral maupun institusional dari kebijakan fiskal, meningkatkan literasi fiskal berbasis nilai, serta membina kolaborasi dengan otoritas keagamaan untuk memperkuat moral pajak dan kepatuhan sukarela di kalangan masyarakat Muslim.

*Kata kunci: Perpajakan, Ekonomi Islam, Zakat, Religiusitas, Moral Pajak, Kepatuhan Pajak*

### A. Introduction

Taxes occupy a central position in contemporary public finance architecture, serving as both a dominant source of state funding and an instrument for the distribution of wealth. Internationally, funding needs for infrastructure development, education, health care, and social safety nets continue to increase, so a country's fiscal capacity is largely determined by its tax revenue performance. A report by the Organization for Economic Co-operation and Development (OECD) confirms that the tax-to-GDP ratio is used as an important measure to assess a country's fiscal strength in supporting sustainable development.<sup>1</sup> For developing countries, the problem faced is not just a limited tax base, but also low social legitimacy and public compliance with the tax system.

In societies with a Muslim majority, the issue of tax legitimacy often

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<sup>1</sup> Development, O. for E. C. and. (2023). Revenue Statistics 2023. OECD Publishing.

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intersects with religious obligations such as zakat. The literature on Islamic public economics demonstrates a debate regarding the relationship between taxes (dharibah) and zakat as two fiscal instruments with different normative foundations,<sup>2</sup> emphasizes that fiscal policy in Islam should be directed at the realization of maqāsid al-sharī'ah which includes protecting religion, soul, mind, lineage and property. Based on this framework, taxes can be justified as long as they fulfill the principles of justice and benefit and do not give rise to elements of injustice. However, this theoretical construction is not always reflected in the way society interprets tax at a practical level.

Studies on tax morale in various countries show that tax compliance is not solely determined by legal instruments and the threat of sanctions, but is also influenced by perceptions of justice, the level of trust in the government, and the religious values held by citizens.<sup>3</sup> In religious communities, ethical dimensions and theological beliefs play a significant role in shaping attitudes toward fiscal obligations. Therefore, exploring Muslim communities' conceptions of taxation is crucial for understanding the dynamics of compliance with and resistance to modern tax systems.

Indonesia, as the world's most populous Muslim nation, prioritizes taxes as a key pillar of its state budget. Data from the Indonesian Ministry of Finance shows that the majority of state revenue comes from the tax sector.<sup>4</sup> Despite this, Indonesia's tax ratio remains below the average for OECD member countries. This fact indicates both structural and cultural challenges within the national tax system, including public perception of tax legitimacy.

In national discourse, taxes are often linked to normative religious

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<sup>2</sup> Chapra, M. U. (2021). *The Islamic vision of development in the light of maqasid al-shariah*. Islamic Research and Training Institute.

<sup>3</sup> Torgler, Benno. (2011). *Tax Morale and Compliance: Review of Evidence and Case Studies for Europe*. World Bank Policy Research Working Paper No. 5922.

<sup>4</sup> Dian, S. W. (2024). *Analisis Pengaruh Pendapatan Negara Dan Belanja Negara Terhadap Penerimaan Pajak Di Indonesia Tahun 2001-2023 Dalam Perspektif Ekonomi Islam*. UIN Raden Intan Lampung.

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arguments. Some view zakat as the primary financial obligation in Islam, while taxes are perceived as an additional burden not explicitly regulated in the texts. However, from the perspective of Islamic jurisprudence (*fiqh siyasah*), state authorities are permitted to impose levies other than zakat for the public good<sup>5</sup>. These differences in interpretation show that there are variations in understanding among Indonesian Muslim society regarding the position of taxes within the sharia framework.

At the local level, particularly in communities with high levels of religiosity, this phenomenon is even more pronounced. Initial observations indicate that some Muslim business owners are more consistent in paying zakat than in fulfilling their tax obligations. Zakat is understood as a hereafter obligation believed to bring blessings and direct spiritual implications, while taxes tend to be viewed as a formal administrative obligation. This difference in perception creates contrasting attitudes toward the two fiscal instruments. The implications of this conceptual difference extend beyond the administrative aspect to the psychological and social realms. Individuals who perceive taxes as lacking moral legitimacy are likely to experience tension between their legal obligations and their religious beliefs. Socially, this can influence a collective culture of obedience and reinforce a narrative of skepticism toward state institutions. In the long term, the disharmony between religious values and fiscal policy risks diminishing public trust in the government.

Various previous studies have examined the relationship between religiosity and tax compliance.<sup>6</sup> found that religiosity levels have a positive correlation with tax morale in several countries. Meanwhile,<sup>7</sup> emphasized the

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<sup>5</sup> Hassan, M. K., & Aliyu, S. (2018). A contemporary survey of Islamic banking literature. *Journal of Financial Stability*, 34, 12–43. <https://doi.org/10.1016/j.jfs.2017.11.006>

<sup>6</sup> Torgler, Benno. (2011). *Tax Morale and Compliance: Review of Evidence and Case Studies for Europe*. World Bank Policy Research Working Paper No. 5922

<sup>7</sup> Marwah, S. (2023). Analisis interaksi pembiayaan perbankan syariah, perkembangan UMKM, dan pertumbuhan ekonomi daerah. UIN Syekh Ali Hasan Ahmad Addary Padangsidempuan.

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importance of integrating Islamic finance principles into the development of modern fiscal policy. However, the majority of these studies used a quantitative approach, focusing on statistically testing the relationships between variables.

In the Indonesian context, several studies have focused more on the effectiveness of tax regulations and the integration of zakat and tax policies from a normative and administrative perspective. However, in-depth research exploring how Muslim communities construct conceptual understandings of taxes from a sharia economic perspective remains relatively limited. The meaning and social construction of taxes have not been widely studied through qualitative approaches that emphasize subjective understandings. Thus, there is a research gap related to the lack of interpretive exploration of Muslim communities' conceptions of taxation. Most previous studies have positioned taxes as objects of economic or legal analysis, without exploring how social experiences, religious values, and cultural dynamics shape individuals' perspectives on fiscal obligations. Yet, within the framework of Islamic economics, ethical and normative aspects are the primary foundations for designing a just economic system.

Based on this description, this study urgently explores the construction of meaning in Muslim society regarding taxes from a sharia economic perspective. A qualitative approach is deemed relevant because it can capture the narratives, experiences, and moral arguments underlying attitudes toward taxes. Through this approach, it is hoped that a more comprehensive understanding of the relationship between normative Islamic discourse and contemporary social realities will be developed. This study aims to analyze Muslim society's conception of taxes within the framework of sharia economics and identify the social, religious, and cultural factors that influence this understanding. Academically, this study is expected to enrich the treasury of sharia economics, particularly in the realm of Islamic public finance. Practically, the research findings are expected to contribute to the formulation of fiscal policies that are

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more responsive to religious values, thereby increasing tax legitimacy and compliance among the Muslim community.

## B. Literature Review

### The Concept of Taxation in Modern Public Finance

In public finance studies, taxes are defined as financial obligations imposed on individuals and business entities based on statutory regulations, without any direct individual return, and allocated to finance collective needs. Taxes play a strategic role as a primary source of state revenue and as a policy instrument to influence economic dynamics. In international practice, a country's fiscal capacity is commonly measured by the ratio of tax revenue to gross domestic product (tax-to-GDP), which reflects the country's ability to mobilize domestic resources to support development.

The existence of an effective tax system has implications for improving the quality of public services, maintaining economic stability, and reducing social inequality. However, optimizing the tax function is not solely determined by the quality of regulations and administration, but also by the level of taxpayer compliance. In this context, the concept of tax morale becomes relevant as a reflection of an individual's intrinsic motivation to fulfill tax obligations based on moral considerations and their level of trust in public institutions<sup>8</sup>. This approach confirms that ethical and psychological dimensions have a significant influence on compliance behavior in the tax system.

### Taxes from a Sharia Economic Perspective

In Islamic economics, discussions of taxes are related to the concept of *dharibah* and the state's role in managing public finances. Normatively, *zakat* has

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<sup>8</sup> Dian, S. W. (2024). Analisis Pengaruh Pendapatan Negara Dan Belanja Negara Terhadap Penerimaan Pajak Di Indonesia Tahun 2001-2023 Dalam Perspektif Ekonomi Islam. UIN Raden Intan Lampung.

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been established as an obligation with specific provisions regarding the object, nisab (minimum threshold), and recipient groups. However, in historical Islamic government practice, there have been additional levies in addition to zakat imposed to meet collective needs when primary funding sources are insufficient.

Fiscal policy in the Islamic system must be directed at achieving *maqāṣid al-sharī'ah*, namely the protection of religion, soul, mind, lineage and property. In this framework, taxes gain legitimacy if they are implemented with the principles of justice, transparency and are aimed at the public benefit. Thus, taxes are not positioned as an instrument that pressures society, but rather as a collective mechanism for realizing social welfare. This legitimacy does not only rest on state authority, but also on its conformity with Islamic ethical values <sup>9</sup>.

Contemporary Islamic economic literature also emphasizes the urgency of integration between the modern fiscal system and sharia principles. <sup>10</sup> explain that the development of an Islamic financial system requires harmonization between state regulations and Islamic norms, including fiscal policy. In this context, taxes can be understood as a complementary instrument to zakat in a modern state structure, as long as their implementation does not create injustice or a double burden that is detrimental to society.

The discussion of the relationship between taxes and zakat has become a central issue in Islamic economics literature. Zakat is generally viewed as a theological religious obligation, while taxes are understood as an administrative consequence of the modern state system. These differing characteristics often give rise to debates regarding the legitimacy and priority of both in the lives of

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<sup>9</sup> Chapra, M. U. (2021). *The Islamic vision of development in the light of maqasid al-shariah*. Islamic Research and Training Institute.

<sup>10</sup> Azwar, A., & Mulyawan, A. W. (2026). *Kebijakan Fiskal dalam Perspektif Islam: Rekonstruksi Konseptual, Instrumen Syariah, dan Relevansinya terhadap Ekonomi Kontemporer dan Industri Halal: Fiscal Policy in Islamic Perspective: Conceptual Reconstruction, Sharia Instruments, and Their Relevance to Contemporary Economy and Halal Industry*. *TIJARAH: Jurnal Ekonomi, Manajemen, Dan Bisnis Syariah*, 3(1), 65–87.

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Muslim communities.<sup>11</sup>

Conceptually, zakat contains both worship and social dimensions, as it is believed to have spiritual implications and economic distribution impacts. In contrast, taxes are often perceived as a worldly public policy instrument. However, from a fiqh siyasah perspective, the state has the authority to impose additional levies in addition to zakat for the sake of achieving the public good. A qualitative approach to tax studies allows for the exploration of the subjective meanings individuals attach to tax obligations. Taxes are understood not only as formal legal norms but also as social phenomena shaped by personal experiences, cultural values, and interactions with state institutions. In the context of Islamic economics, this approach provides a platform for an in-depth exploration of the role of Islamic values in shaping public perceptions of fiscal policy.

Most previous research tends to focus on quantitatively examining the relationship between religiosity and tax compliance. Meanwhile, studies examining the conceptual and interpretive dimensions of how Muslims interpret taxes from a sharia economic perspective are relatively limited. Therefore, this literature review provides a theoretical foundation for research that aims to analyze the construction of Muslim society's understanding of taxes in a more comprehensive and contextual manner.

### C. Method

This study uses a qualitative approach with a descriptive-interpretive design to deeply understand the Muslim community's conception of taxes from a sharia economic perspective. This approach was chosen because the focus of the study is not directed at statistically testing relationships between variables,

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<sup>11</sup> Abidin, A., & Utami, P. (2020). the Regulation of Zakat Digital Technology in Creating Community Welfare Impact on Economic Development. *Journal of Legal, Ethical and Regulatory Issues*, 23(5), 1–9.

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but rather on exploring the meanings, experiences, and normative arguments underlying attitudes toward tax obligations. Thus, this study seeks to capture social reality as understood and constructed by the research subjects.

The research location was purposively determined in Muslim communities with relatively high levels of religiosity and active economic activity, such as micro, small, and medium enterprises (MSMEs), professionals, and individual taxpayers. The research subjects were selected using purposive sampling techniques with the following criteria: (1) being Muslim, (2) having an obligation to pay taxes, and (3) understanding or having paid zakat. The selection of these criteria aimed to ensure that informants had direct experience relevant to the focus of the study.

Data collection techniques included in-depth interviews, limited observations, and documentation studies. Interviews were semi-structured, guided by open-ended questions to allow informants to express their views freely and reflectively. Observations were conducted to understand the social context and religious practices related to financial obligations. Documentation included a review of regulations, religious literature, and relevant fiscal policies to enrich the analysis.

Data validity was maintained through source and method triangulation techniques. Furthermore, researchers conducted member checks by reconfirming the interview summary with informants to ensure consistency of meaning. Data analysis was conducted in stages through data reduction, data presentation, and conclusion drawing. The analysis process was inductive, identifying key themes emerging from informants' narratives and then linking them to the theoretical framework of Islamic economics and the concept of tax morale discussed in the literature review.

### **D. Result and Discussion**

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### Informant Characteristics (Age, Occupation, Education Level, and Religious Background)

The informants in this study came from the productive age group, with an age range between 25 and 55 years. This age composition represents individuals who have economic responsibilities, either as heads of families or as family members who play an active role in managing household finances. In terms of occupation, the majority of informants work as micro and small business owners, traders, private sector employees, and some work as civil servants and educators. This variety of occupations indicates heterogeneity in income sources, levels of economic stability, and different financial management patterns <sup>12</sup>.

The informants' educational levels varied, ranging from high school graduates to university graduates. These differences in educational backgrounds influenced their levels of financial literacy and understanding of both fiscal and religious obligations. Informants with higher education tended to have a more systematic understanding of tax regulations and zakat management mechanisms, while informants with secondary education relied more on practical experience and guidance from religious figures to understand these obligations.

In terms of religiosity, the majority of informants demonstrated a fairly strong religious commitment. This was reflected in their consistent performance of obligatory worship, involvement in mosque activities, and participation in regular religious studies. Their formal and informal religious education also shaped their perspectives on the obligation to pay zakat and taxes. For some informants, zakat was understood as an instrument for purifying wealth and a spiritual obligation, while taxes were viewed as a state obligation that must be fulfilled as part of the responsibilities of citizens.

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<sup>12</sup> Azizul, G. (2024). RELIGIUSITAS PEKERJA SEKS KOMERSIAL (Studi Lokalisasi Pemandangan Kecamatan Panjang Kota Bandar Lampung). UIN Raden Intan Lampung.

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## Socio-Economic Profile of the Muslim Community Studied

The Muslim community focused on in this research falls into the lower-middle to middle socioeconomic bracket. The community's economic structure is dominated by small-scale trade, home-based businesses, informal services, and jobs with fixed but limited income. This economic pattern indicates a significant dependence on daily business turnover and the stability of local markets<sup>13</sup>.

Community income tends to fluctuate, especially for micro-entrepreneurs who are highly dependent on consumer demand and purchasing power. This impacts their ability to fulfill economic obligations, including paying taxes and zakat (alms). Despite this, social solidarity within the community is relatively strong. Mutual cooperation, infaq (donation), almsgiving, and mosque-based social assistance remain important components of the community's social dynamics. In this context, religious institutions such as mosques and religious study groups play a strategic role as centers of education and distribution of social assistance. The existence of these institutions strengthens social networks and serves as a means of internalizing religious values, including understanding the obligation of zakat. Meanwhile, understanding of taxes is more often acquired through government outreach, the media, or personal administrative experience.

## Intensity of Religious Practice and Socio-Religious Involvement

The informants' level of religious practice is considered high in terms of ritual worship, such as the five daily prayers, fasting during Ramadan, and paying zakat al-fitr. Furthermore, most informants are also active in socio-religious activities, such as attending religious study groups (Masyarakat Taklim), attending regular religious studies, and participating in

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<sup>13</sup> Noor, T. R., Inayati, I. N., & Bakri, M. (2021). Majelis Taklim Sebagai Transformator Pendidikan, Ekonomi Dan Sosial Budaya Pada Komunitas Muslimah Urban. *Tarbiyatuna: Jurnal Pendidikan Islam*, 14(1), 1–19.

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commemorations of Islamic holidays. This intensity of involvement indicates that religion is understood not only as a belief system but also as a guide to life integrated with social and economic activities.

Participation in socio-religious activities contributes to shaping collective perceptions regarding the importance of adherence to religious obligations. Discussions in religious study forums often cover the themes of zakat, infaq, and sedekah, thus increasing both spiritual awareness and social responsibility. However, discussions of taxes are relatively rare in religious spaces, except in the context of comparing state obligations with religious obligations.

This intense social involvement also strengthens social control mechanisms within the community. Individuals who consistently pay zakat and are active in mosque activities tend to gain moral legitimacy within their communities. Conversely, tax compliance is more administrative and less socially visible, so its impact on an individual's reputation within the community is less robust than that of zakat.

### **The Position of Tax and Zakat in the Informant's Economic Life**

In practice, zakat occupies a fairly central position in the informants' religious expenditure structure. For those who meet the nisab (minimum threshold), zakat is prioritized as an obligation with both spiritual and social dimensions. Zakat is seen as a form of adherence to religious teachings and a means of equitable wealth distribution within society. Zakat is generally paid through local mosques or zakat collection institutions, either directly or collectively. In contrast, taxes are perceived as a formal obligation related to state regulations. Tax compliance is more influenced by the level of understanding of the rules, administrative requirements, and the existence of legal sanctions. For some informants, there are fundamental differences between zakat and taxes in terms of purpose, authority, and distribution mechanisms. Nevertheless, both are still recognized as obligations that must be fulfilled according to each individual's

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economic capacity.

### Muslim Community's Conception of Taxes

The interpretation of taxes among the Muslim community is inextricably linked to their social experiences, levels of fiscal literacy, and the religious value constructions prevalent within their environment. Generally, tax is understood as a government-mandated levy that is binding for all citizens. Informants perceive taxation as an instrument grounded in formal legal frameworks, utilized to fund public necessities such as infrastructure development, healthcare, education, and state administration. In this sense, taxation is positioned as a collective mechanism that enables the state to execute its functions effectively<sup>14</sup>.

However, perceptions of taxes are not always uniform. Some informants emphasize the administrative dimension of their obligations, while others see them as contributions with broader social implications. These differences arise from educational background, type of employment, and intensity of interaction with the tax system. For business owners, taxes are often associated with reporting and payment procedures that require precision and consistency. Conversely, for employees in a direct deduction system, taxes are better understood as a routine, automated part of their income.

In distinguishing between taxes and zakat, the majority of informants emphasized fundamental differences in terms of their sources of legitimacy, objectives, and distribution mechanisms. Zakat is understood as a religious obligation based on sharia law and has a religious dimension, while taxes are considered a state obligation based on positive regulations. In terms of objectives, zakat is explicitly directed to specific groups of recipients (*mustahiq*), while taxes have a broader scope and their benefits cannot always be directly traced to the

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<sup>14</sup> Budiman, M. A., MEI, P. D., CIRR, C., Yulia Hafizah, S. H. I., Alfisyah, S. A., Darussalam, S. E., Casnadi, L., Sukarni, M. A., Al Hadi, M. Q., & SHI, M. E. (2024). *Pajak dan Syariat Islam: Tinjauan Historis dan Sosiokultural*. PT. RajaGrafindo Persada-Rajawali Pers.

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payer<sup>15</sup>. This difference forms a fairly clear conceptual boundary in the minds of informants, even though in practice both have implications for reducing income.

Regarding the position of taxes as both a state obligation and a religious obligation, informants' views demonstrate a spectrum of understanding. Most acknowledge that taxes are an obligation that must be fulfilled as a consequence of living in a modern state system. However, not all link them directly to religious obligations. Some informants view tax compliance as part of obedience to legitimate authority, thus indirectly having an ethical dimension within Islamic teachings. Meanwhile, others clearly distinguish between fiscal and spiritual obligations, placing zakat as the top priority within the structure of religious obligations.

Questions regarding the halal and haram status of taxes also emerged in informants' discourse. In general, there is no explicit theological objection to taxes, especially when they are understood as instruments for the public good. However, doubts can arise if tax use is perceived as non-transparent or unfair. In this context, aspects of governance and integrity in public financial management influence religious perceptions of taxes. Taxes are not considered problematic in principle, but their moral legitimacy is strongly influenced by the extent to which the state carries out its mandate to manage public funds responsibly. From an economic perspective, taxes are interpreted within three main frameworks: as a burden, as a moral obligation, and as a social contribution. For informants with limited or fluctuating incomes, taxes tend to be perceived as additional pressure on household financial management. However, others view taxes as part of a collective responsibility to maintain the continuity of public services. From this perspective, taxes are not merely perceived as a reduction in income, but as a form of participation in broader social development.

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<sup>15</sup> Abidin, A., & Utami, P. (2020). the Regulation of Zakat Digital Technology in Creating Community Welfare Impact on Economic Development. *Journal of Legal, Ethical and Regulatory Issues*, 23(5), 1–9.

### **The Basis of Values and Religious Arguments in Understanding Taxes**

The Muslim community's understanding of taxes is inseparable from conceptual references in Islamic tradition, one of which is the concept of *dharibah*. Informants with a religious educational background or frequent Islamic studies demonstrated an awareness that in Islamic history, there have been practices of levies imposed by authorities for the public interest. Although not all informants understood the term in depth, there was an awareness that the fiscal system in Islam is not entirely unfamiliar with the practice of collecting public funds outside of *zakat*, especially in certain situations that require collective financing.<sup>16</sup>

Within a more normative framework, some informants linked taxes to the principle of welfare, which is the general objective of *sharia*. They viewed fiscal policies aimed at maintaining social stability, providing basic services, and reducing inequality as aligning with the goals of protecting religion, life, intellect, descendants, and property. Although the term *maqāṣid al-sharī'ah* was not always explicitly mentioned, the substance of the ideas that emerged demonstrated an awareness that welfare-oriented public policies can be understood within the framework of Islamic values.

Views on fiscal justice are also a crucial element in shaping opinions about taxes. Informants tend to assess the legitimacy of taxes based on the principles of distributive justice and proportionality of the burden. Taxes are considered fair if their amount is commensurate with the taxpayer's economic capacity and the benefits are tangible to the community. Conversely, unfairness in distribution or perceptions of budget misuse can weaken moral commitment to tax compliance. Thus, justice is understood not only as a normative concept but also as a concrete experience in everyday life.

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<sup>16</sup> Darmayasa, I. N. (2022). *Perwujudan Amnesti Pajak Humanistik Religius Berkeadilan*. Penerbit Peneleh.

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The role of religious leaders and Islamic literature also influences the construction of this understanding. Sermons, religious studies, and religious discussions serve as important platforms for shaping collective opinion regarding the relationship between religion and state obligations. When religious leaders convey that obedience to the government, in matters that do not conflict with Islamic law, is part of Islamic ethics, acceptance of taxes tends to be more positive. Conversely, the lack of discussion of fiscal issues in religious forums leads some informants to construct their own perceptions based on personal experience or information from the media <sup>17</sup>.

### Factors that Influence Public Conception of Taxes

The public's perspective on taxes is not formed in a single instance, but rather is influenced by various interacting variables. One of the most dominant factors is the level of religiosity and the depth of understanding of sharia teachings. Individuals with a strong religious commitment tend to assess every economic obligation through the lens of religious norms. In this context, taxes are evaluated based on their compliance with the principles of justice, welfare, and social responsibility as taught in Islam. The better a person's understanding of concepts such as collective obligation (*fard kifayah*), obedience to legitimate authority, and the principle of public benefit, the more likely they are to accept taxes as part of a social responsibility that does not conflict with religious values. Conversely, limited understanding of sharia can create a dichotomous perception of religious obligations and state obligations <sup>18</sup>.

Besides religiosity, the level of trust in the government plays a significant role in shaping fiscal perceptions. Public trust is closely linked to perceptions of integrity, transparency, and accountability in state financial management. When

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<sup>17</sup> Izza, I. A. N., & Hamzah, A. (2009). Etika Penggelapan Pajak Perspektif Agama: Sebuah Studi Interpretatif. Simposium Nasional Akuntansi XII, 1–26.

<sup>18</sup> Judijanto, L. (2024). Persepsi masyarakat terhadap kewajiban perpajakan. Jurnal Akuntansi, Keuangan, Perpajakan Dan Tata Kelola Perusahaan, 1(4), 499–514.

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the public believes that tax funds are managed professionally and allocated for the public interest, they tend to view taxes positively. Conversely, doubts about governance or issues of budget misuse can undermine the moral legitimacy of taxes in the eyes of taxpayers<sup>19</sup>. Thus, the trust dimension is not just a psychological aspect, but rather a social foundation that determines the level of acceptance of fiscal policy.

Personal experiences interacting with the tax administration system are also important determinants. A complicated reporting process, lack of assistance, or experience facing administrative sanctions can create a negative image of taxes. Conversely, a simple system, responsive service, and transparent procedures have the potential to create a positive impression and increase compliance. These empirical experiences shape collective memory, which then influences the social narrative about taxes within the community<sup>20</sup>.

The social and cultural environment also contributes to constructing societal conceptions. The values developed within families, communities, and religious groups shape the interpretive framework for fiscal obligations. If a culture of obedience and respect for rules develops in an environment, individuals tend to conform to those norms. Conversely, if tax evasion practices are considered commonplace or even socially justified, normative pressure to comply weakens. In this context, taxes are perceived not only as a relationship between individuals and the state, but also as a social phenomenon influenced by collective culture<sup>21</sup>.

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<sup>19</sup> Sari, M. A. (2018). Faktor-Faktor Yang Mempengaruhi Kemauan Membayar Pajak Bagi Wajib Pajak Pribadi Yang Melakukan Pekerjaan Bebas Dalam Perspektif Ekonomi Islam (Studi Kasus Di Kantor Pelayanan Pajak Pratama Kedaton). UIN Raden Intan Lampung.

<sup>20</sup> Siat, C. C., & Toly, A. A. (2013). Faktor-Faktor yang Mempengaruhi Kepatuhan Wajib Pajak dalam Memenuhi Kewajiban Membayar Pajak di Surabaya. *Tax & Accounting Review*, 1(1), 41.

<sup>21</sup> Noprianto, E., & Rahayu, S. (2020). Faktor-Faktor yang Mempengaruhi Kecenderungan Fraud dalam Pengelolaan Keuangan di Desa Se-Kecamatan Pelepat Ilir Kabupaten Bungo. *Jurnal Akuntansi & Keuangan Unja*, 5(4), 258–267.

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The final, equally important factor is the level of economic and fiscal literacy. Understanding the function of taxes in the state budget structure, redistribution mechanisms, and their impact on development will influence an individual's attitude toward these obligations. Individuals with adequate fiscal literacy tend to understand the relationship between tax payments and the provision of public services, thus more readily accepting taxes as a development instrument. Conversely, limited information can foster the perception that taxes are merely a reduction in revenue with no clear benefits<sup>22</sup> Therefore, increasing literacy becomes a strategic element in forming a more constructive perception of taxes.

### Psychological and Social Dynamics in Tax Compliance

Tax compliance among Muslims is inseparable from complex psychological dynamics. One dimension that frequently arises is the value tension between religious obligations and state obligations. Some individuals experience a dilemma when having to prioritize the allocation of funds between zakat and taxes, especially in limited economic conditions. This dilemma is not merely a technical issue, but rather a reflection of the effort to balance spiritual commitments with the demands of citizenship. This value conflict can be mitigated if individuals are able to view both as obligations that operate in different yet complementary domain<sup>23</sup>.

Internal attitudes toward paying taxes are strongly influenced by perceptions of fairness and legitimacy. If taxes are understood as a fair and beneficial contribution to society at large, then tax payments can be made with moral awareness. Conversely, if the perception arises that the tax burden is

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<sup>22</sup> Herman, L. A., Dewi, A. S., & Dewi, M. K. (2019). Perilaku kepatuhan wajib pajak yang dipersepsikan melalui faktor deterrence, Keadilan dan norma sosial. *Jurnal Benefita: Ekonomi Pembangunan, Manajemen Bisnis & Akuntansi*, 4(1), 146–161.

<sup>23</sup> Primasari, N. H. (2023). Faktor Demografi Terhadap Perilaku Kepatuhan Wajib Pajak Dengan Norma Sosial Sebagai Variabel Intervening. *Educoretax*, 3(3), 192–205.

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disproportionate or the benefits are not tangible, internal resistance arises even though formal obligations are still fulfilled. Thus, compliance is not merely administrative but also involves affective and evaluative dimensions within the individual <sup>24</sup>.

The resulting perceptions have direct implications for compliance behavior. Individuals with a positive view of taxes tend to be more disciplined in reporting and paying taxes, and strive to understand applicable regulations. Conversely, negative perceptions can encourage avoidance behavior, either in the form of late reporting or aggressively minimizing obligations. In this regard, mental attitude mediates between fiscal policy and actual taxpayer actions. At the community level, collective narratives play a crucial role in shaping a culture of compliance. Stories, experiences, and opinions circulating in the social environment can strengthen or weaken commitment to taxes. If taxes are constructed as a form of participation in development and aligned with Islamic values of justice, a culture of compliance has the potential to grow organically. Conversely, if taxes are perceived as a symbol of state injustice or inefficiency, collective skepticism can develop <sup>25</sup> Therefore, the formation of a culture of compliance requires not only firm regulations, but also the strengthening of social narratives that are in line with the moral and religious values of Muslim society.

The Muslim community's understanding of taxes cannot be separated from Islamic economic values, which emphasize justice, public welfare, and social responsibility in national life. Taxes are fundamentally viewed as an instrument that can support public welfare as long as they are managed transparently and provide tangible benefits to the community. In the context of

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<sup>24</sup> Sari, M. A. (2018). Faktor-Faktor Yang Mempengaruhi Kemauan Membayar Pajak Bagi Wajib Pajak Pribadi Yang Melakukan Pekerjaan Bebas Dalam Perspektif Ekonomi Islam (Studi Kasus Di Kantor Pelayanan Pajak Pratama Kedaton). UIN Raden Intan Lampung.

<sup>25</sup> Siat, C. C., & Toly, A. A. (2013). Faktor-Faktor yang Mempengaruhi Kepatuhan Wajib Pajak dalam Memenuhi Kewajiban Membayar Pajak di Surabaya. *Tax & Accounting Review*, 1(1), 41.

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Islamic economics, taxes are not always positioned as an obligation that contradicts Islamic teachings, but rather can be understood as part of a collective contribution to maintaining the public welfare when managed fairly and accountably by the state. Therefore, increasing public literacy regarding the relationship between tax obligations and Islamic economic principles is crucial so that public awareness and compliance with taxes can develop more constructively within the framework of social and religious responsibility.

### E. Conclusion

Based on the research results, it can be concluded that the Muslim community's conception of taxes is formed through the interaction of religious values, social experiences, and perceptions of state governance. Taxes are not merely viewed as administrative obligations but are also assessed through an Islamic ethical framework that emphasizes justice, public welfare, and social responsibility. The difference between taxes and zakat lies primarily in the spiritual dimension and normative legitimacy, where zakat is understood as an obligation of worship, while taxes are perceived as a civic obligation. Nevertheless, the majority of the community still accepts tax obligations as long as they do not conflict with Sharia principles and are used for the public interest in a transparent and fair manner. These findings indicate that religiosity, level of trust in the government, and perceptions of distributive justice are important factors in shaping the tax compliance attitudes of the Muslim community.

This study has several limitations, primarily due to its use of a qualitative approach with a limited number of informants, making the findings difficult to generalize widely. Furthermore, it focused on analyzing perceptions and constructing meaning without quantitatively examining the relationships between variables. Therefore, future research could employ quantitative or mixed-methods approaches to empirically test the relationship between religiosity, trust in government, and tax compliance. Future studies could also

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expand the scope of respondents from various regions and socioeconomic backgrounds to obtain a more comprehensive picture of the dynamics of the relationship between sharia values and tax policy.

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