

Husserl's Phenomenology: A Study On The Construction Of The Meaning Of Tax, Zakat And Tithe

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ABSTRACT

The purpose of this research was to find the meaning or interpret what has been conveyed by taxpayers' income tax 21, profession zakat payers and tithe. The informant selection purposive sampling method was used. This research applied an interpretive paradigm with a Husserl's transcendental phenomenology approach. Moreover, the unit of analysis used in transcendental phenomenology was intentionality, noema and noesis, intuition and intersubjectivity. Regarding the data analysis technique in this study were through the stages such as bracketing, horizontalization, cluster of meaning, textural description, structural description and composite description (synthesis of meaning and essences). Moreover, the deriving results of the research obtained four meanings of tax, zakat and tithe. It can be concluded from the informant's experience, spiritual meaning as a manifestation of obedience to God, physical meaning as an act according to the rule, mental meaning as forming mental health, and nationalist meaning as a form of strategy against phobia.

Keywords: Meaning, Income Tax 21, Profession Zakat, Tithe, Husser's Transcendental Phenomenology

ABSTRAK

Tujuan dari penelitian ini adalah untuk mencari makna atau menafsirkan apa yang telah disampaikan oleh pajak penghasilan wajib pajak 21, pembayar zakat profesi dan persepuluhan. Metode pengambilan sampel purposive seleksi informan digunakan. Penelitian ini menerapkan paradigma interpretatif dengan pendekatan fenomenologi transendental Husserl. Selain itu, unit analisis yang digunakan dalam fenomenologi transendental adalah intentionalitas, noema dan noesis, intuisi dan intersubjektivitas. Mengenai teknik analisis data dalam penelitian ini melalui tahapan seperti bracketing, horizontalisasi, cluster makna, deskripsi tekstural, deskripsi struktural dan deskripsi komposit (sintesis makna dan esensi). Selain itu, hasil penelitian yang diperoleh empat makna pajak, zakat dan persepuluhan. Hal ini dapat disimpulkan dari pengalaman informan, makna spiritual sebagai manifestasi ketaatan kepada Tuhan, makna fisik sebagai tindakan sesuai aturan, makna mental sebagai pembentukan kesehatan mental, dan makna nasionalis sebagai bentuk strategi melawan fobia.

Kata Kunci: Arti, Pajak Penghasilan 21, Zakat Profesi, Persepuluhan, Fenomenologi Transendental Husser

Introduction

Taxes are an important component of state financing. Its acceptance received sharp scrutiny from government officials. Zaimsyah (2018) and Agnes, et al., (2021) states that taxes have a quite significant role in national development. Taxes aim to improve the community's economy and alleviate poverty. Regarding tax rights and obligations, efforts are needed to increase public understanding of taxes. Hardiningsih & Yulianawati (2011); Rahadi (2014); Beloan et al., (2019) stated in their research that the absence of education received by taxpayers resulted in taxpayers understanding and interpreting taxes as something burdensome and an annual burden. Meanwhile, taxpayers who have received education interpret tax as an obligation that must be paid on the income they receive every month.

Taxpayer compliance is the main factor that influences tax revenue. One factor that can increase taxpayer compliance is taxpayer awareness. The adoption of the self-assessment system brings the mission and consequences of changing the attitude (awareness) of the community to pay taxes voluntarily (Darmayanti, 2004). The application of the self-assessment system in the truth of tax payments according to Hardiningsih & Yulianawati (2011) depends on the honesty of the taxpayer himself in reporting his tax obligations. Taxpayer awareness can be seen from the sincerity and desire of the taxpayer to fulfill his tax obligations which are shown in the taxpayer's understanding of the function of tax and the taxpayer's sincerity in paying and reporting taxes.

There are several types of taxes in Indonesia which have different functions and purposes. One type of tax that is closest to society is Income Tax. Income tax is divided into two, namely Oil and Gas Income tax and Non-oil and Gas. Non-oil and gas Income tax is one of the main sources of income with an achievement of IDR 636.56 trillion or 72.86 percent as of July 2023. This tax grew 6.98 percent compared to the same period in the previous year (Firdaus, 2023). If we look deeper, one of the main contributors to the growth of non-oil and gas income tax comes from the income tax 21 tax type. Income tax 21 contributes 11.1 percent to total state tax revenue (Wuryasti, 2023).

Income tax 21 has an important position in the world of taxation and the economy in Indonesia. On this basis, the researcher chose income tax 21 as the sub-focus of the research. It is said to be a sub-focus of research because this research does not only discuss about income tax 21, but also zakat and tithe which have linearity with income tax 21 but have different legal bases.

Zakat in Islam is an obligation ordered by Allah SWT to Muslims. In jurisprudence, zakat means a certain amount of assets that must be released if it exceeds the nishab to be handed over to those who are entitled to it. Zakat is one of the five pillars of Islam which includes aspects of social justice and society. There are two general types of zakat, namely zakat fitrah and zakat mal. Zakat fitrah is obligatory zakat for every Muslim, both men and women, which is carried out during the month of Ramadan. Mal zakat is zakat collected from obligatory zakat assets to be distributed *mustahiq*. There are various forms of wealth, so zakat mal has a number of categories including zakat on gold and silver, zakat on trade, zakat on agriculture, zakat on livestock, and zakat on mining products. As time progresses, mall zakat also develops, resulting in the emergence of contemporary zakat consisting of professional zakat, stock zakat, zakat on savings or deposits, company zakat, investment zakat and gift zakat (Sahroni et al., 2019).

BAZNAS (2022) states that the nishab for professional zakat in 2022 is 85 grams of gold a year. Professional zakat can be paid every month with the monthly nishab value being equivalent to the value of one twelfth of 85 grams of gold with a grade of 2.5 percent. If the income within one month is not sufficient for the nishab, then the income for one year is collected and calculated then zakat is paid if the income is sufficient for the nishab.

A form of religious obligation other than zakat is the offering of tithes in Christianity. The offerings given as gratitude are given not only in the form of money but also in other forms such as goods, livestock and agricultural products. Proverbs 3:9 says that "*Glorify God with your wealth and with the first fruits of all your earnings, then your barns will be filled to the brim and your milking vessels will overflow with the juice of the grapes*". Offerings are not only a habit for Christians, but also a necessity. By giving offerings you also glorify God. Giving tithes does not mean that humans will lack, in fact they will be replaced with more blessings.

Tithing offerings have existed and been introduced since Old Testament times and continued until the era of the New Testament congregation (Christiawan, 2018). The Old Testament explains that God had established tithes as an obligatory offering for the nation of Israel. In this case, Moses (Abraham) accompanied the Israelites to tithe, because at that time tithing was mandatory. Leviticus 27:30-34 records that God established tithe as an offering that the Israelites had to give as God's chosen people. Tithing is an important aspect of giving in Christian religious life. Christians who believe tithing is mandatory often quote Malachi 3:10 as their Bible reference (Sarjono, 2020).

Income tax 21, professional zakat and tithing are three things that are similar. All three are mandatory contributions paid from income or the income a person receives every month. Tax in this case is income tax 21 which is a mandatory contribution to the state, while professional zakat and tithes are mandatory contributions in religion. Even though the three have similarities, there are still differences in practice.

Previous research conducted by Ridwan (2021) explains that zakat and tithe have similarities and differences. The similarity is that both zakat and tithe are religious orders stated in the holy book, carrying them out will be considered obedience to religious teachings, and both provide benefits for the benefit of other people. The difference is that tithing can be done by anyone, while zakat can only be done by those who have reached their nishab.

Hidayat & Rusmiati (2019) conducted research which stated that taxes and zakat have many similarities, and if tax and zakat management can be integrated it will be able to provide greater benefits, as is the case in poverty alleviation programs. This idea of integration can also be a solution for Muslims who have been burdened with multiple obligations.

Much tax research still focuses on positivist research. Positivist research based on numbers produces both influential and non-influential conclusions. The conclusions of the quantitative positive paradigm do not lead to detailed narrative explanations. Therefore, this research is presented using a non-positivist paradigm and the discussion of this research is the conscious experience of the informants. The main aim of this research is to find and interpret the meaning conveyed by income tax 21 taxpayers, professional zakat obligators and tithe payers. The findings of this research are in the form of a narrative description of

the process epochewhich is the true story of the informant's awareness regarding income tax 21, professional zakat and tithe.

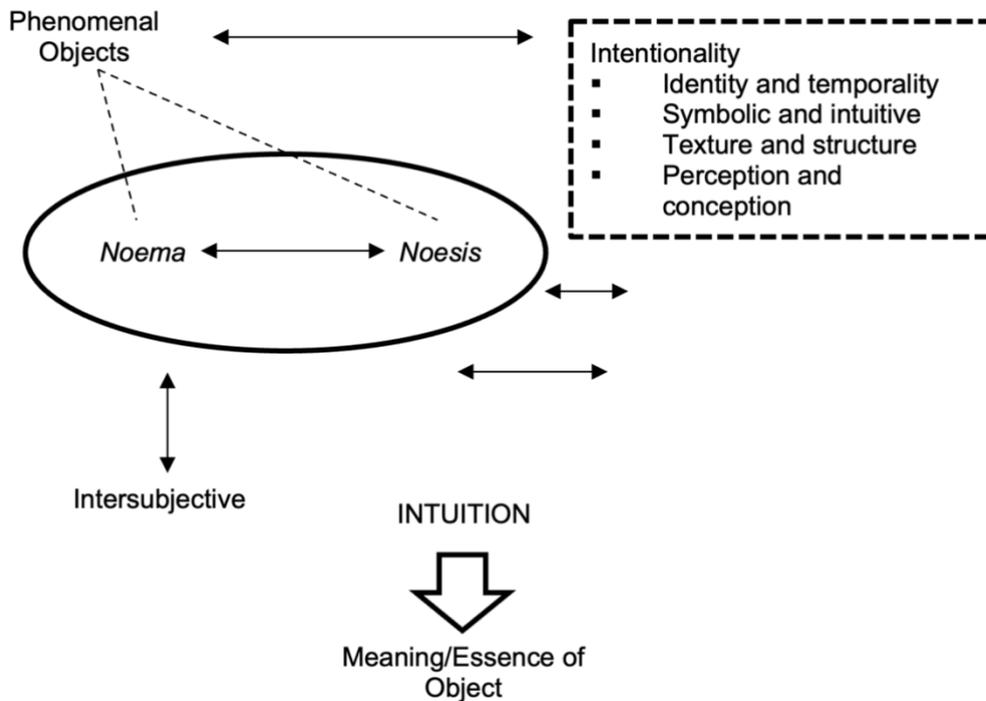
Transcendental Phenomenology as a Method for Finding the Meaning of Taxes, Zakat and Tithes

This research uses an interpretive paradigm. The aim of research in this paradigm is to understand or interpret and then interpret that meaning, not to explain and predict a relationship as is the aim of the positive paradigm. This paradigm focuses on understanding the world created subjectively as it is. To understand this specific social environment, a researcher must delve into the subjective experiences of the actors who play a direct role, in this case namely income tax 21 taxpayers, professional zakat payers and tithe payers. The interpretive paradigm states that the thoughts of ordinary people as social actors have their own unique meaning because every human being must have a different way of thinking about the same thing.

The research approach used is a phenomenological approach transcendental. The type of phenomenology chosen is transcendental phenomenology which was popularized by Edmund Husserl (Burrell & Morgan, 1979; Kamayanti, 2021). The phenomenological approach describes the meaning of several people's lived experiences about a concept or phenomenon. According to phenomenology, social phenomena or realities are experienced by individuals in a conscious state. The phenomenon experienced then becomes an experience which will ultimately become the construction of the action. In this research, the researcher intends to explore the experiences of informants in describing taxes, zakat and tithe from the perspective of someone who does them. Next, the researcher interpreted the informant's experiences to build meaning from the reality of paying taxes, zakat and tithe.

This phenomenology is guided by Husserl's concept, namely epoche (bracketing) which requires the elimination of prejudice or ego and previous knowledge owned by the researcher so that the phenomenon is free from researcher interference and is purely the experience of the informant. The concept of epoche is to distinguish the data area (subject) from the researcher's interpretation. The concept of epoche becomes the center of researchers compiling and grouping initial assumptions about the phenomenon to understand what the informant said. The essence of Husserl's teachings is the discovery of the meaning and nature of experience.

Figure 1 Husserl's Transcendental Framework of Thinking



Source: (Hamzah, 2020:59)

Meanwhile, the units of analysis used in transcendental phenomenology are: gap (intentionality), noema and noesis, intuition and intersubjectivity (Hamzah, 2020:55). According to Creswell (2007:198), the unit of analysis is a collection of data and information that will be analyzed by researchers to answer the problems that have been formulated. The gap (intentionality) is always related to consciousness. The gap is an internal process in humans (mind) that is related to a particular object. This gap is influenced by factors of interest or pleasure, initial assessment, and expectations of the object. Noema means something that can be seen, heard, felt, thought, or something that will still be thought about (idea). In other words, noema is an object, both real and unreal. The opposite of noema is noesis, which is something that is received by the five human senses. Noesis is fixed and accompanied by accurate evidence. This means that the description of noesis is an objective description based on the five human senses. Furthermore, intuition will connect noema and noesis. Through the harmony between the two, the true essence of the phenomenon will be found. Finally, intersubjectivity is empathy for others when humans try to form meaning. Humans tend to compare their experiences with the experiences of others. The point is that self-perception is the main thing and the perception of others is an analogy (Hamzah, 2020:58).

Research Methods

The selection of research informants was carried out using the method purposive sampling, that is, chosen with certain considerations (in table 1). These particular considerations are for example those who directly carry out the phenomenon of paying taxes, zakat and tithing. Determining informants needs to consider three things, namely informants understand the problem being studied, are involved in the activities being studied, and informants have time to provide the information needed so that the four informants are obtained. The type of data

used is primary data from the results epoche during interviews with informants as well as secondary data from books, scientific journals, the Al-Quran and the Bible. According to Moustakas (1994), the information obtained in transcendental phenomenological research is information that is free from perception so that everything is considered to come purely from the informant. This concept is called epoche, namely distinguishing the data area (subject) from the researcher's interpretation. Epoche requires the elimination of prejudice or ego and previous knowledge held by the researcher so that the phenomenon is free from researcher interference and is purely the experience of the informant. The essence of Husserl's teachings is the discovery of the meaning and nature of experience.

Meanwhile, the unit of analysis used in transcendental phenomenology is the gap (intentionality), noema and noesis, intuition and intersubjectivity. The unit of analysis is a collection of data and information that will be analyzed by researchers to answer the problems that have been formulated. The data analysis technique in Husserl's transcendental phenomenology is through stages bracketing, horizontalization, clusters of meaning, textural description, structural description and composite description (synthesis of meaning and essence) (Hamzah, 2020).

In this case, researchers use technical triangulation as a test of data validity. Technical triangulation to test the credibility of data is done by checking data that has been obtained from the same source using different techniques. For example, data obtained from interviews, then checked with the results of observations or reviews of documents or archives, such as the Qur'an and the Bible.

Table 1 List of Informants

Religion	Name Initials	Profession
Islam	F	Lecturer
	A	Auditors
Christian	M	Teacher
	I	Teacher

Result and Discussion

Why are taxes important? Why are zakat and tithe obligatory? We often get this question when it comes to these things. The answer that taxes are used for state development will definitely come up if you encounter this question, while zakat and tithes are obligatory because they are religious orders. To be able to judge how important and obligatory something is, don't we have to understand it first? How can we judge something as important if we cannot understand it?

Construction can be interpreted as the arrangement and relationship of words in word groups. In reality, the word construction is a concept that is quite difficult to understand and agree on. The word construction has various interpretations, cannot be defined singularly and is very dependent on the context. Meanwhile, meaning is the intention of the speaker or writer. Meaning cannot be separated from the object that carries it. In phenomenological research, the term meaning is more related to an activity that has a certain meaning. Meaning is an important content that emerges from the experience of human consciousness (Smith, 2009).

Spiritual Meaning: Manifestation of Obedience to God

Spiritual is closely related to the inner and spiritual, giving direction and meaning to life. This is what makes spirituality interpreted as an effort to look within oneself. Indeed, spirituality

is basically the belief in the existence of a non-physical power that is greater than our own power, an awareness that connects us directly to God. Spirituality is the impetus for all human actions, actions that reflect trust and obedience to God. Informant F's statement:

"By obeying, we are obeying the Almighty. What you are told to do, do it, if you can't do it, don't do it... the aim of paying zakat is to perfect your worship and good fortune so that you will be given blessings by Allah SWT to further improve worship, especially how to manage good fortune, 2.5 percent is deducted for professional zakat"

This agrees with informant A:

"For me personally, obedience refers to a human action. Obedience means you do what you have been told. Moreover, zakat, if it is related to religion, makes me even more afraid"

The statements of the informants above mutually support each other. Informant I stated that obedience refers to a person's actions so that it can be interpreted that a person's obedience can be assessed if the person carries out what is ordered, either by religion or by the state. Paying zakat is one way of obeying Allah SWT. Informant F stated that paying zakat is considered to complete worship, this is because zakat is one of the five pillars of Islam that a Muslim must carry out. As Allah says in QS. At-Taubah [9]: 103 which means: "*Take zakat from some of their wealth, with that zakat you cleanse and purify them*" The command to give zakat in the Surah has a broader meaning than giving out 2.5 percent of wealth obtained in a halal manner to give to those who are entitled to it. There is a moral message in zakat to always remind rich people to remember their responsibility in seeking economic and social justice. Paying zakat means clearing other people's rights attached to the property. Informant A said:

"If it is related to zakat or income tax, for me the important thing is that you have paid and reported it, so that is considered compliant"

Informant F added:

"The problem is whether it is ordered by the religion or the state, just obey it, as long as we are in the well-to-do group, what's wrong with that, let's just help others"

Informant A stated that by paying and reporting taxes you can be considered to have complied with the order to pay income tax. It is appropriate for someone to obey Allah SWT. then you must also obey the leader or in this case the government. Obedience to a leader is an obligation that cannot be negotiated because this obligation is stated in the QS. An-Nisa' [4]: 59 that "*you who believe! Obey Allah and obey the Messenger (Muhammad), and the ulil amri (holders of authority) among you*". Informant M said:

"I regularly pay tithes because it is associated with faith. Because I am returning what belongs to God. So, I return it is to do devotion, to be obedient, you know. So God doesn't need money, He is the Most Rich, He needs obedience, money is small in His eyes. If you don't obey even small things, how can you be given bigger responsibilities? It's clear you can't do that"

Informant I said:

"in the Bible, in our teachings, in Christianity, pay what is due to the emperor, that means the government. Because there is no government that does not come from Allah, from God. Whether you like it or not, the main thing is that it is God's representative, who we have to

obey... so far I have basically obeyed taxes, that's all, I don't know how taxes are handled, the important thing is that I am a good citizen who obeys taxes”

Continuing with the argument:

“In my opinion, Income tax must be paid. If you want to relate it to my religion, the Bible also states that it is obligatory, taxes must be paid...tithes are also the same, obligatory. Obedience is basically doing what is required to be done”

As if agreeing with the same thing, informants M and I who are Christians also revealed that obedience to paying tithes cannot be separated from religious commands. Both tithing and income tax are considered religious commandments which are realized by obedience which will show a servant's faith and devotion to God. Mark 12:17 reads “*Give to Caesar what you owe to Caesar and to Allah what you owe to Allah!*” This is clear proof that God is an example. In fact, God is explaining in this verse what we must submit to the emperor and what we must submit to God.

It is clear that God teaches us to offer what we must offer to the emperor, and to offer what we must offer to God. God does not ask what each portion is. As informant M stated:

“income tax is a tax so it is the emperor's business. Like it or not, the main thing is that he is God's representative, whom we must obey. But if the tithe is not a tax, the tithe belongs to God”

Awareness of paying income tax 21, professional zakat and tithes was formed through the experiences of the informants. It can be said that the internalization of spiritual meaning arises from the form of faith and obedience to God supported by the verses of the Koran and the contents of the Bible. What has been conveyed in the Al-Quran and the Bible becomes a reference for informants in acting and making decisions. So that it can be concluded that the closer a person is to God, the more obedient he will be in carrying out religious orders and state orders.

Physical Meaning: Acting Because of Rule

Physical awareness is awareness that is visible in daily activities. Awareness arises of the existence of brain cells to survive, interact, complete with all the emotions in them (Effendi, 2005). Physical awareness is reflected in a person's appearance and behavior. Acting in paying taxes, zakat and tithes is a physical awareness response, which means that this awareness is created as a result of laws or regulations that force taxpayers, zakat payers and tithe payers to pay these things, as said by informant A regarding the coercive nature of taxes:

"Because tax is a mandatory contribution from citizens to the state for the public interest and is coercive in nature, so yes this income tax is mandatory”.

Informant F said:

“Income tax 21 is mandatory because we live in Indonesia, according to regulations there are rules regarding tax deductions from various aspects, whether profession, business, and so on. Coincidentally, the income or honorarium I received was directly deducted from the university”

In line with what was expressed by Informant I:

"Because I'm an civil servant, Income tax 21 will be deducted straight away. Later I just have to ask for proof of the deduction at the office"

These arguments provide an understanding that the awareness that exists within oneself is a form of physical awareness, where income tax 21 is felt as an obligation even though some do not pay it directly. This view of the obligation to pay taxes is supported by fear of tax sanctions if one fails to pay taxes, as stated by informant M:

"...This tax is very important, yes. Because in the end it's up to us. I'm still unfamiliar with income tax 21 and other income tax, the important thing is that I always pay taxes because I don't want to be punished"

The threat of tax sanctions is an indirect response to individual motivation to pay taxes. The heavier the tax sanctions against non-compliant taxpayers, the greater the taxpayer's fear of violating them (Ningsih & Hidayatulloh, 2020). If a taxpayer intentionally does not pay tax, he or she may be subject to administrative or criminal sanctions.

Apart from written sanctions, there are invisible sanctions that humans fear, namely sanctions that come directly from God. Informant M said that:

"...This worship is a matter of the heart. So there are no sanctions, but the sanctions come directly from God, that's even scarier. Because God is invisible, He is angry, we don't know either, suddenly there is a curse..."

Sanctions given by God are a Divine mystery because no one knows when they will come and what will happen.

Apart from sanctions from God, there is another thing that is feared if one does not carry out religious rules, namely the lack of blessings from the good fortune one has received. As informant F stated:

"...When we don't pay zakat even though we are obliged to pay it, legally there is no direct sanction received, it's just related to blessings. Even with quite a lot of income, if we don't have blessings, it's like there's something that makes us less or we feel like we can't enjoy it enough"

Informant A also said the same thing:

"There are no sanctions for zakat, because this is a religious command. So I think the sanction may be that the good fortune you get may not be a blessing because paying zakat also includes various things for others"

Both taxes, zakat and tithes have rules attached to them. Rules are often conveyed along with sanctions or things that will be obtained if you do not carry out these demands. A person's compliance with a rule for fear of sanctions or bad things can become a physical response as a form of human action in carrying out the rules.

Mental Meaning: The Formation of Mental Health

Humans as social creatures are always in contact with other people in various situations. There are those who are happy, there are those who are in trouble, there are those who are in ease, there are those who are in difficulty, there are those who are in a state of prosperity, there are those who are in a state of lack. Basically, caring appears as a form of affection and kindness towards others in order to create a better environment. If this is done regularly, then we can experience various kinds of benefits that are good for mental and mental health.

Concern refers to the taxpayer's feelings about something positive. Feelings of care are caused by someone's thinking that taxes are essentially a means of helping those in need. As social creatures, we cannot ignore the relationship between interdependence and compassion. Informant F explained:

"...without taxes, state income is small and from taxes the state is able to provide facilities and services to its citizens, that is very helpful for citizen"

The existence of taxes provides the state with income to be able to build public facilities that can be used by all levels of society. Apart from building, tax proceeds are also used to manage existing facilities, as stated by informant I:

"...With this tax, the state will be able to manage all existing facilities in the regions, at the center, to fund for example the construction of roads and public facilities needed by the community"

From the arguments of informants F and I, it can be concluded that although not all citizens are taxpayers, what has been paid by taxpayers can still be enjoyed by all levels of society, including citizens who are not taxpayers.

Apart from taxes, there is zakat which can be a means of equalizing income in society. Zakat must be paid by people who have enough to give to those in need. Informant F said:

"...This professional zakat is more focused on how we spend our income, yes, the income we have, which we call good fortune and we put a little into it for the needs of the people or the needs of other people"

Strengthened by informant A's argument:

"...Professional zakat is certainly very beneficial for the welfare of society. Professional zakat can also reflect a sense of justice where those with high incomes can share with those who still lack... zakat itself aims to increase the sense of solidarity and prosperity for those who receive it..."

Professional zakat, which is included in property zakat, is considered as an element of Islamic economics that can offer solutions to modern economic problems that cannot be solved by conventional economic systems. If zakat is managed properly according to religious teachings, there will be no visible gap between the rich and those living in poverty.

A form of caring in Christianity, namely tithing where the funds are allocated for activities that are beneficial to society, as expressed by informant I:

"... sometimes there are free medical activities, or we release fish seeds in the river, or help the houses around the church, give basic necessities..."

Informant M added:

"Income tax 21 and tithes are different, income tax 21 is for regulation, therefore it will be returned for the benefit and benefit of citizens... if tithes are related to religion so that we are not bound by money, a sin called bondage to money, because if you are tied to money then money will be God, tied to where your wealth is, that's where your heart is, it is considered that money is happiness..."

Informant M's answer shows that paying tithes will reduce the love of money. Making people more concerned about religious orders and other people. Too much love for money will make a person's eyes darken and often the soul becomes restless because they only focus

on wealth. In fact, both tithes and income tax 21 have an important role in social life, as stated by informant I.

This mental meaning is understood as a form of purifying the soul from greed and deifying money. Not a little wealth causes hardship, not a lot of wealth causes joy. By giving to others, we also help those in need to get a more decent life. When we can help others, we will feel happy and our souls will be calm. This peace of mind is because what has been paid is realized in the form of useful activities, such as taxes which are useful for infrastructure development, zakat to help others where zakat will later be given to *mustahiq*, and tithes for social activities such as free medical activities.

The Meaning of Nationalist: Strategies to Fight Phobia

Indonesia is known as a nationalist country. This proves the love of the Indonesian people for their homeland. However, in fact there is a form of love for one's country that is forgotten and sometimes taken for granted by some Indonesians, namely the obligation to pay taxes. The word "obligatory" and the nature of "compelling" emphasize that tax is an obligation that must be fulfilled by all taxpayers. For some of our society, taxes seem to be a scary thing. Informant F said:

"At first I was afraid of taxes, who wouldn't be afraid? There are a lot of sanctions, then there are a lot of rules and a lot of people don't understand them either haha... but because you've won, those are the demands, so just do it. Now I'm proud to be a taxpayer who diligently pays, even though I'm the one reporting to the agency, but I also ask for proof of withholding, so I check whether through the proof of withholding whether it has really been paid or not"

Informant F showed his concern about taxes because he did not really understand tax regulations. This is because income tax 21 is directly deducted by the agency so you don't really understand the tax provisions and just make sure you have paid using the deduction receipt provided by the agency. The same thing was also conveyed by informant I and informant M:

"...I don't know about taxes because the head of office takes care of them. We basically know it's been cut. Is there a problem with being afraid of taxes? I don't know, because I know that the emperor's orders are that the government must also be obeyed, as is in the Bible." – informant M

Informant I:

"What I know is that income tax 21 is one of the income taxes that must be submitted to the government. "My income tax was immediately deducted because I'm a civil servant, and then the tax payment slip will be sent... I'm not afraid of taxes, but I'm more concerned about the sanctions, hehe... but yes, the sanctions are still humane, in my opinion"

In fact, tax sanctions are still a scourge for informant I. The word "sanctions" which sounds so cruel is one of the reasons why many people are afraid of taxes, both ordinary people and professionals. As expressed by informant A:

"If you're afraid, don't worry, sis, but just be careful. Right now, taxes also use self-assessment, so whether it's wrong or right is up to us. What is feared is that if, for example, you are not careful enough and you report something wrong, then suddenly you will be reprimanded. That's what I'm afraid of"

From the expressions of the informants above, it can be understood that their phobia or fear of taxes is still clearly visible even though they are obedient in paying it. This tax fear cannot be separated from the many tax regulations that change frequently and are difficult for the cloud community to understand. Many regulations go hand in hand with sanctions that will be incurred if you do not implement tax regulations. Even though they feel sanctions are scary, they still pay their taxes. This can be interpreted as a nationalist action by citizens towards the state.

Apart from fear of sanctions, the public also shows fear and distrust of zakat management institutions. They feel this because they question where the zakat funds are channeled, especially since there are none cash-flow and transparency (Djupri, 2015). People's distrust of zakat amil does not necessarily make them indifferent to zakat, they still pay zakat but the zakat is given directly to recipients without going through intermediaries, as stated by informant A:

"When it comes to zakat, I usually give it directly to those who need it, sometimes I choose some who are close and I can reach... whatever zakat, it's professional zakat too. After all, there is already a way to calculate it"

Every time Christians earn income, they must set aside one tenth to return to the church. However, this also cannot be separated from the fear that is felt. The fear experienced by Christians in paying tithing is different from the fear experienced by Muslims. Christians place great emphasis on correctness in calculations when paying tithes. So they are afraid if what they pay turns out to be less than one tenth, as stated by informant M:

"...The standard for paying tithes is correct. The amount is correct, namely one tenth. So the tithe must be tenths. So, the number must be correct and the address given must also be correct, namely the pastor or pastor where I worship"

So the meaning of nationalism here is human efforts to pay what is demanded, where this can contribute to the country and other communities, although carrying out these demands cannot be separated from the fear that is felt. We don't have to be athletes to show our love for this country, just do our duty to pay what is due. By paying what is obligatory, we have contributed to the development of this country.

Conclusion

The four meanings of tax, zakat and tithe that can be concluded from the informants' experiences are the first, spiritual meaning as a manifestation of obedience to God. Spiritual meaning is a manifestation of a person's belief and obedience to God, supported by verses from the Al-Quran and the contents of the Bible. The closer a person is to God, the more obedient he will be in carrying out religious orders and state orders. Second, the physical meaning is defined as the informant's efforts to act because of a rule. The discovery of this physical meaning was obtained from the results of informants who were afraid of sanctions or bad things, so this can be said to be a physical response and a form of human action in carrying out the rules. Third, mental meaning as a means of forming mental health. This mental meaning is understood as a form of purifying the soul from greed and deifying money. When we can help others, we will feel happy and our souls will be calm. Fourth, the meaning of nationalism as a form of strategy against phobia. The meaning of nationalism is a human effort to pay what is demanded, where this can contribute to the country and other communities, although carrying out these demands cannot be separated from the fear that is felt.

During the interview process, the researcher had to face limitations in selecting informants, especially for professional zakat taxpayers and tithe payers. The researcher had to replace informants who were required to pay professional zakat several times because in the environment where the researcher lives, there are still many who do not understand professional zakat, the majority only understand zakat mal as zakat on property. However, the number of professional zakat taxpayers in Malang City is relatively high because professional zakat is directly deducted from salaries so that many do not understand what professional zakat is and only accept it if their salary is deducted by professional zakat without understanding the essence behind it. Meanwhile, for tithe payers, the researcher had to replace informants because the informant's busy schedule of activities meant that they could not spare time.

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