

Exploring the Philosophy of the Local Wisdom of “Gusjigang” for Understanding Zakat and Tax Compliance

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***Abstract:** Zakat and tax play a crucial role in fostering the development of a country. Zakat is an obligation for Muslims, while tax is an obligation for all citizens. Therefore, this research aims to explore the prevailing local wisdom in the Kudus community, in order to gain insights into how these obligations are observed and complied with. The local wisdom philosophy of the Kudus community, known as ‘Gusjigang’, originated from the esteemed heritage of Holy Sunan. It embodies the values of good behavior, studiousness, and tenacious trading (entrepreneurship). Grounded by this philosophy, this study aims to comprehend the motivations behind the adherence of local entrepreneurs to zakat and tax using a case study approach. Following this, in order to gather relevant data, qualitative open-ended interviews and document analysis were employed as the primary source of data collection. Through this process, it was found that the prioritization of zakat over tax stems from the religious regulations and laws, which take precedence over the mandates of fellow human beings. It is also important to note that from the perspective of the zakat administration, the distribution of zakat was considered more transparent and fairer as evidenced by the insights gleaned from the interviews.*

Keywords: tax compliance; Zakat; gusjigang

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INTRODUCTION

Tax payment is considered a normative practice, as emphasized by (Fidiana, 2020). It serves as a way to adhere to the established norms and regulations established by the state. In Indonesia, tax represents a significant portion of the state revenue alongside non-tax income, within the state budget. According to the data from the Ministry of Finance in 2021, tax accounted for 79.26% of the revenue generated (Kementerian Keuangan, 2021). Indonesia is a predominantly Muslim country, with a population of approximately 237.53 million Muslims (Bayu, 2022). As

Muslims, they are obliged to the payment of both tax and zakat. While tax is mandatory levies imposed by the state on its citizens, Zakat is an obligation for Muslims who have met the requirements for paying it. Unfortunately, both revenues in Indonesia have fallen short of the expected targets, as observed by (Fidiana, 2020). This holds for Kudus Regency as well, as illustrated in Table 1.

Table 1. Data on the Target and Realization of Tax Revenues of Individual Taxpayers Micro, Small, and Medium Enterprises in Kudus Regency in 2016-2019

Year	Target tax revenue	Realization of tax revenues	% Compliance
2016	Rp 142.067.766.486	Rp 14.324.890.557	10,08 %
2017	Rp 414.581.800.000	Rp 17.716.595.302	4,27 %
2018	Rp 116.303.253.000	Rp 19.228.114.017	16,53 %
2019	Rp 153.910.849.000	Rp 17.327.763.274	11,26 %

Source: Holy Primary Tax Service (2021)

The total zakat collected in Kudus Regency in 2019 amounted to Rp 2,682,855,379 (Nafi', 2020). When comparing this figure with tax revenues for the same year, a significant disparity becomes apparent. Also, according to the data obtained from the Central Statistics Agency, Kudus Regency has a predominantly Muslim population, with the remaining comprising individuals of other religious affiliations (Bayu, 2022).

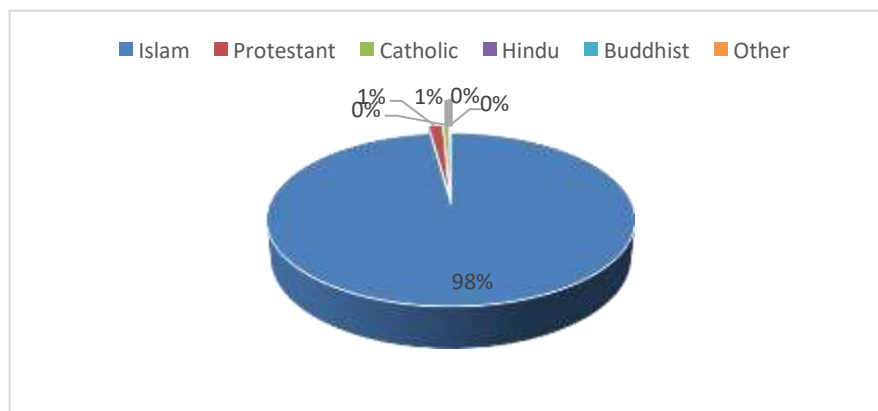


Figure 1. Population By Religion in Kudus Regency in 2020.

Kudus Regency is home to numerous Muslim communities deeply rooted in the local culture imparted by Sunan Kudus. This local culture, known as "Gusjigang" (Dwi et al., 2020), encompasses three syllables namely "Gus" meaning "good" representing good behavior, "Ji" the abbreviation of the word "ngaji" which signifies the pursuit of knowledge through recitation, and "Gang" an acronym for "trade" emphasizing entrepreneurial endeavors (Cahya et al., 2021; Zamroni, 2016). The inherent wisdom of "Gusjigang" instills a strong work ethic among business actors, urging Micro, Small, and Medium Enterprises (MSMEs) to embody good conduct and strive for continuous knowledge to enhance their business. This local wisdom is expected to be able to increase the level at which the citizens pay tax and

zakat as its adherents recognize the manifold benefits they bring to national progress.

Numerous studies have been conducted to extensively explore tax compliance and Zakat (e.g., see Abraham, 2020; Fidiana, 2020; Munandar, 2021). Abraham (2020) explored how Zakat not only play a significant role in poverty alleviation but also helps reduce crime rates. Furthermore, Munandar (2021) investigated the relationship between tax, zakat, and company performance. Such studies were also carried out in some Muslim-majority countries, for instance, Muhammad & Nor (2021) investigated the effect of zakat payments on tax compliance in Yemeni MSMEs. Siswanto et al. (2022) also examined zakat as a deduction for tax payments in Malaysia, while Fidiana (2020) discussed the differentiation between the two obligations among Muslims in Indonesia. It is important to note that these studies did not consider the inclusion of local wisdom, leaving a knowledge gap. Therefore, this case study aims to examine the correlation between the local wisdom of ‘Gusjigang’ and compliance with zakat and tax payments in the Kudus Regency.

RESEARCH METHODS

In this study, an interpretative qualitative paradigm was employed as the methodological framework. This framework emphasized understanding social phenomena through the lens of human mindset, ethics, and behavior (Bungin, 2001). In line with this paradigm, a phenomenological approach was adopted, involving the clarification of information, or *tabayyun*, from individuals knowledgeable about tax, zakat, and the local wisdom of "Gusjigang" (Fidiana, 2020). Following this, the primary informant in this study was Muhammad Hilmy, the driving force behind the educational museum "Gusjigang". As the founder of this museum, he possesses a deep understanding of the local wisdom associated with "Gusjigang". Muhammad Hilmy is also the owner of a third-generation Jenang Mubarak business in Kudus. The second informant, Andri Yani, is an academic at Muria Kudus University. Apart from being a lecturer who teaches taxation courses, Andri actively assists MSMEs in tax reporting within Kudus. The data obtained from these informants are presented in Table 1.

Please provide the table for the selected informants.

Table 1. Informant Data

No	Description	Name
1	MSME owner and mover of the "Gusjigang" Museum	Muhammad Hilmy
2	Tax Lecturer, Faculty of Economics and Business, University of Muria Kudus	Andri Yani

RESULTS AND DISCUSSION

The local wisdom of "Gusjigang" encapsulates three fundamental aspects, represented by the acronym "Gus" which signifies goodness, "Ji", emphasizing the pursuit of knowledge, and "Gang", meaning trade (Dwi et al., 2020). Originating

from the teachings of Sunan Kudus, "Gusjigang", which stands for "*bagus gaji dagang*", advocates for ethical behavior, continuous learning in life, and engaging in trade to meet the worldly needs, all in preparation for devotion in the afterlife (Listyorini et al., 2019). Accordingly, this local wisdom is inherent in the character of Kudus people, evident in the notable growth and development of numerous MSMEs. In 2021, the area recorded an impressive number of MSMEs, 726 precisely (Nazaruddin, 2022), underscoring the entrepreneurial spirit prevalent within the community. It is also important to note that Kudus people strive to create their own job opportunities, aligning with the trade heritage rooted in the local culture.

The concept of "Gang", which means trade, encompasses the entrepreneurial drive to generate income. Nurturing this entrepreneurial spirit necessitates acquiring the knowledge and understanding essential to succeed as entrepreneurs. Therefore, MSMEs actors must familiarize themselves with the intricacies of business practices, including regulations related to tax and Zakat. It is crucial for MSMEs and Muslim entrepreneurs to differentiate between tax and zakat, as there is often a misconception equating the two (Fajarudin, 2019).

Tax serves as contributions made by individuals to the state in accordance with the law for the purpose of financing state operations and promoting justice and prosperity for its people (Fajarudin, 2019). In developing countries, tax plays a crucial role in financing state development (Bird, 2008). They serve as the primary source of government revenue, intended for the collective welfare and the realization of a just and prosperous society.

Zakat and tax have similarities, as both involve contributions from the community for the benefit of society (Fitriani, 2013). However, zakat differs from tax in terms of their underlying obligations. These two obligations are mandated the state and religion respectively (Fajarudin, 2019). It is also important to note that zakat is directly sourced from the Qur'an and Hadith, while tax is derived from state laws and regulations. Although these two contributions share the objective of mutual benefit, the allocation of zakat has already been determined in the Qur'an, setting it apart from tax (Fitriani, 2013).

The focus of this study centers around understanding the dynamics of zakat and tax within the framework of the local wisdom of "Gusjigang". The understanding of "Gusjigang" undoubtedly sheds more light on the meticulousness of zakat payments compared to tax, as zakat is perceived as a religious obligation towards God, while tax is associated with government regulations. Subsequently, the Indonesian people, who embrace the local wisdom encapsulated in the acronym "Gus" behave obediently and comply with existing tax regulations in the country. This indicates that as Muslims residing in Indonesia, in addition to paying zakat, they must also fulfill their tax obligations. It is also important to note that local wisdom in this context refers to the cultural heritage and esteemed values passed down from previous generations. Over time, this local wisdom becomes ingrained within the

collective identity of the community. Kudus Regency possesses a precious gem of local wisdom, which has become deeply intertwined with the character of its people. This inherent local wisdom also manifests itself in the tax payment behavior of Kudus community, as stated by Mr. Hilmy (2022):

"The conscious behavior of making tax payments is included in the "Gusjigang" that is "Gus" which is good ethics."

Behaving in a manner that adheres to established rules is indicative of a well-formed character, guiding individuals towards virtuous conduct. Tax serves a purpose aligned with the development and progress of a nation (Noorbiah & Najahudin, 2022). Accordingly, the purpose of taxation, which aims to promote the collective welfare, resonates harmoniously with the underlying principles of the local wisdom of "Gusjigang" as stated by Mr. Hilmy in his explanation when relating this local knowledge to QS Ali Imron Verse 10:

"Local wisdom "Gusjigang" is "*Kuntum khaira ummatin ukhrijat lin-nāsi ta'murūna bil-ma'rūfi wa tan-hauna 'anil-mungkari wa tu'minūna billāh*" which means you are the best people born to man, telling the *ma'ruf* (good), and preventing from the *munkar* (bad), and have faith in God. It needs to be underlined here is to be born for humans, so there is nothing wrong with obediently paying tax following government rules".

The harmonious integration of the local wisdom of "Gusjigang" in promoting business practitioners in Kudus Regency is closely intertwined with the essence of its meaning. As properly described by Mr. Hilmy (2022), the definition of "Gusjigang" is as follows:

"Gusjigang" consists of three syllables "Gus", "Ji", and "Gang". "Gus" is Good *akhlaq* (honest), spiritual, and religious values regardless of the position of the job, including MSMEs. Yes, it must start from the *akhlaq* because *akhlaq* is the pillar of the country. This "Ji" learns the Qur'an but also studies according to his era, namely studying science according to his era, specifically the ICT era (technology, information, and communication), hence, he must adjust. The "Gang" is the independence of entrepreneurship, as a business actor must not give up easily and be visionary and responsible."

When examining the connection between tax and the local wisdom of "Gusjigang", it is evident that the essence of "Gus" encompasses the behavior of the community regarding tax payments. Subsequently, the "Ji" aspect comes into play, emphasizing the significance of studying and comprehending the tax calculation process for business actors. To further streamline income and tax reporting procedures, the adoption of online payment and reporting applications has facilitated convenience. Mrs. Andri (2022) underscored this notion in the following statement:

"The important point about tax and Zakat in "Gusjigang" is the "Gus" which is good *akhlaq*. When the *akhlaq* is good and supported by "Ji", which is to study tax science, there is no problem with tax."

From the perspective of the local wisdom, "Gusjigang", there are no inherent issues concerning the compliance of tax payments. However, it is essential to acknowledge that human behavior, at times, leads certain individuals or parties to become lax in fulfilling their tax obligations. One underlying reason for this lack of diligence is the misappropriation of tax funds. Unfortunately, there are instances where certain parties do not maintain the mandate, as stated by Mr. Hilmy (2022) below:

"The tax law is good, but the public awareness of the state apparatus is not good. Yes, it will tend to decrease the awareness of SMEs in paying tax because it concerns credibility. It is difficult to pay tax if the community does not mandate the tax office".

Adhering to a given mandate is an integral aspect of a person's behavior. When the behavior of an individual falls short of expectation, it can have repercussions for others. Therefore, numerous studies have been conducted to explore the connection between tax payment and behavior (Agbetunde et al., 2022; Iraman et al., 2022; Kaulu, 2022). Behavior plays a crucial role in determining compliance with tax payments, thereby influencing businesses and households alike. Mr. Hilmy (2022) appropriately expressed this sentiment in the following statement:

"The virtue of *Akhlaq* holds great significance, prompting occasional contemplation on whether resorting to deceit may yield unrecognized advantages. However, it is essential to acknowledge that the Almighty Khaliq (God) remains ever vigilant, overseeing our actions. Therefore, any short-term gains achieved through such means do not truly bestow blessings, ultimately leading to a gradual decline in business prospects. Consequently, fostering trust emerges as an imperative undertaking. It is, thus, crucial to consistently uphold the value of "Gusjigang" and recognize it as an obligatory principle. The local wisdom of "Gusjigang" not only in the field of business but in the household attitude must be good."

Mr. Hilmy's submission is also in line with Mrs. Andri who stated that tax issues are closely linked to behavioral problems, this was conveyed as follows:

"When the behavior ingrained in a person is good, then he will be obedient in paying tax. I associate this view with the words of the Messenger of Allah, who stated: "Behold, I was sent only to perfect moral piety."

It is also important to note that the achievement of the tax target placed by the government hinges upon the collective efforts of all stakeholders involved. To ensure success, the government actively supports business actors by providing assistance, promoting awareness, and fostering the integration of local wisdom in accordance with regional contexts. The goal, in this case, is to maintain the noble cultural heritage of the nation for future generations. It is worth emphasizing that the effectiveness of taxation significantly benefits from cultural influences (Andriani et al., 2022; Seno et al., 2022). Therefore, there exists a symbolic relationship where business actors, the government, and academics collaborate harmoniously, to build trust and synergy amongst themselves. Mr. Hilmy (2022) encapsulated this sentiment in the following statement:

"Building a business is to build trust. Otherwise, the effort will not last long, and to avoid competition, we must collaborate effectively by using the value of proselytizing Sunan Kudus. We take the middle ground, and when the tax law is adequate, the officials and MSMEs should also be fully aware of the purpose of the tax itself because this is a mandate. When it comes to tax payment, we adhere to the prescribed calculations and rules that are both significant and justified by Shariah principles."

In Indonesia, Muslims are obligated to fulfill two levies, namely tax and zakat. It is a common misconception that tax and Zakat are similar and interchangeable (Fajarudin, 2019). However, there is a fundamental difference between the two. Tax serves as proof of compliance by citizens with the rules of the state, while zakat serves as evidence of individuals adhering to the principles of Islamic Sharia law, as stated by Mr. Hilmy (2022) as follows:

"Zakat, as an obligatory act of giving, has been clearly regulated in both the Qur'an and Hadith. The connection between the distribution of this obligation and its beneficial impact on the intended recipients is substantial and well-established. However, considering the coexistence between government interests and the principles of Islam, which advocates compassion for the universe (*rahmatan lil alamin*), the existence of tax becomes essential. The hope is that the government will side with small communities, hence, tax does not burden MSMEs very much."

It is important to note that tax cannot serve as a substitute for, or invalidate the obligation to pay zakat. This religious obligation has specific rules and designated recipients, known as the eight *Asnaf* (Zakat recipients) (Voronova & Umarov, 2021). However, zakat can be used in Indonesia as a tax deduction (Muhammad & Nor, 2021; Syahbandir et al., 2022). This means that individuals who fulfill their Zakat obligations may be eligible for tax deductions, as emphasized by Mrs. Andri (2022) in the following statement:

"In Indonesia, the tax payment process to the state is currently under evaluation, while the payment of zakat is facilitated through zakat institutions or agencies. These entities are specifically designed to ensure the welfare of the people or the community, and the zakat payment can be used as a tax cutter."

Muslims are motivated to pay Zakat due to the commandment of God. The rules governing this obligation are very clearly defined in Islamic Sharia. Accordingly, the payment of Zakat serves multiple purposes, including providing assistance to the eight *Asnaf* (Zakat recipients), seeking blessings from Allah, supporting the Muslim community, purifying income and wealth, and gaining spiritual control (Farah et al., 2019). Considering the fact that Zakat is a direct commandment from God, its calculation and fulfillment require meticulous attention to ensure that it is not withheld. This perspective was affirmed by Mr. Hilmy (2022) with the following statement:

"Zakat calculation already has a provision of 2.5%, and the accountability is direct with the *Khaliq* (God). Technically, in the field, there is a lot of knowledge used in calculating Zakat. The prudential factor in calculating zakat is that there are business actors who, when calculating zakat, are up to three days off. But if we can be calculated immediately because the transactions are recorded daily, and three people are in charge of the finance department. Therefore, it is easy to calculate zakat, and we are more careful not to be less in paying zakat. The calculation of tax and zakat is relatively easy to tax than zakat (because of its direct dealings with the *Khaliq*), and in distributing zakat, we divide it into several institutions of amil zakat and some directly to mustahiq."

Overall, the cultivation of a local wisdom culture plays a significant role in fostering good morals within individuals. These values can undoubtedly encourage a person to obey the rules of the state and Islamic Sharia. Mrs. Andri (2022) also emphasized the connection between the local wisdom of "Gusjigang" and the payment of tax and zakat, as follows:

"The local wisdom of "Gusjigang" in looking at tax and zakat depends on the point of view of each individual. The acronym "Gus" is a form of responsibility of the Indonesian people who enjoy the infrastructure the government has provided."

CONCLUSION

In conclusion, based on the preceding discussion, it can be deduced that the local wisdom of "Gusjigang" indirectly influences the behavior of MSMEs in Kudus Regency with respect to tax and zakat payments. MSMEs actors who embody this local culture were found to be more inclined towards aligning their behavior with the teachings of Sunan Kudus, which encompasses the principles of "Gusjigang".

Furthermore, this local wisdom promotes MSMEs actors to maintain their mandate, leading them to fulfill the obligation in paying zakat and tax. Over the years, Indonesians have shown obedience towards paying tax as a means to contribute to the betterment of the country, just as Muslims adhere to the commandments of God by fulfilling the third pillar of Islam, which is zakat. It is also important to note that the utilization of tax differs from zakat. Therefore, even after fulfilling their tax obligations, Muslims are still obliged to pay zakat.

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