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## Kontakt/Contact

ZBW – Leibniz-Informationszentrum Wirtschaft/Leibniz Information Centre for Economics  
Düsternbrooker Weg 120  
24105 Kiel (Germany)  
E-Mail: [rights\[at\]zbw.eu](mailto:rights[at]zbw.eu)  
<https://www.zbw.eu/econis-archiv/>

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# ENHANCING TAXPAYER COMPLIANCE THROUGH FISCAL TRANSPARENCY, PARTICIPATION AND ACCOUNTABILITY: INSIGHTS FROM KEY FIGURES OF ISLAMIC BOARDING SCHOOLS IN DEPOK CITY

Prianto Budi Saptono

*Department of Fiscal Administration, Universitas Indonesia, Indonesia*

Ismail Khozen

*Pratama Institute for Fiscal Policy and Governance Studies, Indonesia*

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## ABSTRACT

**Purpose** — This study explores the perspectives of key figures from Islamic boarding schools (*Kiai Pesantren*) in Depok City, Indonesia, regarding the efforts to promote fiscal transparency, participation and accountability (FTP) by the government for enhancing taxpayer compliance.

**Design/Methodology/Approach** — This study is based on the interpretivist paradigm. Keywords related to Muslims' obligations, zakat and taxes were sourced to find relevant literature. A thematic analysis was conducted of in-depth interview data from *Kiai Pesantren* regarding their perspectives on state fund management.

**Findings** — The results show the importance of FTP in state fund management, especially when aligned with Islamic principles. Fiscal transparency involves directing tax funds towards poverty alleviation alongside infrastructure development. The involvement of religious organisations can be aimed at fostering moral responsibility among officials, while citizen participation can be facilitated through open data for budget planning. The accountability of public officials must be accompanied by efforts to minimise corruption and enforce strict punishments for corrupt activities. Moreover, fully crediting zakat payments for Muslim taxpayers could improve tax compliance, but this requires assurance through future policy reforms.

**Originality/Value** — This study contributes to the literature by integrating Islamic principles into the framework of FTP.

**Research Limitations/Implications** — Broader insights into tax compliance management and support for Shari'ah-based taxation could be addressed by involving Islamic scholars across countries.

**Keywords** — Accountability; Fiscal transparency; Good governance; Participation; Tax compliance; Zakat

**Article Classification** — Research paper

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## INTRODUCTION

Muslims living in any country have to take care of religious orders while shouldering their duties as citizens as well. For example, Islam prescribes the payment of zakat, which is a form of almsgiving and religious tax on certain types of wealth (*zakāt al-māl*). Meanwhile, many states require citizens to pay taxes to help the state's development and general well-being—a responsibility which falls upon Muslims as well. Nonetheless, tax compliance is harder to achieve due to more complicated factors than zakat compliance, which is usually based on the individual's religious conscience and gratitude for Allah's (SWT) countless blessings (Fidiana, 2020). While people in many countries make extraordinary efforts to reduce their tax bills through tax minimisation strategies, Muslims tend to pay zakat and alms without anyone knocking on their door or without any pressure by the state out of a sense of obligation to Allah (SWT) (Mittermaier, 2021).

Many scholars, from Ibn Khaldun in the 14th century to the present day, have argued that taxes are a heavy burden imposed by governments on their citizens to finance the government's excessive demands for goods and services, which create a perception of promoting public welfare (Choudhury, 2018). Unlike zakat payment compliance, tax compliance among Muslim citizens from a psychological perspective is more challenging since they are prone to feel they have a double burden of zakat and taxes (Adriansyah *et al.*, 2021). In addition, the option to pay zakat directly to the beneficiaries enables a higher level of actual compliance on zakat than with regard to taxes (Sawmar & Mohammed, 2021). Previous research has shown that people always feel comfortable after paying zakat, but paying taxes has little effect on their souls (Fidiana, 2020). Another factor that likely influences Muslim taxpayer compliance is the opinions of Islamic scholars concerning the permissibility of tax collection (Al-Qaraḍāwī, 1993). While some scholars outrightly prohibit it, others tolerate it under certain conditions. Nevertheless, tax collection is prevalent in Muslim-majority countries to finance public services. For instance, a study by Nurunnabi (2018) included data from 38 Muslim-majority countries that collect various types of taxes, including Indonesia, with a combined population of 1.2 billion.

Given the current state of affairs, the question of whether or not tax collection under Islamic law is permissible is less relevant than the question of what actions should be taken to safeguard taxpayer funds through good fiscal management. As Nasar (2024) states, competent scholars at the Indonesian Ulema Council (MUI) have extensively deliberated on the issue of tax obligations for decades. One such instance was the National Seminar on Zakat and Taxes convened by the MUI on 2–4 March 1990 in Jakarta, which culminated in conclusions regarding the obligation of zakat and taxes for Muslims. Ibrahim Hosen, who chaired the MUI Fatwa Commission at the time, elucidated that 'Indonesian citizens who are Muslim are obligated to pay zakat as a realisation of religious injunctions and are also mandated to pay taxes as an act of obedience to the *ulil amri*/government, which is also mandated by religion. Islam confers authority upon the *ulil amri*/government to administer zakat and taxes' (Tanjung, 2022, p. 54).

The government actually has the opportunity to explore alternatives for increasing state revenues beyond taxation. For example, there has been a growing demand in recent decades for risk-sharing instruments, particularly in Muslim-majority countries. These instruments allocate profits and losses from an investment proportionally among investors or other stakeholders. According to Ng *et al.* (2015), governments can utilise equity instruments to expand fiscal space

by converting debt into risk-sharing instruments. However, taxation has emerged as the predominant means of funding essential public goods and services for most people (Tanzi & Zee, 2001). Ng *et al.* (2015) further noted that in developing countries, 30–40 per cent of the budget is allocated to development expenditures, which are financed by taxes and/or domestic and external loans. This is a significant indication that tax funds should be utilised responsibly.

Recent studies provide evidence that the government's dedication to good governance in the management of tax revenues can increase public trust, which can play a significant role in encouraging people's tax compliance and discouraging them from engaging in tax evasion (Rashid *et al.*, 2022; Krisnanto *et al.*, 2023). While the literature promoting good governance in tax revenue management mainly focuses on quantitative investigation, qualitative studies are limited to government personnel (Makwae, 2021), taxpayers (Wilks *et al.*, 2019), and tax consultants (Sever & Stanimirović, 2022). Studies addressing public spending management from the standpoint of religious leaders remain unexplored. Accordingly, this study addresses this gap by establishing insights from key figures of Islamic boarding schools in Indonesia (well-known as *pesantren*, and the key figure is called *kiai*), as representatives of Islamic religious leaders in Indonesia, to enhance taxpayer compliance by ensuring fiscal transparency, participation and accountability.

The opinion of the key figures within *pesantren* (Islamic boarding schools) is considered significant since it is a typical Indonesian educational institution that plays a major role in advancing Islamic teachings (Hadi *et al.*, 2016). *Pesantren* primarily cover education from elementary to high school levels, although traditionally many of them were informal institutions focused on Islamic teaching with a dormitory-style setup. The key figures of *pesantren* generally hold a respectable position in the local community's social, political and economic structure. They have significant power in Indonesia's political landscape, resulting from their significant societal influence. In a way that is a little different from neighbouring countries like Malaysia, Islamic religious leaders in Indonesia are free to follow their own visions for society and religious teachings in ways that are not limited by formal rules from the government (Fahrurrozi, 2018). Most Islamic traditional institutions are personal enterprises and may also collect public donations, making them financially independent from the government and granting significant socio-religio-political power to their *ulema* (scholars) functionaries (Ahmad, 2004; Malla, 2021). The influential *pesantren* figures, who play roles in society's economic, social and political aspects, can be examples of tax compliance (Ahmad, 2004; Mahfudh, 2014).

Our research participants, the *Kiai Pesantren*, belong to a national elite group whose ancestors have a history of fighting for Indonesia's independence. They are dedicated to upholding the integrity of the Republic of Indonesia's Unitary State, and although few are involved in national political contests, they critically monitor every government in power (Suswanta, 2018). On a community level, they are involved in mental-spiritual, educational and social-economic community service activities (Hadi *et al.*, 2016). Since tax revenue largely supports the state's existence, their support for tax compliance is vital for the country's sustainability. For instance, Said Aqil Siroj, the former general chairman of PBNU, the largest Islamic organisation in Indonesia, made a notable statement on 28 February 2023 in response to a case of abuse by the son of a government official at the Directorate General of Taxes (DGT) (Oktafian, 2023). Upon further investigation, it was discovered that the officer possessed unexplained assets and wealth. In this sense, *Kiai* Siroj warned that he might encourage citizens associated with Nahdlatul Ulama to avoid tax payments if it was found that tax funds were being

misused. This illustrates the strength of their influence in society. Since this has been overlooked in previous studies, this research aims to present their perspective on encouraging better governance of the allocation of state funds to increase taxpayer compliance.

The organisation of this paper is provided in six sections. After the introduction, the second section reviews the literature on the role of fiscal transparency, participation, and accountability to maintain taxpayer compliance as well as tax collection from an Islamic perspective. The third section presents the methodology of the research. The fourth section presents the research findings, while the fifth section proceeds with the analysis. The conclusions of the research are drawn in the sixth section.

## LITERATURE REVIEW

### **Fiscal Transparency, Participation and Accountability to Encourage Compliance**

Taxation has become the predominant means widely employed by governments around the world to increase revenue available for financing public expenditure necessary to provide goods and services essential for most of the population (Tanzi & Zee, 2001). Most countries worldwide rely heavily on tax revenue. In a transparent tax system, there are only slight disparities between effective and statutory tax rates, thereby reducing opportunities for tax evasion, administrative issues, or improper tax concessions (Kopits & Craig, 1998). Enhancing fiscal transparency is critical for a state to ensure sufficient use of revenue to fund public services and infrastructure (Kim & Kim, 2018). According to the definitions provided by Kopits and Craig (1998), fiscal transparency refers to the government's dedication to transparent dissemination of information to the public regarding its organisational structure, operational functions, fiscal policy intentions, public sector financial records, and future projections. This encompasses delivering to the public clear and concise, dependable, regular, timely and pertinent reports on public fiscal reporting, along with an open approach to the government's fiscal policy formulation process (IMF, 2012). From an Islamic perspective, budget transparency is a form of *sidq* (honesty) that entails the obligation of honesty in receiving, processing and delivering information (Setyawan *et al.*, 2019). The presence of *sidq* in the programme budgeting process enables the public to monitor and evaluate the progress and success of announced government initiatives.

Transparency in tax spending can increase taxpayer compliance (Nkundabanyanga *et al.*, 2017). Governments should make public the details of how revenues are spent and should take steps to ensure that these details are easily accessible to the public (Ali *et al.*, 2014). Krisnanto *et al.* (2023) argue that increasing government openness is a good way to build confidence with the public and encourage responsibility among government personnel. A transparent tax system that elucidates how taxes are utilised and promotes accountability among tax officials is necessary for a successful tax system (Sebele-Mpofu, 2020). Taxpayers will be more likely to comply with tax laws when they understand the value of their taxes and how their contributions are being used to benefit the society (Ali *et al.*, 2014, Sebele-Mpofu, 2020).

As transparency provides essential information, it can be valuable for effective public participation (Mamberti & Minatta, 2022). Citizen participation in public budgeting is crucial to ensure that public funds are allocated in a manner that aligns with the interests and needs of the governed, especially during times of fiscal resource scarcity (Justice & Dülger, 2009). Their involvement is also significant for promoting participation and engagement in fiscal decision-making and budget processes (Khagram *et al.*, 2013). According to Khagram *et al.* (2013), participation in fiscal matters is characterised by the presence and effectiveness of channels for

ministries (excluding treasury or finance), government branches like legislatures, civil society groups, and citizens to actively engage and influence the creation and execution of fiscal policies. Meanwhile, participation in public budgeting from an Islamic perspective, as noted by Setyawan *et al.* (2019), is based on the Qur'ānic concept of *shūrā* (consultation), emphasising community involvement in discussing, planning and overseeing resource management policies. This principle, referred to religiously as *ta'āwun* (mutual cooperation), underscores collaborative engagement in the budgeting process.

When the provided information effectively promotes participation, it, in turn, fosters accountability (Mamberti & Minatta, 2022). According to Schacter (2005), accountability is the process through which a government entrusted with the authority to raise and spend public funds is held responsible for the prudent, effective and efficient use of these resources while remaining responsive to the demands of its citizens. It involves evaluating performance based on specific criteria and enforcing consequences when that performance does not meet the required standards (Mamberti & Minatta, 2022). Accountability from the contemporary fiscal perspective includes mechanisms for ensuring the government is answerable for its actions. This accountability is vital in sustaining a healthy relationship between the government and its citizens, particularly in developing democracies where enduring challenges like human rights violations, corruption and abuse of power exist (Schacter, 2005). Meanwhile, from the Islamic perspective, Khan (2001) argues that the government must be accountable to both its citizens and to Allah (SWT) for every expenditure or withholding of funds. Khan's (2001) principle emphasises accountability as a cornerstone in the Islamic perspective on public budgeting, defining Islamic accountability as dual—entailing responsibility towards humanity and towards Allah (SWT). The basis for accountability is *amānah* (trust), meaning that organisations serve as instruments for humans to express their role as stewards on the earth for the welfare of humanity (Gafur *et al.*, 2021).

Numerous previous studies have delved into the realm of fiscal transparency, participation and accountability (FTPA). Research by de Renzio and Wehner (2017) revealed that heightened fiscal openness, encompassing budgetary disclosure and participation, consistently correlates with improvements in budget quality, governance and overall development outcomes. Mamberti and Minatta (2022) further explored the connection between FTPA and human rights, underlining that human rights serve as a tool for the society to demand more transparent fiscal decision-making and access to fiscal information. Another study focused on two vital sources of domestic demand for open budgeting—citizens and legislators. It uncovered that free and fair elections directly impact on budgetary disclosure and mitigate the negative effects of natural resource revenue dependence on fiscal transparency (Wehner & de Renzio, 2013). These findings align with other studies indicating that the level of citizens' political participation and media freedom plays a more significant role in analysing variations in fiscal transparency and accountability than the degree of International Public Sector Accounting Standards implementation (Castañeda-Rodriguez, 2022).

Several independent discussions have also taken place in this field. For instance, Arapis and Reitano (2018) conducted a study using panel data from 59 countries, examining the evolution of fiscal transparency. Their findings revealed a positive link between economic recessions and fiscal transparency, suggesting that fiscal crises can present opportunities for advancing transparency efforts. In an earlier study by Justice *et al.* (2006), which established criteria for evaluating e-budgeting initiatives and their implementation, the review indicated that practitioners had made more progress than academics in harnessing e-government's potential to

enhance fiscal accountability and responsiveness, although practical implementation still lags behind essential recommendations. Despite extensive research on FTPA, it remains inadequately explored, particularly in the context of Indonesia as a developing democracy. Indonesia, a country with one of the largest Muslim populations among the Organisation of Islamic Cooperation (OIC) member countries, also grapples with interpretations of tax collection permissibility (Saptono *et al.*, 2023), particularly among segments of the society with limited exposure to information such as the MUI's official stance, or those who are simply reluctant to pay taxes. Thus, this study seeks to provide a fresh perspective by incorporating the viewpoints of influential figures from Islamic boarding schools who hold a significant position in society.

### **Tax Obligation from the Islamic Perspective**

The primary objective of an Islamic political economy, particularly in its early history, is to ensure that every citizen's basic needs are met (Nabhani, 1997; Khatab & Bouma, 2007). In contrast to conventional economics, which prioritises broad economic expansion over the well-being of individuals, Islamic public finance takes a fundamentally different approach and conceptual framework (Irkhami, 2019). Even though it was voluntary at first and was not obligatory until around the eighth year after the *hijrah* (migration), zakat eventually became the primary financial instrument to address poverty within the Muslim community in the early days of Islam (Sarafadeen, 2012). The term 'zakat' refers to a form of almsgiving based on the principle that an individual's wealth is subject to consideration of other people's needs (Raies, 2020). This recognises that the rich have benefited from the society in the accumulation of their wealth and thus have an obligation to share a part of their wealth with the poor. The responsibility for addressing the needs of the poor and the community rests on every individual who has reached a basic level of wealth, with zakat being the major leveraging tool (Razak, 2020). Some Muslim scholars, however, view zakat as a religious tax levied on believers rather than a charitable donation and often consider zakat and tax interchangeably (Khatab, 2006; Thu, 2022). Nevertheless, the distinction between zakat and tax is significant due to their unique characteristics, fundamental values and objectives (Sawmar & Mohammed, 2021). In addition to zakat, Islamic public finance acknowledges the following types of taxes and duties: *ghanimah/fay'* (obtained from physical contact in disputes with enemies), *jizyah* (tax on non-Muslims who are not obliged to pay zakat), *kharāj* (tax on land productivity), *'ushur* (custom duty), inheritance without survivors, and unclaimed lost-found (Irkhami, 2019).

The question of whether the state can impose taxes on Muslim citizens beyond these religious obligations is debatable. Al-Qaraḍāwī (1993) identifies two viewpoints on this issue. The first maintains that taxes are prohibited because zakat is the only obligation Muslims must fulfil from their wealth, and taxes are frequently collected unfairly or unreasonably. This argument is supported by the belief that Islamic law emphasises the inviolability of a Muslim's property. In various hadiths, tax collectors are denounced, and severe penalties are associated with taxes that are collected unfairly and not distributed properly.

The second perspective posits that under certain circumstances, it is permissible to impose taxes, particularly in cases where there is a deficit in the state treasury and funds from other sources are inadequate to cover the state's operating expenses (Al-Qaraḍāwī, 1993). Scholars such as Al-Shāṭibī, Al-Juwaynī, Ibn Taymiyyah, and those from the Ḥanafī School hold this viewpoint (Tarmizi, 2017). The Islamic texts emphasise that zakat collections are intended specifically for eligible recipients such as the poor, indigent, debtors who cannot pay their debts,

and travellers (Khatab & Bouma, 2007). While zakat funds cannot be used for general government expenses, there is a broader perspective that zakat can be extended to include programmes such as job creation, family welfare, elderly rehabilitation, unemployment insurance, and income support during economic losses (Choudhury, 1982). If zakat collections are insufficient to meet these needs, the leader has the authority to impose taxes on those with financial ability (McGee, 2004), based on the principle that Muslims are obligated to participate in jihad (struggle) with their wealth. Nonetheless, scholars who adhere to this position emphasise that the revenue generated from taxation must be distributed equitably, based on the various interests of the general population (Mahfudh, 2014), and several conditions must first be met as required by the Sharī'ah (Islamic law) for taxes to be considered permissible (Johan, 2018).

In Islam, the imposition of taxes is not permissible if they are unjustly imposed and cause taxpayers to suffer financial hardship (Siddiqi & Ghazanfar, 2001). Taxes are an alternative revenue source since taxes are spent on a wider sphere than zakat, which is basically limited to eight specific groups of beneficiaries. According to Ibn Ḥazm (in Gusfahmi, 2007), if zakat payments are insufficient to meet the needs of people experiencing poverty, economically capable residents are responsible for serving some of their needs. Similarly, Al-Haritsi (2003) referenced the practice of paying zakat and other government requirements during the reign of Caliph 'Umar ibn al-Khaṭṭāb (RA). The Caliph levied taxes on uncultivated land and collected *jizyah*, a head tax on protected people who are not obligated to pay zakat, suggesting that other obligations besides zakat were present during his reign and were followed by his companions (Mårtensson, 2005).

## METHODOLOGY

This study employs an interpretivist paradigm. Interpretivism provides knowledge of social reality based on authors' subjective interpretations (Bornman & Ramutumbu, 2019). In this study, the authors evaluate the literature and personal statements to develop a framework for comprehending and analysing effective and efficient tax collection based on the view of key figures from Islamic boarding schools (hereafter called *Kiai Pesantren*). This study's argument development is based on a literature review discovered by searching academic databases with topic-related keywords. Keywords related to Muslim responsibilities regarding their wealth, zakat and taxes were explored to find adequate literature. The information is derived from reputable academic journals, books, government documents and community reports. A comprehensive literature review was conducted to identify themes.

The research analysis was based on primary data obtained from interviews conducted between February and May 2018 with a sample of 30 key figures (P1-P30) of *Kiai Pesantren* in Depok City, Indonesia. The study focuses on *Kiai Pesantren* from Depok City for several compelling reasons. Depok City stands out due to its diverse socioeconomic landscape, featuring both wealthy and less affluent neighbourhoods. This diversity makes it a representative snapshot of broader societal dynamics in Indonesia. As a rapidly developing urban area on the outskirts of Jakarta, Depok City combines traditional and modern influences, providing a unique context for understanding contemporary challenges in taxpayer compliance within an Islamic framework. While we acknowledge the presence of major influential bodies, such as the MUI, this study specifically targets *pesantren* leaders to leverage their grassroots connection with the community and their direct role in shaping local perceptions and behaviours.

During data collection, access to Muslim community leaders proved challenging (Eseverri-Mayer & Khir-Allah, 2022). Therefore, participation was limited to those whose institutions were registered with the Ministry of Religious Affairs. The elder leaders who served as *pesantren* owners were selected as participants. To protect the anonymity of the participants who wished to remain unidentified, their identities were anonymized, and their general information is presented in **Table 1**. All the participants were men, except for one woman who took over the management of a *pesantren* after her father was appointed to a government office. Most participants were over 40 years old, with only a small number of individuals under 40. Except for two participants enrolled in non-degree traditional institutions, almost all had attained a bachelor's degree or higher. Several participants, identified as 'NA' in **Table 1**, were committed only to coursework within the *pesantren*. However, most participants had other occupations, such as being self-employed, which seemed necessary to finance the *pesantren* activities. Additionally, other occupations of the participants included university lecturers, consultants and civil servants.

**Table 1: Informants Background**

Informant	Gender	Age	Education	Occupation
P1	Male	47	Bachelor	NA
P2	Male	45	Bachelor	Self-employed
P3	Male	47	Bachelor	Self-employed
P4	Male	60	Bachelor	NA
P5	Male	58	PhD	University lecturer, self-employed
P6	Male	55	Master	University lecturer
P7	Male	64	Bachelor	NA
P8	Male	31	Bachelor	Self-employed
P9	Male	46	Bachelor	NA
P10	Male	45	PhD	University lecturer, consultant
P11	Female	33	Bachelor	NA
P12	Male	54	Master	Self-employed
P13	Male	66	PhD	Self-employed, university lecturer
P14	Male	36	Bachelor	Self-employed
P15	Male	42	Master	Self-employed
P16	Male	50	PhD	University lecturer
P17	Male	49	Bachelor	Civil servant
P18	Male	55	Traditional <i>pesantren</i>	Self-employed
P19	Male	62	Master	NA
P20	Male	61	Bachelor	NA
P21	Male	62	Master	Self-employed
P22	Male	68	Bachelor	NA
P23	Male	70	Traditional <i>pesantren</i>	Self-employed
P24	Male	38	Master	University lecturer
P25	Male	39	Master	Self-employed
P26	Male	64	PhD	University lecturer
P27	Male	51	PhD	University lecturer
P28	Male	42	Bachelor	Self-employed
P29	Male	77	PhD	Self-employed
P30	Male	46	Master	Self-employed

Source: Authors' own

The interview process involved posing open-ended questions to the participants aimed at uncovering the challenges and obstacles they encountered in complying with tax laws. Additionally, this study sought to understand the participants' opinions and expectations regarding the tax system in Indonesia. Some of the interview questions included:

- 'What is your view on the proper management of tax money?'
- 'How do you view the possibility of a double burden felt by Muslims regarding the obligation of zakat and tax?'
- 'Please tell us your vision regarding instruments for wealth distribution between the rich and the poor',
- 'What is the role in policy formulation that might be carried out by *Kiai Pesantren* in the future?', and others.

These questions were designed to stimulate meaningful discussions and provide valuable insights on the topic at hand.

A thematic analysis of the responses was conducted using qualitative data-processing operations, including data reduction, data presentation, conclusion drawing, and verification, to align with the research topic and focus on key issues (Miles *et al.*, 2014). During the data analysis process, descriptive codes were assigned to each statement. The authors also independently analysed the literature and statements of *pesantren* figures to enhance accuracy. When conducting a subjective examination of content, two or three reviewers should be empowered to provide their combined judgment in the analysis (Leedy & Ormrod, 2019). In line with this suggestion, the research process involved each author acting as a reviewer, followed by a joint analysis and triangulation of the literature and participants' statements.

## FINDINGS

This section presents the perspectives of *Kiai Pesantren* on tax spending management and other relevant issues related to tax compliance. Since there has been limited investigation into their viewpoints for fostering advancements in the Indonesian tax system, the following subsections explore their perspectives and expectations regarding enhanced tax governance.

### Demand for Transparent and Accountable Tax Revenue Management

While the Indonesian government has made efforts to increase transparency in tax revenue allocation, some informants have raised concerns about the lack of transparency and accountability in the process. There have been reports of corruption and mismanagement of funds in some government projects, which have led to scepticism and mistrust among the public. Additionally, some critics argue that the government has not done enough to provide clear and accessible information on how tax revenue is allocated and spent. P4, P5, and P8 pointed out:

P4: To meet the community's needs, the government must increase transparency regarding the allocation of tax funds. It is the right of taxpayers to have detailed information about how their taxes are being utilised.

P5: The government must increase transparency in tax fund usage and communicate to the public how the money is being utilised for their benefit, such as in building roads, providing education and health subsidies, and more. The public must be informed.

P8: The government must ensure transparency in tax revenue allocation, including providing detailed information even if the funds are for development such as infrastructure, education, health, etc.

In addition to promoting transparency, participants also present proposals for prioritising the allocation of tax revenues. Specifically, the Indonesian government is encouraged to use tax revenues to alleviate poverty among the most vulnerable populations. P13 and P29 provide their perspectives on this matter as follows:

P13: The allocation of tax funds must be prioritised for the poor. In fact, the poor do not demand much. As long as their needs for clothing, food and housing are met, they will not demand much.

P29: Tax revenue should be used to directly benefit the most vulnerable individuals.

The government can also consider investing in education and skills training programmes to help the poor develop the necessary skills and knowledge to access better job opportunities and increase their earning potential. To reduce the burden and allocate for the general welfare, P29 recommends minimising spending on personnel funded by tax revenue.

P29: Tax revenue should directly benefit the people. Additionally, government employees' salaries should not burden the tax sector. Other sources, such as natural resource management, should be considered.

Therefore, while progress has been made in recent years, there is still room for improvement in terms of ensuring greater transparency in tax revenue allocation in Indonesia.

### **Promoting Public Trust by Minimising Corruption**

Transparency in tax allocation and utilisation is essential to maintain public trust in government institutions and ensure tax revenue is used efficiently and effectively. When the government provides clear and accessible information on how tax revenue is allocated and used, it allows citizens to hold their leaders accountable and make informed decisions about the utilisation of their tax funds.

P4: It is important for the government to provide greater transparency with regard to the allocation of tax funds to foster trust and confidence in government institutions. By doing so, the government can demonstrate that tax revenue is being used appropriately and efficiently. Failure to be transparent could lead to public distrust in the government.

Once citizens have fulfilled their tax obligations, it is the government's duty to ensure that tax funds are managed appropriately and effectively. The government must ensure that these funds are used in compliance with regulations and do not undermine public trust. The government should also ensure that tax funds benefit all citizens equally, without discrimination based on ethnicity, religion, or race. The following points were made by P16 and P20:

P16: The tax policies in Indonesia are acceptable, but the government must ensure they adhere to regulations and maintain public trust.

P20: Tax funds should be used following regulations and should not harm public trust. They must benefit all citizens regardless of their backgrounds.

Moreover, the presence of corrupt tax officials who embezzle tax money can further erode public trust. In this regard, some participants asserted the following:

P5: Ensuring transparency in the utilisation of tax funds is crucial for upholding public trust in the government.

P15: Public trust has been eroded due to the presence of corrupt tax officials who engage in the misuse of tax revenue.

P19: The willingness of the Muslim community to pay taxes is negatively affected by the government's lack of transparency and honesty, resulting in a decrease in public trust.

### **Enforcing Strict Punishments for Corrupt Tax Officials**

Taking a strong stance against corrupt tax officials is crucial as their actions undermine the tax system and harm the country's economy and society. These officers erode public trust in the tax system, which can lead to decreased voluntary compliance by taxpayers. Although there have been fewer cases of corruption by tax officials in the last decade than in previous periods, some large cases that have come to light indicate that corruption in tax administration still exists and must be dealt with severely. Informants P15 and P27 shared their thoughts as follows:

P15: The presence of corrupt tax officers who embezzle tax funds has led to a loss of public trust.

P27: To maintain the integrity of institutions, the government must prevent leaks and take decisive action against corrupt individuals, including tax officers.

Setting up effective monitoring measures and imposing penalties on corrupt tax officials is crucial to discourage such behaviour, restore public trust in the tax system, and promote a fair and equitable society. This is because corruption in tax administration fosters a sense of impunity and undermines the rule of law, as was noted by the informants as follows:

P28: As frequently reported in the media, corruption among tax officers highlights the need for the government to enhance its employee supervision.

P18: It is crucial to penalise corrupt tax officials. Unscrupulous tax officers with their corruption should be punished by bankruptcy for a deterrent effect.

### **Possible Participation of *Kiai Pesantren***

*Kiai Pesantren* have an important position in the society and are respected by their followers. The government can increase tax awareness and provide a better understanding of the importance of paying taxes by involving their participation. This partnership is expected to enhance public awareness and increase tax compliance, leading to greater state revenue for financing development and the welfare of citizens.

P6: In increasing public tax awareness, the government should cooperate with *Kiai Pesantren*, considering their position on issues that are considered important.

P12: The government can carry out more intensive socialisation of taxes to the public by cooperating with Islamic scholars.

The participation of *Kiai Pesantren* can also be directed to provide tax officials with basic religious knowledge. For instance, informant P15 highlighted the significance of guiding tax officials, especially Muslims, on halal (lawful) and haram (unlawful) assets as well as good conduct. This ensures that tax officials comprehend how to properly process and manage taxes.

P15: Tax officers, particularly Muslims, require education on distinguishing between halal and haram matters. This can be achieved by collaborating with *Kiai Pesantren*. The government should involve them in providing religious understanding to tax officers.

Tax officers should have the necessary skills and knowledge to process taxes accurately and efficiently. The incorporation of basic religious knowledge is seen as an effective way to achieve this objective. By partnering with *Kiai Pesantren* and scholars, tax officers can be enlightened on halal and haram assets, improving their understanding of collecting and managing taxes.

### **Ensuring Adequate Tax Counselling and Tax Information Dissemination**

The tax counselling and information dissemination programmes help taxpayers understand their tax obligations and the consequences of non-compliance. By educating taxpayers about tax laws and regulations, the DGT can reduce confusion and misunderstandings that may lead to unintentional non-compliance. However, according to respondents, citizens continue to receive inadequate tax guidance and education. Better internalisation of the significance of taxes would be achieved if tax authorities directly engaged with the community or utilised adequate avenues such as digital gateways.

P2: So far, we received very little counselling or tax education. This is inversely proportional to the government's efforts to improve tax compliance.

P6: To improve tax compliance, it is crucial for tax officers to directly counsel the community regarding the significance of taxes. Currently, I think the level of tax information dissemination is inadequate.

Moreover, tax counselling and information dissemination by the DGT can help build trust and confidence between taxpayers and the government. Effective tax information dissemination is essential to increase tax awareness and compliance, particularly among individuals who require further guidance in tax compliance. Respondents P6 and P11 shared the following examples and expressed support for taxation:

P6: The quality and quantity of tax education provided to the public has been insufficient. For instance, even in times of hardship, Muslims are willing to pay zakat because they understand the social benefits of it and that it is a religious obligation. This kind of understanding about taxes also needs to be instilled.

P11: We (from *Pesantren* environment) have the intention to comply with taxes, but we require more information on the regulations and their implementation. This is linked to the inadequate capacity of our financial staff.

### **Compliance Risk Management on High-Net-Worth Individuals**

Tax authorities are responsible for monitoring taxpayer compliance with tax laws and regulations and preventing any attempts at tax evasion. Tax authorities must ensure that no one receives preferential treatment and that no one can avoid their obligations. Tax authorities promote fairness and prevent unfair advantage by enforcing tax laws and regulations. Informant P1 echoes this argument:

P1: Tax authorities should improve their oversight of high-net-worth individual taxpayers. Especially for irregular or unofficial income sources, it seems many are still not documented for tax purposes.

Efforts to promote a more equitable society can be bolstered by optimising tax collections and ensuring that the wealthy comply with progressive tax policies, where higher earners contribute more than those with lower incomes. In this regard, informants P5 and P7 stated:

P5: It is crucial to educate the public that their tax money is utilised for the common good, such as funding infrastructure projects and providing subsidies for education, healthcare, and other essential services.

P7: Enhanced supervision is required for high-income taxpayers or individuals gaining income from multiple sources. With proper monitoring, it will lead to a fairer distribution of wealth.

### **Double Burden of Zakat and Tax Payment**

Zakat payment as a full tax credit is a policy that allows Muslim taxpayers to deduct the amount of zakat they paid from their taxable income, effectively reducing the amount of income tax they owe. By implementing this policy, the government can incentivise zakat payments while reducing the double burden on Muslim taxpayers, ensuring that those who fulfil their religious obligations are not penalised. This policy is believed to promote social welfare and equity while also promoting greater economic fairness and prosperity. In this sense, informant P5 stated the following:

P5: To prevent double taxation, Muslims should be allowed to deduct their zakat payments from their total tax obligation. Failure to do so could incentivise followers of other religions who do not have religious obligations since many of them might also not pay taxes.

Some of the *pesantren* figureheads interviewed echoed a call for more explorations and taking lessons from Malaysia's experience in this field. Malaysia has implemented a successful policy of treating zakat payments as a full tax rebate, which has helped to enhance Muslim taxpayer compliance (Abdullah, 2017). In their statements, P10 and P29 stated:

P10: It would be beneficial for Indonesia to implement the zakat system as a tax deduction, similar to what Malaysia has done.

P29: Zakat should be fully tax deductible as applied in Malaysia.

Also receiving emphasis is the significance of integrating the data of taxpayers and *muzakki* (zakat payers). In this regard, informant P3 proposed the following:

P3: One government agency, such as Baznas, managing all zakat can make it easier for the Tax Office to determine individuals' actual income. Since zakat is a religious obligation, people may be more honest in disclosing their wealth. However, the government must emphasise that zakat should be fully deducted from the owed tax.

## DISCUSSION

### State Budget Governance to Improve Taxpayer Compliance

Based on the findings, it could be established that there is support from the *pesantren* environment for enhancing taxpayer compliance by promoting FTPA in managing state funds. In line with the existing literature, the findings of this study strongly advocate for fiscal transparency to be prioritised by the government. This should encompass revenue allocation, expenditure on public institutions, personnel spending, and services directly benefiting citizens. Additionally, even though this study does not explicitly mention the necessity for information regarding public participation in the fiscal policy process, as suggested by previous literature (Kopits & Craig, 1998; IMF, 2012), it underscores the importance of entrusting policymakers with the task of directing public resource allocation toward fulfilling the basic needs of vulnerable and impoverished communities. This aligns with the principles of Islamic economics, which emphasise that addressing people's basic needs should be a significant government concern (Choudhury, 1982; Nabhani, 1997; Khatab & Bouma, 2007). Equally vital is the government's investment in education and skills training programmes to enhance opportunities for these groups to achieve a better quality of life. Referring to Abu Yusuf's thoughts, Siddiqi and Ghazanfar (2001) argued that socioeconomic infrastructure projects should be funded from the state treasury (*bayt al-māl*) without imposing charges on the local community. However, exceptions may apply to small projects where the direct benefits are realised by the community, known today as user charges.

Transparency and accountability are necessary for tax revenue management, which involves openly conducting budget discussions, decisions and calculations and making the outcomes of independent audits public (Kurniasih, 2016). It is the government's responsibility to inform the public about its policies and activities through public hearings, media reports, or real-time communication tools (Ahyaruddin & Akbar, 2017; Sebele-Mpofu, 2020), although in the Indonesian context, this is still a common challenge. In addition, the public needs to have access to all budgetary information so that they can know how their tax money is being utilised (Krisnanto *et al.*, 2023). This study aligns with previous research which suggests that the government should show that the tax money is used for their benefit, including initiatives like road construction, subsidising education and healthcare, and delivering other essential public services (Ali *et al.*, 2014). As a reflection, even though the DGT has issued performance reports since 2016 to demonstrate its public accountability (Directorate General of Taxes, 2023), it remains the public's responsibility to scrutinise the government's bureaucracy. This is because there are indications that public sector accountability and performance reporting in Indonesia might sometimes be more of a procedural requirement to fulfil legal obligations (Ahyaruddin &

Akbar, 2017). In this regard, the information within the performance reports is not consistently factored into decision-making processes.

As previously mentioned, this study does not explicitly find support for public participation in either the allocation of public funds or involvement in fiscal decision-making. This might be due to the informants' awareness that the political system in Indonesia accommodates citizen voices through their representatives in the People's Representative Council. However, citizen participation in fiscal matters remains essential because elected representatives often prioritise personal or party interests, and there is no specific mechanism for constituent hearings. Additional procedures are needed, possibly starting with the broad involvement of academics and civil society groups. To actualise this participation, policymakers must be open and embrace open data to enhance fiscal transparency (Kariuki *et al.*, 2020).

Furthermore, this study emphasises the role of participation among *Kiai Pesantren* even before formal processes begin. They play a crucial role in nurturing religious and ethical understanding, which can serve as a foundation for policymakers to carry out their duties accountably. A deep understanding of what is considered permissible (halal) and forbidden (haram), along with the pivotal role of these principles in practice, is fundamental for those steering and rowing organisations to maintain public trustworthiness. The *pesantren* communities, Islamic organisations, and associations like the MUI should play a part as civil society groups, as suggested by Khargam *et al.* (2013), to impact decision-making, particularly regarding public spending. This is crucial to address the principle of avoiding wastefulness in public expenditure, as advocated by Khan (2001), by involving those with a profound religious understanding.

Another possible participation by *Kiai Pesantren* is building tax awareness in society. Tax awareness is one of the key determinants of tax compliance (Ali *et al.*, 2014; Bornman & Ramutumbu, 2019). The government can collaborate with them to increase public tax awareness. Prior research has indicated that most *Kiai Pesantren* are willing to participate in promoting public tax awareness, which can improve the effectiveness of tax information dissemination efforts (Hendrawan *et al.*, 2019). However, while they can play a role in encouraging tax compliance and awareness, the government remains primarily responsible for presenting tax information to the public (Chen *et al.*, 2017; Khozen & Setyowati, 2023). Rather than being limited to a complementary role, the *pesantren* community should be given an active and mutually beneficial role in participatory development (Mahfudh, 2014). While the traditional approach to involving *pesantren* figures may result in a greater understanding of the tax process and the allocation of tax revenue, the potential of their knowledge of jurisprudence can be leveraged for a more relevant role in their community. In order to achieve this, the government should consider giving them a significant impact on policy and decision-making (Mahfudh, 2014).

In Indonesia, effective public spending management is essential for the government, guided by the principles outlined in Law No. 17 of 2003 on State Finance. These principles encompass not only FTPA but also professionalism. The notion of professionalism emphasises the competent handling of public finances (Kurniasih, 2016), extending beyond the employees of the DGT to all state officials, as tax compliance depends on public trust and good tax management. Unlike fiscal accountability, which focuses on holding the authority responsible for the effective, efficient and prudent use of resources, professionalism shifts the focus to individuals within the public service sector. It assesses whether these individuals possess the

competencies required to effectively perform their duties following established professional standards. While economic development contributes to revenue generation, the proper use of these funds holds greater significance than the amount collected (Tanzi & Zee, 2001). Previous studies suggest that individual tax compliance increases when government personnel demonstrate good governance practices (Nkundabanyanga *et al.*, 2017; Sarker & Ahmed, 2022; Krisnanto *et al.*, 2023). The aspirations of *Kiai Pesantren* reflect the citizens' desire for improved fiscal management, aiming to enhance input quality from budgeting to overall development outcomes (de Renzio & Wehner, 2017), ensuring that citizens benefit extensively from their contributions.

In addition to highlighting responsible state budget management as a means to encourage tax compliance, this study also supports various initiatives outlined in previous literature aimed at promoting a culture of better compliance. It underscores these efforts by emphasising the importance of balancing the building of public trust with the enforcement of tax laws. According to the slippery slope framework, the effectiveness of a tax system relies on both the trust and power of tax authorities (Kirchler *et al.*, 2008). Both voluntary and enforced compliance are essential, and instead of determining which is more effective, a harmonious integration of these two approaches is preferred. Compelling taxpayers to comply becomes meaningless if those in public institutions are not accountable for their use of public funds. The Indonesian government's history of managing economy-related funds, marked by numerous cases of government administrators misusing tax revenues and engaging in unethical practices, has led to a decline in public trust (Mietzner, 2020). Tax authorities must be cautious of this matter, and action must be taken against corrupt DGT and general government agency personnel. Decisive actions, such as imposing bankruptcy on the wrongdoers, should be considered to deter corruption in tax administration (Sebele-Mpofu, 2020).

Implementing a tax control strategy for high-net-worth individuals is another way to convert taxpayer compliance into tax revenue and preserve public trust (Eka, 2019). Taxpayers can be instilled with a sense of fairness through disciplined oversight. However, given the limited personnel at the DGT, it is prudent to prioritise surveillance of potential taxpayers with high income or wealth. Compliance risk management (CRM)-based oversight may be the most effective technique for responding to various levels of taxpayer compliance (Saptono & Khozen, 2021). Stringent oversight is aimed at individuals whose motivation to comply relies on tax law enforcement, while surveillance of those who voluntarily comply can be more lenient. Given the significance of the state's role, it is appropriate for the super wealthy to be subject to special attention from the government. This is especially due to the direct impact of their taxes on public services and wealth distribution.

### **Crediting Zakat Payment for Tax Purposes**

Muslims who pay zakat through government-authorised institutions in Indonesia can claim tax deductions (Obaidullah, 2016). This policy was created as a compromise to alleviate the double burden of zakat and taxes. However, the current policy does not fully eliminate the dual obligation of paying both zakat and income tax on the same income source (Adriansyah *et al.*, 2021). To address this issue, some scholars from the *pesantren* community suggest that zakat payments should be treated as tax rebates instead of deductions. This approach would reduce the income tax payable by the amount of zakat paid (Obaidullah, 2016; Ma'mun, 2017).

Malaysia has successfully integrated zakat and taxes through a tax rebate policy (Sarafadeen, 2012; Obaidullah, 2016), and other countries like Pakistan and Sudan are exploring similar policies (Al-Mamun *et al.*, 2020). Many *Kiai Pesantren* in Indonesia support exploring these policies, including integrating zakat collection and distribution through a centralised government agency such as BAZNAS. The government's direct management of zakat can simultaneously impose zakat obligations (Ma'mun, 2017) and tax compliance as well. According to Hidayati and Tohirin (2010), centralised zakat management, as practiced in Malaysia, ensures efficient collection through state-level coordination but struggles with distribution due to lack of competition and creative management. However, Indonesia's decentralised approach, driven by community-sponsored agencies (LAZ), outperforms government-sponsored agencies (BAZ) in collection and distribution due to competition and community involvement.

It is important to recognise that the proposal to incorporate taxpayer data as zakat payers is merely a suggestion. The tax administration has an advanced mechanism that allows it to access taxpayer data regarding assets from other ministries, institutions, and third parties, including banks, capital markets, insurance, and other financial services institutions (Juwono *et al.*, 2022). This makes it unnecessary to rely on information from zakat institutions. Therefore, the proposal to centralise zakat institutions solely to expand the taxpayers' base is no longer relevant from this perspective.

Continuously recontextualising zakat, including expanding the 'eight groups' of zakat beneficiaries, is essential to better align zakat policies with contemporary needs. Zakat beneficiaries and individual zakat payers are important stakeholders that significantly influence the sustainability of zakat revenue generation (Saad *et al.*, 2023). For instance, to fit the current context, one of the eight groups of 'those who are in slavery or to free slaves' is considered fulfilled if it satisfies one of the following three groups: to liberate Muslims from the servitude of ignorance, to free the Muslim community from oppressive conditions, and to liberate those trapped in prostitution (Sarafadeen, 2012).

The discussion regarding the proposal for fully crediting the zakat payment mechanism in Indonesia is still ongoing. While there are some disagreements about the fairness of subsidising zakat through a tax credit mechanism (Choiruzzad, 2013), it is argued that the essence of zakat and tax allocation is similar, as they both aim to promote social well-being (Adriansyah *et al.*, 2021). In particular, zakat is considered a form of mandatory charitable giving in Islam, and its proceeds are directed towards the betterment of society, including helping the poor and needy, funding education, and promoting Muslim community development. Conversely, taxes are collected by the government to fund a broad range of public goods and services, including infrastructure, healthcare, and education. According to Lanjouw *et al.* (2002), a few years after the severe economic crisis of 1998, public spending in Indonesia on primary education was reasonably pro-poor. Public funds allocated to primary health care exhibit a slight pro-poor tilt, while hospital spending tends to favour higher-income groups. This underscores the complexity of how different sectors of public spending impact diverse income groups, despite the overarching goal of supporting the entire population.

## CONCLUSION

This study highlights the perspectives of *Kiai Pesantren* in advancing taxpayer compliance by enhancing the management of state fund allocation. It extends the discourse on FTTPA by integrating Islamic values into the framework. Fiscal transparency, grounded in the principle of

*sidq* (honesty), requires clear and truthful communication about the use of public funds. Transparency in the utilisation of public funds is essential to reassure the public that their money is being used appropriately, allowing them to feel more at ease. It is advisable to allocate tax funds not solely towards infrastructure, which has seen significant expansion in recent years, but also to prioritise poverty alleviation programmes. This could involve investing in education and skills training initiatives, as well as creating job opportunities for local communities.

Participation, based on *shūrā* (consultation), involves the active engagement of citizens and religious leaders, especially in fiscal decision-making by ensuring that policies reflect community needs and values. Currently, community involvement in budget allocation remains minimal or even non-existent, mainly due to the central influence of political actors and interests on budgeting processes (Farhana *et al.*, 2022). Active engagement of citizens and religious leaders is essential to ensure that public budgeting policies align with community needs and values. Regarding the role of *Kiai Pesantren*, this can involve cultivating religious and ethical understanding among government personnel, both at the policy-making and implementation levels. Implementing open data and activity proposal lists in the budgeting process can facilitate this inclusive approach. Ultimately, this strategy can promote more equitable resource allocation and enhance taxpayer compliance.

Accountability, rooted in *amānah*, entails that public officials are responsible to both God and humanity, reinforcing their moral and ethical responsibilities. This study underscores the critical need to foster public trust by minimising corruption, enforcing strict punishments for corrupt tax officials, and ensuring that all financial activities are transparent and honest. Within the Indonesian context, it is imperative for the government to efficiently manage tax revenues by adhering to the principles outlined in Law No. 17 of 2003 on State Finance. While it concurs with existing literature regarding the significance of FTPA in the allocation of the state budget, this study also underscores the need for professionalism as another pillar in managing public finances. Professionalism goes beyond mere transparency and accountability; it encompasses competence in the responsible management of public funds.

Moreover, the study supports various previously outlined initiatives to enhance tax compliance. It accentuates the necessity of balancing trust-building and enforcement of tax laws, promoting a harmonious integration of these two approaches. The study underscores that compelling taxpayers to comply would be ineffectual without the accountability of public institutions, recognizing the decline in public trust due to historical misuse of tax revenues and corruption within the Indonesian government. Additionally, the study advocates for a tax control strategy focused on high-net-worth individuals to foster taxpayer compliance and uphold public trust. Disciplined oversight fosters fairness, particularly among potential taxpayers with substantial income or wealth. Moreover, the recommendation to fully credit zakat payments for Muslim taxpayers to enhance taxpayer compliance is promising, though there is still debate around its implementation and potential impact. Despite concerns about the fairness of subsidising zakat through tax credits when the zakat payment is to a registered charity, some countries have effectively integrated zakat and taxes by implementing a tax rebate policy.

The practical implications of this study are diverse. Firstly, it highlights the importance of FTPA in state fund management, especially when aligned with Islamic principles. Fiscal transparency entails directing tax funds towards poverty alleviation programmes alongside infrastructure development. In terms of participation, involving religious organisations is significant in fostering moral responsibility among public officials to both God and humanity,

potentially through institutionalising their role as civil society groups. Open data for budget planning, ensuring citizen involvement, is also significant. Lastly, initiatives such as fully crediting zakat payments for Muslim taxpayers can enhance tax compliance and thus merit consideration in future policy reforms.

One potential limitation of this study is that it focuses on the views of *pesantren* figures in a small city in Indonesia without including perspectives from other significant stakeholders such as the Indonesian Ulema Council (MUI) or members of major Islamic organisations like Nahdlatul Ulama and Muhammadiyah. This choice was made to gain in-depth insights from influential local religious leaders, who play a crucial role in shaping community opinions and practices. However, this scope may not fully capture the issue's complexity and may not represent the broader population. Future research should consider these stakeholders and could focus on conducting a comparative study of tax compliance management and Shari'ah-based taxation across different Muslim-majority countries by involving Islamic figures in each country. It is pertinent to acknowledge that the role of *pesantren* figures in decision-making related to tax spending management is limited. The study emphasises their role in promoting tax compliance and awareness, which could contribute to a better tax system. However, their views may not directly correlate with the government's decision to allocate or spend revenue, as the parliament oversees tax spending. Future studies could address this limitation by exploring the potential indirect influence of *pesantren* figures on tax spending management through their impact on taxpayers.

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## ABOUT THE AUTHORS

**Prianto Budi Saptano, PhD**, is an assistant professor at the Department of Fiscal Administration, Faculty of Administrative Science, Universitas Indonesia (FIA UI). With over 25 years of experience in business and taxation, he is also a member and administrator of the Institute of Indonesia Chartered Accountants (IAI) for the Jakarta region and the Indonesian Tax Consultants Association (IKPI). Dr Saptano is the corresponding author and can be contacted at: prianto.saptano@ui.ac.id

**Ismail Khozen** is a research manager at the Pratama Institute for Fiscal Policy and Governance Studies, Jakarta, and a lecturer at the Department of Fiscal Administration, Universitas Indonesia (FIA UI). His research interests focus on Islamic public finance, tax policy, and administration for sustainability.

## DECLARATION

### Credit Authorship Contribution Statement

- Prianto Budi Saptano: Conceptualisation, Interpretation of data, Analysis, Write-up, Review and editing, Project overview.
- Ismail Khozen: Conceptualisation, Interviews, Presentation of findings, Review and editing, Approval of final draft.

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The authors declare that they have no known competing financial interests or personal relationships that could have influenced their research work.

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### **Ethical Statement**

The authors declare that they understand the Ethical Guidelines and have adhered to all the statements regarding ethics in publishing. They also confirm that this paper is original and has not been published in any other journal nor is under consideration by another publication.

### **Data Availability**

None

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### **Appendix**

None