

Analysis of the Implementation of Payroll Deductions for Civil Servants (ASN) on Zakat Payment Compliance

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Abstract: The purpose of this study is to examine the mechanism of implementing payroll deductions for civil servants (ASN) in South Lampung in relation to zakat payment compliance in South Lampung Regency, as well as to determine whether the payroll deduction mechanism is in accordance with Islamic principles. This research employs a qualitative approach. The results of the study conclude that the implementation of payroll deductions, based on the circular letter from the Regent, has not had an impact on the zakat payment compliance of South Lampung ASN. Moreover, the payroll deduction mechanism does not yet align with the proper conditions for zakat payment. The payroll deduction for South Lampung ASN cannot be considered as genuine zakat, as not all civil servants in South Lampung receive a salary or allowance amounting to seven million rupiah, which is the threshold for professional zakat (zakat on income).

Keywords: Zakat; Payroll; Compliance

1. Introduction

Zakat is a religious institution and regulation in Islam and is one of the legal obligations related to wealth. It is obligatory for every Muslim individual or business entity to pay zakat when their wealth has reached the nishab (minimum amount) and fulfilled the haul (one lunar year) requirement [1]. In Indonesia, one of the official institutions managing zakat is BAZNAS (National Amil Zakat Agency), along with LAZ (Amil Zakat Institution). BAZNAS is a zakat management body that operates fully under government authority, ranging from the central to regional governments. Meanwhile, LAZ is managed by the community, private sector, or social and religious organizations, and operates under the legal recognition granted by the Constitutional Court [2].

The role of BAZNAS is crucial in ensuring decent living standards for all people. As one of the institutions capable of reducing poverty, BAZNAS is expected to empower the poor through capital support, training, or job creation, allowing them to develop their potential and improve their lives. This support may come not only from zakat funds but also from infaq and sadaqah (voluntary charity). The BAZNAS programs at the regency level are diverse, including World Zakat Forum, Village Empowerment through Qurban, Ramadan activities, and programs focused on economy, social welfare, and da'wah [3]. Within the economic program, there are four criteria, one of which is economic empowerment of the community. However, in light of the current poverty levels, the effectiveness of BAZNAS in addressing poverty is still suboptimal [4]. This is supported by the existence of the South Lampung Regency Regional Regulation No. 14 of 2019 concerning zakat, infaq, and sadaqah.

Since August, with the implementation of the Regent's Regulation (Perbup), civil servants (ASN) who pay zakat have contributed a total of more than IDR 277 million to BAZNAS from 17 Regional Work Units (SKPD) and UPZ (Zakat Management Units) at sub-district offices across South Lampung Regency. A direct zakat deduction applies to those with a salary above IDR 3.5 million, accompanied by a signed declaration form indicating

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their willingness to have zakat deducted from their salary. Those earning below IDR 3.5 million are subject to infaq or sadaqah contributions instead.

BAZNAS serves as a platform at the regional level that can address both social and economic challenges. It also plays a role in minimizing poverty, social inequality, unemployment, and income disparities. The effectiveness of BAZNAS in addressing these issues depends on the optimization of zakat collection, which must be done in a way that enables significant contributions toward solving economic problems and reducing social inequality by encouraging the wealthy to share their wealth with those in need, thus promoting societal welfare and decreasing economic disparity.

Based on the background described above, this study is entitled "Analysis of the Implementation of Payroll Deductions for Civil Servants (ASN) in South Lampung on Zakat Payment Compliance in South Lampung Regency (A Case Study of BAZNAS South Lampung)".

2. Literature Review

2.1. Payroll Deductions

Payroll is a system of employee salary payment conducted by a company within a specific period. It is widely regarded as a modern payroll system in the current era. Payroll systems simplify the work of administrative or human resources (HR) departments in processing monthly salaries for all employees. This is especially beneficial for large-scale companies employing hundreds or even thousands of workers. Calculating salaries manually would be highly impractical under such conditions [5]. In a payroll system, employees receive detailed information regarding the components of their salaries provided by the company for example, overtime pay, meal allowances, transportation benefits, tax deductions, and BPJS (Social Security) contributions. This clarity helps employees, particularly new hires, to understand their monthly salary breakdown [6].

As previously mentioned, payroll refers to the administrative process of salary calculation within a company or, in simpler terms, the computation of employee wages. But who manages this process? Typically, payroll is a routine responsibility of HR staff. The calculation includes base salary, various employee allowances, bonuses, and overtime pay, forming the total *take-home pay* or net salary received by the employee. Generally, HR personnel spend around 3 hours to two weeks each month on payroll processing. These calculations are often done after a designated cut-off date, for example, the 20th of each month. The essential data required for payroll systems include attendance records (covering leave, permissions, and sick days), additional pay calculations (such as overtime, bonuses, incentives, or allowances), and other salary deductions, including taxes and BPJS/insurance contributions [7].

2.2 Zakat

Zakat is one of the pillars that uphold Islam and a mandatory duty for its followers. It also serves to improve horizontal relationships among human beings, thereby reducing tensions caused by social and economic disparities. Moreover, zakat strengthens the vertical relationship between humans and God, as it is considered an act of worship and devotion to the Almighty. One of the teachings in Islam aimed at addressing social inequality is zakat. Undeniably, zakat holds significant potential as an effective tool for empowering the Muslim community economically. If this potential is optimally harnessed from the broader Muslim society and managed with integrity and high professionalism, it could generate a substantial fund capable of alleviating poverty and fostering economic empowerment [8].

Zakat serves as the financial core of the Islamic state. It encompasses moral, social, and economic dimensions. Morally, zakat eliminates greed and selfishness among the wealthy. Socially, it acts as a unique Islamic mechanism to eradicate poverty by instilling a sense of social responsibility in the affluent. Economically, zakat prevents the excessive concentration of wealth in the hands of a few by redistributing it before it grows disproportionately large and potentially harmful. Zakat is an obligatory contribution by Muslims to the state treasury. In contemporary times, zakat sources include not only agricultural products, livestock, gold

trading, and buried treasures but also corporate income, securities, currency trading, and professional income[9].

Linguistically, the term *zakat* means growth (*numun*) and increase (*zīyadah*). For example, the phrase *zaka al-zar'* means the crop has grown and multiplied. The expression *zakat al-nafaqah* implies that one's sustenance has increased. The term is also commonly associated with the meaning of purification (*ṭahārah*) [10]. Zakat is the right of Allah taken from the wealth of the affluent and given to the poor. It is called zakat because it purifies the soul, fosters goodness, and brings blessings. The root word *zakāh* denotes growth, purity, and blessing. As the fourth pillar of Islam, zakat holds a vital position and is strongly emphasized in the Qur'an[11]. According to Islamic law (*shar'*), zakat is a mandatory right to be extracted from certain wealth. The Maliki school defines it as "the withdrawal of a specific portion from specific wealth that has reached the *nishab* (minimum threshold) and *hawl* (one lunar year of full ownership) to be given to rightful recipients (*mustahiq*), excluding mining and agricultural products." The Hanafi school defines zakat as "the designation of a specific part of specific wealth as the property of a specific person determined by sharia, for the sake of Allah SWT." The Shafi'i school describes zakat as "the act of extracting wealth or bodily assets in a specific manner".

3. Method

In conducting this research, the author employed a qualitative approach, as the data obtained in the field were predominantly in the form of information and descriptions rather than symbols or numerical figures. Therefore, in undertaking qualitative research, the author sought to understand the meaning behind an event or phenomenon by interacting with individuals involved in that particular situation or context.

4. Result and Discussion

According to Yusuf Qardhawi, etymologically, the word *zakat* originates from the term *zaka*, which carries meanings such as purity, goodness, blessing, praise, cleanliness, growth, and development. In terms of Islamic jurisprudence, *zakat* refers to "a specific portion of wealth that Allah obliges to be given to those who are entitled to receive it." It also connotes the act of disbursing this determined portion of wealth. Furthermore, the fatwa issued during the First International Conference on Zakat held in Kuwait on 29 Rajab 1404 H (April 30, 1984), emphasized that professional activities which generate wealth whether conducted independently or in collaboration should be subject to zakat when they result in income or earnings. Such wealth, if it reaches the nisab (minimum threshold), is subject to zakat, termed as *zakat on profession* (*zakat al-mihnah*). Wahbah al-Zuhaili affirms that income earned through personal effort, including that from government or private employment such as regular monthly salaries is categorized in fiqh as *al-mal al-mustafaad* (acquired wealth) [12].

In Lampung Selatan Regency, payroll deductions for zakat from civil servants (ASN) have been implemented over the past two years following a regent regulation mandating all ASN within the region to pay zakat through the local BAZNAS (National Zakat Board). The standard deduction is Rp10,000 per month. Based on BPS data, the number of ASN in 2022 was 7,809; however, only around 3,000 employees participated in the payroll zakat deduction scheme. In March 2023, the amount collected from ASN payroll zakat deductions was approximately Rp30 million, a figure that contrasts sharply with the actual number of civil servants in the region.

Several challenges have hindered the effectiveness of the payroll deduction system. One major issue is the use of the term *mandatory*, which contradicts the sharia-based criteria for zakat on income, including the requirement that the amount subject to zakat must first meet the nisab threshold. Not everyone who earns an income is automatically obliged to pay zakat. There are specific conditions that determine whether one qualifies as a *muzakki* (person obligated to pay zakat), including:

- a. Being a Muslim – Only Muslims are obligated to pay zakat. Non-Muslims are not subject to this obligation, although they may give voluntary charity.
- b. Freedom – Only free individuals (not slaves) are required to pay zakat, as their wealth is fully owned by themselves.

- c. Maturity and sound mind – Zakat is obligatory only on those who have reached puberty and possess mental capacity.
- d. Nisab and haul – Nisab is the minimum amount of wealth required for zakat obligation, and haul refers to the passage of one lunar year during which the wealth remains above the nisab.

For income zakat, the nisab is equivalent to the value of 85 grams of pure gold. If the annual income equals or exceeds this amount, the individual must pay zakat. The haul for salary-based income is calculated monthly. For instance, if the current price of gold is Rp1 million per gram, the nisab becomes Rp85 million per year, or approximately Rp7 million per month. Hence, only individuals earning at least Rp7 million per month are required to pay income zakat, which amounts to 2.5% of their income, or Rp175,000 monthly.

If an individual also receives additional income such as bonuses, allowances, gifts, inheritance, or side business profits these should be aggregated annually and compared to the zakat nisab. For example, if Mr. B earns Rp5 million per month and an additional Rp2 million from a side business, his total annual income is Rp84 million. As this falls below the Rp85 million nisab, zakat is not obligatory. However, if Mr. B receives a year-end bonus of Rp10 million, his total annual income becomes Rp94 million, exceeding the nisab and thus requiring him to pay 2.5% of this amount in zakat, or approximately Rp2.35 million.

Income zakat may be paid monthly or annually, depending on the convenience of the *muzakki*. It can be distributed directly to the *mustahik* (eligible recipients) or via official and trustworthy *amil zakat* institutions. The *mustahik* are those categorized under the eight groups mentioned in Qur'an Surah At-Taubah (9:60):

- 1) Fakir – Individuals with no wealth or insufficient means.
- 2) Miskin – Those whose wealth is inadequate for their basic needs.
- 3) Amil – Zakat administrators.
- 4) Muallaf – New converts or those inclined toward Islam.
- 5) Riqab – Individuals seeking liberation from bondage or incarceration.
- 6) Gharim – Debtors unable to repay their obligations.
- 7) Fisabilillah – Those striving in the cause of Allah.
- 8) Ibnu Sabil – Stranded travelers lacking resources.

In conclusion, the mandatory payroll zakat deduction applied to ASN in Lampung Selatan cannot be fully categorized as legitimate zakat under Islamic law, since not all civil servants earn income that meets the zakat nisab threshold of approximately Rp7 million per month.

5. Conclusion

Based on the findings, analysis, and discussion regarding the implementation of payroll deductions for civil servants (ASN) in Lampung Selatan in relation to zakat compliance and the zakat payment mechanism as regulated by the regent's circular letter, it can be concluded that the enforcement of payroll deductions, as outlined in the regent's circular, has not significantly influenced the increase in professional zakat payments among ASN in Lampung Selatan. For income zakat, the *nisab* is equivalent to the value of 85 grams of pure gold. Thus, if an individual's annual income is equal to or exceeds the value of 85 grams of gold, they are obligated to pay zakat on their income. The *haul* for income zakat is calculated monthly, coinciding with the receipt of salary. Therefore, the payroll deduction mechanism in Lampung Selatan cannot be regarded as a genuine zakat payment scheme, as not all ASN in the region earn a salary or receive benefits amounting to the *nisab* threshold of approximately seven million rupiah per month, as required by Islamic provisions on professional zakat.

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