

**THE INFLUENCE OF KNOWLEDGE ON TAXATION, KNOWLEDGE ON
ZAKAT AND KNOWLEDGE ON ZAKAT & TAX INTEGRATION TOWARDS
MUZAKKI AND TAX PAYER'S ATTITUDE IN PAYING ZAKAT AND
INCOME TAX**
(Study of Civil Servant in SKPD DIY)

UNDERGRADUATE THESIS

In partial fulfillment for the requirement for the degree Bachelor of Economics
(Sarjana Ekonomi) at International Program of Accounting, Faculty of Economics
and Business



**Written by:
Irfa Wulandari
20150420203**

**INTERNATIONAL PROGRAM OF ACCOUNTING
ACCOUNTING DEPARTMENT
FACULTY OF ECONOMICS AND BUSINESS
UNIVERSITAS MUHAMMADIYAH YOGYAKARTA
2018**

DECLARATION

Name : Irfa Wulandari

Student Number : 20150420203

I hereby declare that this undergraduate thesis entitled “The Influence Of Knowledge on *Zakat*, Knowledge on Taxation and Knowledge on *Zakat* and Tax Integration towards *Muzakki* and Tax Payers Attitude in Paying *Zakat* and Income Tax” does not consist of any content that ever being proposed for any degree in order university, ideas of any research and publication of others, in exception all quotes and ideas which are purposely taken are considered as the research references and listed in the reference list. Therefore, if any violation of intellectual right found in this study, I agree to accept any relevant academic consequences.

Yogyakarta, December 25, 2018

Irfa Wulandari

MOTTO

Allah akan menolong hamba-Nya, selama hamba itu menolong saudaranya.
(HR. Muslim)

Menyambung hidup, penting. Tapi memaknai hidup jauh lebih penting.
(A. Riawan Amin)

Dirimu yang sebenarnya adalah apa yang kamu lakukan disaat tiada orang yang melihatmu.
(Ali bin Abi Thalib)

Dan Tuhan mu telah memerintahkan supaya kamu jangan menyembah selain Dia dan hendaklah kamu berbuat baik pada ibu bapakmu dengan sebaik-baiknya.
(QS. Al-Isra : 23)

TRIBUTE

*Alhamdulillahirabbil'alamin, telah usai perjalanan penulis dalam menyusun
skripsi ini.*

Karya ini saya persembahkan untuk:

- Allah SWT yang telah memberikan dan menuntun akan nikmatnya iman, islam dan ihsan kepada penulis. Sehingga atas ridho-Nya penulis dapat menyelesaikan tugas akhirnya dalam waktu 3 tahun 1 bulan dengan lancar.
- Junjungan kita umat Islam, Nabi Muhammad SAW yang telah memberikan teladan kepada seluruh umatnya hingga akhir zaman.
- Bapak Wasito dan Ibu Khotimah, yang tidak pernah lelah memberikan doa dan restu, dukungan, kasih sayang, motivasi serta semangat.
- Kakak saya Heri Iswanto beserta keluarga kecilnya Mariyati dan Thoriq Umar Alfarisqi yang telah memberikan motivasi penulis untuk segera menyelesaikan skripsi ini.
- Adik tercinta saya, Rivia Faulana yang telah mengajarkan saya arti kekuatan, kesabaran, ketabahan dan kepercayaan terhadap kuasa Allah SWT sehingga terus memotivasi saya untuk segera melangkah ke jenjang kehidupan selanjutnya.
- Simbah kakung dan putri (alm. Arisno Suwito dan Munjirah) yang selalu menaruh harapan besar dan memberikan doa terbaiknya.

- Ibu Dr. Arum Indrasari, M.Buss., Ak., CA yang selalu memotivasi, memberi arahan dan bimbingan kepada penulis untuk segera menyelesaikan skripsi ini. Terimakasih selalu mengajarkan arti kesabaran dan ketabahan.
- Ibu Peni Nugraheni, S.E., M.Sc., Ak., CA yang telah mengajarkan kesabaran, keuletan dan kerja keras kepada penulis sejak semester awal perkuliahan.
- Bapak dan Ibu dosen Akuntansi UMY, Bapak Suryo, Ibu Caesar, Mbak Kiki, Ibu Marga, dan bapak ibu dosen yang lainnya yang tidak dapat saya sebutkan satu persatu yang telah membimbing dan mengarahkan saya dalam belajar selama menyelesaikan studi S1 ini.
- Bapak dan Ibu Pegawai Negeri Sipil Kota Yogyakarta yang bekerja di seluruh dinas di bawah Unit Balai Kota yang telah membantu penulis untuk mengisi kuesioner penelitian, sehingga *Alhamdulillah* penyusunan bab 4 dan 5 dapat selesai sesuai dengan target yang penulis harapkan.
- Kopassus IPAcc, fandi, elza, faqih, bobby, zico, affan, putra, salsa, ayu, alfi, iin, tina, emy, asih, maul, chacha, vita yang telah menemani berjuang selama 3 tahun.
- Keluarga Litbang yang tidak dapat saya sebutkan satu-persatu yang telah menemani dan memberikan pelajaran berharga selama beberapa periode.
- Keluarga asisten & temporary IPAcc, mas husnil, mas ageng, mbak septi, rena, ata, yang telah memberikan motivasi kepada penulis untuk selalu bekerja lebih keras, yang telah membantu mengarahkan dari mulai pemilihan topic skripsi sampai akhirnya skripsi ini selesai.

- Rekan-rekan asisten dan temporary staf Prodi Akuntansi & FEB yang telah membantu saya dalam mempersiapkan ujian pendadaran hingga
- Rekan-rekan KKN MH-21, yang telah membantu dan mendukung penulis dalam tahap penulisan proposal.
- Serta seluruh rekan-rekan yang tidak dapat ditulis satu persatu, yang telah membantu dari segala aspek baik berupa doa, dukungan maupun nasihat.

Semoga Allah SWT senantiasa memberikan hidayah kepada kita semua untuk tetap terjaga dalam berbuat kebaikan.

ACKNOWLEDGEMENTS

First and foremost, all praises gratitude be to Allah SWT, in whom I seek refuge from the sins I have committed, and to whom I beseech protection to be kept distant from unlawful livelihood. Peace and salutation always be to the Prophet Muhammad (Peace Be upon Him) over the role model altogether with this accompanies.

This undergraduate thesis entitled “The Influence of Knowledge on *Zakat*, Knowledge on Taxation and Knowledge on *Zakat* & Tax Integration towards *Muzakki* and Tax Payer Attitude in paying *Zakat* and Income Tax” was prepared to complete the undergraduate requirement that leads to Bachelor Degree of Economics (Sarjana Ekonomi) at Accounting Department, Faculty of Economics and Business, Universitas Muhammadiyah Yogyakarta.

This study has been kept on track and seen through to completion with the support and encouragement of numerous people. Therefore, the author want to give special appreciation to the related parties in supporting the accomplishment of this research. In particularly there are:

1. The honorable Dr. Ir. Gunawan Budiyanto, M.P., as a Rector of Universitas Muhammadiyah Yogyakarta.
2. The respectable Dr. Rizal Yaya, S.E., Ak., CA, as a Dean of Faculty of Economics and Business.

3. The respectable Dra. Arum Indrasari, M.Buss., Ak., CA., as a Director of International Program of Accounting and Dr. Ahim Abdurrahim, M.Si., SAS., Ak., CA., as a Head of Accounting Department for all supports, advices and guidance.
4. The respectable, Dra. Arum Indrasari, M.Buss., Ak., CA., as my supervisor for all priceless helps, supports, advices, guidance, all materials and non-material dedications.
5. The respectable, Bu Sitta Zumala and Bu Margaretha Eni Damayati, as a language corrector of my thesis.
6. My beloved parents; Wasito and Khotimah together with both of my siblings; Rivia Faulana & Heri Iswanto (with his wife Mariyati and his son Thoriq Umar Alfarisqi), for all priceless affection, care, encouragement, and pray.

The author realizes that this thesis is far from perfection. It actually due to the limitation ability and knowledge of the author. Therefore, any suggestion and constructive criticism are welcome for further improvement of this research. The last, the author avail herself to appeal for yet more support in the form of prayers and ideas so that the author can move forward to make this research beneficial to the society.

Yogyakarta, 21th December 2018

Irfa Wulandari

LIST OF CONTENT

Title page.....	i
Supervisor Agreement.....	iii
Authorization Page.....	iv
Declaration	v
Motto Page	vi
Tribute	vii
Abstract	ix
Acknowledgement.....	x
Table of Contents	xi
List of Table	xv
List of Figures	xvi

CHAPTER 1 INTRODUCTION

A. Background.....	1
B. Research Scope.....	6
C. Research Questions	6
D. Research Objectives	6
E. Research Contribution	7

CHAPTER II

A. Theoretical Framework, Hypothesis Development and Research Model	9
1. Theory of Reasoned Action	9
2. Attribution Theory	9
3. Dedication Theory	10
4. Charity Knowledge	10
5. Profession Charity.....	16
6. Income Tax	19
7. The Flow of Charity and Other Religion Obligation Deduction to Taxable Income.....	35
8. Calculation and Comparison of Charity Deduction of Taxable Income...36	
B. Hypothesis Development.....	37
C. Research Model	42

CHAPTER III RESEARCH METHOD

A. Population and Sample	43
B. Sampling Technique	44
C. Types and Source of Data.....	44
D. Research Instrument	44
E. Data Collection Technique	45
F. Operational Definition of Variables	45
1. Independent Variable	45

2. Dependent Variable	46
3. Likert Scale	46
G. Data Quality Test.....	47
1. Descriptive Statistics.....	47
2. Validity Test	48
3. Reliability Test.....	48
4. Classical Assumption Test.....	50
a) Normality Test.....	50
b) Multicollinearity Test.....	50
c) Heteroskedasticity Test.....	50
H. Hypothesis Test and Data Analysis.....	51
1. Analysis Model	51
2. Hypothesis Test.....	51
a. Simultaneously Significant Test (F Test)	51
b. Partial Significant Test (T-Test).....	51
c. Determinant Coefficient Test	52
CHAPTER IV RESULT AND DISCUSSION	
A. Research's Object/Subject Description	53
B. Instrument and Data Testing	56
1. Descriptive Statistics Test.....	56
2. Validity Test	59
3. Reliability Test.....	59
4. Classical Assumption Test.....	60
a. Normality Test.....	60
b. Multicollinearity Test	61
c. Heteroskedasticity Test.....	62
C. Hypothesis Test and Data Analysis	63
1. Simultaneously Significant Test (F Test)	63
2. Partial Significant Test (T-Test)	65
3. Determinant Coefficient (R^2).....	67
D. Explanation.....	69
CHAPTER V CLOSING	
A. Conclusion	74
B. Suggestions.....	75
C. Limitations.....	75
REFERENCES.....	76
APPENDIXES	78

LIST OF TABLES

Table 2.1 Tax Tariff for Individual	30
Table 2.2 Non-Taxable Income Tariff	33
Table 2.3 Tax Tariff based on PPh chapter 17.....	37
Table 3.1 Likert Scale	47
Table 4.1 Questionnaire Distributed to Civil Servant in each SKPD DIY	53
Table 4.2 Respondent's Gender Categorization.....	53
Table 4.3 Respondent's Age Categorization.....	54
Table 4.4 Respondent's Last Education Categorization	54
Table 4.5 Respondent's Monthly Salary Categorization	55
Table 4.6 Descriptive Statistics.....	56
Table 4.7 Descriptive Statistics.....	
Table 4.8 Reliability.....	60
Table 4.9 Normality Test	61
Table 4.10 Multicollinearity Test.....	62
Table 4.11 Heteroskedasticity Test.....	62
Table 4.12 Simultaneously Significant Test (F Test).....	64
Table 4.13 T-Test	66
Table 4.14 Determination Test Result	68
Table 4.15 Resume of Hypothesis Test.....	69

LIST OF FIGURES

Figure 2.1 Flow of <i>Zakat</i> and Another Religion Obligation Deduction to Taxable Income	35
Figure 2.2 Research Model	42