International Journal of Education, Vocational and Social Science
https://e-journal.citakonsultindo.or.id/index.php/IJEVSS
E-ISSN : 2963 4954
IJEVSS

# Reconstructing Tax Compliance Among Muslim Msmes Through The Integration Of Tax Regulations And Fiqh Al-Dharibah

**Lalu Mohamad Ramdi Wirasaputra**
Pascasarjana, Universitas Islam Negeri Mataram, Indonesia
**Musawar**
Pascasarjana, Universitas Islam Negeri Mataram, Indonesia
**Safroni Isrososiawan**
Pascasarjana, Universitas Islam Negeri Mataram, Indonesia
**Ari Trisna Winata**
Pascasarjana, Universitas Islam Negeri Mataram, Indonesia

Corresponding Author: ramdibadonk@gmail.com

**Abstract**

*Micro, Small, and Medium Enterprises (MSMEs) make a significant contribution to Indonesia's economy; however, their tax compliance remains associated with regulatory understanding, administrative capacity, and the ethical responsibility of business owners. For Muslim MSMEs, these issues also need to be examined through the principles of fiqh al-dharibah, particularly those concerning justice and public welfare (maslahah). This study aims to reconstruct the concept of tax compliance among Muslim MSMEs through the integration of Indonesian tax regulations and fiqh al-dharibah. The study employs a library research method with a descriptive-qualitative approach. Data were obtained through the review and documentation of tax regulations, fiqh literature, the Qur'an, academic books, and scientific journal articles. The data were analyzed using content analysis and normative comparative analysis. The findings indicate that tax regulations and fiqh al-dharibah share common ground in their emphasis on the fulfillment of obligations, justice, and public interest, although they differ in their underlying foundations and normative status. Integrating these two perspectives produces a conceptual framework for tax compliance comprising three dimensions: the legal dimension, which involves fulfilling obligations in accordance with applicable regulations; the ethical dimension, which encompasses honesty, trustworthiness, and responsibility; and the*



Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License

*justice and public welfare dimension, which involves normative assessments of tax policies and the public interest. This framework offers an understanding of tax compliance that extends beyond administrative requirements to encompass moral responsibility and Sharia principles. However, the framework remains conceptual and requires further validation through empirical research.*

**Keywords** *: **Tax compliance, Muslim MSMEs, fiqh al-dharibah, tax regulations, public welfare.***

## INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play an important role in supporting Indonesia's economy, particularly through job creation, the development of community economic activities, and income distribution. Data from the Ministry of Micro, Small, and Medium Enterprises indicate that MSMEs contributed 59.64% to Indonesia's national Gross Domestic Product (GDP) in 2024, with an estimated contribution value of IDR 13,203.68 trillion (Ministry of Micro, Small, and Medium Enterprises of the Republic of Indonesia, 2025). This substantial contribution demonstrates that the sustainability of MSMEs is not only related to the interests of business owners but also to the broader interests of the national economy. Tax compliance is one aspect that requires attention because taxes constitute a source of state revenue used to finance government operations and national development. Therefore, tax compliance among MSME taxpayers needs to be understood as part of the relationship between business owners' responsibilities, the interests of the state, and the sustainability of community economic activities.

Despite their significant economic role, the fulfillment of tax obligations by MSME operators cannot be separated from challenges related to understanding regulations, administrative capacity, and adapting to policy changes. The government has provided tax relief through a final income tax scheme for taxpayers with a certain level of gross turnover. These provisions were previously regulated under Government Regulation No. 55 of 2022 and subsequently amended through Government Regulation No. 20 of 2026, which came into effect on April 22, 2026. The latest regulation maintains the final income tax rate of 0.5% for eligible taxpayers, subject to a gross turnover threshold of IDR 4.8 billion per tax year. The amendments also cover the categories of taxpayers eligible to use this scheme and the duration of eligibility for the tax facility (Government of the Republic of Indonesia, 2022, 2026). Meanwhile, for



Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License

individual taxpayers who meet the applicable requirements, the portion of business gross turnover up to IDR 500 million in a tax year is exempt from final income tax in accordance with the prevailing provisions. This policy demonstrates the government's efforts to simplify tax calculations while providing treatment that better reflects the characteristics of business operators. However, the availability of tax facilities does not automatically resolve tax compliance issues, as MSME operators must still understand their tax obligations, the applicable tax base, and the procedures for filing returns and making payments (Directorate General of Taxes, 2026).

Tax compliance becomes even more interesting when examined in the context of Muslim MSME operators. For this group, economic obligations are not solely related to positive law but are also connected to religious values that guide business activities. Islam places honesty, trustworthiness (amanah), justice, and responsibility among the fundamental principles of economic activity. For example, the Qur'an instructs believers to render trusts to those entitled to receive them, as stated in Surah An-Nisa [4]: 58 (Ministry of Religious Affairs of the Republic of Indonesia, 2019). This principle can serve as an ethical foundation for understanding business operators' responsibility to fulfill legitimate obligations. Nevertheless, tax obligations cannot simply be equated with zakat, as the two have different legal foundations, requirements, and mechanisms (Surahman & Ilahi, 2017; Rifat et al., 2026). Discussions of taxation from an Islamic perspective need to be situated within the study of fiqh al-dharibah, which examines levies imposed by the authorities to meet public needs based on legal considerations and the principle of public welfare (maslahah) (Gazali, 2015; Rifat et al., 2026). Accordingly, the issue to be examined is not merely whether taxes should be paid, but also how these obligations are understood and evaluated in light of tax regulations and Sharia principles.

In Islamic jurisprudence, the assessment of public policy can be linked to the legal maxim tasharruf al-imam 'ala al-ra'iyyah manuthun bi al-mashlahah, which means that a ruler's policies toward the people must be grounded in public welfare (Idrus, 2021). This maxim provides a basis for evaluating whether tax policies are directed toward the public interest, implemented fairly, and formulated without disregarding the circumstances of the people who bear the tax burden. The maxim al-dharar yuzal, meaning that harm must be eliminated, can also be applied to examine the potential emergence of disproportionate burdens on business operators (Pane et al., 2024). The application of these two maxims is not intended to unilaterally negate tax obligations but rather to assess the relationship between state authority, societal interests, the equitable distribution of tax burdens, and the protection of business sustainability (Gazali, 2015).


Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License

Fiqh al-dharibah can serve as an analytical framework for reconciling legal certainty in taxation with ethical considerations and public welfare. Nevertheless, the application of these principles must take into account differences among scholars regarding the conditions governing levies imposed outside the framework of zakat. Consequently, such assessments cannot be based solely on a single legal maxim without considering the underlying legal arguments (Rifat et al., 2026).

Research on tax compliance has been conducted by various scholars with different areas of emphasis. Palupi and Arifin (2023), in their study entitled Tax Compliance among MSME Taxpayers in Indonesia: Internal and External Factors, examined factors influencing tax compliance among MSMEs (Palupi & Arifin, 2023). Research by Kais, Urumsah, and Rosita (2024) on the role of tax knowledge and religiosity in the tax compliance of micro and small business taxpayers also highlights the importance of knowledge and religiosity (Kais et al., 2024). Furthermore, Kusbandiyah et al. (2025), in their study entitled Religiosity, Tax Socialization, Tax System Modernization, and Money Ethics: Their Effects on MSME Tax Compliance, found that religiosity, tax socialization, and tax system modernization positively influenced tax compliance, whereas money ethics had no statistically significant effect (Kusbandiyah et al., 2025). Meanwhile, Rifat, Sunaryo Mukhlas, and Hakim (2026), in their study entitled Transforming the Concept of Dharibah in Islamic Commercial Jurisprudence: The Relevance of Islamic Tax Law to Tax Compliance in Indonesia, examined the relationship between the principles of justice, certainty, and public welfare in fiqh al-dharibah and tax compliance (Rifat et al., 2026). These studies provide an important foundation; however, further research is needed to specifically integrate Indonesian tax regulations and fiqh al-dharibah in reconstructing a tax compliance framework for Muslim MSMEs. Therefore, this article examines the relationship between tax obligations under positive law and the principles of justice and public welfare in Islam to develop a more comprehensive understanding of tax compliance.

In response to these issues, this article seeks to reconstruct the concept of tax compliance among Muslim MSMEs through the integration of Indonesian tax regulations and fiqh al-dharibah. The study focuses on three aspects: the regulation of MSME tax obligations under the applicable legal framework; the principles of justice and public welfare in fiqh al-dharibah; and the potential integration of these two perspectives in developing a tax compliance framework consistent with positive law and Sharia values. The novelty of this study lies in its attempt to formulate a conceptual framework for tax compliance through a dialogue between changes in the final income tax regulations applicable to MSMEs and the principles of fiqh al-dharibah, rather


Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License

than merely discussing tax compliance and Islamic teachings alongside one another. By employing a library research method, this article is expected to contribute academically to the development of Islamic taxation studies while also providing considerations for formulating a tax compliance approach that takes into account legal certainty, justice, public welfare, and the business sustainability of Muslim MSMEs.

## THEORETICAL FRAMEWORK

### The Concept of Tax Compliance Among Muslim Msmes From The Perspectives of Tax Regulations and Fiqh Al-Dharibah

Tax compliance is an essential component of fulfilling tax obligations, encompassing compliance with registration, tax calculation, payment, and reporting requirements in accordance with applicable regulations (Republic of Indonesia, 2022). For Micro, Small, and Medium Enterprise (MSME) operators, compliance is not limited to fulfilling administrative obligations but also involves understanding the tax provisions applicable to their business activities. Law No. 7 of 2021 concerning the Harmonization of Tax Regulations serves as one of the legal foundations for tax administration in Indonesia (Republic of Indonesia, 2021). Meanwhile, the provisions governing final income tax for taxpayers with a certain level of gross turnover must be examined in conjunction with Government Regulation No. 55 of 2022 and its amendments (Republic of Indonesia, 2022). This legal framework establishes the boundaries of taxpayers' obligations, while its implementation requires adequate understanding to ensure that these obligations are fulfilled correctly.

From an Islamic perspective, tax compliance can be examined through fiqh al-dharibah, which concerns levies imposed by the authorities to meet public needs, taking into account legal foundations and public welfare (maslahah) (Rifat et al., 2026). This perspective approaches taxation not merely as an obligation to comply with state regulations but also as an issue involving justice, government accountability, and societal interests. The Islamic legal maxim tasharruf al-imam 'ala al-ra'iyyah manuthun bi al-mashlahah establishes that a ruler's policies toward the people must be oriented toward public welfare (Idrus, 2021). This principle can be used to examine tax policies while continuing to recognize the applicable positive law and differences among scholars regarding levies imposed outside the framework of zakat. Accordingly, fiqh al-dharibah does not automatically replace tax regulations but serves as a normative framework for assessing the dimensions of justice and public welfare in their implementation.


Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License

The integration of tax regulations and fiqh al-dharibah is important because tax compliance among Muslim MSMEs lies at the intersection of legal obligations and moral responsibility. Regulations provide legal certainty regarding taxpayers' rights and obligations (Republic of Indonesia, 2021), while Sharia principles help explain the values of honesty, trustworthiness (amanah), justice, and public welfare that are relevant to economic activities. Surah An-Nisa [4]: 58, for example, contains a command to fulfill trusts and render judgments fairly (Ministry of Religious Affairs of the Republic of Indonesia, 2019). These values can serve as an ethical foundation for business operators in fulfilling their obligations and as a basis for evaluating the implementation of public policies. Through the integration of these two perspectives, tax compliance can be understood more comprehensively, not merely as administrative adherence but also as a practice that must consider legal certainty, justice, and the common good.

**Fiqh Al-Dharibah From The Perspective of Islamic Economics**

Fiqh al-dharibah examines levies imposed by the authorities to meet public needs based on legal considerations and public welfare. Its scope includes state authority, fairness in the allocation of obligations, and accountability in managing societal interests (Rifat et al., 2026; Astuti et al., 2026). However, the concept of dharibah cannot simply be equated with the entirety of modern taxation systems because scholars hold differing views regarding levies imposed outside the framework of zakat, particularly concerning public needs, justice, the financial capacity of society, and the conditions governing their implementation. Therefore, analyzing taxation through fiqh al-dharibah requires an examination of scholarly arguments and the context of the policies under consideration.

One relevant principle is the legal maxim tasharruf al-imam 'ala al-ra'iyyah manuthun bi al-mashlahah, which means that a ruler's policies toward the people must be oriented toward public welfare (Idrus, 2021; Satriani et al., 2025). This maxim provides a basis for evaluating tax policies in terms of their objectives, public benefits, and impacts on society. In addition, the maxim al-dharar yuzal, meaning that harm must be eliminated, can be applied to consider the consequences of a policy when the imposed burden has the potential to create disproportionate difficulties for business operators (Putri et al., 2025). These two maxims do not automatically determine whether a levy is legally valid or invalid; rather, they serve as analytical tools for evaluating policies in light of the principles of justice and public welfare.


Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License

These values are also consistent with the message of Surah An-Nisa [4]: 58 concerning the fulfillment of trusts and the rendering of judgments fairly. In the context of taxation, this verse can provide an ethical foundation for discussing business operators' responsibility to fulfill their obligations and the authorities' responsibility to implement policies fairly. Thus, the fiqh al-dharibah perspective is not directed solely toward taxpayers' obligations but also toward the reciprocal relationship between societal obligations and the state's responsibility to manage public interests.

**Integrating Tax Regulations and Fiqh Al-Dharibah**

Tax regulations and fiqh al-dharibah share common ground in their concern for the fulfillment of obligations and the public interest, although they originate from different normative foundations. Tax regulations establish formal provisions concerning taxable persons, taxable objects, tax rates, procedures, and legal consequences. Meanwhile, fiqh al-dharibah provides a framework for evaluating the dimensions of justice, public welfare, and accountability in the imposition of levies (Rifat et al., 2026). Integrating these two perspectives does not mean replacing positive law with religious judgments; rather, it involves bringing legal certainty into dialogue with ethical and normative considerations when understanding tax compliance.

In the context of Muslim MSMEs, this integration is important because tax obligations are fulfilled within business environments characterized by varying limitations and circumstances. Compliance should not be discussed solely in terms of the obligation to pay taxes but should also involve an analysis of regulatory clarity, taxpayers' ability to understand applicable provisions, the fairness of policy implementation, and the pursuit of public welfare (Nainggolan & Inayati, 2024). This approach can help explain that tax compliance is both a legal issue and a matter of economic ethics. Nevertheless, assessing the actual tax compliance of MSME operators still requires empirical evidence.

**Reconstructing Tax Compliance Among Muslim MSMEs**

In this article, the reconstruction of tax compliance is understood as an effort to reformulate a conceptual framework for compliance by bringing together tax regulations and the principles of fiqh al-dharibah. This effort is necessary to ensure that compliance is understood not only as the fulfillment of administrative procedures but also as a concept examined through legal certainty, justice, trustworthiness (amanah), and public welfare. Kirchler (2007) provides a


Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License

foundation for understanding how tax behavior relates to taxpayers' trust in and perceptions of the authorities, while Islamic legal maxims provide a normative basis for evaluating the orientation of public policies toward justice and public welfare (Idrus, 2021).

Based on these two perspectives, the reconstruction of tax compliance among Muslim MSMEs can be organized into three dimensions. First, the legal dimension, which concerns the fulfillment of obligations in accordance with applicable tax regulations. Second, the ethical dimension, which involves the application of honesty, trustworthiness (amanah), and responsibility in conducting business activities. Third, the justice and public welfare dimension, which concerns the assessment of whether policies align with the public interest and how they affect the sustainability of MSMEs. These three dimensions constitute an analytical framework developed in this article rather than standardized indicators established by any single theory. Through this framework, the article seeks to offer an understanding of tax compliance that connects legal certainty, moral responsibility, and public welfare without disregarding the distinction between tax obligations and zakat.

## METHODS

This study employs a library research method with a descriptive-qualitative approach. It aims to reconstruct the concept of tax compliance among Muslim MSMEs through an analysis of Indonesian tax regulations and the principles of *fiqh al-dharibah*. Library research was selected because the study focuses on examining documents, concepts, and scholarly arguments rather than empirically measuring taxpayer behavior (Zed, 2008).

The research data consist of primary and secondary sources. Primary sources include relevant tax legislation, the Qur'an, Islamic legal maxims, and *fiqh* literature that directly discusses *dharibah*, the authority to impose levies, justice, and public welfare. Secondary sources include academic books, scientific journal articles, and previous research on MSME tax compliance, religiosity, and taxation from the perspective of Islamic economics. The literature was selected based on its relevance to the research focus, the clarity of its publication identity and origin, and the substantive connection between its content and the research questions. Legal provisions were analyzed using traceable regulatory texts, taking into account their current legal status and subsequent amendments (Hardani et al., 2020).

Data were collected through literature searches and documentation. The collected data were recorded and classified into three categories: (1) tax provisions applicable to MSMEs; (2)


Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License

the principles of *fiqh al-dharibah* relating to authority, justice, trustworthiness (*amanah*), and public welfare (*maslahah*); and (3) previous research findings concerning the factors influencing tax compliance and existing tax compliance frameworks. This classification was intended to maintain consistency between the sources analyzed and the objectives of the study (Hardani et al., 2020).

Data analysis was conducted using content analysis and normative comparative analysis. Content analysis was employed to identify the substance of legal provisions, concepts, and arguments presented in the literature. Subsequently, normative comparative analysis was used to compare tax obligations under positive law with the principles of *fiqh al-dharibah*, particularly regarding legal certainty, justice, trustworthiness (*amanah*), and public welfare (*maslahah*). This comparison was not intended to equate taxation with *zakat* or to replace positive law with Islamic jurisprudential provisions, but rather to identify areas of convergence, differences, and the normative implications of the two perspectives.

The analytical process consisted of five stages: (1) selecting and verifying sources; (2) identifying relevant information; (3) classifying data according to the research focus; (4) interpreting and comparing tax regulations with the principles of *fiqh al-dharibah*; and (5) synthesizing the analytical findings into a conceptual framework for tax compliance among Muslim MSMEs. The synthesis focused on the legal, ethical, and justice and public welfare dimensions (Miles et al., 2014). The resulting framework represents a conceptual construct developed by the authors based on the literature analyzed and is therefore not intended to serve as an empirical measure of taxpayer compliance before being tested through field research.

**Table 1. Data Analysis Procedures**

| Stage | Focus of Activities | Expected Output |
|---|---|---|
| Source Selection | Assessing the relevance and credibility of sources and verifying the legal status of regulations | Sources suitable for analysis |
| Data Classification | Grouping tax regulations, *fiqh* literature, and previous research | Systematic analytical categories |
| Issue Analysis | Identifying key provisions, concepts, and arguments | Normative findings from each source |


Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License

| | | |
|---|---|---|
| Normative Comparative Analysis | Comparing legal provisions with the principles of *fiqh al-dharibah* | Areas of convergence, differences, and implications |
| Conceptual Synthesis | Integrating the analytical findings | A reconstruction framework for tax compliance among Muslim MSMEs |

**Source:** Author's own elaboration.

## RESULTS AND DISCUSSION

### MSME Tax Compliance from the Perspective of Indonesian Tax Regulations

MSME tax compliance should be understood within the framework of fulfilling legal obligations while also recognizing business operators' responsibility for financing public interests. In the Indonesian taxation context, compliance encompasses fulfilling obligations in accordance with taxpayer status, calculating taxes, making payments, and filing tax returns in accordance with applicable regulations. Kirchler explains that tax behavior is not solely related to economic considerations but is also influenced by the relationship between taxpayers and tax authorities, including trust in the authorities and perceptions of the fairness of the tax system. This perspective is relevant to understanding that compliance cannot be adequately examined solely in terms of tax rates; it must also take into account regulatory clarity and the ease of fulfilling tax obligations (Kirchler, 2007).

Normatively, the regulation of Income Tax (PPh) on businesses with a certain level of gross turnover is stipulated in Government Regulation No. 55 of 2022, which was subsequently amended through Government Regulation No. 20 of 2026. The amendment took effect on April 22, 2026, maintaining the final income tax rate of 0.5% and the gross turnover threshold of IDR 4.8 billion for eligible taxpayers. Government Regulation No. 20 of 2026 also revises the categories of taxpayers eligible to use this scheme, namely individual taxpayers, single-member limited liability companies established by one person, and cooperatives, subject to the applicable provisions (Government of the Republic of Indonesia, 2022, 2026). These provisions demonstrate that tax facilities are granted based on specific criteria; therefore, not all business entities automatically qualify for them.

The provision exempting the portion of gross turnover up to IDR 500 million from final income tax within a tax year must also be properly understood. This facility applies to individual


Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License

taxpayers who meet the relevant requirements and does not automatically extend to all MSME taxpayers. Therefore, identifying the taxpayer category and determining eligibility for the final income tax scheme are essential steps before calculating tax obligations (Government of the Republic of Indonesia, 2022, 2026).

Based on the examination of these regulations, two aspects need to be considered in developing MSME tax compliance. First, legal certainty, which refers to taxpayers' ability to understand the provisions applicable to their business activities. Second, administrative accessibility, which concerns the availability of information and procedures that business operators can understand and implement. Regulatory amendments demonstrate that tax facilities remain subject to specific requirements and may be adjusted over time. Accordingly, compliance requires attention to regulatory developments, accurate recording of gross turnover, and fulfillment of obligations in accordance with taxpayer status. This analysis emphasizes that tax rate simplification is one policy instrument, but it is not the sole factor determining the development of tax compliance.

### *Fiqh al-Dharibah*: Justice, Trustworthiness, and Public Welfare

*Fiqh al-dharibah* provides a normative perspective for examining levies imposed by the authorities for the public interest. In this context, taxation needs to be examined by considering government authority, the purpose of tax collection, the fairness of the tax burden, and the use of tax revenue for societal interests. Taxes in modern state systems cannot automatically be equated with *zakat* because the two have different foundations, provisions, and mechanisms. Furthermore, scholarly opinions regarding levies imposed outside the framework of *zakat* are not entirely uniform (Surahman & Ilahi, 2017). Therefore, evaluating taxation through *fiqh al-dharibah* requires consideration of the legal arguments and conditions discussed in *fiqh* literature rather than simply assuming that every state-imposed levy is automatically consistent or inconsistent with Sharia.

One principle that can be applied in this analysis is the legal maxim *tasharruf al-imam 'ala al-ra'iyyah manuthun bi al-mashlahah*, which means that a ruler's policies toward the people must be oriented toward public welfare (*maslahah*) (Idrus, 2021). This maxim directs the analysis toward the objectives and benefits of tax policies for the public interest. In the context of MSMEs, relevant considerations include whether regulations provide legal certainty, whether tax burdens are imposed according to clear criteria, and whether their implementation takes business


Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License

operators' circumstances into account. This principle does not imply that every policy claimed to be beneficial is necessarily fair; rather, it requires an assessment of the policy's legal basis, implementation, and effects on society.

The maxim *al-dharar yuzal*, meaning that harm must be eliminated, can complement this analysis. Its application to MSME taxation requires careful consideration because a legally established obligation cannot be regarded as harmful merely because it entails expenditure for taxpayers (Putri et al., 2025). The assessment must consider the public purpose, proportionality of the tax burden, applicable legal provisions, and the possibility of disproportionate effects on business sustainability. Accordingly, this maxim serves as an evaluative principle for examining policy fairness rather than as a basis for unilaterally disregarding tax obligations.

The values of trustworthiness (*amanah*) and justice in Surah An-Nisa [4]: 58 also provide an ethical foundation for discussing the relationship between taxpayers and the state (Ministry of Religious Affairs of the Republic of Indonesia, 2019). This verse commands believers to fulfill trusts and render judgments fairly. In the context of this article, *amanah* can explain the importance of business operators' honesty in providing information used to determine their tax obligations. Meanwhile, the principle of justice can be applied to assess the authorities' responsibility to administer policies transparently and in the public interest. This interpretation represents an application of the verse's ethical values to taxation; it does not suggest that the verse specifically establishes modern tax rates or procedures.

Based on this analysis, *fiqh al-dharibah* introduces an evaluative dimension that complements tax regulations. Positive law establishes formal provisions governing obligations, whereas the *fiqh* perspective facilitates an examination of normative legitimacy, justice, and the pursuit of public welfare. The relationship between the two should be developed through an analysis that recognizes their distinct foundations and functions rather than equating all tax provisions with *fiqh* norms.

**Integrating Tax Regulations and *Fiqh al-Dharibah***

The integration of these two perspectives indicates that tax regulations and *fiqh al-dharibah* share common ground in their concern for the fulfillment of obligations, justice, and the public interest. Nevertheless, they do not have identical legal or normative status. Tax regulations constitute a formal legal framework governing taxpayers' rights and obligations (Republic of Indonesia, 2021), whereas *fiqh al-dharibah* provides a normative framework for examining


Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License

authority, justice, and public welfare in the collection of taxes (Surahman & Ilahi, 2017). Therefore, the integration developed in this study represents an analytical dialogue between legal provisions and Sharia principles rather than an attempt to replace positive law with *fiqh*-based judgments.

From a regulatory perspective, compliance can be assessed based on whether taxpayers' actions conform to applicable provisions. Meanwhile, from the perspective of *fiqh al-dharibah*, the fulfillment of these obligations can also be examined in relation to honesty, trustworthiness (*amanah*), justice, and public welfare (*maslahah*) (Surahman & Ilahi, 2017). These perspectives complement each other because administrative compliance alone does not fully explain the ethical dimensions of taxation. Conversely, taxpayers' moral convictions do not replace their obligation to comply with applicable legal provisions.

The comparative analysis further indicates that tax regulations and *fiqh al-dharibah* share common ground in their concern for the fulfillment of obligations, justice, and the public interest. Nevertheless, they do not have identical legal or normative status. Tax regulations constitute a formal legal framework governing taxpayers' rights and obligations, whereas *fiqh al-dharibah* provides a normative framework for examining authority, justice, and public welfare in the collection of taxes (Surahman & Ilahi, 2017). Accordingly, the integration developed in this study represents an analytical dialogue between legal provisions and Sharia principles rather than an attempt to replace positive law with *fiqh*-based judgments.

From a regulatory perspective, compliance can be assessed based on whether taxpayers' actions conform to applicable provisions. Meanwhile, from the perspective of *fiqh al-dharibah*, the fulfillment of these obligations can also be examined in relation to honesty, trustworthiness (*amanah*), justice, and public welfare. These perspectives complement each other because administrative compliance alone does not fully explain the ethical dimensions of taxation. Conversely, taxpayers' moral convictions do not replace their obligation to comply with applicable legal provisions.

**Conceptual Reconstruction of Tax Compliance among Muslim MSMEs**

1. Legal Dimension

   The legal dimension situates compliance within the fulfillment of obligations in accordance with taxpayer status and applicable regulations. This dimension encompasses accurately understanding tax provisions, recording gross turnover, calculating taxes,


Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License

making payments, and filing tax returns where required. In the context of regulatory changes, the legal dimension also involves attention to the requirements for utilizing the final income tax facility (Republic of Indonesia, 2026). Compliance within this dimension cannot be assessed solely in terms of willingness to pay taxes; it must also account for the accurate fulfillment of obligations in accordance with applicable provisions.

2. Ethical Dimension

   The ethical dimension concerns the application of honesty, trustworthiness (*amanah*), and responsibility in tax-related activities. These values may be reflected in the accurate disclosure of business information, the maintenance of accountable transaction records, and the deliberate avoidance of concealing information relevant to tax obligations. The values of trustworthiness and justice are grounded in Surah An-Nisa [4]: 58 (Ministry of Religious Affairs of the Republic of Indonesia, 2019). This dimension clarifies that compliance is not merely a matter of whether sanctions are imposed but also involves moral responsibility in fulfilling obligations. Nevertheless, ethical values cannot replace formal provisions governing taxpayers' rights and obligations.

3. Justice and Public Welfare Dimension

   The justice and public welfare dimension situates compliance within the relationship between individual obligations and societal interests. This dimension encompasses normative assessments of the clarity of tax criteria, the proportionality of policies, and the extent to which state revenue is directed toward the public interest. The maxims *tasharruf al-imam 'ala al-ra'iyyah manuthun bi al-mashlahah* and *al-dharar yuzal* can be applied to examine these aspects while taking into account the legal foundations and differences of opinion within Islamic jurisprudence (Putri et al., 2025). This dimension does not mean that taxpayers may independently determine whether taxes should be paid based on their own assessment of public welfare. Rather, it provides an evaluative framework for examining the relationship between policies, obligations, and the public interest.

These three dimensions are interrelated. The legal dimension establishes the formal boundaries of tax obligations, the ethical dimension explains the moral responsibility involved in fulfilling them, and the justice and public welfare dimension provides a basis for examining policy objectives and their impacts. This framework constitutes the article's conceptual contribution by


Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License

connecting compliance as the implementation of law with ethical values and normative considerations in *fiqh al-dharibah*.

**FUTURE DIRECTIONS**

Future research could further develop the conceptual framework for tax compliance among Muslim MSMEs proposed in this study through empirical investigations involving MSME operators with diverse business characteristics and backgrounds. Field studies are necessary to examine how the legal, ethical, and justice and public welfare dimensions of tax compliance are understood and applied in fulfilling tax obligations. Future studies could also investigate the relationships between tax knowledge, understanding of fiqh al-dharibah, and religious awareness in shaping MSME operators' attitudes toward taxation.

Furthermore, comparisons between applicable tax regulations and scholarly views on the authority of the state to impose taxes could enrich discussions concerning justice, proportionality, and public welfare. Further research is also needed to examine how tax education policies can be designed to make tax regulations more accessible and understandable to MSME operators without compromising legal certainty or the sustainability of state revenue. Accordingly, future research is expected not only to test the relevance of the proposed conceptual framework but also to generate more context-specific recommendations for developing tax compliance among Muslim MSMEs in Indonesia.

**DAFTAR PUSTAKA**

Astuti, A. R. T., Iriandi, R. A., Fauziah, M. N., & Rahmawati. (2026). Pajak dalam perspektif ekonomi Islam: Analisis komparatif, historis, dan implementasi kebijakan di Indonesia.

Direktorat Jenderal Pajak. (2026). *DJP tegaskan komitmen dukung UMKM naik kelas melalui PP Nomor 20 Tahun 2026*. https://pajak.go.id/id/siaran-pers/djp-tegaskan-komitmen-dukung-umkm-naik-kelas-melalui-pp-nomor-20-tahun-2026

Gazali, G. (2015). Pajak dalam perspektif hukum Islam dan hukum positif. *Mu'amalat: Jurnal Kajian Hukum Ekonomi Syariah*, *7*(1). https://journal.uinmataram.ac.id/index.php/muamalat/article/view/1171

Hardani, H., Andriani, H., Ustiawaty, J., Utami, E. F., Istiqomah, R. R., Fardani, R. A., Sukmana, D. J., & Auliya, N. H. (2020). Metode penelitian kualitatif & kuantitatif. Pustaka Ilmu.



Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License

Idrus, A. M. (2021). Kebijakan pemimpin negara dalam perspektif kaidah fikih: Tasarruf al-imam manutun bil maslahah. *Al-Daulah: Jurnal Hukum Pidana dan Ketatanegaraan*, *10*(2), 123–137. https://doi.org/10.24252/ad.v1i1.26278

Idrus, A. M. (2021). Kebijakan pemimpin negara dalam perspektif kaidah fikih: Tasarruf al-imam manutun bil maslahah. Al-Daulah: Jurnal Hukum Pidana dan Ketatanegaraan, 10(2). https://doi.org/10.24252/ad.v1i1.26278

Kais, M., Urumsah, D., & Rosita, R. (2024). Peran pengetahuan perpajakan dan religiusitas terhadap kepatuhan wajib pajak pada usaha mikro dan kecil. *Jurnal Akuntansi dan Bisnis*, *24*(2), 300–317. https://doi.org/10.20961/jab.v24i2.1314

Kementerian Agama Republik Indonesia. (2019). Al-Qur'an dan terjemahannya: Edisi penyempurnaan 2019. Lajnah Pentashihan Mushaf Al-Qur'an.

Kementerian Usaha Mikro, Kecil, dan Menengah Republik Indonesia. (2025). *Peraturan Menteri Usaha Mikro, Kecil, dan Menengah Nomor 3 Tahun 2025 tentang Rencana Strategis Kementerian Usaha Mikro, Kecil, dan Menengah Tahun 2025–2029*. https://peraturan.go.id/files/perukm-no-3-tahun-2025

Kirchler, E. (2007). The economic psychology of tax behaviour. Cambridge University Press. https://doi.org/10.1017/CBO9780511628238

Kusbandiyah, A., Fathmaningrum, E. S., Winarni, D., Wati, R. K., & Fakhruddin, I. (2025). Religiusitas, sosialisasi pajak, modernisasi sistem perpajakan dan etika uang: Pengaruhnya terhadap kepatuhan pajak UMKM. *Reviu Akuntansi dan Bisnis Indonesia*, *9*(2), 407–420. https://doi.org/10.18196/rabin.v9i2.27814

Miles, M. B., Huberman, A. M., & Saldaña, J. (2014). Qualitative data analysis: A methods sourcebook (3rd ed.). SAGE Publications.

Nainggolan, J., & Inayati. (2024). Analisis pengaruh keadilan pajak, kesederhanaan pajak dan pengetahuan pajak terhadap kepatuhan pajak pelaku UMKM. Owner: Riset dan Jurnal Akuntansi, 8(2), 1797–1809. https://doi.org/10.33395/owner.v8i2.1978

Palupi, M. E., & Arifin, J. (2023). Kepatuhan wajib pajak UMKM di Indonesia: Faktor internal dan eksternal. *Proceeding of National Conference on Accounting & Finance*, *5*, 336–346. https://doi.org/10.20885/ncaf.vol5.art39

Pane, I., Ramadhani, M. R., Siregar, T. S., Munir, A. A., & Aslati. (2024). Penerapan kaidah fiqhiyyah al-dhararu yuzal. *Jurnal Payung Sekaki: Kajian Keislaman*, *1*(2), 86–97. https://doi.org/10.1222/jps.v1i2.16



Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License

Putri, N. S. A. Z., Adenia, T. A. N., Dina, S. A. F. R., Sutiawan, M. A., Abdussalam, M. H., & Kurniawan, T. (2025). Penerapan kaidah adh-dhararu yuzalu dalam praktik ekonomi Islam. SYARIAH: Jurnal Ilmu Hukum, 3(1), 53–63. https://doi.org/10.62017/syariah.v3i1.5942

Republik Indonesia. (2022). *Peraturan Pemerintah Nomor 55 Tahun 2022 tentang Penyesuaian Pengaturan di Bidang Pajak Penghasilan*.

Republik Indonesia. (2026). Peraturan Pemerintah Nomor 20 Tahun 2026 tentang Perubahan atas Peraturan Pemerintah Nomor 55 Tahun 2022 tentang Penyesuaian Pengaturan di Bidang Pajak Penghasilan. https://peraturan.bpk.go.id/Details/349415/pp-no-20-tahun-2026

Rifat, T., Sunaryo Mukhlas, O., & Hakim, A. A. (2026). Transformasi konsep dharibah dalam fikih muamalah: Relevansi hukum perpajakan Islam terhadap tax compliance di Indonesia. Journal of Islamic Business Management Studies, 7(1), 114–128. https://doi.org/10.51875/jibms.v7i1.988

Satriani, Putri, S. U., & Zikriani, N. (2025). Tinjauan kaidah taṣarruf al-imām ‘alā al-ra’iyyah manūṭun bi al-maṣlaḥah terhadap kebijakan efisiensi anggaran dalam Inpres No. 1 Tahun 2025. AL-MUNTAQA: Jurnal Studi Islam dan Bahasa Arab, 1(1), 113–137. https://doi.org/10.36701/muntaqa.v1i1.2374

Surahman, M., & Ilahi, F. (2017). Konsep pajak dalam hukum Islam. Amwaluna: Jurnal Ekonomi dan Keuangan Syariah, 1(2), 166–177. https://doi.org/10.29313/amwaluna.v1i2.2538

Zed, M. (2008). Metode penelitian kepustakaan. Yayasan Obor Indonesia



Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License