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Ethical Assessment of the Proactive Tax Service and Collection Assistance Model from an Islamic Economic Perspective

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ABSTRACT

Background/Problem: Tax service delivery encompasses critical ethical dimensions in the relationship between tax authorities and taxpayers, requiring the proactive "ball-pick-up" (*jemput bola*) service and collection assistance system to be examined beyond mere administrative efficiency. **Novelty:** This study offers a specific conceptual framework integrating the proactive tax service mechanism with the ethical values of Islamic economics. **Research Method:** Employing a qualitative literature review approach, this study systematically analyzes academic literature, taxation regulations, and scholarly sources through identification, selection, classification, thematic interpretation, and synthesis. **Findings/Results:** The conceptual synthesis reveals that the proactive system conceptually aligns with Islamic economic principles when its operationalization embeds justice (*'adl*), trustworthiness (*amanah*), transparency, respect for taxpayers, proportionality, public benefit (*maslahah*), and protection of wealth (*hifẓ al-māl*), framing the mechanism as an ethical public service rather than coercive revenue extraction. **Conclusion:** Conceptually, the proactive assistance model provides an ethical foundation to bridge tax authorities and the public, offering a theoretical framework to protect taxpayers' rights and support public welfare within Islamic economic governance.

KEYWORD:

Ball-Pick-Up System,
Islamic Economics,
Maslahah,
Tax Collection,
Tax Ethics

ABSTRAK

Permasalahan/Latar Belakang: Penyelenggaraan layanan perpajakan mencakup dimensi etis yang sangat krusial dalam hubungan antara otoritas pajak dan wajib pajak. Hal ini menuntut agar sistem pelayanan proactive (*jemput bola*) serta bantuan penagihan diteliti lebih jauh, tidak hanya sekadar dari sudut pandang efisiensi administratif. **Kebaruan:** Penelitian ini menawarkan kerangka konseptual spesifik yang mengintegrasikan mekanisme pelayanan pajak proaktif dengan nilai-nilai etika ekonomi Syariah. **Metode Penelitian:** Menggunakan pendekatan tinjauan pustaka kualitatif (*qualitative literature review*), penelitian ini menganalisis literatur akademis, regulasi perpajakan, dan sumber-sumber ilmiah secara sistematis melalui tahap identifikasi, seleksi, klasifikasi, interpretasi tematik, dan sintesis. **Temuan/Hasil:** Sintesis konseptual menunjukkan bahwa sistem proaktif secara konseptual selaras dengan prinsip-prinsip ekonomi Syariah ketika operasionalisasinya menanamkan nilai keadilan (*'adl*), amanah (*amanah*), transparansi, penghormatan terhadap wajib pajak, proporsionalitas, kemaslahatan publik (*maslahah*), dan perlindungan harta (*hifẓ al-māl*). Dengan demikian, mekanisme ini membingkai pelayanan publik sebagai sebuah tindakan etis, bukan sekadar ekstraksi penerimaan yang bersifat memaksa. **Kesimpulan:** Secara konseptual, model bantuan proaktif menyediakan fondasi etis untuk menjembatani otoritas pajak dan masyarakat, serta menawarkan kerangka teoritis untuk melindungi hak-hak wajib pajak dan mendukung kesejahteraan publik dalam tata kelola ekonomi Syariah.

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1. Introduction

Tax is one of the important instruments for financing state administration and development in Indonesia. The fulfillment of tax obligations is not only related to state revenue but also reflects the relationship between the government as the tax-collecting authority and the public as taxpayers. This relationship requires service and collection mechanisms that provide convenience to the public while ensuring the orderly fulfillment of tax obligations (Sirait & Lie, 2025). The development of tax administration has demonstrated a shift from a service pattern in which taxpayers are required to visit tax offices toward a more proactive approach through direct services to the community. One form of such an approach is the ball-pick-up system, which refers to an effort to bring tax services closer to taxpayers by placing tax officers at locations that are more easily accessible to the public (Ilhamsyah, 2025).

The ball-pick-up practice has been implemented in various tax service activities in Indonesia. The Directorate General of Taxes, for example, provides services outside its offices through assistance and guidance for taxpayers, including the activation of Coretax accounts and the submission of Tax Returns (SPT). A similar approach is implemented through *Pojok Pajak*, which provides tax education and assistance directly to the community. The presence of tax officers at locations close to the public can reduce barriers related to distance, limited information, and administrative difficulties encountered by taxpayers (Ilhamsyah, 2025). Thus, the ball-pick-up system can be viewed as a service innovation oriented toward improving accessibility and the quality of relationships between tax authorities and the public.

However, the ball-pick-up system has not only an administrative dimension but also an ethical dimension. Direct interaction between tax officers and taxpayers creates greater opportunities for communication, education, and service, while simultaneously requiring the appropriate exercise of authority. Problems may arise when service and tax collection processes are conducted without considering justice, courtesy, transparency, proportionality, and taxpayers' circumstances (Candra, 2026). Therefore, the success of the ball-pick-up system should not be assessed solely based on increased service accessibility, compliance, or tax revenue, but also on how such authority is exercised ethically. The manner in which tax officers treat taxpayers constitutes an important element in establishing a healthy and sustainable tax relationship.

This ethical dimension becomes increasingly important when tax collection is analyzed from the perspective of Islamic economics. Islamic economics considers economic activities not only in terms of legality and outcomes but also in terms of the moral values underlying their implementation. The principles of justice (*'adl*), trustworthiness (*amanah*), public benefit (*maslahah*), protection of wealth (*hifẓ al-māl*), balance, and the prohibition of harmful actions constitute important foundations for evaluating economic activities. In the context of taxation, the authority of the state to obtain revenue needs to be balanced with its responsibility to provide fair treatment and protect the interests of society (Zainuddin, 2025). Thus, tax collection should not only be administratively legitimate but should also reflect ethical values consistent with Islamic economic principles.

Several studies have provided a foundation for such an analysis. Hakim (2017), in the study *Etika Petugas Pajak Dalam Islam*, emphasized that tax officers should avoid violence, act gently, refrain from imposing obligations beyond taxpayers abilities, understand the

taxable objects, act fairly, and consider public welfare (Hakim, 2017). Meanwhile, Ahmad (2023) through the study *Etika Pemungutan dan Pengelolaan Pajak Perspektif Ekonomi Syariah*, demonstrated that tax collection and management can be analyzed through various ethical principles based on *maqashid al-shariah* (Ahmad, 2023). These two studies provide a normative foundation that ethics in tax collection constitutes an important aspect of taxation studies from an Islamic perspective. However, neither study specifically focuses its analysis on the characteristics of the ball-pick-up system as a mechanism for tax service and collection.

Contemporary taxation studies also indicate that the behavior of tax authorities, morality, and trust are associated with taxpayer compliance. Prastiwi and Diamastuti (2023) found that respectful treatment of taxpayers can encourage compliance, whereas authoritarian procedures may increase non-compliance (Prastiwi Dewi & Diamastuti, 2021). Anjarwi (2026) demonstrated the importance of moral reasoning in the relationship between perceptions of government inefficiency and taxpayers' compliance intentions (Anjarwi et al., 2026). Meanwhile, Simanjuntak and Erviando (2026) found that ethics influences tax compliance and plays a role in the relationship between trust in government and tax compliance in Indonesia (Simanjuntak & Erviando, 2026). These findings demonstrate that the quality of interactions between government and taxpayers, the exercise of authority, morality, and trust are important elements in fostering compliance. Nevertheless, these studies have not specifically examined the ethical dimension of the ball-pick-up mechanism from the perspective of Islamic economics (Sari et al., 2025).

A structured comparison of the existing literature highlights a critical research gap across three main clusters of studies. First, foundational studies on Islamic tax ethics predominantly adopt a broad normative approach, focusing on general tax collection principles without examining modern, field-level service delivery mechanisms. Second, empirical literature on tax authority behavior and compliance focuses heavily on procedural justice, trust, and moral reasoning, yet it largely overlooks the ethical dimensions embedded in direct, face-to-face outreach. Third, public administration research evaluating proactive "ball-pick-up" (*jemput bola*) tax services focuses almost exclusively on administrative efficiency and short-term revenue targets, omitting moral and Islamic ethical frameworks. Furthermore, existing studies fail to account for recent tax administration modernizations, such as Indonesia's Coretax system integration, which relies heavily on field assistance for taxpayer onboarding. Consequently, there is a lack of structured analytical tools to evaluate proactive tax services through an Islamic economic lens.

To address this gap, the state of the art and novelty of this study lie in synthesizing proactive tax service delivery with the ethical principles of Islamic economics. Rather than offering merely a descriptive narrative, this article produces a Conceptual Evaluation Framework comprising seven core assessment dimensions: justice (*'adl*), trustworthiness (*amanah*), transparency, respect for taxpayers, proportionality, public benefit (*maslahah*), and protection of wealth (*hifẓ al-māl*). This framework serves as a novel theoretical proposition for assessing how proactive tax outreach and Coretax assistance can balance state revenue enforcement with ethical, non-coercive public service delivery.

Based on this position, the novelty of this study lies in its analysis of tax collection ethics through the ball-pick-up system from the perspective of Islamic economics. Rather than merely reiterating discussions of Islamic tax ethics or measuring the effect of service

quality on compliance, this study synthesizes Islamic economic ethical principles with the characteristics of the ball-pick-up mechanism to develop an ethical framework for assessing tax collection practices that are just, trustworthy, transparent, proportional, and oriented toward public benefit. To ensure conceptual clarity, this study defines the proactive "ball-pick-up" (*jemput bola*) system not as a rigid mechanism of tax extraction, but as an integrated service delivery framework. This framework combines three core functions: (1) educational outreach, (2) administrative and technical assistance, and (3) localized service access for taxpayers. By embedding administrative functions within a service-oriented approach, the system seeks to foster voluntary tax compliance (*imtithal*) in alignment with Islamic governance ethics. Therefore, this study aims to analyze the ethics of tax collection through the ball-pick-up system from the perspective of Islamic economics by identifying the characteristics of the mechanism, examining the ethical dimensions of interactions between tax officers and taxpayers, and analyzing their compatibility with Islamic economic principles. The findings are expected to contribute to the development of Islamic economic studies in the field of taxation while providing an ethical perspective for developing tax services and collection practices that are more just, humane, transparent, and oriented toward public welfare.

2. Literature Review

Concept and Tax Collection

Tax is one of the important instruments for financing state administration and development. The fulfillment of tax obligations is not only related to state revenue but also reflects the relationship between the government as the tax-collecting authority and the public as taxpayers (Sirait & Lie, 2025). Therefore, tax collection requires a mechanism that can ensure the fulfillment of tax obligations while providing convenience and certainty to the public.

Tax collection has interrelated fiscal and service dimensions. The fiscal dimension positions taxation as a source of state revenue, while the service dimension emphasizes facilitating the public in understanding and fulfilling their tax obligations (Khairunisa & Ribwati, 2026). Balancing these two dimensions is important to ensure that the pursuit of revenue does not disregard taxpayers' rights and that service provision does not undermine certainty in the fulfillment of tax obligations.

In this study, tax collection is understood as a process that involves not only state revenue but also communication, service provision, the exercise of authority, and the fulfillment of rights and obligations between the government and taxpayers. This understanding is important because the ball-pick-up mechanism involves tax officers interacting directly with the community, thereby requiring greater attention to ethical considerations in the tax collection process (Rifai et al., 2026).

The ball-pick-up Tax Collection System

The ball-pick-up system is a proactive service approach implemented by reaching out to the community or providing access to services at locations that are closer and more accessible to the public. In the field of taxation, this approach can be implemented through services outside tax offices, administrative assistance, tax education, tax return filing

assistance, and other forms of direct service. Its purpose is to reduce barriers faced by the public in obtaining information and fulfilling their tax obligations (Ilhamsyah, 2025).

The implementation of the ball-pick-up system can expand access to tax services, reduce geographical and administrative barriers, and create more direct interactions between tax officers and taxpayers (Riezkyawan et al., 2026). In addition to providing convenience, this approach can also serve as an educational mechanism through which the public gains a better understanding of tax procedures and obligations. Thus, the ball-pick-up system has the potential to strengthen the service dimension of the taxation system.

However, direct interaction between tax officers and taxpayers also entails ethical implications. The disproportionate exercise of authority, unequal treatment, lack of transparency in information, or excessive pressure may undermine service quality and public trust. Therefore, the ball-pick-up system should not be assessed solely based on its administrative effectiveness but should also be analyzed according to the ethical principles governing the relationship between tax officers and taxpayers (Paramita et al., 2024).

Ethics in Tax Collection

Ethics in tax collection concerns the moral standards governing the exercise of authority and the treatment of taxpayers throughout the service and tax collection processes. Ethics is important because of the difference in position between the government, which holds authority, and the public, which bears tax obligations. Such authority needs to be exercised responsibly so that it does not develop into excessive actions or practices that may harm the public (Simanjuntak & Erviando, 2026).

Justice is one of the fundamental principles of ethics in tax collection. Justice requires equal, non-discriminatory, and proportional treatment (Nursadiyah et al., 2026). In the ball-pick-up system, this principle encompasses equal access to services, information, procedures, and treatment by tax officers. In addition to justice, transparency is an important element in establishing a healthy relationship between tax authorities and taxpayers. Information regarding tax obligations, procedures, the legal basis for tax collection, and tax-related consequences should be communicated clearly and accountably. Transparency helps prevent ambiguity that may lead to dependency or misunderstanding in direct interactions (Fitdra, 2026).

Ethical tax collection also requires respect for taxpayers. The exercise of authority should not involve actions that undermine dignity, intimidation, or disregard for the circumstances of the community (Simanjuntak & Erviando, 2026). Research on respectful treatment indicates that treating taxpayers with respect is associated with increased tax compliance, whereas overly authoritative procedures may have the opposite effect. Thus, the quality of the relationship between tax officers and taxpayers constitutes an important component of ethical tax collection.

The principle of proportionality is also necessary to ensure that the fulfillment of tax obligations is not pursued excessively. In the context of the ball-pick-up system, service, education, and assistance should be prioritized so that the exercise of authority remains consistent with the objectives of tax collection and the circumstances of taxpayers (Ilhamsyah, 2025).

Tax Collection from the Perspective of Islamic Economics

Islamic economics places economic activities within a framework of moral values and social responsibility. Therefore, tax collection should not be assessed solely based on its fiscal function but also on how tax obligations are implemented and their impacts on society. The principles of justice, trustworthiness, public benefit, and the protection of wealth constitute important foundations for evaluating tax collection practices (Ahmad, 2023).

The principle of justice (*'adl*) requires government authority to be exercised in a balanced manner and not to result in treatment that disadvantages either party. In tax collection, justice encompasses equal treatment, proportionality of tax obligations, and the absence of discrimination (Candra, 2026).

The principle of amanah refers to responsibility in exercising authority. Tax officers are expected to exercise their authority honestly, professionally, and in accordance with established objectives. In the ball-pick-up system, the principle of *amanah* is particularly important because direct interaction provides greater opportunities for the exercise of authority and decision-making in the field (Ilhamsyah, 2025).

The principle of maslahah emphasizes benefits for society. Tax collection may have a *maslahah* dimension when it is implemented to support public interests and carried out in a manner that does not cause harm (Khairunisa & Ribwati, 2026). In the context of the ball-pick-up system, *maslahah* can be realized through improved access, education, assistance, and the reduction of administrative barriers faced by taxpayers (Rifai, 2023).

The principle of *hifẓ al-māl*, or the protection of wealth, is also relevant to tax collection. This principle requires the collection of people's wealth to be based on a legitimate, clear, fair, and non-excessive basis. Thus, tax obligations can be fulfilled without disregarding the protection of the economic rights of the public (Yusram et al., 2026).

In studies of Islamic tax ethics, Hakim (2017) emphasized the importance of gentleness, justice, consideration of taxpayers' ability, knowledge of taxable objects, and public benefit in the performance of tax officers' duties (Hakim, 2017). Meanwhile, Ahmad (2023) demonstrated that the ethics of tax collection and management can be analyzed through principles oriented toward *maqashid al-shariah* (Ahmad, 2023). These perspectives demonstrate that tax obligations need to be accompanied by ethical considerations in their implementation and collection processes.

Ethics of the *ball-pick-up* system from the Perspective of Islamic Economics

The ball-pick-up system has the potential to provide tax services that are more accessible, convenient, and beneficial to the public. However, such proximity also increases the ethical responsibilities of tax officers because it involves direct interaction between parties exercising authority and parties bearing tax obligations (Fitri, 2025). Therefore, evaluating the ball-pick-up system requires an integrated consideration of service provision, the exercise of authority, and the principles of Islamic economics.

In this study, the ethics of the ball-pick-up system are analyzed based on seven main principles. First, justice, referring to equal and non-discriminatory treatment. Second, amanah, referring to the honest, professional, and responsible exercise of authority. Third, transparency, referring to the clear and accurate communication of information concerning tax obligations and procedures. Fourth, respect for taxpayers, referring to services that preserve taxpayers' dignity and avoid intimidation. Fifth, proportionality, referring to the fulfillment of obligations and the exercise of authority in accordance with taxpayers'

circumstances and the objectives of tax collection. Sixth, maslahah, referring to an orientation toward public benefit in tax collection and service provision. Seventh, *hifẓ al-māl*, referring to the protection of people's wealth through tax collection that is legitimate, transparent, fair, and non-excessive.

Based on these principles, the ball-pick-up system can be considered consistent with Islamic economic principles when it provides convenience and benefits to taxpayers while upholding justice, *amanah*, transparency, respect, proportionality, and the protection of wealth. Conversely, if the mechanism is used to exert excessive pressure, engage in discrimination, provide non-transparent information, or exercise authority disproportionately, such practices require critical examination from the perspective of Islamic economic ethics. These seven principles are subsequently used as the analytical framework for examining the ethics of tax collection through the ball-pick-up system in the results and discussion section.

Figure 1. Proposed Conceptual Evaluation Framework for Proactive Tax Services from an Islamic Economic Perspective



Furthermore, the operationalization of the proactive "ball-pick-up" system must be understood within contemporary tax administration updates, such as the implementation of Indonesia's Coretax Administration System. Direct field assistance in Coretax account activation, e-filing guidance, and localized taxpayer education represents a shift toward modern, service-oriented administration. However, technological modernization alone does not guarantee ethical governance. Integrating these technical services with Islamic economic principles ensures that administrative outreach remains non-coercive, transparent, and fair. To visualize this analytical process, Figure 1 presents the proposed Conceptual Evaluation Framework. The diagram illustrates how proactive tax service mechanisms (including field outreach and Coretax onboarding assistance) are evaluated through the seven ethical dimensions of Islamic economics to foster ethical public service and voluntary compliance.

3. Method

Research Type and Approach

This study employs a qualitative method with a literature review approach (*library research*). This approach was selected because the study focuses on analyzing the ethics of tax collection through the ball-pick-up system from the perspective of Islamic economics

based on various relevant sources. The study is not intended to statistically measure relationships between variables but rather to understand, interpret, and synthesize ideas and findings related to tax ethics and Islamic economic principles.

The literature review approach is used to examine the relationship between the concept of tax collection, the ball-pick-up mechanism, ethical relationships between tax officers and taxpayers, and the principles of Islamic economics (Moleong, 2017). The findings of the literature review are subsequently used to develop an analysis of the compatibility between the ethics of the ball-pick-up system and Islamic economic principles.

Data Sources

The research data consist of secondary data obtained through a review of various sources relevant to the research focus. The primary sources include scholarly journal articles, academic books, legislation and regulations, official government documents, and other scholarly publications that can be academically verified and accounted for.

The literature reviewed includes studies on tax collection ethics, tax officer ethics, taxpayer compliance, relationships between tax authorities and taxpayers, tax justice, and Islamic economic perspectives on taxation. In addition, official documents related to tax service and collection practices using the ball-pick-up approach in Indonesia are used as supporting sources to understand the context of its implementation.

Data Collection Technique

Data were collected through documentation and systematic literature searching. The researcher identified sources related to keywords such as *tax collection ethics*, *taxpayer treatment*, *tax authority*, *ball-pick-up*, *tax service*, *Islamic economics*, *maqashid al-shariah*, *maslahah*, and *hifẓ al-māl*.

The identified literature was then reviewed, and relevant information was recorded based on its relationship to the research focus. The information included concepts, arguments, findings from previous studies, ethical principles, forms of tax services, and provisions related to tax collection practices. The data were subsequently organized thematically to facilitate the analysis process.

Literature Selection Criteria

The selection of literature was based on relevance, credibility, and currency. Priority was given to literature that directly discusses tax ethics, tax authority behavior, relationships between tax officers and taxpayers, tax service or collection mechanisms, and Islamic economic principles relevant to taxation.

The scholarly journal articles used in this study were preferably obtained from academic publications with identifiable publication information and that could be verified through scholarly databases. Official government sources were used to obtain information regarding tax policies, service mechanisms, and taxation practices in Indonesia. Literature that was not directly relevant to the research focus or lacked a verifiable source was not used as the primary basis for analysis.

Data Analysis Technique

The data were analyzed using content analysis with an interpretive approach. The analysis was conducted through several stages: identification, selection, classification,

interpretation, and synthesis. At the identification stage, the researcher located various sources related to the research focus. The literature was subsequently selected based on its relevance and source credibility.

At the classification stage, the selected information was grouped into themes related to tax collection, the ball-pick-up system, tax collection ethics, relationships between tax officers and taxpayers, and Islamic economic principles. The interpretation stage involved understanding the meanings and arguments presented in the various sources and relating them to the research focus.

The final stage was synthesis, which involved integrating findings from various sources to develop an analysis of the ethics of the ball-pick-up system from the perspective of Islamic economics. The analysis employed seven principles as the main analytical criteria: justice, amanah, transparency, respect for taxpayers, proportionality, *maslahah*, and *hifẓ al-māl*. These seven principles were used to assess how the ball-pick-up mechanism can be understood as a form of tax service that is not only administratively effective but also fulfills ethical requirements within Islamic economics.

Through this approach, the study goes beyond merely describing the ball-pick-up system and seeks to produce a critical synthesis of the conditions under which the mechanism may be considered consistent or inconsistent with Islamic economic principles. The findings of the analysis are subsequently presented thematically in the Results and Discussion section.

4. Result and Discussion

The Ball-Pick-Up System as a Taxation Outreach Approach: Indonesian Context and Practical Realities

The findings of the literature review indicate that the ball-pick-up tax service system represents a service-oriented approach aimed at bringing taxation services closer to the community. Unlike conventional service patterns, which place taxpayers in the position of actively visiting tax service offices, the ball-pick-up approach positions tax officers as proactive actors who directly reach out to the public. In the contemporary Indonesian context, this practice is realized through various outreach initiatives, including Mobile Tax Units (*Samsat Keliling* / *Pajak Keliling*), Tax Corners (*Pojok Pajak*) in commercial centers, and localized field assistance for Tax Return (*SPT*) e-filing and e-tax account onboarding under the Directorate General of Taxes' Coretax system (Ilhamsyah, 2025).

From a public service perspective, this approach has positive value because it reduces access barriers faced by the community, such as geographical distance, limited information, procedural complexity, and digital literacy gaps. By providing services directly within the community, tax officers have greater opportunities to offer guidance, resolve administrative issues, and lower compliance friction for taxpayers.

However, the findings also demonstrate that the ball-pick-up approach cannot be assessed solely based on administrative accessibility or compliance efficiency. The direct, face-to-face presence of tax officers creates an intensive relationship between tax authorities and taxpayers. This relationship carries profound ethical implications because field officers exercise state authority outside formal institutional settings, while taxpayers remain bound by tax obligations (Ilhamsyah, 2025). Consequently, field-level outreach introduces distinct operational risks, including potential discretionary inconsistency, lack of procedural

transparency, over-zealous revenue collection, or unequal treatment toward less-educated taxpayers.

Therefore, the success of the ball-pick-up approach should be evaluated not only by the volume of taxpayers served or revenue targets achieved, but also by the quality of treatment provided to taxpayers and the ethical manner in which authority is exercised. Taxation services and ethical principles are inseparable. Bringing services closer to the public generates genuine benefit only when accompanied by mechanisms that ensure fairness, transparency, respect, and proportionality. To systematically evaluate these dynamics, Table 1 maps these practical realities against the seven core principles of Islamic economic ethics.

Table 1. Systematic Evaluation Matrix of Proactive Tax Services from an Islamic Economic Perspective

Islamic Ethical Principle	Evaluation Dimension	Conceptual & Operational Indicators	Indonesian Regulatory & Practical Context	Key Literature Sources
Justice (*'Adl*)	Equitable Access & Treatment	Non-discriminatory service; equal availability regardless of socioeconomic status; objective assistance.	UU No. 28/2007 (KUP); Equal service delivery in Mobile Tax Units (*Samsat Keliling*).	Candra (2026); Nursadiyah et al. (2026)
Trustworthiness (*Amanah*)	Administrative Integrity & Accountability	Honest exercise of field authority; zero tolerance for informal fees; strict adherence to official mandates.	UU No. 20/2001 (Anti-Corruption); DGT Code of Conduct (*Kode Etik Pegawai*).	Savika (2024); Apriliani (2023)
Transparency	Information Openness & Certainty	Clear disclosure of legal basis, tax rates, e-filing steps, and official payment receipts; no hidden procedures.	PER-02/PJ/2019; Open guidance during Coretax account activation & onboarding.	Fitdra (2026); Supriyono et al. (2021)
Respect for Taxpayers	Preservation of Human Dignity	Polite communication; active listening; non-intimidating approach; assistance-oriented demeanor.	PMK-186/PMK.03/2019; Public Service Standards in *Pojok Pajak* outreach.	Prastiwi & Diamastuti (2021); Ariyanti & Mutiah (2023)

Islamic Ethical Principle	Evaluation Dimension	Conceptual & Operational Indicators	Indonesian Regulatory & Practical Context	Key Literature Sources
Proportionality	Balanced Exercise of Authority	Prioritizing taxpayer education and technical assistance before invoking formal enforcement or sanctions.	Law No. 7/2021 (HPP Law); Graduated administrative compliance procedures.	Trawocadji & Sitabuana (2022); Ilhamsyah (2025)
Public Benefit (*Maslahah*)	Social Welfare & Friction Reduction	Lowering compliance costs; improving tax literacy; balancing state revenue needs with public economic ease.	PER-04/PJ/2020; Community-level tax education programs.	Mustofa (2022); Khairunisa & Ribwati (2026)
Protection of Wealth (*Hifẓ al-Māl*)	Safeguarding Economic Rights	Lawful tax determination; protection against arbitrary levies; issuing official, verifiable receipts.	Indonesian Constitution (Article 23A); Official e-billing and payment validation.	Anggraini & Sukiman (2026); Yusram et al. (2026)

Source: processed by researchers (2026)

The Ethics of the Ball-Pick-Up System Based on the Principle of Justice

Justice is the first principle used to analyze the ethics of the ball-pick-up system. From the perspective of Islamic economics, justice is not only concerned with the outcome of tax collection but also encompasses the process and treatment of the parties involved. Tax collection must be carried out without discrimination and by considering the balance between the obligations of the community and the authority exercised by the government (Candra, 2026).

In the implementation of the ball-pick-up system, the principle of justice can be realized through the provision of equal access to services for taxpayers. The presence of tax officers at community locations can represent a form of service justice by assisting groups that face limited access to tax offices or taxation service systems (Fadila, 2025). Thus, the *ball-pick-up* system does not merely function as an administrative strategy but can also serve as an instrument for promoting equitable access to taxation services.

However, justice does not end with the issue of accessibility. Tax officers must also provide equal treatment to taxpayers who are in comparable circumstances. Personal relationships, social status, economic capacity, and other factors that are irrelevant to tax obligations should not become the basis for preferential treatment. If the ball-pick-up system

instead results in differences in treatment that lack an objective basis, the objective of achieving justice in public services cannot be fully realized (Paramita et al., 2024).

These findings are consistent with the study by Prastiwi and Diamastuti (2023), which highlights the importance of respectful treatment of taxpayers in building trust and encouraging tax compliance (Prastiwi Dewi & Diamastuti, 2021). Justice in the taxation system should therefore be understood as encompassing both procedural justice and justice in interpersonal interactions. From the perspective of Islamic economics, both aspects constitute integral elements of the implementation of the principle of *'adl*.

The Ethics of the Ball-Pick-Up System Based on the Principle of Trustworthiness

The principle of *amanah* (trustworthiness) concerns how tax officers exercise the authority entrusted to them by the state. In the ball-pick-up system, tax officers occupy a strategic position because they interact directly with the community, provide information, assist with administrative processes, and, under certain circumstances, perform tax collection functions (Savika, 2024). This condition requires a high level of integrity and responsibility.

Amanah requires tax officers to exercise their authority in accordance with the objectives of public service and applicable regulations. Officers should not exploit direct relationships with taxpayers to obtain personal benefits, provide inaccurate information, or use their position to exert unnecessary pressure. Every action must be administratively and morally accountable.

From the perspective of islamic economics, *amanah* is also associated with the awareness that authority constitutes a responsibility that must be exercised honestly. Therefore, the ball-pick-up system can be considered ethical when tax officers place the interests of public service and genuine tax compliance as their primary objectives, rather than merely pursuing tax revenue (Apriliani, 2023).

This perspective is consistent with the studies of Ahmad (2023) and Hakim (2017), which identify integrity, justice, compassion, and responsibility as important components of tax officers' ethics from an Islamic perspective. Thus, the greater the scope of direct interaction in the ball-pick-up system, the greater the ethical demands placed on tax officers to uphold *amanah*.

The Ethics of the Ball-Pick-Up System Based on the Principle of Transparency

Transparency is an important principle because taxpayers require clear information regarding the obligations they are expected to fulfill. In the ball-pick-up system, tax officers play an important role in bridging information between the government and the community. The information provided must be accurate, easy to understand, and consistent with applicable regulations. Transparency includes explanations regarding the legal basis of tax obligations, payment or reporting procedures, required documents, and the potential consequences of failing to fulfill such obligations. Such openness can reduce uncertainty and prevent taxpayers from making decisions based on inaccurate or misleading information (Supriyono et al., 2021).

From the perspective of Islamic economic ethics, transparency is closely related to honesty and *amanah* (trustworthiness). Lack of clarity in information may place taxpayers at a disadvantage because they do not possess sufficient knowledge to fulfill their obligations

properly (Chandra et al., 2021). Therefore, tax officers are not only required to provide information but also to ensure that the information is understandable to the community. This principle is also closely associated with public trust in the government.

Simanjuntak and Erviando (2026) demonstrate a relationship between ethics, trust in government, and tax compliance. Accordingly, transparency in the ball-pick-up system serves a broader function than merely providing administrative information. Transparency can serve as an instrument for building public trust and encouraging a form of tax compliance that is more voluntary in nature (Simanjuntak & Erviando, 2026).

The Ethics of the Ball-Pick-Up System Based on the Principle of Respect for Taxpayers

Respect for taxpayers is an important aspect of the relationship between tax authorities and the community. Although taxpayers are obligated to comply with taxation regulations, such obligations do not eliminate their right to receive proper services and to be treated with dignity. In the ball-pick-up system, respect can be demonstrated through polite communication, the use of easily understandable language, a willingness to listen to taxpayers' concerns, and the provision of explanations without degrading or intimidating them (Ariyanti & Mutiah, 2023). This approach demonstrates that the fulfillment of tax obligations can be facilitated through cooperative relationships rather than relying solely on pressure.

The study by Prastiwi and Diamastuti (2023) demonstrates that *respectful treatment* plays a role in building taxpayer trust and compliance. This finding reinforces the argument that the quality of interaction between tax officers and taxpayers constitutes an integral part of the effectiveness of the taxation system itself.

From the perspective of Islamic economics, respect for taxpayers is also consistent with the principle of preserving human dignity and avoiding actions that may cause harm. Therefore, the *ball-pick-up* system should position tax officers as facilitators of taxpayers' fulfillment of their obligations, rather than as parties who create fear or impose disproportionate pressure.

The Ethics of the Ball-Pick-Up System Based on the Principle of Proportionality

Proportionality requires a balance between government authority and the circumstances of taxpayers. In tax collection, taxpayers' obligations must indeed be enforced; however, the manner of enforcement should be appropriate to the objectives, circumstances, and level of the problems encountered (Trawocadji & Sitabuana, 2022). The ball-pick-up system has the potential to implement the principle of proportionality because this approach enables tax officers to understand taxpayers' circumstances more directly. Before taking coercive measures, officers can provide information, education, and assistance to help taxpayers understand their obligations. Such an approach can reduce the possibility of misunderstandings and assist taxpayers in fulfilling their obligations voluntarily.

However, a service oriented approach does not mean that tax obligations can be disregarded. Proportionality instead requires a balance between service provision and regulatory enforcement. Tax officers retain the authority to enforce taxation regulations, but such authority should be exercised gradually, objectively, and in accordance with the applicable legal framework.

From the perspective of Islamic economics, proportionality is related to the prohibition against taking actions that exceed reasonable limits. Hakim (2017) identifies consideration of taxpayers' ability to fulfill their obligations and the avoidance of excessive harshness as important elements of tax officers' ethics. Therefore, the ball-pick-up system is more consistent with Islamic principles when service and education functions are positioned as important steps before the exercise of coercive or repressive authority (Hakim, 2017).

The Ethics of the Ball-Pick-Up System Based on the Principle of *Maslahah*

The principle of *maslahah* directs economic activities toward the achievement of benefits and the prevention of harm. In the context of taxation, *maslahah* can be viewed from two perspectives: the benefits of tax revenues for public interests and the benefits of taxation services in assisting taxpayers to fulfill their obligations.

The ball-pick-up system has the potential to generate *maslahah* because it can bring services closer to the community, reduce administrative barriers, improve taxpayers' understanding of taxation, and assist taxpayers in fulfilling their obligations. When such services are provided effectively and transparently, the benefits are not only experienced by the government through increased tax compliance but also by the community through easier access to taxation services. However, *maslahah* cannot be used to justify all forms of tax collection. An action cannot be considered beneficial if administrative benefits for the government are achieved through actions that unfairly harm or place undue pressure on the community (Mustofa, 2022). Therefore, *maslahah* must be understood in conjunction with the principles of justice, *amanah* (trustworthiness), transparency, respect, and proportionality.

Within this framework, the ball-pick-up system can be regarded as a mechanism that embodies *maslahah* when it is capable of creating a balance between the interests of state revenue and the protection of taxpayers' interests. This orientation is also consistent with the findings of Anjarwi (2026), which indicate that perceptions of government inefficiency and the use of public funds can influence taxpayers' compliance intentions through moral reasoning. This suggests that tax compliance is influenced not only by formal obligations but also by public perceptions of the moral quality and governance of the government (Anjarwi et al., 2026).

The Ethics of the Ball-Pick-Up System Based on the Principle of *Hifẓ al-Māl*

The principle of *hifẓ al-māl*, or the protection of wealth, is one of the objectives of *maqāṣid al-sharī'ah* that is relevant to the analysis of tax collection. Taxation is directly related to the transfer of a portion of people's wealth to the state; therefore, the process must be carried out on the basis of legitimate, clear, fair, and accountable regulations (Anggraini & Sukiman, 2026).

In the ball-pick-up system, the protection of wealth can be realized through clear information regarding the amount of tax obligations, payment procedures, transaction receipts, and service mechanisms that can be verified. Taxpayers must have certainty that the payments they make constitute legitimate tax obligations and are processed through official mechanisms (Ilhamsyah, 2025).

The principle of *hifẓ al-māl* also requires tax officers to refrain from actions that may cause undue material or administrative losses. Every form of service, assistance, or tax

collection should be directed toward ensuring the fulfillment of the state's legitimate interests without disregarding the economic rights of the community (Rahima et al., 2025).

Thus, the protection of wealth does not imply the elimination of the obligation to pay taxes. Rather, *hifẓ al-māl* emphasizes that such obligations must be fulfilled through lawful and equitable mechanisms. The ball-pick-up system can fulfill this principle when it provides certainty and convenience to taxpayers while simultaneously preventing the abuse of authority.

Synthesis of the Ethics of the Ball-Pick-Up System from the Perspective of Islamic Economics

Based on the analysis of the seven principles, the ball-pick-up system can be understood as a taxation service mechanism that is fundamentally compatible with the values of Islamic economics. This compatibility is particularly evident in its ability to bring services closer to the community, reduce administrative barriers, improve access to information, and provide assistance in fulfilling tax obligations (Savika, 2024).

However, such compatibility is conditional rather than automatic. The ball-pick-up system cannot be considered consistent with Islamic economic principles merely because it adopts a direct service approach. Its compatibility depends on how the mechanism is implemented and how the authority of tax officers is exercised.

Analytically, the seven principles are interconnected. Justice ensures that services and tax collection are carried out fairly and equally. Amanah (trustworthiness) ensures that authority is exercised honestly and responsibly. Transparency provides taxpayers with certainty regarding relevant information. Respect for taxpayers maintains the quality of the relationship between tax officers and the community. Proportionality limits the exercise of authority so that it does not become excessive. *Maslahah* ensures that taxation services and collection are oriented toward public benefit. Meanwhile, *hifẓ al-māl* ensures that the fulfillment of tax obligations continues to provide protection for people's wealth.

This synthesis demonstrates that the ethics of the ball-pick-up system cannot be assessed solely by whether taxes are successfully collected. Its ethical dimension lies in the process: whether taxpayers receive fair access, transparent information, respectful treatment, and obligations that are enforced proportionally. Thus, administrative effectiveness and ethical legitimacy should operate simultaneously.

These findings extend previous research on taxation ethics. Ahmad (2023) and Hakim (2017) provide a foundation for understanding tax collection ethics from an Islamic perspective, while Prastiwi and Diamastuti (2023), Simanjuntak and Ervindo (2026), and Anjarwi (2026) demonstrate the importance of treatment, ethics, trust, and moral reasoning in shaping compliance behavior. This study connects these findings to a more specific context, namely tax collection mechanisms through the ball-pick-up system, and subsequently examines them through seven principles of Islamic economic ethics.

Accordingly, the novelty of this study lies in interpreting the ball-pick-up system not merely as an innovation in taxation services, but as a practice that must meet ethical standards governing the relationship between the state and taxpayers. The system can constitute a taxation service mechanism consistent with Islamic economics when it is oriented toward bringing services closer to the community, building trust, facilitating the

fulfillment of tax obligations, and creating public benefit without compromising justice and the protection of people's wealth.

5. Conclusion

Based on the conceptual synthesis of the literature, the proactive "ball-pick-up" (*jemput bola*) tax service system functions as an integrated public service mechanism that bridges tax authorities and taxpayers. The study demonstrates that proactive outreach is conceptually compatible with Islamic economic ethics when evaluated through a structured normative framework comprising seven core principles: justice (*'adl*), trustworthiness (*amanah*), transparency, respect for taxpayers, proportionality, public benefit (*maslahah*), and protection of wealth (*hifẓ al-māl*). When operationalized through these principles, proactive tax services, including Mobile Tax Units (*Samsat Keliling*), Tax Corners (*Pojok Pajak*), and field guidance for Coretax system onboarding, transform from transactional revenue-enforcement mechanisms into non-coercive, ethical public services.

Theoretical Implications

From a theoretical perspective, this study contributes to the literature on Islamic public finance and tax administration by synthesizing Islamic economic ethics with proactive service delivery models. It advances the theoretical debate by producing a Conceptual Evaluation Framework that moves beyond static normative principles, offering a structured lens to evaluate face-to-face interactions between tax authorities and taxpayers.

Practical and Policy Implications

Practically, the findings offer actionable insights for tax policymakers and administration authorities. Shifting the operational orientation from aggressive revenue collection to ethical, assistance-oriented public service reduces compliance friction, protects taxpayer dignity, and safeguards public economic rights. Embedding ethical standards into field-level outreach and Coretax onboarding fosters voluntary compliance (*imtithal*) and enhances public trust in tax governance.

Limitations and Future Research

Despite its conceptual contribution, this study bears distinct methodological limitations. Relying exclusively on a qualitative literature review approach, the study lacks primary empirical data, such as field observations, officer interviews, or quantitative taxpayer compliance metrics. Consequently, the direct causal relationships between specific Islamic ethical principles and compliance behavior remain conceptual propositions rather than empirically tested hypotheses. Future research should address these boundaries by employing empirical mixed-method designs, field surveys, or regional case studies to statistically measure how adherence to principles such as *amanah* and *maslahah* practically impacts taxpayer trust, perception, and voluntary compliance rates.

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