

CHAPTER IV

CONCLUSSIONS AND SUGGESTIONS

A. Conclussions

Based on the description in the previous chapters, it can be concluded that:

1. The concept of tax haven are implemented of low tax rates or not at all, strict bank secrecy, not transparency, do not hold a Double Tax Avoidance Agreement (DTA) with countries that need information, and fax monitoring on traffic exchange and deposits. That's all concepts are favorable for tax haven countries, but not favorable to the non-tax haven countries, and threaten developing of non-tax haven countries.
2. Perspective of Islamic law against tax havens, tax haven concept that contrary to Islamic principles are five, which contains *riba*, *maysir*, *gharar*, *haram*, and *zalim*. So, do not be justified under Islamic law perspective to take advantage from tax haven, which are often encountered manipulation elements in their transactions and there is an element of *riba* in its banking system, so that it becomes unlawful done. In addition, the presence of a taxpayers intent in using tax havens include *zalim* to the state, because with the intention to avoid high tax rates to be levied by the state when the amount of wealth which also reported high value.

B. Suggestions

1. For Government, especially for General Tax Division

As *ulil amri* that taxed the society of Indonesia, have to taxed appropriate with society ability and used that tax for general benefit.

2. For Taxpayer

As a taxpayer Indonesia, it is appropriate continue to adhere the regulations in force, including in terms of paying taxes. Then it ought to inform the actual amount of wealth to the state so that the state can tax the people equitably, and can use the tax for joint benefit.

3. For Academician

Researchers realized that in this study there are many shortcomings that need to be repaired. Therefore, there should be more research related to the theme of this research.