



THE IMPACT OF INFAQ AND SHADAQAH (ZIS) ZAKAT FUNDS DISTRIBUTION AND UTILIZATION ON MUSTAHIC CONSUMPTION BEHAVIOR WITH TRANSPARENCY AS INTERVENING VARIABLES (Case Study of Darul Mursyid Islamic Boarding School BAZIS)

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Abstract

The poor utilization of zakat funds given to mustahik is the driving force behind this study. According to several observations made by researchers, some mustahik do not utilize the ZIS funds in accordance with their designation, either in operating or growing their business. In some cases, there are also some Mustahik who used the ZIS funds for personal needs without disclosing how they were used. The goal of this study was to determine the impact of transparency as an intervening variable on the

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distribution and utilization of zakat infaq and shadaqah (ZIS) money on mustahik consumption behavior. This study is quantitative in nature. 62 samples make up the research's sample. A closed questionnaire on mustahik BAZIS Darul Mursyid Islamic Boarding School is used as the data gathering tool. The inner model, outer model, and testing of the intermediary hypothesis are all used in data analysis. Based on the research findings, it is known that the study's variables can explain 88.8% of the variance, while the consuming behavior variable's R2 value is 0.836, or 83.6 percent, and 16.7% of the variance can be accounted for by other study factors. The study's findings show that there is no relationship between distribution and transparency, but there is a relationship between utilization and transparency, and there is a relationship between distribution and consumption behavior. However, there is no relationship between transparency and consumption behavior, and there is no relationship between distribution and utilization.

Keywords: Distribution, Utilization, Behavior, Consumption

A. Introduction

Zakat is still a religious institution, controlled by the clergy, but its role as a social security system is lost over time, evolving into a sort of transient activity (temporary action), which is collected concurrently with the implementation of zakat fitrah. As a result, zakat is only used in a consumptive-creative way that provides "temporary assistance" for the needy, orphans, and orphans as well as religious teachers and preachers once a year (Djamal Doa, 2002).

In the hope of projecting income distribution between Muslim surplus and deficit or even turning groups with a deficit (mustahik) into a surplus, Islamic banking and zakat collection institutions have been growing quite quickly. Their institutional existence aims to commit to bringing together Muslim surplus and Muslim deficit parties (muzakki). Banking institutions are involved in non-usury investment initiatives, but zakat institutions have now created a successful system for distributing zakat monies in addition to providing zakat in a consumptive manner (M. Ali Hasan, 2007).

Studies on the role of zakat and the theory of Islamic consumption are also being developed at the moment. Initially only focusing on discussing normative assumptions, efforts have now been made to make them more applicable, with research projections leading to empirical proof of each assumption of fiqh justification. In the area of Islamic muamalat, phenomena like these would significantly close the gap or absence between Islamic principles and Islamic methods. Due to the limitations of the available data that can be employed as study parameters, this is the case.

According to Iskandar Putong, the theory of consumer behavior essentially explains how to make use of the resources (money) required to satiate the requirements or wants of one or more things. Both direct users and appraisers generally evaluate satisfaction in a subjective manner.

Consumption is a spending or lowering of an item's use value activity (Iskandar Putong, 2005).

Consumption behavior emphasizes both individual and household behavior, according to Bilson Simamora's initial argument. Second, consumption behavior entails decisions made before to making a purchase as well as actions taken to get, utilization, consume, and consume things. Third, understanding consuming behavior entails observable activity, such as the sum spent, the timing, the people involved, and the transparent manner in which the purchased things are used. This encompasses intangible factors including consumer values, individual requirements, perceptions, methods of evaluating alternatives, and feelings about possessing and disseminating them (Bilson Simamora, 2002).

According to Metwally, consumption patterns in 24 nations with a majority of Muslims (70%) including Indonesia determine how much of an impact the zakat fund distribution system has. Additionally, Metwally came to the conclusion that, despite the fact that the research's target countries did not strictly implement an Islamic economic system, the distribution of the Islamic system did not lead to an increase in consumption expenditure and a decrease in savings for investment, but rather the opposite (Metwally, 2008).

The aforementioned explanation leads to the conclusion that the mustahik's consumption behavior will determine how zakat funds are distributed. He further contends that the distribution of the Islamic system should increase consumption expenditure and decrease savings for investment, but the opposite occurs. The distribution, utilization, and transparency of zakat payments are therefore factors that can affect consumption behavior, according to the opinion presented above.

Poor utilization of zakat funds distributed to mustahik is a phenomenon in this study that does not fit the explanation given above. According to several observations made by researchers, some mustahik do not utilization the ZIS funds in accordance with their designation, whether in operating or growing their business. In some cases, there were also several Mustahik who used the ZIS funds for personal needs, but there was no reporting regarding these instances. The Darul Mursyid Islamic Boarding School released the following zakat receipt information through a program named BAZISSOS (Badan Amil Zakat Infaq Shadaqah dan Kegiatan Sosial):

**TABLE 1. PROFESSIONAL ZAKAT DISTRIBUTION DATA
FOR 2011/2021**

NO	Year	DESCRIPTION OF HELP	PACKAGE NUMBER	PACKAGE VALUE	TOTAL
1	2011	Breeding catfish in a tarpaulin pond	13	Rp. 5,000,000	Rp. 65,000,000
2	2012	Trade, crops and livestock	36	Rp. 3,000,000	Rp. 108,000,000
3	2013	Trade, crops and livestock	22	Rp. 3,000,000	Rp. 66,000,000
4	2014	Renting land to grow vegetables (Karo)	20	Rp. 5,000,000	Rp. 100,000,000
5	2015	Grow vegetables	5	Rp. 3,000,000	Rp. 15,000,000
6	2016/2017	Horticulture and Animal Husbandry	38	Rp. 3,000,000	Rp. 114,000,000
7	2018/2019	Growing Coffee & Growing Pineapple	24	Rp. 3,000,000	Rp. 72,000,000
8	2020/2021	Purchase of coffee seeds for farmer groups	7,500 Stems		Rp. 15,000,000
TOTAL			160 people		Rp 540,000,000

Source: Darul Mursyid Islamic Boarding School

According to the data above, professional zakat distribution was actively carried out between 2011 and 2021, with a total distribution of up to Rp. 540,000,000 and a total of 160 persons distributing. The distribution of professional zakat gives special consideration to activities in the plantation and animal husbandry sectors, starting with raising catfish and moving on to growing vegetables and coffee beans. The largest professional zakat distribution took place in 2016/2017, with zakat funds disbursed totaling Rp. 114,000,000, and the lowest in 2015, 2020, and 2021, with only Rp. 15,000,000.

The following table shows data on the application of zakat infaq sadaqah BAZIS:

TABLE 2. PROFESSIONAL ZAKAT USAGE DATA 2011/2021

NO	Recipient	Description of Help	Help	Return	Not Return
1	Creative Economy Sipirok Mothers	Lontong, fried food, garden, and weaving businesses	15,000,000	10,000,000	5,000,000
2	Sigordang Creative Economy Group 5 People	Corn gardening	15,000,000	8,000,000	7,000,000
3	Simanosor Creative Women's Group	Vegetable, trade, garden, etc	15,000,000	12,000,000	3,000,000
4	Sitandiang Creative Mothers Group	Chili Garden	15,000,000	13,000,000	2,000,000
5	Creative Women's Group at Simpang Mandala Aek Horsik	Chili Garden	10,000,000	7,000,000	3,000,000
6	Batang Angkola Creative Mothers Group	Garden, Trade, and Vegetable.	15,000,000	8,000,000	7,000,000

Source: Darul Mursyid Islamic Boarding School

The distribution of professional zakat by the Darul Mursyid Islamic boarding school through the BAZIS program is very broad and varied, as can be seen from the figures above. BAZIS's funds are not utilised in accordance with their needs, and the rate of return on capital does not match the amount of initial capital given. The payback period, which ranges from four to five months with contributions per month, is dependent on the type of business and the amount of help.

The researcher is motivated to study "The Impact of Infaq and Shadaqah (ZIS) Zakat Funds Distribution and Utilization on Mustahik Consumption Behavior With Transparency As Intervening Variables (Case Study of Darul Mursyid Islamic Boarding School BAZIS)".

B. Theoretical review

1. Consumption Behavior

Consumption behavior emphasizes both individual and household behavior, according to Bilson Simamora's initial argument. Second, consumption behavior includes decisions made before to making a purchase as well as activities taken to get, utilization, consume, and spend money on things. Third, understanding consuming behavior entails observable activity, such as the sum spent, the timing, the people involved, and the transparent manner in which the purchased things are used. This encompasses intangible factors including consumer values, individual requirements, perceptions, methods of evaluating alternatives, and feelings about possessing and disseminating them (Bilson Simamora, 2002).

2. Islamic Consumption Behavior

In comparison to the theory of purchasing behavior found in the secular economy, the theory of consumption behavior among Muslims is extremely different. The fundamental principles of the theory, the motivations and objectives of consumption, as well as the method of choosing and allocating the budget for consuming, all differ. The three values listed below serve as the cornerstone of Muslim consumer behavior. faith in the end-of-the-world and the afterlife, Muslim success is determined by his or her adherence to religious standards, not by how wealthy they are, and Being wealthy is not inherently bad, but how you use it is It must adhere to Islamic principles (Monzer Kahf, 1995).

3. Consumption Behavior Contributing Factors

Cultural, social, personal, and psychological aspects, as well as events, are factors that influence consuming behavior when people decide what to buy or consume based on the results of their income (Bilson Simamora, 2002).

4. Transparency

The idea of openness known as transparency enables the public to have the broadest access to information concerning regional funding. Transparency can ensure that everyone has access to or the freedom to get information about how the government is run, namely information regarding the formulation of policies, their implementation, and the outcomes attained (Karnaen A Perwataatmadja, 1986).

Transparency is the open dissemination of information to all parties on the management's operations, taking into account all relevant factors in the process of making decisions and carrying out tasks. Because it will engage not only internal zakat organization organizations but also external parties, such as muzakki or the larger community, increasing transparency in zakat management will result in a good control mechanism between two parties, namely institutions and shareholders. This should be used as a structure to lessen mistrust among the general people (Rani Rahmat, 2017).

C. Research Method

Descriptive quantitative research was the method employed in this study. One way to show links between variables, test a theory, provide a fact or synthesize statistics, build concepts or understandings, or synthesize a variety of things is through quantitative research. Although descriptive research is a sort of quantitative research, its goal is to portray facts, conditions, variables, and phenomena as they exist at the time the research is being conducted. Quantitative research, as its name suggests, is research that use numerical measurements and is examined using the Smart PLS tool.

The Darul Mursyid Islamic Boarding School BAZIS was the site of this study. From March 2022 till it was finished, this study was conducted. 160 respondents make up the Mustahik BAZIS sample in this study. A purposive sample is utilized to select the sample that will be used in this

study, which means that the subject is chosen for the study with a specific goal in mind rather than based on stratification, chance, or area. Based on specific qualities, traits, or characteristics, this sampling was made. The subjects chosen as samples actually reflect the population the most in terms of attributes. The researcher employed the Slovin formula or procedure to identify the sample that would be examined in this investigation. The sample for this study consisted of 61.53 respondents from 160 populations, evenly divided into 62 respondents.

In order to examine research statistics, this study employs a multivariate technique that makes use of more than two variables. Studies with more than two variables can use PLS multivariate analysis to do statistical analysis. PLS is a variance-based SEM statistical technique created to address multiple regression where certain issues, such as small research sample sizes, missing data, and multicollinearity, do not exist in the data. PLS computation with a Bootstrapping algorithm. The PLS Algorithm is a set of regressions that can be calculated to produce data for the examination of research data, particularly to observe the values frequently utilized for PLS analysis. Additionally, bootstrapping is a resampling method where the statistical significance of several PLS-SEM findings may be examined, such as route coefficient, cronbach alpha, HTMT, and R2 values. Three parts made up the PLS study: analysis of the outer model (outer models), analysis of the hypotheses relating the variables (inside models), and hypothesis testing. While the research variables in this study were Endogenous Variables (Y), Consumption Behavior (PK), Exogenous Variables (X), Distribution (PB), and Utilization (PF), Intervening Variable (Z): Transparency, SmartPLS was used to test and measure the relationship between endogenous and exogenous latent variables (TP).

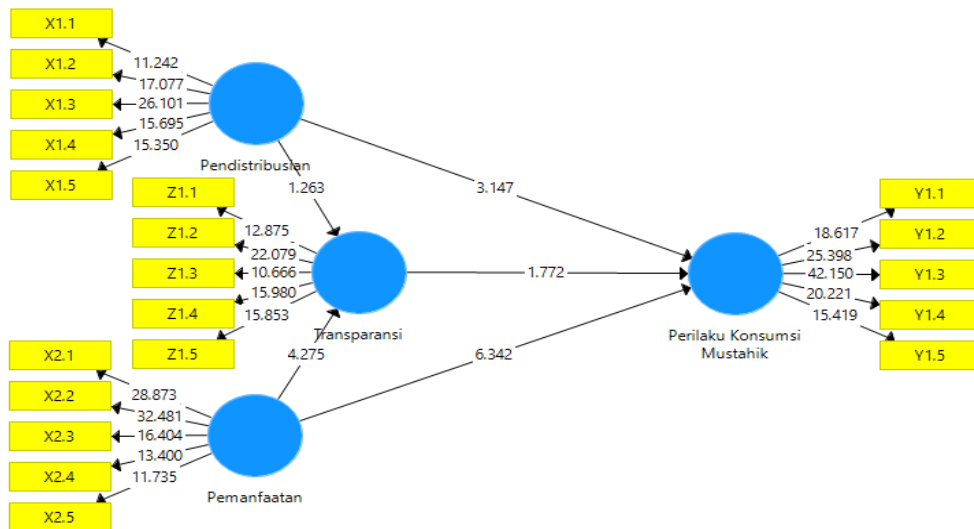
D. Result and Discussion

1. Structural Equation Model (SEM) analysis with SmartPLS

a) Creating Path Diagrams

The research hypothesis provided in the preceding chapter served as the foundation for the path diagram used in this investigation. This path map also seeks to show the relationship between each variable in this study and its influence. Exogenous and endogenous variables both have a role in this study's variables. While the exogenous variables in this study are transparency (Z) and mustahik consumption behavior, the exogenous variables in this study are distribution (X1) and utilization (X2) (Y). For a clearer understanding of the path diagram used in this study, consider the following:

Figure 1. Path Diagram of Research Results



b) Outer Model Evaluation

To ascertain the findings of the validity and reliability of the instruments provided to respondents, the outer model is tested (measured). This measuring paradigm can demonstrate the representation of latent variables by variables. In order to assess the construct validity of this outer model, which includes convergent validity and discriminant validity, as well as reliability, which includes composite reliability and Cronbach's alpha, there are two stages.

a. Convergent Validity Loading Factor

A test known as the convergent validity test is used to determine whether the indicators used in this study are accurate for latent variables evaluated using factor loading. If the loading factor in the variable is more than 0.6, an indicator is considered to be legitimate. It is evident from the outer model test results that the convergent validity test is the following:

Table 3. Convergent Validity Test by Using the Loading Factor

No	Variable	Indicator	Loading Factor	Information
1.	Distribution	X1.1	0.751	Valid
		X1.2	0.882	Valid
		X1.3	0.869	Valid
		X1.4	0.787	Valid
		X1.5	0.853	Valid
2.	Utilization	X2.1	0.917	Valid
		X2.2	0.915	Valid
		X2.3	0.872	Valid
		X2.4	0.840	Valid
		X2.5	0.726	Valid
3.	Transparency	Z1.1	0.820	Valid
		Z1.2	0.874	Valid
		Z1.3	0.771	Valid
		Z1.4	0.814	Valid
		Z1.5	0.810	Valid
4.	Consumption Behavior	Y1.1	0.819	Valid
		Y1.2	0.850	Valid
		Y1.3	0.924	Valid
		Y1.4	0.885	Valid
		Y1.5	0.856	Valid

The results of the outer loading values for each variable with its latent variables vary considerably, as can be seen from the table above. The loading factor value, which is > 0.60 in the data above, indicates that all variables are declared valid, and it may therefore be inferred that all variables are capable of measuring the latent variables.

b. Convergent Validity AVE

The following test is to carry out a convergent validity test by examining the AVE value for each latent variable after the aforementioned tests have been completed and the variables have been deemed valid. The AVE value > 0.5 serves as the benchmark for making decisions when considering the AVE value. The table below shows the AVE test results, which are as follows:

Table 4. Convergent Validity Test Using AVE

No	Variable	Value (AVE)	Information
1	Distribution	0.734	Valid
2	Utilization	0.689	Valid
3	Transparency	0.670	Valid
4	Consumption Behavior	0.752	Valid

Based on the table above, it can be seen that all latent variables in this study have an AVE (Average Variance Extracted) value above > 0.5 and all variables can be declared valid. The highest AVE value is in the mustahik consumption behavior variable (0.75) and the lowest AVE is in the utilization variable (0.689).

c. *Discriminant Validity*

Testing for discriminant validity determines whether a construct has enough discriminant. In order to determine whether a construct's indicator has discriminant validity, one can examine its cross loading value and compare it to the cross loading values of other construct indicators. For indicators of other constructs, the cross loading value on the indicator must be higher than the values of other constructs. as well as needing to be higher than 0.60. In terms of understanding the importance of croos loading in this study, look at the following table:

Table 5. Discriminant Validity Test by Using Cross Loading

No	Indicator	Distribution	Utilizati on	Transparancy	Consumption Behavior
1.	X1.1	0.751	0.645	0.647	0.615
	X1.2	0.882	0.845	0.842	0.888
	X1.3	0.869	0.789	0.785	0.794
	X1.4	0.787	0.685	0.604	0.628
	X1.5	0.853	0.702	0.642	0.740
2.	X2.1	0.864	0.917	0.874	0.894
	X2.2	0.810	0.915	0.812	0.889
	X2.3	0.801	0.872	0.806	0.748
	X2.4	0.707	0.840	0.701	0.781
	X2.5	0.610	0.726	0.696	0.650
3.	Z1.1	0.667	0.686	0.820	0.819
	Z1.2	0.761	0.844	0.874	0.850
	Z1.3	0.737	0.697	0.771	0.924
	Z1.4	0.676	0.700	0.814	0.885
	Z1.5	0.666	0.788	0.810	0.856
4.	Y1.1	0.744	0.817	0.675	0.819
	Y1.2	0.723	0.758	0.720	0.850
	Y1.3	0.847	0.888	0.868	0.924
	Y1.4	0.798	0.795	0.816	0.885

	Y1.5	0.759	0.771	0.786	0.856
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Based on the data above, it can be seen if the cross loading value of each indicator on the intended latent variable is greater when compared to indicators on other latent variables. Where the cross loading value is greater than 0.6. So that all variables are stated to have good discriminant validity.

d. Reliability Test

This construct reliability test was carried out to see the accuracy of consistency, and the accuracy of the instrument in measuring the construct. In this study the construct reliability test was carried out using the smartPLS application and can be done in two ways, namely by looking at the composite reliability and cronbach' alpha. The basis for decision making is that if the composite reliability and Cronbach' alpha are greater than 0.7, the variable can be said to be reliable. Meanwhile, based on the results of research conducted by researchers, the results of the composite reliability and Cronbach'alpha tests can be seen as follows:

Table 6. Composite Reliability Test and Cronbach' Alpha

No	Variable	<i>cronbach' alpha</i>	<i>composite reliability</i>
1	Distribution	0.886	0.917
2	Utilization	0.907	0.932
3	Transparency	0.876	0.910
4	Consumption Behavior	0.917	0.938

Based on the test results above, it can be seen if all the variables in this study, both composite reliability and Cronbach' alpha, are greater than 0.7. so that from the table above it can be concluded that the construct in this study is reliable.

c) Evaluation of the Inner Model

External model evaluation is carried out to predict the mutual relationship between latent variables and the model that has been proposed. In research using PLS-SEM, evaluate the structural model by looking at the value of the coefficient of determination (R²), while looking at the results of the inner model analysis are as follows:

a. Coefficient of Determination

One way to evaluate the structural model is to look at the magnitude of the presentation variance level described, namely by looking at the R² value for endogenous latent constructs. The R² assessment criteria can be classified into three, namely the R² value of 0.67 which indicates that the model is good, the R² value of 0.33 which indicates that the model is moderate, and the R² value of 0.19 which indicates that the model is weak. To see the value of R² in this study can be seen in the following table:

Table 7. Adjusted R Square Test

No	Variable	R Square	R Square Adjusted
1	Transparency	0.893	0.888
2	Consumption Behavior	0.841	0.836

Based on the R2 value above, it can be seen if the R2 value on the transparency variable is 0.888, meaning that the transparency variable is strong in explaining research variables. From the R2 value above, it can also be seen if the transparency variable in this study is able to explain 88.8 percent of the mustahik consumption behavior variable, while 11.2 percent is explained by other variables outside this study. The R2 value for the consumption behavior variable is 0.836 or 83.6 percent which can explain the variables in this study while 16.7 percent is explained by other variables in this study.

b. Effect Size (F2)

In this study to see the effect of certain variables on other variables in the model structure. Standard measurements are 0.02 (small), 0.15 (medium), and 0.35 (large). As for the results of tests conducted by researchers are as follows:

Table 8. Effect Size Test (F2)

Variable	Transparency	Consumption Behavior
Distribution	0.065	0.135
Utilization	0.657	0.303
Transparency		0.056

Based on the table above, it can be seen that distribution has an effect of 0.065 on transparency. This value can be categorized as a small effect on transparency, while consumption behavior has a value of 0.135, which is categorized as a medium effect on consumption behavior. The utilization variable has an effect of 0.657 on transparency, this value can be categorized as a major influence on transparency, while consumption behavior has a value of 0.303, which is categorized as a major influence on consumption behavior. Then the transparency variable has a value of 0.056 on consumption behavior, meaning it can be categorized as a small influence on consumption behavior.

c. Predictive Relevance Test (Q2)

The Predictive Relevance Q2 test is a test conducted to see how well the observed values produced by the model and also the parameter estimates. In his assessment, a Q2 value > 0 indicates that the model has predictive relevance, and if a Q2 value < 0 indicates that the model has less predictive relevance. As for the results of the Predictive Relevance Q2 test are as follows:

Table 9. Predictive Relevance Test Q2

Variable	SSO	SSE	Q ² (1-SSE/SSO)
Distribution	340.000	340.000	
Utilization	340.000	340.000	
Transparency	340.000	156.767	0.539
Consumption Behavior	340.000	116.410	0.658

From the table above it can be seen that the endogenous variables in this study have $Q^2 > 0$. It can be seen that the endogenous variables for transparency are $0.539 > 0$ and consumption behavior is $0.658 > 0$. So it can be concluded that the research has good predictive relevance.

d) Hypothesis Testing

a. The Impact of Distribution on Transparency

The hypothesis in this study is whether there is a distribution effect on transparency, while the formulation of the hypothesis in this study is as follows:

H0: There is no influence between distribution and transparency at Darul Mursyid Islamic Boarding School BAZIS.

H1: There is an influence between distribution and transparency at Darul Mursyid Islamic Boarding School BAZIS.

Table 10. Test the Impact of Distribution on Transparency

Variable	Original Sample (O)	T Statistic	P Values	H ₀	H ₁
Distribution > Transparency	0.224	1.263	0.221	Accepted	Rejected

Based on the results of data processing carried out by researchers, it can be seen if the original sample value is positive, which is equal to 0.224. besides that the statistical value is 1.263 and the p-value is 0.221 and the significance value set is the t-value of 1.96 and the p-value is less than 0.05. Based on the basis of this decision, it can be seen if there is no influence between distribution and transparency at Darul Mursyid Islamic Boarding School BAZIS. If seen from the value of t-statistics $< t$ -table ($1.263 < 1.96$) and p-value > 0.05 ($0.221 > 0.05$) it means that it has no significant effect and H0 is accepted and H1 is rejected.

b. The Impact of Fund Utilization on Transparency

The hypothesis in this study is whether there is an effect of utilization

on transparency, while the formulation of the hypothesis in this study is as follows:

H0: There is no influence between the Utilization of transparency in the Darul Mursyid Islamic Boarding School BAZIS.

H1: There is an influence between the utilization of transparency in the Darul Mursyid Islamic Boarding School BAZIS.

Table 11. Test the Impact of Utilization on Transparency

Variable	Original Sample (O)	T Statistic	P Values	H ₀	H ₁
Utilization > Transparency	0.712	4.275	0.000	Accepted	Rejected

Based on the results of data processing carried out by researchers, it can be seen if the original sample value is positive, which is equal to 0.712. In addition, the statistical value is 4,275 and the p-value is 0,000 and the significance value set is the t-value of 1.96 and the p-value is less than 0.05. Based on the basis of this decision, it can be seen if there is an influence between the Utilization of transparency at the Darul Mursyid Islamic Boarding School BAZIS. If seen from the value of t-statistics > t-table (4.275 > 1.96) and p-value < 0.05 (0.000 < 0.05) it means that it has a significant effect and H0 is accepted and H1 is rejected.

c. The Impact of Distribution on Consumption Behavior

The hypothesis in this study is whether there is a distribution effect on consumption behavior, while the formulation of the hypothesis in this study is as follows:

H0: There is no influence between distribution and consumption behavior at Darul Mursyid Islamic Boarding School BAZIS.

H1: There is an influence between distribution and consumption behavior at Darul Mursyid Islamic Boarding School BAZIS.

Table 12. Test the Impact of Distribution on Consumption Behavior

Variable	Original Sample (O)	T Statistic	P Values	H ₀	H ₁
Distribution > Consumption Behavior	0.273	3.147	0.000	Rejected	Accepted

Based on the results of data processing carried out by researchers, it can be seen if the original sample value is positive, which is equal to 0.273. In addition, the statistical value is 3.147 and the p-value is 0.000 and the significance value set is the t-value of 1.96 and the p-value is less than 0.05. Based on this decision-making basis, it can be seen if there is an influence

between distribution and consumption behavior at the Darul Mursyid Islamic Boarding School BAZIS. If seen from the value of t-statistics $< t$ -table ($3.147 < 1.96$) and p-value < 0.05 ($0.000 < 0.05$) it means that it has a significant effect and H_0 is accepted and H_1 is rejected.

d. The Impact of Money Management Against Consumption Behavior

The hypothesis in this study is whether there is an influence of utilization on consumption behavior, while the formulation of the hypothesis in this study is as follows:

H_0 : There is no influence between utilization and consumption behavior at Darul Mursyid Islamic Boarding School BAZIS.

H_1 : There is an influence between utilization on consumption behavior at Darul Mursyid Islamic Boarding School BAZIS.

Table 13. Test the Impact of Utilization on Consumption Behavior

Variable	Original Sample (O)	T Statistic	P Values	H_0	H_1
Utilization > Consumption Behavior	0.511	6.342	0.000	Rejected	Accepted

Based on the results of data processing carried out by researchers, it can be seen if the original sample value is positive, which is equal to 0.511. Besides that, the statistical value is 6,342 and the p-value is 0,000 and the significance value set is the t-value of 1.96 and the p-value is less than 0.05. Based on the basis of this decision, it can be seen if there is an influence between utilization on consumption behavior at BAZIS Darul Mursyid Islamic Boarding School. If seen from the t-statistic value $< t$ -table ($6.342 < 1.96$) and p-value < 0.05 ($0.000 < 0.05$) it means that it has a significant effect and H_0 is accepted and H_1 is rejected.

e. The Impact of Transparency on Consumption Behavior

The hypothesis in this study is whether there is transparency of consumption behavior, while the formulation of the hypothesis in this study is as follows:

H_0 : There is no effect of transparency on consumption behavior at Darul Mursyid Islamic Boarding School BAZIS.

H_1 : There is an effect of transparency on consumption behavior at Darul Mursyid Islamic Boarding School BAZIS.

Table 14. Test the Impact of Transparency on Consumption Behavior

Variable	Original Sample (O)	T Statistic	P Values	H ₀	H ₁
Transparency > Consumption Behavior	0.194	1.772	0.092	Accepted	Rejected

Based on the results of data processing carried out by researchers, it can be seen if the original sample value is positive, which is equal to 0.194. In addition, the statistical value is 1.772 and the p-value is 0.092 and the significance value set is the t-value of 1.96 and the p-value is less than 0.05. Based on this decision-making basis, it can be seen if there is no effect of transparency on consumption behavior at Darul Mursyid Islamic Boarding School BAZIS. If seen from the value of t-statistics < t-table (1.772 < 1.96) and p-value > 0.05 (0.092 > 0.05) it means that it has no significant effect and H₀ is accepted and H₁ is rejected.

f. The Impact of Distribution on Mustahik Consumption Behavior Through Transparency

The hypothesis in this study is whether there is a distribution of consumption behavior through transparency, while the formulation of the hypothesis in this study is as follows:

H₀: There is no distribution effect on consumption behavior at Darul Mursyid Islamic Boarding School BAZIS through transparency.

H₁: There is an influence of distribution on consumption behavior at the Darul Mursyid Islamic Boarding School BAZIS through transparency.

Table 15. Test the Impact of Distribution on Consumption Behavior Through Transparency

Variable	Original Sample (O)	T Statistic	P Values	H ₀	H ₁
Transparency > Consumption Behavior	0.043	1.134	0.261	Accepted	Rejected

Based on the results of data processing carried out by researchers, it can be seen if the original sample value is positive, which is equal to 0.043. In addition, the statistical value is 1.134 and the p-value is 0.261 and the significance value set is the t-value of 1.96 and the p-value is less than 0.05. Based on this decision-making basis, it can be seen if there is no distribution effect on consumption behavior at BAZIS Darul Mursyid Islamic Boarding School through transparency. If seen from the t-statistic value < t-table (1.134 < 1.96) and p-value > 0.05 (0.261 > 0.05) it means that it has no significant effect and H₀ is accepted and H₁ is rejected.

g. The Impact of Utilization on Mustahik Consumption Behavior Through Transparency

The hypothesis in this study is whether there is utilization of consumption behavior through transparency, while the formulation of the hypothesis in this study is as follows:

H0: There is no effect of utilization on consumption behavior at Darul Mursyid Islamic Boarding School BAZIS through transparency.

H1: There is an influence of utilization on consumption behavior at Darul Mursyid Islamic Boarding School BAZIS through transparency.

Table 16. Test the Impact of Utilization on Consumption Behavior Through Transparency

Variabel	Original Sample (O)	T Statistic	P Values	H ₀	H ₁
Transparency > Consumption Behavior	0.138	1.667	0.100	Accepted	Rejected

Based on the results of data processing carried out by researchers, it can be seen if the original sample value is positive, which is equal to 0.138. In addition, the statistical value is 1.667 and the p-value is 0.100 and the significance value set is the t-value of 1.96 and the p-value is less than 0.05. Based on this decision-making basis, it can be seen if there is no effect of utilization on consumption behavior at BAZIS Darul Mursyid Islamic Boarding School through transparency. If seen from the value of t-statistics < t-table (1.667 < 1.96) and p-value > 0.05 (0.100 > 0.05) it means that it has no significant effect and H₀ is accepted and H₁ is rejected.

2. Discussion

According to the aforementioned findings, the following can be discussed in this study:

a) There is no impact between distribution and transparency at Darul Mursyid Islamic Boarding School BAZIS

Based on the results of hypothesis testing by looking at the p value, it is known that there is no influence between distribution and transparency at Darul Mursyid Islamic Boarding School BAZIS. If seen from the value of t-statistics < t-table (1.263 < 1.96) and p-value > 0.05 (0.221 > 0.05).

b) There is an Impact Between Utilization of Transparency in BAZIS Darul Mursyid Islamic Boarding School

Based on the results of hypothesis testing by looking at the p value, it is known that there is an influence between the utilization of transparency

at the Darul Mursyid Islamic Boarding School BAZIS. If seen from the value of t-statistics $>$ t-table ($4.275 > 1.96$) and p-value $<$ 0.05 ($0.000 < 0.05$).

c) There is an impact between distribution and consumption behavior at Darul Mursyid Islamic Boarding School BAZIS

Based on the results of hypothesis testing by looking at the p value, it is known that there is an influence between distribution and consumption behavior at BAZIS Darul Mursyid Islamic Boarding School. If seen from the value of t-statistics $<$ t-table ($3.147 < 1.96$) and p-value $<$ 0.05 ($0.000 < 0.05$).

d) There is an Impact Between Utilization on Consumption Behavior at Darul Mursyid Islamic Boarding School BAZIS

Based on the results of hypothesis testing by looking at the p value, it is known that the influence of utilization on consumption behavior at BAZIS Darul Mursyid Islamic Boarding School. If seen from the value of t-statistics $<$ t-table ($6.342 < 1.96$) and p-value $<$ 0.05 ($0.000 < 0.05$).

e) There is no impact of transparency on consumption behavior at BAZIS Darul Mursyid Islamic Boarding School through transparency

Based on the results of hypothesis testing by looking at the p value, it is known that there is no effect of transparency on consumption behavior at BAZIS Darul Mursyid Islamic Boarding School. If seen from the value of t-statistics $<$ t-table ($1.772 < 1.96$) and p-value $>$ 0.05 ($0.092 > 0.05$). This can be caused by the fact that there are quite a lot of mustahik who do not make notes and the amount of expenses and income in writing so that the distribution of these funds does not affect the transparency of the mustahik in managing the zakat funds given.

f) There is no impact of distribution on consumption behavior at Darul Mursyid Islamic Boarding School BAZIS through transparency

It is known that the original sample value is positive, which is equal to 0.043. In addition, the statistical value is 1.134 and the p-value is 0.261 and the significance value set is the t-value of 1.96 and the p-value is less than 0.05. Based on this decision-making basis, it can be seen if there is no distribution effect on consumption behavior at BAZIS Darul Mursyid Islamic Boarding School through transparency. If seen from the value of t-statistics $<$ t-table ($1.134 < 1.96$) and p-value $>$ 0.05 ($0.261 > 0.05$).

g) There is no impact of utilization on consumption behavior at Darul Mursyid Islamic Boarding School BAZIS through transparency

It is known that the original sample value is positive, which is equal to 0.138. In addition, the statistical value is 1.667 and the p-value is 0.100 and the significance value set is the t-value of 1.96 and the p-value is less

than 0.05. Based on this decision-making basis, it can be seen if there is no effect of utilization on consumption behavior at BAZIS Darul Mursyid Islamic Boarding School through transparency. If seen from the value of t-statistics < t-table (1.667 < 1.96) and p-value > 0.05 (0.100 > 0.05).

E. Conclusion

- 1) The value of t-statistics < t-table (1.263 < 1.96) and p-value > 0.05 (0.221 > 0.05). So it means that there is no influence between distribution and transparency at Darul Mursyid Islamic Boarding School BAZIS.
- 2) The value of t-statistics > t-table (4.275 > 1.96) and p-value < 0.05 (0.000 < 0.05) This means that there is an influence between the use of transparency in BAZIS Darul Mursyid Islamic Boarding School.
- 3) The value of t-statistics > t-table (3.147 > 1.96) and p-value < 0.05 (0.000 < 0.05). So it means that there is an influence between distribution and consumption behavior at Darul Mursyid Islamic Boarding School BAZIS.
- 4) The value of t-statistics > t-table (6.342 > 1.96) and p-value < 0.05 (0.000 < 0.05). So it means that there is an influence between utilization on consumption behavior at BAZIS Darul Mursyid Islamic Boarding School.
- 5) The value of t-statistics < t-table (1.772 < 1.96) and p-value > 0.05 (0.092 > 0.05). So it means that there is no influence between transparency and consumption behavior at Darul Mursyid Islamic Boarding School BAZIS.
- 6) The value of t-statistics < t-table (1.134 < 1.96) and p-value > 0.05 (0.261 > 0.05). So it means that there is no influence of distribution on consumption behavior at BAZIS Darul Mursyid Islamic Boarding School through transparency.
- 7) The value of t-statistics < t-table (1.667 < 1.96) and p-value > 0.05 (0.100 > 0.05). So it means that there is no effect of utilization on consumption behavior at BAZIS Darul Mursyid Islamic Boarding School through transparency.

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