The Influence of Distribution, Utilization of Zakat, Infaq, and Sadaqah (ZIS), and Religiosity on the Behavior of Mustahiq and Transparency as an Intervening Variable in Zakat Management Institutions in Tulungagung Regency

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Abstract. *This research was motivated by the many problems regarding transparency, service and religiosity that occurred in the National Zakat Agency Tulungagung Regency, such as the management of the Tulungagung National Zakat Agency experienced a vacuum in management and in conducting its audits it was not consistent every quarter but only at the end of each year. This study uses a quantitative approach. The type of research used in this study is associative research. The data collection technique used in this study uses a questionnaire. The population in this study were all Mustahiq at the Tulungagung Zakat Collection Institution, totaling 2166 Mustahiq. Based on the determination of the number of Isaac and Michael samples from a population of 2166, the research sample was 241 respondents, but due to reasons of the suitability of filling out the complete questionnaire, 185 respondents filled out the questionnaire, so that in this study the sample taken was 185 respondents. So the sample in this study was 185 Mustahiq. The results of the study indicate that there is a significant influence of the distribution of Zakat, Infaq and Alms Funds on the behavior of Mustahiq at the Zakat Amil Institution in Tulungagung Regency; There is a significant influence of the utilization of Zakat, Infaq and Alms Funds on the behavior of Mustahiq at the Amil Zakat Institution in Tulungagung Regency; There is a significant influence of religiosity on the behavior of Mustahiq at the Amil Zakat Institution in Tulungagung Regency; There is a significant influence of transparency on the behavior of Mustahiq at the Amil Zakat Institution in Tulungagung Regency; There is no significant influence of the distribution of Zakat, Infaq and Alms Funds on the behavior of Mustahiq through transparency at the Amil Zakat Institution in Tulungagung Regency; There is an influence of the utilization of Zakat, Infaq and Alms Funds on the behavior of Mustahiq through transparency at the Amil Zakat Institution in Tulungagung Regency; There is an influence of religiosity on the behavior of Mustahiq through transparency at the Amil Zakat Institution in Tulungagung Regency.*

Keywords: *Amil, Mustahiq, Transparency, Zakat Management.*

1. INTRODUCTION

Zakat as one of the pillars of Islam has a very clear social commitment, even a very important worship, to foster the social spirit of the perpetrators because zakat touches the lives of many people, namely as a fulfillment of the economic needs of people in need (mustahiq) (Balqis et al. 2018). Zakat in Islam has a very important and strategic role as a medium in efforts to alleviate poverty and also the economic development of the people. Zakat does not have any good impact except for the pleasure of the Zakat giver, and the hope that his zakat will be rewarded by Allah SWT. However, this does not mean that the zakat mechanism has no control.

Data on muzakki in Tulungagung Regency amil zakat institutions in 2024 collected at BAZNAS Tulungagung managed to collect zakat fitrah and fidyah amounting to Rp. 775. 940,000,- during Ramadan 1445 H. This figure increased from Ramadan 2023 which amounted

to Rp. 593,792,400,-, if in a percentage of 27.3%. The increase in the acquisition of zakat fitrah this year could be one of the changes in strategy. Economic inequality and poverty are now a necessity for Indonesia to survive. Several economic and social problems include income distribution, poverty, and economic inequality. To address these issues, various initiatives, including sectoral, monetary, and fiscal policies, have been undertaken. However, the poverty rate in Indonesia has not decreased as a result of these policies. To evaluate the worsening economic conditions and increasing poverty, consider how economic growth has slowed down (Assidiqi and Kasdi 2023).

Zakat Infaq and Sadaqah (ZIS) fundraising is one of the efforts made to help alleviate and support the government in reducing poverty (Khumaini et al., 2023). Poverty, economic inequality, and income distribution problems are economic and social challenges. The lack of public trust and the difficulty of using the services of Amil Zakat organizations are the main causes of the low collection of zakat funds, but zakat funds are still far from their current capacity (Wardy Putra et al., 2022). The world of Islamic banking and zakat collection institutions shows a fairly rapid development, their institutional existence is trying to commit to bringing together Muslim surplus parties and Muslim deficit parties, this is in the hope of projecting income distribution between surplus and deficit Muslims or even making deficit groups (Mustahiq) become surplus (muzakki). Banking institutions are engaged in non-usury investment projects, while zakat institutions, in addition to distributing zakat consumptively, have now also developed a system of distributing zakat funds productively.

The function of zakat and Islamic consumption theory is currently also being developed, originally only struggling in the discussion of normative assumptions, now it has been sought to be more applicable, where research projections lead to empirical verification of each assumption of fiqh justification. This phenomenon will greatly help the gap or the lack between islamic value and Islamic mechanism in the field of Islamic muamalat. However, along with the emergence of the intermediary system in Islamic economics which is still relatively young, each researcher is well aware that empirical proof for the study of this field is not easy. This is due to the constraints of limited data that can be used as research parameters.

The Mustahiq behavior of the zakat fund distribution system will depend on consumption expenditure behavior, then he also argues that the distribution of the Islamic system results in increased consumption expenditure and decreased savings for investment but the opposite is true. If one of the factors that can affect consumption behavior is the distribution, utilization and transparency of zakat funds. The phenomenon in this study that is not in accordance with the explanation above is the poor utilization of zakat funds distributed to

Mustahiq, in several observations made by researchers there are Mustahiq who do not utilize the ZIS funds in accordance with their designation, be it in running a business or in developing their business in some cases there are also some Mustahiq who use the ZIS funds for personal purposes and there is no reporting on the use of these funds.

If the distribution of professional zakat distributed by the Tulungagung Regency amil zakat institution through the BAZIS program is very large and diverse, it is just that it is not yet known whether the distribution of zakat is effective enough in developing the businesses that are being run by the community and not a few of the funds distributed by BAZIS are not used according to their needs and the rate of return on capital is not in accordance with the initial capital provided. Meanwhile, the repayment time depends on the type of business and the amount of assistance which ranges from four to 5 months with monthly infaq contributions.

The previous research that conducted research on this consumption behavior is Ahmad Hidayat explaining that zakat ultimately affects the distribution of wealth and income towards the creation of equalitarian conditions. The condition is supported by the existence of the characteristics of zakat related to the distribution process, first zakat funds are distributed to those who are entitled to receive them, secondly in the distribution of zakat funds are not limited by nishab, in other words Mustahiq zakat can be given zakat funds in a certain amount that can cover their needs in accordance with the prevailing community standards of living, accompanied by the intention to increase the ability to increase income, so that wealth will always circulate (Assidiqi and Kasdi, 2023).

In line with what was said by Elok and Marlina, he argued that: Zakat received and the number of household members affect Mustahiq household consumption, either directly or indirectly. In addition, household income as an intermediary variable also affects the consumption of Mustahiq households, while the education of the head of the household and the age of the head of the household have no effect on the consumption of Mustahiq households, either directly or indirectly (Nurlita 2018). Research conducted by Ubaidilah and Wahyudi which explains that: "The role of collecting and distributing zakat funds has an extraordinary wisdom impact, which can reduce poverty. Because the zakat funds are not used in a consumptive way, but are managed and maximized so that they can prosper the community (Wahyudi and Ubaidillah, 2015).

Another factor that influences Mustahiq behavior is transparency. Transparency in zakat management organizations can be realized in recording every activity of managing zakat funds in determining rights and eliminating distrust among humans and preparing accurate, fast and authentic information, as well as the ability of amil zakat bodies to account for public

management. Transparency constraints lack of online information systems make a lot of information from the national amil zakat agency not yet visible on the national amil zakat agency website. Transparency in the national amil zakat body cannot be consistently accessed on the internet with various information that there are funds realized but there is no report on the new management, making people less interested in issuing zakat to the national amil zakat body. The lack of transparency from the national amil zakat agency has reduced public trust in the institution, which is what will be expected to be further improved. The number of problems regarding transparency, service and religiosity that occur in the national amil zakat agency of Tulungagung regency such as the management of the Tulungagung national amil zakat agency had experienced a vacancy in management and in conducting audits not consistently every quarter but only at the end of the year.

2. METHOD

The research approach used in this research is quantitative research. Quantitative research is "research by examining how much influence the independent variable (independent) has on the dependent variable (dependent)" (Sugiyono 2013). Quantitative research methods used to research on certain populations or samples, data collection using research instruments, data analysis is quantitative/statistical with the aim of testing predetermined hypotheses. The type of research used in this study is associative research, namely research that aims to determine the relationship between two or more variables. With this research, a theory will be built that can serve to explain, predict, and control a symptom" (Haryanti 2019). This associative research approach has at least two variables that are connected. In the research conducted by the author, this form of relationship is causal, namely a relationship that affects two or more variables.

The research population is the entire object being studied by the researcher, namely all Mustahiqs at the Tulungagung Amil Zakat Institution totaling 2166 Mustahiqs. proportional stratified random sampling can be interpreted as a sampling technique in a heterogeneous and stratified population, where samples are taken from each subpopulation with an adjusted amount to reflect the actual proportion. This technique is used to obtain a representative sample of the population in the Amil Zakat Institution of Tulungagung Regency. The sample in this study used random sampling techniques (proportional random samples) according to stratification, namely taking sample members from the population randomly by paying attention to the strata in the population. According to Hair et al. (2017) that the sample size that Suits Smart PLs is 100-200 people. Based on the determination of the number of Isaac and

Michael Samples from a population of 2166, the research sample amounted to 241 respondents, but due to the suitability of filling out a complete questionnaire filling out the questionnaire of 185 respondents, so that in this study the sample taken was 185 respondents. So the sample in this study amounted to 185 Mustahiq.

The data collection technique is a questionnaire. Questionnaires are "a number of written questions used to obtain information from respondents in the sense of reports about their personal or things they know (Fitri and Haryanti 2020). This method is made by making a list of questions that are arranged in a planned manner and submitted to respondents to obtain information about a problem to be studied. This questionnaire method is used to find data or information about research variables on registered taxpayers in Tulungagung district.

This research data analysis technique uses the structural equation modeling (SEM) method using SmartPLS 3 software. SEM aims to examine the relationship between one or more endogenous variables and one or more exogenous variables. According to Hair, Sarstedt, and Ringle (2019) SEM method is considered successful in evaluating the measurement of latent variables and testing the relationship between latent variables PLS SEM aims to test the predictive relationship between constructs by seeing if there is a relationship or influence between these constructs. Path causality analysis can be done using Path Analysis (Ferdinand 2014) is this study using SEM PLS or Structural Equation Modeling Partial Least Square. This study analyzes inferential statistical data measured using Smart PLS (Partial Least Square) software starting from model measurement (outer model), model structure (inner model) and hypothesis testing.

3. RESULT AND DISCUSSION

Result

1. Measurement Model Analysis (Outer Model)

Evaluation of the measurement model is tested with several indicators including: Convergent Validity, Discriminant Validity, and Reliability. The measurement model is calculated using the PLS Algorithm as follows. Convergent validity of the measurement model with reflexive indicators is assessed based on the correlation between the item score/component score estimated with PLS Software. An individual reflexive measure is said to be high if it correlates more than 0.70 with the measured construct. Based on the table below, it can be seen that all outer loading results > 0.60, so all research items are included in the criteria.

Based on model analysis, it appears that there are several indicators said to be invalid because the outer loading value of each variable indicator item is below <0.60, namely in indicators Y4, Y6, X48, X412, X415. The validity and reliability criteria can also be seen from the reliability value of a construct and the Average Variance Extracted (AVE) value of each construct. The construct is said to have high reliability if the value is 0.70 and the AVE is above 0.5. In addition, the AVE root value of each construct is greater than the correlation value between one construct and another so that it can be concluded that each variable is able to explain something unique and different from one another.

Reliability is measured by Cronbach alpha and Composite reliability. It is declared reliable if the Composite reliability value is above 0.7 and the Cronbach's alpho value is recommended above 0.6. The following table displays the results of the validity and reliability tests.

Tabel 1. Reliability Test Result

Items	Cronbach's Alpha	rho_A	Reliabilitas Komposit	Rata-rata Varians Diekstrak (AVE)
Utilization (X2)	0,914	0,916	0,929	0,909
Distribution (X1)	0,933	0,935	0,942	0,824
Behavior of Mustahiq (Y)	0,858	0,879	0,870	0,837
Religiosity (X3)	0,943	0,945	0,949	0,816
Transparency (Z)	0,858	0,878	0,870	0,891

Source: Data Processing Results (2024).

The reliability test on PLS-SEM uses the Cronbach alpha and Composite reliability values. It is declared reliable if the Composite reliability values are all above 0.70 and Cronbach Alpha is above 0.60. These results indicate that all variables meet composite reliability and Cronbach alpha. Meanwhile, the AVE value is in accordance with the criteria, which is above 0.50. So it can be concluded that al variables have a good level of reliability.

2. Structural Model Evaluation (Inner Model)

After testing the outer model, the next step is to test the inner model. Inner model or structural model testing is carried out to see the relationship between constructs, significance values, and R-square of the research model as follows. Evaluation of the PLS-SEM structural model begins with looking at the R-square of each dependent latent variable. The results of the coefficient of determination (R-square) in the study can be seen in table 2.

Table 2. Test Results of the Coefficient of Determination

Variables	R-square
Behavior of Mustahiq (Y)	0,858
Transparency (Z)	0,743

Source: Data Processing Results (2024).

Table 2 the R-square value for the Mustahiq behavior variable is obtained at 0.858, this means that the variability of the Mustahiq behavior construct can be explained by the variability of the ZIS distribution construct, ZIS utilization and religiosity by 85.8% while the rest is explained by other variables outside the model studied. The greater the R-square number indicates the greater the independent variable can explain the dependent variable so that the better the structural equation. As for the transparency variable, it was obtained at 0.743, this means that the variability of the transparency construct can be explained by the variability of the ZIS distribution construct, the utilization of ZIS and religiosity by 74.3%, while the rest is explained by other variables outside the model studied. The greater the R-square number indicates the greater the independent variable can explain the dependent variable so that the better the structural equation.

Testing the structural relationship model is to explain the relationship between the variables in the study. Structural model testing is done through tests using PLS software. The basis used in testing the hypothesis directly is the image output and the value contained in the path coefficients output. The basis used to test the hypothesis directly is if the p value is < 0.05 (significance level 5%), then it is stated that there is a significant effect of exogenous variables on endogenous variables. The following is a complete explanation of hypothesis testing:
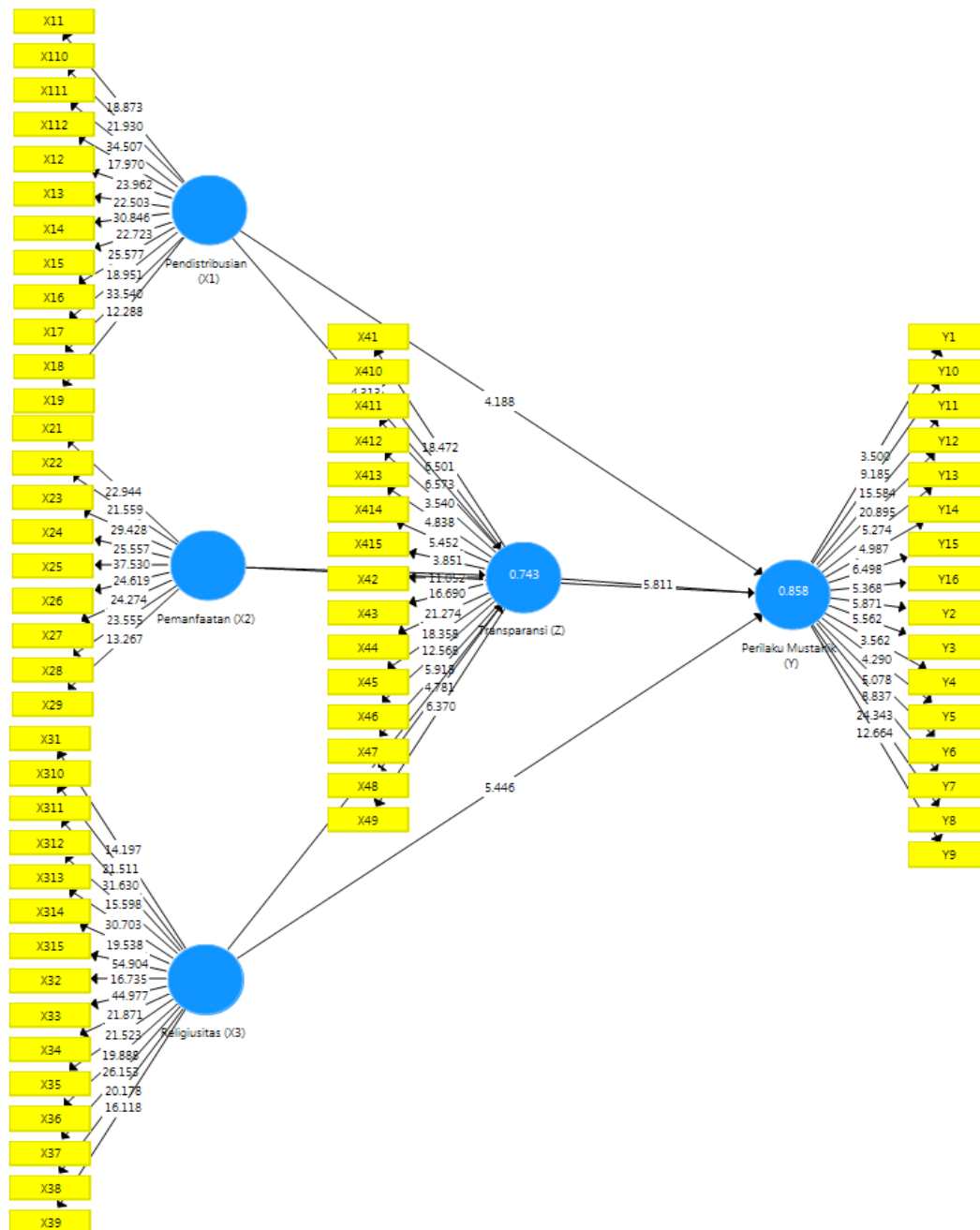
Figure 1. Hypothesis Testing

Source: Data Processing Results, (2024).

Table 3. Hypothesis Test Results *Direct* Variable (*Direct Effect*)

	Sampel Asli (O)	Rata-rata Sampel (M)	Standar Deviasi (STDEV)	T Statistik (O/STDEV)	P Values
Pemanfaatan (X2) -> Perilaku Mustahiq (Y)	0,547	0,549	0,137	4,001	0,000
Pemanfaatan (X2) -> Transparansi (Z)	-0,235	-0,223	0,162	1,452	0,147
Pendistribusian (X1) -> Perilaku Mustahiq (Y)	0,603	0,593	0,144	4,188	0,000
Pendistribusian (X1) -> Transparansi (Z)	0,729	0,709	0,169	4,313	0,000
Religiusitas (X3) -> Perilaku Mustahiq (Y)	-0,805	-0,799	0,148	5,446	0,000
Religiusitas (X3) -> Transparansi (Z)	0,369	0,378	0,165	2,240	0,026
Transparansi (Z) -> Perilaku Mustahiq (Y)	0,595	0,597	0,102	5,811	0,000

Source: Data Processing Results, (2024).

Based on table 3 and figure 1, it can be explained about the hypothesis as follows: *Hypothesis 1*, shows the results of testing the first hypothesis, namely that there is an effect of the distribution of Zakat, Infaq and Alms (ZIS) funds on Mustahiq behavior at the Amil Zakat Institution in Tulungagung Regency, showing a coefficient value of 4.188, a p-value of 0.000 and a t-statistic of 4.188. The p-values of 0.000 are less than 0.05 and the t-statistic value of 4.188 is more than the coefficient value on the t-table 1.973. These results indicate that the distribution of Zakat, Infaq and Sadaqah (ZIS) funds has a positive effect on Mustahiq behavior. So that the hypothesis that states the distribution of Zakat, Infaq and Sadaqah Funds (ZIS) has a positive effect on Mustahiq behavior **is supported**.

Hypothesis 2, shows the results of testing the second hypothesis, namely that there is an effect of the utilization of Zakat, Infaq and Sadaqah Funds (ZIS) on Mustahiq behavior at the Amil Zakat Institution in Tulungagung Regency, showing a coefficient value of 4.001, a p-value of 0.000 and a t-statistic of 4.001. The p-values of 0.000 are less than 0.05 and the t-statistic value of 4.001 is more than the coefficient value on the t-table 1.973. These results indicate that the utilization of Zakat, Infaq and Sadaqah (ZIS) funds has a positive effect on

Mustahiq behavior. So that the hypothesis that the utilization of Zakat, Infaq and Sadaqah (ZIS) funds has a positive effect on Mustahiq behavior **is supported**.

Hypothesis 3, the results of testing the third hypothesis, namely tha there is an effect of religiosity on Mustahiq behavior at the Amil Zakat Institution in Tulungagung Regency, show a coefficient value of 5.446, a p-value of 0.000 and a t-statistic of 5.446. The p-value of 0.000 is less than 0.05 and the t-statistic value of 5.446 is more than the coefficient value on the t-table 1.973. These results indicate that religiosity has a positive effect on Mustahiq behavior. So that the hypothesis that religiosity has a positive effect on Mustahiq behavior **is supported**.

Hypothesis 4, the results of testing the fourth hypothesis, namely that there is an effect of transparency on Mustahiq behavior at the Amil Zakat Institution in Tulungagung Regency, show a coefficient value of 5.811, a p-value of 0.000 and a t-statistic of 5.811. The p-value of 0.000 is less than 0.05 and the t-statistic value of 5.811 is more than the coefficient value on the t-table 1.973. These results indicate that religiosity has a positive effect on Mustahiq behavior. So that the hypothesis that religiosity has a positive effect on Mustahiq behavior **is supported**.

Hypothesis 5, shows the results of testing the fifth hypothesis, namely that there is an effect of the distribution of Zakat, Infaq and Alms (ZIS) funds on transparency at the Amil Zakat Institution in Tulungagung Regency, showing a coefficient value of 4.313, a p-value of 0.000 and a t-statistic of 4.313. The p-value of 0.000 is less than 0.05 and the t-statistic value of 4.313 is more than the coefficient value on the t-table 1.973. These results indicate that the distribution of Zakat, Infaq and Sadaqah (ZIS) funds has a positive effect on transparency. So that the hypothesis that the distribution of Zakat, Infaq and Sadaqah Funds (ZIS) has a positive effect on transparency **is supported**.

Hypothesis 6, shows the results of testing the sixth hypothesis, namely that there is no effect of the utilization of Zakat, Infaq and Sadaqah Funds (ZIS) on transparency at the Amil Zakat Institution in Tulungagung Regency, showing a coefficient value of 1.452, o p-value of 0.147 and a t-statistic of 1.452. The p-value of 0.147 is less than 0.05 and the t-statistic value of 1.452 is more than the coefficient value on the t-table 1.973. These results indicate that the utilization of Zakat, Infaq and Sadaqah (ZIS) funds has no effect on transparency. So that the hypothesis that the utilization of Zakat, infaq and Sadaqah Funds (ZIS) has a positive effect on transparency **is not supported**.

Hypothesis 7, the results of testing the seventh hypothesis, namely that there is an effect of religiosity on transparency at the Amil Zakat institution in Tulungagung Regency, show a coefficient value of 2.240, a p-value of 0.026 and a t-statistic of 2.240. The p-value of 0.026 is

less than 0.05 and the t-statistic value of 2.240 is more than the coefficient value on the t-table 1.973. These results indicate that religiosity has a positive effect on transparency. So that the hypothesis that religiosity has a positive effect on transparency **is supported**.

Table 4. Hypothesis Test Result *Indirect* Variables *(Indirect Effect)*

	Sampel Asli (O)	Rata-rata Sampel (M)	Standar Deviasi (STDEV)	T Statistik (O/STDEV)	P Values
Pemanfaatan (X2) -> Perilaku Mustahiq (Y)	-0,140	-0,131	0,098	1,427	0,154
Pendistribusian (X1) -> Perilaku Mustahiq (Y)	0,434	0,424	0,127	3,418	0,001
Religiusitas (X3) -> Perilaku Mustahiq (Y)	0,219	0,222	0,098	2,228	0,026

Source: Data Processing Results, (2024).

Based on table 4 and figure 1, it can be explained about the hypothesis as follows: *Hypothesis 8*, the results of testing the eighth hypothesis, namely that there is an effect of the distribution of Zakat, infaq and Sadaqah (ZiS) funds on Mustahiq behavior through transparency at the Amil Zakat Institution in Tulungagung Regency. This is based on the Indirect Effect analysis which obtained a P value of indirect effect of 1.427 more than 0.154. These results indicate that the distribution of Zakat, Infaq and Sadaqah (ZIS) funds has an effect on Mustahiq behavior not mediating transparency. So that the hypothesis that transparency does not mediate the positive effect of the distribution of Zakat, infaq and Sadaqah (ZIS) funds on Mustahiq behavior **is not supported**.

Hypothesis 9, the results of testing the ninth hypothesis, namely that there is an effect of the use of Zakat, infaq and Alms (215) funds on Mustahiq behavior through transparency at the Amil Zakat institution in Tulungagung Regency. This is based on the indirect Effect analysis which obtained a P value of indirect effect of 3.418 more than 0.001. These results indicate that the use of Zakat, infaq and Sadaqah (ZIS) funds has an effect on Mustahiq behavior mediating transparency. So that the hypothesis that states transparency mediates the positive effect of the use of Zakat, Infaq and Sadaqah Funds (ZIS) on Mustahiq behavior **is supported**.

Hypothesis 10, the results of testing the tenth hypothesis, namely that there is an influence of religiosity on Mustahiq behavior through transparency at the Amil Zakat Institution in Tulungagung Regency. This is based on the Indirect Effect analysis which obtained an indirect

effect P value of 2.228 more than 0.026. These results indicate that religiosity affects Mustahiq behavior mediating transparency. So that the hypothesis that transparency mediates the positive effect of religiosity on Mustahiq behavior **is supported**.

4. DISCUSSION

1. The effect of the distribution of Zakat, Infaq and Sadaqah (ZIS) funds on Mustahiq behavior at the Amil Zakat Institution in Tulungagung Regency

The results showed that the distribution of Zakat, Infaq and Sadaqah (ZIS) funds had a positive effect on Mustahiq behavior as evidenced by the acquisition of a coefficient value of 4.188 p values of 0.000 and t-statistics of 4.188. The p-value of 0.000 is less than 0.05 and the t-statistic value of 4.188 is more than the coefficient value on the t-table 1.973. This means that the higher the distribution of Zakat, Infaq and Sadaqah (ZIS) funds, the Mustahiq behavior increases. The results of the study are in line with the results of previous research conducted by Nuriana (2020) said "explaining that zakat distribution can affect Mustahiq's business income". Likewise, the research in the study said "the distribution of zakat is able to improve the welfare of small entrepreneurs in terms of outwardly but not in terms of spiritually" (Bonandar 2018).

Then in line with the theory put forward by Simamora (2002) which says if consumption behavior is a personal need, perception, how to evaluate alternatives and what they feel about ownership and distribute them. This can be caused by various things where when distributing the zakat funds the Mustahiqs do not mix the funds obtained with personal needs so that the Mustahiqs do not experience changes in consumption behavior, moreover there are some Mustahiqs who can still meet their daily needs from other businesses.

2. The effect of the utilization of Zakat, Infaq and Sadaqah (ZIS) Funds on Mustahiq behavior at Amil Zakat Institutions in Tulungagung Regency

The results showed that the utilization of Zakat, Infaq and Sadaqah (ZIS) funds had a positive effect on Mustahiq behavior as evidenced by the acquisition of a coefficient value of 4.001, a p-value of 0.000 and a t-statistic of 4.001. The p-value of 0.000 is less than 0.05 and the t-statistic value of 4.001 is more than the coefficient value on the t-table 1.973. These results indicate that the higher the utilization of Zakat, infaq and Sadaqah (ZIS) funds, the higher the Mustahiq behavior.

The results of the study are not in line with the results of previous research conducted by Wafia (2021) saying "the utilization of productive zakat has a positive and significant effect on improving the Mustahiq economy." Then in line with the theory put forward by Iskandar Putong, if the theory of consumption behavior basically explains how to utilize the resources used (money) in order to satisfy the wants or needs of one or more products. Satisfaction assessments are generally subjective both for direct users and for assessors (Putong 2005).

This can be caused by various things, one of which is the utilization of zakat funds in accordance and on target with its designation so that it can improve the business being run by mustahiq. In addition, there are also some mustahiq who do planning in advance before using the capital for the purpose of buying mustahiq productive business materials.

3. The effect of religiosity on mustahiq behavior at the Amil Zakat Institution in Tulungagung Regency

The results showed that religiosity has a positive effect on Mustahiq behavior. So that the hypothesis that religiosity has a positive effect on Mustahiq behavior is evidenced by the acquisition of a coefficient value of 5.446, a p-value of 0.000 and a t-statistic of 5.446. The p-value of 0.000 is less than 0.05 and the t-statistic value of 5.446 is more than the coefficient value on the t-table 1.973. These results indicate that religiosity has a positive effect on Mustahiq behavior. The results of this study are in accordance with Capanna et al. (2013) that religiosity is someone who believes in a particular religion where someone carries out religious commands and stays away from religious prohibitions. Religiosity allows a person to comply with applicable rules. This is because someone who has high religiosity tries not to violate the applicable rules. For Mustahiq who have high religiosity, they will deepen their religion more so that they form a high level of honesty. With this high level of honesty, it allows taxpayers to be aware of the obligations that must be fulfilled. Furthermore, taxpayers will feel moved to pay taxes on time. Likewise, taxpayers will report taxes on time.

4. The effect of transparency on Mustahiq behavior at the Amil Zakat Institution in Tulungagung Regency

The results showed that religiosity has a positive effect on Mustahiq behavior as evidenced by the acquisition of a coefficient value of 5.811, a p-value of 0.000 and a t-statistic of 5.811. The p-value of 0.000 is less than 0.05 and the t-statistic value of 5.811 is more than the coefficient value on the t-table 1.973. These results indicate that religiosity has a positive effect on Mustahiq behavior

The results of the study are not in line with the results of previous research conducted by Nabilah and Galuh (2023) said "one of the causes of the gap between the potential and realization of zakat revenue is the absence of accountability and transparency of reports both financial and activities so as to make muzaki not or less trust." Likewise, research Hisamuddin (2018) in research actually says "Zakat now has an important role in the management of zakat therefore requires quality management. The existence of branches in almost all regions throughout Indonesia, makes a large turnover of money and requires good financial management.

Then it is not in line with the theory put forward by Simamora (2002) which says if consumption behavior includes observable behavior such as the amount spent, when, with whom and by whom and how the goods that have been purchased are consumed transparently. This can be caused by various things where when distributing the zakat funds the mustahiqs do not mix the funds obtained with personal needs, besides that mustahiqs are also not a few who do not make records and the amount of expenditure and income in writing so that in distributing these funds it does not affect the transparency of mustahiqs in managing the zakat funds given.

5. The effect of the distribution of Zakat, infaq and Sadaqah (ZIS) funds on Mustahiq behavior through transparency at the Amil Zakat Institution in Tulungagung Regency

The results showed that the distribution of Zakat, Infaq and Sadaqah (ZIS) funds had an effect on Mustahiq behavior not mediating transparency as evidenced by the results of the indirect Effect analysis which obtained a P value of indirect effect of 1.427 more than 0.154. These results indicate that the distribution of Zakat, Infaq and Sadaqah (ZIS) funds has an effect on Mustahiq behavior that does not mediate transparency. So that the hypothesis that states transparency does not mediate the positive effect of the distribution of Zakat, Infaq and Sadaqah (ZIS) funds on Mustahiq behavior.

The results of the study are in line with the results of previous research conducted by Pratiwi Ar et al., (2024) saying "one of the causes of the discrepancy between the potential and realization of zakat revenue is the absence of accountability and transparency of reports both financial and activities so as to make muzaki not or less trust." Then it is not in line with the theory put forward by Simamora (2002) which says if consumption behavior includes observable behavior such as the amount spent, when, with whom and by whom and how the goods that have been purchased are consumed transparently. This can be caused by various things where when distributing the zakat funds the mustahiqs do not mix the funds obtained

with personal needs, besides that not a few mustahiqs also do not keep records and the amount of expenditure and income in writing so that in distributing these funds it does not affect the transparency of mustahiqs in managing the zakat funds given.

6. The effect of the utilization of Zakat, Infaq and Alms (ZIS) Funds on Mustahiq behavior through transparency at Amil Zakat Institutions in Tulungagung Regency

The results showed that the utilization of Zakat, Infaq and Sadaqah Funds (ZIS) had an effect on Mustahiq behavior mediating transparency as evidenced by the results of the Indirect Effect analysis which obtained a P value of indirect effect of 3.418 more than 0.001. These results indicate that the use of Zakat, Infaq and Alms (ZIS) funds has an effect on Mustahiq behavior mediating transparency. The results of the study are in line with the results of previous research conducted by Tawakkal et al., (2023) said that distribution to muzakki in order to gain the trust of the community so that the potential for zakat collected is much greater because of public trust in amil zakat institutions. In order for public awareness and trust in giving zakat to flourish, it can be realized through the performance of an accountable, transparent and professional Amil Zakat Institution (LAZ).

Zakat management is carried out by institutions that are trustworthy and responsible for maximizing the potential of zakat in the welfare of society. Competent institutions have a list of Mustahiq that are right on target in distributing the funds that have been collected (Widyanata et al., 2022). Fundraiser officers usually conduct surveys, analyze and distribute the feasibility of distribution in the field according to the distribution to several groups. Then in line with the theory put forward by Putong (2005) says if the theory of consumption behavior basically explains how to utilize the resources used (money) in order to satisfy the wants or needs of one or more products. Satisfaction assessments are generally subjective both for direct users and for assessors. This can be caused by how Mustahiq utilizes the zakat funds that have beendistributed by BAZIS where in utilizing these funds Mustahiq makes its own records of how much funds are used and what other supporting materials must be issued in supporting the progress of the Mustahiq business.

7. The effect of religiosity on Mustahiq behavior through transparency at the Amil Zakat Institution in Tulungagung Regency

The results of this study indicate that religiosity has an effect on Mustahiq behavior mediating transparency as evidenced by the results of the Indirect Effect analysis which obtained a P value of indirect effect of 2.228 more than 0.026. These results indicate that

religiosity has an effect on Mustahiq behavior mediating transparency. The results of this study are in accordance with Masitoh (2022) religiosity as a form of a person in giving confidence in religion as a means of practice to carry out worship. In line also according to Widjaja et al., (2024) religious principles also have the aim of having a connection with God in fostering awareness and making humans more pious and devoted. Hasanah and Huriyah (2022) mention that worship is a form of Muslim piety behavior in responding to understanding the existence of Allah SWT. Another assumption Putra et al., (2022) states that religion is a social phenomenon of behavior to provide mutual help to humans. Assumptions about concerns about religious attitudes can be avoided by making zakat payments. Spiritual encouragement can be created as a form of vision of love for humanity based on the level of faith achieved (Widjaja et al. 2024).

The results of this study indicate that religiosity is a form of belief, appreciation and practice of muzakkı in order to remain istiqomah in paying zakat at LAZ. The higher the level of religiosity, the more transparency increases in paying zakat to LAZ.

5. CONCLUSION

Based on the results of research and discussion, it can be concluded that the results show that there is a significant effect of the distribution of Zakat. Infaq and Sadaqah Funds (ZIS) on Mustahiq behavior at the Amil Zakat Institution in Tulungagung Regency, There is a significant effect of the utilization of Zakat, Infaq and Sadaqah Funds (ZIS) on Mustahiq behavior at the Amil Zakat Institution in Tulungagung Regency, There is a significant effect of religiosity on Mustahiq behavior at the Amil Zakat Institution in Tulungagung Regency; There is a significant effect of transparency on Mustahiq behavior at the Amil Zakat Institution in Tulungagung Regency; There is no significant effect of the distribution of Zakat, Infaq and Sadaqah (ZIS) funds on Mustahiq behavior through transparency at the Amil Zakat Institution in Tulungagung Regency. There is an effect of the utilization of Zakat, Infaq and Sadaqah (ZIS) funds on Mustahiq behavior through transparency at the Amil Zakat Institution in Tulungagung Regency; There is an effect of religiosity on Mustahiq behavior through transparency at the Amil Zakat Institution in Tulungagung Regency. The implications of this research indicate that the Amil Zakat Institution in Tulungagung Regency needs to improve the quality of distribution and utilization of Zakat, Infaq, and Sadaqah (ZIS) Funds, increase the religiosity of Mustahiq, and implement transparency in the management of ZIS Funds to increase the positive behavior of Mustahiq. Thus, this research can be a reference for Amil Zakat Institutions to improve the quality of ZIS Fund management and increase the positive behavior of Mustahiq.

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