


**INCREASING ISLAMIC PHILANTHROPIC FUNDS IS AN APPROACH MODEL WITH A TRUST VARIABLE AS AN INTERMEDIARY**

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ARTICLE INFO	ABSTRACT
<p><b>Article history:</b></p> <p>Received 20 February 2023</p> <p>Accepted 04 May 2023</p>	<p><b>Purpose:</b> This study aims to analyze the increasing islamic philanthropic funds is an approach model with a trust variable as an intermediary.</p> <p><b>Design/methodology/approach:</b> This research uses quantitative research methods, The data received the surveys online in Google Form style via WhatsApp and other social media. The whole responses from respondents who completed Google Forms successfully have been saved in up to 264 records. The measurement choice item scale with a five-point Likert scale that ranges from "Strongly Disagree" (1) to "Strongly Agree" (5) for the construction of the model structure. data analysis in this study using the SmartPLS program. Hypothesis testing with the SEM approach is carried out in two stages, namely testing the outer model and the inner model.</p> <p><b>Findings:</b> The results of the study concluded that the data tested through the validity test proved that all valid data had no value below &lt;0.5. So at this stage the Iteration Model/Stage_1 is said to be a good/fit model. So that it can be continued in the next analysis. In this study, trust becomes an intermediary that influences the preferences of benefactors in channeling their Islamic Philanthropic funds.</p> <p><b>Research, Practical &amp; Social implications:</b> provide input to zakat managers or amil zakat to create innovations and approaches in gaining the trust of muzakki.</p> <p><b>Originality/value:</b> This paper is one of the first papers in the Indonesian context to address the trust effect of Islamic Philanthropic Funds.</p>
<p><b>Keywords:</b></p> <p>Islamic Philanthropic; Funds; Trust; Intermedary; Approach Model.</p> <div data-bbox="172 1010 480 1256" style="text-align: center;">  </div>	<p>Doi: <a href="https://doi.org/10.26668/businessreview/2023.v8i5.1909">https://doi.org/10.26668/businessreview/2023.v8i5.1909</a></p>

**AUMENTAR FUNDOS FILANTRÓPICOS ISLÂMICOS É UM MODELO DE ABORDAGEM COM UMA VARIÁVEL DE CONFIANÇA COMO INTERMEDIÁRIA**

**RESUMO**

**Objetivo:** Este estudo visa analisar o aumento dos fundos filantrópicos islâmicos é um modelo de abordagem com uma variável de confiança como intermediária.

**Design/metodologia/abordagem:** Esta pesquisa usa métodos de pesquisa quantitativos. Os dados receberam as pesquisas on-line no estilo Google Form via WhatsApp e outras mídias sociais. Todas as respostas dos entrevistados que concluíram o Google Forms com sucesso foram salvas em até 264 registros. A escala de itens de escolha de medida significou uma escala Likert de cinco pontos que varia de "Discordo Fortemente" (1) a "Concordo Fortemente" (5) para a construção da estrutura do modelo. análise dos dados neste estudo utilizando o programa SmartPLS. O teste de hipóteses com a abordagem SEM é realizado em duas etapas, ou seja, testar o modelo externo e o modelo interno.

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**Resultados:** Os resultados do estudo concluíram que os dados testados através do teste de validade provaram que todos os dados válidos não tinham valor abaixo de  $<0,5$ . Portanto, neste estágio, o Modelo de Iteração/Estágio\_1 é considerado um modelo bom/adequado. Para que possa ser continuado na próxima análise. Neste estudo, a confiança se torna um intermediário que influencia as preferências dos benfeitores em canalizar seus fundos filantrópicos islâmicos.

**Implicações de pesquisa, práticas e sociais:** forneça informações aos gerentes de zakat ou amil zakat para criar inovações e abordagens para ganhar a confiança de muzakki.

**Originalidade/valor:** Este artigo é um dos primeiros no contexto indonésio a abordar o efeito de confiança dos fundos filantrópicos islâmicos.

**Palavras-chave:** Islamic Philanthropic, Funds, Trust, Intermedary, Approach Model.

## LA RECAUDACIÓN DE FONDOS FILANTRÓPICOS ISLÁMICOS ES UN ENFOQUE MODELO CON UNA VARIABLE DE CONFIANZA COMO INTERMEDIA RESUMEN

### RESUMEN

**Propósito:** Este estudio tiene como objetivo analizar el aumento de los fondos filantrópicos islámicos es un modelo de enfoque con una variable de confianza como intermediario.

**Diseño/metodología/enfoque:** Esta investigación utiliza métodos de investigación cuantitativos. Los datos recibieron encuestas en línea al estilo de Google Form a través de WhatsApp y otras redes sociales. Todas las respuestas de los encuestados que completaron con éxito los formularios de Google se guardaron en hasta 264 registros. La elección de la escala de ítems de medida significó una escala tipo Likert de cinco puntos que van desde "Muy en desacuerdo" (1) hasta "Muy de acuerdo" (5) para construir la estructura del modelo. análisis de datos en este estudio utilizando el programa SmartPLS. La prueba de hipótesis con el enfoque SEM se realiza en dos pasos, es decir, probar el modelo externo y el modelo interno.

**Resultados:** Los resultados del estudio concluyeron que los datos probados a través de la prueba de validez demostraron que todos los datos válidos no tenían ningún valor por debajo de  $<0,5$ . Por lo tanto, en esta etapa, el modelo de iteración/etapa\_1 se considera un modelo bueno/adequado. Para que se pueda continuar en el próximo análisis. En este estudio, la confianza se convierte en un intermediario que influye en las preferencias de los benefactores a la hora de canalizar sus fondos filantrópicos islámicos.

**Investigación, implicaciones prácticas y sociales:** proporcionar información a los administradores de zakat o amil zakat para crear innovaciones y enfoques para ganar la confianza de muzakki.

**Originalidad/Valor:** este artículo es uno de los primeros en el contexto de Indonesia en abordar el efecto de confianza de los fondos filantrópicos islámicos.

**Palabras clave:** Islamic Philanthropic, Fondos, Fideicomiso, Intermediario, Modelo de Enfoque.

### INTRODUCTION

Islamic philanthropy refers to the act of giving in the context of Islamic teachings and principles. In Islam, charitable giving is highly valued and is considered to be an essential part of a Muslim's faith. Zakat in the perspective of Islamic economics, is one of the five main pillars of the Islamic economic system which plays a role in reducing economic inequality and promoting social justice. Zakat is considered a form of obligation for Muslims who are financially able to help those in need (Wedawati, B., Setiawati, R., & Gunawan, 2019).

Zakat is seen as a mandatory form of charity designed to cleanse an individual's wealth by eliminating excess or excess that may have accumulated over a period of time. This helps prevent hoarding and promotes the circulation of wealth in society (Syakir, M. F., Risfandy, T., & Trinugroho, 2021).

In addition, zakat also helps to strengthen bonds of brotherhood and solidarity within Muslim societies, as the wealthier members have an obligation to share their wealth with those who are less fortunate. This promotes social harmony and helps reduce poverty and suffering (Widiastuti, Mawardi, et al., 2022).

Apart from its social and ethical benefits, zakat also has economic benefits. Zakat can stimulate economic growth and development by providing funds for various social welfare projects and initiatives, which in turn create job opportunities and contribute to economic stability and sustainability (Rabbani et al., 2021).

Overall, zakat is an important component of the Islamic economic system, and its effective implementation can contribute to the development of a just and equitable society based on the principles of fairness, compassion and social responsibility (Ismail et al., 2019).

Muhammad Daud Ali is of the view that zakat in addition to building a relationship with Allah, will bridge and bring closer the affectionate relationship between human beings and create brotherhood, mutual assistance and mutual assistance of the strong to help the weak, the rich to help the poor (Ali, 2018).

Rachmat Djatnika said that in Indonesia, since Islam came to Indonesia, zakat has become a source of funds for the development of Islam. . And now there have been many initiatives to use zakat intensively to place functions, but it is still not coordinated as a whole and is only a partial policy (Raza Rabbani et al., 2021).

Muhammad Daud Ali emphasized that if zakat is well organized, it will be very beneficial not only for Muslims, but also for those who are not Muslims, according to Prof. Hazirin, as re-explained by Muhammad Daud Ali. Indonesia is one of the developing countries that still really needs tools to stimulate economic activity, in the context of Indonesia being a Muslim-majority country, it has great potential to organize zakat in an institution that is managed professionally, so that empowering people *dhuafa'* will be optimal. The problem of poverty is still a classic problem in almost all countries as well as Indonesia, so Islam provides a solution to this problem that one way to help them from the shackles of poverty is through empowering zakat (Widiastuti, Ningsih, et al., 2022).

It is conceivable that if Muslims who have a nisab and have arrived at the haul or harvest are disciplined in issuing zakat on their assets, a new economic power will emerge to empower people who are at the poverty line, by providing financial assistance to them to support their economic activities with productive assistance. for business or consumptive assistance to those who are no longer able to do business such as elderly parents, physically disabled (Teixeira et

al., 2021). This is of course very helpful for the government in order to provide welfare to its people which is the mandate of the 1945 Constitution of the Republic of Indonesia.

Because nowadays it is almost difficult to find institutions that are willing to help the community to improve their welfare without compensation for services, such as banks and other financial institutions, not only the interest factor is an obstacle and a fear for the poor, but access to loans is also difficult with complicated banking mechanisms. - convoluted like having to have collateral (Ahmad, S., Alam, S., Rahim, S., & Latif, 2020).

So there should be a new economic movement that moves to help the people *dhuafa'* in improving their welfare which is easy to access and without any conditions that are difficult to obtain and zakat is the answer to this new economic movement, as well as being an obligation that is indeed a must for a Muslim to issue it to clean the assets they earn as sustenance from Allah SWT. This new economic movement must start from the regions to help people improve their welfare. Of course, everyone expects that this zakat will become a pillar in improving the welfare of the poor, but the problem in managing zakat is related to the collection of potential zakat in an area, actually this zakat has a very large potential (Rohman et al., 2021).

When the Muslim community with full awareness and voluntarily wants to issue zakat. If we look at the potential for zakat in our country, it is very large with a population approaching 270 million people. however, the amount of zakat that is able to be collected by the national zakat amil agency compared to the existing zakat potential is only around 5% of the existing zakat potential according to the BAZNAS report.

Therefore, the problem is Muzakki's awareness to pay zakat. The problems that cause muzakki to pay zakat irregularly, the first is the trust of many muzakki who do not trust the amil zakat agency that is currently being managed because from a management perspective, transparency is a problem for muzakki so they still don't want to issue their zakat.

## RESEARCH METHOD

This research uses quantitative research methods. Quantitative research (Bauer et al., 2021) methods can be interpreted as research methods used to examine certain populations or samples, sampling techniques are generally carried out randomly, data collection uses research instruments, data analysis is quantitative/statistical in nature with the aim of testing established hypotheses.

The data received the surveys online in Google Form style via WhatsApp and other social media. The whole responses from respondents who completed Google Forms

successfully have been saved in up to 264 records. This indicates that the sample had 264 respondents from the Muslim community in the Indonesian province of South Sulawesi.

The constructed questionnaire has two primary sections that were intended to verify the conceptual model put forward in this study. The first section briefly explains the aim of the study, instructions for completing the questionnaire, and how this information relates to socio-demographic data. The respondent's, gender, occupation, level of education,. The second section includes a multiple-choice item scale with a five-point Likert scale that ranges from "Strongly Disagree" (1) to "Strongly Agree" (5) for the construction of the model structure.

The analysis used in this study is path analysis to see the direct and indirect effects between variables.

Outer model or measurement model(Hair Jr, J. F., Howard, M. C., & Nitzl, 2020) evaluation is done to assess the validity or reliability of the model. In this outer model using reflexive indicators which will be evaluated through convergent and discriminant validity of latent construct formation indicators and composite reliability as well as Cronbach alpha for the indicator block (Ghozali, 2019). The tests performed on the outer model are:

1. The tests performed on the outer model are:

- a. Convergent Validity

Convergent validity relates to the principle that the measures of a construct should be highly correlated. Convergent validity occurs if the scores obtained from two different instruments that measure the same construct have a high correlation (Hartono, 2019). Convergent validity test in PLS with reflective indicators assessed based on loading factor (correlation between item scores/component scores with construct scores) indicators that measure the construct (Hartono, 2015) announced that the rule of thumb that is usually used to make initial checks from the factor matrix is  $\pm 30$  considered to have met the minimum level, for loading  $\pm 40$  is considered better, and for loading  $> 0.05$  is considered practically significant. Thus, the higher the factor loading value, the more important the role of loading in implementing the factor matrix. The rule of thumb used for convergent validity is outer loading  $> 0.7$ , communality  $> 0.5$  and average extracted  $> 0.5$ .

- b. Discrimination Validity

Discriminant validity is determined by looking at the cross loading factor of each variable. This value is the value of the cross loading factor which is useful for knowing whether the construct has adequate discriminant by comparing the cross loading factor value in the intended construct with the cross loading factor value of other constructs (Hartono, 2019).

c. Reliability test.

Reliability testing can be seen based on Chonbach's alpha value which must be more than 0.6 and the composite reliability value must be more than 0.7 (Hartono 2019). The composite reliability value shows the measure of the actual reliability value of a variable while the Cronbach's alpha value shows the lowest reliability value measure of a variable.

2. Inner Model Analysis

The inner model (inner relation, structural model and substantive theory) describes the relationship between latent variables based on substantive theory. The structural model was evaluated using the R-square for the dependent construct, the Stone-Geisser Q-square test for predictive relevance and the t-test and the significance of the structural path parameter coefficients. In assessing the model with PLS begins by looking at the R-square for each dependent latent variable. The interpretation is the same as the interpretation in regression. Changes in the R-square value can be used to assess the effect of certain independent latent variables on the dependent latent variable whether it has a substantive effect. In addition to looking at the R-square value, the PLS model is also evaluated by looking at the Q-square predictive relevance for the constructive model. Q-square measures how well the observed values are produced by the model and also the parameter estimates. Evaluation of the inner model has several indicators, namely:

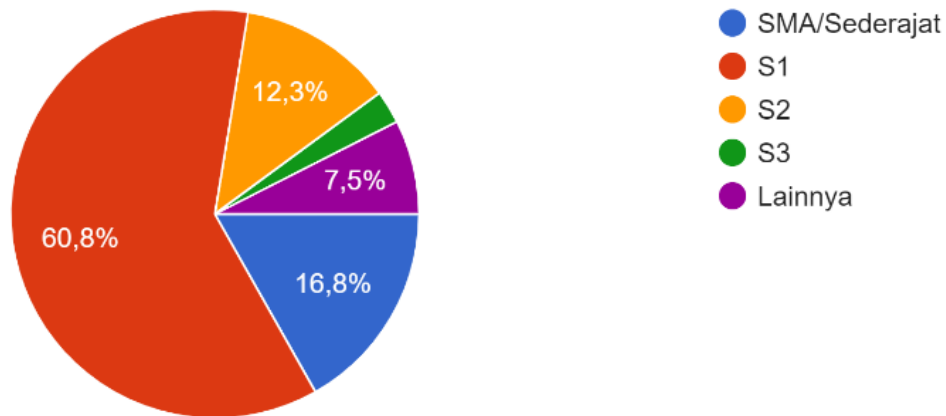
a. The coefficient of determination

Used to determine how much influence the exogenous variables affect the dependent variable. R2 value of 0.75 is good, 0.50 is moderate, while 0.25 is weak .

Goodness of Fit (GoF) was developed by Tenenhaus et al, to evaluate measurement models and structural models, besides providing a simple measure for the overall prediction of the model. If the value obtained is 0.1 it is considered small, 0.25 is considered simple and 0.36 is considered large. For this reason the GoF index is calculated from the square root of AVE and the square root of R-square.

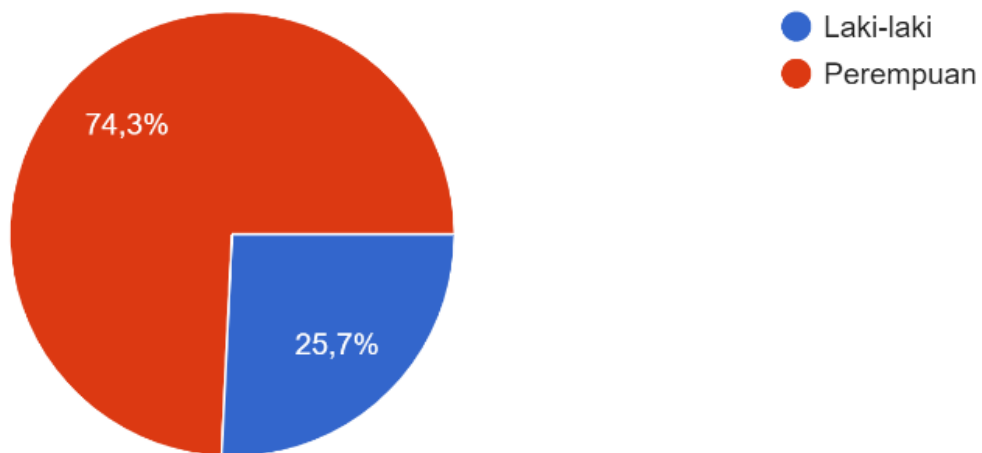
## RESULT AND DISCUSSION

Figure 1. Hasil Analisis Deskriptif Gender

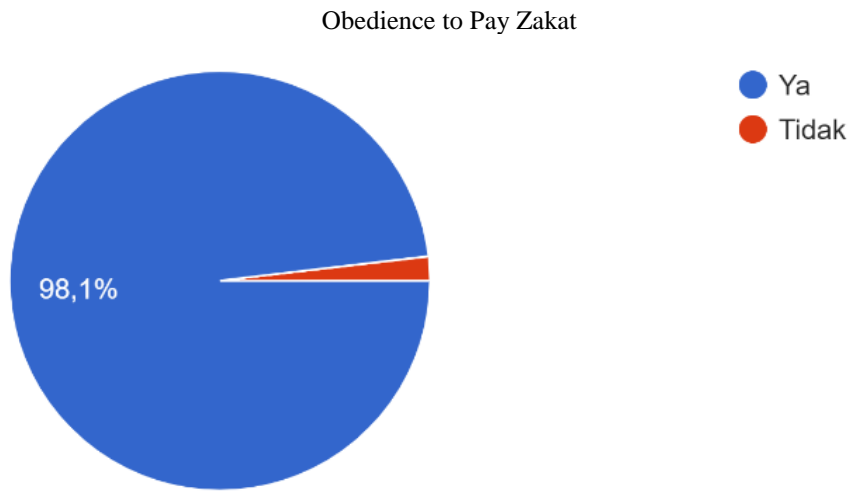


Source: Prepared by the authors (2023).

Recent Education

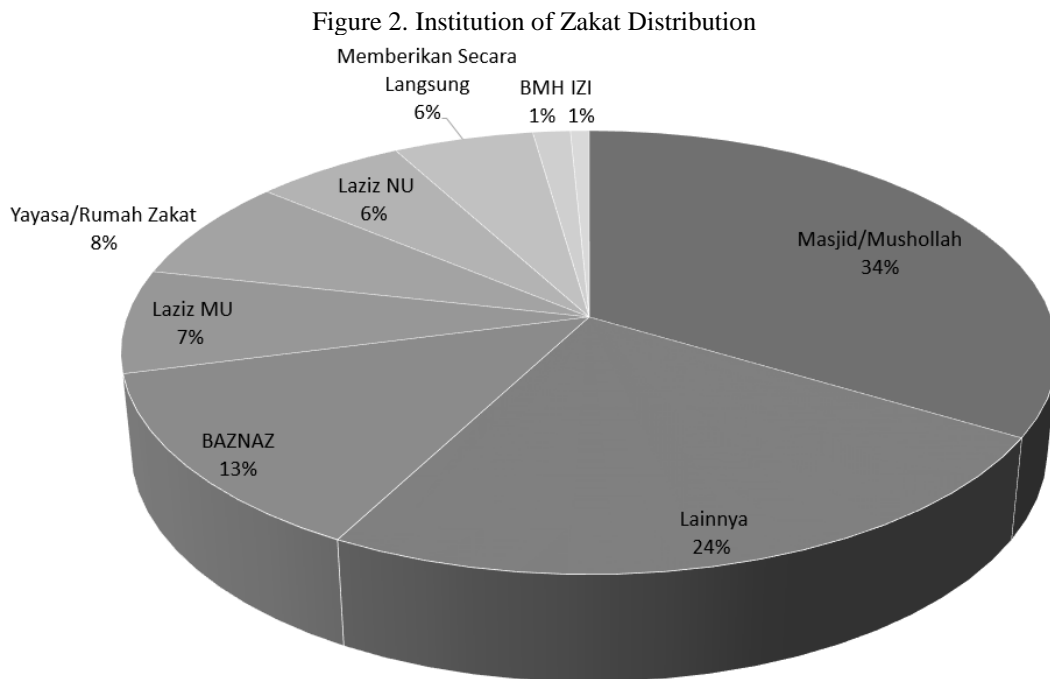


Source: Prepared by the authors (2023).



Source: Prepared by the authors (2023).

From the diagram above shows that 98.1% have issued zakat

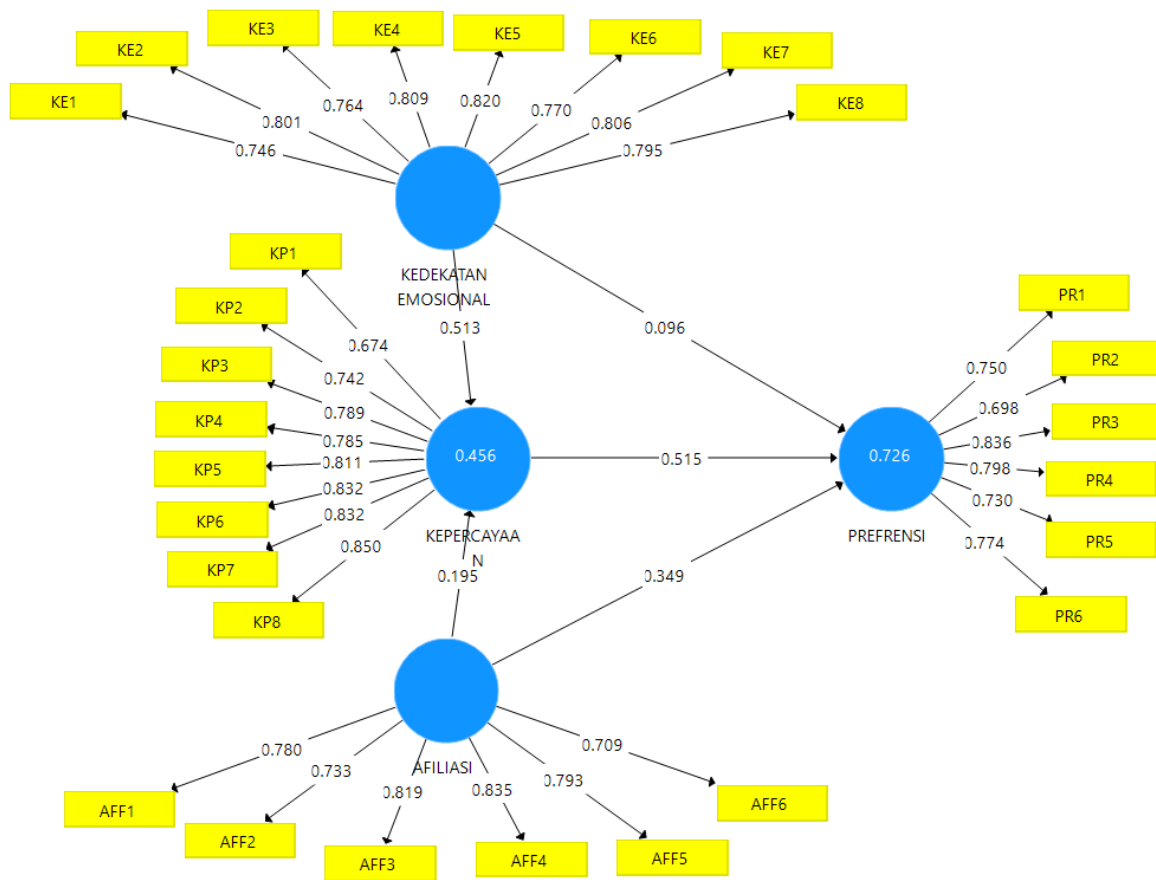


Source: Prepared by the authors (2023).



**Testing the Research Instrument (Outer Model)**

Figure 3. Iteration / Stage\_1 Analysis Model



Source: Prepared by the authors (2023).

In Outer Model testing or instrument test (data validity) on tahap\_1 (first) / Figure 3. The loading factor (LF) value in the output of Outer Loadings is as follows:

Table 1. Loading Factor Iterasi\_1 (Outer Loadings)

Indicator	Affiliate	Emotional Closeness	Trust	Preference	Conclusion
AFF1	0.780	-	-	-	VALID
AFF2	0.733	-	-	-	VALID
AFF3	0.819	-	-	-	VALID
AFF4	0.835	-	-	-	VALID
AFF5	0.793	-	-	-	VALID
AFF6	0.709	-	-	-	VALID
KE1	-	0.746	-	-	VALID
KE2	-	0.801	-	-	VALID
KE3	-	0.764	-	-	VALID
KE4	-	0.809	-	-	VALID
KE5	-	0.820	-	-	VALID
KE6	-	0.770	-	-	VALID
KE7	-	0.806	-	-	VALID

Indicator	Affiliate	Emotional Closeness	Trust	Prefrence	Conclusion
KE8	-	0.795	-	-	VALID
KP1	-	-	0.674	-	VALID
KP2	-	-	0.742	-	VALID
KP3	-	-	0.789	-	VALID
KP4	-	-	0.785	-	VALID
KP5	-	-	0.811	-	VALID
KP6	-	-	0.832	-	VALID
KP7	-	-	0.832	-	VALID
KP8	-	-	0.850	-	VALID
PR1	-	-	-	0.750	VALID
PR2	-	-	-	0.698	VALID
PR3	-	-	-	0.836	VALID
PR4	-	-	-	0.798	VALID
PR5	-	-	-	0.730	VALID
PR6	-	-	-	0.774	VALID

Source: Prepared by the authors (2023).

In figure 3 of the Iteration Model / Tahap\_1 above or in the output of Outer Loadings no longer find values below  $< 0.5$ . So at this stage the Iteration Model / Tahap\_1 is said to be a good / fit model. So that it can be continued in the next analysis. Reliability Test. Data reliability tests (reliability tests) are carried out to measure the consistency and stability of the score (measurement scale) of an instrument in measuring certain concepts and help the goodness value of a measurement instrument. Data quality tests are carried out by looking at the value of composite reliability generated by PLS calculations from existing variables, namely; KE, AFF, KP and PR. To determine composite reliability, if the value of composite reliability  $\rho_c > 0.8$  it can be said that the construct has high reliability or reliable and  $\rho_c > 0.6$  is said to be quite reliable (Ghozali, 2011) and Average Variance Extracted (AVE)  $> 0.50$ .

Table 2 The results of reliability testing for all variables studied are

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
AFILIASI	0.870	0.903	0.608
KEDEKATAN EMOSIONAL	0.913	0.930	0.623
KEPERCAYAAN	0.914	0.930	0.626
PREFRENSI	0.858	0.894	0.586

Source: Prepared by the authors (2023)

From the results of the reliability test above, it shows that all research variables have shown to be fit gauges, where the values of Alpha Cronbach, Composite Reliability and Average Variance Extracted have met the required values. Composite reliability results for each construct are very good because the value is above 0.80, besides that it can also be seen from

the value of Cronbach alpha value above 0.70. And the value of Average Variance Extracted (AVE), a construct with good validity because it is worth more than 0.50 (Ghozali.2019). Testing the inner model or structural model is carried out to see the relationship between variables, significance values and the R-square of the research model. The structural model is evaluated using the R-square for the dependent variable.

Table 3. R Square

Variable	R Square	R Square Adjusted
KEPERCAYAAN	0.456	0.451
PREFRENSI	0.726	0.723

Source: Prepared by the authors (2023).

Table 3. above shows the R-square value of the variable TRUST of 0.456 meaning the variability of TRUST which can be explained by EMOTIONAL CLOSENESS and AFFILIATION of 45.6%. And for the variable PREFERENCE has an R-square of 0.726 meaning the variability of PREFERENCE which can be explained by the variables EMOTIONAL CLOSENESS, TRUST, and AFFILIATION of 72.6%. The higher the R-square value, the greater the ability of the independent variable to explain the dependent variable so that the better the structural stability. 3. Hypothesis Testing Hypothesis testing is based on the values contained in the structural model analysis, the level of significance of the path coefficient is obtained from the t-value and the value of the standardized path coefficient. The value of hypothesis testing is that the t-value of factor loadings is greater than the critical value ( $\geq 1.96$ ).

Tabel 4. Tabel *Path Coefficient*

Path Coefficient	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
AFFILIATION -> TRUST	0.195	0.193	0.078	2.518	0.012
AFFILIATION -> PREFERENCES	0.349	0.349	0.068	5.161	0.000
EMOTIONAL ALMIGHTY -> TRUST	0.513	0.517	0.080	6.420	0.000
EMOTIONAL ALMIGHTY -> PREFERENCE	0.096	0.093	0.075	1.274	0.203
BELIEFS -> PREFERENCES	0.515	0.518	0.057	9.034	0.000

Source: Prepared by the authors (2023).

Tabel 5. Specific Indirect Effect (Standard)

Path Coefficients	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
AFFILIATION -> TRUST -> PREFERENCE	0.101	0.101	0.043	2.339	0.02
EMOTIONAL ALMIGHTY -> TRUST -> PREFERENCE	0.264	0.267	0.048	5.479	0

Source: Prepared by the authors (2023).

Tabel 6. Hasil Pengujian Hipotesis

Description	hypothesis	Test results
<b>H<sub>1</sub></b>	Emotional closeness affects trust	ACCEPTED with a t-count of 6.420 > 1.96 and a p-value of 0.000 < 0.05 (see table 4. Path coefficients)
<b>H<sub>2</sub></b>	Affiliation affects trust	ACCEPTED. With a t-count value of 2.518 > 1.96, and a p-value of 0.012 < 0.05. (see table 4. Path coefficients)
<b>H<sub>3</sub></b>	Emotional closeness affects preference	REJECTED. With a t-count value of 1.274 < 1.96, and a p-value of 0.203 > 0.05. (see table 4. Path coefficients)
<b>H<sub>4</sub></b>	Affiliation influences preferences	ACCEPTED. With a t-count value of 5.161 > 1.96, and a p-value of 0.000 < 0.05. (see table 4. Path coefficients)
<b>H<sub>5</sub></b>	Trust affects preferences	ACCEPTED. With a t-count value of 9.034 > 1.96, and a p-value of 0.000 < 0.05, (see table 4. Path coefficients)
<b>H<sub>6</sub></b>	Emotional closeness influences preferences with trust as an intervening variable	ACCEPTED with a direct effect value (beta value/original sample) EMOTIONAL APPROACH to PREFERENCES of 0.096 (9.6%) << than the Indirect effect value of EMOTIONAL APPROACH to PREFERENCES through TRUST of 0.264 (26.4%) (see table 5. Specific Indirect Effect)
<b>H<sub>7</sub></b>	Affiliation influences preferences with trust as an intervening variable	REJECTED with a direct effect value (beta value/original sample) AFFILIATION on PREFERENCE of 0.195 (19.5%) greater than the indirect effect value of AFFILIATION on PREFERENCE through TRUST of 0.101 (10.1%) (see table 5. Specific Indirect Effect)

Source: Prepared by the authors (2023).

## DISCUSSION

Based on the analysis carried out by researchers with the Smart PLS program with a t-count of 6.420 > 1.96 and a p-value of 0.000 < 0.05 (see table 4. Path coefficients), results can be obtained showing that emotional closeness partially has a significant effect on positive values on trust preferences. The higher the emotional closeness, the higher the trust. vice versa. The lower the emotional closeness, the lower the trust. This indicates that emotional closeness is important in knowing trust in zakat managers. The large number of person who pays zakat (*muzakki*) in answering agree on the emotional closeness part of the questionnaire indicates that it is important to have good emotional ties. Companies that are able to create emotional closeness are able to make consumers continue to subscribe to products from these companies.

Meanwhile, muzakki answered that emotional closeness partially has a significant positive effect on trust. The higher the emotional closeness, the higher the trust, and vice versa. The lower the emotional closeness, the lower the trust. Muzakki is unconsciously associated

with the amil zakat institution and the amil through emotional ties. This form of bond occurs because of the familiarity between the manager and the muzakki.

This shows that emotional closeness has a big effect on trust. Emotional closeness (emotional bond) occurs when affected by a characteristic that reflects the closeness of the muzakki. Chendy explained that the bonds that are created make people interact with each other in any form, including interactions that exist between property owners and zakat collection institution (*amil zakat*).

Emotions have an evaluative nature, which includes a person's assessment of the attitude object directly and thoroughly by assessing something good or bad. The results of this study are consistent with the research conducted even with a different object by Mount Setiad,

According to Handoyo Djoko W and Ngatno "The Influence of Emotional Branding, Customer Value and Brand Image on Customer Loyalty Through Customer Satisfaction J.CO Java Mall Semarang" with the t test showing that emotional closeness partially has a positive effect on trust. The influence of the emotional closeness variable on the trust variable is 44.1%. The correlation between the two variables is also strong, namely 0.664. This means that the higher the emotional closeness, the higher the trust. Because company employees are able to regulate their emotions in a stable manner, many members feel comfortable. The connection with the findings above with this research illustrates how the amil zakat employees are like employees who will provide the best service to their customers, in this case muzakki who will entrust their assets to be managed properly when they feel comfortable, there will be a bond between muzakki and amil zakat. That is what will give these muzakki the choice to issue their zakat to this amil zakat institution because of the emergence of trust through emotional closeness. So it's only natural that policy makers in the field of marketing take good care of this to build emotional bonds with them.

The development of current activities is developing rapidly, many new management institutions have emerged that are offered to the community. In this case the zakat manager will always try to provide what is needed by the community and try to provide it so that the community's needs are met. an institution that seeks to provide the needs of its muzakki in the hope that it will not only meet their needs but also provide the best service in meeting these needs. Thus it will help managers to create muzakki interest in the institution. Various kinds of efforts were made as an effort to win the hearts of the muzakki. One of the efforts made is by building an emotional connection.

The problem that often arises in our society is to whom zakat should be given. It is more important that it is channeled directly by muzakki to mustahik, or vice versa through *amil zakat*. If it is distributed to mustahik, there is indeed a feeling of calm because witnessing directly that the zakat has been distributed to those who are considered entitled to receive it. But sometimes the direct channeling by muzakki doesn't hit the right target. Sometimes people already feel that they are distributing zakat to mustahik, even though it turns out that the recipient is not the real mustahik, it is only because of emotional closeness that he gives zakat to him. On the other hand, the level of public trust in government agencies or institutions and zakat managers is still low

## CONCLUSION

Emotional closeness influences preferences through trust as a mediator. An analysis can be drawn that the emotional closeness variable does not directly have a significant effect on the preferences of the muzakki, but the interesting thing is that when the emotional closeness variable is mediated by the trust variable it will have a significant effect. This suggests that the trust variable is important when it comes to emotional closeness and preference. While direct affiliation is significantly influential compared to if mediated by trust variables. This provides input to zakat managers or *amil zakat* to make innovations and approaches in gaining the trust of muzakki. in accordance with the findings in this study, it shows that the majority of those who filled out the questionnaire answered that they preferred to pay their zakat at mosques or places of worship by 33% compared to official *amil zakat* institutions, such as the national *amil zakat* agency by 13% Muhammadiyah *amil zakat* institutions 7, 5% and *amil zakat nahdhatul ulema* institutions 7.5% in building an emotional connection, trust is very important. Without trust, the relationship may lose its warmth and closeness. Trust is one of the key factors in successful marketing. Most people will tend to buy from brands or companies they trust, rather than from brands or companies they don't trust. In preferences, trust plays an important role because it can influence our decision in choosing a brand or product. By building trust through quality, customer service, and brand or transparency, a brand or product can increase consumer preferences. Trust is very important in preferences because preferences involve decisions that are important in our lives, such as buying products, using services.

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