Implementation of E-Sedekah Via Gopay In Lazismu Bojonegoro In Increasing Interest In Giving To The Community

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Abstract
This study aims to analyze the effect of technological developments in the form of non-cash payments in increasing public interest in giving alms, especially in Bojonegoro Regency. This study uses a qualitative method that aims to understand and analyze the literature related to non-cash alms transactions. The object of this research is donors (muzakki) in Lazismu Bojonegoro. While the data collection techniques using in-depth interview techniques that the author did with Lazismu Bojonegoro employees. With the public's interest in giving alms, Lazismu always encourages innovation and seeks to make it easier for people to give alms through various digital services, both digital banking, e-commerce and financial technology. In an effort to maximize the collection of these funds, Lazismu collaborates with Gopay-Gojek. Later people can make alms through the Go-Pay Gojek application. However, the results of the study show that currently the interest of the people of Bojonegoro in doing non-cash alms or E-alms is still low, because people are not familiar with the alms feature in the Go-Pay Gojek application. In anticipating these problems, Lazismu Bojonegoro continues to innovate through product digitization, so that public interest in giving alms remains consistent, namely by using WhatsApp Blast, transferring via bank accounts or through payment applications such as LinkAja or by picking up alms directly to the muzakki.

Keywords: *Lazismu, E-Sedekah, Interest in Alms, GoPay Gojek*

Abstrak

Penelitian ini bertujuan untuk manganalisis pengaruh adanya perkembangan teknologi berupa pembayaran non tunai dalam meningkatkan minat masyarakat dalam melakukan sedekah terutama di Kabupaten Bojonegoro. Penelitian ini menggunakan metode kualitatif yang bertujuan untuk memahami dan menganalisis literatur-literatur yang berhubungan dengan transaksi sedekah secara non tunai. Objek dari penelitian ini adalah donatur (muzakki) di Lazismu Bojonegoro. Sedangkan teknik pengumpulan datanya menggunakan teknik wawancara mendalam yang penulis lakukan dengan karyawan Lazismu Bojonegoro. Dengan adanya minat masyarakat dalam melakukan sedekah, Lazismu senantiasa mendorong setiap inovasi dan berupaya memudahkan masyarakat untuk bersedekah melalui berbagai layanan digital, baik digital banking, e-commerce maupun financial technology. Dalam upaya memaksimalkan penghimpunan dana tersebut, Lazismu bekerjasama dengan Gopay-Gojek. Dimana nantinya masyarakat bisa melakukan sedekah melalui aplikasi Go-Pay Gojek. Namun demikian, hasil penelitian menunjukan bahwa saat ini minat masyarakat Bojonegoro dalam melakukan sedekah non tunai atau E-sedekah masih rendah, karena masyarakat belum mengenal fitur sedekah pada aplikasi Go-Pay Gojek. Dalam mengantisipasi permasalahan tersebut Lazismu Bojonegoro terus berinovasi melalui digitalisasi produk, agar minat masyarakat dalam bersedekah tetap konsisten yaitu dengan menggunakan WhatsApp Blast, transfer melalui rekening bank atau melalui aplikasi pembayaran seperti LinkAja maupun dengan metode menjemput langsung sedekah ketempat muzakki.

Kata kunci: *Lazismu, E-Sedekah, Minat Bersedekah, GoPay Gojek*

INTRODUCTION

Electronic money transactions have been increasing since the development of start-up businesses in Indonesia. Like the online transportation application Gojek, which is a start-up business that has been on the rise in recent years. Seeing consumers who tend to prefer transactions on electronic money, Go-Jek through Go-Pay struggles to develop application-based electronic money services. By presenting digital donation innovations through the Gopay For Good program, Indonesian non-profit organizations support the acceptance of non-cash payments which are believed to be an important solution in efforts to collect public donations since 2018. Non-profit organizations are growing because of higher fundraising potential and better management of donations so that they can help more people in need. This is based on the GoPay Digital Donation Outlook 2020 Research.

Payment transactions related to the Go-jek application service can be made with Go-Jek Credit contained in a virtual wallet called GoPay or previously referred to as Go Wallet. With the partial payment service, we can make payments with a Gopay balance and then the rest is paid in cash if our balance is not enough. However, we must ensure that the balance in Gopay remains so that we can use the services of Gopay (Ichwan, 2021). With the results of the JakPat survey in the Start-up Report 2017 DailySocial.id and observing modern society, Gopay's electronic money products from start-up are quite attractive to the public. It is proven by the results of the JakPat survey in the Start-up Report 2017 DailySocial.Id.

By becoming the most popular E-money by the public because it is safe and easy to use, Gopay is the choice because donors can donate anywhere and anytime based on

the official Gojek website. Education and community welfare can increase with Gopay because GoPay can be used to donate to more than 1,000 donation partners aimed at disaster management, helping houses of worship or foundations to environmental conservation.

The development of philanthropic institutions in Indonesia is inseparable from the massive activity of alms, where alms are considered as something that only the rich do. Alms contain a deep meaning and wisdom that is very meaningful to the recipient and the giver so that Allah commands to share it with others. The positive effect will be felt by the giver when the recipient has felt the benefits of alms. Alms is one of the worship that can facilitate sustenance. Allah promises abundance and blessings to those who give charity. Giving to others that is done spontaneously and voluntarily without being limited by a certain time and amount is called alms (Khofiyani, 2018). If the recipient of alms uses it well then it can be said that the law of alms is sunnah, if it is used for things that are unlawful then the law becomes unlawful. And alms that are intended to help people who are in a state of necessity (*mudhthar*) are legally obligatory because they really need help, such as clothes and drinks (Ardhila, 2011)

With the current internalization of technology in finance,*cash-based which* have long been known to the public, are now slowly being pushed aside. With a number of advantages contained in technology it is claimed to be a solution for some people. Amil Zakat, Infak and Alms institutions must create or use applications that are convenient for users to make ziswaf payments digitally (Al-Athar and Al-Arif, 2021). From technological advances, it is hoped that alms can be done by anyone without having to wait for a certain time because E-Alms is flexible and can be done without space and time limits.

Based on a previous study conducted (Nugraha & Fauzia, 2021) in his research said that the convenience of virtual wallets was widely used by social institutions, the community became easy to channel their funds for charity because the convenience of virtual wallets was used by zakat amil institutions. The study also stated that people channeled their funds directly through the application due to lack of knowledge that alms payments could be made through amil zakat, infaq, and alms institutions. In other previous studies also found results regarding online alms which are said to be easy for the public to do. However, this study has differences related to the ease of using payment applications to perform zakat, infaq, and alms. There have been several institutions that have implemented online alms such as Lazismu Bojonegoro which is the object of this research. Lazismu Bojonegoro has implemented E-Sedekah via the Gopay Application and also other applications. Based on the number of alms payment facilities owned by Lazismu, it is necessary to have an in-depth discussion of the public's interest in utilizing these facilities in alms transactions.

LITERATURE REVIEW

The Amil Zakat, Infaq and Shodaqoh Muhammadiyah Bojonegoro

Lazismu is a national level zakat institution with Minister of Religion Decree No. 730 of 2016, which serves the community through a productive development process of zakat funds, infaq, waqf, and funds given sincerely by agencies or companies, institutions and also individuals. With the enactment of the Zakat Law number 23 of 2011, Government Regulation number 14 of 2014, and Decree of the Minister of Religion of the Republic of Indonesia number 333 of 2015, PP. Muhammadiyah in 2002

established Lazismu which was confirmed by the Minister of Religion of the Republic through Decree No. 457/21 November 2002. Lazismu as a national amil zakat institution has been reaffirmed through the Decree of the Minister of Religion of the Republic of Indonesia number 730 of 2016 (Lazismu, 2016).

There are two factors behind the establishment of Lazismu. First, the weak social justice system causes poverty to occur in Indonesia and the quality of human resources is very low. Second, the belief that zakat is able to equalize social justice and reduce poverty. The potential for zakat, infaq, and alms in Indonesia can be said to be high because the population is predominantly Muslim. However, this potential has not been fully utilized so that it has not had a significant impact. Zakat, infaq, and alms which are sacred and have a positive impact are also a source of state revenue to alleviate poverty in Indonesia and can also increase economic growth (Mustika & Setyowati, 2019).

As time progresses and public trust gets stronger, Lazismu strives to develop itself into a trusted institution. With work guidelines that are trustworthy, transparent, and professional, the establishment of Lazismu is able to distribute zakat as part of solving problems (*problem*) of developing social communities.

Lazismu strives to create programs that are able to overcome the challenges and social problems of the community with the spirit of creativity and innovation. These programs are able to reach all regions quickly, focused and precisely because Lazismu has spread almost throughout Indonesia. According to an article from (Alawy, 2021) Lazismu has a vision, namely to become a Trusted Amil Zakat Institution, and the mission is a). Optimization of Trustworthy, Professional and Transparent ZIS Management b). Optimization of Creative, Innovative, and Productive ZIS Utilization c). Optimization Donor Service.

In distributing its funds, Lazismu adheres to 5 basic programs, namely economy, health, education, social, and da'wah. While the Bojonegoro Lazismu is one of the Regional Lazismu determined by the Regional Lazismu, through the Decree (SK) of the Management Board of the Amil Zakat, Infaq, and Shodaqoh Muhammadiyah Institutions (LAZISMU) East Java Muhammadiyah Regional Leadership Number: 033/KEP/IL17/B/2017 concerning the Establishment of the Amil Zakat, Infaq, and Shodaqoh Muhammadiyah (LAZISMU) Institute for Bojonegoro Regency. Lazismu Bojonegoro still relies on directives and orders from the Central Lazismu even though Lazismu Bojonegoro is the Regional Lazismu. Lazismu Bojonegoro has several programs to distribute its funds, namely educational scholarships, free ambulances, health benefits, SIMPUH (Si Mbah Sepuh) assistance, humanitarian infaq, economic empowerment of the ummah, and compensation for orphans and poor people. Kanor, Sukosewu, and Sumberrejo service offices are 3 service offices of LAZISMU Bojonegoro (Alawy, 2021).

The Practice of Alms

Practice is a real embodiment. Real giving to someone who is entitled to receive it by expecting the pleasure of Allah swt is called alms. In addition to getting the pleasure of Allah swt, alms also guarantee our wealth will be replaced with a better amount or double in value. A person's sincerity to give charity will save him from harm and misery or trouble. (Khofiyani, 2018).

Alms comes from the Arabic *shadaqah* , which is a sunnah gift at the beginning of the growth of Islam. Meanwhile, in terms, alms is a gift that expects a reward from Allah without expecting any exchange. Ibn Manẓur in the Arabic Lisan Al said that the meaning of alms when viewed from a language perspective is *addaqa 'alaih* , which is whatever we share for the poor because of Allah swt. There is another word that forms the basis of the word alms, namely *Ṣidqu* which has the right meaning, both in word and deed, it is also said that sekedah means *a'ṭa* which means to give. In general, the meaning of alms includes all good deeds and abandoning evil. Al-Jurjani said that alms is a gift that is intended to get a reward with Allah swt.

Based on observations (Mukri, nd) said that on noble days such as Eid al-Fitr and Eid al-Adha it is more noble to carry out alms. Giving wealth without being accompanied by a reward given to people in need such as the poor is called alms. The Messenger of Allah said: "Indeed, a Muslim when he provides a living for his family and he expects a reward from it, then his living is charity" (Hadith narrated by Abu Mas'ud Al-Badri). In Arabic, alms is an immediate and sincere gift to others without being limited by a certain time and amount by a Muslim. It has another meaning, namely a gift given by someone as a favor that expects the pleasure and reward of Allah SWT. The *fuqaha* (fiqh experts) mean in *a sadaqah at-tatawwu '* (alms immediately and sincerely). Sadaqah is also interpreted: "Something given to get closer to Allah ta'ala". Charity must use an open-minded intention, lest there be an intention to riya' or be called generous, and do not mention how much alms have been issued, because doing so can erase the reward of alms. Allah says in Surah AI Baqarah verse 264:

يَٰٓأَيُّهَا الَّذِيْنَ اٰمَنُوْا لَا تُبْطِلُوْا صَدَقٰتِكُمْ بِالْمَنِّ وَالْاَذٰىٰ كَالَّذِيْ يُنْفِقُ مَالَهٗ رِئَآءَ النَّاسِ وَلَا يُؤْمِنُ بِاللهِ وَالْيَوْمِ الْاٰخِرِّ فَمَثَلُهٗ كَمَثَلِ صَفْوَانٍ عَلَيْهِ تُرَابٌ فَاَصَابَهٗ وَابِلٌ فَتَرَكَهٗ صَلْدًا لَا يَقْدِرُوْنَ عَلٰى شَيْءٍ مِّمَّا كَسَبُوْا وَاللهُ لَا يَهْدِى الْقَوْمَ الْكٰفِرِيْنَ

Meaning:

"O people who believe! Do not spoil your charity by mentioning it and hurting (the recipient's feelings), like a person who spends his wealth to show off to people and he does not believe in God and the Last Day. The parable (of that person) is like a smooth stone with dust on it, then the stone is hit by heavy rain, then the stone remains smooth again. They do not gain anything from what they do. And God does not guide the disbelievers." Charity is like any other good deed. It has ways and conditions that must be maintained and fulfilled. Among them are the following methods, if not observed, there is a possibility that the reward of charity will be removed (Khofiyani, 2018):

a. Based on halal business. We cannot donate illegal goods even from the results of halal business. We also cannot give charity to help forbidden things such as waqf for immoral and immoral places. We should not give charity to help illegal things.
b. Based on good sustenance and most importantly
c. Sincere to gain God's pleasure. Charity should not be accompanied by riya' and sum'ah. He should focus his intention only on Allah.

d. Keeping alms secret in the most important situations to keep its purpose and denomination secret is the most important thing.
e. Don't expect much in return for your charity.
f. Charity should be given with a radiant and sincere face.
g. Giving charity to those in need.
h. Accelerate charity while still alive and accelerate while still able.
i. Don't raise alms and don't hurt the feelings of the recipient.

E-Alms through Gopay Non-Cash Payments

According to (Hidayat, 2018) the important life of society today is the media because the advantages contained in social media also promote a good thing that can attract a wide audience. In other words, the delivery of da'wah which includes digital alms (E-Sedekah) can be delivered through social media skills. In order for the community to participate in alms activities through E-Sedekah, Lazismu is required to be more skilled, creative and elegant because sharing activities have become one of the important agendas for Muslims.

Alms is a gift, both property and others to the person who is entitled to receive it, without being accompanied by any reward. While online is a word used by us when connected to the internet or cyberspace. So, online alms is the use of an online-based application (in a state that is connected to the internet) without having to hand over the gift directly to the person who is entitled to receive it but through an institution that facilitates the online alms.

To make it easier for people to give alms through digital services, both digital banking and *e-commerce* as well as other financial technology, Lazismu always encourages every discovery that supports this. Lazismu collaborates with Gopay-Gojek to increase fundraising. With Lazismu's wide reach in 29 provinces, 200 regencies and 528 service offices, this collaboration was finally well received by Gopay (Lazismu, nd) Where Go-Pay is a virtual wallet used to store *Go-Jek Credit* which is used as a means of pay for various transactions contained in the Go-Jek application. Currently more than 50% of Gojek users have used Gopay as a means of payment because there are various services such as free transfer services for fellow Gopay users, convenience *of Top-Up* Go-Pay balances through banks and Go-Jek drivers, discounts and free delivery, and there is a cash withdrawal service available on the Go-Pay payment system that makes it easier for its customers (Suryono, 2021).

When you want to give charity, people, especially Muslims, don't need to have trouble if they already have access and the Gopay-Gojek application. Through a cellphone / cell phone or Smartphone through the palm of the hand is an easy way to give charity. Payment techniques through Gopay can be directly connected to the Lazismu application. In addition, the QR Code (Quick Response Code) scan technique on gopay which will go directly to your Lazismu account can also be used by the public. To get a QR Code, the public can directly browse the web of amil zakat, infaq, alms institutions. Where QR Code is one of the technologies that is very easy and most widely used in this digital era, so that QR Code becomes an important thing. The majority of us have clearly often found this QR Code in various places. QR Code is a 2-dimensional barcode which contains various types of information directly. A scan or scan using a smartphone is required to open the QR Code.

For top-up via *ATM (Automatic Teller Machine), internet banking, mobile banking* and also go-jek drivers, the method is easy because Go-pay is now

collaborating with banks in Indonesia. This service can be used as a solution where when we are not carrying money and are also lazy to make transactions using cash. Regarding payment transactions, the Government has regulated Bank Indonesia Regulation Number 18/9/PBI/2016 concerning Regulation and Supervision of Payment Systems and Management of Rupiah Money, namely in article 5 paragraph (1) letter d which reads "Payment System Regulations include, among others, infrastructure" . This type of infrastructure includes a payment system, one of which is an internet payment gateway, and *electronic banking* (such as internet banking, SMS Banking, and mobile banking).

Our ease to develop a science occurs because of the development of information and technology that occurs. A business organization will develop more slowly than its rivals or may retreat slowly from its competitors because the organization cannot properly and appropriately utilize the development of information and technology in accordance with current needs and obstacles. Various obstacles such as time, distance, space and even social level have been overcome with technology (Sukoasih, 2010).

People's Interest in Alms

Interests are tendencies or prejudices such as views, opinions and others that combine to a mental device to direct individuals to a certain choice. Interest can also be interpreted as a condition or activity that is the object of an interest accompanied by feelings, where these feelings come from within the individual and factors outside the individual to give care and act to others. If we give an interest, it means that it is positive towards the object of the interest and thus will tend to pay attention and take further action. Basically, if someone is driven to something, that person will show a positive and friendly attitude towards the object or environment and immediately take concrete action to achieve it. Interest is the root of motivation that makes people to do what they want if they are free to decide, if they have an interest. All interests have two aspects, namely cognitive and effective aspects (Ningsih, 2021). For example, when someone has an interest in alms, that person will carry out alms consistently and struggle to find a trustworthy zakat, infaq, shadaqah management institution.

However, public distrust of zakat, infaq, and alms management institutions is a problem that often arises. This trust may originate because the community suspects that the institution cannot be trusted and is not responsible for managing, distributing, and receiving alms funds. Sufficient knowledge about the obligation of Muslims to give alms is also not in line with public awareness in giving alms. This is very important so that one's knowledge and understanding of the rules in Islamic teachings can be carried out (Nurhasanah, 2019).

In addition to the lack of understanding and public awareness of the virtues of giving alms, there are many other factors that influence the interest in giving alms, one of which is sufficient income only to meet the daily needs and awareness of each individual. Because religiosity which is defined as knowledge, circumstances and a person's obedience in religion encourages someone in an interest including alms. This attitude of religiosity affects the interest in giving alms to amil zakat, infaq, and alms institutions. Religiosity is very meaningful for every Muslim, including religiosity to pay zakat, infaq and alms because the level of religiosity of each individual is different. Asdiansyukuri (2016) says that religious people will be more responsive to changes in

income than those who are less religious. Another thing that can affect the interest in alms is people's income. Islam has taught that every wealth is required to be aimed at things that can help fellow Muslims by means of tithing, giving and giving charity. According to (Kartika, 2020) in his research suggests that there are 3 factors that influence interest, namely:

a. Motivation that comes from within the individual
   This motivation such as the desire to eat, and curiosity. This ensures that there is a purpose for attention and a feeling of happiness. The community will always have a commitment or establishment to always carry out Allah's commands to give alms when the community already knows the understanding of the obligations of zakat, infaq, and alms (ZIS) on their assets, they will always try to pay zakat, infaq, alms for the sustenance they have. according to his abilities.
b. Social
   patterns Social patterns can be a factor that generates interest in carrying out a particular activity. The need and desire of a person to get recognition and praise from the environment he is in arises because of the encouragement of social patterns. Desire from outside greatly influences a person to pay zakat, infaq, and alms, for example motivation from family, friends and motivation from the surrounding environment.
c. Sentimental
   factor This factor is the level of intensity of a person in getting attention to something or a particular object. Sentimental or emotion has a close relationship with interest. This can be seen by the existence of trust in zakat, infaq, and alms management institutions.

METHODS

In this study, the authors used the field research method, which in collecting data was carried out directly through interviews at the research location, namely Lazismu, Bojonegoro Regency, East Java. A qualitative approach was used in this study. According to Bodgan and Taylor as quoted by S.Margono, qualitative research is a research step that creates a descriptive data in the form of written or spoken words of people and observable behavior (Sugiono, 2013).

Based on the writings (Ramdhan, 2021) in his book explains that this type of qualitative research has an explanatory nature and focuses more on using analysis. The theoretical basis is used as a guide so that the research focus does not differ from the facts highlighted in this process. In contrast to the type of quantitative research, in this type of research, the researcher is in the event or condition being studied. For this reason, the results of qualitative research require in-depth analysis from researchers. In general, qualitative researchers generate data from interviews and observations. The author made observations by observing the activities carried out at Lazismu Bojonegoro as well as interviews with several employees of the Lazismu office in Bojonegoro Regency and also including service office employees located in several sub-districts in Bojonegoro Regency.

In addition to using the field research method (*Field research*), the author also uses a library research method, namely the data generated in the form of explanatory

data or descriptions sourced from library sources (reading) either in the form of research results, books, or literature that related to this research.

RESULTS AND DISCUSSION

Transformation of LAZISMU Alms Services through E-Sedekah

The development of information and technology at this time has made it easier for us to develop science. So that an institution must be able to take advantage of current developments in information and technology with its needs and challenges. Technology really helps people in overcoming various obstacles such as distance, time, and even social level. With technology, people can do everything that can be reached by the internet without having to leave the house. In addition, with today's technological developments, social media also has an important role in terms of promoting something that can reach and capture audiences widely and quickly. An institution, such as Lazismu, must have skills in running social media so that the delivery of information can be as effective as E-Sedekah. Zakat and alms fund collectors such as Lazismu are required to be more creative, elegant, and able to use skills to invite people to participate in alms activities through E-Sedekah. With the development of technology and information at this time, various kinds of opinions about online activities have emerged, as well as regarding the implementation of E-alms or digital alms. In line with this, according to the hadith narrated by Imam Tirmidhi from Amr bin "Auf Rasulullah SAW said:

الصُّلْحُ جَائِزٌ بَيْنَ الْمُسْلِمِينَ، إلاَّ صُلْحًا حَرَمَ حَلاَلاً، أَوْأَحَلَّ حَرَامًا وَالْمُسْلِمُونَ عَلَى شُرُو طِهِمْ إلاَّ شَرْ طًا حَرَّمَ حَلاَلاً، أَوْ أَوْ أَحَلَّ حَرَامًا . (رواه التر مذي)

"All kinds of transactions are allowed to take place between fellow Muslims, except transactions that make lawful what is unlawful or forbid what is lawful. Muslims may make all kinds of agreed conditions except those that forbid what is lawful or allow what is unlawful."

Islam understands that the development of times is moving so fast and dynamically. Islam provides guidance and freedom for mankind in carrying out various types of ideas or innovations through a system based on previous hadith explanations. Islam also teaches limits or warnings that must be considered by all humans because we must also be aware of the extent of freedom that is given. Among these warnings is that the transaction activities carried out must not contain *falsehood*, *gharar* (manipulation), *dharar* (harmful), *ihtikar* (hoarding), and *jahalah* (unclear) elements. A gift or bonus must also be fair and not tyrannical, and not only benefit those who are at the top.

With this foundation, now Lazismu is finally in terms of making it easier for people to give alms through digital services, both digital banking and *e-commerce* as well as other financial technology, Lazismu always encourages every discovery that supports this. Lazismu collaborates with Gopay-Gojek to increase fundraising. With Lazismu's wide reach in 29 provinces, 200 regencies and 528 service offices, this collaboration was finally well received by Gopay (Lazismu, nd) Where Go-Pay is a virtual wallet used to store *Go-Jek Credit* which is used as a means of pay for various transactions contained in the Go-Jek application. Currently more than 50% of Gojek
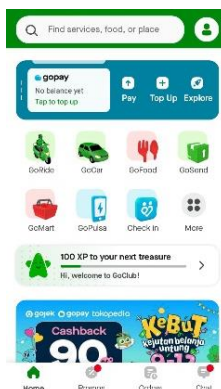
users have used Gopay as a means of payment because there are various services such as free transfer services for fellow Gopay users, convenience *of Top-Up* Go-Pay balances through banks and Go-Jek drivers, discounts and free delivery, and there is a cash withdrawal service available on the Go-Pay payment system that makes it easier for its customers (Suryono, 2021).

Figure 1. *Quick Response Code* E-Sedekah via Gopay Lazismu Bojonegoro

Source: Website Lazismu, https://info.lazismujatim.org/List-qr-code-gopay/ September 2022

Figure 2. Gojek application menu display

a. There are two ways that can be done to give charity through the Go-Pay Gojek application. The first is through a scan of the available QR Code, and the second way is manually, where we can trace which institution we will donate to. To give alms by Scan QR Code, the steps taken are only pressing the **Pay**. Then prospective muzakki or donors will be directed to a page to scan the QR Code. As for the other way, prospective muzakki or donors choose the *icon* **more** then select **GoGive.**
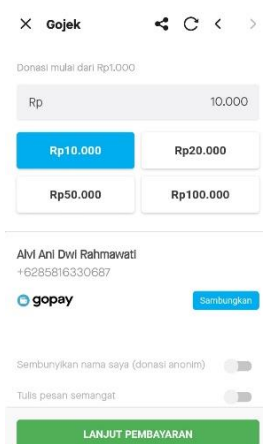
Source: Gojek application, January 2022

Figure 3. Gojek application menu display

b. The next step is to choose your **Lazismu** because on this page there are many other Zakat, Infaq and Alms (ZIS) institutions. choose according to our wishes. After that, Prospective muzakki or donors will be directed to your Lazismu page, **then click Donate Now.**
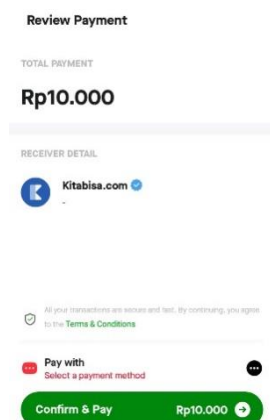
Source: Gojek application, January 2022

Figure 4. Gojek application menu display

c. Then enter the amount you want to donate or donate. Please note that we can give charity starting from Rp. 1000. On this page, there is a feature **to hide my name** if you don't want to mention my name. And prospective muzakki or donors can give a message of encouragement. Then click **Continue Payment**.

Source: Gojek application, January 2022
Figure 5. Gojek application menu display

b. The last step is to make sure all the data entered is correct, then click **Confirm & Pay** if and enter **the gopay pin**. And E-Sedekah via gopay has been completed.

Source: Gojek application, January 2022

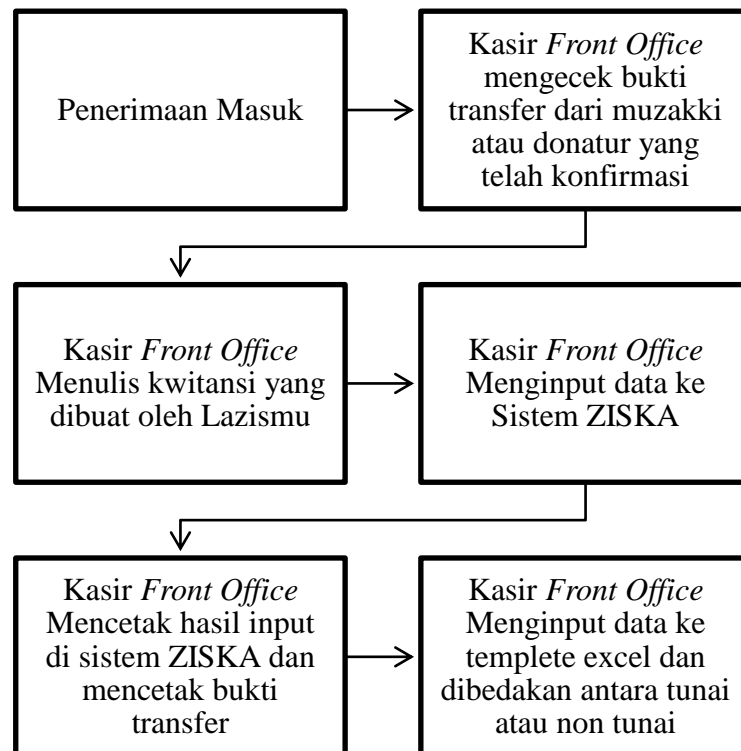**Public Interest in E-sedaqah Via Gopay**

Alms is something that is given by someone without expecting anything in return to the person who is entitled to receive it. While E-Alms is something or in the form of assets that are given through online-based applications (connected to the internet), which are not given directly to recipients but are given through institutions that have online alms facilities (Hidayat, 2018).

In order to collect zakat, infaq, and alms funds from the community, it requires an understanding of giving alms from each individual. This understanding of alms exists because there is public interest in paying zakat, infaq, and alms funds at an existing institution, because without this interest everything that is carried out will be less effective and efficient. Interest tends to arise from a high awareness of a motivation or an impulse. Interest according to (Yani, 2020) is a tendency or prejudice such as views, opinions and others that combine to a mental device to direct the individual to a certain choice.

The E-Sedekah facility via gopay at Lazismu Bojonegoro has been available since 2019. According to (Sartono, 2022) as Finance and Administration staff at Lazismu Bojonegoro said that Lazismu Bojonegoro received a QR Code when participating in the Lazismu Digital Training throughout East Java. E-Sedekah via Gopay has attracted

muzakki or donors, although not many Lazismu Bojonegoro have received donations from 2-3 muzakki or donors through Gopay in 2019 (Winda, 2021). This is the first alms to Lazismu Bojonegoro through the Gopay application. The receipt of the alms funds goes directly to the Lazismu Bojonegoro account. Then the Front Office cashier will input all receipts data both cash and non-cash into receipts, Excel and the ZISKA system (Zakat, Infaq, Shadaqah and Humanitarian Funds). And here, all incoming non-cash receipts from the Gopay, Linkaja, Dana or *Mobile Banking* by the Front Office Cashier as a Transfer. So, in this case proof of transfer is needed (Muntafi'ah, 2021).

Figure 6. Flowchart of Receipts through Transfers

Source: Primary data processed by the author, February 2022

Seeing the lack of public interest in doing E-Alms through Gopay, Lazismu seeks to introduce and market these facilities to the public through brochures containing a QR Code (Quick Response Code) to be able to give alms directly by scanning the QR Code (Quick Response Code) through the application. Gojek. But until now, public interest in doing E-alms is mostly done through bank transfers via Mobile Banking rather than through the Gopay application. This happens because people in general are more familiar with and understand how to give alms through transfers or in cash (Arif, 2022).

The E-alms facility via gopay at Lazismu Bojonegoro can be said to have not been maximized due to the lack of public interest and the lack of knowledge of Lazismu Bojonegoro's employees themselves regarding this matter. It is said that there has been no socialization or guidance regarding E-alms via Gopay to date. With this, in the end Lazismu Bojonegoro has not been able to develop the E-Sedekah facility via gopay. Besides that, according to the head of the Lazismu Bojonegoro Branch, the lack of interest in E-Sedekah via gopay is due to people who are technologically ignorant

(Stuttering Technology), this condition is experienced by most elderly people, so people prefer to give alms directly by coming to the Lazismu office or asked to be picked up by the fundraising staff (Sartono, 2022). Where Gaptek is a word that describes someone who does not know how or is difficult to operate a technology, even though it is the easiest, even that person is sometimes left behind on the latest technological developments. Even so, people can still do E-Alms without having to leave the house by transferring via the Mobile Banking application. People can donate through the available account numbers, namely:

Figure 7. Lazismu Bojonegoro Account Table

BSI eks BSM	7098456893 a.n Lazismuh Bojonegoro
BRI	001101003222303 a.n Infaq Lazismu Bojonegoro
BNI	1309541024 a.n Lazismu

Source: ZIS Amil Lazismu Bojonegoro data for 2019-2020

Lazismu Bojonegoro will continue to strive to provide innovation to increase public interest in tithing, giving and giving alms. It is said that Lazismu Bojonegoro has collaborated with Bank Syariah Indonesia to create a QR Code (Quick Response Code) so that it is easier for people to give charity. This method will be the same as the charity method via the Gopay application, namely by scanning the available QR Code (Quick Response Code).

The data is the result of the recapitulation carried out by the author because the receipts received by Lazismu Bojonegoro do not only come from non-cash alms.

Figure 7 Table of Bonded and Unbound Non-Cash Infaq Alms Fund Receipts for 2019-2021

Tahun	2019	2020	2021
Jumlah Transaksi Tranfer	63 Transaksi	107 Transaksi	656 Transaksi
Total Penerimaan Dana	Rp 87.332.000	Rp 71.600.971	Rp 132.421.391

Source: Amil Lazismu Bojonegoro ZIS data for 2019-2020

The table above is the number of transfer transactions and total receipts of infaq funds, tied and unrestricted alms via transfer or non-cash in 2019-2021 received by Lazismu Bojonegoro. The bound alms referred to here are if the use or management of the funds has been determined by the muzakki or donor. This transfer transaction includes funds obtained from transfers via ATM, Mobile Banking, and other payment applications including the GoPay Gojek application. The data is the result of the

recapitulation carried out by the author because the receipts received by Lazismu Bojonegoro do not only come from non-cash alms. In 2020 Lazismu managed to get an income of Rp. 71,600,971 and in 2021 it managed to increase by Rp. 132,421.39. These funds are funds obtained from bound and unbound alms funds through E-Sedekah transactions or digital alms through various methods such as transfers using ATMs (*Automatic Teller Machines*), *Mobile banking,* GoPay, and other payment applications (Sartono, 2022).

Judging from the Covid-19 outbreak, it might be one of the reasons people choose to do E-Alms. And also the easy way without having to leave the house and can be done at any time to make people's interest in doing E-alms continues to increase. It can be seen that in 2019 there were 63 transfer transactions that entered the Lazismu Bojonegoro account. Where in the transaction there are transactions originating from the Gopay Gojek application. Meanwhile, in 2020 there were 107 transactions originating from bank transfers, linkaja applications, and funds. It was noted that in 2020 there was no receipt received by Lazismu Bojonegoro through the Gopay Gojek application. And in 2021 there will be an increase of 656 transactions originating from bank transfers and other payment applications. Based on the above data obtained and the information obtained, it was noted that in 2020 and 2021 there was no receipt of alms originating from the Gopay Gojek application in Lazismu Bojonegoro.

Based on the increasing number of muzakki transactions or donors every year, this is evidence that the public's interest in conducting E-Alms is quite high. However, this increase was not due to E-alms transactions using the Gopay Gojek application. To maintain the number of existing muzakki or donors and to get new muzakki or donors, Lazismu Bojonegoro also carried out a strategy that was carried out online. The strategy is to distribute a flyer or pamphlet containing information on donations that are needed by people in need. The flyer is distributed via whatsapp blast which can be directly received by 500 whatsapp numbers obtained through certain groups and muzakki whatsapp numbers or permanent donors. Not only through whatsapp, *flyer* is also done through social media Instagram, Facebook, and others owned by Lazismu Bojonegoro. Based on an interview with one of the fundraising staff (Arif, 2022) said that this strategy was good enough to attract people to give alms because in *flyer* that was distributed there was already a Lazismu account number and Lazismu office address if the muzakki or donor wanted to donate in cash. When finished distributing *flyers* via *whatsapp blast*, there are several prospective muzakki or donors who immediately respond to the message and transfer their donations to the available account number. And sometimes there are muzakki or donors who ask amil to pick them up at his house.

CONCLUSION

Based on the discussion that has been described by the author about the Implementation of E-Sedekah Via Gopay in Lazismu Bojonegoro in Increasing Community Interest in Giving alms, it can be concluded that the application of E-Sedekah through Gopay on Lazismu Bojonegoro has not gone well or has not been maximized. This is due to the lack of public knowledge that we can give alms through the GoPay Gojek application because based on available data, muzakki or donors in general Bojonegoro are elderly people. Where they experience technological stuttering so that they cannot apply payment applications such as Gopay and also the lack of readiness from Lazismu Bojonegoro to develop these facilities because there has been no further socialization related to Gopay and Lazismu cooperation. However, based on

the interviews that the author has conducted, in 2019 there was acceptance through Gopay at Lazismu Bojonegoro, although not much.

Besides the lack of public interest in giving alms via Gopay, Lazismu continues to make it easier for us to keep giving alms by utilizing technological developments. The public can make non-cash alms by transfer via Mobile Banking, Linkaja and Dana applications. This method will certainly make it easier for the community and more attractive to young people to give alms because it can be done anytime and anywhere. Coupled with the data that the author has included, it proves that E-Sedekah can increase public interest in giving alms.

Theoretical and Managerial Implications

Unlike the research of Nugraha and Fauzia (2021) which stated that the factors that affect alms via the application are the level of religiosity, trust, compatibility and satisfaction but are not influenced by social factors, this study proves that the different factors that affect alms online and in places observed may lead to different results. So that this research model cannot be generalized if it is used on other variables.

Managerically, if people are satisfied with the use of GoPay, people will feel confident and willing to use this application as a medium for paying alms. Social factors cannot affect the opportunity to use payment applications in giving alms because someone's decision to do something is not always influenced by social factors but can also be influenced by personal factors that cause someone to choose something of their will. The majority of donors or muzakki in Lazismu Bojonegoro are elderly people who lack technology. So, to increase the use of Gopay as a means of digital alms payment, Lazismu Bojonegoro needs to provide socialization regarding the technicalities of giving alms through all payment facilities owned by Lazismu, especially Gopay. The use of gopay as a means of digital alms is considered to make it easier for donors because the application is very easy, just by scanning the QR Code which is now available in public places and places of worship such as mosques.

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