

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.