Communication approach of Gopay's digital alms platform

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ABSTRACT

Background: According to the 2018 World Giving Index by the Charities Aid Foundation (CAF), Indonesia ranked first in the world giving index for the first time. However, the emergence of digital alms practices in Indonesia has sparked controversy surrounding their compliance with usury laws, a deeply held belief in Islam. This has created an enigma within the Islamic community, as the Indonesian Ulema Council works to establish legitimacy for these practices. Given the multi-layered nature of these practices in society. **Purpose:** This paper aims to elucidate how the provider, specifically GoPay in this case, communicates digital alms to the public and how the Islamic community in Indonesia perceives and accepts it as a customary practice. **Method:** A qualitative research approach was employed for this article, focusing on conducting in-depth interviews and examining future studies and regulations pertaining to digital alms programs. **Results:** The findings of this study indicate that the implementation of digital alms programs has prompted a shift in the community's giving habits from traditional direct methods to digital methods. This shift offers convenience to donors, who now have numerous options available to them. However, it is important to note that traditional beliefs surrounding alms emphasize direct interaction between the giver and the receiver, raising concerns about the potential for manipulation of alms before they reach the intended recipients. While this innovation has gained significant traction within the Islamic community, the use of financial technology introduces the possibility of inaccuracies and raises questions about the acceptance of its processes. Therefore, additional coordination and oversight with relevant parties are needed. **Conclusion:** Introducing digital alms programs has engendered new practices within the community for activities like almsgiving, enabling cashless transactions. However, there are still challenges to address, including ensuring the reliability and integrity of the process. This requires collaboration and supervision among stakeholders. **Implications:** The introduction of digital alms programs has prompted a transformation in community practices related to almsgiving and similar activities by embracing cashless methods.

Keywords: Communication approach; digital alms; financial technology; GoPay; cashless

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INTRODUCTION

Digital alms are a new phenomenon in giving alms, which differs from traditional alms. If conventionally, alms are done in cash, then digital alms are done in a non-cash way. Someone giving alms in the previous conventional way must provide something (money or goods) that will be delivered to the recipient of the alms voluntarily and sincerely. Alternatively, it can also be entrusted to alms dealers. The time can be anytime and anywhere without being limited by a particular time and amount. Some latest studies showed that cashless alms practice through digital platforms was effective enough in raising funds, especially during the Covid-19 pandemic (Ar-Rofie et al., 2021; Arifin et al., 2021; Nugraha & Fauzia, 2021).

As stated above, digital alms applications developed by e-payment companies operationally belong to the category of Financial Technology, which Fintech knows as an innovation in financial services. Fintech innovation entered Indonesia circa 2014 (Ramadhani, 2021). Fintech is an innovation in the financial sector with a touch of modern technology, combining technology elements with financial features. Fintech is a financial technology with a new financial service model developed through information technology innovation (Varga, 2017). Fintech refers to businesses that are not fully regulated and aim to develop a novel, technology-enabled product financial services with added value design that will change current financial practices. Anyway, financial technologies have the aptitude to influence the practice of cash and current banking and financial activities.

Fintech is already significantly impacting the most crucial industry in the world, but we still need to understand how this sector emerged. However, fintech has driven innovation by the financial sector regarding almsgivings, such as donations and alms. Through fintech with the digital alms method, a person who will give alms does not need to prepare cash or goods to be donated. Digital alms can be done by scanning the QR code through the e-payment application. QR code or Quick Response can be read using various available free software. QR codes are usually stickers, posters, or banners displayed in deliberate areas. Apart from being around places of worship for Muslims (mosques), they can also be found in public locations such as train stations and malls. Digital alms offer convenience for the public to do good deeds.

Nowadays, some non-bank financial companies provide QR codes for digital alms services, such as GoPay, DANA, T-cash, LinkAja, Ovo, ITB Charity House, Rumah Perubahan, etc. GoPay has the most users, reaching 11 million people (Gumiwang, 2018). Furthermore, based on the research results by

daily social.id in collaboration with JAKPAT and the Financial Services Authority (OJK), it was revealed that of the 825 respondents surveyed, around 79.3% were GoPay users. The second and third most significant ranks are OVO and T-Cash users, with a proportion of 58.42% and 55.52%, respectively (Ryza, 2019). As recorded from one of the digital alms providers GoPay Indonesia - one of the biggest ride-hailing start-up Gojek subsidiaries-, there are more than 20 mosques and other Islamic communities registered as the digital alms recipient (*Sedekah di masjid pakai GoPay*, 2018).

Islam also encourages the practice of alms and other financial practices (such as zakat) in the Holy Qur'an, a rife of financial platforms (bank and fintech.) Alms collection is institutionalized as a state matter. The respective state authority involved in zakat administration carries out responsibilities such as promoting, collecting, distributing zakat, and assisting the poor and needy (Ahmad et al., 2015). It has started to unfold the Islamic financial platform. In one journal, it is said that the growing awareness and demand for investing in following Islamic ethical principles on a global scale have been a catalyst towards making the Islamic banking and financial system a flourishing industry (Syakir et al., 2021). It is then translated as the emerging growth of wealth, capacity, and ability of Muslim and non-Muslim investors to seek and invest in new investment products that serve their needs.

As a religion-based charity, alms have become a fascinating phenomenon in Indonesia. It was first initiated by the presence of digital zakat that aimed to ease zakat mobility in Indonesia. Although there are pros and cons of digital money by clerics, developing digital alms remains an alternative to doing virtue in Indonesia. In order to illustrate this phenomenon further, the question arises about "how digital alms organizers communicate the practice of digital alms to the Muslim community in Indonesia ." Indeed, a model is required for the research purpose of communication approach towards digital alms dissemination. As this research works under the umbrella of communication, two concepts are finally used to explain the phenomenon that occurs. The first concept is the diffusion of innovation model, which Rogers initiated, and the communication model by Laswell. Thus, the research remains focused on how digital alms are disseminated in the scope of communication strategy and approach as the second concept.

As quoted from CAF World Giving Index 2022, Indonesia tops the world giving index of the most generous country concerning donating and volunteering behavior. The report also stated that the amount of money donated from developed countries has slightly increased

from 40% to 42% since last year. Contrastly, the amount of money donated by developing countries decreased from 25% to 24%. This data was gained from interviewing citizens regarding their actions toward helping strangers, donating money, and volunteering (*CAF World Giving Index*, 2022).

Charity has become a lifestyle people tend to live in this modern era (Foltz & Foltz, 2010). It is not only by individual tendencies but also drags interest from various business fields to execute its Corporate Social Responsibility (CSR) practices using charity or alms model (Hassan & Latiff, 2009; Syakir et al., 2021). Not only alm and charity based on the explanations above, but we also have zakat.Islamic scholars agree that recipients could utilize zakat for productive purposes, but it is not treated as a loan to recipients. Therefore, it is not permissible to utilize zakat for productive purposes with the loan agreement by giving requirements to recipients to repay by a specific time. Therefore, Amil should not treat zakat as a debt/ investment (Alim, 2015). In the 1990s, many businesses and organizations involved themselves in charitable giving, termed "strategic charity" (Hassan & Latiff, 2009). In this way, corporate community investment has emerged through the objectives of CSR programs, and business organizations sometimes take care of neighbors through their philanthropic responsibility programs (Carrol,

1979). The strategic charity itself is then defined as a joint sponsorship of one or more corporations' programs to implement through purposefully created charity foundations to optimize the charity value (Prastyo & Rachmawati, 2023; Rahman et al., 2022).

Meanwhile, this paper will look at how modern financial technology, in this case, Gojek, utilizes its GoPay platform to ease the alms process in Indonesia yet still defines Islamic identity as a unique feature such as underlying philosophy and values, provision of interest-free products and services, restriction to Islamically acceptable deals, focus on developmental social goals, subjection to additional reviews by Shari'ah concept (Said et al., 2013). Referred from Indonesian digital zakat in 2016, which should have 217 billion rupiah potential, it was only executed for 2,6 billion rupiahs or 1,2% of the expected potential. This phenomenon mainly happened due to the low awareness from society, significant distrust between society and zakat organizer (Baznaz and LAZ), and preference to do zakat individually. However, in 2017, the digital zakat rose 20% to 6 billion rupiahs. It has become the central pivot for digital charity to be continued and developed in Indonesia as Gojek - one of ride-hailing commerce - launched "Sedekah Digital" or digital alms - under its platform GoPay - in 2018. Based on these progressive data, we aim

to understand the prospect and execution of digital alms practice in Indonesia. Therefore, zakat and alms are essential to reduce poverty and a factor of human empowerment in social life (Dakhoir, 2019; Syafira et al., 2020; Syakir et al., 2021).

When launching digital alms, GO-PAY has a specific target. They set the target with the name Object Key Result (OKR). The OKRs set at the start of digital alms planning are (1) GoPay can invite mosques or Islamic community organizations to become partners with as many partners as possible. (2) GoPay can be close to mosques and scholars with significant influence, such as Aa Gym and Arifin Ilham, to help GoPay refute the issue of usury. (3) GoPay is increasingly recognized and used by the public. One of the GoPay missions is "GoPay for all payments ."According to GoPay, the number of mosques collaborating to become partners is to the targets set. However, GoPay does not want to be satisfied because the collaborating mosques are grand and well-known mosques in the community.

GoPay distributes digital alms through various channels and communication media. There are two categories of channels owned by GoPay: digital and non-digital. The Gojek application, Line@, Instagram, Website, Twitter, and Newsletter are part of digital media. Meanwhile, press conferences, socialization,

and placement of marketing sales points in several strategic public spaces are information dissemination through non-digital media.

In this research, we leaned on the Diffusion of Innovation theory as guidance to elaborate the socialization process of GoPay as digital alms instrument. Diffusion of Innovation Theory explains how innovation is delivered (communicated) through specific channels over time to a group of members from the social system. It is in line with the notion of diffusion from Rogers (2003), namely "as the process by which an innovation is communicated through certain channels over time among the members of the social system." Further explained that diffusion is a form of communication that is related explicitly by disseminating messages in the form of new ideas, or terms of diffusion involves "which is the spread of a new idea from its source of invention or creation to its ultimate users or adopters" (Rogers, 2003)

In the Diffusion of Innovation Theory Utilization Online Financial Transaction Journal, this theory was used to create a literature review on the model of online financial transactions. In Technological Change, Financial Innovation, and Diffusion in Banking, this theory was used to describe the role of financial systems in economies and how technological change and financial innovation can improve social welfare (Abidin & Utami, 2020). While in this study,

Source: Lasswell as cited in Frank Jefkins, 1996
Figure 1 Lasswell's Communication Model

the researchers used a way of thinking through the diffusion of innovation theory to see how the digital charity was done by GoPay so that it can be applied and used by the community. Both from the use of the source, the media used, and the contents of the message delivered. It will be analyzed more deeply through the diffusion theory of innovation and Lasswell's communication model.

Communication strategy guides communication planning and management to reach an objective for digital alms' practices (Ahmad et al., 2015). In order to reach this objective, the communication strategy has to show how its tactical operations must be carried out (Cangara, 2017). In other words, the approach can be varied depending on the situation and condition" (Effendy, 2008). Harold Lasswell, as cited in (Jefkins, 1996), stated that communication components must be fulfilled. "Communication is a process of delivering a message from the communicator to the recipient through media that can cause certain effects." The most appropriate way to

describe communication activities is to answer the question: *who says what, in which channel, to whom, and with what effect* (Figure 1).

The communication model above answers the question of who the communicator is, what message is conveyed, through what media, who the recipient or the communicant is. The last one is what the cause is. Thus, all communication activities involve five elements that describe a communication process: sources, messages, channels, recipients, and effects. This paper explains in detail how the communication process regarding digital alms takes place until it is accepted by the community, starting from the source that delivers the message, what message is delivered, what channel is used, and whom targets are targeted to the effects of the digital communication alms.

This research's objectives were to find out (1) the background and the considerations that underlie Gojek in initiating digital alms and (2) the digital alms process carried by Gojek through the GoPay platform. (3) the communication strategy applied by Gojek in communicating

digital alms and to evaluate.

RESEARCH METHOD

This research uses the qualitative method that allows the researchers to interpret and describe a phenomenon holistically using words without depending on numbers. According to Moleong (2012) and Cresswell (2008), the qualitative method is a research procedure that produces descriptive data in the form of written or oral words from people and observed behavior. The author used the case study method since it was considered appropriate and following the current phenomenon (Yin, 2008), the stage of this study not only figuring out the current phenomenon however creating the models of communication to clearly describe the whole process, where currently digital alms is the first digital charity religion based in Indonesia. GoPay was in the first rank as the most useful. This study was conducted end of 2019, once the program first launched, and many questions about the program, especially for riba.

Data were collected through observation, interviews with key informants, documentation, and visual materials. Interviews were conducted with six research informants consisting of 4 key informants. The informant was selected based on elect valued members of the community who are knowledgeable and can offer a relevant point of view on the issues that we plan to address

towards digital alms: the First Community and Engagement Leader of GoPay, who initiated digital charity activities. Second, one Deputy Director of Bank Indonesia (BI) Payment System Innovation division was the regulator. The third is the Program Coordinator, who plays the mediator; the fourth informant is the Salman mosque administrator, and the rest is the communicant. Other supporting informants were digital alms-goers through GoPay. The first informant was Alvin Vabyan, a student in Information Systems at the University of Indonesia, and Iffah Sulistyawati, a student at the Marine Engineering Institute of Technology in Bandung. In this interview, the informant was given some questions that referred to the purpose of the study. If the questions raised did not meet the required criteria, the researcher developed other questions to obtain appropriate, in-depth data.

While the observations were done by visiting the Gojek office, it was a non-participant observation, which means that the researchers only acted as observers without participating in the activities carried out by the parties under study. In addition, researchers also used information retrieval through books, journals, related official documents, social media, and online news, which were then used as secondary data. For validating the data, we used a source of triangulation to conduct in-depth interviews

with different stakeholder groups to validate the findings in this study. In the discussion of the results of this study, the researchers focused on Laswell's communication model, which explained how information about digital alms was formed and disseminated. It was also supported by the diffusion of innovation theory proposed by Evert M Rogers to see how the public could accept this digital communication process.

RESULT AND DISCUSSION

GoPay's digital alms were initiated in June 2018, precisely during Ramadan. At first, GoPay only took the momentum of paying zakat made by Muslims in Indonesia. GoPay, at that time, collaborated with the Indonesian National Zakat Agency (BAZNAS) to become a partner. GoPay is a payment gateway enabler for people who want to make zakat through BAZNAS. Through interviews among the researchers and Ricky Fachri as Community and Engage Lead GoPay, the total transactions during the ten days were Rp 1.3 billion. It showed that people's interest was relatively high. This fact then became the driving force for Gojek to continue this digital infak, zakat, and alms program by expanding the scope of cooperation with large mosques in Surabaya, Bandung, and Jakarta. One challenge for Gojek is socializing and educating mosque administrators regarding

sharia law and the digital alms work system. Gojek saw the opportunity to continue this activity by developing digital alms innovation.

Digital charity activities were initiated to make it easier for people to make donations anywhere and anytime. It was confirmed by the statement of Munawar Fuad, the Program Director of the Indonesian Mosque Council, who stated that its users could feel the benefits of being redeemed anytime and anywhere with digital alms. Furthermore, he explained the use of charity boxes that can be substituted with the existence of a QR Code scheme which is a method for conducting digital alms. Therefore, mobility is the main focus that GoPay wants to achieve through this digital alms.

Apart from mobility that emphasizes access, GoPay also focuses on behavioral change in the Islamic community in Indonesia. The behavior change was stated by GoPay as a cashless society or mentioned by Bank Indonesia as a non-cash society. Bank Indonesia has declared a cashless society itself since 2014. However, there is no practical way to change the pattern of transactions massively. Finally, GoPay initiated the QR Code method, which is now adopted in a digital charity program where the program targets the Islamic community in an organized and comprehensive manner.

Fachri, the community engagement lead GoPay, implicitly stated that several opinions

led to the assumption that GoPay is usury. He also asked the researcher to see the video on the youtube.com website regarding the GoPay opinion called usury. However, he rejected this assumption on the pretext that the money transacted through GoPay could not be played by the GoPay team under fintech regulations that had been confirmed to Bank Indonesia. There are indeed some videos that discuss whether or not GoPay is usury in Islamic rules. The observation of the researchers on the youtube.com site with the keyword "GoPay rousury" found videos that discussed the law of usury in GoPay (https://www.youtube.com/watch?v=5OAPXPAAyHY). Therefore, it indirectly uses a digital alms scheme to create a positive image to deny negative views about usury opinion, as stated by Ricky Fachri, GoPay's community engagement lead.

In this study, there was a direct message that communicators wanted to convey to communicants. In general, the message was an idea in the form of messages, information, knowledge, invitations, persuasions, or expressions to be conveyed by communicators to communicants (Effendy, 2008). He wrote that messages are meaningful symbols conveyed by the communicator's thoughts or feelings. In this case, by carrying the message 'alms can be done digitally' and 'almsgiving can be done anywhere,' GoPay began to build relationships

with mosques by actively attending mosque activities. It also participated in supporting activities carried out by the mosque management. Ricky Fahri confirmed it as the Digital GoPay Alms Program Coordinator. At this stage, GoPay inserted an opportunity to communicate digital alms programs to mosque administrators. GoPay notified that charity is now possible in the GoPay application. GoPay explains how to give alms through the application and how the saved money flow will reach the mosque. When GoPay invites mosques to become partners, there will be socialization and education in advance for the mosque administrators.

Besides mosques, GoPay also socialized digital alms programs to the DMI, which aims to prosper the mosque. It was welcomed by IMF, which had a mission around digitizing technology for mosques. GoPay was invited to the DMI National Work Meeting held in major cities in Indonesia. On that occasion, GoPay and the DMI drafted an agreement regarding the number of key opinion leaders and mosques that would become partners for digital alms programs.

The strategy was followed by GoPay's steps to disseminate digital alms information through sharing channels in the form of media, means, or channels used by communicators to deliver messages to audiences (Ruslan, 2010). Another definition writes that channels are

a means to channel messages conveyed by communicators to communicants. Media was used in communication if the communicant was in a place far from the communicator or if the number of communicants was large. In this study, digital alms used a variety of channels to disseminate information widely and massively to achieve the goal of digital alms. Chanel used, namely: (1) digital information channels such as websites, Line Official, Instagram, and Twitter; (2) holding a press conference that brings journalists and journalists; and (3) holding roadshows to significant cities with Gojek and GoLife. Based on this information, delivered by Galuh Chandra Kirana as SVP of Marketing GoPay through Antara News, there were Rp. 13 billion transactions from 131 thousand donors. Many transactions during the digital alms program were carried out, indicating a behavior change that led to the initial goal of financial technology, namely a cashless society.

Referring to the communication model of Lasswell, in each communication strategy, an evaluation is needed to assess the success rate of the planned strategy. GoPay, as the payment gateway for digital alms enablers, was evaluated by surveying at the beginning of December 2018. It was recorded, based on Ricky Fachri's statement, there were 25% of people already knew the program. Ricky assumes that if the public awareness rate is above 15%, the figure is already quite good, per the target set out earlier.

GoPay has a purpose as a payment tool that can be used anywhere. In February 2019, Gojek launched GoPay for good shelters (1) digital alms for the mosque; (2) even distribution of MSMEs in Indonesia; and (3) donations to NGOs. It aligns with the "2020 non-cash" movement launched by Bank Indonesia. Referring to the number of 131 thousand donors, the religion-based charity made by GoPay can support the initial goal of this financial technology provider. By seeing Muslims as the majority of the largest homogeneous groups in Indonesia, the communication strategy that brought vital opinion leaders based on religious leaders and the organization of worship houses showed a significant indication of the overall growth of the cashless society. So, it was found that the model adopted the concept of diffusion of innovation from Rodgers and the Laswell communication model (Figure 2).

Based on the communication model above, GoPay is the leading party that runs this digital alms program with Bank Indonesia, which also has a mission to form a cashless society in Indonesia. GoPay also collaborates with DMI to socialize this digital charity. The communicator then forms the message that wants to be addressed, what channels will be used, and analyze the target market of the audience who want to be addressed, then
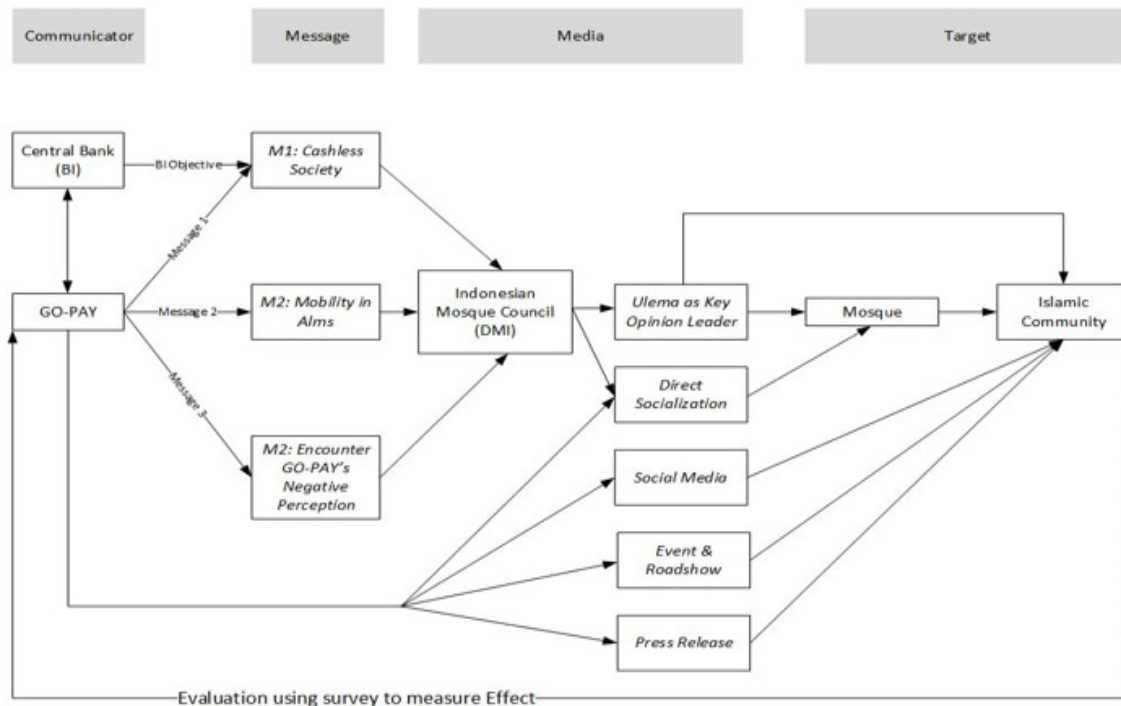
Source: Research Results, 2020
Figure 2 GoPay Digital Alms Communication Strategy Model

the effect of analyzing the effect of what the digital alms want to cause themselves. GoPay collaborates with Bank Indonesia in licensing, regulation, and existing monitoring processes in this digital charity. After fulfilling the message element, channel, and target, the message is conveyed to the mosque and given alms. With the process of delivering messages and the use of digital alms as an innovation, GoPay also, in this case, continues to do an ongoing evaluation through survey applications that they make. So also, with stakeholders who provide advice and evaluations related to the digital alms program itself, the same thing is done by Bank Indonesia, which monitors developments monthly and on

the spot once a year. So that the results of the evaluation will be given to the GoPay to be followed up and corrected during the digital alms program process. It is part of GoPay's ongoing digital alms program. Whereas during the process of the digital alms program, there was also the evaluation process was carried out.

Through digital alms, some behavioral changes become Gojek's aims through GoPay. First, Gojek wants to provide convenience and build a society used to non-cash activities (cashless society). With the above goals, Gojek was supported by Bank Indonesia because it helps one of their work programs called the National Non-Cash Movement (Gerakan

Nasional Non-Tunai). GNNT is a movement for using non-cash payment instruments launched by Bank Indonesia on August 14, 2014, to raise awareness while increasing the use of non-cash among the public, business people, and government institutions. This movement is expected to increase public awareness of the use of non-cash instruments so that a community or society will gradually form that uses non-cash instruments (Less Cash Society/LCS), especially in conducting transactions for their economic activities.

Second, GoPay's social impact commitment facilitates the Muslim community by providing alternatives for giving alms more flexibly. As a company, Gojek has three pillars consistently upheld in its daily activities: Speed, Innovation, Trust, and Social Impact. Social impact means they want to continue making changes without neglecting the social effects that benefit society. Through digital alms, as a company, Gojek wants to connect its technology system with Muslims who need other alternatives in giving alms. As a form of commitment to their social activities, digital alms are not subject to deductions from fees that must be paid to companies, such as business activities. The money the mosque receives follows the money donated by almsgivers.

Third, Gojek wants to build a positive image of the usury debate in society. For some Muslims, the existence of GoPay is still being debated regarding its legal usage. As the legitimator in Indonesia, the Indonesian Ulema Council (MUI) still needs to make an official statement regarding the applicable law. When the researcher searched on Youtube with the keyword "GoPay," seven videos were on the start page discussing the position of usury. In this regard, GoPay is taking this step to provide a positive image and reduce assumptions and debates about the law of usury in society. Gojek thinks that the issues that are present in the community regarding usury can be straightened out. Like, the assumption that money cannot be withdrawn is not proven. Then, there are allegations of money circulation by GoPay, which cannot be carried out because Bank Indonesia has no permit.

As the representative of religious leaders who collaborate with GoPay, The Indonesian Mosque Council (DMI) stated that his party had reviewed the GoPay work system so that, finally, it was acceptable and welcomed to work with mosques in Indonesia. However, DMI does not deny that until now, there are still questions from several mosque parties regarding Fintech law. DMI said that as long as there is no official statement from Muslim institutions such as the MUI, Nahdatul Ulama, Muhammadiyah, or the Sharia Economic Council as a reference, this allegation will continue to be questioned. Bank

Indonesia as the supervisor of Fintech E-wallet financial activities in Indonesia, confirmed that GoPay, as a Fintech E-wallet company, does not have the authority to circulate its users' money because its license as a company is different from a bank that can do this. GoPay must save their money with the bank as one of the BI regulations where electronic money must be registered in a savings account.

To achieve the above objectives, Gojek implements the following communication strategy. GoPay distributes digital alms through various channels and communication media. There are two categories of channels owned by GoPay: digital and non-digital. Gojek Application, Line@, Instagram, Website, Twitter, and Newsletter are part of digital media. Meanwhile, information dissemination through non-digital media includes press conferences, socialization, and placement of marketing sales points (banners, posters, stickers) in several strategic public spaces. Gojek has 22 million active users through its application, 308 thousand Instagram followers, 9,472 Twitter followers, and two million Line@ followers. Through digital media, GoPay can at least provide exposure to this information to 24,317,472 people across Indonesia.

In addition, the company believes that collaborating with various parties will facilitate the implementation and dissemination of information. Not receiving the green light from the Indonesian Ulema Council has forced them to move quickly to find another institution representative enough to be trusted by the community. The Indonesian Mosque Council feels it can represent this need so that GoPay can partner with DMI in digital alms activities. Apart from that, there is also an Agency as a mediator and a third party that functions to approach and socialize digital alms to many mosques and Muslims in Indonesia. When the digital alms with the #caripahaladira campaign were realized, GoPay first invited the press crew to hold a press conference. Then, the news spread in many electronic media. While maximizing non-digital channels, GoPay also creates marketing content to be uploaded via social media. Social media is under the auspices of the Marketing division.

Anindita Audy, the Product Marketing Manager of GoPay, said that his team has specific characteristics in creating content that will be uploaded, from the design displayed to message packaging and taking news angles to create captions. GoPay cooperates with Gojek to socialize each region's non-profit, religious, and government institutions. The socialization aims to comprehensively explain the features offered by Gojek, GoLife, and GoPay. The target is an institution with a large following so that it can expand the market. It is undeniable

that Gojek has a big name. Sometimes it is Gojek who is invited to the regions to give explanations. In this socialization, three divisions in Gojek helped: Sales, Customer Relations, and Ecosystem Expansion.

Another method used by GoPay in disseminating digital alms information is by placing banners, posters, and stickers in strategic public spaces, such as near red lights, train stations, KRL cars, and every corner of the mosque. Installed posters, banners, and stickers are designated mosque promotion tools facilitated by GoPay. Apart from that, digital barcode soft files are also provided, which can be redesigned according to the needs of the mosque to be distributed between Whatsapp groups. Using WhatsApp to spread information quickly and widely is feasible, considering this online messaging application has many users (Annur, 2022). So far, in practice, only large mosques with large congregations are funded by GoPay. Meanwhile, complex mosques are only given soft barcode files, and the promotion process is done manually. Unless there is a special request from a small-scale mosque partner from the start, GoPay will accommodate.

Evaluation is one of the crucial sequences that communicators should take notice. Evaluation is a method of assessing and assessing the success of communication activities that have been carried out, intending

to improve or increase the success achieved previously (Botan, 2021). To measure how much GoPay digital alms information is exposed to the community, GoPay conducted independent research through the Gojek application and distributed questionnaire links on the Whatsapp groups of mosque worshipers and youth. For the Whatsapp group sample, the mosque chosen was the best. The objectives that Gojek wants to know are public awareness regarding digital alms, community participation in digital alms, and the public's desire to do it again (for those who have already done it). Through the Whatsapp Group of mosque worshipers and youth, the results are above 38-40% of answers know a digital charity can be done in their mosque. As a result, GoPay feels that this is enough in terms of awareness, so now they want to focus on developing digital alms as a social program.

CONCLUSION

The researcher draws the following conclusions based on the research obtained and described above. First, through digital alms, GoPay wants to bring three messages: a Cashless Society, Mobility in Alms, and Encounter GoPay's negative perception. Second, GoPay, a company that launched digital alms as a religion-based charity in Indonesia, penetrates communication to various levels of society

through various schemes, one of which is by cooperating with key Muslim opinion leaders. It helps GoPay to build a positive image and counter the different opinions that are still going on in society. Third, GoPay cooperates with the Indonesian Mosque Council (DMI) as the party responsible for the prosperity of the mosque. This collaboration is carried out to communicate the digital alms program in a massive and structured manner through digital media (social media, online news media), physical channels (banners, posters), and direct socialization. Fourth, GoPay penetrates through socialization (introducing what digital alms are and what is behind them), education (explaining how the digital alms system works and how the role of partners), and transparency (providing real-time notifications via SMS and daily recaps by email). Fifth, the result of this digital alms is proven by IDR 13 billion collected from 130 thousand donors who make digital alms through the GoPay platform. Furthermore, sixth, with the regulation from Bank Indonesia regarding money from fintech platforms that cannot be played, this then becomes an implication that the polemic of usury circulating in the community is indirectly denied by Bank Indonesia as the regulator of financial platforms in Indonesia. The following study should focus on creating a better solution for implementing programs related to digital alms and creating a progressive model that can be implemented for scientific and industrial reasons.

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