

RESEARCH  
COLLABORATION

**UTILIZATION OF E-WALLET IN FUNDRAISING FROM A MANAGEMENT  
PERSPECTIVE OF ZAKAT, INFAQ, AND ALMS: A CASE STUDY OF BAITUL  
MAAL HIDAYATULLAH REPRESENTATIVE OF EAST JAVA**

**SCIENTIFIC ARTICLES**

Proposed to Qualify the Study Program Requirement  
Undergraduate Program of  
Sharia Economics Department



**Proposed By:**

**SARAH LUTFIYAH NUGRAHA  
NIM : 2017710013**

**SEKOLAH TINGGI ILMU EKONOMI PERBANAS  
SURABAYA  
2021**

## APPROVAL OF SCIENTIFIC ARTICLES

Name : Sarah Lutfiyah Nugraha  
Place, Date of Birth : Madiun, 30th July 1999  
Student Registration Number : 2017710013  
Department : Sharia Economics  
Study Program : Undergraduate  
Concentration : Sharia Economics  
Title : Utilization of E-Wallet in Fundraising from A  
Management Perspective of Zakat, Infaq, And Alms:  
A Case Study of Baitul Maal Hidayatullah  
Representative of East Java

### Approved and Accepted by:

Head of Sharia Economics Department,

Thesis Adviser,

Date:.....

Date:.....

**(Dr. Dra. Ec. Wiwik Lestari, M.Si)**

**(Dr. Ika Yunia Fauzia, Lc., MEI)**

NIDN : 0702068201

# UTILIZATION OF E-WALLET IN FUNDRAISING FROM A MANAGEMENT PERSPECTIVE OF ZAKAT, INFAQ, AND ALMS: A CASE STUDY OF BAITUL MAAL HIDAYATULLAH REPRESENTATIVE OF EAST JAVA

Sarah Lutfiyah Nugraha

2017710013

Email: [2017710013@students.perbanas.ac.id](mailto:2017710013@students.perbanas.ac.id)

## ABSTRACT

Technological development is now developing very rapidly, even in the financial services industry. One example is an e-wallet. E-wallet is an application that is connected to the internet that stores electronic money nominal. Apart from being used in various online shopping transactions, an e-wallet is currently being used in fundraising efforts such as zakat, infaq, and alms to facilitate donors channeling their own funds and facilitating social institutions' collection. With this convenience, many National Amil Zakat Institutions (LAZNAS) have started using an e-wallet, one of which this Baitul Maal Hidayatullah Representative of East Java. This research aims to determine the use of an e-wallet in the management of zakat, infaq, and alms at Baitul Maal Hidayatullah Representative of East Java. This research used a qualitative approach by interviewing related informants, namely Baitul Maal Hidayatullah Representative of East Java, and ten donors from Baitul Maal Hidayatullah Representative of East Java who used an e-wallet. This research indicates that using an e-wallet in zakat, infaq, and alms makes it easier for donors to channel their funds and makes transactions easier during a pandemic or not and the donors get good response from BMH. The management of zakat, infaq, and alms from using an e-wallet can be good, as evidenced by the appreciation received, the increase in managed funds, and the increasingly widespread *syiar* of Islam and humanity.

**Keywords:** An E-Wallet, Fundraising, Management

## INTRODUCTION

Technological advances make many people feel happy with the facilities provided. This can be seen from the increasing number of online-based applications. The online application simplifies people's activities only through a smartphone gadget. Besides, technological advances also make it easier for people to obtain information that is limited by distance. For example, having news with colleagues from different countries no longer needs to spend much money to buy pulses. It is enough with existing data Wi-Fi packages. You can also easily get the latest news on developments in any sector by reading news websites or listening to YouTube, so you do not have to get information on television.

One of the other technological advances in finance made to facilitate

human work is a e-wallet. E-wallet is an application that is connected to the internet that stores electronic money nominal. No need for card media, only using smartphones that must be carried by the public today, e-wallets can be used for various kinds of transactions (Widiyanti, 2020).

E-wallet is very closely related to financial technology because e-wallet can change the financial services industry. Financial technology itself is defined as financial services delivered through digital infrastructure - including cellphones and the internet - with minimal use of cash and traditional bank branches (Harahap, Idham, Kusuma, & Rakhman, 2017).

In the payment system statistics for the sub-category of electronic money on the Bank Indonesia website, it shows that electronic money users in circulation have

increased every year, with the latest data in August 2020 amounting to 376,142,547 from 51 electronic money issuers (BI, 2020 accessed on 06th October 2020 17.11 WIB).

With the convenience of the financial services industry by financial technology's objectives through a e-wallet, many new transactions are related to e-commerce. One of them is fundraising efforts that have used the financial transaction method with e-wallet. Fundraising is an activity in the framework of raising funds or other sources that have a social purpose.

Fundraising is a philanthropic effort to care for others engaged in social efforts and not only in the form of funds but also from other sources. Fundraising methods can be done directly or indirectly. The direct method is carried out by involving donors directly so that the fundraising process occurs directly. Meanwhile, the indirect process is carried out with additional techniques for the fundraising process to occur. One of the things that are currently booming is fundraising through an e-wallet. Currently, many social institutions have taken advantage of this convenience.

Fundraising in Islam's teachings is compulsory such as zakat, and *sunnah* such as infaq and alms. Many social institutions have used a e-wallet for zakat, infaq, and alms. One of the social institutions that accommodate zakat, infaq, and alms in Indonesia is Baitul Maal Hidayatullah. Baitul Maal Hidayatullah (BMH) is an amil zakat institution engaged in collecting zakat, infaq, alms, waqaf, and grants, including social humanitarian funds, and corporate Social Responsibility (CSR) companies and distributes through educational, da'wah, social humanity and economic programs National (BMH, 2020 accessed on 31st March 2020 at 19.30).

Baitul Maal Hidayatullah has also used the fundraising method using a e-wallet to manage zakat, infaq, and alms such as OVO, Go-Pay, Dana, and Link-Aja

(Rubiantoro, 2020). This shows that currently, an e-wallet has entered the fundraising program and could further increase the community's enthusiasm in paying zakat, infaq, and alms because of the convenience it offers.

This research wants to find out the analysis of an e-wallet utilization from the organizer's perspective and the donors of zakat, infaq, and alms at Baitul Maal Hidayatullah Representative of East Java and to find out the use of an e-wallet in the management of zakat, infaq, and alms at Baitul Maal Hidayatullah Representative of East Java.

## **THE THEORETICAL FRAMEWORK USED**

This research uses three theoretical foundations namely e-wallet, fundraising, and zakat, infaq, and alms management

### **E-Wallet**

Electronic Money is defined as a means of payment that meets the following elements issued based on the value of money previously paid up to the issuer; the value of money is stored electronically in a medium such as a server or chip; and the value of electronic money managed by the issuer is not a deposit as referred to in the law governing banking (Komunikasi, 2020 accessed on 18th February 2021).

Electronic Money in Bank Indonesia Regulation Number 20/6/PBI/2016 is a payment instrument meets the elements issued based on the value of money paid up first to the publisher; value for money stored electronically in a media server or chip; and the value of electronic money managed by the issuer is not a deposit as is referred to in the Law that regulates regarding banking.

Electronic Wallet in Bank Indonesia Regulation Number 18/40/2016 is next referred to as Electronic Wallet is an electronic service for storing intermediate payment instruments. Other means of payment using a card and/or electronic

money can also accommodate funds and make payments.

E-Wallet or electronic wallet is a digital payment instrument or digital payment instrument that uses server-based electronic media. In general, e-Wallets are server-based applications and in the process of using them, they first need a connection with the publisher. There are several e-Wallets currently on the market, namely T-Cash Telkomsel, XL Cash, CIMB Niaga Mobile Account, Permata Bank BBM Money, DOKU, and so on (Mulyana & Wijaya, 2018).

An e-wallet is a software implementation that allows users to store money digitally, digital payments, and various types of transactions without cash. E-wallets have been described as a way to pay for something with a device such as a computer or a smartphone. E-wallets can take a physical wallet's functionality, with all its content and behavior, and integrate it into a digital device (Hidayat, Aini, & Fetrina, 2020)

### **Fundraising**

Fundraising can be defined as collecting or raising zakat, infaq and alms funds, and other resources from the community, both individuals, groups, organizations, and companies that will be channeled and utilized *mustahik*. Fundraising activities have at least 5 (five) main objectives, namely raising funds, gathering donors, gathering sympathizers or supporters, building an institutional image (brand image), and providing satisfaction to donors (Abidah, 2016).

Fundraising is also an effort to love fellow human beings (philanthropy). In Islam, this effort has been recommended, namely through zakat, infaq, alms and endowments. Zakat is etymologically derived from the word *zaka*, which means holy, good, blessing, growing, and developing. Zakat means growing (*numuw*) and increasing (*ziyadah*). This word is also commonly used to mean holy (*thaharah*). The word infaq comes from the word *anfaqa*, which means issuing a treasure for

an interest. The meaning in terminology is to remove part of the assets/income for an ordered interest. Infaq does not have *nishab*, which is different from zakat. Infaq is issued by a believer, both rich and poor, with high and low income, and infaq can be given to wives, parents, orphans, and so on (Fauzia, 2018). As for alms, it means almost the same as infaq. The difference between infaq and alms, infaq only depends on material form, while alms can be in material or non-material form.

There are two fundraising methods, namely the direct method and the indirect method. Direct methods are methods that use techniques or methods that involve direct donor participation. The process of interaction and response occurs directly. If donors are interested in making donations, the process can immediately occur because the information needed is already available. For example, fundraising that occurs in malls, direct presentations to donors, and others. Meanwhile, the indirect method is a method that uses techniques or methods that do not involve the direct participation of donors or through intermediaries so that the interaction and response processes do not occur at the same time. For example, advertisements, the role of famous personalities, e-wallet, creating events, etc (Furqon, 2015).

### **Zakat, infaq, and alms management**

Management in English is called management, which is taken from the word manage, which means managing to implement. In contrast, management itself has two meanings, namely first as a noun, which means directors or leaders. Second, it means administration, leadership, management. The word management in the Big Indonesian Dictionary means the use of resources effectively to achieve goals. In Arabic, management is defined as *nazzama*, which means organizing, adjusting, controlling, and planning (Furqon, 2015).

Management is the driving influence on the market, production, and/or operations of an organization's resources. The units can deal with human and non-

human problems carried out by many organizational actors through anticipatory norm-setting (constitutive or strategic management) or situational intervention (operational management) to achieve something that has been made. Managing something to achieve a goal is identical to directing or leading it (Kaehler & Grundei, 2019).

Management of zakat, infaq, and alms can be defined as the process of achieving the goals of social institutions with or through other people through effective and efficient planning, organizing, directing, and controlling organizational resources (Furqon, 2015).

According to the Law of the Republic of Indonesia Number 38 of 1999 concerning Zakat Management Article 1 Paragraph 1, it is written that zakat management is an activity of planning, organizing, implementing, and supervising the collection and distribution as well as the utilization of zakat.

According to Islam, the management of zakat, infaq, and alms is closely related to Islamic law management. Management, according to Islam (*idarrah*) is a reciprocal situation, trying to obey existing regulations. *Idarah* in a general sense is all human efforts, actions and activities related to planning and controlling everything appropriately (Taufiqurrahman, 2019 accessed on 6th December 2020 at 19.11 WIB).

## **DATA ANALYSIS AND DISCUSSION**

**The utilization of e-wallet in fundraising at Baitul Maal Hidayatullah Representative of East Java**

## **RESEARCH METHODS**

### **Research Design**

In this research design, researcher used a qualitative approach and takes a case study qualitative method.

### **Research Limits**

The researcher interviews employee and donors of Baitul Maal Hidayatullah Representatives of East Java.

### **Data Collection Techniques**

The techniques used in this research in data collection are observation, interview, and documentation.

### **Analysis Techniques**

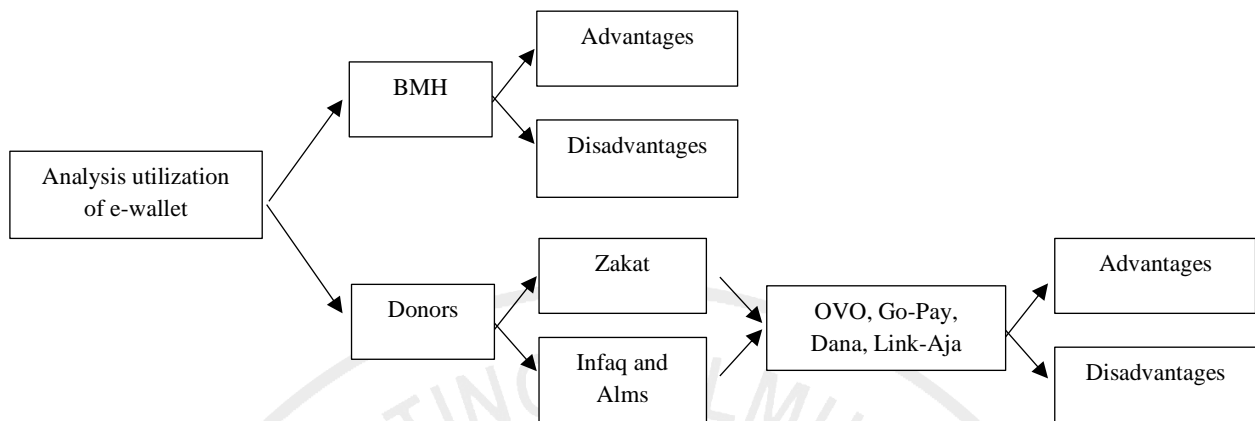
The researcher makes an effort to find data is a field process with various pre-field preparations systematically arranging the field findings, presenting field findings, and looking for meaning. In the search for meaning continuously carried out until there are no other meanings that turn it away, it is necessary to increase understanding for the researcher about the events or cases.

### **Data Validity Test**

The researcher uses the methodological triangulation taken from the data from the observation, interview and documentation techniques, and the theory triangulation used to test the suitability of the application that occurs with various theories or professional perspectives data or information.



The utilization of a e-wallet in fundraising in this research can be analyzed as in the following framework:



Source: Research Framework

**Figure 1**  
**ANALYSIS FRAMEWORK FOR THE UTILIZATION OF E-WALLET IN FUNDRAISING**

The analysis data technique used in this research is observation, interviews, and documentation. The following is the data from the analysis using methodological triangulation:

**Table 1**  
**ANALYSIS OF THE UTILIZATION OF E-WALLET IN FUNDRAISING AT BAITUL MAAL HIDAYATULLAH REPRESENTATIVE OF EAST JAVA BASED ON INTERVIEWS**

No	Initials of Informants	Advantages	Disadvantages
1	ER	<ul style="list-style-type: none"> <li>- Make it easy for donors from anywhere, at any age, and anytime</li> <li>- With only one QRIS, all types of an e-wallet can still be used</li> </ul>	<ul style="list-style-type: none"> <li>- There is a nominal limit in sending funds</li> <li>- Prayers via message feature</li> <li>- User data is not clearly known</li> </ul>
2	VAD	<ul style="list-style-type: none"> <li>- Very convenient</li> <li>- There is no need directly go to the location</li> <li>- Easier during the pandemic</li> <li>- Get friendly response</li> </ul>	<ul style="list-style-type: none"> <li>- No disadvantages</li> </ul>
3	CNH	<ul style="list-style-type: none"> <li>- The efficiency of time</li> <li>- Transparent information</li> <li>- Very fast response</li> </ul>	<ul style="list-style-type: none"> <li>- Not socialize enough about sending funds</li> </ul>
4	RPM	<ul style="list-style-type: none"> <li>- Feel good in sending funds</li> <li>- Can do it more often</li> </ul>	<ul style="list-style-type: none"> <li>- Not socialize enough about sending funds</li> </ul>
5	NJA	<ul style="list-style-type: none"> <li>- Fast response</li> <li>- Always giving reminders</li> <li>- Clear information</li> </ul>	<ul style="list-style-type: none"> <li>- The pamphlet sometimes is less attractive and unclear</li> <li>- The broadcast is spam</li> </ul>
6	WDP	<ul style="list-style-type: none"> <li>- Helped and happy with the convenience</li> <li>- Excellent response</li> <li>- Excellent information</li> </ul>	<ul style="list-style-type: none"> <li>- Lack of general information in sending funds</li> </ul>
7	PHNF	<ul style="list-style-type: none"> <li>- Very easy to sending funds</li> <li>- Can be done anywhere</li> </ul>	<ul style="list-style-type: none"> <li>- Very little information</li> <li>- Small pictures about sending funds</li> </ul>

8	SMY	- Facilitates sending funds - Fast and easy response	- Not socialize enough about sending funds
9	NF	- Very easy process - Good response	- No disadvantages
10	NCAK	- Very fast process - Very good and fast response - Transparent distribution - Clear information	- No disadvantages
11	MT	- Occur anywhere - Very good response	- Many people do not know about the ease of using e-wallet

Source: Researcher Interview Results

Table 1 describes the analysis of the utilization of e-wallet in fundraising based on the perspective of Baitul Maal Hidayatullah Representative of East Java and donors from the results of interviews with informants in terms of advantages and disadvantages when using an e-wallet of the type of Dana, OVO, Go-Pay, Link-Aja for zakat, infaq, and alms. Each informant felt different advantages and disadvantages regarding the use of e-wallets in fundraising. On average, the informants said that they received a good response from BMH and felt that the information in the community was not widely spread about the existing facilities. The informants felt that this convenience made them more enthusiastic in sending funds.

Based on the researcher's observations through the utilization of e-wallet in fundraising, the researcher knows that BMH always tries to give the best and fastest response so that donors do not feel waiting for long or are not satisfied. Based on the Instagram account owned by BMH, researchers know that the information about the e-wallet or QRIS displayed is very minimal.

Based on observation data, interviews, and documentation and tested with methodological triangulation, it can be

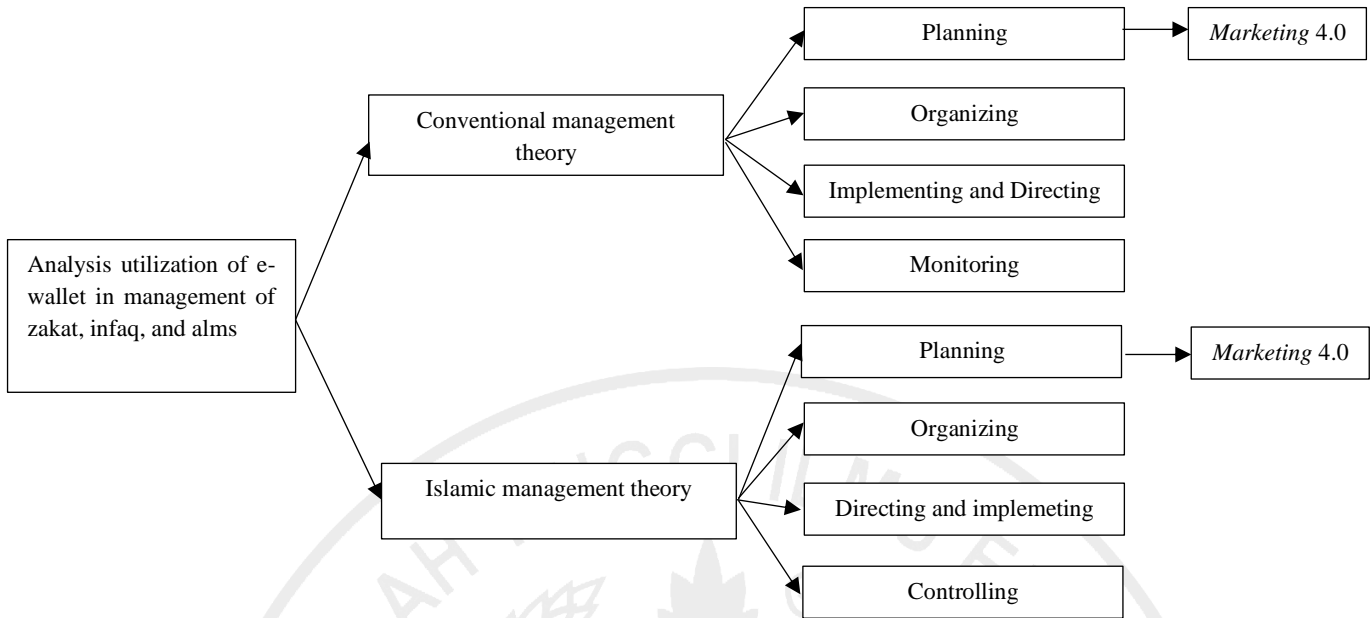
seen that the utilization of e-wallet in fundraising from Baitul Maal Hidayatullah Representative of East Java and donors occur smoothly and well, distribution information was very clear. Donors feel satisfied, facilitated, and feel like doing it regularly.

Based on the theory from Hasanah (2015) regarding the method of carrying out fundraising, the utilization of e-wallet at Baitul Maal Hidayatullah Representative of East Java is by the intent of this theory, namely carrying out the collection of funds for zakat, infaq, and alms using indirect methods so that the process that occurs does not use accommodation power directly but through an e-wallet. This description is a theory triangulation test that tests the suitability between the application that occurs with the existing theory.

#### **Analysis of the utilization of e-wallet in the management of zakat, infaq, and alms at Baitul Maal Hidayatullah Representative of East Java**

The utilization of e-wallet in the management of zakat, infaq, and alms in this research can be analyzed as in the following framework:





Source: Research Framework

**Figure 2**

**ANALYSIS FRAMEWORK FOR THE UTILIZATION OF E-WALLET IN THE MANAGEMENT OF ZAKAT, INFAQ, AND ALMS**

The analysis data technique used in this research is observation, interviews, and documentation. The

following is the data from the analysis using methodological triangulation:

**Table 2**

**ANALYSIS OF THE UTILIZATION OF E-WALLET IN THE MANAGEMENT ZAKAT, INFAQ, AND ALMS AT BAITUL MAAL HIDAYATULLAH REPRESENTATIVE OF EAST JAVA**

Conventional management theory	Planning	<ul style="list-style-type: none"> <li>- The creative team develops a strategy for e-wallet</li> <li>- Initial release in collaboration with Bank Indonesia to procure an e-wallet</li> <li>- Collaborating with crowdfunding applications</li> <li>- Participating in Bank Indonesia events</li> <li>- Helping humanitarian efforts</li> </ul>
	Organizing	<ul style="list-style-type: none"> <li>- Divide tasks and functions clearly based on organizational structure</li> </ul>
	Implementing and Directing	<ul style="list-style-type: none"> <li>- Monitored by the center</li> <li>- There is motivation given by the leader</li> </ul>
	Monitoring	<ul style="list-style-type: none"> <li>- Supervised by BAZNAS</li> <li>- Supervised by the Board of Trustees and the supervisory board</li> <li>- Internal and external audits</li> </ul>
Islamic management theory	Planning	<ul style="list-style-type: none"> <li>- The creative team develops a strategy for e-wallet</li> <li>- Initial release in collaboration with Bank Indonesia to procure an e-wallet</li> <li>- Collaborating with crowdfunding applications</li> <li>- Participating in Bank Indonesia events</li> <li>- Helping humanitarian efforts</li> </ul>
	Organizing	<ul style="list-style-type: none"> <li>- Divide tasks and functions clearly based on organizational structure</li> </ul>

	Directing and implementing	- Monitored by the center - There is motivation given by the leader
	Controlling	- Supervised by BAZNAS - Supervised by the Board of Trustees and the supervisory board - Internal and external audits

Source: Researcher Interview Results

In the table 2 contains an analysis of the utilization of e-wallet in the management of zakat, infaq, and alms which shows the forms of implementation of zakat, infaq and alms management through e-wallet by Baitul Maal Hidayatullah Representative of East Java from start to finish and can run sustainably.

The implementation of e-wallet in the management of zakat, infaq, and alms at Baitul Maal Hidayatullah Representative East Java also implements a marketing strategy 4.0 consisting of aware, appeal, ask, act, and advocate. This step can be seen from the beginning of BMH, BMH tries to introduce to the public that there is *LAZNAS* with humanitarian programs. After getting to know the community, they became interested in the existing program. This interest led the community to ask further questions about existing programs. After finding out, the community decided to

donate through BMH. The programs carried out by BMH are more oriented towards sustainable programs making donors happy to donate to BMH so that many regular donors always recommend BMH to other people and more and more people get to know BMH.

Based on the audited financial statements of BMH, it can be seen that the management carried out by BMH is very good because it has increased from year to year in terms of receipt and distribution of zakat, infaq, and alms. This proves that more and more people believe and decide to donate through BMH, which results in more and more people receiving funds.

Based on data, the number of donors has reached 26,233 people, increasing every year. The number of donors is the total amount who make zakat, infaq, alms, and endowments.



Source: ER

**Figure 3**  
**ZISWAF ACCUMULATION**  
**GROWTH IN PERCENT**

Figure 3 shows that donors who send their funds through BMH increase every year, which means that every year there is an increase in new donors.

Based on the results of researchers' observations through the website, Instagram, and direct observations about the management of zakat, infaq, and alms by Baitul Maal Hidayatullah Representative of East Java, it is very

structured. The information conveyed to the public is very clear from both the website and Instagram. Baitul Maal Hidayatullah Representatives of East Java always reminders every day through the story feature on Instagram for all people. The community indeed carries out this effort in the management of zakat, infaq, and alms. Besides, the achievements obtained by Baitul Maal Hidayatullah Representative of

East Java are true based on the official website of BAZNAS. The existing programs are seen and reported clearly by BMH so that people always feel confident. The more people who know BMH can also be seen based on the number of followers who have the Instagram account of Baitul Maal Hidayatullah Representative of East Java as of 28th January 2021 amounting to 37,800 followers.

Based on observation data, interviews, and documentation and tested with methodological triangulation, it can be seen that the utilization of e-wallet in the management of zakat, infaq, and alms at Baitul Maal Hidayatullah Representative of East Java is well prepared and implemented. Management resilience does not only last for a few moments. However, it is sustainable so that the increasing movement can be seen from year to year both in terms of the appreciation received, the increase in managed funds, and the increasingly widespread of the *syiar* of Islam and humanity.

Based on conventional management theory from Jasafat (2015), Baitul Maal Hidayatullah Representative East Java have implemented management by the theory referred to in the use of e-wallet in the management of zakat, infaq, and alms, namely planning, organizing, implementing and directing as well as monitoring. Besides, Baitul Maal Hidayatullah Representative of East Java also did not miss applying Islamic management theory, which is by the theory of Ahyari (2002) which consists of planning, organizing, coordination, directing and implementing, as well as controlling. The marketing strategy applied is by the theory of Kotler, Kartajaya, & Setiawan (2017) namely the five A (aware, appeal, ask, act, and advocate) in implementing the utilization of e-wallet in the management of zakat, infaq, and alms starting from planning to sustainable implementation by existing plans. This description is a theory triangulation test that

tests the suitability between the application that occurs with the existing theory.

## **CONCLUSION, RECOMMENDATION, AND LIMITATION**

Based on the results of observations, interviews, and documentation as well as validity testing with methodological triangulation and theory triangulation, the researcher concluded as follows:

1. The utilization of e-wallet for zakat, infaq, and alms, helps transactions in fundraising efforts because it makes it easier for donors to channel their funds, and makes transactions easier during a pandemic or not. On average the donors received good response from BMH. This convenience makes donors more enthusiastic about giving zakat, infaq, and alms. Fundraising efforts using an e-wallet is an effort using an indirect method, according to Hasanah (2015).
2. The utilization of e-wallet in the management of zakat, infaq and alms can be good because there is an increasing movement from year to year as evidenced by the appreciation received and the increase in managed funds and the widespread of the *syiar* of Islam and humanity. Management implementation is carried out by conventional management theory from Jasafat (2015) and Islamic management theory from Ahyari (2002). Besides, Kotler, Kartajaya, and Hermawan (2017) marketing strategy 4.0 was not overlooked in management planning to sustainable implementation so, more permanent donors and more Baitul Maal Hidayatullah offices spread throughout Indonesia.

The researcher realizes that the results of this research are flawed and imperfect, and therefore, the researcher provides recommendations to parties who

will have an interest in the research results, namely as follows:

1. Future researchers are expected to find more book literature information so that the information obtained is not limited to journals and some book literature.
2. For further for Baitul Maal Hidayatullah Representative of East Java and e-wallet companies to expand information about the ease of giving zakat, infaq, and alms through an e-wallet.

The researcher realizes that this research still has several limitations that may affect the research results to make more perfect improvements. The research limitations are as follows:

1. During the pandemic, some data collection cannot be done directly, but it is replaced through the WhatsApp message feature so that there are not many development questions.
2. Information obtained from interviews with Baitul Maal Hidayatullah Representative of East Java is only limited to one informant.

## REFERENCES

- Abidah, A. (2016). Analisis Strategi Fundraising Terhadap Peningkatan Pengelolaan ZIS Pada Lembaga Amil Zakat Kabupaten Ponorogo. *Kodifikasia Vol.10 No.1*, 163-189.
- Bank Indonesia Regulation Number 18/40 / PBI / 2016 concerning Implementation of Payment Transaction Processing
- Bank Indonesia Regulation Number 20/6/PBI/2016 concerning E-Money
- BI. (2020, Agustus). Retrieved from <https://www.bi.go.id/id/statistik/sistem-pembayaran/uang-elektronik/Contents/Jumlah%20Uang%20Elektronik.aspx> accessed on 06th October 2020 at 17.11 WIB
- BMH. (2020). *bmh.or.id*. Retrieved from [bmh.or.id](https://www.bmh.or.id/profil-lembaga/): <https://www.bmh.or.id/profil-lembaga/> accessed on 31st March 2020 at 19.30 WIB
- Fauzia, I. Y. (2018). *Islamic Entrepreneurship*. Depok: PT RajaGrafindo Persada.
- Furqon, A. (2015). *Manajemen Zakat*. Semarang: BPI Ngaliyan.
- Harahap, B. A., Idham, P. B., Kusuma, A. C., & Rakhman, R. N. (2017). Perkembangan Financial Technology terkait Central Bank Digital Currency (CBDC) terhadap Transmisi Kebijakan Moneter dan Makroekonomi. *Working Paper*, 1-80.
- Hidayat, M. T., Aini, Q., & Fetrina, E. (2020). Penerimaan Pengguna E-Wallet Menggunakan UTAUT 2 (Studi Kasus). *Jurnal Nasional Teknik Elektro dan Teknologi Informasi Vol. 9 No. 3*, 239-247.
- Kaehler, B., & Grundei, J. (2019). *HR Governance A Theoretical Introduction*. Cham: Springer International Publishing AG.
- Komunikasi, D. (2020, Desember 1). *Bank Indonesia*. Retrieved from Bank Indonesia: <https://www.bi.go.id/id/edukasi/Pages/Apa-itu-Uang-Elektronik.aspx> accessed on 18th February 2021
- Mulyana, A., & Wijaya, H. (2018). Perancangan E-Payment System pada E-Wallet Menggunakan Kode QR Berbasis Android. *Jurnal Sistem Komputer Vol.7 No.2*, 63-69.
- Rubiantoro, E. (2020, 10 22). Pemanfaatann Payment Gateway dalam Fundraising Perspektif Manajemen Zakat, Infak, dan Sedekah: Studi Kasus Baitul Maal Hidayatullah Surabaya. (S. L. Nugraha, Interviewer)
- Taufiqurrahman, M. (2019, September 24th). *HES UNIDA*. Retrieved from <http://hes.unida.gontor.ac.id/managemen-dalam-perspektif-islam/>

accessed on 06th December 2020 at  
19.11 WIB

Widiyanti, W. (2020). Pengaruh  
Kemanfaatan, Kemudahan  
Penggunaan dan Promosi terhadap  
Keputusan Penggunaan E-wallet  
OVO di Depok. *Jurnal Akuntansi  
dan Keuangan Vol.7 No.1*, 54-63.

