

**ANALYSIS OF FACTORS THAT INFLUENCE INTEREST IN
USING E-WALLETS (SHOPEEPAY) IN THE PERSPECTIVE
OF ISLAMIC BUSINESS ETHICS**

**(Case Study: Female Students at University of Darussalam Gontor 2023-
2024)**



Siti Hamida Fitri

NIM. 422021413083

**ISLAMIC ECONOMICS STUDY PROGRAM
FACULTY OF ECONOMICS AND MANAGEMENT
UNIVERSITY OF DARUSSALAM GONTOR**

2024 / 1446

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UNDERGRADUATE THESIS

Submitted in fulfillment of the requirement for the degree of Bachelor
of Management

By

Siti Hamida Fitri

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GONTOR**

**DEPARTMENT OF MANAGEMENT
FACULTY OF ECONOMICS AND MANAGEMENT
UNIVERSITY OF DARUSSALAM GONTOR
2024/1445**



DECLARATION

Name : Siti Hamida Fitri
Registered No : 422021413083
Faculty : Faculty of Economics and Management
Department : Department of Islamic Economics
Title : Analysis of Factors Influencing the Interest in Using E-Wallet (Shopeepay) from the Perspective of Islamic Business Ethics (Study Case: Female Students in University of Darussalam Gontor 2020-2024)

I hereby declare that this undergraduate thesis is the result of my investigations, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any other degrees at University of Darussalam Gontor or other institutions.



APPROVAL OF SUPERVISOR

To Honorable,
Dean of Faculty of Economic and Management
University of Darussalam Gontor

Bismillahirrahmanirrahim,
Assalamu'alaikum Wr. Wb.

I certify that I have supervised and read this thesis, written by:

Name : Siti Hamida Fitri

Reg Number : 422021413083

Title : Analysis of Factors Influencing the Interest in Using E-Wallet (Shopeepay) from the Perspective of Islamic Business Ethics (Case Study: Female Students of University Darussalam Gontor 2023-2024)

In my opinion, it conforms to acceptable standards of scholarly presentation and is fully adequate, in scope and quality, as an undergraduate thesis for the degree of Bachelor of Islamic Economics Department.

Wassalamu'alaikum Wr. Wb.

Ponorogo, Rabi'uts Tsani 7th, 1446 H
October 10th, 2024 M

Supervisor,


Nusa Dewa Harsoyo, S.H.I., M.A.
NIY: 190783

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DECISION OF TEAM
PROPOSAL THESIS EXAMINATION

The committee of proposal thesis examination in partial fulfillment of the requirement for thesis writing stage, under Department of Islamic Economics, Faculty of Economics and Management, University of Darussalam Gontor, declared that the proposal thesis written by:

Name : Siti Hamida Fitri

Reg. Number : 422021413083

Title : Analysis of Factors Influencing the Interest in Using E-Wallet (Shopeepay) from the Perspective of Islamic Business Ethics (Case Study: Female Students of University Darussalam Gontor 2023-2024)

It has passed the proposal thesis examination and is eligible to conduct research for the thesis writing stage under the guidance of a supervisor.

1st Examiner



Dr. Arie Rachmat Sunjoto, M.A.

2nd Examiner



Abdul Latif Rizqon, S.E.I., M.E.

Head, Department of Islamic Economics



Dr. Mufti Afif, Lc., M.A.

THESIS EXAMINATION COMMITTEE APPROVAL





The examination committee declared that the thesis written by:

Name : Siti Hamida Fitri

Reg. Number : 422021413083

Title : Analysis of Factors Influencing the Interest in Using E-Wallet (Shopeepay) from the Perspective of Islamic Business Ethics (Case Study: Female Students of University Darussalam Gontor 2023-2024)

It has passed in the thesis examination and he is eligible for undergraduate program of Islamic Economics in the Faculty of Economics and Management.

Chairman,	Secretary,
	
(Mr. Nusa Dewa Harsoyo, S.H.I., M.A)	()
The team of thesis Examination:	
1 st Examiner:	 (Mrs. Sheema Jaseena Armina, S.E., M.SEI.)
2 nd Examiner:	 (Mr. Ahmad Iqbal, S.E., M.E.)

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APPROVAL OF DEAN

The Faculty of Economics and Management University of Darussalam Gontor has received the thesis written by:

Name : Siti Hamida Fitri

Registered Number : 422021413083

Title : Analysis of Factor Influencing the Interest in Using E-Wallet (Shopeepay) from the Perspective Of Islamic Business Ethics (Study Case: Female Students of University Darussalam Gontor 2023-2024)

It is accepted s a fulfillment of the requirement for the degree of Bachelor of Islamic Economics, academic year 1445-1446 H / 2023-2024 M.

Ponorogo, Rabi'uts Tsani 7th, 1446 H
October 10th, 2024 M

Dean, Faculty of Economics
and Management


Dr. Hartomi Maulana, M.Sc.
NIDN. 0704108005

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MOTTO

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ ۖ وَلَا تَقْتُلُوا
أَنْفُسَكُمْ ۗ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

“O you who believe! Do not eat from one another's wealth by unlawful means except using a mutually acceptable trade between you. And do not kill yourselves (or others). Verily, Allah is Most Merciful to you” (An-Nisa 29)

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْخِلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ
بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ

“And let not some of you eat of the wealth of others among yourselves employing unlawful means, and let not your property be brought before a judge, that you may eat of the wealth of others by sin, knowing that you have no right to it” (Al-Baqarah 188)

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DEDICATION

This thesis is dedicated to my beloved parents, Mr. Abdul Hamid and Mrs. Siti Hayatun Nufus.

They were the first and best teachers in my life. They raised me and protected me with kindness, patience, and love. They have always accompanied me in any condition during the completion of the work stage. They always prayed, guided, provided support, and met all my needs. Thank you for everything!

Also, to my big family. Indeed, with their support, suggestions, and prayers, I could finish writing this thesis completely.

Thank you, Mr. Nusa Dewa Harsoyo, S.H.I., M.A.

He is a guidance lecturer and a father figure who constantly guides and provides motivation.

My beloved friend Virtuous Generation who accompanied and supported me from the first step in this university until the end

May Allah show them the best way out of every problem they face and always guide them to the right path.



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ACKNOWLEDGEMENT

Alhamdulillah, praise be to Allah, lord of the world, who has sent down his guidance and relief to all of us. Because of his blessings and guidance, I completed my final college assignment with the title “Analysis of Factors Influencing the Interest in Using E-Wallet (Shopeepay) from the Perspective of Islamic Business Ethics (Study Case: Female Students of University Darussalam Gontor 2020-2024)”. Even though in the process of solving many obstacles, I was able to complete this thesis promptly with the permission of Allah SWT. Completing this thesis would not have been possible without prayers, help, guidance, instructions, and suggestions from all parties. Therefore, on this occasion, the researcher would like to express her gratitude to:

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2. Rector of the University of Darussalam Gontor: Al-Ustadz Prof. Dr. K.H Hamid Fahmy Zarkasyi, M.A.Ed., M.Phil, Al-Ustadz Dr. Abdul Hafidz Zaid, M.A as vice rector of Academic & Student Affairs, Al-Ustadz Dr. Setiawan bin Lahuri, M.A as vice rector of General Administration & Finance, Al-Ustadz Dr. Khoirl Umam, M.Ec as vice rector of Field of Cooperation & Alumni.
3. Dean of the Faculty of Economics and Management, Al-Ustaz Dr. Hartomi Maulana, M.Sc and Chairman of the Islamic Economics Department Al-Ustadz Mufti Afif, Lc, M.A.
4. Al-Ustadz Nusa Dewa Harsoyo, S.H.I., M.A., as a supervisor, in completing the final task of the undergraduate program.
5. The researcher’s family, Abdul Hamid and Siti Hayatun Nufus, who have educated, supported and motivated, as well as continuously praying in accompanying her daughter’s steps, and also the entire extended family, who cannot be included one by one.
6. Graduate of Islamic Economics 2024, as the nation’s next generation, armed with beneficial innovations, especially for society.

Therefore, I hope that the results of this final project can be a reference for further research and be useful for our lives together. Completing this thesis is still far from perfect because only Allah SWT is perfect. Constructive criticism and suggestions are needed. I also

expect excellent new work based on this research. Hopefully, it can be helpful for writers in particular and readers in general.

Ponorogo, Rabi'uts Tsani 7th, 1446 H
October 10th, 2024 M

Author,

Siti Hamida Fitri



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