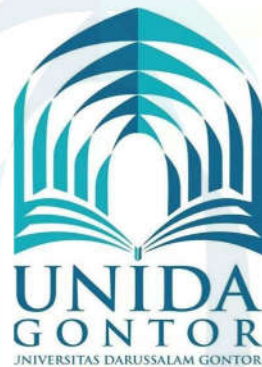


THESIS

THE INFLUENCE OF FOMO, YOLO, AND THE EASE OF ACCESS TO DIGITAL MEDIA ON THE HIGH INTEREST IN USING ISLAMIC ONLINE FINANCING IN GENERATION Z IN EAST JAVA



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2024/1446**

**THE INFLUENCE OF FOMO, YOLO, AND THE EASE
OF ACCESS TO DIGITAL MEDIA ON THE HIGH
INTEREST IN USING ISLAMIC ONLINE FINANCING
IN GENERATION Z IN EAST JAVA**

UNDERGRADUATE THESIS

Submitted in fulfilment of the requirement for the degree of Bachelor of
Economics (Management)

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

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كلية الاقتصاد والإدارة

APPROVAL OF SUPERVISOR

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

Bismillahirrahmanirrahim,
Assalamu 'alaikum Wr, Wb

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

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Digital Media on the High Interest in Using Sharia Online
Loans among Generation Z in East Java

In my opinion, it conforms to acceptable standards of scholarly presentation
and is fully adequate, in scope and quality, as an undergraduate thesis for degree of
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Wassalamu 'alaikum Wr, Wb.

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THESIS EXAMINATION COMMITTEE APPROVAL

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It has passed the thesis examination and 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 in Department of Management, Faculty of Economics and Management, University of Darussalam Gontor.

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MOTTO

خَيْرُ النَّاسِ أَنْفَعُهُمْ لِلنَّاسِ

"The best of human beings is the most beneficial to fellow human beings"

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DEDICATION

Bismillahirrahmanirrahim

Alhamdulillahirabbil 'aalamin, all praise be to Allah SWT for His infinite Grace and Grace, which has given strength and patience to the writer to complete this thesis. May prayers and greetings always be poured out to the Prophet Muhammad SAW, the illuminator in the darkness. Amen.

I dedicate this simple work to those who have been the main pillars of support and encouragement when the spirit begins to fade:

To my beloved Mother, who has always been a source of strength, prayer, and love endlessly. Thank you for all the sacrifices, support, and prayers that never cease, which have always accompanied me from the beginning of my educational journey to the completion of writing this thesis. Mom is my biggest motivation in every step of life, and every prayer she helps me in every difficulty I face. May Allah SWT always provide endless health, happiness, and blessings.

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