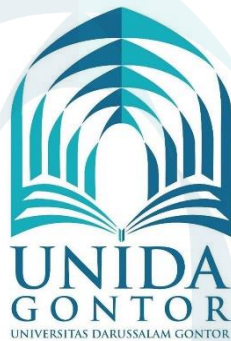


**ANALYSIS THE INFLUENCE OF FINANCIAL  
LITERACY AND DIGITAL PAYMENT ON CHARITY  
INTEREST  
(Study on LAZISWAF University of Darussalam Gontor)**



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**DEPARTMENT OF ISLAMIC ECONOMICS  
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UNIVERSITY OF DARUSSALAM GONTOR**

**2025/1446**

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LITERACY AND DIGITAL PAYMENT ON CHARITY  
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**UNDERGRADUATE THESIS**

Submitted in Fulfillment of the Requirements for the Degree of  
Bachelor of Islamic Economics

**Proposed by:**

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**2025/1446**



## ABSTRAK

### **Pengaruh Literasi Keuangan dan Pembayaran Digital terhadap Minat Bersedekah (Studi Pada LAZISWAF Universitas Darussalam Gontor)**

**Nurus Shefrilianti Hidayatullah**

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Indonesia sebagai negara dengan mayoritas muslim terbesar di dunia, memiliki potensi besar dalam penghimpunan dana sosial melalui instrumen Islam seperti zakat, infak, sedekah, dan wakaf (ZISWAF). Salah satu instrumen penting di dalam Islam yang memberikan pengaruh signifikan bagi perekonomian dan kesejahteraan sosial, terutama pengentasan kemiskinan adalah sedekah. Sedekah adalah suatu tindakan yang memberikan sebagian harta atau benda maupun berbagai bantuan kepada yang membutuhkan. Lembaga Zakat, Infak, Sedekah, dan Wakaf (LAZISWAF) Universitas Darussalam Gontor merupakan lembaga pengelola dana sosial khususnya dana zakat, infak, sedekah, dan wakaf. Penghimpunan dana sedekah mempunyai potensi yang sangat besar dengan jumlah penduduk muslim terbanyak di antara negara-negara lain. Penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan dan metode pembayaran terhadap minat seseorang untuk bersedekah. Metode penelitian yang digunakan ialah metode penelitian kuantitatif. Teknik pengumpulan data menggunakan data sekunder dan primer. Data primer didapatkan melalui jawaban responden pada angket/ kuesioner yang disebarakan melalui teknik *random sampling*.

Penentuan sampel menggunakan rumus slovin, yaitu 133 responden dengan jumlah populasi sebanyak 199 orang. Sedangkan, teknik pengolahan data menggunakan software E-Views 12 dan menggunakan teknik analisis regresi linear berganda. Hasil dari penelitian ini menunjukkan bahwa secara parsial variabel literasi keuangan (X1) memiliki nilai *Probability* sebesar  $0,000 < 0,05$ . Sehingga,  $H_0$  ditolak dan  $H_a$  diterima. Dan variabel metode pembayaran (X2) memiliki nilai *Probability* sebesar  $0,000 < 0,05$ . Sehingga,  $H_0$  ditolak dan  $H_a$  diterima. Selain itu, nilai F-Statistic sebesar  $26,640 > F_{tabel} (3,065)$  dan nilai probability F-statistik sebesar  $0,000 < 0,05$ . Maka, dapat disimpulkan bahwa variabel X1 dan variabel X2 berpengaruh positif dan signifikan secara bersamaan terhadap variabel Y. Pengaruh yang diberikan oleh variabel independen terhadap variabel dependen secara bersamaan (simultan) sebesar 60,8%. Sedangkan sisanya sebesar 39,2% dipengaruhi oleh variabel lainnya yang tidak diteliti oleh peneliti.

*Kata Kunci: Literasi Keuangan, Pembayaran Digital, Minat Bersedekah, LAZISWAF*

## ABSTRACT

### **Analysis the Influence of Financial Literacy and Digital Payment on Charity Interest** **(Study on LAZISWAF University of Darussalam Gontor)**

**Nurus Shefrilanti Hidayatullah**

**422021413068**

Indonesia, as the country with the world's largest Muslim majority, has great potential for mobilizing social funds through Islamic instruments such as zakat, infaq, sadaqah, and waqf (ZISWAF). One of the important instruments in Islam that significantly impacts the economy and social welfare, particularly in poverty alleviation, is charity. Sadaqah is an act of giving a portion of wealth, goods, or various forms of assistance to those in need. The Zakat, Infaq, Sadaqah, and Waqf Institution (LAZISWAF) of the University of Darussalam Gontor is a social fund management institution specializing in zakat, infaq, sadaqah, and waqf funds. The mobilization of sadaqah funds has enormous potential due to Indonesia's Muslim population being the largest among other countries. This study aims to examine the influence of financial literacy and payment methods on an individual's interest in giving sadaqah. The research method used is a quantitative approach. Data collection techniques involve both secondary and primary data. Primary data is obtained through respondents' answers in surveys/questionnaires distributed using a *random sampling technique*.

The sample was determined using the Slovin formula, namely, 133 respondents with a total population of 199 people. Meanwhile, data processing techniques use E-Views 12 software and multiple linear regression analysis techniques. The results of this study indicate that partially the financial literacy variable (X1) has a *probability value* of  $0.000 < 0.05$ , which means is  $H_0$  is rejected, and  $H_a$  is accepted. And the payment method variable (X2) has a *probability value* of  $0.000 < 0.05$ , which that means is  $H_0$  is rejected, and  $H_a$  is accepted. Meanwhile, the F-statistic value of  $26.640 > F\text{-table is } 3.065$ , and the *probability F-statistic* value of  $0.000 < 0.05$ . So, it can be concluded that variables X1 and X2 simultaneously positively and significantly affect variable Y. The influence exerted by the independent variables on the dependent variable simultaneously is 60.8%. At the same time, the remaining 39.2% is influenced by another variable not examined by the researcher.

*Keywords: Financial Literacy, Digital Payment, Charity Interest, LAZISWAF*

**DECLARATION**

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Title : The Effect of Financial Literacy and Payment Methods on Interest  
in Charity at LAZISWAF UNIDA Gontor (University of  
Darussalam Gontor Study)

I declare that this thesis has been composed solely by myself and has not been submitted, in whole or in part, in any previous application for a degree, except where stated otherwise by reference or acknowledgment; the work presented is entirely my own.

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9 Januari 2025 M

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### 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:

Name : Nurus Shefrilianti Hidayatullah  
Registers No. : 422021413068  
Title : The Effect of Financial Literacy and Payment Methods on  
Interest in Charity at LAZISWAF UNIDA Gontor  
(University of Darussalam Gontor Study)

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

*Wassalamu'alaikum Wb, Wb.*

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**THESIS EXAMINATION COMMITTEE APPROVAL**

The committee of thesis examination, in partial fulfillment of the requirement for bachelor's degree programs in the Faculty of Economics and Management University Darussalam Gontor, declared that the thesis written by:

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Registers No. : 422021413068  
Title : Analysis the Influence of Financial Literacy and Digital Payment on Charity Interest (Study on Laziswaf University of Darussalam Gontor)

It has been processed and corrected to fulfill the requirements for the undergraduate program in Islamic Economics, Faculty of Economics and Management.

Chairman,

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

Secretary

  
(Meicho Lesmana, M.E.)

The Team of Thesis Examination

1<sup>st</sup> Examiner: **Mohammad Zen Nasrudin Fajri, M.Ec.**



2<sup>nd</sup> Examiner: **Meicho Lesmana, 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:

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It has been processed and corrected to fulfill the requirements for the undergraduate program in Islamic Economics, Faculty of Economics and Management. Therefore, we request that the thesis be examined soon.

*Wassalamu 'alaikum Wb, Wb.*

Mantingan, 10 Sya'ban 1446 H

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## MOTTOES

﴿إِنَّ الْمُسْذِقِينَ وَالْمُسْذِقَاتِ وَأَقْرَضُوا اللَّهَ قَرْضًا حَسَنًا يُضَاعَفُ لَهُمْ وَلَهُمْ أَجْرٌ كَرِيمٌ ۝ ۱۸﴾

*"Indeed, those who give in charity, both men and women and lend to Allah a good loan will have their reward multiplied for them."*

(QS. Al-Hadid: 18)

﴿وَإِذْ تَأَذَّنَ رَبُّكُمْ لَئِنْ شَكَرْتُمْ لَأَزِيدَنَّكُمْ وَلَئِنْ كَفَرْتُمْ إِنَّ عَذَابِي لَشَدِيدٌ ۝ ۷﴾

*"If you give thanks, we will surely increase you."*

(QS. Ibrahim: 7)

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## **DEDICATION**

I dedicate this thesis to:

Allah SWT, who has been giving me His mercy and blessing for the strength of  
my entire life

Propet Muhammad SAW for his guidance towards Islam

My most beloved parents, my father Abdul Wahab and my mother Husnaeni

With their love, advice, and support, I can survive every single time of my life.

With constant

support and prayers, I present my success to them.

My beloved siblings always give support and pray.

I am grateful to them for supporting me in completing this thesis.

My precious friends, Virtuous Generation 629, Islamic Economics Class, thank  
you for their superpower in encouraging me and for the spirit and support of  
writing and reading thousands of words.

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With all praise to Allah SWT, who has bestowed all His Mercy, Hidayat, and His untold Gifts, the owner of all that is in the heavens and on earth, and has set the way of Sharia for all of us and has perfected the Islamic sharia to become a sure handle and guideline for the Islamic ummah. Shalawat and greetings may always be poured out to our Great Prophet, Prophet Muhammad SAW, who has led us to the bright times as it is today, and jihad upholds Islamic law on Allah's earth with a very strong and solid foundation.

It is a great pleasure and pride for the author to be able to complete a thesis with the title “*Analysis the Influence of Financial Literacy and Digital Payment on Charity Interest (Study on Laziswaf University of Darussalam Gontor)*.” which was submitted as one of the requirements for obtaining a bachelor's degree in Islamic Economics at the Faculty of Economics and Management, University of Darussalam Gontor.

This thesis is written as a graduation requirement for the thesis course in the Islamic Economics Program, Faculty of Economics and Management, University of Darussalam Gontor. It is hoped that, with the completion of this research, it can serve as a reference for future thesis research.

The researcher knows this study would not have succeeded without various parties' effort, motivation, assistance, encouragement, guidance, and direction. Therefore, I would like to express my deepest gratitude.

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*Aamin Yaa Rabbal-l- Alamin*

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