

## TABLE OF CONTENTS

|                                                   |              |
|---------------------------------------------------|--------------|
| <b>ABSTRAK .....</b>                              | <b>i</b>     |
| <b>ABSTRACT .....</b>                             | <b>ii</b>    |
| <b>DECLARATION .....</b>                          | <b>iii</b>   |
| <b>APPROVAL OF SUPERVISOR .....</b>               | <b>iv</b>    |
| <b>THESIS EXAMINATION COMMITTEE APPROVAL.....</b> | <b>v</b>     |
| <b>APPROVAL OF DEAN.....</b>                      | <b>vi</b>    |
| <b>MOTTOES.....</b>                               | <b>vii</b>   |
| <b>DEDICATION .....</b>                           | <b>viii</b>  |
| <b>ACKNOWLEDGMENT.....</b>                        | <b>ix</b>    |
| <b>TABLE OF CONTENTS .....</b>                    | <b>xii</b>   |
| <b>LIST OF TABLES .....</b>                       | <b>xvi</b>   |
| <b>LIST OF FIGURE .....</b>                       | <b>xvii</b>  |
| <b>LIST OF TRANSLITERATIONS .....</b>             | <b>xviii</b> |
| <b>CHAPTER I.....</b>                             | <b>1</b>     |
| <b>INTRODUCTION.....</b>                          | <b>1</b>     |
| A. Research Background.....                       | 1            |
| B. Research Questions .....                       | 4            |
| C. Research Objectives .....                      | 4            |
| D. Research Benefits.....                         | 5            |
| 1. Academic Benefits .....                        | 5            |
| 2. Practical Benefits .....                       | 5            |

|                                                 |           |
|-------------------------------------------------|-----------|
| <b>CHAPTER II .....</b>                         | <b>6</b>  |
| <b>THEORETICAL FRAMEWORK .....</b>              | <b>6</b>  |
| A. Conceptual Framework .....                   | 6         |
| 1. Charity.....                                 | 6         |
| a. Definition of Charity .....                  | 6         |
| b. The Importance of Charity in Society .....   | 8         |
| c. Benefits of the Charity Practice .....       | 10        |
| 2. Interest.....                                | 11        |
| a. Definition of Interest .....                 | 11        |
| b. Interest Indicators.....                     | 12        |
| 3. Financial Literacy.....                      | 13        |
| a. Definition of Financial Literacy.....        | 13        |
| b. Financial Literacy Indicators.....           | 15        |
| 4. Digital Payment.....                         | 17        |
| a. Definition of Digital Payment.....           | 17        |
| b. Indicator of Digital Payment.....            | 17        |
| c. Digital Payment Methods.....                 | 19        |
| d. Technological Developments in Payments ..... | 21        |
| B. Previous Research .....                      | 21        |
| C. Research Framework.....                      | 30        |
| D. Hypothesis.....                              | 30        |
| <b>BAB III.....</b>                             | <b>32</b> |

|                                                 |           |
|-------------------------------------------------|-----------|
| <b>RESEARCH METHODS .....</b>                   | <b>32</b> |
| A. Research Timeline.....                       | 32        |
| B. Research Type .....                          | 32        |
| C. Type and Source of Data .....                | 33        |
| D. Population and Sample.....                   | 33        |
| 1. Population .....                             | 33        |
| 2. Sample.....                                  | 34        |
| E. Data Collection Technique .....              | 35        |
| 1. Observation .....                            | 36        |
| 2. Documentation .....                          | 36        |
| 3. Questionnaire .....                          | 36        |
| F. Variable Operation Definition .....          | 38        |
| G. Analysis Technique .....                     | 39        |
| 1. Instrumen Test.....                          | 40        |
| 2. Classical Assumption Test.....               | 41        |
| 3. Multiple Linear Regression Analysis .....    | 43        |
| 4. Coefficient of Determination (R-Square)..... | 43        |
| 5. Hypothesis.....                              | 44        |
| <b>BAB IV .....</b>                             | <b>45</b> |
| <b>DISCUSSION .....</b>                         | <b>45</b> |
| A. Research Overview .....                      | 45        |
| B. Respondent Characteristics .....             | 50        |

|                                                      |           |
|------------------------------------------------------|-----------|
| C. Discussion Analysis .....                         | 52        |
| 1. Instrument Test.....                              | 52        |
| a. Validity Test.....                                | 53        |
| b. Reliability Test .....                            | 54        |
| 2. Classical Assumption Test.....                    | 55        |
| a. Normality Test.....                               | 55        |
| b. Multicollinearity Test .....                      | 56        |
| c. Heteroscedasticity Test.....                      | 57        |
| d. Autocorrelation Test.....                         | 57        |
| 3. Regression Equation Analysis.....                 | 58        |
| 4. Test Coefficient of Determination ( $R^2$ ) ..... | 59        |
| 5. Hypothesis Test Results .....                     | 60        |
| 6. Analysis of Result .....                          | 61        |
| <b>BAB V .....</b>                                   | <b>65</b> |
| <b>CONCLUSION.....</b>                               | <b>65</b> |
| A. Conclusion.....                                   | 65        |
| B. Suggestion.....                                   | 65        |
| <b>REFERENCES.....</b>                               | <b>67</b> |
| <b>APPENDIX.....</b>                                 | <b>77</b> |

UNIVERSITAS DARUSSALAM GONTOR

## LIST OF TABLES

|                                                                                      |    |
|--------------------------------------------------------------------------------------|----|
| TABLE 4. 1 NUMBER OF RESPONDENTS BY OCCUPATION.....                                  | 50 |
| TABLE 4. 2 NUMBER OF RESPONDENTS BASED ON GENDER.....                                | 51 |
| TABLE 4. 3 NUMBER OF RESPONDENTS BY AGE.....                                         | 51 |
| TABLE 4. 4 NUMBER OF RESPONDENTS BASED ON EDUCATION .....                            | 52 |
| TABLE 4. 5 DATA VALIDITY TEST RESULTS .....                                          | 53 |
| TABLE 4. 6 RELIABILITY TEST RESULTS.....                                             | 54 |
| TABLE 4. 7 MULTICOLLINEARITY TEST RESULTS.....                                       | 56 |
| TABLE 4. 8 HETEROSCEDASTICITY TEST RESULTS.....                                      | 57 |
| TABLE 4. 9 AUTOCORRELATION TEST RESULTS.....                                         | 58 |
| TABLE 4. 10 TEST RESULTS OF THE COEFFICIENT OF DETERMINATION (R <sup>2</sup> ) ..... | 59 |
| TABLE 4. 11 T-TEST RESULTS (PARTIAL) .....                                           | 60 |
| TABLE 4. 12 F-TEST RESULTS (SIMULTANEOUS) .....                                      | 61 |



## LIST OF FIGURES

|                                                                    |    |
|--------------------------------------------------------------------|----|
| FIGURE 1. 1 RESEARCH FRAMEWORK.....                                | 30 |
| FIGURE 1. 2 ORGANISATIONAL STRUCTURE OF LAZISWAF UNIDA GONTOR..... | 46 |
| FIGURE 1. 3 CENTRAL EXECUTIVE BOARD.....                           | 46 |
| FIGURE 4. 1 NORMALITY TEST RESULT .....                            | 55 |

