

**THE DETERMINANTS OF OPENING ACCOUNT
WITH ISLAMIC BANKS
DO FINANCIAL LITERACY AND INCLUSION
MATTER?**



By:

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

**THE DETERMINANTS OF OPENING ACCOUNT WITH
ISLAMIC BANKS
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UNDERGRADUATE THESIS

Submitted in fulfillment of the requirement for the degree of
Bachelor of Islamic Economics

By:

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2024/1445



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DECLARATION

Name : Najwa Zikra Maharani
Registered No. : 422021413064
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Department : Islamic Economics
Title : The Determinants of Opening Account with Islamic Banks
Do Financial Literacy and Inclusion Matter?

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 concurrently submitted as a whole for any other degrees at the University of Darussalam Gontor or other institutions.

Ponorogo, Sya'ban 6th, 1445 H
February 5th, 2025 M

Author,




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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 : Najwa Zikra Maharani

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Title : The Determinants of Opening Account with Islamic Banks
Do Financial Literacy and Inclusion Matter?

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.

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THESIS EXAMINATION COMMITTEE APPROVAL

The examination committee declared that the thesis written by:

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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 the Department of Islamic Economics, Faculty of Economics and Management, University of Darussalam Gontor.

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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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Registered No. : 422021413064
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Do Financial Literacy and Inclusion Matter?

It is accepted as a fulfillment of the requirement for the degree of Bachelor of Economics (Islamic Economics), the academic year 1445-1446 H/2024-2025 M.

Ponorogo, Sya'ban 23rd, 1445 H
February 22nd, 2025 M

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MOTTO

﴿ وَمَا هَذِهِ الْحَيَاةُ الدُّنْيَا إِلَّا لَهُوٌّ وَلَعِبٌ وَإِنَّ الدَّارَ الْآخِرَةَ لَهِيَ الْحَيَوَانُ لَوْ كَانُوا

يَعْلَمُونَ ﴾ (العنكبوت: ٦٤)

﴿ فَلَا تَغُرَّنَّكُمُ الْحَيَاةُ الدُّنْيَا ﴾ (الفاطر: ٥)



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DEDICATION

I dedicate this thesis to:

My beloved Mother, Rani Fitriani, and My beloved Father, Dadang Ruhiat, whose unwavering love, support, and prayers have been my constant source of strength. I also dedicate this work to my academic advisor, whose invaluable guidance, direction, and knowledge have been instrumental throughout this academic journey. I am deeply grateful for the patience and dedication shown in mentoring me.

I hope this thesis can contribute to the advancement of knowledge, particularly in the field of economics, and benefit society at large.



ACKNOWLEDGEMENT

Bismillahirrahmanirrahim

Assalamu 'alaikum Warahmatullahi Wabarakatuh

Alhamdulillah, praise be to Allah SWT for his mercy and blessing so the researcher can accomplish the research and overcome various challenges and obstacles while conducting the research. Gratitude keeps pouring due to his entire grace toward the comprehensive for completing research. Prayers and peace be upon our Prophet, Muhammad SAW. Hopefully, we will also be categorized among those who deserve to gain *syafa'at* later on the Day of Resurrection. Aamiin.

Although this research is far from perfect, the researcher expects the pleasure of Allah SWT on how everything has been conducted here. Moreover, the results of these studies contribute to being self-useful and beneficial to others. Within this chance, the researcher would like to acknowledge the profound gratitude to:

1. The President of UNIDA Gontor: K.H. Hasan Abdullah Sahal, Drs. K.H. M. Akrim Mariyat, Dipl. A.Ed., and Dr. K.H. Amal Fathullah Zarkasyi, M.A. May Allah protect and keep them eternally.
2. Rector of University of Darussalam Gontor, Prof. Dr. K.H. Hamid Fahmy Zarkasyi, M.A.Ed. M.Phil. First Rector of Academic and Students Affairs, Assoc. Prof. Dr. Abdul Hafidz Zaid, Lc., M.A.; Second Vice Rector of Administration and Finance, Assoc. Prof. Dr. Setiawan bin Lahuri, M.A; Third Vice Rector of Research and Cooperation, Assoc. Prof. Dr. Khoirul Umam, M.Ec., Fourth Vice Rector of Finance, Assets Management, and Family Welfare, Royyan Ramdhani Djayusman, Ph.D., who continually motivates and instructs us. May Allah lighten their steps in carrying out the mandate at the University of Darussalam Gontor.
3. Dean of Faculty of Economics and Management, the University of Darussalam Gontor, Dr. Hartomi Maulana. M.Sc., The Head of the Islamic Economics Department, Dr. Mufti Afif, Lc., M.A., and the lecturers continuously provided

guidance and instruction. Through their bringing up, we are finally standing in this step. May Allah reciprocate each kindness by pouring rewards.

4. Atika Rukminastiti Masrifah, M.E., Sy. Constantly and patiently supervises me to finish this research. May Allah bestow wherever she is.
5. Academic Supervisor, Dr. Arie Rachmat Sunjoto, S.H.I., M.A., willing to guide lecture problems and daily life, take time, and motivate researchers for approximately four years. May Allah always make our affairs easier. Aamiin.
6. All lecturers who taught and educated during the learning process at the University of Darussalam Gontor, both in and out of class.
7. Parents, siblings, partners, and friends who morally and materially contribute and support the researcher to conquer this research.

May their dedicated deeds be pious rewards in the sight of Allah SWT. All there are forgiven and all their dedications are lighted up as well. They are bestowed by happiness both in this world and hereafter, *Allahumma Aamiin*.

Jazakumullah khairul Jaza'.

Wassalamu'alaikum Warahmatullahi Wabarakatuh.

Ponorogo, February 5, 2025



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