

THESIS

THE INFLUENCE OF THE ASSISTANCE AND ISLAMIC FINANCIAL LITERACY ON MOTIVATION TO AVOID RIBA BY UNDERSTANDING RIBA AS INTERVENING VARIABLE

(Study on MSMEs Assisted by BSI UMKM Center Yogyakarta)



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**DEPARTMENT OF ISLAMIC ECONOMIC LAW
FACULTY OF SHARIA**

UNIVERSITY OF DARUSSALAM GONTOR

2025M/1446H

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FINANCIAL LITERACY ON MOTIVATION TO AVOID RIBA
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THESIS

Presented to the University of Darussalam Gontor in Partial Fulfilment of
Requirement for Bachelor Degree (S1) In the Department of Islamic Economic
Law, Faculty of Sharia University of Darussalam Gontor

Written by:

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DEPARTMENT OF ISLAMIC ECONOMIC LAW

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UNIVERSITY OF DARUSSALAM GONTOR

2025M/1446H



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DECLARATION

I, hereby,

Name : Muhammad Afif Aseva
Registered Number : 422021322080
Faculty : Sharia
Department : Islamic Economic Law
Title : Effect of Mentoring and Islamic Financial Literacy on the
Motivation to Avoid Usury with Understanding Usury as an
Intervening Variable (Study on MSMEs Assisted by BSI UMKM
Center Yogyakarta)

I sincerely declare that this thesis belongs to my work and not to other researchers for a different degree. Furthermore, this thesis is never published before, except for some parts with their original references.

Otherwise, if it is found that this thesis is plagiarism, I am ready to be ceased academically.

UNIDA, Ramadhan 5th, 1446 H

March 5th, 2025 M

Researcher,



Muhammad Afif Aseva

Reg. No: 422021322080

UNIVERSITAS DARUSSALAM GONTOR

SUPERVISOR DECISION LETTER

Honourable to

Dean of Sharia Faculty

University of Darussalam Gontor

Bismillahirrahmanirrahim

Assalamua'alaikum Warahmatullah Wabaraktuh

I present this thesis written by

Name : Muhammad Afif Aseva

Registered Number : 422021322080

Faculty : Sharia

Department : Islamic Economic Law

Title : The Effect of Mentoring and Islamic Financial Literacy on
Motivation to Avoid Usury Practices (MSMEs Assisted by BSI
UMKM Center Yogyakarta)

It has been processed and corrected to meet the practical requirement to obtain the Bachelor's Degree (S1) in the Islamic Economic Law Department, Sharia Faculty University of Darussalam Gontor. Therefore, we hope this thesis could be examined.

Hopefully, this thesis will be useful for religion, nation, and the development of an educational institution

Wassalamu'alaikum Warahmatullahi Wabarakatuh

UNIDA, Ramadhan 5th, 1446 H

March 5th, 2025 M

Supervisor,



Vina Fithriana Wibisono, S.H., M.H.

DECISION OF THE TEAM

The committee of the thesis examination in partial fulfilment of the requirements for the degree of Licentiate in Islamic Education in the Faculty of Sharia, University of Darussalam Gontor, Indonesia, declared that the thesis written by:

Name : Muhammad Afif Aseva
Reg. Number : 422021322080
Title : Influence of Mentoring and Islamic Financial Literacy on Motivation to Avoid Riba with Understanding Riba as an Intervening Variable (Study on MSMEs Assisted by BSI UMKM Center Yogyakarta)

Has been examined by the board of examiners of the Bachelor's Degree (S1) on Department of Islamic Economic Law, Faculty of Sharia University of Darussalam Gontor on Saturday, March 8, 2025.

The board of examiners has decided to grant him pass in the thesis examination. Hence, he is eligible to be awarded the degree of Licentiate in Islamic Economic Law in the Faculty of Sharia.

Board Examiner

Supervisor



Vina Fithriana Wibisono, S.H., M.H.
NIY. 210802

1st Examiner



Novan Fatchu Alafianta, S.H., M.H.
NIY. 200758

2nd Examiner



Muhammad Agus Setiawan, S.H., M.H.
NIY. 240972

THESIS ACCEPTANCE LETTER

Bismillahirrahmanirrahim

Assalamu'alaikum wr. wb.

The Faculty of Sharia, University of Darussalam Gontor, Ponorogo Indonesia has received a thesis written by:

Name : Muhammad Afif Aseva

Reg. Number : 422021322080

Title : Influence of Mentoring and Islamic Financial Literacy on Motivation to Avoid Riba with Understanding Riba as an Intervening Variable (Study on MSMEs Assisted by BSI UMKM Center Yogyakarta)

In partial fulfillment of the requirement for the degree of Licentiate in Islamic Economic Law in the Faculty of Sharia, academic year 1445-1446/2024-2025.

Wassalamu'alaikum wr. wb

UNIDA, Syawwal 15th, 1446 H

April 14th, 2025 M

Dean of Sharia Faculty



Assoc. Prof. Dr. Imam Kamaluddin, Lc., M.Hum.

NIY. 960125

MOTTOES

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُّؤْمِنِينَ

O you who have believed, fear Allah and give up what remains [due to you] of interest, if you should be believers. (Q.S. Al-Baqarah: 278)

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ ۖ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ ۚ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ

الْعِقَابِ

And help each other in (doing) righteousness and piety, and do not help each other in sin and enmity. Fear Allah, indeed, Allah is very severe in His punishment.

(Q.S. Al-Maidah: 2)

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DEDICATION

I sincerely dedicate this scientific work to my parents whom I love very much, father Wawan Gunawan and mother Yuni Nuzulia Nurridhani, who have given me love, endless prayers, and unstinting support for all the choices I have made to reach this stage. I am grateful for their sacrifices, patience, and motivation. I would also like to thank my younger brother, Muhammad Afif Ramadhan, who always motivates me to be a good older brother and provide more support in every situation, whether it be difficult or pleasant.

I also dedicate this thesis to all my friends at Pondok Modern Darussalam Gontor, especially my friends from the class of 2021/B, and my friends from the Secretary to the Sheikhs of Gontor who have provided me with motivation and support to be able to complete this thesis. Hopefully, this thesis can be a sign of gratitude to Allah SWT, as well as a form of success for those closest to me.



ACKNOWLEDGMENTS

All praise be to Allah SWT who always loves His servants with His grace and blessings, so that we as writers can complete the preparation of this thesis entitled “The Influence of the Assistance and Islamic Financial Literacy on Motivation to Avoid Riba by Understanding Riba as an Intervening Variable (Study on MSMEs Assisted by BSI UMKM Center Yogyakarta)”. And do not forget our shalawat and greetings to our lord the Prophet Muhammad SAW who has led his people to a time illuminated by Islam and science.

This thesis is prepared to fulfill one of the requirements in completing the Bachelor program in Department of Islamic Economic Law, Faculty of Sharia, University of Darussalam Gontor. In writing this thesis, the author received a lot of support, guidance, encouragement, and direction from various parties, so with humility the author expresses his deepest gratitude to

1. The Presidents of University of Darussalam Gontor, Al-Ustadz K.H. Hasan Abdullah Sahal, Al-Ustadz Drs. K.H. Muhammad Akrim Mariyat, Dipl.A.Ed., and Al-Ustadz Prof. Dr. K.H. Amal Fathullah Zarkasyi, M.A.
2. The Rector of University of Darussalam Gontor, Al-Ustadz Prof. Dr. K.H. Hamid Fahmy Zarkasyi, M.Ed., M.Phil., Vice Rector I, Al-Ustadz Assoc. Prof. Dr. Abdul Hafidz Zaid, M.A., Vice Rector II, Al-Ustadz Assoc. Prof. Dr. Setiawan Bin Lahuri, M.A., Vice Rector III, Al-Ustadz Assoc. Prof. Dr. Khoirul Umam, M.Ec., and Vice Rector IV, Al-Ustadz Royyan Ramdhani Djayusman, Ph.D..
3. The Dean of the Faculty of Sharia, University of Darussalam Gontor, Al-Ustadz Assoc. Prof. Dr. Imam Kamaluddin, Lc., M.Hum.
4. The Head of Department of Islamic Economics Law at University of Darussalam Gontor, Al-Ustadz Muhammad Abdul Aziz, S.H.I., M.Si.
5. My supervisor, Al-Ustadzah Vina Fithriana Wibisono, M.H., who has been patient and sincere in guiding and directing me, as well as giving me full support in completing this thesis.

6. My academic advisor, Al-Ustadz Novan Fatchu Alafianta, M.H. who continues to support us in completing this thesis.
7. All lecturers and staff of University of Darussalam Gontor, especially lecturers of the Sharia Economic Law study program at University of Darussalam Gontor.
8. As well as all parties that I did not mention one by one.

May we always be under the protection of Allah SWT, be given health, be smooth in all activities, and be facilitated in continuing to worship Allah SWT.
Aamiin Yaa Rabbal 'Alamiin.

Ponorogo, Ramadhan 5th, 1446 H

March 5th, 2025 M

Researcher



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