

**“Motivation of Paying Zakat & Sadaqah: Evidence from
Accounting Students at Faculty of Business & Economic
Universitas Islam Indonesia”**



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الاندونيسية

THESIS

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YOGYAKARTA
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Motivation of Paying Zakat & Sadaqah: Evidence from Accounting
Students at Faculty of Business & Economic Universitas Islam
Indonesia

THESIS

Compiled and submitted to fulfill one of the requirements to achieve a
Bachelor degree in Accounting Study Program at the Faculty of
Business & Economics Universitas Islam Indonesia

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**FACULTY OF BUSINESS & ECONOMICS
UNIVERSITAS ISLAM INDONESIA
YOGYAKARTA**

2020

DECLARATION OF PLAGIARISM

"I hereby declare that in this thesis no work has ever been submitted to obtain a degree at any institution and to the extent of the author's knowledge, there are no works or opinions that have been written or mentioned by anyone, except those which are referred to in this text and mentioned in the references. If in the future it is proven that this statement is not true then I can accept any penalties and sanctions that apply. "

Yogyakarta, 21 February 2020



(Khalla Okta Dega Laksana)

**"Motivation of Paying Zakat & Sadaqah: Evidence from Accounting Students
at Faculty of Business & Economic Universitas Islam Indonesia"**

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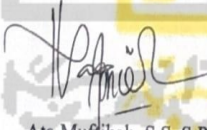
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**Motivation of Paying Zakat & Sadaqah: Evidence from Accounting Students at
Faculty of Business & Economic Universitas Islam Indonesia**

A BACHELOR DEGREE THESIS

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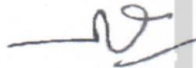
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MOTTO

“Do the best you can until you know better, then when you know better, do better”

- Maya Angelo

"The way I see it, every life is a pile of good things and bad things. The good things don't always soften the bad things, but vice versa, the bad things don't always spoil the good things and make them unimportant."

- Doctor Who



ABSTRACT

The purpose of this research is to analyse the effect of Zakat and Sadaqah Knowledge, Knowledge of Islamic Financial Literacy, and Self-Awareness on student's motivation in paying Zakat and Sadaqah.

The purpose sampling is used to determine the research sample is by using a purposive sampling method while the population of this study is Accounting Students from 2016- 2019 of Faculty Business & Economic Universitas Islam Indonesia. The sampling obtained 100 respondents. This is study used primary data obtained by sending online questionnaire to Accounting Students FBE UII. The data analysis method used is Multiple Linear Regresion

The results of this study that Zakat and Sadaqah Knowledge has a positive effect on Students Motivation of paying Zakat and Sadaqah and Knowledge of Islamic financial literacy has positive effect on Students Motivation of paying Zakat & Sadaqah, lastly self-awareness has positive effect on Students Motivation of paying Zakat & Sadaqah has a significant positive effect on students' motivation in paying Zakat & Sadaqah It conclude that accounting students in Faculty Business and Economic Universitas Islam Indonesia has a motivation to pay Zakat and Sadaqah.

Keywords: *Zakat and Sadaqah Knowledge, Knowledge of Islamic Financial Literacy, Self-Awareness, Students Motivation*

ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh Pengetahuan Zakat dan Shadaqah, Pengetahuan Literasi Keuangan Islam, dan Kesadaran Diri terhadap motivasi siswa dalam membayar Zakat dan Shadaqah.

Metode yang digunakan dalam menentukan sampel penelitian adalah dengan menggunakan metode purposive sampling sedangkan populasi penelitian ini adalah Mahasiswa Akuntansi tahun 2016-2019 Fakultas Bisnis & Ekonomi Universitas Islam Indonesia. Pengambilan sampel dalam penelitian ini menggunakan purposive sampling yang diperoleh dari 100 responden. Penelitian ini menggunakan data primer yang diperoleh dengan mengirimkan kuesioner online terhadap Mahasiswa Akuntansi FBE UII. Metode analisis dalam penelitian ini menggunakan Regresi Linier Berganda

Hasil penelitian ini menunjukkan bahwa: (1) Pengetahuan Zakat & Shadaqah memiliki pengaruh positif yang signifikan terhadap Motivasi Pelajar membayar Zakat & Shadaqah, (2) Pengetahuan literasi keuangan Islam memiliki pengaruh positif yang signifikan terhadap Motivasi Pelajar membayar Zakat & Shadaqah. Shadaqah, (3) kesadaran diri berpengaruh positif signifikan terhadap Motivasi Siswa membayar Zakat & Shadaqah berpengaruh positif signifikan terhadap motivasi siswa dalam membayar Zakat & Shadaqah. Dapat disimpulkan bahwa, mahasiswa akuntansi Fakultas Bisnis dan Ekonomi Universitas Islam Indonesia mempunyai motivasi dalam membayar Zakat & Sadaqah.

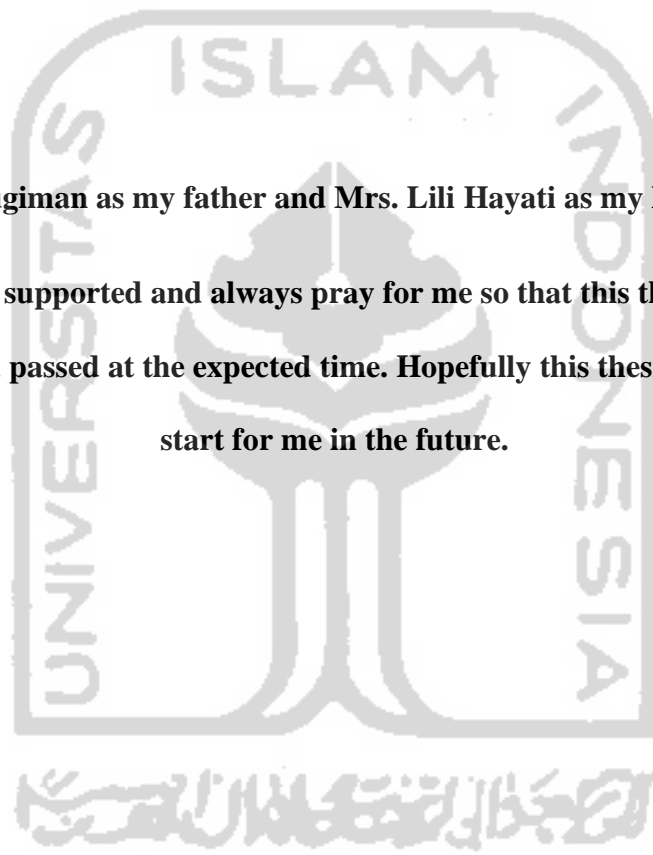
.Kata Kunci: Pengetahuan Zakat & Sadaqah, Pengetahuan Literasi keuangan Islam, Kesadaran diri, Motivasi mahasiswa

DEDICATION PAGE

I present this work to:

Mr. Sugiman as my father and Mrs. Lili Hayati as my Mother,

**Who have supported and always pray for me so that this thesis can be
completed and passed at the expected time. Hopefully this thesis can be a good
start for me in the future.**



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This research entitled "**Motivation of Paying Zakat & Sadaqah: Evidence from Accounting Students at the Faculty of Business & Economics of the Islamic University of Indonesia**" was arranged to fulfill the requirements to achieve a Bachelor's degree in the Accounting Study Program at the Faculty of Business & Economics Universitas Islam Indonesia. The researcher would like to thank to the following:

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Success GK UNISI
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Hope, this thesis can be useful for readers.

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Yogyakarta, 21 February 2020

Khalla Okta Dega Laksana

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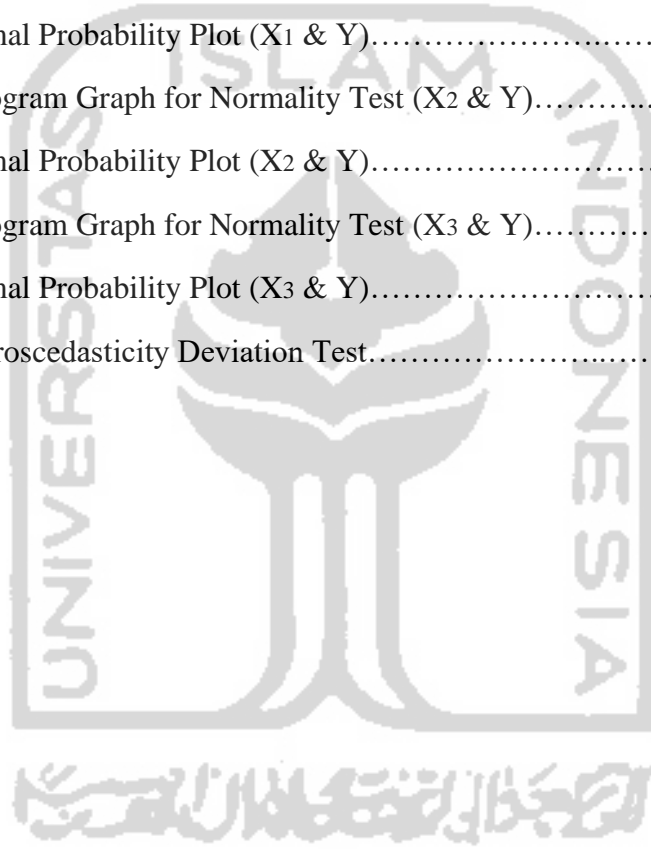
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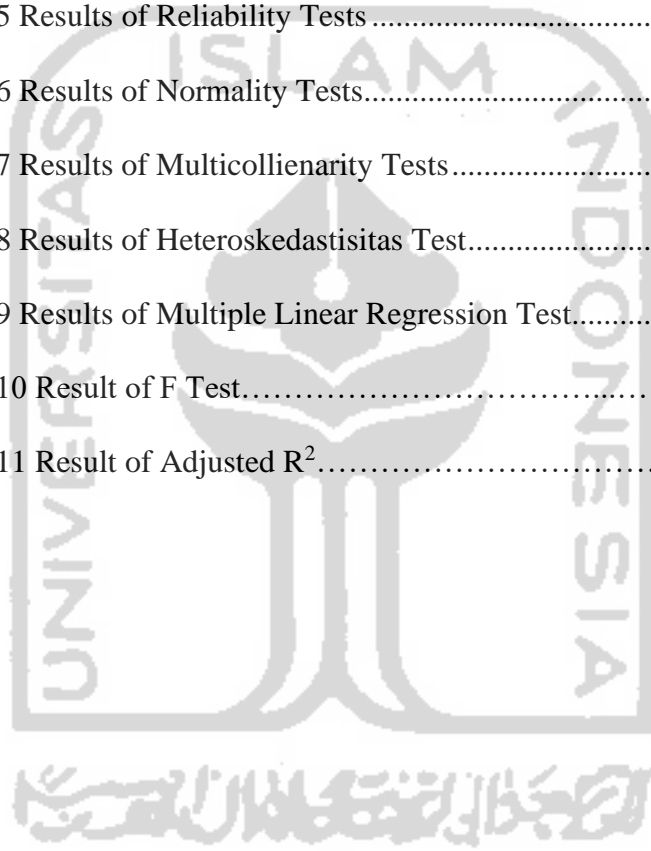
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CHAPTER I

INTRODUCTION

1.1 Study Background

Nowadays, many online payment features support the society to contribute to *Zakat Infaq* and *Sadaqah* payments. However, this online payment feature is commonly called crowd funding which collects funds for people who need give *sadaqah* and helps the public in paying *Zakat*. Moreover, there is a lot of crowd funding in Indonesia such as *Kita Bisa*, *Dompot Dhuafa*, *Nu-Care Laziz*, *Jakone mobile bank DKI*. According to the secretary of DKI bank Herry Djufraini, *Jakone* was made to provide facilities for the people of DKI Jakarta in paying *Zakat*, *Infaq*, and *Sadaqah* (Deny, 2019). Moreover, e-commerce also opens online payments for *Zakat*, *Infaq* and *Sadaqah* such as *Blibli*, *Bukalapak* & *Tokopedia*. In Conclusion, there is a lot of access for the society now to contribute to paying *Zakat Infaq* and *Sadaqah* both online and offline.

Indonesian Central Statistics Agency (2018), stated that Indonesia is one of the largest Islamic countries as more than 87.2% of Indonesia's population are Muslim. In Islam, Muslim people must obey the commands of Allah and away from his prohibitions. *Zakat* and *Sadaqah* are one of the commands we must obey and carry out as these can have an impact on social life, economics and other aspects of life. However, *Zakat* and *Sadaqah* are the ways Islam teaches its people to always love help and love their others.

Zakat and *Sadaqah* are words that are often mentioned in the Al-Quran. However, *Zakat* and *Sadaqah* have different meanings even though they have the similar goal of helping fellow human beings, especially for those in need. The meaning of *Zakat* according to language is purity, and blessings. The name of *Zakat* is given because it is expected that the property that has been given will bring blessing both in terms of wealth and reward (Uyun, 2015). The terms of *Zakat* means to give wealth when it reaches *nishab* and haul to people who are entitled to receive it (mustahiq) with certain conditions. *Nishab* itself is a certain measurement of property owned by someone who must be given for *Zakat*, while haul is an even number of years (Uyun, 2015). So, *Zakat* can be said as a property set aside by someone according to its size within a period of one year to help fellow humans in need.

As in the surah Al-Tawbah verse 103 which reads:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ
إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

Meaning: “Accept contributions from their wealth, to purify them and sanctify them with it—and bless them. Your prayer is a comfort for them. God is Hearing and Knowing”

Sadaqah is the giving of an object by someone to others because they expect pleasure and merit from Allah SWT and do not expect compensation or merit (Uyun, 2015). *Sadaqah* actually has a broad meaning because it has material

and non-material values. Material values in life for example donation or giving money and goods to people in needs. While non-material values such as helping friends or smiling at others.

According to the National Zakat Index (IZN), the development of *Zakat* in Indonesia has increased from 0.48 in 2017 to 0.51 in 2018. In addition, according to the Chairman of the National Amil Zakat Agency (BAZNAZ), BAZNAZ stated that each year the amount of zakat increase for the 20%-24% in average (Haq, 2018). This is due to the increased of public interest and the awareness of the community to pay *Zakat* every year (Sugianto, 2019). However, *Zakat* has an important role to social economic as the distribution of *Zakat* funds could help the economic activities, contributes to social security and harmony, and helps for narrowing the gap between the have and have not (Syahrullah & Ulfa, 2016)

One indication of the progress of *Zakat* in Indonesia is an increase in the collection of *Zakat*, including *Infaq* and *Sadaqah* which is quite high from year to year as increase 4% (Haq, 2018). However, despite the rapid world of *Zakat* in Indonesia, there are still many problems that need to be resolved including the potential gap and the collection of *Zakat*. BAZNAZ and FEM IPB (2011) cited by Sardina & Zulifison (2018) reported that Indonesia has potential *Zakat* funds of Rp. 217 trillion / year, however, the total collection of *Zakat*, including *Infaq* and *Sadaqah* in 2011 only reached Rp. 1,729 Trillion / year or still less than 1% of the total potential of *Zaka* in Indonesia. One of the factors causing the low collection of *Zakat* is the lack of synergy between *Zakat* institution and low understanding of societies towards *Zakat*, *Infaq* and *Sadaqah*. For that reason, one of the steps

that can be taken is through socialization and zakat education to the societies especially to the younger generation such as university students.

The research Nuryana (2019) stated that *Zakat, Sadaqah, Infaq* and *Wakaf* (ZISWAF's) socialization and education to University student's in relation to financial literacy can increase knowledge of how the Muslim community allocates their wealth to ZISWAF's. Therefore, education about ZISWAF's is started from the younger age which is expected that they can give their funds that should be given to ZISWAF. Moreover, it can fix unresolved economic inequality problem. University students must be equipped with an understanding of good financial literacy in order to solve the society and economic problems that occur in their society. In addition, university students are expected to be able to provide financial literacy education to their local community

Moreover, after the University Students already understand the financial literature Syariah which means they can get the knowledge of the ZISWAF's, then they will have a self-awareness to pay the *Zakat* and *Sadaqah*. Furthermore, Syahrullah & Ulfa (2016), stated that self-awareness as the important factor that can motivate *Zakat* payer to pay *Zakat*.

Other research, by Muda et al, (2006) stated that supported worship factor as one of the main motivation that contributes to the compliance of *Zakat, Sadaqah*, and other behaviour. They further claimed that the act of paying *Zakat* could be an indicator of high level of *Iman*, because individual compliance towards religious obligation to pay *Zakat* is highly depend on their belief to their

religious teaching. However, the individual level of understanding Islamic principle also motivate people to pay the *Zakat* and *Sadaqah*. Aidit & Qardawi (1998) as cited in Muda et al, (2006) supported that non-compliance behaviour toward obligation to pay *Zakat* is mainly due to the level of *Iman* in individual towards religious obligation. Besides that, individual motivation can be divided by two factors that are, psychology and social factors. Psychology factor means that the perception, knowledge, beliefs and attitude while, social factor means that the surrounding environment and people opinion (Ridlwan & Sukamana, 2017).

Therefore in this study, the researcher wants to investigate the impact of knowledge and self-awareness toward student's motivation to pay *Zakat* and *Sadaqah* in Yogyakarta educational institutions. Universitas Islam Indonesia which is based on Islamic campus associations in where all students, lecturers, and employees adhere to the Islamic religion. Based on the description above, the researcher raises this problem by specializing the research in students in the Universitas Islam Indonesia especially accounting students Faculty of Business & Economics and emphasizes more on the level of knowledge *Zakat* and *Sadaqah*, level of knowledge Islamic Financial Literacy and self-awareness of student's motivation to pay *Zakat* and *Sadaqah*. Therefore, the title in this thesis is

“Motivation of Paying *Zakat* & *Sadaqah*: Evidence from Accounting Students at Faculty Economic Universitas Islam Indonesia”

1.2 Problem Formulation

There are three problems discussed in this study :

1. Do Zakat & Sadaqah Knowledge have an effect toward student's motivation to pay Zakat & Sadaqah?
2. Do Islamic Financial Literacy have an effect toward student's motivation to pay Zakat & Sadaqah?
3. Do self-awareness have an effect toward student's motivation to pay Zakat & Sadaqah?

1.3 Research Objective

From the problem formulation above, it can be classified that the objectives of this research are:

- a) To analyse the effect of Zakat & Sadaqah Knowledge toward student's motivation to pay Zakat & Sadaqah
- b) To analyse the influence of Islamic Financial Literacy toward student's motivation to pay Zakat & Sadaqah
- c) To analyse the impact of self-awareness toward student's motivation to pay Zakat & Sadaqah

1.4 Research Contribution

1. Academician

This research contributes to the body of knowledge of accounting, especially in Syariah accounting knowledge. Moreover, this research also contributes as a reference for next researcher in this area.

2. Zakat Agency

This research can be used as a reference for zakat agency to increase the knowledge of Zakat & Sadaqah in students especially in university students, in order to motivate them to pay their Zakat & Sadaqah.

1.5 Systematic of Writing

CHAPTER I: INTRODUCTION

The first chapter of provides the general understanding of the research by describing the study background, problem formulation, research objective, research contribution and systematics of writing.

CHAPTER II: LITERATURE REVIEW

The second chapter of this research contains the review of previous studies that can give the thorough research formation and can relate to specified theories. In this chapter also explained several terminologies used in this research so that

the research is understandable for everyone even for someone without academic background.

CHAPTER III: RESEARCH METHOD

This chapter presents a discussion of the data collection process. It covers discussion of study type, the research subjects, the data collection methods, the research variables, and the data analysis techniques.

CHAPTER IV: DATA ANALYSIS AND DISCUSSION

The fourth chapter of this research consists of the findings of the research and discussion of the findings.

CHAPTER V: CONCLUSIONS AND RECOMMENDATIONS

This chapter contains the conclusion of the research findings, research limitations, and recommendation for future research.

CHAPTER II

LITERATURE REVIEW

2.1 Islamic Financial Literacy

Financial literacy is an important aspect in economic, financial and social environment to make appropriate financial decision (Setiawati et al, 2018). Nidar and Bestari (2012) cited by Setiawati et al, (2018), reported the national economy will not lead the global finance crisis provided that people understand the financial system. Hung et al. (2009), mentioned, the definition of financial literacy is knowledge and skill in financial management. On the other hand, Atkinson and Messy (2012) stated that financial literacy is defined as a combination of financial knowledge, attitude, and behaviour.

In Islamic religion, based on financial literature, Islamic sharia which we usually call Islamic finance literature. In Islamic financial activities, Setiawati et al, (2018) said that it is based on the underlying principle that money is not regarded as a productive asset of commodities, while money benefit can be functioned such as medium of exchange or through investment with taking inherent risk. Furthermore in Islamic finance, there are seven basic principles, they are: 1) risk sharing; 2) prohibit of interest; 3) sanctity contract; 4) money as potential capital; 5) short-selling prohibition; 6) prohibition of speculative behaviour; 7) approved sharia activities (Khaled, 2011).

In the Islamic financial system, there are contract (akad) which is important for business actor, business activities and social. According to Setiawati et al, (2018), Islamic financial literacy is the ability of a person from aspect knowledge, attitudes and behaviour of Islamic finance in managing finances based on Islamic financial principle. Moreover in Islamic financial literacy, there are several topics such as economy sharia, Islamic banking, *Zakat* and *Sadaqah* studied by muslim students.

2.2 The Concept of Zakat & Sadaqah

Zakat is one of five pillars of Islam which is commanded by Allah to every Muslim. According to Maudid (1988) cited by Sadeq (2002) *Zakat* is an obligatory to Muslim in the Al-Quran, because all the prophets in the past thought its importance as an *Ibadah* and also for role in the socio-economic life of Muslim. According to Syahrullah and Ulfa (2016), *Zakat* is an act of worship in Islam, because in Islam every Muslim men and women has obligation to possess a specified limit of wealth to pay each year a prescribed portion. The Arabic word *Zakat* means “purity”, since giving away part of the wealth to the poor purifies his wealth as well as his heart. The “Purity” can be interpreted as a means to purify the soul of the *Zakat* payer from selfishness and greed (Syahrullah and Ulfa, 2016). However, according to Husain and Abdullah (2015) cited by Syahrullah and Ulfa (2016), *Zakat* also cleans the wealth of the *Zakat* payer from a portion specified for the unfortunate. In Sharia terminology, *Zakat* is a part of wealth owned by a person who has his own *Nisab* following the rates

and rules in Islam. *Zakat* issued will be given to the recipient to be used for the recipient of zakat. (Sadeq, 2002).

However, *Sadaqah* is entirely voluntary and brings a range of benefit to both recipient and donor. *Sadaqah* is described as a voluntary charitable act toward another being, whether through generosity, love, and faith. This act is not always physical or financial, for example simple things such as a smile, help each other with our hand, good deed, guide other toward the right path and prevent the wrong path. All of those actions can we say as *Sadaqah*, so that *Sadaqah* does not only talk about money but also talk about the good behaviour among Muslim. However, Bakar and Ghani (2011) describe that *Zakat* and *Sadaqah* are mention about 58 times in Al-Quran with 26 times together in prayer. Placing the word *Zakat* with prayer means that Islam equally emphasize on the development of the world and hereafter (Syahrullah & Ulfa, 2016)

2.3 Socioeconomic Role of Zakat

Bukowski (2014) described that Economic Justice is a matter of great concern in Islam, so that *Zakat* is one of the ways to improve the welfare of the poor to redistribute income and eliminate the poverty. Besides that, *Zakat* also purifies the soul and heart of the recipient from envy, hatred, selfishness and greed for the wealth. It is also considers the recipient to have good feeling in his heart for his Muslim Brother. Moreover, Rahman and Omar (2010) cited by syahrullah and Ulfa (2016), mentioned that *Zakat* is able to eliminate poverty because *Zakat* is a medium to mitigate the wealth polarization among the rich.

The distribution of *Zakat* will circulate the wealth in the society regardless of the status of the individual. This enables the poor to utilize the *Zakat* funds for productive activities. *Zakat* also ensure social justice through efficient and well-structured administration.

Based on Indonesia Central Statistic, Indonesia is one of the countries that has the largest Muslim population in the world. Therefore, Indonesia had some Islamic charity organization, such as LAZ (Amil *Zakat* Organization) and BAZNAS (Amil *Zakat* National Body) to distribute what is needed, such as clothes, food, housing, financial, training, and job opportunity. However the organizations are restricted in their work because they heavily work on voluntary charity of *Sadaqah* and *Zakat* (Khuluqo, 2016). Even though *Zakat* system is a problem solving to tackling social problem from Allah SWT, but it depends on the economy of the state, the ability of the *Zakat* organizer and the awareness of the *muzzaki* of pay *Zakat*. However, *Zakat* is the source of Islamic society economic strength because the *Zakat* collection body has a task to coordination and distribute the *Zakat* to the poverty (Khuluqo, 2016). In addition, the institution of *Zakat* in Islamic society can bring the positive impact for the societies.

2.4 Theories on the intention to pay Zakat and Sadaqah

2.4.1 Theory of Planned Behavior (TPB)

Theory of Planned Behavior was developed by Ajzen (1991) through the book organizational behaviour and human decision to predict human behaviour. In this theory, Ajzen (1991) added the third element to his model, which is perceived behaviour control. This element can influence a person's intention to perform a behaviour. In the new element, perceived behavioural control refers to immediately available resource, skill and opportunities as well as the person perception towards the importance of achieving the result. According Bandura (1982), the concept of perceived behaviour control is close to the concept of self-efficacy, which can have an influence of his choice of activities, preparation for the activity and final effort during the activity. Ajzen (1991) used this model with three variables which are 1) attitude; 2) subjective norms; 3) perceived behavioural. This model demonstrated the direct impact of behavioural intention which then as influence the behavioural intention. Theory of Planned Behavior is illustrated on the figure 2.1

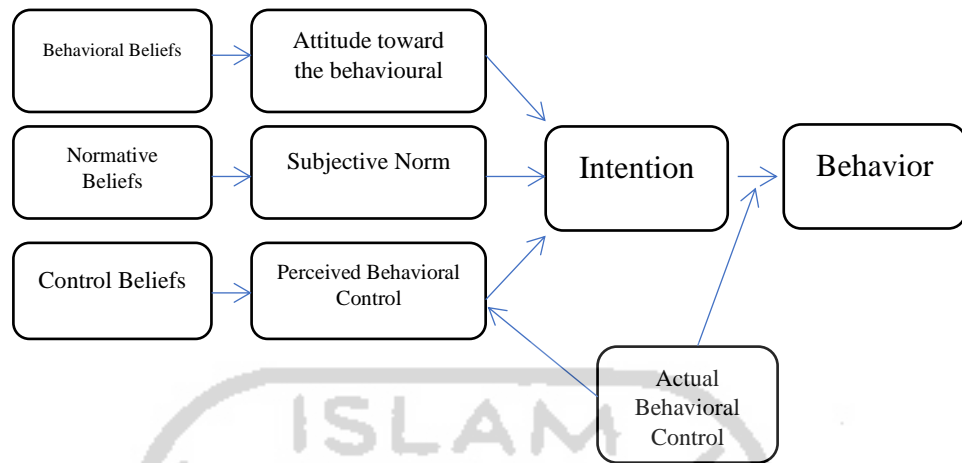


Figure 2.1. Theory of Planned Behaviour

(Dillon & Morris, 1996)

2.4.3 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is developed from Theory Reasoned Action (TRA). The different thing of this model is more specially with the prediction of the acceptability of an information system. According to Technology Acceptance Model (TAM), purpose to predict the acceptability of tool and to identify the modification system has make it acceptable to users. However, this model suggested that the acceptability of information system is defined by two factors. The factors are perceived usefulness and perceived ease of use (Davis, 1986). Swanson (1987), stated that several factor analyses demonstrated that “Perceived Usefulness” and “Perceived Ease of Use” can be considered as two different dimension. In “Perceived Usefulness” is specifying as being the degree to which a person believes that the use of a system will improve their performance. While, “Perceived Ease of Use” refers to the degree to which person believes that use a system will be effortless (Shugan & Lessig, 1980).

Furthermore, perceived ease also have two main mechanism which are self-efficacy and instrumentality (Davis, 1986). Bandura (1982) described that, self-efficacy is one main factor underlying intrinsic motivation and it is between perceived ease of use and attitude following the illustrated figure below:

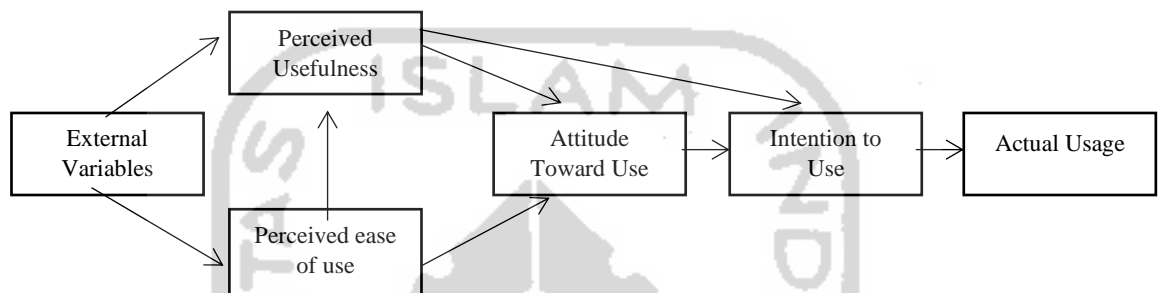


Figure 2.2. Technology Acceptance Model

(Davis, Bagozzi & Warshaw, 1989)

2.5 Previous Study

This several results reserach from previous research to get the research hypotheses which will be elaborated through the table as follows:

Table 2.1. Previous Study

No	Researchers	Title	Research Design	Results
1	Syahrullah & Ulfa,M. (2016)	Response of Indonesian Academic Towards Factor Influencing the Payment of <i>Zakat</i> on Employment Income	The objectives of study are to identify the level of payment of <i>Zakat</i> on employment income and to identify factor influencing the payment of <i>Zakat</i> on employment income.	This result showed that many academicians in Indonesia are quite low regarding to <i>Zakat</i> on employment income although they understand about <i>Zakat</i> .
2	Nuryana,F. (2019)	Literasi Keuangan Mahasiswa Jurusan Ekonomi dan Bisnis Islam IAIN Madura Berdasarkan demografi Sebagai Dasar Penguatan Kompetensi Program Studi	This research identifies how the level of Islamic financial literacy in JEBIS IAIN Madura students based on JEBIS IAIN Madura student demographics	The literacy level of JEBIS students reaches a high level of literacy in Islamic Economics, Islamic Capital Markets and ZIS. While for the other four variables, the level of literacy has only been sufficient
5	Othaman,Y., Alwi,I., Yusuff,M., & Saufi,M. (2017)	The Influence of Attitude, Subjective Norm, and Islamic Religiosity on Compliance Behaviour on Income <i>Zakat</i> Among Educators	This study examined the influence of attitude, subjective norms, and Islamic religiosity on compliance behaviour on income <i>Zakat</i> .	This result revealed that attitude, subjective norms, and Islamic religiosity has a significant effect on compliance behaviour in paying income <i>Zakat</i> among educators.

2.6 Hypotheses Formula

Zakat is one of the five pillars of Islam and as obligation to Muslim as stated in Al-Quran. *Zakat* is an act of worship in Islam, because in every Muslim, men and women has obligation to possess a specified limit of wealth to pay each year. *Zakat* can puriffied of the soul of *Zakat* payer from selfishness and greed (Syahrullah and Ulfa, 2016). Furthermore, *Zakat* word mentioned 58 times in Al-Quran which is include *Zakat*, *Sadaqah* and *Infaq*. For young generation learning *Zakat* and *Sadaqah* is important because it is one of the obligations and except that they can change the economic inequalities in the country. Since it is, important to have knowledge about *Zakat* and *Sadaqah* on the student's belief. According to Theory of Planned Behavior, McSweeney (2007) stated that behaviors arise from the assumption of results in desired actions (behavioral beliefs) weighted by the assessment of these outcomes. Furthermore, based on the description above, the first hypothesis is formed as follow:

H₁: Zakat and Sadaqah Knowledge has a positive effect toward the student's motivation to pay Zakat and Sadaqah.

On other hand, *Zakat* has an important role in social economic because *Zakat* could help the narrowing the gap between the have and not have. However, in the *Zakat* Agency there are many problems that need to be resolved such as low collecting of *Zakat*, lack of coordination and synergy between the institutions (Sardina & Zulfison, 2018). For that reason, one of step is making an education of Islamic Financial Literature. The education can be focused on young generation as stated by Nuryana (2019) that university students must be equipped with an

understanding of good financial literacy in order to help the problem that occur in society. Ajzen (2002) mentioned in Theory Planned Behavior that the individuals who have a high perception of control will continue to be motivated to succeed because he believes with the resources and opportunities available, so the difficulties they face can be overcome. Furthermore, Based on this explanation, the following hypothesis is formed:

H2: Knowledge of Islamic Literacy has a positive effect toward the student's motivation to pay Zakat and Sadaqah.

Moreover, after the University Students already understood the Islamic financial literature it means they can get the knowledge about the *Zakat* and *Sadaqah*. Furthermore, they will have self-awareness toward contribution in paying the *Zakat* and doing *Sadaqah*. Muda et al, (2006) stated that, supported prayer factor as one of the main motivation that contribute to compliance *Zakat* could be an indicator of high *Iman*, because individual compliance toward religious obligation to pay *Zakat* is highly depends on his belief. According to Zhao and Zhu (2014), subjective norms play an important role in driving individual's behavior, therefore subjective norm is included in extrinsic motivation. A person can perform certain behaviors if they are motivated and believed the importance of their behavior on others. However, Bandura (1982) described that, self-efficacy is one main factor underlying intrinsic motivation and it is between perceived ease of use and attitude. From this explanation, the hypothesis is formed as follow:

H₃: Self -awareness has a positive effect toward the student's motivation to pay Zakat and Sadaqah.

2.7 Conceptual Framework

Figure 2.3 below describes the conceptual model for this research. It shows one dependent variable which is Student's Motivation to pay *Zakat* and *Sadaqah*; and also three independent variables which are knowledge of Islamic financial literacy, *Zakat* and *Sadaqah* Knowledge, and self – awareness.

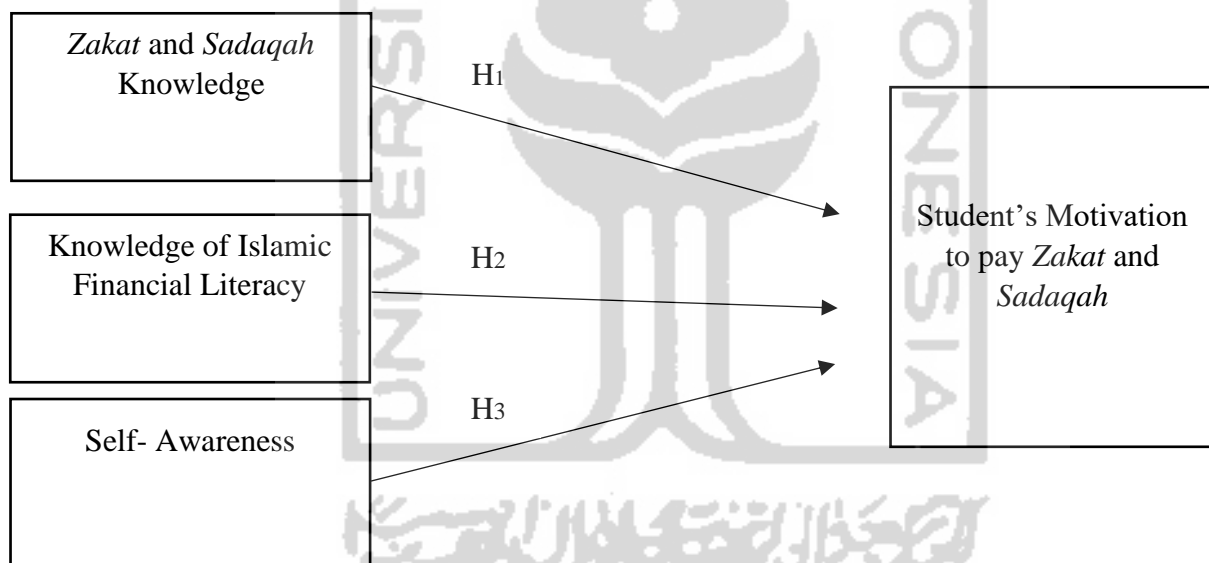


Figure 2.3. Research Model

CHAPTER III

RESEARCH METHOD

3.1 Research Approach

This research used quantitative method that described numerically in terms of object, variable, and value numerically. The objective of quantitative method are to understand, describe, and predict the nature of phenomena, particularly through the development of models and theories. Saundres et al, (2013) stated that, in quantitative data, before data have been processes and analysed, thus convey little meaning to most people. These data, hence, need to be process to further to make them useful, and turn them into information. Furthermore, Quantitative analysis techniques such as graphs, charts and statistics allow us to explore, present, describe and examine relationships and trends within our data (Saundres et al, 2013)

3.2 Population

Population is a group that are the focus of researchers in conducting research. In other words, population means the whole of the research subjects. Saundres et al (2013) stated that population is a complete set of cases from where the sample taken. The populations in this study were students of Universitas Islam Indonesia Faculty of Business & Economics accounting department year 2016-2019. There were 1436 taken as population for this research.

3.3 Sample

Sample is a subset containing the characteristics of a larger population. Samples are used in statistical testing when population sizes were too large to test. However, sample should represent the whole population and should not reflected bias toward a specific attribute data (Saundres et al, 2013). Based on this reseach's population characteristics, the sample technique is based on the students academic year. The sample selection employed in this research is non-probability sampling with a purposive sampling technique. Saundres et al (2013) stated that purposive sampling used as judgement to select cases that enable us answering research question and to meeting our objective. In this research, the criteria for choosing the sample are as follows:

1. Active students of the Accounting Undergraduate Program of the Faculty of Business and Economics, Universitas Islam Indonesia.
2. Students from batch 2016 to 2019
3. Students who have paid Zakat & Sadaqah

In determining the number of samples, this study used slovin formula it can be done through statistical calculations using the Slovin formula. The formula is the following:

$$n = \frac{N}{N.e^2 + 1}$$

Information:

n : Number of samples/ respondents / students

N : Number of Population

e^2 : Error Level 10%

It is known that in this study the total population is (N) = 1436 and the error rate is 10%. From the formula the number of samples (n) can be obtained as follows:

$$n = \frac{1436}{1 + 1436 \times 0,1^2}$$
$$= 93,48 \text{ rounded to } 94$$

Based on the above calculation, the number of samples used in this study is at 94 respondents or students

3.4 Data Collection Method

3.4.1 Data Types

This research used quantitative data with processing the result of the questioner that distributed to 94 accounting students of Universitas Islam Indonesia academic year of 2016 until 2019.

3.4.2 Data Collection

The source of data in this research is primary data. The primary data are in the form of questionnaires consisting of question items. The primary data are gathered by giving some statements and questions in the form of questionnaires filled out by the respondents. The statements and the questions in the questionnaire are adjusted to the variables measured.

The questionnaire is online questionnaire using Google Form (<http://bit.ly/38zvkgR>). The reason for using online questionnaire is because the researcher wants to make the respondents convenient filling the questionnaire. This research use a Likert scale to measure the variables tested. The Likert scale used in this study is 1-6 with the aim of avoiding respondents choosing neutral answer.

Table 3.1 Likert Scale

No	Scale	Meaning
1	SD	Strongly Disagree
2	D	Disagree
3	RD	Rather Disagree
4	RA	Rather Agree
5	A	Agree
6	SA	Strongly agree

3.5 Research Variable

There were two variables, dependent variable and independent variable.

The variables were follows:

3.5.1 Dependent Variables

The dependent variables of this research were student's motivation to pay *Zakat* and *Sadaqah*. Aidit and Qardawi (1998) stated that the individual level of

understanding Islamic principle such as knowledge of *Zakat*, *Sadaqah* and Islamic financial literacy also can be motivate people to pay *Zakat* and *Sadaqah*. Besides that, high *Iman* or spirituality also one of factor that can motivate students pay *Zakat* and *Sadaqah*. The dependent variable is tested with the questionnaire that contains of statements that showed the students judgment on student's motivation to pay *Zakat* and *Sadaqah*. The questionnaire used was a statement question, using a Likert scale with 1 Is strongly disagree until 6 strongly agree. Based on Majid (2017), research therefore 7 statements taken for measuring variable were follows:

1. I pay *Zakat* and *Sadaqah* because it will strengthen my faith
2. I am forced to pay *Zakat* and *Sadaqah* to get the present
3. I pay *Zakat* and *Sadaqah* to purify my soul
4. My notivation to pay *Zakat* and *Sadaqah* is influenced by my level of faith
5. I feel guilty when I did not fulfill my obligation to pay *Zakat* and *Sadaqah*
6. I pay *Zakat* and *Sadaqah* to help the Muslim economics
7. I give *Sadaqah* to help someone and also make the surrounding environment comfortable

3.5.2 Independent Variable

3.5.2.1 *Zakat* & *Sadaqah* Knowledge (X1)

As young generation learn about *Zakat* and *Sadaqah* is important because they can change the economic inequalities in the country. Based on Syahrullah and Ulfa (2016) & Nuryana (2019), there 6 statements taken to measure in level of Knowledge of *Zakat* and *Sadaqah*, that is:

1. I know *Zakat* and *Sadaqah* is a religious worship
2. I have knowledge about *Zakat* and *Sadaqah*
3. I know the difference between *Zakat* and *Sadaqah*
4. I know *Zakat* is an obligation while *Sadaqah* is not an obligation in Islam
5. I know how to pay *Zakat* and *Sadaqah*
6. I know where to pay *Zakat* and *Sadaqah*

3.5.2.2 Knowledge of Islamic Financial Literacy (X2)

Nuryana (2019) stated that university students must be equipped with an understanding of good financial literacy in order to help the problem that occurs in society especially in Islamic financial literacy. In this study, knowledge of Islamic financial literacy is measured using the following indicators (Aisyah & Saepuloh, 2019):

1. I understand the budget plan for each income and expense
2. I have budget plan for every income
3. I have budget plan for every expense
4. I can differentiate primary and secondary needs
5. Saving and investment have same nature
6. *Zakat* and *Sadaqah* are included in Islamic financial literacy learning
7. I often buy goods according to secondary needs rather than primary needs
8. To give *Sadaqa*, we must have assets such as land, building and vehicles

3.5.2.3 Self – Awareness (X3)

Syahrullah and Ulfa (2016) stated that self-awareness is important factor that motivate the *Zakat* payers to pay *Zakat* and *Sadaqah*. In this study, Syahrullah and Ulfa (2016) stated 10 statements have been included in self-awareness variable which are the following:

1. I am aware that paying *Zakat* and *Sadaqah* can purify my property
2. I am aware that paying *Zakat* and *Sadaqah* can purify my soul
3. I am aware that paying *Zakat* and *Sadaqah* is important to enhance Muslim economics
4. I am aware that paying *Zakat* and *Sadaqah* is my priority
5. I am aware that paying *Zakat* and *Sadaqah* is my responsibility
6. I am aware that paying *Zakat* and *Sadaqah* is under my control
7. I like to help someone who is having a hard time
8. I will help with a sincere and not expect anything in return
9. I am aware that helping someone who is in trouble is included into *Sadaqah*
10. I am aware that besides helping someone, smiling and the greeting is also a form of *Sadaqah*

3.6 Data Analysis Technique

This study uses multiple linear regression analysis techniques to determine the effect of each independent variable on the dependent variable. While the statistical test tool uses the SPSS application.(diperpanjang)

3.6.1 Descriptive Statistic

The descriptive statistics used were mean, median, mode, standard deviation, maximum, and minimum value. These data will be presented in a form of a table graph.

3.6.2 Validity and Realibility Test

3.6.2.1 Validity Test

Ghozali (2018) stated that, validity is the most critical criteria indicating the extent to which the instrument should be measured. Validity is considered a utility. In other words, validity is the extent to which differences are found with gauges which reflect the real differences between those being tested. This test is carried out to check the validity of the statements on the questionnaire, whether the statement is able to reveal something measured by the questionnaire. A questionnaire is valid if the question in the questionnaire is able to reveal something that will be measured by the questionnaire, If $r_{table} < r_{count}$ (significance level = 5%), it is considered valid or vice versa (Ghozali, 2018).

3.6.2.2 Reliability Test

The reliability test is another important test for measuring sound results. Measuring instrument reliability is if it gives consistent results. Reliable measuring instruments do contribute to validity; however reliable instruments did not need to be valid instruments. Thus the reliability is not as valuable as validity, while it is easier to assess reliability compared to validity. If the quality of its reliability satisfied with an instrument, so when using it we can be sure that the factors of the situation will not interfere (Ghozali, 2018). According to Saundres

et al, (2013), reliability refers to consistency which is concerned with the robustness of your questionnaire and in particular, whether or not it will produce consistent findings at different times and under different conditions, such as with different samples or in the case of an interviewer-administered questionnaire with different interviewers.

3.6.3 Classical Assumption Test

After quality data of the have been tested, the next step is testing classical data using classical assumption. There are several types of classical assumption tests, such as normality, multicollinearity, and heteroscedasticity test

3.6.3.1 Normality Test

The normality test aims to test whether in the regression model, dependent and independent variables have a normal distribution. As it is known that the T-test assumes the residual value follows the normal distribution. However, a good regression model is having a normal data distribution or close to normal (Ghozali, 2018)

Ghozali (2018) stated that normal data is a data that is spread around normal lines and the pattern follows the normal curve direction. To find out whether residuals are normally distributed, the Kolmogorov smirnov statistical test was used in this study. Where if the results of the significance value > 0.05 then the data are normally distributed. Decision-making:

If Sig. (P) > 0.05 then HO is accepted (normally distributed)

If Sig. (P) < 0.05 then HO is rejected (not normally distributed)

3.6.3.2 Multicollinearity Test

Multicollinearity test objective was to see correlation among independent variable. If used in the regression model, there is a correlation then it is called a multicollinearity problem. Furthermore, how to detect multicollinearity can be seen through the value of the Variation Inflation Factor (VIF). Generally, if VIF is lower than 10, then the variable multicollinearity problems with independent variables or vice versa (Gujarati, 2012).

3.6.3.3 Heteroscedasticity Test

Heteroscedasticity test aims were testing whether the inside a regression model of variance occurs inequality of one observation to another observation, this is called heteroscedasticity (Gujarati, 2012). To find out the presence or absence of heteroscedasticity in one regression model, it can be seen in the scatterplot model. As for the provisions used are: 1) The points (data) are spread above and around the number 0 2) The points (data) do not collect only below 3) Distribution of points (data) may not form patterns wavy widening then narrowing and widening back 4) Distribution of points (data) should not be patterned. However, a good regression model is not going to produce heteroscedasticity.

3.6.4 Multiple Linear Regression Analysis

The analysis used in this study is multiple linear regression, that is, seeing the effect of Islamic financial literacy knowledge, *Zakat* and *Sadaqah* knowledge, self-awareness and motivation toward behavioral intention to pay *Zakat* and

Sadaqah. In other words, multiple regression analysis investigate at the effect of independent variables on the dependent variable (Ghozali,2018)

The general form of multiple linear regression models with p independent variables is shown in the following equation:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

Notes:

Y = Dependent Variable (Behavioral Intention to pay *Zakat* and *Sadaqah*)

a = Constant

b1..b2..b3... = Regression coefficient

X1 = Independent Variable (Knowledge of *Zakat* and *Sadaqah*)

X2 = Independent Variable (Knowledge of Islamic Financial Literacy)

X3 = Independent Variable (Self – Awareness)

X4 = Independent Variable (Motivation)

e = Error

3.6.5 Coefficient of Determinitaion (Adjusted R²)

The coefficient of determination test aims to measure how far the model's ability to explain the variation of the dependent variable (Ghozali,2018). The coefficient of determination lies from 0 and 1. A small R² value means that the ability of the independent variables to explain the dependent variables is very limited. A value close to one means that the independent variables provide almost all the information needed to predict the variation of the dependent variable (Ghozali, 2018).

3.6.6 F Test

The F statistical test indicated whether all independent variables entered in the model have a joint effect on the dependent variable (Ghozali, 2018). F test can

be done by looking at the significance value of F on the output of regression results using SPSS with a significance level of 0.05 ($\alpha = 5\%$). If the probability value is greater than α , the regression model is not fit. Whereas, if the probability value is smaller than α it means that the regression value is fit or suitable for use.

3.6.7 Partial Test (T-test)

The partial test is an individual statistical test for find out which each variable is independent of the variable taken. The T-test is used to discuss the effect of the independent variables on the approved variables partial. This test is carried out by comparing the values in the T table. If $T_{table} > T_{count}$ with a significance below 0.05 (5%). Then partially the independent variable determines significant to the participation variable, and vice versa (Sugiyono, 2005).

CHAPTER IV

DATA ANALYSIS

In this chapter, there is an explanation of data analysis and discussion of the *Motivation of Paying Zakat & Sadaqah: Evidence from Accounting Students at the Faculty of Business & Economics, Islamic University of Indonesia*. Data analysis was performed based on the hypotheses outlined in Chapter II.

4.1 Data Collection Result

Respondents used in data collection in this study were active students of the Faculty of Business & Economics, Universitas Islam Indonesia, year 2016-2019 who had taken sharia subjects according to the curriculum and non-curriculum.

In this study, the questionnaire was distributed through electronic media by connecting on the link <http://bit.ly/38zvkgR>. From the distributed questionnaires has distributed, as many as 100 questionnaires were obtained. Based on this number, as many as 100 respondents have fulfilled the requirements that have been set previously. A summary of the number of questionnaire returned is presented in table 4.1 as follows:

Table 4.1 Questioner Distribution

Distributed Questionnaire	150
Returned Questionnaire	113
used Questionnaire	100

Sources: Primary Data, 2020

4.2 Respondent Characteristic

Characteristics of respondents in this study are grouped by gender, year, age, monthly allowance, contributions in zakat & sadaqah and sharia subjects that have been taken.

4.2.1 Respondents by Gender

Characteristics of respondents by gender are summarized in table 4.2 as follows:

Table 4.2 Respondents by Gender

Gender	Total Respondent	Percentage
Man	31	31%
Woman	69	69%
Total	100	100%

Sources: Primary Data, 2020

From the data above, it is known male respondent are 31 people or 31% of the total respondents and female respondents are 69 people or 69% of the total respondents.

4.2.2 Respondent by Academic Year

Table 4.3 Respondent by Academic Year

Academic Year	Total Respondent	Percentage
2016	49	49%
2017	24	24%
2018	6	6%
2019	21	21%
Total	100	100%

Sources: Primary Data, 2020

From the data above, it is known that the respondents who filled the questionnaire the most were students in 2016 as many as 49 respondents or 49% of total respondents.

4.2.3 Respondents by Age

Characteristics of respondents by age are summarized in table 4.3 as follows:

Table 4.4 Respondents by Age

Age	Total Respondent	Percentage
17-19	23	23%
20-22	76	76%
23-25	1	1%
Total	100	100%

Sources: Primary Data, 2020

From the above data, it is known that the range of age of respondents who filled out the questionnaire was from the age of 17-19 years as many as 23 respondents or 23% of the total respondents, aged 21-22 years as many as 76 respondents or 76% of the total respondents, and ages 23-25 1 year respondents or 1% of the total respondents. From the results above, the respondents who filled the questionnaire the most were those aged 21-22 years.

4.2.4 Respondents by Monthly Allowance

Characteristics of respondents by monthly allowance are summarized in table 4.4 as follows

Table 4.5 Respondents by Monthly Allowance

Monthly Allowance	Total Respondent	Percentage
< Rp. 1.000.000,-	23	23%
> Rp. 2.000.000,-	14	14%
Rp.1.000.000,- s/d Rp. 2.000.000,-	63	63%
Total	100	100%

Sources: Primary Data, 2020

From the data above, it is known that respondents with a monthly allowance of Rp. 1,000,000 up to Rp. 2,000,000, - are 63 respondents or 63% of the total respondents. Second place was occupied by respondents with monthly allowance <Rp. 1,000,000, - with a total of 23 respondents or 23% of the total respondent. While for the third place is occupied by respondents with monthly allowance > Rp. 2,000,000, - with 14 respondents or 14% of the total respondents.

4.2.5 Characteristics of Respondents by Contribution in Zakat & Sadaqah

In this characteristic, respondents contribution divided by two components. First, based on who have paid zakat & Sadaqah, and second based on how often contributed to paying zakat & Sadaqah. The characteristics of respondents are summarized in table 4.6 and table 4.7 as follows:

Table 4.6 Students who have Paid Zakat & Sadaqah

Paying Zakat & Sadaqah	Total Respondent	Percentage
No	13	13%
Yes	87	87%
Total	100	100%

Sources: Primary Data, 2020

Based on the table 4.6 illustrated, respondents who paid zakat and Sadaqah were 87 respondents or 87% of the total respondents. While 13 respondents or 13% of the total respondents had never paid zakat & Sadaqah. It can be concluded that the majority of FBE UII students already paid zakat and Sadaqah during their students.

Table 4.7 Students Contributed to paying zakat & Sadaqah for one year

Contribution to paying zakat & Sadaqah for one year	Total Respondent	Percentage
< 5 Times	30	30%
> 10 Times	24	24%
5 - 10 Times	33	33%
Never Pay Zakat & Sadaqah	13	13%
Total	100	100%

Sources: Primary Data, 2020

Table 4.7, showed the frequency of students contribution to pay Zakat and Sadaqah for one year. The highest frequency is 5-10 times a year for 33% from total respondents. The lowest frequency is never pay Zakat and Sadaqah in a year for 13% from total respondent. Therefore, it can be concluded that the majority of FBE UII students pay zakat 5-10 times a year, but a small number of FBE UII students also have not contributed in paying zakat & sadaqah which is an obligation as Muslims

4.2.6 Shariah Subject taken during the study

In this characteristic, Sharia subject divided by two components, first, based on curriculum subject, and second based on additional subject or non-curriculum. The characteristics of respondents are summarized in table 4.7 and table 4.8 as follows:

Table 4.8 Curriculum Subject

Subject	Total Respondent
Islam Ulil Albab	98
Islam Rahmatan Lil Alamin	77
Ekonomi Islam	78
Kewirausahaan Islam	73
Akuntansi Keuangan Syariah	76
Fiqh Muamalah	6

Sources: Primary Data, 2020

Table 4.8 illustrated, it can be concluded that the curriculum-based subjects that are mostly taken are Islam Ulil Albab as answered by 98 respondents or 98% of the total respondents. Whereas for the subject of Fiqh Muamalah, there were 6 respondents or 6% of the total respondents taken these subject.

Table 4.9 Additional Subject / Non-Curriculum

Subject	Total Respondent
Pesantrenisasi	100
Taklim	96
Pelatihan Kepemimpinan & Dakwah	72

Sources: Primary Data, 2020

Based on table 4.9 above, it can be concluded that 100 respondents or 100% of the total respondents have followed pesantrenisasi agenda, 96 respondents or 96% of the total respondents have followed taklim agenda and 72

respondents or 72% of the total respondents have followed the leadership training and da'wah, which is additional subjects that is mandatory for FBE UII students

4.3 Validity and Realibility Test

To test the validity and reliability of instruments, the researcher using analysis with SPSS. The following results are the validity tests. For the level of validity, the significance test is performed with compare the value of **r -count** with the value of **r -table**. In this case, the size of the **r -table** can be calculated by the number of samples (n) = 100 and the alpha value of 0.05%, then **r -table** value is 0.194. Therefore, if the **r-count** (for each question item can be seen in the corrected item total correlation column) is greater than the **r-table** and the **r-count** value is positive, then the question item is said to be valid. From appendices 3 it can be seen that each item questions have **r-count** > **from r-table** (0.194) have positive value. Thus all items of the question are valid.

Table 4.10 Instrument Reliability Test Results

No	Variable	Reliability Coefficients	Cronbach Alpha	Information
1	Knowledge of Zakat and Sadaqah	6 Item Question	0.714	Reliable
2	Knowledge of Islamic Financial Literacy	8 Item Question	0.689	Reliable
3	Self-Awareness	10 Item Question	0.739	Reliable
4	Motivation	7 Item Question	0.733	Reliable

Sources: Primary Data, 2020

From the description of table 4.10 above, it can be seen that each variable has a Cronbach Alpha > 0.194. Thus, the variables (Knowledge of Zakat and

Sadaqah, Knowledge of Islamic Financial Knowledge, Self-Awareness and Motivation) can be said to be reliable.

4.4 Classical Assumption Tests

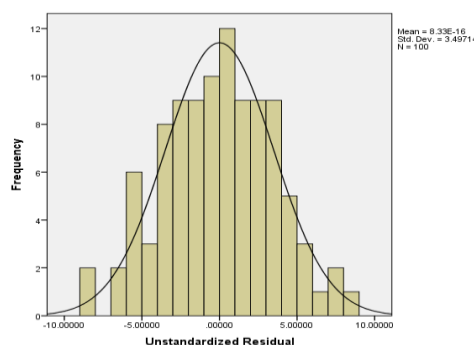
Based on the results of testing all classical deviations from the data research, it can be explained as follows:

4.4.1 Normality Test

Normality test aimed to test whether in the regression model the dependent variable and the independent variable have normal distributions or not. The way that can be taken to test the normality of data is using the Normal P-P plot by looking at the spreading of the data. If the graph shows the data distribution follows a straight line pattern, then the data is normal. Besides looking at the P-Plot test, the researcher also tests the data using kolmogorov-smirnov, if the test of normality table values $\text{sig} > 0.05$, then the data is normally distributed. The results of the normality test in this study are shown as follows

Figure 4.1 Histogram Graph for Normality Test

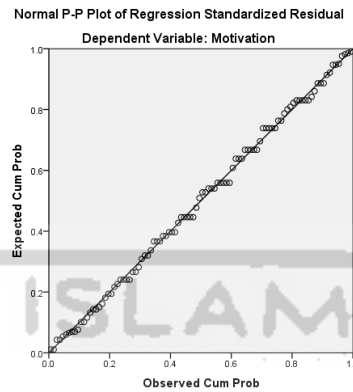
Zakat and Sadaqah Knowledge Variable (X1) and Motivation Variable



(Sources: Primary Data, 2020)

Figure 4.2 Normal Probability Plot

Zakat and Sadaqah Knowledge Variable (X1) and Motivation Variable (Y)



(Sources: Primary Data, 2020)

Table 4.11 Kolmogorov-Smirnov Normality Test Value

Zakat and Sadaqah Knowledge Variable (X1) and Motivation Variable (Y)

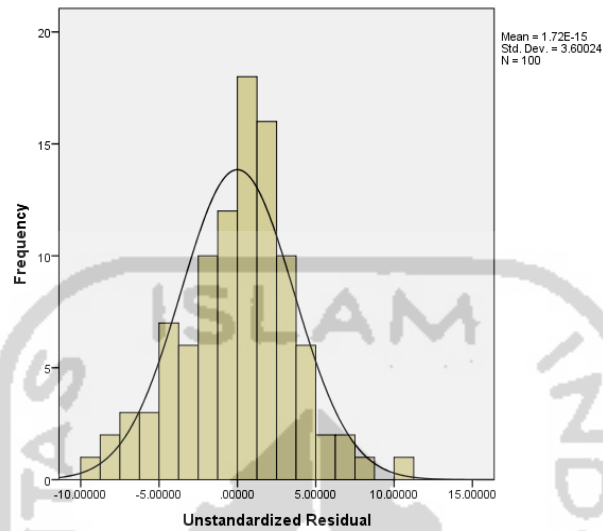
One-Sample Kolmogorov-Smirnov Test	
Respondents	100
Test Statistic	.040
Asymp. Sig. (2-tailed)	.200 ^{c,d}

Sources: Primary Data, 2020

The histogram graph on figure 4.1 illustrated, residual data has a normal curve that makes a perfect bell. Likewise, figure 4.2 shows the normal P-P chart where the residual plot of data distribution follows the normal line (straight line). To further ensure that data residuals have followed normality assumptions, residual data were tested again using the Kolmogorov Smirnov test. Table 4.11, the kolmogorov-smirnov test showed that the residual data obtained follows a normal distribution, based on the output obtained, the Kolmogorov-Smirnov value is significant at $0.200 > 0.05$. Thus, the residual data are normally distributed and the regression model meets the normality assumption

Figure 4.3 Histogram Graph for Normality Test

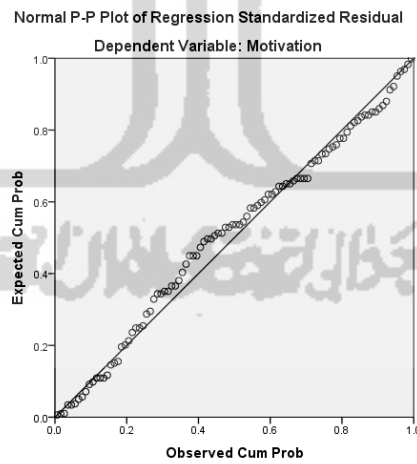
Knowledge of Islamic Financial Literacy (X2) and Motivation Variable (Y)



(Sources Primary Data , 2020)

Figure 4.4 Normal Probability Plot

Knowledge of Islamic Financial Literacy (X2) and Motivation Variable (Y)



(Sources Primary Data, 2020)

Table 4.12 Kolmogorov-Smirnov Normality Test Value

Knowledge of Islamic Financial Literacy (X2) and Motivation Variable (Y)

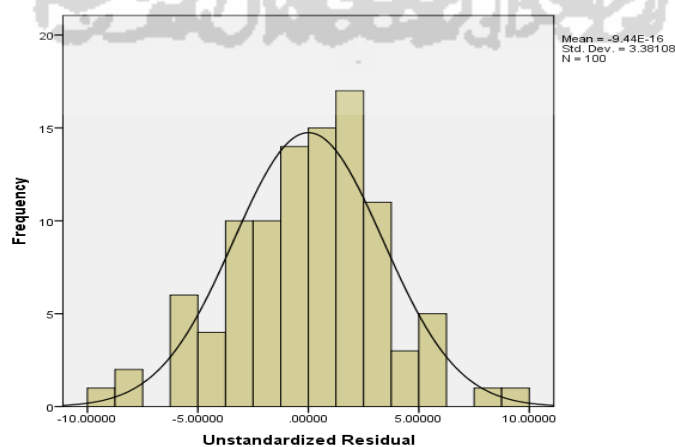
One-Sample Kolmogorov-Smirnov Test	
Respondents	100
Test Statistic	.080
Asymp. Sig. (2-tailed)	.121 ^c

Sources: Primary Data, 2020

The histogram graph on figure 4.3 illustrated the residual data has normal curves that form a perfect bell. Likewise, figure 4.4, the normal P-P graph showed the residual plot of data distribution has not followed the normal line (straight line). To further ensure that data residuals have followed normality assumptions, residual data were tested again using the Kolmogorov Smirnov test. From table 4.12, the Kolmogorov Smirnov test show that the residual data obtained follows a normal distribution, based on the results of the output the Kolmogorov-Smirnov value is significant at $0.121 > 0.05$. Thus, the residual data are normally distributed and the regression model meets the normality assumption.

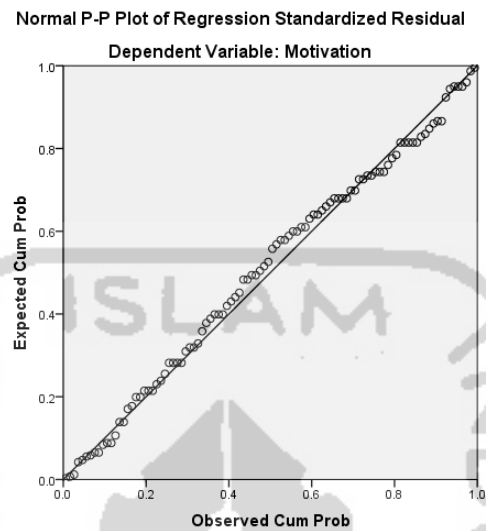
Figure 4.5 Histogram Graph for Normality Test

Self-Awareness (X3) and Motivation Variable (Y)



(Sources: Primary Data, 2020)

Figure 4.6 Normal Probability Plot
Self-Awareness (X3) and Motivation Variable (Y)



(Sources: Primary Data, 2020)

Table 4.13 Kolmogorov-Smirnov Normality Test Value
Self-Awareness (X3) and Motivation Variable (Y)

One-Sample Kolmogorov-Smirnov Test	
Respondents	100
Test Statistic	0.059
Asymp. Sig. (2-tailed)	0.200

Sources: Primary Data, 2020

The histogram graph showed on figure 4.5, residual data has a normal curve that makes a perfect bell. Likewise, figure 4.6 showed the normal P-P chart where the residual plot of data distribution has followed the normal line (straight line). To further ensure that data residuals have followed normality assumptions, residual data were tested again using the Kolmogorov Smirnov test. In table 4.13, the Kolmogorov Smirnov test shows that the residual data obtained follows a normal distribution, based on the output obtained, the Kolmogorov-Smirnov value

is significant at $0.200 > 0.05$. Thus, the residual data are normally distributed and the regression model meets the normality assumption.

4.4.2 Multicollinearity Test

Multicollinearity Test aims to test whether there is a correlation between independent variables in regression model.

Table 4.14 Multicollinearity Test between Independent Variables (X) and Dependent Variables (Y)

No	Variable	Collinearity Statistics	
		Tolerance	VIF
1	Knowledge of Zakat and Sadaqah	0.817	1.223
2	Knowledge of Islamic Financial Literacy	0.996	1.004
3	Knowledge of Self-Awareness	0.816	1.226

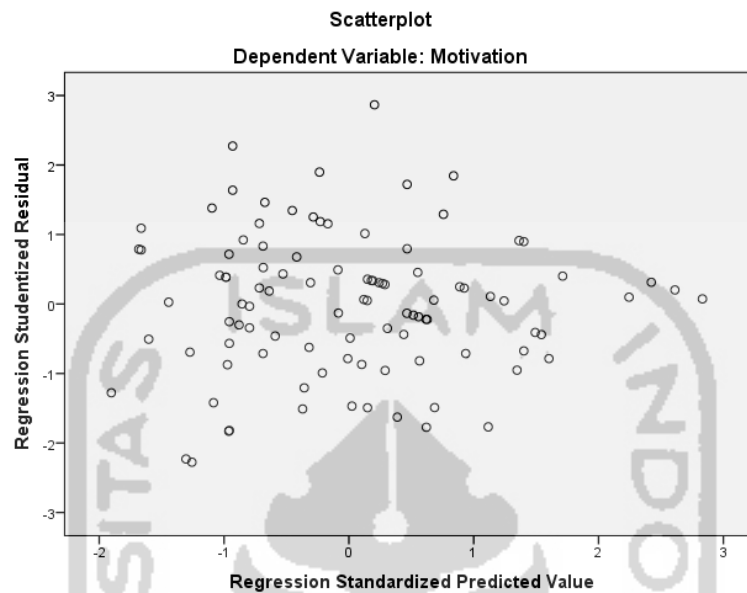
Sources: Primary Data, 2020

Table 4.14 illustrated, the results of the multicollinearity testing carried out. The variance inflation factor (VIF) value of the three independent variables is smaller than 10.00 (< 10.00) and the tolerance value of the three variables is greater than 0.10 (> 0.10). Therefore, it can be assumed that there is no multicollinearity between independent variables in the regression model.

4.4.3 Heteroscedasticity Test

Heteroscedasticity test objective is testing inequality of variance occurs in the model regression. The statistical test results of heteroscedasticity obtained in this study are the following:

Figure 4.7 Heteroscedasticity Deviation Test
Between Independent Variables (X) and Dependent Variables (Y2)



(Sources: Primary Data, 2020)

On figure 4.7, there is one dependent variable it is motivation and three independent variables, they are Zakat and Sadaqah Knowledge, knowledge of Islamic financial literacy and Self-awareness. In this test, scatterplot graphs indicated that some clear patterns and points spread above and below the number 0 on the Y-axis (dependent variable). Therefore, it can be concluded the heteroscedasticity in the regression model were not appears.

4.5 Multiple Linear Regresion

Table 4.15 Multiple Linear Regressions

No	Variable	Beta Value	Standard Error	T
1	Knowledge of Zakat and Sadaqah	0.439	0.215	2.045
2	Knowledge of Islamic Financial Literacy	0.202	0.081	2.513
3	Knowledge of Self-Awareness	0.347	0.109	3.181

Sources Primary Data, 2020

The multiple linear regressions model as follows for this research is the following:

$$Y = 8.767 + 0.439X_1 + 0.202X_2 + 0.347X_3$$

The interpretation of the regression model were:

1. Zakat and Sadaqah Knowledge

On the Zakat & Sadaqah knowledge variable, the results were positive with a value of 2,045. It means that the higher the Zakat & Sadaqah Knowledge, the higher the influence on students' motivation to pay Zakat and Sadaqah.

2. Knowledge of Islamic Financial Literacy

On the variable knowledge of Islamic Financial Literacy, the results were positive with a value of 2,513. It means that the higher the knowledge of Islamic Financial Literacy, the higher the influence on students' motivation to pay Zakat and Sadaqah.

3. Self-Awareness

On self-awareness variables, the results are positive with a value of 3.181.

It means that the higher self-awareness, the higher the influence on students' motivation to pay Zakat and Sadaqah.

4.6 Coefficient of Determination (Adjusted R²)

The coefficient of determination is used to determine the close relationship between the independent variable and the dependent variable. The value of R² lies between 0 to 1 ($0 \leq R^2 \leq 1$). The purpose of calculating the coefficient of determination is to determine the effect of the independent variable on the dependent variable. From the results of data analysis, the following results are obtained:

Table 4.16 Coefficient of Determination (Adjusted R²)

t	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.496 ^a	0.246	0.223	3.26612

Sources: Primary Data, 2020

Table 4.16 showed that the adjusted R² value is 0.246, which means that Zakat and Sadaqah Knowledge, Islamic Financial Literacy and Self-Awareness are only able to explain the ethical judgment by 24.6%, after adjusting for the sample and independent variables. While the remaining 75.4% is explained by other variables excluded in this current study.

4.7 F Test

The purpose of the F test is to test whether the regression model is suitable for use or fit. F test can be done by looking at the significance value of F at the output of the regression results with a significance level of 0.05 ($\alpha = 5\%$). If the probability value is greater than α it means that the regression model is not fit. Meanwhile, if the significance value is smaller than α , it means that the regression model is fit.

From the following F test results, a significance value of less than 0.05 is obtained, which is 0,000 ($0,000 < 0.05$). So it can be concluded that the regression model used in this study has a fit or feasible regression model to use.

Table 4.17 F-Test Result

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	334.424	3	111.475	10.450	.000 ^b
	Residual	1024.086	96	10.668		
	Total	1358.510	99			

Sources: Primary Data, 2020

4.8 Result of Partial Test (T-test)

Hypothesis testing is performed to determine whether there is an influence of independent variables with partially dependent variables. Data processing using SPSS for windows version 24.0, based on the data obtained from 100 respondents the following results were obtained:

Table 4.18 Partial Test (T-Test)

No	Variable	T	Significant
1	Knowledge of Zakat and Sadaqah	2.045	0.044
2	Knowledge of Islamic Financial Literacy	2.513	0.014
3	Knowledge of Self-Awareness	3.181	0.002

Sources: Primary Data, 2020

4.9 Hypotheses Analyses

4.8.1 The Influence of Zakat and Sadaqah Knowledge on Students

Motivation of Paying Zakat & Sadaqah

Based on the result from table 4.16, we can found that the results of the Empirical test results of the influence of Zakat and Sadaqah Knowledge on the Motivation of Student's to pay *Zakat & Sadaqah* shows a value of 2.045 and a p-value (Sig) of 0.044 which is below alpha 0.050 (5%). So that, the results of this study support hypothesis one (H1) which is "***Zakat and Sadaqah Knowledge has an effect toward the student's motivation to pay Zakat & Sadaqah.***"

With the results of data processing that have been received it can be concluded that there is a positive influence between Zakat and Sadaqah knowledge toward the motivation of students to pay *Zakat and Sadaqah*. It means that the Zakat and Sadaqah Knowledge has an influence in order to make students pay Zakat and Sadaqah.

This hyposthesis is supported by Syahrullah & Ulfa (2016), who stated that Zakat and Sadaqah Knowledge is one of the important factors in paying Zakat and

Sadaqah. They investigated the response of academicians pertaining to level of knowledge as determinant to pay Zakat and the result is mostly the response from academicians who have enough Zakat Knowledge and concerning the Zakat as a religious worship in Islam. Moreover, they also stated that the Zakat Knowledge is one of the factors that can motivate the response to pay Zakat.

4.8.2. The Influence of Islamic Financial Literacy on Students' Motivation of Paying Zakat and Sadaqah

Moreover, based on table 4.16, it can be seen that the results of the empirical test results of the influence of Knowledge of Islamic Financial Literacy on the Motivation of Students to pay *Zakat* and *Sadaqah* shows a value of 2.513 and a p-value (Sig) of 0.014 which is below alpha 0.050 (5%). So that, the results of this study can accept a hypothesis two (H₂) which is **“Knowledge of Islamic Financial Literacy has an effect toward the student's motivation to pay *Zakat* and *Sadaqah*”**.

Furthermore, the results of data processing that have been received it can be concluded that there is a positive influence between Knowledge of Islamic Financial Literacy toward the Motivation of Students to pay *Zakat* & *Sadaqah*. It means that the Knowledge of Islamic Financial Literacy has an influence in order to make students pay *Zakat* & *Sadaqah*.

This hypothesis is supported by Yusuf (2019), who stated that knowledge of Islamic Financial Literacy is important to be understood and applied the knowledge early so that the students can understand about the management of

Islamic finance. Yusuf (2019) stated that in his research, there is 81% of students have good Islamic financial literacy which means that students with good Islamic Financial Literacy have good enough behaviour in Sadaqah and Zakat. Moreover, Nuryana (2019) stated that university students must be equipped with an understanding of good Islamic Financial Literacy in order to help the problem that occurs in society. However, if the students already have knowledge of Islamic Financial Literacy, they can be motivated to pay Zakat and Sadaqah because they want to enhance the economic life.

4.8.3 The Influence of Self-Awareness on Students Motivation of Paying Zakat and Sadaqah

The results of the empirical test results of the influence of Self-Awareness on the Motivation of Student's to pay *Zakat* and *Sadaqah* based on table 4.16 shows a value of 3.181 and a p-value (Sig) of 0.002 which is below alpha 0.050 (5%). So that, the results of this study can accept hypothesis three (H₃) which stated that **"Self-Awareness has an effect toward the student's motivation to pay *Zakat* and *Sadaqah*."**

Furthermore, the results of data processing that have been received it can be concluded that there is a positive influence between Self-awareness toward the Motivation of Students to pay *Zakat & Sadaqah*. It means that the Self-Awareness has an influence in order to make students pay Zakat & Sadaqah.

This hypothesis is supported by Syahrullah and Ulfa (2016), who stated that the self-awareness as one of the instinct factor that can motivate the

responsiveness to pay Zakat & Sadaqah. However, self-awareness is an important factor to respond in paying zakat because they are aware that paying zakat can enhance the Muslim economic purify the soul and income. According to Baba et al & Jusoh et al (2017), the advantage to pay zakat and sadaqah is to increase the satisfaction in applying the commendments by Allah SWT, purify the wealth and earning, help the poor people. Based on Baba et al & Jusoh et al (2017) research, most of the respondents have awareness to pay Zakat & Sadaqah because it is the obligation as Muslim people, besides that, it can enhance the economic life and can purify their wealth and earning.

In conclusion, the results of the discussion of the hypothesis are summarized by the researcher and shown in full in table 4.17.

Table 4.17
Hypothesis Testing Result

	Hypothesis	Explanation
H1	<i>Zakat and Sadaqah Knowledge has a positive effect with the student's motivation to pay Zakat & Sadaqah.</i>	Supported by data
H2	<i>Knowledge of Islamic Financial Literacy has a positive effect with the student's motivation to pay Zakat & Sadaqah</i>	Supported by data
H3	<i>Self-Awareness has a positive effect with the student's motivation to pay Zakat & Sadaqah</i>	Supported by data

CHAPTER V

CONCLUSION, LIMITATION, AND RECOMENDATION

5.1 Conclusions

The summaries that can be drawn from this research were the following:

1. Knowledge of Islamic Financial Literacy has a positive effect on student motivation in paying Zakat and Sadaqah. This significant research result is shown by students who know Islamic Financial Literacy understand the importance of Islamic Financial Literacy as Muslims as well as insights on how they manage finance in primary and secondary matters by making a draft budget for income and expenditure. It can also make students understand that Zakat and Sadaqah are part of Islamic Financial Literacy. Therefore the better the knowledge of Islamic Financial Literacy, the more students will be motivated to paying Zakat & Sadaqah.
2. Zakat and Sadaqah Knowledge has a positive effect on student motivation in paying Zakat & Sadaqah. This significant research result is shown by students who know Zakat & Sadaqah understand the importance of Zakat & Sadaqah as Muslims as well as insight into how and where to pay Zakat & Sadaqah, besides Zakat and Sadaqah are obligations that must be carried out as Muslims. Therefore, the more students have Zakat & Sadaqah Knowledge, the more students motivated to pay Zakat & Sadaqah
3. Self-awareness has a positive effect on student motivation in paying Zakat & Sadaqah. This significant research result is shown by students who have high

self-awareness will understand the importance of paying Zakat & Sadaqah. This is proven by the responsibility at students in paying Zakat & Sadaqah, helping someone who is experiencing difficulties, making Zakat & Sadaqah a priority, and believing that paying Zakat & Sadaqah will cleanse their souls and property. Therefore, the more level of self-awareness, the more students motivated in paying Zakat & Sadaqah.

5.2 Research Limitation

In quantitative research, there are always limitations. Limitations in this study include the following matters:

1. There are many other factors that influence a student's motivation to pay *Zakat and Sadaqah* and not included in this research.
2. This research has only used the specific samples of Universitas Islam Indonesia students therefore the findings cannot be generalized to a wider population of students.

5.3 Recommendation

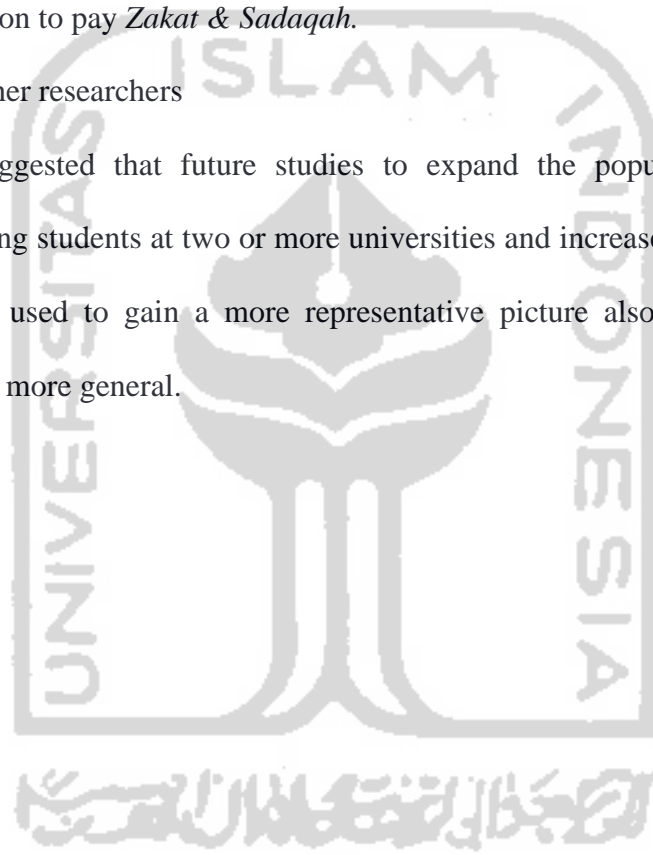
Based on the results of the research and the conclusions that have been presented, the researcher then gives the suggestions that would provide benefits to the parties concerned for the results of this study. The suggestions that can be conveyed are as follows:

1. Zakat & Sadaqah Knowledge, Knowledge of Islamic Financial Literacy in accounting students of the Faculty of Business & Economics Universitas

Islam Indonesia need to be improved to increase student motivation in contributing to paying *Zakat & Sadaqah*. Furthermore, students' self-awareness will increase if they understand the importance of *Zakat & Sadaqah* or Islamic Financial Literacy, because it is in line with the results of the study that self-awareness has a dominant influence on students' motivation to pay *Zakat & Sadaqah*.

2. For further researchers

It is suggested that future studies to expand the population such as comparing students at two or more universities and increase the number of samples used to gain a more representative picture also can make the research more general.



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Regard: filling out the research questionnaire

Toward

.....

In Yogyakarta



Assalamualaikum Wr. Wb.

In connection with the research carried out as a support to the thesis entitled **"Motivation of Paying Zakat and Sadaqah: Evidence from Accounting Students at the Faculty of Business & Economics of the Islamic University of Indonesia"** was compiled as one of the requirements for graduation from the undergraduate program Faculty of Business & Economics Department of Accounting, Islamic University of Yogyakarta. I, as a researcher, ask for your willingness to be a respondent in my research by filling out the questionnaire provided. Your availability in answering the questions in this questionnaire is very helpful in the success of this research. All the identities and confidentiality that you provide are fully guaranteed.

Thank you for your cooperation.

Content Advisor,

Reseracher,

Fitriati Akmila, SE. M.Com

Khalla Okta Dega L

RESPONDENT PROFIL

INSTRUCTION

Read the question below carefully, and then check (✓) in the space provided (□) for the answer that best suits to yourself.

1. Name:(may not be filled)
2. Students Number:.....
3. E-mail:.....
4. Gender:
 - ☐ Male
 - ☐ Female
5. Academic Year:
 - ☐ 2016 ☐ 2018
 - ☐ 2017 ☐ 2019
6. Age:
 - ☐ 17 – 19 Year ☐ 23 – 25 Year
 - ☐ 20 – 22 Year ☐ > 25 Year
7. Monthly Allowance:
 - ☐ < Rp. 1.000.000,-
 - ☐ Rp. 1.000.000,- s/d Rp. 2.000.000,-
 - ☐ Rp. >Rp. 2.000.000,-
8. Have you ever paid Zakat & Sadaqah ?
 - ☐ Yes ☐ No
9. How often do you contribute to paying Zakat & Sadaqah in a year
 - ☐ >10 times ☐ < 5 times
 - ☐ 5-10 times ☐ Never paid Zakat & Sadaqah
10. Subject that have been taken (Based on Curriculum):
 - ☐ Islam Ulil Albab
 - ☐ Islam Rahmatan Lil Alamin
 - ☐ Islamic Economic
 - ☐ Entrepreneurship Syariah
 - ☐ Financial Accounting Syariah
 - ☐ Fiqih Muamalah
11. Subject that have been taken (Support / non-Curriculum):
 - ☐ Pesantrensasi
 - ☐ Leadership & Da'wah Training
 - ☐ Taklim

SECTION 2

Instruction:

Read the questions below carefully, and then check (✓) in the space provided (□) for the answer that best suits to your situation.

Information:

1. **SD** : Strongly Disagree
2. **D** : Disagree
3. **AD** : Rather Disagree
4. **AA** : Rather Agree
5. **A** : Agree
6. **SA** : Strongly Agree

No	Knowledge of Islamic Financial Literacy	SD	D	RD	RA	A	SS
1	I understand the budget plan for each income and expense						
2	I have budget plan for every income						
3	I have budget plan for every expense						
4	I can differentiate primary and secondary needs						
5	Saving and investment have same nature						
6	Zakat & Sadaqah are included in Islamic financial literacy learning						
7	I often buy goods according to secondary needs rather than primary needs						
8	To give Sadaqah, we must have asset such as land, building and vehicle						

No	Knowledge of Islamic Financial Literacy	SD	D	RD	RA	A	SS
1	I know Zakat & Sadaqah is a religious worship						
2	I have knowledge about Zakat & Sadaqah						
3	I know the difference between Zakat & Sadaqah						
4	I know Zakat is obligation while Sadaqah is not obligation in Islam						
5	I know how to pay Zakat & Sadaqah						
6	I know where to pay Zakat & Sadaqah						

No	Kesadaran Diri	SD	D	RD	RA	A	SA
1	I am aware that paying Zakat & Sadaqah can purify my property						
2	I am aware that paying Zakat & Sadaqah can purify my soul						
3	I am aware that paying Zakat & Sadaqah is important to enhance Muslim economic						
4	I am aware that paying Zakat & Sadaqah is my responsibility						
5	I am aware that paying Zakat & Sadaqah is my priority						
6	I am aware that paying Zakat & Sadaqah is under my control						
7	I like to help someone who is having a hard time						
8	I will help with a sincere and not expect anything in return						
9	I am aware that helping someone who is include into Sadaqah						
10	I am aware that besides helping someone, similing and greeting is also a form of Sadaqah						

No	Motivation	SD	D	RD	RA	A	SA
1	I pay Zakat & Sadaqah because it will strengthen my faith						
2	I am forced to pay Zakat & Sadaqah to get the present						
3	I pay Zakat & Sadaqah to purify my soul						
4	My motivation to pay Zakat & Sadaqah is influenced by my level of faith						
5	I feel guilty I did not fulfill my obligation to pay Zakat & Sadaqah						
6	I pay Zakat & Sadaqah to help the Muslim economic						
7	I give Sadaqah to help someone and also to make the surrounding environment comfortable						

Hal: Pengisian Kuesioner Penelitian

Kepada

Yth Saudara/i:.....

Di Yogyakarta



Assalamualaikum Wr. Wb.

Sehubung dalam penelitian yang dilakukan sebagai penunjang skripsi yang berjudul **“Motivation of Paying Zakat dan Sadaqah: Evidence from Accounting Students at Faculty of Business & Economic Universitas Islam Indonesia”** yang disusun sebagai salah satu syarat kelulusan program S1 Fakultas Bisnis & Ekonomi Jurusan Akuntansi Universitas Islam Indonesia Yogyakarta. Saya selaku peneliti memohon kesediaan Saudara/i menjadi responden dalam penelitian saya dengan mengisi kuesioner yang diberikan. Ketersediaan Saudara/i dalam menjawab pertanyaan-pertanyaan yang diajukan dalam kuesioner ini sangat membantu dalam keberhasilan penelitian ini dan seluruh identitas yang Saudara/i berikan, dijamin penuh kerahasiaannya.

Atas Bantuan Saudara/i, saya ucapkan terimakasih.

Pembimbing,

Penulis,

Fitriati Akmila, SE. M.Com

Khalla Okta Dega L

PROFIL RESPONDEN

INSTRUKSI

Bacalah pertanyaan-pertanyaan di bawah ini dengan seksama, kemudian berilah tanda centang (✓) di tempat yang disediakan (□) untuk jawaban yang paling sesuai dengan situasi Anda.

12. Nama:(Boleh tidak diisi)
13. NIM:.....
14. E-mail:.....
15. Jenis Kelamin:
- ☐ Laki -Laki
- ☐ Perempuan
16. Angkatan:
- ☐ 2016 ☐ 2018
- ☐ 2017 ☐ 2019
17. Umur:
- ☐ 17 – 19 Tahun ☐ 23 – 25 tahun
- ☐ 20 – 22 Tahun ☐ > 25 Tahun
18. Uang Saku Per Bulan:
- ☐ < Rp. 1.000.000,-
- ☐ Rp. 1.000.000,- s/d Rp. 2.000.000,-
- ☐ Rp. >Rp. 2.000.000,-
19. Apakah anda sudah pernah membayar zakat & sedekah
- ☐ Ya ☐ Tidak
20. Seberapa sering anda berkontribusi dalam membayar zakat dan sedekah dalam setahun
- ☐ >10 kali ☐ < 5 kali
- ☐ 5-10 kali ☐ Tidak pernah sama sekali
21. Mata Pelajaran yang sudah di ambil (sesuai kurikulum):
- ☐ Islam Ulil Albab
- ☐ Islam Rahmatan Lil Alamin
- ☐ Ekonomi Islam
- ☐ Kewirausahaan Syariah
- ☐ Akuntansi Keuangan Syariah
- ☐ Fiqih Muamalah
22. Mata Pelajaran yang sudah di ambil (pendukung / non-kurikulum):
- ☐ Pesantrensasi
- ☐ Pelatihan Kepemimpinan & Dakwah
- ☐ Taklim

BAGIAN 2

Petunjuk Pengisian:

Bacalah pertanyaan-pertanyaan di bawah ini dengan seksama, kemudian berilah tanda centang (✓) di tempat yang disediakan (□) untuk jawaban yang paling sesuai dengan situasi Anda.

Keterangan:

- 7. **STS** : Sangat Tidak Setuju
- 8. **TS** : Tidak Setuju
- 9. **ATS** : Agak Tidak Setuju
- 10. **AS** : Agak Setuju
- 11. **S** : Setuju
- 12. **SS** : Sangat Setuju

No	Pengetahuan tentang Literasi Keuangan Islam	STS	TS	ATS	AS	S	SS
1	Saya mengerti tentang rancangan anggaran untuk setiap pendapatan & pengeluaran						
2	Saya mempunyai rancangan anggaran untuk setiap pendapatan						
3	Saya mempunyai rancangan anggaran untuk setiap pengeluaran						
4	Saya dapat membedakan kebutuhan primer dan kebutuhan sekunder						
5	Tabungan & Investasi memiliki sifat yang sama						
6	Zakat dan sedekah termasuk dalam pembelajaran literasi keuangan syariah						
7	Saya sering membeli barang menurut kebutuhan skunder daripada kebutuhan primer						
8	Untuk bersedekah kita harus memiliki asset seperti tanah, bangunan, dan kendaraan						

No	Pengetahuan tentang Zakat & Sedekah	STS	TS	ATS	AS	S	SS
1	Saya tahu zakat dan sedekah adalah ibadah dalam agama islam						
2	Saya mempunyai pengetahuan tentang zakat dan sedekah						
3	Saya tahu perbedaan antara zakat dan sedekah						
4	Saya tahu zakat adalah kewajiban sedangkan sedekah bukan sebuah kewajiban dalam islam						
5	Saya tahu bagaimana membayar zakat dan sedekah						
6	Saya tahu dimana membayar zakat dan sedekah						

No	Kesadaran Diri	STS	TS	ATS	AS	S	SS
1	Saya sadar membayar zakat dan sedekah dapat membersihkan harta saya						
2	Saya sadar membayar zakat dan sedekah dapat membersihkan jiwa saya						
3	Saya sadar bahwa membayar zakat dan sedekah penting untuk meingkatkan ekonomi islam						
4	Saya sadar membayar zakat dan sedekah adalah prioritas saya sebagai umat muslim						
5	Saya sadar membayar zakat dan sedekah adalah tanggung jawab saya sebagai umat muslim						
6	Saya sadar membayar zakat dan sedekah berada di bawah kendali saya						
7	Saya suka membantu seseorang teman yang sedang kesusahan						
8	Saya akan membantu dengan hati yang tulus dan tidak mengharapkan imbalan						
9	Saya sadar membantu seseorang yang sedang kesusahan ialah salah satu bentuk sedekah						
10	Saya sadar selain membantu seseorang, tersenyum dan menyapa seseorang juga salah satu bentuk bersedekah						

No	Motivasi	STS	TS	ATS	AS	S	SS
1	Saya membayar zakat dan sedekah karena itu akan memperkuat iman saya						
2	Saya terpaksa membayar zakat dan sedekah untuk mendapatkan hadiah						
3	Saya membayar zakat dan sedekah untuk membersihkan jiwa saya						
4	Motivasi saya membayar zakat dan sedekah dipengaruhi oleh tingkat iman saya						
5	Saya merasa menyesal ketika tidak memenuhi kewajiban saya untuk membayar zakat dan sedekah						
6	Saya membayar zakat untuk membantu perekonomian islam						
7	Saya bersedekah untuk membantu seseorang dan juga membuat lingkungan di sekitar menjadi nyaman						



APPENDICES 1

Form of Questionner Online

2/11/2020

Kuesioner Penelitian

Kuesioner Penelitian

Profil Responden

jawablah pertanyaan berikut sesuai dengan situasi Saudara/I sekalian

Nama (Boleh tidak diisi)

Your answer

NIM

Your answer

Email

Your answer

Jenis Kelamin

- ☐ Laki - Laki
- ☐ Perempuan



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Angkatan

- ☐ 2016
- ☐ 2017
- ☐ 2018
- ☐ 2019

Umur

- ☐ 17 - 19 Tahun
- ☐ 20 - 22 Tahun
- ☐ 23 - 25 Tahun
- ☐ > 25 Tahun

Uang saku per Bulan

- ☐ < Rp. 1.000.000,-
- ☐ Rp. 1.000.000,- s/d Rp. 2.000.000,-
- ☐ > Rp. 2.000.000,-

Apakah anda sudah membayar zakat & sedekah

- ☐ YA
- ☐ Tidak



Seberapa sering anda berkontribusi dalam membayar zakat dan sedekah dalam setahun

- ☐ > 10 kali
- ☐ 5 - 10 kali
- ☐ < 5 kali
- ☐ Tidak pernah sama sekali

Mata pelajaran yang sudah diambil (sesuai kurikulum)

- ☐ Islam Ulil Albab
- ☐ Islam Rahmatan Lil Alamin
- ☐ Ekonomi Islam
- ☐ Kewirausahaan Syariah
- ☐ Akuntansi Keuangan Syariah
- ☐ Fiqih Muamalah

Mata pelajaran yang sudah diambil (pendukung / non-kurikulum)

- ☐ Pesantrenisasi
- ☐ Pelatihan Kepemimpinan & Dakwah
- ☐ Taklim

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Kuesioner Penelitian

Pengetahuan Tentang Literasi Keuangan Islam

Bacalah pertanyaan - pertanyaan dibawah ini dan jawablah pertanyaan dibawah ini dengan situasi anda yang paling sesuai dengan memilih salah satu dari 6 skala yang tersedia.

Saya mengerti tentang rancangan anggaran untuk setiap pendapatan & pengeluaran

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

Saya mempunyai rancangan anggaran untuk setiap pendapatan

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

Saya mempunyai rancangan anggaran untuk setiap pengeluaran

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

Saya dapat membedakan kebutuhan primer dan kebutuhan sekunder

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju



Tabungan dan investasi memiliki sifat yang sama

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

Zakat dan sedekah termasuk dalam pembelajaran literasi keuangan syariah

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju



Saya sering membeli barang menurut kebutuhan sekunder daripada kebutuhan primer

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

Untuk bersedekah kita harus memiliki asset seperti tanah, bangunan, dan kendaraan

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

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4/4

Kuesioner Penelitian

Pengetahuan tentang Zakat & Sedekah

Bacalah pertanyaan - pertanyaan dibawah ini dan jawablah pertanyaan dibawah ini dengan situasi anda yang paling sesuai dengan memilih salah satu dari 6 skala yang tersedia.

Saya tahu zakat dan sedekah adalah ibadah dalam agama islam

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

Saya mempunyai pengetahuan tentang zakat dan sedekah

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

Saya tahu perbedaan antara zakat dan sedekah

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

Saya tahu zakat adalah kewajiban sedangkan sedekah bukan sebuah kewajiban dalam islam

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju



Saya tahu bagaimana membayar zakat dan sedekah

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

Saya tahu dimana membayar zakat dan sedekah

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

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Kuesioner Penelitian

Kesadaran Diri

Bacalah pertanyaan - pertanyaan dibawah ini dan jawablah pertanyaan dibawah ini dengan situasi anda yang paling sesuai dengan memilih salah satu dari 6 skala yang tersedia.

Saya sadar membayar zakat dan sedekah dapat membersihkan harta saya

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

Saya sadar membayar zakat dan sedekah dapat membersihkan jiwa saya

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

Saya sadar bahwa membayar zakat dan sedekah penting untuk meningkatkan ekonomi islam

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

Saya sadar membayar zakat dan sedekah adalah prioritas saya sebagai umat muslim

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju



Saya sadar membayar zakat dan sedekah adalah tanggung jawab saya sebagai umat muslim

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

Saya sadar membayar zakat dan sedekah berada di bawah kendali saya

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju



Saya suka membantu seseorang teman yang sedang kesulitan

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

Saya akan membantu dengan hati yang tulus dan tidak mengharapkan imbalan

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju



Saya sadar membantu seseorang yang sedang kesusahan ialah salah satu bentuk sedekah

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

Saya sadar selain membantu seseorang, tersenyum dan menyapa seseorang juga salah satu bentuk sedekah

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

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Kuesioner Penelitian

Motivasi

Bacalah pertanyaan - pertanyaan dibawah ini dan jawablah pertanyaan dibawah ini dengan situasi anda yang paling sesuai dengan memilih salah satu dari 6 skala yang tersedia.

Saya membayar zakat dan sedekah karena itu akan memperkuat iman saya

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

Saya terpaksa membayar zakat dan sedekah untuk mendapatkan hadiah

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

Saya membayar zakat dan sedekah untuk membersihkan jiwa saya

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

Motivasi saya membayar zakat dan sedekah dipengaruhi oleh tingkat iman saya

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju



Saya merasa menyesal ketika tidak memenuhi kewajiban saya untuk membayar zakat dan sedekah

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

Saya membayar zakat untuk membantu perekonomian islam

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju



Saya bersedekah untuk membantu seseorang dan juga membuat lingkungan di sekitar menjadi nyaman

- ☐ Sangat Tidak Setuju
- ☐ Tidak Setuju
- ☐ Agak Tidak Setuju
- ☐ Agak Setuju
- ☐ Setuju
- ☐ Sangat Setuju

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APPENDICES 2

Data Tabulasi

Knowledge of zakat and sadaqah (X1)							
Number of Respondents	Number of Questionnaire						Total Score
	1	2	3	4	5	6	
1	5	5	5	5	5	5	30
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56	6	6	6	6	5	5	34
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81	6	5	5	5	6	6	33
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98	6	4	6	6	6	6	34
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Knowledge of Islamic Literature Review (X2)									
Number of Respondents	Number of Questionnaire								Total Score
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6	5	6	5	6	4	6	4	1	37
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9	5	5	5	6	4	6	2	2	35
10	5	4	5	4	2	5	2	2	29
11	6	6	5	6	3	6	3	5	40
12	6	6	6	6	6	6	4	2	42

13	5	5	2	5	2	6	3	1	29
14	6	4	4	6	4	5	3	2	34
15	5	6	5	3	3	6	2	1	31
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17	6	6	5	6	5	5	3	3	39
18	5	4	4	4	5	5	6	2	35
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21	6	6	3	5	2	4	5	1	32
22	6	6	5	5	3	6	3	1	35
23	6	6	6	4	1	4	2	2	31
24	5	6	6	6	6	6	2	1	38
25	5	5	5	5	5	5	4	3	37
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29	3	5	5	4	5	5	3	1	31
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31	6	3	3	4	3	4	4	2	29
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38	5	5	5	6	5	5	2	1	34
39	5	5	5	5	3	3	3	3	32
40	5	5	5	5	5	5	5	3	38
41	5	6	6	5	4	6	5	3	40
42	4	6	6	5	4	6	3	2	36
43	5	4	5	5	3	4	5	2	33
44	6	6	6	5	5	5	4	2	39
45	5	6	6	6	2	5	2	1	33
46	5	5	3	6	2	5	4	2	32
47	4	4	4	3	3	4	5	3	30
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50	5	4	4	5	4	4	4	2	32
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52	2	4	4	4	6	3	1	3	27
53	5	4	5	5	2	4	3	2	30
54	6	6	6	6	4	5	4	2	39
55	4	4	4	6	5	3	2	1	29

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58	5	4	4	5	3	5	3	2	31
59	4	4	5	5	2	5	2	2	29
60	5	4	5	5	2	5	5	2	33
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62	4	3	3	6	3	5	4	1	29
63	6	4	5	6	3	6	1	1	32
64	4	5	5	5	3	5	3	3	33
65	4	5	5	6	2	5	4	2	33
66	5	5	5	6	5	5	3	1	35
67	4	4	5	5	3	5	3	2	31
68	5	4	4	6	2	4	2	1	28
69	5	4	4	4	5	5	4	2	33
70	5	3	3	4	3	4	4	2	28
71	5	6	6	5	4	5	3	2	36
72	6	6	6	6	3	6	2	1	36
73	6	4	4	5	3	5	2	3	32
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76	6	5	5	5	6	6	6	5	44
77	4	4	4	4	4	4	4	4	32
78	6	6	6	5	6	6	2	3	40
79	5	5	5	5	5	5	2	2	34
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81	4	5	4	4	4	5	4	2	32
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83	5	5	5	5	2	5	3	1	31
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87	6	6	6	4	3	5	3	1	34
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91	4	4	4	3	3	5	4	2	29
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93	5	4	5	5	4	5	5	5	38
94	5	5	5	4	4	5	2	3	33
95	4	5	5	5	4	5	2	5	35
96	5	4	2	5	5	3	5	3	32
97	2	2	2	6	2	5	2	2	23
98	6	6	6	4	5	6	5	5	43

99	5	5	5	5	3	4	3	3	33
100	6	4	4	5	1	5	3	1	29

Knowledge of Islamic Literature Review (X2)									
Number of Respondents	Number of Questionnaire								Total Score
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4	5	2	5	6	1	6	4	4	33
5	5	5	5	5	3	6	2	2	33
6	5	6	5	6	4	6	4	1	37
7	6	5	5	5	3	5	4	2	35
8	5	6	6	6	4	6	2	1	36
9	5	5	5	6	4	6	2	2	35
10	5	4	5	4	2	5	2	2	29
11	6	6	5	6	3	6	3	5	40
12	6	6	6	6	6	6	4	2	42
13	5	5	2	5	2	6	3	1	29
14	6	4	4	6	4	5	3	2	34
15	5	6	5	3	3	6	2	1	31
16	5	5	5	5	3	4	3	3	33
17	6	6	5	6	5	5	3	3	39
18	5	4	4	4	5	5	6	2	35
19	5	5	5	5	2	5	2	2	31
20	6	6	5	4	4	6	5	2	38
21	6	6	3	5	2	4	5	1	32
22	6	6	5	5	3	6	3	1	35
23	6	6	6	4	1	4	2	2	31
24	5	6	6	6	6	6	2	1	38
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27	5	5	5	5	3	5	2	3	33
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29	3	5	5	4	5	5	3	1	31
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31	6	3	3	4	3	4	4	2	29
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35	5	1	1	6	1	6	4	1	25
36	5	5	5	4	3	5	4	2	33
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39	5	5	5	5	3	3	3	3	32
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41	5	6	6	5	4	6	5	3	40
42	4	6	6	5	4	6	3	2	36
43	5	4	5	5	3	4	5	2	33
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45	5	6	6	6	2	5	2	1	33
46	5	5	3	6	2	5	4	2	32
47	4	4	4	3	3	4	5	3	30
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49	5	5	5	5	5	5	2	3	35
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53	5	4	5	5	2	4	3	2	30
54	6	6	6	6	4	5	4	2	39
55	4	4	4	6	5	3	2	1	29
56	4	2	2	4	5	5	4	1	27
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60	5	4	5	5	2	5	5	2	33
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63	6	4	5	6	3	6	1	1	32
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66	5	5	5	6	5	5	3	1	35
67	4	4	5	5	3	5	3	2	31
68	5	4	4	6	2	4	2	1	28
69	5	4	4	4	5	5	4	2	33
70	5	3	3	4	3	4	4	2	28
71	5	6	6	5	4	5	3	2	36
72	6	6	6	6	3	6	2	1	36
73	6	4	4	5	3	5	2	3	32
74	6	6	6	5	4	5	3	4	39
75	3	5	3	5	5	5	5	2	33
76	6	5	5	5	6	6	6	5	44
77	4	4	4	4	4	4	4	4	32

78	6	6	6	5	6	6	2	3	40
79	5	5	5	5	5	5	2	2	34
80	5	5	5	5	4	5	3	1	33
81	4	5	4	4	4	5	4	2	32
82	5	5	5	5	5	5	2	2	34
83	5	5	5	5	2	5	3	1	31
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87	6	6	6	4	3	5	3	1	34
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89	6	6	6	4	1	6	4	3	36
90	5	5	5	5	5	5	5	5	40
91	4	4	4	3	3	5	4	2	29
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93	5	4	5	5	4	5	5	5	38
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95	4	5	5	5	4	5	2	5	35
96	5	4	2	5	5	3	5	3	32
97	2	2	2	6	2	5	2	2	23
98	6	6	6	4	5	6	5	5	43
99	5	5	5	5	3	4	3	3	33
100	6	4	4	5	1	5	3	1	29

Self-Awareness (X3)											
Number of Respondents	Number of Questionnaire										Total Score
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3	6	6	6	6	6	6	4	6	6	6	58
4	6	6	5	5	6	6	6	6	6	6	58
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9	6	6	6	6	6	6	6	6	6	6	60
10	5	5	6	6	5	5	6	5	6	6	55
11	1	5	5	5	5	5	6	6	6	6	50
12	5	6	6	6	6	6	6	6	6	6	59
13	6	6	5	5	6	6	5	5	6	5	55
14	6	6	6	5	6	6	6	6	6	6	59

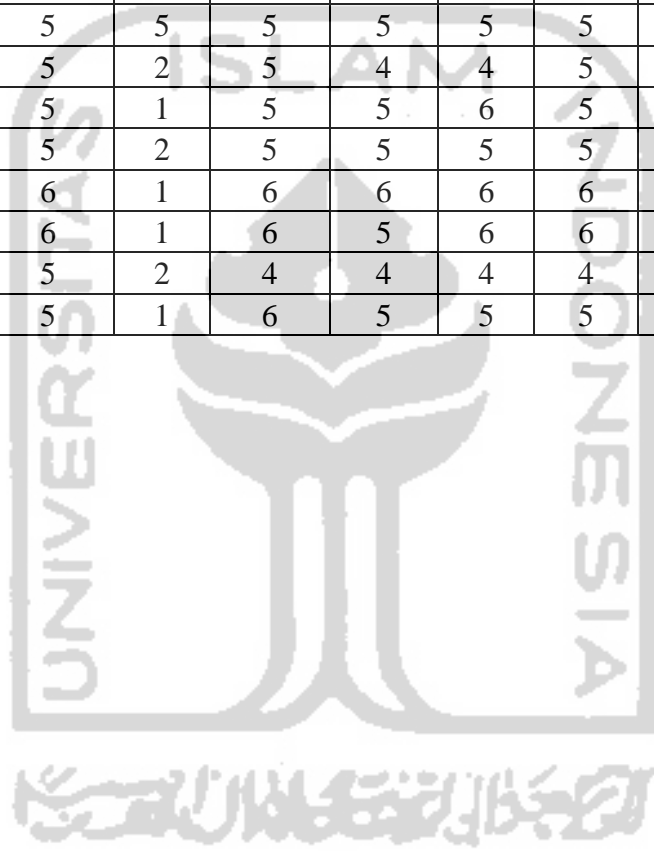
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18	6	6	6	6	6	5	5	5	6	6	57
19	5	5	6	6	6	5	5	5	5	5	53
20	6	6	6	5	5	5	6	6	6	6	57
21	6	6	6	6	6	6	6	5	5	5	57
22	6	6	6	5	6	6	5	6	6	6	58
23	6	6	6	6	6	6	6	6	6	6	60
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35	6	6	6	6	5	6	6	6	6	6	59
36	5	5	4	5	5	5	5	5	6	6	51
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81	5	5	5	5	5	6	5	5	5	6	52
82	6	6	4	5	5	4	5	5	5	6	51
83	6	6	6	6	6	6	6	6	6	6	60
84	5	5	6	5	5	6	5	5	6	6	54
85	6	6	5	6	6	5	5	5	5	5	54
86	6	6	6	4	6	6	6	6	6	5	57
87	6	6	6	6	6	3	6	6	6	6	57
88	5	5	5	5	5	5	6	6	6	6	54
89	6	6	6	6	6	6	6	6	5	5	58
90	5	5	5	5	5	5	5	5	5	5	50
91	6	6	4	5	6	5	5	5	5	6	53
92	6	6	6	6	6	5	5	5	5	5	55
93	5	5	5	5	5	5	5	5	5	5	50
94	5	5	5	6	6	6	6	5	5	5	54
95	6	6	6	6	6	6	6	6	6	6	60
96	6	6	5	5	5	6	5	5	5	5	53
97	6	6	6	6	6	6	5	5	5	5	56
98	6	6	6	6	6	6	6	6	6	6	60
99	6	6	6	6	6	6	5	5	5	5	56
100	6	6	6	6	6	6	6	6	6	6	60

Motivation (Y)								
Number of Respondents	Number of Questionnaire							Total Score
	1	2	3	4	5	6	7	
1	5	5	5	5	5	5	5	35
2	5	1	6	6	4	5	5	32
3	6	1	6	3	6	6	6	34
4	6	1	5	5	5	6	6	34
5	5	2	5	5	5	5	6	33
6	6	1	4	4	5	4	4	28
7	6	1	5	3	4	5	5	29
8	6	1	6	6	6	6	6	37
9	6	2	6	6	5	6	6	37
10	5	2	5	3	4	5	5	29
11	5	1	5	1	5	5	5	27
12	6	1	6	6	6	6	6	37
13	4	1	3	1	5	4	6	24
14	6	1	6	6	5	3	6	33
15	5	1	5	2	4	3	2	22
16	4	3	5	5	4	4	4	29
17	5	1	5	4	5	4	5	29
18	5	3	6	5	2	6	5	32
19	5	2	5	4	5	5	5	31
20	5	2	6	5	4	6	6	34
21	6	2	6	6	6	6	6	38
22	6	1	6	4	6	5	5	33
23	6	1	6	6	6	6	6	37
24	6	3	6	6	6	6	6	39
25	5	2	5	4	5	3	3	27
26	5	1	6	5	5	5	5	32
27	5	2	5	4	5	5	5	31
28	5	1	3	4	4	3	2	22
29	6	1	6	4	6	5	5	33
30	6	1	6	5	6	6	6	36
31	5	1	6	3	5	6	5	31
32	5	1	5	1	5	3	5	25
33	5	2	5	5	4	5	5	31
34	5	5	5	5	5	5	5	35
35	6	1	6	4	6	5	6	34
36	5	2	5	5	4	5	4	30
37	5	5	5	6	5	5	6	37
38	6	1	5	3	6	6	6	33

39	5	1	5	4	5	5	5	30
40	3	2	4	2	4	4	5	24
41	5	3	5	5	5	5	5	33
42	5	2	5	5	5	6	5	33
43	5	1	5	5	5	3	5	29
44	5	3	5	5	5	5	5	33
45	5	1	6	5	6	5	5	33
46	5	1	5	5	5	5	6	32
47	4	1	4	4	5	4	4	26
48	6	1	6	6	6	6	6	37
49	5	2	6	2	6	5	5	31
50	5	1	5	5	5	4	5	30
51	6	2	6	5	5	3	5	32
52	6	5	6	6	6	6	6	41
53	5	1	4	3	4	5	5	27
54	6	1	6	5	5	5	5	33
55	5	1	5	1	4	3	5	24
56	5	2	5	5	4	5	5	31
57	6	1	6	5	5	6	5	34
58	5	2	5	4	5	5	5	31
59	5	2	5	5	5	5	5	32
60	6	1	6	5	5	5	5	33
61	4	1	5	4	5	4	4	27
62	4	2	4	5	4	4	5	28
63	6	1	6	6	5	6	5	35
64	5	2	5	5	5	5	5	32
65	6	2	5	6	5	5	4	33
66	6	3	5	5	5	4	5	33
67	4	2	4	4	5	5	5	29
68	5	1	4	4	5	5	5	29
69	5	2	5	4	5	5	5	31
70	6	1	4	4	6	4	4	29
71	5	2	5	5	4	4	4	29
72	6	3	5	5	4	4	4	31
73	3	3	5	5	6	4	5	31
74	5	1	5	3	3	5	5	27
75	5	1	4	3	4	5	5	27
76	6	5	5	6	5	5	5	37
77	5	5	5	5	5	5	5	35
78	5	1	6	4	5	5	5	31
79	5	1	5	5	5	5	5	31
80	6	1	6	5	6	6	5	35
81	6	1	6	5	5	6	5	34

82	6	1	6	5	5	4	5	32
83	6	1	6	1	6	6	6	32
84	5	1	5	3	5	4	5	28
85	5	1	6	2	4	4	5	27
86	5	2	4	4	5	3	5	28
87	6	1	6	1	5	4	5	28
88	5	2	5	5	5	5	5	32
89	5	3	5	5	5	5	4	32
90	5	5	5	5	5	5	5	35
91	6	1	6	6	5	5	5	34
92	5	5	5	5	5	5	5	35
93	5	5	5	5	5	5	5	35
94	5	2	5	4	4	5	5	30
95	5	1	5	5	6	5	5	32
96	5	2	5	5	5	5	5	32
97	6	1	6	6	6	6	6	37
98	6	1	6	5	6	6	6	36
99	5	2	4	4	4	4	4	27
100	5	1	6	5	5	5	5	32



APPENDICES 3

Instrument Validity Test Result

No	Variable	Question Item	Corrected Item Question Total Correlation	R table	Information
1	Knowledge of Zakat and Sadaqah (X1)	KZS1	0.374	0.194	Valid
2		KZS2	0.572	0.194	Valid
3		KZS3	0.62	0.194	Valid
4		KZS4	0.597	0.194	Valid
5		KZS5	0.512	0.194	Valid
6		KZS6	0.614	0.194	Valid

Sources: Primary Data, 2020

No	Variable	Question Item	Corrected Item Question Total Correlation	R table	Information
1	Knowledge of Islamic Financial Literacy (X2)	KIFL1	0.508	0.194	Valid
2		KIFL2	0.681	0.194	Valid
3		KIFL3	0.616	0.194	Valid
4		KIFL4	0.197	0.194	Valid
5		KIFL5	0.584	0.194	Valid
6		KIFL6	0.423	0.194	Valid
7		KIFL7	0.257	0.194	Valid
8		KIFL8	0.542	0.194	Valid

Sources: Primary Data, 2020

No	Variable	Question Item	Corrected Item Question Total Correlation	R table	Information
1	Self-Awareness (X3)	SA1	0.534	0.194	Valid
2		SA2	0.682	0.194	Valid
3		SA3	0.669	0.194	Valid
4		SA4	0.501	0.194	Valid
5		SA5	0.644	0.194	Valid
6		SA6	0.531	0.194	Valid
7		SA7	0.533	0.194	Valid
8		SA8	0.582	0.194	Valid
9		SA9	0.581	0.194	Valid
10		SA10	0.466	0.194	Valid

Sources: Primary Data, 2020

No	Variable	Question Item	Corrected Item Question Total Correlation	R table	Information
1	Motivation (Y)	MTV1	0.554	0.194	Valid
2		MTV2	0.373	0.194	Valid
3		MTV3	0.635	0.194	Valid
4		MTV4	0.719	0.194	Valid
5		MTV5	0.537	0.194	Valid
6		MTV6	0.719	0.194	Valid
7		MTV7	0.623	0.194	Valid

Sources: Primary Data, 2020

APPENDICES 4

Result of Validity Test

Zakat & Sadaqah Knowledge

		Correlations						Skor_Total
		KZS1	KZS2	KZS3	KZS4	KZS5	KZS6	
KZS1	Pearson Correlation	1	.192	.121	.109	-.239*	.099	.374**
	Sig. (2-tailed)		.056	.231	.281	.017	.326	.000
	N	100	100	100	100	100	100	100
KZS2	Pearson Correlation	.192	1	.283**	.127	.056	.092	.572**
	Sig. (2-tailed)	.056		.004	.209	.581	.362	.000
	N	100	100	100	100	100	100	100
KZS3	Pearson Correlation	.121	.283**	1	.298**	.155	.189	.620**
	Sig. (2-tailed)	.231	.004		.003	.123	.060	.000
	N	100	100	100	100	100	100	100
KZS4	Pearson Correlation	.109	.127	.298**	1	.257**	.206*	.597**
	Sig. (2-tailed)	.281	.209	.003		.010	.039	.000
	N	100	100	100	100	100	100	100
KZS5	Pearson Correlation	-.239*	.056	.155	.257**	1	.478**	.512**
	Sig. (2-tailed)	.017	.581	.123	.010		.000	.000
	N	100	100	100	100	100	100	100
KZS6	Pearson Correlation	.099	.092	.189	.206*	.478**	1	.614**
	Sig. (2-tailed)	.326	.362	.060	.039	.000		.000
	N	100	100	100	100	100	100	100
Skor_Total	Pearson Correlation	.374**	.572**	.620**	.597**	.512**	.614**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100	100

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Knowledge of Islamic Financial Literacy

		Correlations								
		KIFL1	KIFL2	KIFL3	KIFL4	KIFL5	KIFL6	KIFL7	KIFL8	Skor_Total
KIFL1	Pearson Correlation	1	.381**	.320**	.193	-.039	.319**	.049	.057	.508**
	Sig. (2-tailed)		.000	.001	.054	.698	.001	.625	.576	.000
	N	100	100	100	100	100	100	100	100	100
KIFL2	Pearson Correlation	.381**	1	.729**	.022	.269**	.275**	-.102	.109	.681**
	Sig. (2-tailed)	.000		.000	.830	.007	.006	.311	.279	.000
	N	100	100	100	100	100	100	100	100	100
KIFL3	Pearson Correlation	.320**	.729**	1	.063	.155	.268**	-.256*	.178	.616**
	Sig. (2-tailed)	.001	.000		.534	.123	.007	.010	.077	.000
	N	100	100	100	100	100	100	100	100	100
KIFL4	Pearson Correlation	.193	.022	.063	1	.008	.226*	-.314**	-.104	.197*
	Sig. (2-tailed)	.054	.830	.534		.933	.024	.001	.305	.049
	N	100	100	100	100	100	100	100	100	100
KIFL5	Pearson Correlation	-.039	.269**	.155	.008	1	.028	.123	.348**	.584**
	Sig. (2-tailed)	.698	.007	.123	.933		.782	.224	.000	.000
	N	100	100	100	100	100	100	100	100	100
KIFL6	Pearson Correlation	.319**	.275**	.268**	.226*	.028	1	-.025	-.075	.423**
	Sig. (2-tailed)	.001	.006	.007	.024	.782		.806	.457	.000
	N	100	100	100	100	100	100	100	100	100
KIFL7	Pearson Correlation	.049	-.102	-.256*	-.314**	.123	-.025	1	.254*	.257**
	Sig. (2-tailed)	.625	.311	.010	.001	.224	.806		.011	.010
	N	100	100	100	100	100	100	100	100	100
KIFL8	Pearson Correlation	.057	.109	.178	-.104	.348**	-.075	.254*	1	.542**
	Sig. (2-tailed)	.576	.279	.077	.305	.000	.457	.011		.000
	N	100	100	100	100	100	100	100	100	100
Skor_Total	Pearson Correlation	.508**	.681**	.616**	.197*	.584**	.423**	.257**	.542**	1
	Sig. (2-tailed)	.000	.000	.000	.049	.000	.000	.010	.000	
	N	100	100	100	100	100	100	100	100	100

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Self-Awareness

		Correlations										Skor_Total
		SA1	SA2	SA3	SA4	SA5	SA6	SA7	SA8	SA9	SA10	
SA1	Pearson Correlation	1	.678**	.227*	.099	.268**	.209*	-.053	.073	.271**	.100	.534**
	Sig. (2-tailed)		.000	.023	.327	.007	.037	.602	.471	.006	.322	.000
	N	100	100	100	100	100	100	100	100	100	100	100
SA2	Pearson Correlation	.678**	1	.391**	.194	.468**	.207*	.101	.246*	.346**	.260**	.682**
	Sig. (2-tailed)	.000		.000	.053	.000	.039	.319	.014	.000	.009	.000
	N	100	100	100	100	100	100	100	100	100	100	100
SA3	Pearson Correlation	.227*	.391**	1	.357**	.493**	.428**	.347**	.252*	.149	.068	.669**
	Sig. (2-tailed)	.023	.000		.000	.000	.000	.000	.011	.140	.500	.000
	N	100	100	100	100	100	100	100	100	100	100	100
SA4	Pearson Correlation	.099	.194	.357**	1	.551**	.117	.239*	.134	.089	-.007	.501**
	Sig. (2-tailed)	.327	.053	.000		.000	.248	.016	.183	.379	.949	.000
	N	100	100	100	100	100	100	100	100	100	100	100
SA5	Pearson Correlation	.268**	.468**	.493**	.551**	1	.328**	.213*	.207*	.097	.046	.644**
	Sig. (2-tailed)	.007	.000	.000	.000		.001	.034	.039	.336	.651	.000
	N	100	100	100	100	100	100	100	100	100	100	100
SA6	Pearson Correlation	.209*	.207*	.428**	.117	.328**	1	.222*	.274**	.103	.078	.531**
	Sig. (2-tailed)	.037	.039	.000	.248	.001		.026	.006	.306	.440	.000
	N	100	100	100	100	100	100	100	100	100	100	100
SA7	Pearson Correlation	-.053	.101	.347**	.239*	.213*	.222*	1	.487**	.344**	.291**	.533**
	Sig. (2-tailed)	.602	.319	.000	.016	.034	.026		.000	.000	.003	.000
	N	100	100	100	100	100	100	100	100	100	100	100
SA8	Pearson Correlation	.073	.246*	.252*	.134	.207*	.274**	.487**	1	.427**	.404**	.582**
	Sig. (2-tailed)	.471	.014	.011	.183	.039	.006	.000		.000	.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100

SA9	Pearson Correlation	.271**	.346**	.149	.089	.097	.103	.344**	.427**	1	.631**	.581**
	Sig. (2-tailed)	.006	.000	.140	.379	.336	.306	.000	.000		.000	.000
	N	100	100	100	100	100	100	100	100	100	100	100
SA10	Pearson Correlation	.100	.260**	.068	-.007	.046	.078	.291**	.404**	.631**	1	.466**
	Sig. (2-tailed)	.322	.009	.500	.949	.651	.440	.003	.000	.000		.000
	N	100	100	100	100	100	100	100	100	100	100	100
Skor_Total	Pearson Correlation	.534**	.682**	.669**	.501**	.644**	.531**	.533**	.582**	.581**	.466**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100	100	100	100	100	100

Motivation

		Correlations							
		MTVT1	MTVT2	MTVT3	MTVT4	MTVT5	MTVT6	MTVT7	Skor_Total
MTVT1	Pearson Correlation	1	-.171	.559**	.272**	.385**	.377**	.292**	.554**
	Sig. (2-tailed)		.089	.000	.006	.000	.000	.003	.000
	N	100	100	100	100	100	100	100	100
MTVT2	Pearson Correlation	-.171	1	-.118	.313**	-.086	.053	-.005	.373**
	Sig. (2-tailed)	.089		.241	.002	.396	.601	.959	.000
	N	100	100	100	100	100	100	100	100
MTVT3	Pearson Correlation	.559**	-.118	1	.300**	.352**	.482**	.440**	.635**
	Sig. (2-tailed)	.000	.241		.002	.000	.000	.000	.000
	N	100	100	100	100	100	100	100	100
MTVT4	Pearson Correlation	.272**	.313**	.300**	1	.189	.349**	.184	.719**
	Sig. (2-tailed)	.006	.002	.002		.060	.000	.067	.000
	N	100	100	100	100	100	100	100	100
MTVT5	Pearson Correlation	.385**	-.086	.352**	.189	1	.318**	.421**	.537**
	Sig. (2-tailed)	.000	.396	.000	.060		.001	.000	.000
	N	100	100	100	100	100	100	100	100
MTVT6	Pearson Correlation	.377**	.053	.482**	.349**	.318**	1	.579**	.719**
	Sig. (2-tailed)	.000	.601	.000	.000	.001		.000	.000
	N	100	100	100	100	100	100	100	100
MTVT7	Pearson Correlation	.292**	-.005	.440**	.184	.421**	.579**	1	.623**
	Sig. (2-tailed)	.003	.959	.000	.067	.000	.000		.000
	N	100	100	100	100	100	100	100	100

Skor_Total	Pearson Correlation	.554**	.373**	.635**	.719**	.537**	.719**	.623**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100	100	100

APPENDICES 5

Result of Realibility Test

Zakat & Sadaqah Knowledge

Reliability Statistics	
Cronbach's	
Alpha	N of Items
.714	7

Knowledge of Islamic Financial Literacy

Reliability Statistics	
Cronbach's	
Alpha	N of Items
.689	9

Self-Awareness

Reliability Statistics	
Cronbach's	
Alpha	N of Items
.739	11

Motivation

Reliability Statistics	
Cronbach's	
Alpha	N of Items
.733	8

APPENDICES 6

Result of Normality Test

Zakat & Sadaqah Knowledge

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.49713736
Most Extreme Differences	Absolute	.040
	Positive	.040
	Negative	-.040
Test Statistic		.040
Asymp. Sig. (2-tailed)		.200 ^{c,d}

- a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Knowledge of Islamic Financial Literacy

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.60024132
Most Extreme Differences	Absolute	.080
	Positive	.050
	Negative	-.080
Test Statistic		.080
Asymp. Sig. (2-tailed)		.121 ^c

- a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Self – Awareness

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.38108187
Most Extreme Differences	Absolute	.059
	Positive	.053
	Negative	-.059
Test Statistic		.059
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

APPENDICES 7

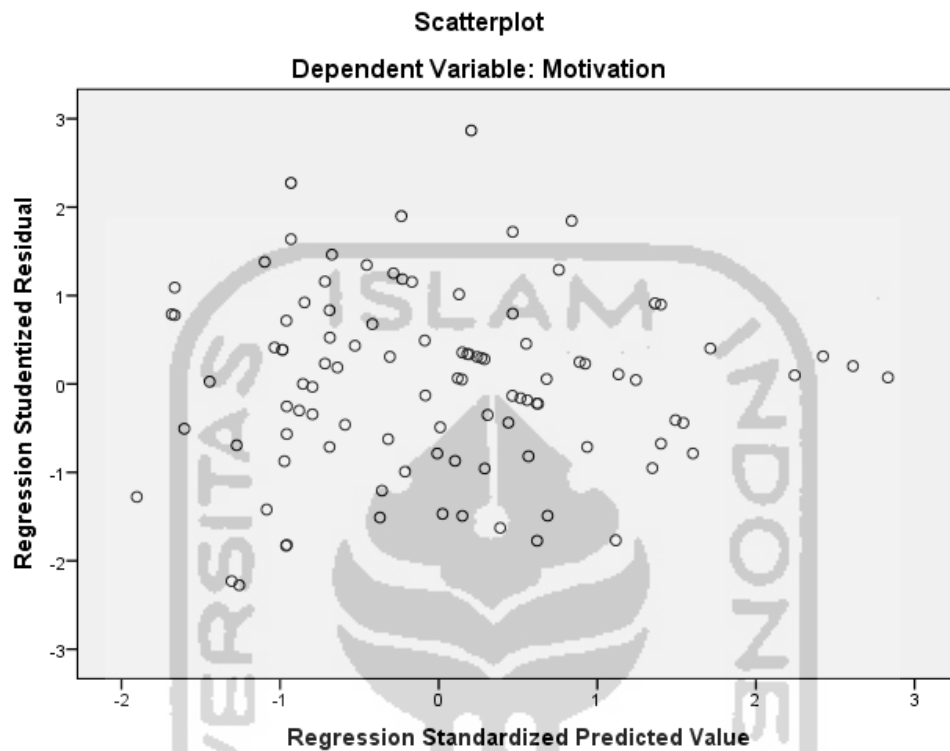
Result of Multicollienarity Test

Model	Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	-8.767	7.545		-1.162	.248		
Knowledge of Zakat and Sadaqah	.439	.215	.200	2.045	.044	.817	1.223
Knowledge of Islamic Financial Literacy	.202	.081	.223	2.513	.014	.996	1.004
Self-Awreness	.347	.109	.312	3.181	.002	.816	1.226

a. Dependent Variable: Motivation

APPENDICES 8

Result of Heteroscedasticity Test



APPENDICES 9

Result of Partial Test (T-test)

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-8.767	7.545		-1.162	.248
Knowledge of Zakat and Sadaqah	.439	.215	.200	2.045	.044
Knowledge of Islmaic Financial Litercay	.202	.081	.223	2.513	.014
Self-Awareness	.347	.109	.312	3.181	.002

a. Dependent Variable: Motivation

APPENDICES 10

Result of F Test

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	334.424	3	111.475	10.450	.000 ^b
	Residual	1024.086	96	10.668		
	Total	1358.510	99			

a. Dependent Variable: Motivation

b. Predictors: (Constant), Self-Awareness, Knowledge of Islamic Financial Literacy, Knowledge of Zakat and Sadaqah

APPENDICES 11

Result of Coefficient of Determination (Adjusted R²)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.496 ^a	.246	.223	3.26612

a. Predictors: (Constant), Self-Awareness, Knowledge of Islamic Financial Literacy, Knowledge of Zakat and Sadaqah