

**ANALYSIS OF FACTORS AFFECTING SHARI'AH FINANCIAL
LITERACY IN RURAL AREA, CASE STUDY OF PEKALONGAN**

**ANALISIS FAKTOR – FAKTOR YANG MEMPENGARUHI LITERASI
KEUANGAN SYARIAH DI DAERAH PEDESAAN, STUDI KASUS
PEKALONGAN**

UNDERGRADUATE THESIS



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DECLARATION

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With this letter I declare that this thesis entitled “**ANALYSIS OF FACTORS AFFECTING SHARI’AH FINANCIAL LITERACY IN RURAL AREA, CASE STUDY OF PEKALONGAN**” is consideration of my own personal effort. Where any of content presented is the result of input or data from a related collaborative research program this is duly acknowledged in the text such that it is possible to ascertain how much of the work is my own. Furthermore, I took reasonable care to ensure that the work is original, and to the best of my knowledge, does not breach copyright law, and has not been taken from other sources except where such work has been cited and acknowledged within the text.

Yogyakarta, 22 April 2017

Hafid Khoir Maulana

MOTTO

*“Hidup sekali hiduplah yang berarti, takut mati tak usah hidup takut hidup mati
saja”*

(PMDG)

*“Barangsiapa yang mendatangkan sebuah kebaikan maka ia akan mendapatkan
sepuluh kali lipat dari kebaikan itu”*

(Al-quranul kariim)

*“Walaupun ranting pepohonan dijadikan alat tulis dan air di tujuh lautan
dijadikan tintanya maka sekali-kali tiak akan pernah cukup untuk menulis tanda
kebesaran Allah”*

(Al-quranul kariim)

“Bondho,bahu,pikir lek perlu sak nyawane pisan”

(KH.Ahmad Sahal)

*“Patah tumbuh hilang berganti sebelum patah sudah tumbuh sebelum hilang
sudah berganti”*

(KH.Imam Zarkasyi)

*“No dream no future, no regret no learning and if there is nothing to believe than
nothing to achieve”*

(Hafid Khoir Maulana)

DEDICATION

I dedicated this undergraduate thesis for my parents, big family of Randukuning, teachers from my kindergarten until college, my second family “HIMIE”, my organization “FIES”, my classmate of IPIEF 2013, “PIONER” generation and all of my friends that I can’t mention one by one.

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