

**THE INFLUENCE OF SHARIA FINANCIAL TECHNOLOGY TOWARDS
DEBTORS' PREFERENCE ON SHARIA RURAL BANK IN
MUDHARABAH AND MUSYARAKAH FINANCINGS
(Case Study on Bangun Drajat Warga Sharia Rural Bank Bantul,
Special Region of Yogyakarta)**

**PENGARUH TEKNOLOGI FINANSIAL SYARIAH TERHADAP
PREFERENSI DEBITUR BANK PEMBIAYAAN RAKYAT SYARIAH
PADA PEMBIAYAAN MUDHARABAH DAN MUSYARAKAH
(Studi Kasus pada Bank Pembiayaan Rakyat Syariah Bangun Drajat Warga
Bantul, Daerah Istimewa Yogyakarta)**

UNDERGRADUATE THESIS

Submitted as the fulfilment of requirement for Bachelor Degree of Economics at
International Program for Islamic Economics and Finance (IPIEF),
Economics Department, Faculty of Economics and Business,
Universitas Muhammadiyah Yogyakarta



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DECLARATION

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I declared that this undergraduate thesis entitled: **“THE INFLUENCE OF SHARIA FINANCIAL TECHNOLOGY TOWARDS DEBTORS’ PREFERENCE ON SHARIA RURAL BANK IN MUDHARABAH AND MUSYARAKAH FINANCINGS (Case Study on Bangun Drajat Warga Sharia Rural Bank Bantul, Special Region of Yogyakarta)”** does not consist of any content that ever being proposed for any degree in other university, ideas of any research and publication of others, in exception all quotes and ideas which are purposely taken are considered as the research references and listed in the reference list. Therefore, if any violation of intellectual right is found in this study, I agree to accept any relevant academic consequences.

Yogyakarta, 15th December 2018



Tazkiyyah Nafs El Hawwa

ACKNOWLEDGEMENT

All praise is always submitted to Allah SWT for His gracious mercy, His blessing, and His guidance. Great gratitude to Allah SWT for His help and His guidance that enable the writer to finish this thesis completely. Prayers and greetings may always be devoted to Prophet Muhammad (PBUH) together with his family and his accompanies.

This undergraduate thesis entitled **“The Influence of Sharia Financial Technology towards Debtors’ Preference on Sharia Rural Bank in Mudharabah and Musyarakah Financings (Case Study on Bangun Drajat Warga Sharia Rural Bank Bantul, Special Region of Yogyakarta)”** has been written as partial fulfilment of requirement to get Bachelor Degree of Economics at Faculty of Economics and Business, Universitas Muhammadiyah Yogyakarta. The completion of this thesis cannot be separated from support and guidance from a lot of parties involved. Therefore, on this occasion the writer would like to express great gratitude to:

1. Writer’s beloved parents, Teguh Pramono and Siti Nurjanah Isnawati, and writer’s brother, Andhika Luqman H, for the priceless support, advice, and embrace so the writer can be able to do the best and become a better person.
2. The respectable Rizal Yaya, S.E., M.Sc., Ph.D., Ak., CA. as Dean of Faculty of Economics and Business, Universitas Muhammadiyah Yogyakarta.
3. The respectable Dimas Bagus Wiranatakusuma, S.E., M.Ec., Ph.D. as Director of International Program for Islamic Economics and Finance

(IPIEF) UMY and as writer's thesis supervisor together with Dr. Ayif Fathurrahman, S.E., S.E.I., M.Si. for all valuable advices, guidance, and dedications.

4. Board of directors, employees, and staffs of Bangun Drajat Warga Sharia Rural Bank Bantul, Special Region of Yogyakarta who have given permission to conduct the research on debtors of *Mudharabah* and *Musyarakah* financings and gave great contribution for the success of this research.
5. IPIEF lecturers and staffs who have given the writer a lot of help and valuable lessons.
6. Writer's college friends in Universitas Muhammadiyah Yogyakarta, especially IPIEF batch 2014, IPIEF batch 2015, and KKN 038 2018 who have shared memories and joyful during writer's college years.
7. Writer's fellow exchange students from Universitas Muhammadiyah Yogyakarta to Sun Moon University, South Korea in 2016 and writer's friends from South Korea, Malaysia, Japan, Thailand, Taiwan, USA, and Europe for sharing every moment writer had as an exchange student.
8. All the parties that the writer could not mention one by one who has been great supports and encouragements in completing this thesis.

Yogyakarta, 15th December 2018

Tazkiyyah Nafs El Hawwa

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