

## THE INFLUENCE OF POCKET MONEY AND FINANCIAL LITERACY ON STEBIS IGM ISLAMIC BANKING STUDENTS' CHARITY INTEREST

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### *Abstract*

*The research seeks to examine the influence of pocket money and financial literacy on STEBIS IGM sharia banking students' interest in giving to charity. The population in this study was all 85 sharia banking students. The sampling technique in this research was incidental sampling, where the number of students who filled out the questionnaire was 64 people. Data analysis technique using multiple linear regression. The research results show that pocket money and financial literacy influence STEBIS IGM students' interest in giving to charity, both partially and simultaneously. Pocket money influences the interest in giving to charity of Stebis IGM sharia banking students. financial literacy influences the interest in giving to charity of Stebis IGM sharia banking students. The significance value of financial literacy is 0.003 with a t value of 3.05, meaning that if students increase their knowledge about alms, their interest in giving alms will also be high. Likewise with pocket money, the significance value is 0.008, which means that if pocket money increases, students will have an increased interest in giving alms.*

**Keywords:** *Pocket Money, Financial Literacy, Interest In Giving To Charity, STEBIS IGM Sharia Banking Students*

### *Abstrak*

Penelitian berusaha untuk meneliti tentang adanya pengaruh uang saku dan literasi keuangan terhadap minat bersedekah mahasiswa perbankan syariah STEBIS IGM. Populasi dalam penelitian ini adalah seluruh mahasiswa perbankan syariah berjumlah 85 orang. Teknik pengambilan sampel dalam penelitian ini adalah acidental sampling, dimana jumlah mahasiswa yang mengisi koesioner sebanyak 64 orang. Teknik analisis data dengan menggunakan regresi linier berganda. Hasil penelitian menunjukkan bahwa uang saku dan literasi keuangan berpengaruh terhadap minat bersedekah mahasiswa STEBIS IGM baik secara parsial maupun simultan. nilai signifikansi literasi keuangan 0,003 dengan nilai t 3,05 artinya jika mahasiswa bertambah ilmu pengetahuannya tentang sedekah maka minat untuk bersedekah juga tinggi. Begitupun juga dengan uang saku, nilai signifikansi 0,008 yang artinya jika uang saku bertambah maka mahasiswa memiliki minat yang bertambah untuk bersedekah.

**Kata Kunci:** *Uang Saku, Literasi Keuangan, Minat Bersedekah, Mahasiswa Perbankan Syariah STEBIS IGM*

## **Introduction**

Almsgiving is one of the practices prescribed by religion. In the social definition, alms means giving some of the wealth we have to other people who need it. According to Sharia law, almsgiving has the law of sunnah, which means that if you do it, it will be rewarded, but if you leave it there is no sin.

Almsgiving itself is beneficial for both those who give alms and those who are given alms. For those who give alms, they can cleanse their wealth, their souls can increase social awareness, especially for those who are less fortunate. Almsgiving is also a means to further improve oneself towards Allah and receive Allah's help. Almsgiving is also an expression of gratitude to Allah SWT. For people who are given alms, it can improve their economy so that it can make their lives easier. Apart from that, with the alms they receive, they can be grateful to Allah SWT.

The awareness to give alms should be instilled from an early age by parents. There are some parents who give money and then tell their children to give it to those in need. The education given by parents greatly determines their awareness of giving alms. For example, one of the students with the initials FN, a student who comes from a well-off family and was sent to an Islamic boarding school by her parents, is quite diligent in setting aside some of her money for charity.

Sharia Banking students at the College of Sharia Economics and Business (STEBIS IGM) are students whose majority are Muslim and have been taught to give alms since childhood. Awareness about the importance of giving alms was also expressed by lecturers at the STEBIS IGM Sharia Banking Study Program. This is because in this study program there are courses on the interpretation of verses and hadith in Economics, Fiqh Muamalah, Fiqh Muamalah Banking.

This research seeks to explore whether the pocket money given by parents and their knowledge about alms and its benefits influence their (STEBIS IGM Sharia Banking Students) interest in giving alms. Therefore, the title of this research is The Influence of Pocket Money and Financial Literacy on STEBIS IGM Sharia Banking Students' Interest in Charity.

### **Formulation of the problem**

Based on the background that the researcher explained above, the problem formulation in this research is:

1. Is there an influence of pocket money on STEBIS IGM Sharia Banking students' interest in giving to charity ?
2. Is there an influence of financial literacy on STEBIS IGM Sharia Banking students' interest in giving to charity?
3. Is there an influence of pocket money and financial literacy on STEBIS IGM Sharia Banking students' interest in giving to charity?

### **Research Purposes**

This research has several objectives, these objectives include:

1. To find out the effect of pocket money on the interest in giving to charity of STEBIS IGM Sharia Banking students
2. To determine the influence of financial literacy on STEBIS IGM Sharia Banking students' interest in giving to charity
3. To determine the influence of pocket money and financial literacy on STEBIS IGM Sharia Banking students' interest in giving to charity

### **Literatur Reviewe**

#### **Alms and Its Benefits**

Almsgiving is giving something that someone does to give to another person because they hope for the pleasure and reward of Allah SWT and do not expect any service or reward in return. (Uyun 2015). Alms is the same as infaq including the laws and regulations. It's just that infaq is related to material/possessions, while alms is not only in the form of assets but also non-properties such as giving a sincere smile, removing thorns in the road, etc. (Nursalimah et al., 2021)

#### **Provisions in Infaq and Alms**

In the Al-Quran there are several provisions that must be carried out when giving infaq, including:

Following:

- a. Priority must be given to people who have the closest relationship with the person giving the donation. For example, parents, close relatives, and so on.
- b. After that to orphans, poor people, and people who are on a journey.

### **Benefits of Infaq and Alms**

- a. Purifying treasures

Cleaning assets from the possibility of other people's assets entering the assets owned.

- b. Soul Cleansing Means

In essence, it is proof to the world of its efforts to purify itself, purify itself from stinginess, greed and from a deep love for his world, he also purifies his wealth from other people's rights.

- c. Realization of Social Concern

If prayer functions as a builder of devotion to Allah, then zakat, infaq and alms functions as a builder of tenderness in a person's heart towards others.

- d. Means to Achieve Social Relief

Allah SWT will only provide help to His servants, when His servants obey His teachings and among Allah's teachings that must be obeyed are paying zakat, infaq and alms.

- e. Expression of Gratitude to Allah

Paying zakat, donations and alms is an expression of gratitude for the blessings that Allah has given us. (Bashor, 2020)

### **Pocket Money**

According to the Big Indonesian Dictionary (KBBI), pocket money is money that is brought for occasional needs. (Department of National Education, 2016). Pocket money is one of the things that supports and helps meet a student's needs, obtained from parents, assistance or scholarships, and work. (Rismayanti & Oktapiani, n.d.)

## Financial Literacy

Financial literacy is a skill and knowledge that makes it easier for someone to make decisions based on the financial resources they have. (Rismayanti & Oktapiani, nd) Financial literacy is a combination of awareness, knowledge, skills, attitudes and behavior that a person needs to have to make healthy financial decisions and ultimately achieve individual financial prosperity. (Sugiharti & Maula, 2019)

Carpena et al. states that there are 3 (three) dimensions of financial literacy, namely:

- 1) Counting skills;
- 2) Understanding of basic finance
- 3) Attitude towards financial decisions. Knowledge in the context of financial literacy includes knowledge, education and information about finance and its sources, banking, deposits, credit, insurance and taxes k. (Sugiharti & Maula, 2019)

## Previous Research

Puguh Kharisma and Prabowo Yudo Jayanto conducted research entitled Factors that Influence Interest in Using E-Zakat in Paying Zakat, Infaq and Alms. The results of the research they conducted showed that Usability and Transparency had a significant positive effect, Risk had a significant negative effect on Interest in Using E-Zakat, but Accountability did not have a significant effect on Interest in Using E-Zakat in Paying Zakat, Infaq and Alms. (Kharisma & Jayanto, 2021)

Narendra Irawati together with Endah Nur Fitriyani researched research entitled Factors that Influence Interest in Non-Cash Alms. This research shows that perceived convenience and income influence interest in non-cash alms. However, religiosity has no effect. Trust was proven to be a moderating variable in this study. (Endah, 2022)

Muhammad Fadhil and Lili Puspita Sari conducted research entitled Factors that Influence Interest in Paying ZIS Using GoPay. The research results found that there was a significant positive influence between brand awareness and religiosity variables partially on interest in paying ZIS using GoPay, but convenience had no effect. (Fadhil & Sari, 2022)

Yeyen, et al conducted research entitled *The Influence of the Quality of Accounting Information, Human Resources and Socialization on Muzakki's Interest in Paying Zakat and Infaq/Alms (Case Study at Baznas Mataram City and Baznas West Nusa Tenggara Province)*. 1) The quality of accounting information has no effect on muzakki's interest in paying zakat and infaq/alms to Baznas Mataram City and Baznas West Nusa Tenggara Province. (2) Human resources influence muzakki's interest in paying zakat and infaq/alms to Baznas Mataram City and Baznas West Nusa Tenggara Province. And (3) Socialization influences muzakki's interest in paying zakat and infaq/alms to Baznas Mataram City and Baznas West Nusa Tenggara Province. (Putri et al., 2022)

Sifa Nursalimah and Ifa Hanifia Senjiati, their research also takes the same theme with the title *Priority Analysis of Factors that Influence Muzakki's Interest in Giving Zakat, Infaq and Alms during the Covid-19 Pandemic*. The results of this research are that the general picture of muzakki income in BAZNAS West Java is that the majority are ASN with income > Rp. 6,800,000, with a fairly high level of religiosity and good knowledge and trust in BAZNAS. Meanwhile, the priority factors for muzakki's interest in fulfilling ZIS are income (0.317), religiosity (0.296), trust (0.194) and knowledge (0.193). (Nursalimah et al., 2021)

Mia Yuli Astuti, et al conducted research entitled *The Role of Prosocial Attitudes on Interest in Giving and Sadaqah Using Qris: Case Study of the Ulil Albab Mosque Congregation at the Islamic University of Indonesia*. The research results show that prosocial attitudes have no effect, while simultaneously, perceived ease of use, perceived usefulness, and attitudes towards use influence interest in giving and charity using QRIS. (Mia Yuli Astuti et al., 2022)

Nafisah Maulidia Chusma, M. Ruslianor Maika and Fitri Nur Latifah conducted research entitled *Donor Interest in Distributing Philanthropic Funds Using Cashless in Lazismu Sidoarjo*. The results show that the interest of donors in Lazismu Sidoarjo in innovation in paying philanthropic funds using cashless is still low at 20%. (Chusma et al., 2021)

Muhamad Sahroni, Nur Iman Hakim Al Faqih, and Annisa Mangole conducted research entitled *The Influence of Trust and Institutional Image on Munfiq's Interest in*

Giving Infaq in Lazisnu, Kebumen Regency. The results of their research show that Trust and Institutional Image simultaneously have a significant effect on Munfiq's interest in investing in Lazisnu, Kebumen Regency.

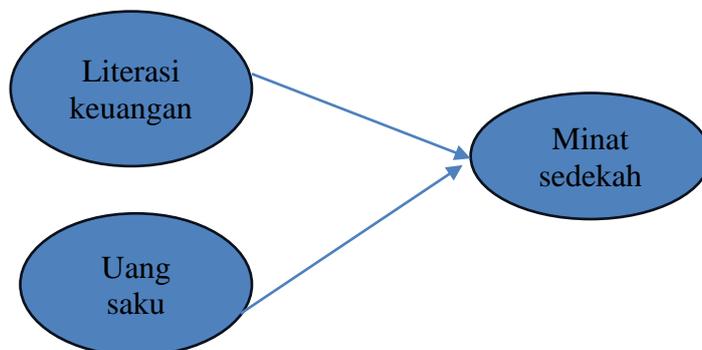
There are several researchers who study the law in distributing zakat. These researchers include Muhamad Asri and Patimah with the research title Distribution of Zakat Infaq Alms at Laznas Yatim Mandiri Makassar from an Islamic Law Perspective (2019-2020). This research proves that there are two types of distribution at LAZNAS Yatim Mandiri, namely in the form of consumptive and productive. Distribution through several programs such as: Education, Health, Humanity, Da'wah Programs, and Economic Programs. (Asri & Patimah, 2021)

Rika Sari, Aliasan, and Zhila Jannati tried to study the relationship between persuasive communication and interest in giving alms. Their research is entitled Increasing Interest in Charity in the Sukajaya Community of Palembang City Through Persuasive Communication Strategies of the Indonesian Alms Friday Community. The results show that after the persuasive communication strategy was provided, interest in giving to charity by the people of Sukajaya, Palembang City increased. (Sari et al., 1970)

### Framework

To clarify the road map for the research that will be carried out, a framework for thinking in this research has been prepared. The framework for thinking in this research is:

**Figure 1**  
**Framework**



**Research Hypothesis**

Reading about religious knowledge also greatly influences a person's thinking about doing good deeds, including giving charity. Therefore, the first hypothesis in this research is:

H1 : Financial literacy influences the interest in alms of STEBIS IGM sharia banking students

Pocket money given by parents means students have funds to finance activities for their children. If there is more than the pocket money given by parents, students will be able to donate the amount. Therefore, the second hypothesis in this research is

H2 : Pocket money influences Islamic banking students' interest in alms

H3 : Pocket money and financial literacy jointly influence Islamic banking students' interest in alms

**Research Method**

This research uses a quantitative method where the test uses multiple linear regression analysis. The analysis tool used is SPSS. Dependent Variabel is alm, independen variabel are pocket money and financial literacy.

1. Population and Sample

Population is all objects in a study. The population in this study were all STEBIS IGM Sharia Banking students. The number of Sharia Banking students from the lowest semester to the final semester is 88 (eighty eight) people. The sample is part of the population which can then represent the object of a study. The sample in this study was 64 people.

**Table 1  
Sampling**

1	Number of Sharia Banking Students	88
2	Students who fill out the questionnaire do not fill out the questionnaire	24
3	Students filled out the questionnaire and were used as samples	64

2. Data Analysis Techniques

The sampling technique in this research used accidental sampling. The data analysis technique used was a questionnaire, using the Likert scale method. The assessment was carried out with a strongly agree score of 5 and a strongly disagree score of 1-

- 5 : Strongly Agree
- 4 : Agree
- 3 : Neutral
- 2 : Disagree
- 1 : Strongly disagree

**Analysis Results and Discussion**

**1. Validity and reliability test results of pocket money**

**Table 2.**  
**Validity of Pocket Money**

		Correlations						
		X.2.1	X.2.2	X.2.3	X.2.4	X.2.5	X.2.6	total
X.2.1	Pearson Correlation	1	,563 **	,675 **	,439 **	,206	,044	,760 **
	Sig. (2-tailed)		,000	,000	,000	,103	,729	,000
	N	64	64	64	64	64	64	64
X.2.2	Pearson Correlation	,563 **	1	,573 **	,378 **	,295 *	,179	,736 **
	Sig. (2-tailed)	,000		,000	,002	,018	,158	,000
	N	64	64	64	64	64	64	64
X.2.3	Pearson Correlation	,675 **	,573 **	1	,548 **	,246 *	,209	,829 **
	Sig. (2-tailed)	,000	,000		,000	,050	,098	,000
	N	64	64	64	64	64	64	64
X.2.4	Pearson Correlation	,439 **	,378 **	,548 **	1	,331 **	,117	,686 **
	Sig. (2-tailed)	,000	,002	,000		,008	,356	,000
	N	64	64	64	64	64	64	64
X.2.5	Pearson Correlation	,206	,295 *	,246 *	,331 **	1	,579 **	,596 **
	Sig. (2-tailed)	,103	,018	,050	,008		,000	,000
	N	64	64	64	64	64	64	64

X.2.6	Pearson Correlation	,044	,179	,209	.117	,579 **	1	,471 **
	Sig. (2-tailed)	,729	,158	,098	,356	,000		,000
	N	64	64	64	64	64	64	64
total	Pearson Correlation	,760 **	,736 **	,829 **	,686 **	,596 **	,471 **	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	
	N	64	64	64	64	64	64	64

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

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

In table 1.2. above it can be seen that the total value of Sig. (2-tailed) is 0.000. This value is <0.05, which means that all questions for the pocket money variable are valid.

**Table 3.**  
**Pocket Money Reliability Test**

Cronbach's Alpha	N of Items
,772	7

In the output of the reliability statistics test results for the pocket money variable, the Cronbach alpha value is 0.772, this value is greater than 0.6. This proves that the data for the pocket variable is proven to be reliable.

**2. Financial Literacy Validity and Reliability Test Results**

**Table.4.**  
**Reliability of Financial Literacy**

Cronbach's Alpha	N of Items
,676	6

In table 1.4. Reliability for the financial literacy variable shows a figure of 0.676, this value is greater than 0.6, which means that the financial literacy variable is proven to be reliable.

**Table.5. Validity Financial-literacy**

		Correlations <sup>a</sup>						
		x.1.1 <sup>a</sup>	X.1.2 <sup>a</sup>	X.1.3 <sup>a</sup>	X.1.4 <sup>a</sup>	X.1.5 <sup>a</sup>	X.1.6 <sup>a</sup>	amount <sup>a</sup>
X.1.1 <sup>a</sup>	Pearson Correlation <sup>a</sup>	1	,319**	-.113	,521**	,207	,111	,457**
	Sig. (2-tailed) <sup>a</sup>		,010	,372	,000	,100	,383	,000
	N <sup>a</sup>	64	64	64	64	64	64	64
X.1.2 <sup>a</sup>	Pearson Correlation <sup>a</sup>	,319**	1	,040	,235	,172	,157	,455**
	Sig. (2-tailed) <sup>a</sup>	,010		,752	,061	,173	,216	,000
	N <sup>a</sup>	64	64	64	64	64	64	64
X.1.3 <sup>a</sup>	Pearson Correlation	-.113	,040	1	,177	,576**	,285*	,625**
	Sig. (2-tailed)	,372	,752		,163	,000	,022	,000
	N	64	64	64	64	64	64	64
X.1.4 <sup>a</sup>	Pearson Correlation	,521**	,235	,177	1	,514**	,365**	,708**
	Sig. (2-tailed)	,000	,061	,163		,000	,003	,000
	N	64	64	64	64	64	64	64
X.1.5 <sup>a</sup>	Pearson Correlation	,207	,172	,576**	,514**	1	,470**	,817**
	Sig. (2-tailed)	,100	,173	,000	,000		,000	,000
	N	64	64	64	64	64	64	64
X.1.6 <sup>a</sup>	Pearson Correlation	,111	,157	,285*	,365**	,470**	1	,655**
	Sig. (2-tailed)	,383	,216	,022	,003	,000		,000
	N	64	64	64	64	64	64	64
Amount	Pearson Correlation	,457**	,455**	,625**	,708**	,817**	,655**	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	
	N	64	64	64	64	64	64	64

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

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

In table 1.5. above it can be seen that the Sig value. (2-tailed) for all amounts of 0.000. The value is <0.05, this proves that all question items for the financial literacy variable are proven to be valid.

## 3. Validity and Reliability Test Results for Alms Interest

**Table 6**  
**Validity of Alms**

		Correlations						
		y.1	y.2	y.3	y.4	y.5	y.6	Fri
y.1	Pearson Correlation	1	.137	,502 **	,180	,354 **	,207	,688 **
	Sig. (2-tailed)		,280	,000	,155	,004	,100	,000
	N	64	64	64	64	64	64	64
y.2	Pearson Correlation	.137	1	,052	,556 **	,431 **	,167	,514 **
	Sig. (2-tailed)	,280		,681	,000	,000	,188	,000
	N	64	64	64	64	64	64	64
y.3	Pearson Correlation	,502 **	,052	1	,248 *	,271 *	,378 **	,721 **
	Sig. (2-tailed)	,000	,681		,048	,030	,002	,000
	N	64	64	64	64	64	64	64
y.4	Pearson Correlation	,180	,556 **	,248 *	1	,537 **	,061	,584 **
	Sig. (2-tailed)	,155	,000	,048		,000	,630	,000
	N	64	64	64	64	64	64	64
y.5	Pearson Correlation	,354 **	,431 **	,271 *	,537 **	1	,100	,645 **
	Sig. (2-tailed)	,004	,000	,030	,000		,433	,000
	N	64	64	64	64	64	64	64
y.6	Pearson Correlation	,207	,167	,378 **	,061	,100	1	,584 **
	Sig. (2-tailed)	,100	,188	,002	,630	,433		,000
	N	64	64	64	64	64	64	64
Fri	Pearson Correlation	,688 **	,514 **	,721 **	,584 **	,645 **	,584 **	1
	Sig. (2-tailed)	,000	,000	,000	,000	,000	,000	
	N	64	64	64	64	64	64	64

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

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

In Table 1.6. above it is proven that the Sig value. (2-tailed) 0.000 which is  $<0.05$  means that the variables in this research are proven to be valid.

**Table 7.**  
**Reliability Test for Alms Interest**

Reliability Statistics	
Cronbach's Alpha	N of Items
,747	7

In table 1.7. Crobac's Alpha value is 0.747, this value is greater than 0.6, which means that the alms interest variable is declared valid.

**4. Normality Test Results**

After the researcher has tested the validity and reliability of the data, the data also needs to be tested for normality. This research uses *the one sample Kolmogorof Smirnov test* , research data is said to be normal when the sig2tailed value is > 0.05. The sig2tailed variable values in this study can be seen in the table below

**Table 8**  
**Normality test results**

**One-Sample Kolmogorov-Smirnov Test**

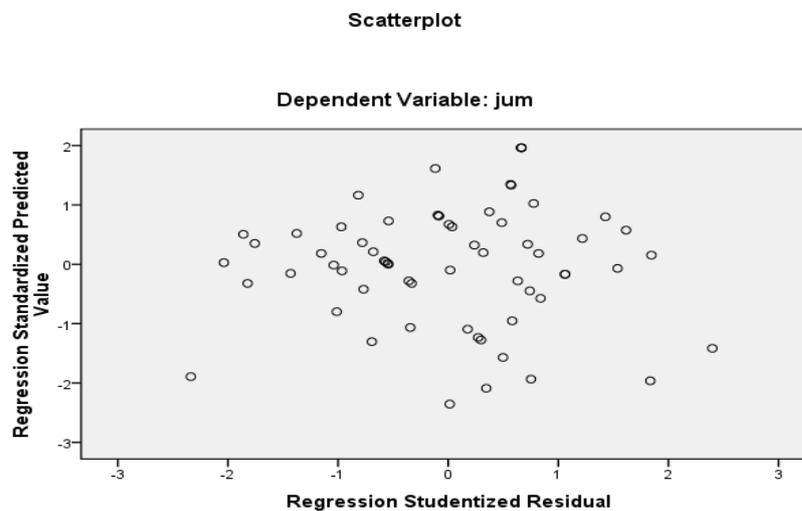
		amount	total	Fri
N		64	64	64
Normal Parameters <sup>a</sup>	Mean	23.84	22.98	26.09
	Std. Deviation	3,785	3,722	2,408
Most Extreme Differences	Absolute	,081	,108	,144
	Positive	,081	,062	,144
	Negative	-.079	-.108	-.115
Kolmogorov-Smirnov Z		,650	,860	1,151
Asymp. Sig. (2-tailed)		,791	,450	,141
a. Test distribution is Normal.				

Asymp. Sig. (2-tailed) shows the numbers 0.79, 0.450, and 0.141, all of these values are greater than 0.05. This data shows that all data on this research variable is declared normal. So we can continue this research.

## 5. Heteroscedasticity Test

This heteroscedasticity test is carried out to test whether there are confounders between variables. In this research, this test was carried out by looking at the scatter plot diagram. If the dots spread above and below the 0 line, then it is declared to have passed the heteroscedasticity test.

**Table 9**  
**Heteroscedasticity test**



## 6. Test $R^2$

Test this was carried out to determine the extent to which pocket money and financial literacy influence STEBIS IGM sharia banking students' interest in alms. The test results can be seen in the table below:

**Table 10**  
**Test R<sup>2</sup>**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,550 <sup>a</sup>	,303	,280	2,044	,303	13,237	2	61	,000

a. Predictors: (Constant), number, amount

b. Dependent Variable: sum

From the table above, it can be seen that the R Square value is 0.30, meaning that pocket money and financial literacy can explain STEBIS IGM banking students' interest in alms as much as 30% while the remaining 70% is explained by other variables not included in this research.

**7. F test**

To prove whether or not there is an influence of pocket money and financial literacy on STEBIS IGM banking students' interest in giving to charity, you can see from table 1.10 above. The significance value is 0.00, this value is <0.05. If the significance value of F is <0.05, it is proven that there is an influence of pocket money and financial literacy on STEBIS IGM sharia banking students' interest in alms. Therefore, the third hypothesis in this research is accepted.

**8. t test**

Apart from testing simultaneously or together, this research also tested the effect partially. Partial test results can be seen in the table below:

**Table 11**  
**t Test Results**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	16,083	1,963		8,194	,000		
	amount	,223	,073	,350	3,054	,003	,869	1,151
	total	,204	,074	,316	2,752	,008	,869	1,151

a. Dependent Variable: sum

In the table above, it can be seen that the significance value for the t test is 0.003 for the financial literacy variable and 0.008 for the pocket money variable. This value is smaller than 0.05, which means that both financial literacy and pocket money influence Islamic banking students' interest in giving alms. This means that the first and second hypotheses in this research can be accepted.

The results of this research support the results of research conducted by Mukhammad Zulkifli Ikhzabashor and Yenny Kornitasari. The results of their research state that financial literacy has an impact on interest in giving alms.(Bashor, 2020)

## **Conclusion**

This research seeks to determine the influence of pocket money and financial literacy on STEBIS IGM sharia banking students' interest in giving to charity . The results show that financial literacy influences the interest in giving to charity of STEBIS IGM sharia banking students. Pocket money influences the interest in giving to charity of STEBIS IGM sharia banking students. Financial literacy and pocket money have a joint influence on STEBIS IGM sharia banking students' interest in giving to charity.

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