

The Influence of Sharia Financial Literacy and Inclusion on the Decisions of the Community in Gorontalo to Use Sharia Pawnshop Digital Services with Islamic Religiosity as an Intervening Variable

Wahyudi Rusdi¹, Muhammad Ardi², Lukmanul Hakiem Ajuna³, Moh. Alfari Dunggio⁴

^{1,2,3,4}Sultan Amai State Islamic Institute Gorontalo

ABSTRACT: This study aims to analyze the influence of Islamic financial literacy and inclusion on people's decisions to use sharia pawnshop digital services with Islamic religiosity as an intervening variable. The background of this research is based on the phenomenon of low understanding of the community's sharia concept, the existence of digital literacy gaps, geographical and demographic barriers in accessing digital services, and whether the level of religiosity of the Gorontalo people who are known to be strong is also a driving factor in people's decision-making using Sharia Pawnshop digital services. The research approach used is quantitative with the Structural Equation Modelling (SEM) method using the SmartPLS 3 application. The research sample amounted to 100 respondents who were selected using *purposive sampling* techniques. The results of the study show that Islamic financial literacy and inclusion have a positive and significant effect on people's decisions to use Sharia Pawnshop digital services. Meanwhile, the level of Islamic religiosity has also been proven to have a positive and significant influence on people's decisions, and can be an intervening variable that mediates/drives the relationship between Islamic financial literacy and inclusion on people's decisions to use sharia pawnshop digital services.

KEYWORDS: Literacy, Inclusion, Sharia Finance, Islamic Religiosity, Community Decisions, Digital Services, Sharia Pawnshops

I. INTRODUCTION

Gorontalo is a province with a very high Muslim population, reaching more than 98% of the total population, making it one of the areas with the highest percentage of Muslims in Indonesia. Gorontalo is also known to have a very strong level of Islamic religiosity so it is nicknamed the "Serambi of Medina" because of the strong influence of Islamic teachings that combine with customs since the spread of religion in the past.

The development of digitalization in the financial sector has accelerated the use of technology-based services, including in the Islamic finance industry in Indonesia which continues to grow in line with the increasing use of digital platforms and people's preference for non-cash transactions in accordance with sharia principles. The synergy between Islamic values and fintech innovation has proven to be able to increase the level of trust and interest of the younger generation of Muslims in sharia-based digital financial services. At the regional level, conditions in Gorontalo show that digital literacy plays an important role in shaping sustainable financial behavior and influencing people's decisions to use Sharia Digital Pawnshop services. Various empirical studies also confirm that Islamic financial literacy increases the interest of MSME actors in utilizing Islamic fintech and contributes significantly to the decision to use Islamic mobile banking. In addition, increasing Islamic financial literacy and inclusion is closely related to the decision of the younger generation to save in digital service-based Islamic banks, so that these two variables have a strategic role in expanding access to and use of digital Islamic financial services. (Masalingi & Sopingi, 2025); (Masalingi & Sopingi, 2025); (Ismail et al., 2025) ; (Majid & Mawaddah, 2022) ; (Fitri Fadilah Squirrelly & Edy Yusuf Agung Gunanto, 2023) (Lia Hanisa Rahmawati et al., 2025)

Although a number of studies have emphasized the importance of Islamic financial literacy in supporting the adoption of digital services, the results of previous studies have shown that there are differences in findings related to the direct influence of literacy on usage decisions, especially when associated with religiosity as a psychological and spiritual factor. Some studies have found that literacy and value perception have a significant impact on investment intentions in the Islamic capital market, but other studies state that literacy does not always have a direct effect on the interest of the younger generation in using Islamic bank services. In the realm of Islamic fintech, religiosity has also not always been proven to moderate or significantly influence attitudes and intentions to use digital services. On the contrary, there is research that shows that religiosity and sharia imagery are able to strengthen attitudes towards the use of fintech through the perception of ease of use. This inconsistency indicates that there is a

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research gap that needs to be studied further, especially in the context of Digital Sharia Pawnshops in Gorontalo which has a distinctive socio-religious character. ("Enhancing Participation" In Indonesia's Islamic Capital Market: Exploring Technology Acceptance, Socio-Psychological Factors, And Islamic Financial Literacy," 2025);(Dwi SquirrelSquirt & Setiawan, 2025)(Badri et al., 2012)

Theoretically, this research integrates Islamic financial literacy, Islamic financial inclusion, and Islamic religiosity. In Islamic finance, the addition of religiosity variables has been proven to increase the model's ability to explain the adoption behavior of sharia-based digital services. Islamic financial literacy functions as a cognitive factor that strengthens the perception of benefits and attitudes towards Islamic digital services, while Islamic financial inclusion reflects the ease of access and availability of services for the public. Within this framework, religiosity is positioned as an intervening variable that bridges aspects of understanding, access, and consumption decisions. (Sufyan & Mas'ud, 2022);(Yun Qolbi & São Paulo, Sã , 2022);(Majid & Mawaddah, 2022);(Suaidi et al., 2025)

In Gorontalo, the challenges of Islamic financial literacy and inclusion, especially in the pawnshop sector, are centered on the low public understanding of the differences between the sharia and conventional systems and limited digital access in rural areas. Based on OJK data, the financial literacy index in Gorontalo has only reached around 30%, which means that the majority of people do not fully understand how financial products work wisely. There are still many Gorontalo people who think that the services at Sharia Pawnshops are not much different from conventional pawnshops. Although services such as Pegadaian Syariah Digital have been launched, their effectiveness has been hampered by conditions on the ground. The financial inclusion index in rural areas of Gorontalo was recorded much lower than in urban areas. Occupational groups such as farmers, fishermen, and ranchers have the most limited access to formal services.

Based on this description, this study aims to examine the influence of Islamic financial literacy and inclusion on the decision of the people of Gorontalo in using Sharia Pegadaian digital services, with religiosity as an intervening variable. The problems studied include whether these two variables have a positive and significant effect on the decision to use digital financial services of sharia pawnshops, as well as whether religiosity plays a role as a mediator of the relationship. This focus is relevant to the need to increase literacy and inclusion in encouraging public participation in digital Islamic financial services as well as the strategies of Islamic financial institutions in expanding the adoption of technology through educational approaches based on religious values. (Suganda, 2025) ; (Rachman et al., 2025a)

The contribution of this research lies in empirical testing of the integration of literacy, inclusion, and religiosity in the digital services of Sharia Pawnshops in Gorontalo which has not been studied quantitatively based on regional case studies. In contrast to previous research that focused more on Islamic banking, investment fintech, or online donation platforms, this study specifically placed Digital Sharia Pawnshops as the object of study and tested the role of religiosity as an intervening variable in the field data-based SEM-PLS model. Thus, this study is expected to contribute to the development of digital Islamic finance literature as well as provide strategic recommendations for strengthening literacy and inclusion at the regional and national levels (Purwantini et al., 2020)

II. THEORETICAL FOUNDATIONS

A. *Sharia Financial Literacy*

Islamic financial literacy is defined as an individual's capacity to understand the principles, products, and mechanisms of sharia-based finance so that they can make financial decisions according to Islamic values. Financial literacy is essential in the lives of individuals, society, nations, and countries. Islamic financial literacy will provide benefits to the community, including: The public is able to choose and utilize Islamic financial products and services that suit their needs, the public is able to plan their finances better according to sharia principles, the community is protected from investing in dubious (fraudulent) financial instruments, and the public gains an understanding of the benefits and risks of Islamic financial products and services.

Islamic financial literacy is an individual's understanding of Islamic financial products and services and the ability to distinguish them from conventional banking systems. Islam as the ability of individuals to use knowledge to manage financial resources in accordance with Islamic law. Increasing Financial Literacy and Inclusion in the Financial Services Sector for Consumers and/or the Community, Financial Literacy is knowledge, skills, and beliefs that influence attitudes and behaviors to improve the quality of decision-making and financial management in order to achieve prosperity. (OJK, 2016)

Islamic financial literacy is an extension of conventional financial literacy that combines Islamic sharia principles. This literacy includes a person's knowledge, understanding, and ability to manage finances to achieve prosperity (Purwanto et al, 2023). Islamic finance covers various financial aspects, such as managing assets and property, making financial plans such as pension funds, investments, and insurance, and providing financial assistance to the community through waqf, infaq, shadaqah, and zakat.

In this digital era, which is characterized by the widespread use of information technology, there are significant opportunities to improve Islamic financial literacy, but it also presents many challenges. Islamic financial literacy includes an understanding of financial concepts, products, and services that are guided by Islamic law, including the prohibition of usury, gharar, and maisir

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(gambling), as well as the importance of fairness and transparency. This literacy is important to build a society that is able to make financial decisions in accordance with Sharia principles. The digital era is characterized by advances in communication and information technology, the widespread use of the internet, and the emergence of digital platforms such as fintech, social media, and e-learning. These can be a means to expand access to Islamic financial education.

B. Sharia Financial Inclusion

Islamic financial inclusion refers to the level of ease of public access and participation to affordable formal Islamic financial services. (Suaidi et al., 2025) Indonesia has a large Muslim population, about 87% of the total population, or 207 million people, which presents a significant opportunity to develop digital-based Islamic banking in the current digital era, according to data from the Central Statistics Agency. The Islamic banking business in Indonesia is growing in line with the growth of the population, the majority of which is Muslim (Cahyono et al, 2017). Today, almost all commercial banks in Indonesia offer banking products that are operated on Islamic fund management principles. Financial inclusion is the essence of financial exclusion. New innovations are needed to realize an inclusive economic life, as exclusive economic practices have led to increased poverty and unemployment. In fact, an inclusive financial services system aims to create an economic life that supports low-income and poor people. Islamic financial inclusion is an important indicator that is oriented towards justice and equity for the wider community.

The Financial Services Authority (OJK) again held the National Survey on Financial Literacy and Inclusion (SNLIK) to measure the financial literacy and inclusion index of the Indonesian population as a basis for future financial literacy and inclusion improvement programs. The 2024 National Survey on Financial Literacy and Inclusion (SNLIK) marks the first time that the Financial Services Authority (OJK) in collaboration with the Central Statistics Agency (BPS) has held a special survey aimed at measuring the level of financial literacy and inclusion in Indonesia. The results of the 2024 SNLIK show that the financial literacy index of the Indonesian population is 65.43 percent, while the financial inclusion index is 75.02 percent. SNLIK 2024 also measures the level of Sharia financial literacy and inclusion. The results show that the Sharia financial literacy index of the Indonesian population is 39.11 percent, while the Sharia financial inclusion index is 12.88 percent. (OJK & BPS, 2024)

Financial inclusion is the process of encouraging affordable, timely, and adequate access to a wide range of regulated financial products and services, as well as expanding their use by all levels of society through the application of existing and innovative approaches, including financial awareness and education, with the aim of promoting financial well-being and economic and social inclusion. The indicators used are access, use of financial products and services, quality, and welfare.

C. Islamic Religiosity

Religiosity is understood as an internal value system that influences individual preferences and attitudes towards sharia-based financial products (Usman et al., 2020). Studies on religious beliefs have been developed by several researchers. Allport (1950) created a way to measure religious beliefs that is widely used in religious belief research. Further research continues to develop such a method, but most are not always suitable for measuring Muslim religious beliefs. and Zamani-Farahani and Musa (2012), Tiliouine and Belgoumidi (2009), Eid and El-Gohary (2015). They developed a way of measuring Islamic religious beliefs by involving belief in Islamic teachings and Islamic practices. From these various studies, we can see that the majority agree that there are two main dimensions in measuring religious beliefs: religious beliefs and religious practices. These two dimensions are also in line with the views of several researchers, such as Yousaf and Shaukat Malik (2013), Fajriyati (2022) who say that religious beliefs describe the extent to which a person accepts the main beliefs and practices religious teachings. (Ilisa Fajriyati1, 2022)

D. Relevant Prior Research Studies (Literature Review)

Various studies show that Islamic financial literacy has a positive effect on the intention and decision to use Islamic digital services. In the context of the Islamic capital market, literacy has been proven to increase the investment attitudes and intentions of the Muslim community. Research on the younger generation also shows that Islamic financial literacy and inclusion influence savings decisions through Islamic bank digital services. In the MSME sector, product understanding and Islamic financial literacy strengthen the intention to use Islamic fintech. In addition, literacy has a significant effect on the decision to use sharia mobile banking. ("Enhancing Participation" In Indonesia's Islamic Capital Market: Exploring Technology Acceptance, Socio-Psychological Factors, And Islamic Financial Literacy," 2025); (Fitriyah & Rahmawati, 2022); (Majid & Mawaddah, 2022); (Fitri Fadilah Squirrelly & Edy Yusuf Agung Gunanto, 2023)

However, there are inconsistencies in findings related to the direct influence of literacy and religiosity on decisions to use sharia digital services. Some studies show that religiosity does not have a significant influence on attitudes or intentions of using sharia fintech. In Generation Z, literacy is not always a dominant factor compared to the promotion or perception of religiosity. In addition, in the context of sharia paylater fintech, religiosity shows an indirect influence through the perception of convenience and usability. This difference in results indicates that there is a research gap regarding the interaction of literacy, inclusion, and religiosity as intervening variables in the context of Digital Sharia Pawnshops. (Anwari & Primayudia, 2026) (Dwi SquirrelSquirt & Setiawan, 2025) (Badri et al., 2012)

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This research is here to fill this gap by examining the relationship between Islamic financial literacy and inclusion on the decision to use Sharia Pawnshop digital services with religiosity as a variable intervening/mediator in the Gorontalo community. Different from previous studies that focused on Islamic banks or investment fintech, this study examines Islamic pawnshop institutions based on rahn contracts and microfinance. (Ismail et al., 2025)

From a methodological perspective, previous studies were dominated by a quantitative approach with the SEM-PLS technique to test the relationship between variables where religiosity was placed as a moderation variable. However, research using the SEM-PLS technique in regional case studies to test religiosity as an intervening variable is still limited. Therefore, this study offers a quantitative approach that remains statistically strong yet contextual to the characteristics of local communities.

Conceptually, the literature shows that literacy functions as a cognitive factor that shapes the understanding and perception of the benefits of digital services, inclusion represents the dimension of access and availability of services, while religiosity is an intervening/mediator of value in the decision-making process. The integration of these three variables allows testing the direct and indirect influence on the decision to use Sharia Pawnshop digital services by the community.

III. RESEARCH METHODOLOGY

A. Research Type;

This research will prioritize a quantitative approach, which allows for numerical measurement and analysis of data. This approach is suitable for exploring the relationship and influence between variables, which is in accordance with the purpose of the research that aims to assess the influence of Sharia financial literacy and inclusion on people's decisions to use Sharia pawnshop digital services with Islamic religiosity as an intervening variable.

B. Survey Methods;

The survey method will be used as the primary method of data collection. Surveys allow for the efficient collection of data from a number of respondents. The use of questionnaires that have been developed will facilitate the collection of quantitatively measurable answers from respondents.

C. Data Collection Instruments;

Questionnaires will be the main instrument for collecting data. The questionnaire has been developed based on literature review and pretest to ensure validity and reliability. The questions in the questionnaire include variables such as Islamic financial literacy, Islamic financial inclusion, people's decision to use Sharia pawnshop digital services, and Islamic religion.

D. Sample and Respondent Selection;

The sample of this study consists of Sharia pawnshop customers who use Sharia pawnshop digital services and are domiciled in Gorontalo province. The selection of respondents will be carried out using *the purposive sampling* technique, ensuring that the respondents meet the criteria that have been set so that the sample size is at least 100 respondents.

Data collection will be carried out online through online survey applications such as googleforms which are shared with respondents while at the Gorontalo Sharia pawnshop office

E. Data Analysis;

There are four variables to be studied (Sharia financial literacy, Sharia financial inclusion, people's decision to use Sharia pawnshop digital services and Islamic religiosity). All items are operationalized using a five-point Likert scale. Islamic financial literacy consists of 4 indicators, adopted from several previous studies (Sari et al, 2024). Sharia financial inclusion includes 3 indicators (Zahara et al, 2021). The public's decision to use Sharia pawnshop digital services consists of 6 indicators (Dolle et al, 2025), (Ningrum et al, 2023), (Olii, 2021). Islamic religiosity, as an intervening variable, is measured using 5 indicators (Fadhila et al, 2021). All of these items use a five-point likert scale where 1 = strongly disagree to 5 = strongly agree.

To facilitate data analysis in measuring the variables of this research, the analysis tool used is SEM PLS, which is a statistical method that can test a series of relationships that are usually difficult to measure at the same time. The software used in this data analysis is SmartPLS 3.

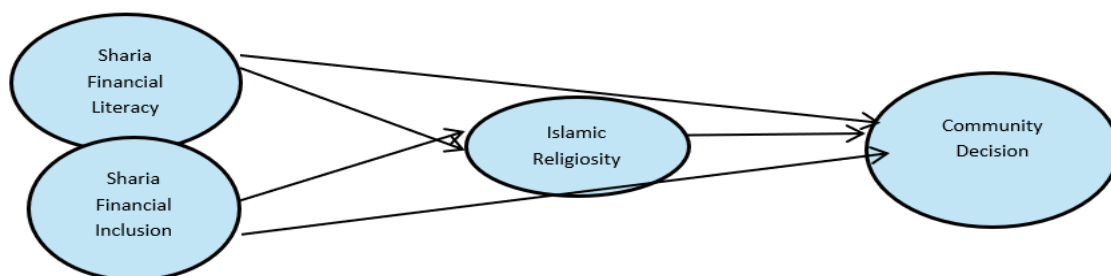


Figure 3.1. Research Model

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F. Research Variables

The researcher developed and modified several variable concepts from previous research to generate indicators (questionnaire question items) for each variable. The following table 3.1 is the variables and indicators of variables in this study.

Table 3.1 Research variables

<i>Variable</i>	<i>Indicator</i>
Sharia Financial Literacy (Sari et al, 2024)	1. Knowledge – knowing the principles and products of sharia finance (e.g. riba, contracts, savings, financing, sharia insurance). 2. Confidence – Confidence to make long-term financial decisions and planning with confidence, and feel able to face financial challenges. 3. Ability – able to manage and make financial decisions according to sharia principles. 4. Attitude - Have a positive outlook and belief in sharia-compliant financial management
Sharia Financial Inclusion (Zahara et al, 2021)	1. Accessibility – ease of access to sharia financial services/institutions (e.g. opening an account, product information). 2. Usage – the level of utilization of sharia financial products and services (savings, financing, insurance, sharia fintech). 3. Availability – The availability of infrastructure and Islamic financial service points so that it is easy to find by the public
People's Decision to Use Sharia Pawnshop Digital Services (Dolle et al, 2025), (Ningrum et al, 2023), (Olii, 2021)	1. Interests and frequency of use 2. The level of willingness to continue using these digital services in the future. 3. Convenience and ease of transaction 4. Ease of making transactions such as gold pawns, installment payments, or balance top-ups. 5. Trust and satisfaction 6. The level of public trust in the security and compliance of services on sharia principles.
Islamic Religiosity (Fadhila et al, 2021)	1. Belief (Aqidah/Iman) – belief in Allah, the Messenger, the Qur'an, and the teachings of Islam. 2. Worship (Ritual/Practice) – the implementation of obligatory worship and sunnah (prayer, zakat, fasting, prayer, reading the Qur'an). 3. Practice (Morals/Behavior) – the application of Islamic teachings in daily life (honesty, trust, help, stay away from what is haram). 4. Experience - Afeeling or experience that a person has experienced and felt (feeling always close to God, feeling afraid and anxious when committing sin) 5. Religious Knowledge - explains how far a person has understood and known about the teachings of his religion, especially those in the holy book of the Qur'an

IV. RESEARCH RESULTS

A. Analysis of the Measurement Model (Outer Model).

1) Validity Test:

Convergent validity is a component to form a measurement of validity. The Convergent Validity Analysis is determined using the loading factor parameter and using the AVE (*Average Variance Extraced*) value.

Convergent validity is the correlation between an indicator score and a construct score. The *convergent validity* value is the loading factor on the latent variable with its indicator and is expected to have a value of >0.7 and AVE >0.5. The following loading factor values can be seen in the table below:

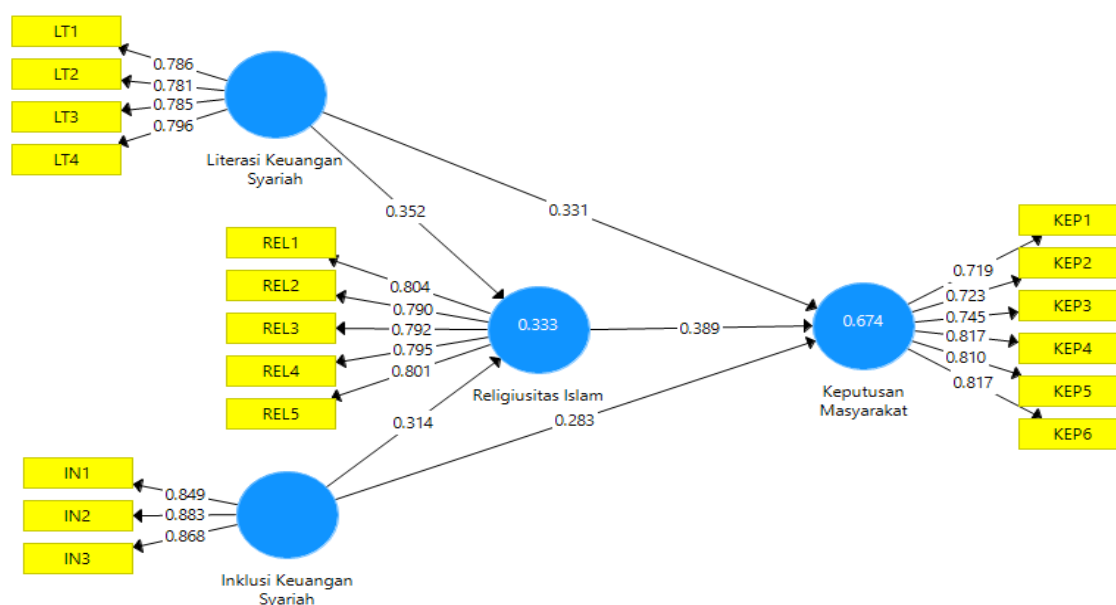
Table 4.1 Loading Factor Values

Indicator	Sharia Financial Inclusion	Community Decision	Sharia Financial Literacy	Islamic Religiosity
IN1	0,849			
IN2	0,883			
IN3	0,868			

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KEP1		0,719		
KEP2		0,723		
KEP3		0,745		
KEP4		0,817		
KEP5		0,810		
KEP6		0,817		
LT1			0,786	
LT2			0,781	
LT3			0,785	
LT4			0,796	
REL1				0,804
REL2				0,790
REL3				0,792
REL4				0,795
REL5				0,801

It can be seen in the table above that all indicators in this study are declared valid, this is because the loading factor value produced by each indicator is >0.7 . And it can be seen in the image below which is an image of the results of the loading factor test on the SmartPLS application as follows.



Another measurement tool in measuring validity is AVE (*Average Variance Exctrated*). The AVE value must be >0.5 . It can be seen in the table below. That the Sharia Financial Inclusion Variable has the highest AVE value of 0.751. Meanwhile, the one with the lowest AVE value is the Community Decision Variable with a value of 0.598.

Table 4.2 Average Variance Extracted (AVE) Values

Variable	Average Variance Extracted (AVE)
Sharia Financial Inclusion	0,751
Community Decision	0,598
Sharia Financial Literacy	0,619
Islamic Religiosity	0,635

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It can be seen from the table above that the total AVE value of each variable is >0.5 . It can be concluded that the *loading factor* and AVE values have met the *Convergent Validity* requirements.

2) Reliability Test

a. Cronbach's Alpha

Cronbach's alpha is a basic measure of internal consistency, which shows how consistent indicators in a single variable measure the same concept (Rusdi et al, 2025).

The following is a table showing *Cronbach's alpha value* :

Table 4.3 Cronbach's Alpha

Variable	Cronbach's Alpha
Sharia Financial Inclusion	0,835
Community Decision	0,866
Sharia Financial Literacy	0,798
Islamic Religiosity	0,856

From the table above, it can be seen that all indicators in each variable have met the requirements of the reliability test, namely Cronbach's alpha value >0.6 . This indicates that all indicators consistently measure the same construct, so the reliability of these variables is considered adequate.

b. Composite Reliability

Composite reliability is to test the reliability value of the indicators that exist in the variable. If it has a value *Composite Reliability* >0.7 , then a variable can be declared fulfilling/reliable. The data is as follows.

Table 4.4 Composite Reliability Values

Variable	Composite Reliability
Sharia Financial Inclusion	0,901
Community Decision	0,899
Sharia Financial Literacy	0,867
Islamic Religiosity	0,897

It can be seen based on the table above that all variables have a value *Composite reliability* >0.7 . So it can be concluded that all variables in this study are declared to meet the requirements/reliability. So that this research can be continued at the internal model testing stage.

B. Structural Model Analysis (Inner Model)

1) The Godness of Fit Test

a. R-Square

Table 4.5 R-Square Values

Variable	R Square
Community Decision	0,674
Islamic Religiosity	0,333

Based on the table above, it can be seen that the R-Square value of the Community Decision Variable is 0.674, so this value is a sign that the Sharia Financial Literacy Variable and the Sharia Financial Inclusion Variable have an effect on the Community Decision Variable by 67.4%. The remaining 32.6% was influenced by other variables. As well as the R-Square value of the Islamic Religiosity Variable is 0.333, so this value is a sign that the Sharia Financial Literacy Variable and the Sharia Financial Inclusion Variable have an effect on the Islamic Religiosity Variable by 33.3% and the remaining 66.7% is influenced by other variables.

b. F-Square

According to effect Ghozali (2021:73-74) *size (f²)* is applied as a measure in determining the inverse of the model. The values consist of 0.02 (weak), 0.15 (moderate), and 0.35 (strong). *f²*

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Table 4.6 F-Square Values

Variable	Community Decision	Islamic Religiosity
Sharia Financial Inclusion	0,166	0,110
Sharia Financial Literacy	0,221	0,139
Islamic Religiosity	0,310	

Based on the table above, the Sharia Financial Inclusion Variable has an influence on the Community Decision Variable of 0.166 (moderate) and on the Islamic Religiosity Variable of 0.110 (weak). The Sharia Financial Literacy Variable had an influence on the Community Decision Variable of 0.221 (moderate) and on the Islamic Religiosity Variable of 0.139 (weak). The Islamic Religiosity Variable had an influence on the Community Decision Variable of 0.310 (moderate).

c. Q2 Predictive Relevance

The evaluation of the PLS model was also carried out by *Q2 Predictive Relevance*. It can be seen in the table below:

Table 4.7 Construct Crossvalidated Redundancy Values

Variable	Q ² (=1-SSE/SSO)
Community Decision	0,386
Islamic Religiosity	0,203

It can be seen based on the results of the processing of value data *predictive relevance* in the Community Decision Variable of 0.386>0 and in the Islamic Religiosity Variable of 0.203>0. Therefore, it is stated that the amount of data that can be explained by the research model is 38.6% and 20.3%. The remaining 61.4% and 79.7% were explained by factors outside of this study. Therefore, it can be concluded that this study has *Godness of Fit* good.

Model Fit

It is a value to show how well the model is studied. This value determines the cumulative percentage that shows the value of the model. The following are the results of the Model Fit from the research model.

Table 4.8 Model Fit

Data	Saturated Model	Estimated Model
SRMR	0,087	0,087
d_ULS	1,300	1,300
d_G	0,661	0,661
Chi-Square	348,519	348,519
NFI	0,691	0,691

Based on the calculations above, it is known that the standardized root mean square residual (SRMR) value (0.087) < 0.10 and the normal fit index (NFI) value (0.691) is close to the value of 1, so it can be concluded that the data is able to describe the model as a whole or the fit model.

2) Hypothesis Test

A variable is considered significant in latent variables and hypothesis testing based on structural path parameters if its probability (P-Value) is less than 0.05 and its t-statistical value is more than 1.96. On the other hand, the variable is considered insignificant if the probability (P-Value) is greater than 0.05 and the t-statistical value is less than 1.96. (Rusdi et al, 2025)

Table 4.9 shows the results of the internal test of the model and outlines the direct influence of the various pathways in the model, showing the strength and significance of these relationships.

Table 4.9 Hypothesis Test Results

Variable	Original Sample (O)	t-Statistics (O/STDEV)	P Values	KET
Sharia Financial Literacy - > Community Decisions	0,331	3,151	0,002	Significant
Islamic Financial Literacy - > Islamic Religiosity	0,352	3,291	0,001	Significant

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Sharia Financial Inclusion - > Community Decisions	0,283	3,497	0,001	Significant
Sharia Financial Inclusion - > Islamic Religiosity	0,314	2,666	0,008	Significant
Islamic Religiosity - > Community Decision	0,389	4,490	0,000	Significant
Sharia Financial Literacy -> Islamic Religiosity -> Community Decision	0,137	2,814	0,005	Significant
Sharia Financial Inclusion -> Islamic Religiosity -> Community Decisions	0,122	2,109	0,035	Significant

V. DISCUSSION

A. Sharia Financial Literacy - > Community Decisions

Research Results :

Sharia Financial Literacy Variables Have a Positive and Significant Effect on People's Decision Variables. It can be seen from the value of the regression coefficient of 0.331. and from the results of data management, there is a T-Statistical value of 3.151 Greater than the T-Table value of 1.96 with a P-Value of 0.002 smaller than 0.05, therefore the Sharia Financial Literacy Variable has a Positive and Significant Effect on the Variable of Community Decisions.

This shows that indicators of Sharia Financial Literacy such as knowledge, beliefs, skills and attitudes towards the services provided by Islamic pawnshops significantly affect people's decisions in using these digital services. This is in line with previous research by (Harandra & Madian, 2024) which states that the importance of Sharia financial literacy in influencing customers' decisions to choose Islamic vehicle financing products, as well as research by (Agustin & Melina, 2025) which states that Sharia Financial Literacy has a significant influence with a positive relationship on Islamic deposit investment decisions. However, these findings also contradict research (Ardiyanto & Widana, 2024) which states that people's motivation can be more influenced by factors of religious beliefs or rationality in decision-making, rather than solely financial literacy.

B. Islamic Financial Literacy - > Islamic Religiosity

Research Results :

Sharia Financial Literacy Variables Have a Positive and Significant Effect on Islamic Religiosity Variables. It can be seen from the value of the regression coefficient of 0.352. and from the results of data management, there is a T-Statistical value of 3.291 greater than the T-Table value of 1.96 with a P-Value of 0.001 smaller than 0.05, therefore the Sharia Financial Literacy Variable has a Positive and Significant Effect on the Variable of Islamic Religiosity.

In general, Islamic financial literacy and Islamic religiosity have a positive reciprocal relationship, Islamic financial literacy can strengthen a person's expression of religiosity in the financial field. With adequate knowledge, a Muslim can practice his religious values in real life through the use of Islamic banking products, halal investment, and zakat/waqf management. In relation to Sharia pawnshop services, a person with a strong understanding of Sharia financial literacy tends to be more motivated to use sharia-based product services to avoid practices that are contrary to religious rules. This supports research from (Muttaqien et al, 2025) that Islamic religiosity has been shown to have a significant effect on Islamic financial literacy, but not directly on consumer preferences.

C. Sharia Financial Inclusion - > Community Decisions

Research Results :

Sharia Financial Inclusion Variables Have a Positive and Significant Effect on Community Decision Variables. It can be seen from the value of the regression coefficient of 0.283. and from the results of data management, there is a T-Statistical value of 3.497 Greater than the T-Table value of 1.96 with a P-Value of 0.001 smaller than 0.05, therefore the Sharia Financial Inclusion Variable has a Positive and Significant Effect on the Community's Decision Variable.

This shows that Sharia Financial Inclusion indicators such as accessibility, use and availability of services prepared by Islamic pawnshops significantly affect people's decisions in using these digital services. Sharia Financial Inclusion itself contains important elements that are seen by the public as a basis for deciding to use Sharia pawnshop digital services. For example, the ease of the public in accessing sharia financial services/institutions, the benefits provided and satisfaction with the products offered by Sharia pawnshops will encourage people to use these digital services. These results support the findings (Syakidah, 2026) which states that Sharia financial inclusion has a significant effect on sharia investment decisions in the city of Surakarta. Thus, sharia pawnshops must improve and pay attention to the accessibility, use and availability of digital services provided to attract people to use these digital services.

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D. Sharia Financial Inclusion - > Islamic Religiosity

Research Results :

Sharia Financial Inclusion Variables Have a Positive and Significant Effect on Islamic Religiosity Variables It can be seen from the value of the regression coefficient of 0.314. and from the results of data management, there is a T-Statistical value of 2.666 greater than the T-Table value of 1.96 with a P-Value of 0.008 smaller than 0.05, therefore the Sharia Financial Inclusion Variable has a Positive and Significant Effect on the Islamic Religiosity Variable.

This shows wider access to sharia-based financial services, in this case digital services provided by Sharia pawnshops, encouraging a deeper understanding and application of Islamic values in economic aspects. For example, the consistent use of usury-free products can strengthen a person's commitment to comply with Islamic law in all aspects of life. Then easier access to Sharia institutions such as Sharia pawnshops can reduce household financial worries through the principle of justice, which psychologically provides inner peace according to religious teachings. These results are in line with research (Asep et al, 2023) which states that a good understanding of Sharia financial inclusion will increase a person's level of religiosity.

E. Islamic Religiosity - > Community Decision

Research Results :

Islamic Religiosity Variables Have a Positive and Significant Effect on Community Decision Variables. It can be seen from the value of the regression coefficient of 0.389. and from the results of data management, there is a T-Statistical value of 4.490 greater than the T-Table value of 1.96 with a P-Value of 0.000 smaller than 0.05, therefore the Variable of Islamic Religiosity Has a Positive and Significant Effect on the Variable of Community Decisions.

This shows that religiosity encourages people to choose Islamic financial services and avoid conventional practices that are considered to contain usury. Sharia Pawnshops as one of the companies that always prioritize a fair, ethical transaction process, and always guided by Sharia principles so that people with a high level of religiosity tend to choose Sharia pawnshops as partners. These results are in line with research (Alfiyah et al, 2025) that Sharia Pawnshops have a strategic role in improving people's welfare, especially in the digital era which demands adaptation to technological developments and changes in people's financial behavior, through sharia principles that uphold justice, transparency, and free of usury. Likewise, research (Aula & Anwar, 2024) states that the higher a person's level of religiosity, the higher the level of decision to purchase halal products

F. Sharia Financial Literacy -> Islamic Religiosity -> Community Decision

Research Results :

The Variable of Sharia Financial Literacy has a Positive and Significant Effect on the Variables of Community Decisions through the Variable of Islamic Religiosity as a Mediation Variable. It can be seen from the value of the regression coefficient of 0.137. and from the results of data management, there is a T-Statistical value of 2.814 greater than the T-Table value of 1.96 with a P-Value of 0.005 smaller than 0.05, therefore the Sharia Financial Literacy Variable Has a Positive and Significant Effect on the Variables of Community Decisions through the Variable of Islamic Religiosity as a Mediation Variable.

This means that the level of Islamic religiosity can mediate the influence of Sharia financial literacy on people's decisions to use Sharia pawnshop digital services. These findings are supported by (Nugraha & Sutrisno, 2024) which shows that religiosity is a good mediator of the influence of financial literacy on investment decisions.

The intervening/mediating influence of the significant Islamic religiosity variable in the relationship between Sharia financial literacy and people's decision to use digital services implies that religiosity acts as a driver that converts this knowledge into behavior, because individuals feel obliged to use usury-free services as part of muamalah worship. Pegadaian Syariah as one of the Sharia financial institutions has improved its digital services through the Pegadaian Digital application, which makes it easier for customers to transact, invest in gold, and apply for financing safely and transparently. Pegadaian Syariah also continues to be committed to continuing to innovate so that its products and services are in accordance with the needs of modern society, while still adhering to Sharia principles

G. Sharia Financial Inclusion -> Islamic Religiosity -> Community Decisions

Research Results :

The Variable of Sharia Financial Inclusion has a Positive and Significant Effect on the Variables of Community Decisions through the Variable of Islamic Religiosity as a Mediation Variable. It can be seen from the value of the regression coefficient of 0.122. and from the results of data management, there is a T-Statistical value of 2.109 greater than the T-Table value of 1.96 with a P-Value of 0.035 smaller than 0.05, therefore the Sharia Financial Inclusion Variable has a Positive and Significant Effect on the Variables of Community Decisions through the Variable of Islamic Religiosity as a Mediation Variable.

This means that the level of Islamic religiosity can alsomEDIATE the influence of Sharia financial inclusion on people's decisions to use Sharia pawnshop digital services. These findings are supported by (Yasika, 2023) and (Andini, 2021), which show that religiosity is able to mediate the influence of Muslim consumers' purchasing decisions on halal products.

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The intervening/mediating influence of significant Islamic religiosity variables in the relationship between Sharia financial inclusion and people's decisions to use digital services implies that financial inclusion (access) can increase awareness of sharia values (religiosity in the financial context), which in turn solidifies individual decisions to use sharia-based digital services in accordance with religious rules.

VI. CONCLUSION

This study shows that both Islamic financial literacy and Islamic financial inclusion significantly affect people's decisions in using Sharia Pawnshop digital services. This means that Islamic financial literacy plays an important role as a foundation for customers to adopt and utilize Pegadaian Sharia digital services to the fullest. A good understanding of sharia principles and digital technology not only increases interest in use, but also ensures that transactions are carried out in accordance with sharia principles. Meanwhile, Islamic financial inclusion itself acts as an intermediary for the public to be able to access financial services that are safe, transparent, and in accordance with Islamic principles through the Sharia Pawnshop digital service.

Meanwhile, Islamic religiosity as a variable intervening/mediator of Islamic financial literacy and inclusion ensures that Islamic Financial Literacy and Sharia Financial Inclusion are not only viewed in terms of economic benefits, but also as a form of compliance with sharia principles. When detailed for each variable, in terms of Islamic financial literacy, religiosity acts as a driver that turns this knowledge into behavior, because individuals feel obliged to use usury-free services as part of muamalah worship. Meanwhile, in terms of Islamic financial inclusion, religiosity can increase awareness of sharia values (religiosity in the context of finance), which then strengthens individual decisions to use sharia-based digital services in accordance with religious rules.

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