The Influence of Islamic Financial Literacy on Sharia Digital Finance for Consumers at Pegadaian Syariah Gorontalo

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ARTICLE INFO	ABSTRACT
	Indonesia, as a nation characterized by a Muslim-majority population, plays an important contribution to the advancement of Islamic finance, especially in line with digitalization advancements. This condition has driven the growth of various sharia-based digital businesses, including online platforms and fintech that implement sharia-compliant transaction principles. Islamic financial literacy describes a person's knowledge and comprehension of financial products and services that comply with Islamic principles, as well as their capacity to differentiate between conventional and Islamic banking systems. A prevailing issue is that sharia financial literacy remains low, despite showing annual growth. This research seeks to analyze the impact of Islamic financial literacy on digital sharia finance services at Pegadaian Syariah Gorontalo. The research applies A quantitative method utilizing purposive sampling technique method, involving 94 respondents. A simple linear regression method was employed to analyze the data through SPSS version 30. The findings show that Islamic financial literacy has a significant impact influences digital sharia finance. Keywords: Islamic Financial Literacy, Pawnshop, Sharia Digital Finance.

INTRODUCTION

Indonesia, as a nation predominantly inhabited by Muslims, has a significant influence in forming the progress of Islamic finance, particularly in line with ongoing digital advancements. This has encouraged the emergence of various digital-based sharia businesses, such as online platforms and fintech, which apply sharia-compliant transaction principles. These transactions must be free from elements of excessive speculation, gharar, usury, and maysir, and meet the pillars and conditions of the contract according to sharia provisions (Hartina *et al*., 2022)

In this context, the concept of *muamalah* serves as a fundamental pillar in shaping economic interactions within Islam. According to Rianda *et al.,* (2024), *muamalah* refers to the social and economic relationships and transactions between individuals or groups, encompassing activities

such as buying and selling, leasing, and lending. These transactions are guided by core principles of justice and transparency, ensuring that every exchange is conducted clearly and free from fraud or coercion. These values are firmly rooted in the teachings of the Qur'an and Hadith, which promote fairness, ethical conduct, and sustainability in economic dealings.

Building on these principles, Dita *et al.,* (2022) emphasize that the integration of information technology and the implementation of robust internal control systems have significantly contributed to the development of digital *sharia* transactions in Indonesia. This advancement is not solely a matter of technological progress, but also a reflection of how digital innovation can support and enhance the foundational values of *muamalah*. By aligning technological applications with Islamic ethical standards, digital Islamic finance emerges not as a separate or forced concept, but as a natural extension of traditional *muamalah* practices into the digital age.

The Technology Acceptance Model (TAM) is used in this study because it provides a strong conceptual framework for explaining how individuals accept and use information technology, particularly in the context of digital financial services. Through this approach, the relationship between perceived usefulness, ease of use, and technology acceptance can be systematically analyzed in accordance with the variables used in this research. These results are further supported by the Theory of Islamic Consumer Behavior, which serves as the grand theory of this study. This theory emphasizes that Muslim consumers make decisions not only based on rational and functional aspects, but also on ethical, spiritual, and sharia-compliant considerations. Thus, the integration of TAM with Islamic consumer behavior theory offers a more comprehensive understanding of user behavior in adopting digital Islamic financial services. This is in line with Chuttur (2009:17), who stated that TAM is a simple yet effective model for explaining users' behavior in adopting information technology. TAM is a very popular model and is often used to explain user acceptance. Fatihah *et al.,* (2024) stated that technological developments have not only had an impact on the education, social, and political sectors, but have also spread to the economic or business sectors, including digital financial services. In the context of sharia, additional factors such as compliance with sharia principles (*sharia compliance*) are important elements that influence public acceptance of this service. The application of the principles explained in TAM can be seen in the digital financial services offered by Pegadaian Syariah. As a financial institution based on sharia principles, Pegadaian Syariah provides various financing services that are free from usury and haram elements. One of its main innovations is the launch of the Pegadaian Syariah Digital application on October 29, 2018, which is designed to make it easier for customers to make transactions via smartphone devices without having to do it manually. (Safitri *et al.,* 2023)

The Pegadaian Syariah Digital Service (PSDS) application makes it easier for customers to make transactions without having to go to an outlet, saving time which previously could take up to 40 minutes to 1 hour. According to Hariyati *et al.,* (2023) this service is an online-based application that allows customers to make transactions in *real-time* via *smartphone*. This Pegadaian Syariah application is in accordance with the theory according to Romney and Steinbart which states that the characteristics of information include relevance, reliability, and completeness (Alfian *et al.,* 2023). With this application, transactions are faster and can be done anytime and anywhere. In addition to ease of transactions, according to Safitri *et al.*, (2023) Pegadaian Syariah also ensures compliance with sharia principles in its digital financial services. Pegadaian Syariah has implemented Sharia PSAK, including murabahah, ijarah, and wadi'ah contracts, in the accounting system to ensure the conformity of all transactions, both offline and digital, with sharia principles (Niswatin et al., 2016)

Islamic financial literacy pertains to a person's knowledge of financial products and services that align with Sharia principles, along with their capability to differentiate among conventional and Islamic banking systems Rahmawati *et al.,* (2021), then Ivan *et al.,* (2025) stated Islamic banking

faces difficulties in meeting the growing complexity of financing demands. Talking about financial literacy, it cannot be separated from financial inclusion, According to Dahrani *et al.,* (2022) Financial inclusion refers to efforts aimed at removing or reducing all forms of obstacles, both financial and non-financial, to ensure that the public has access to financial services. Daud *et al.,* (2023) stated that financial inclusion provides great benefits in improving people's standard of living, especially in hard-to-reach areas or border areas.

The Financial Services Authority (OJK) National Survey on Financial Literacy and Inclusion (SNLIK) reveals that the National Financial Inclusion Index in 2022 increased by 8.91% compared to the 2019 survey results, while the National Financial Literacy Index in 2022 also rose by 11.65% compared to 2019. Meanwhile, the Sharia Financial Inclusion Index increased by 3.02% in 2022 compared to 2019. Sharia financial literacy in 2022 experienced growth compared to 2019 by 0.21%. However, the level of Sharia financial literacy remains significantly lower than the overall average of financial inclusion. The Financial Services Authority, (2022) identified that although awareness of sharia financial products is increasing, public understanding is still low, especially because Arabic terms in sharia contracts are difficult to understand. Access to services is getting wider, but clear information about sharia financial products is still limited, especially in remote areas. As a result, many people prefer conventional financial products because they are more familiar, while sharia financial literacy programs are often not sustainable, resulting in inconsistent understanding.

This condition is also reflected in Gorontalo, where the level of Islamic financial literacy is still low. The following is data on the level of Islamic financial literacy in Gorontalo based on the 2022 Financial Services Authority Survey:

Figure 1. Level of Sharia Financial Literacy in Gorontalo

In 2016, the Islamic financial literacy rate in Gorontalo was only 5.75%, significantly lower than the national average. This reflects a limited public understanding of Islamic financial products. This condition can be caused by the dominance of the conventional financial sector, especially banking and insurance, compared to sectors such as Islamic pawnshops which are relatively less well-known. In 2019, Islamic financial literacy in Gorontalo increased to 9.85%. Despite the increase, this figure still shows that public understanding of Islamic finance is still very limited. Then in 2022, Islamic financial literacy in Gorontalo increased to 10.89%. However, this figure is still lower than other regions, indicating the need for more intensive efforts to encourage Islamic financial literacy. Islamic pawnshops as a financial alternative have not received the same attention as banking and insurance, so their contribution to Islamic financial literacy is still low. Although there has been a clear increase, this literacy rate is still much lower In comparison to other sectors, like banking and insurance. Permata *et al.,* (2023) stated that accounting is very important for businesses, especially sharia insurance, which aims to build consumer trust.

This aligns with the data on the level of Islamic financial literacy in pawnshops. Below is the data on the level of Islamic financial literacy in pawnshops based on the 2022 Financial Services Authority Survey:
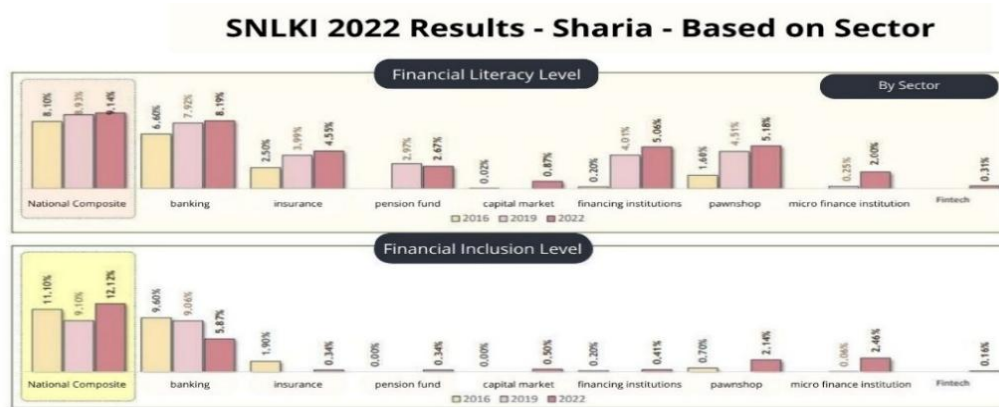

Figure 2. Level of Sharia Financial Literacy at Pegadaian

This graph shows that although there has been a growth in public understanding of Islamic financial products at Pegadaian, much remains to be done to improve literacy in the sector. One of the biggest challenges is to increase public understanding of the concepts in Islamic finance, as well as addressing the lack of available information, especially in more remote areas.

This phenomenon is also evident in the situation of Pegadaian Syariah in the Gorontalo region, where the degree of Islamic financial literacy remains suboptimal. According to Mr. Hasan Jassin, the Head of the Gorontalo Pegadaian Syariah Branch, the insufficient level of Islamic financial literacy among customers can be attributed to the lack of socialization regarding Islamic financial literacy. Additionally, the slow growth in literacy is influenced by the insufficient concrete support from the Financial Services Authority (OJK) to relevant institutions to promote public understanding of Islamic finance. Although the OJK has instructed Pegadaian Syariah to carry out socialization of Islamic financial literacy since September 2024, the program is still in its early stages and has not had a significant impact yet, as it has only been running for two months.

Previously, a study was conducted by Sheila Pinasti *et al.,* (2022) the study titled The The study on the impact of financial capability, financial knowledge, and security on the interest in using digital payments for Sharia economic development showed a significant positive relationship between Islamic financial literacy and the adoption of digital financial services. This suggests that the greater an individual's understanding of Sharia finance concepts, the more likely they are to engage with Sharia-compliant digital financial services. Previously, a study was also conducted by Tulasmi *et al.,* (2020) entitled The Role of Sharia Pawnshops in Sharia Financial Literacy which showed that the financial literacy program had not been fully optimal in implementing The Indonesian National Financial Literacy Strategy (SNLKI) has faced challenges due to insufficient in-depth training on its fundamental actions.

Therefore, more intensive efforts from Pegadaian Syariah are required to enhance sharia financial literacy among its customers through ongoing and more focused education programs, so that customers Not just comprehend the Sharia financial products and services offered, but can also utilize them optimally in accordance with sharia principles.

METHODS

This research was conducted over a period of approximately six months, focusing on PT. Pegadaian Syariah Branch in Gorontalo. The study specifically targeted customers who actively use the Pegadaian Syariah Digital Service (PSDS) application. Data collection was carried out through questionnaires distributed to these users in order to assess their level of Islamic financial literacy and their interaction with digital sharia financial services. The research period spanned from september to november, allowing sufficient time to gather comprehensive responses and analyze user behavior in the context of digital financial service adoption.

The population of this study consists of all customers of Pegadaian Syariah Gorontalo who use the Pegadaian Syariah Digital Service (PSDS) application, totaling 1,294 individuals. This research employs a non-probability sampling method, specifically purposive sampling, in which respondents are deliberately selected based on specific criteria, namely customers who are actively using the PSDS application. According to Sugiyono, (2019), purposive sampling is a technique used to select samples based on particular considerations or characteristics that are deemed relevant to the research objectives. The sample size was determined using the Slovin formula, which is appropriate when the population size is known. With a margin of error of 10% (or 0.10), the calculation resulted in a required sample of 94 respondents. Therefore, 94 customers from the total population of 1,294 were selected as the sample for this study. This procedure ensures that the sample is proportionally representative and methodologically valid for the purposes of the research. This study uses a quantitative design that aims to assess the impact of the relationship between two variables, this study presents the following model equation :

$Y = \alpha + \beta_1 IFL + e$
Y   = Sharia Digital Finance
α   = Constant
β   = Regression Coefficient
IFL   = Islamic Financial Literacy
e = error

This equation serves as the foundation for analyzing the extent to which the independent variable influences the dependent variable. By applying this model, the study aims to quantitatively measure the impact of the independent variable on the outcome being studied, thus providing a clearer understanding of the relationship between the two variables. The Independent Variable (X) Islamic Financial Literacy, and the Dependent Variable (Y) Digital Sharia Financial Services. By formulating this relationship in the form of a model equation, the study clarifies the analytical structure used to test the hypothesis, thereby enhancing the transparency and coherence of the research framework Sharia Digital Finance. The questionnaire was structured based on clear indicators for each variable to ensure the validity of the instrument. These indicators are measured using a Likert scale to support quantitative analysis. The following are the indicators for each variable.

Table 1. Variable Measurement

Variabel	Indicators	Statement Items
Islamic Financial Literacy	Knowledge	- Understand the benefits of using the Pegadaian Syariah Digital Service application. - Understand how to manage my finances effectively using the Pegadaian Syariah Digital Service application. - Understand the benefits and facilities offered by the Pegadaian Syariah Digital Service application. - Understand the transactions related to the Pegadaian Syariah Digital Service application.

	Skills	-	Able to utilize the products available in the Pegadaian Syariah Digital Service application.
		-	Able to plan my finances for the future using the Pegadaian Syariah Digital Service application.
		-	Able to use the savings products in the Pegadaian Syariah Digital Service application.
	Behavior	-	Save funds for unexpected expenses in the Pegadaian Syariah Digital service application savings
		-	Always set aside income to save in the Pegadaian Syariah Digital service application
	Attitude	-	Dare to take risks in making decisions related to the Pegadaian Syariah Digital service application product
Sharia Digital Finance	Convenience	-	I found it easy to get what I needed from the Pegadaian Syariah digital service application.
		-	My interaction with the Pegadaian Syariah digital service application was clear and understandable.
		-	It was very easy for me to become proficient in using the Pegadaian Syariah digital service application
	Utility	-	With the Pegadaian Syariah digital service application, I can conduct transactions more quickly.
		-	Using the Pegadaian Syariah digital service application increases the efficiency of my financial transactions.
		-	I find the Pegadaian Syariah digital service application useful in meeting my financial needs.
	Attitude	-	I had a pleasant experience using the Pegadaian Syariah digital service application.
		-	I am confident that the Pegadaian Syariah digital service application can provide long-term benefits for me
	Usage Behavior	-	I plan to continue using the Pegadaian Syariah digital service application in the future.
	System Usage	-	The Pegadaian Syariah digital service application always runs smoothly when used.

RESULTS AND DISCUSSION

Research result
Respondent Characteristics
The characteristics that researchers obtained based on the results of research conducted on 94 respondents who had filled out this questionnaire included: gender, age, last education, occupation, source of income information, and length of time as a customer.

Table 2. Respondent Profile

Respondent Profile		Freq	Persentase
Gender	Male	28	30,1%
	Female	66	69,9%
Age	<20 Year	6	6,5%
	20-25 Year	22	23,7%
	25-30 Year	18	19,4%
	30-35 Year	11	11,8%
	35-40 Year	16	16,1%

	>40 Year	21	22,6%
Education	SD	3	3,2%
	SMP	12	12,9%
	SMA/SMK	37	39,8%
	Diploma	9	9,7%
	Bachelor	33	34,4%
	SD	3	3,2%
Occupation	Students	9	9,7%
	Private employees	15	16,1%
	Civil Servants/TNI/POLRI	15	16,1%
	Self-employed	9	9,7%
	Housewife	29	30,1%
	Etc	17	18,3%
Income	<1,000.000	34	35,5%
	1.100.000-3.000.000	30	32,3%
	3.100.000-5.000.000	15	16,1%
	>5.000.000	15	16,1%
source of income information	Friends/Family	28	29%
	Social media	16	17,2%
	Event/Socialization	9	9,7%
	Brochures/Pamphlets	7	7,5%
	Banner	7	7,5%
	Website	7	7,5%
	Pawnshop Office	20	21,5%
length of time as a customer	<1 Year	40	41,9%
	1-5 Year	23	24,7%
	5-10 Year	13	14%
	10-15 Year	7	7,5%
	15-20 Year	5	5,4%
	>20 Year	6	6,5%

Source: Data processed 2025

Based on Table 2, the majority of respondents in this study were female, accounting for 69.9%, while male respondents made up 30.1%. In terms of age distribution, most respondents were in the 20–25 year age range (23.7%), followed by those over 40 years old (22.6%), 25–30 years (19.4%), 35–40 years (16.1%), 30–35 years (11.8%), and under 20 years (6.5%). Regarding educational background, most respondents were high school (SMA/SMK) graduates, accounting for 39.8%, followed by bachelor's degree holders (34.4%), junior high school (SMP) graduates (12.9%), diploma holders (9.7%), and elementary school (SD) graduates (3.2%). It is noted that there is a duplication in the SD category, although the percentage remains consistent. In terms of occupation, the highest percentage of respondents were housewives (30.1%), followed by other occupations (18.3%), private employees and civil servants/military/police personnel, each at 16.1%. Students and self-employed individuals made up 9.7% each. Regarding monthly income, the majority of respondents reported earning less than Rp1,000,000 (35.5%), followed by those earning Rp1,100,000–Rp3,000,000 (32.3%). Meanwhile, respondents with income ranging from Rp3,100,000–Rp5,000,000 and above Rp5,000,000 were each at 16.1%. When asked about the source of information regarding the Pegadaian Syariah Digital service, most respondents stated they learned about it through friends or family (29%), followed by Pegadaian offices (21.5%),

social media (17.2%), events/socializations (9.7%), and brochures, banners, and websites, each contributing 7.5%. As for the duration of being a customer, the majority were new customers, with 41.9% having used the service for less than one year. Additionally, 24.7% had used it for 1–5 years, 14% for 5–10 years, 7.5% for 10–15 years, 5.4% for 15–20 years, and 6.5% had been customers for more than 20 years.

Validity test analysis results

Table 3. Results of the Islamic Financial Literacy Validity Test

No	Variables/Indicators (Islamic Financial Literacy)	Calculated r value	Table r value	Information
1	X1	0,526	0,202	Valid
2	X2	0,570		Valid
3	X3	0,619		Valid
4	X4	0,645		Valid
5	X5	0,606		Valid
6	X6	0,432		Valid
7	X7	0,535		Valid
8	X8	0,726		Valid
9	X9	0,629		Valid
10	X10	0,372		Valid

Source: Data processed 2025

Based on table 3 above, the results of the validity test on the Islamic financial literacy variable (X) in this study Where the rtable value is obtained by calculating the df value (degree of freedom) = n-2, where n = 94, then the df value = 94 - 2 = 92 which shows the rtable value of 0.202 at a 5% confidence level. So from item 10 in the instrument to test the validity of the Islamic financial literacy variable, it shows that all statements have a calculated rvalue greater than the rtable value (0.202) so that it meets the validity test which can then be continued for research data collection.

Table 4. Results of the Validity Test of Sharia Digital Finance

No	Variables/Indicators (Sharia Digital Finance)	Calculated r value	Table r value	Information
1	Y1	0,424	0,202	Valid
2	Y2	0,385		Valid
3	Y3	0,637		Valid
4	Y4	0,700		Valid
5	Y5	0,246		Valid
6	Y6	0,652		Valid
7	Y7	0,448		Valid
8	Y8	0,707		Valid
9	Y9	0,458		Valid
10	Y10	0,232		Valid

Source: Data processed 2025

Based on table 4 above, the results of the validity test on the Islamic digital finance variable (Y) in this study where the rtable value is obtained by calculating the df value (degree of freedom) = n-2, where n = 94, then the df value = 94 - 2 = 92 which shows the rtable value of 0.202 at a 5% confidence level. Therefore, from item 10 in the instrument to test the validity of the Islamic digital finance variable, it shows that all statements have an rcount value greater than the rtable value (0.202) so that they meet the validity test which can then be continued for research data collection.

Results of Reliability Test Analysis

Table 5. Reliability Test Results

Variables	*Cronbach's Alpha*	Information
Islamic Financial Literacy	0,764	Reliabel
Sharia Digital Finance	0,636	Reliabel

Source: Data processed 2025

Based on the data in table 5 above, it is known that the Cronbach's Alpha value for the Islamic Financial Literacy variable is 0.764 and the Cronbach's Alpha value for the Islamic Digital Finance variable is 0.636, so it can be concluded that all statement items in the instrument in this study have met the reliability standards or are reliable because they are greater than 0.60 (>0.60) and can be continued for research data collection

Simple Linear Regression and Hypotesis Test Results
According to Sugiyono, (2019), Simple linear regression analysis is employed to determine the variations in the dependent and independent variables that might occur over time. The following are the outcomes of the simple linear regression analysis performed using the SPSS application

Table 6. Simple Linear Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	30,383	3.121		9,734	<,001
	Islamic financial literacy	.227	.084	.272	2,708	.008

a. Dependent Variable: Islamic digital finance

Source: SPSS 30 Processed Data, 2025

Based on the analysis results presented in the table above, this simple regression indicates the causal relationship between the two variables. The model equation used is:

$$Y = \alpha + \beta_1 IFL + e$$
$$Y = 30.383 + 0.227\ IFL + e$$

The above analysis can be interpreted as follows:
$\alpha = 30.383$, The fixed value is a fixed number which indicates that the constant value remains unchanged regardless of the variation in the value of β, meaning that the level of α's movement stays at 30.383. The constant value indicates a positive value, implying that the Islamic financial literacy variable does not exist or equals 0. Meanwhile,
$\beta = 0.227$, the regression coefficient value of the Islamic financial literacy variable (X) is 0.227, which means that every 1-unit change in The Islamic financial literacy variable will have an effect of 0.227 on Islamic digital finance at the Gorontalo Islamic pawnshop. Since the regression coefficient is positive, it can be concluded that Islamic financial literacy influences Islamic digital finance (X) on Islamic digital finance (Y), where every in improvement in Islamic financial literacy will enhance Islamic digital finance

It can be observed that the t-value of the Islamic financial literacy variable is 2.708. To find out the comparison with the t-table value, the t-table value is determined or calculated by looking at df (*degree of* freedom) with the nk-1 formula at a confidence level of 0.05, where the df value = 94-1-1 so that the t-table value is 0.202. The t value obtained from the analysis results above is 2.708, which is higher than the t table value of 0.202, or 2.708 > 0.202. Therefore, H0 is rejected, and H1 is accepted, meaning it can be concluded that the Islamic financial literacy variable (X) has a

partial effect on the Islamic digital finance variable (Y). Additionally, by comparing the significance value (sig.) of the Islamic financial literacy variable (X), which is 0.008, and since the sig. value of 0.008 is less than the probability of 0.05, it can be concluded that H0 is rejected and H1 is accepted. This indicates that Islamic financial literacy (X) has a significant effect on Islamic digital finance

Discussion
The influence of Islamic financial literacy on sharia digital finance on consumers at Gorontalo Islamic pawnshops
The findings indicate that knowledge of Islamic finance significantly affects the utilization of digital sharia-based financial services. Nuraini *et al,* (2024) Islamic The understanding of financial concepts and the ability to apply them in decision-making not merely about grasping sharia-compliant financial concepts, but also contributes to shaping how people handle their financial activities based on Islamic teachings. Those with advanced knowledge of Islamic financial principles generally have a deeper awareness of the advantages and conformity of digital financial services to Islamic law, which enhances their confidence in utilizing such services.

These results are supported by *the Theory of Islamic Consumer Behavior* as a grand theory. This theory explains that the consumption behavior of Muslim individuals is not only based on rational considerations such as benefits and prices, but is also influenced by sharia values, ethics, and spiritual goals based on Maqashid al-Shariah Zafran, (2022). Muslim consumers view economic activities, including the utilization of financial services part of their moral and spiritual responsibilities, so that consumption decisions must be in line with the principles of halal, justice, transparency, and welfare.

As a derivative more operationally, *the Technology Acceptance Model* (TAM) is used as a middle-range theory to analyze the extent to which consumers accept and use technology in relation to digital Sharia-compliant financial services. TAM Describes that technology acceptance is impacted by five main factors, namely: perceived usefulness, perceived ease of use, attitude towards use, intention to use, and actual use Davis, (1989). In this study. All respondents were confirmed to have used the application, because based on interviews with Marketing executives of the institutional relations division, 99.9% of Pegadaian Syariah Gorontalo customers have used the Pegadaian Syariah Digital Service (PSDS) application. This is a strong basis for assessing Their views on the effectiveness and convenience of these digital services. This theory explains the acceptance of technology Lagatari *et al,* (2015), such as:

In this study, the constructs of *Perceived Usefulness* and *Perceived Ease of Use* are measured using several carefully formulated questionnaire items that reflect both theoretical foundations and empirical support, especially within the framework of the Technology Acceptance Model (TAM) proposed by Davis (1989). TAM suggests that users' behavioral intention to adopt a technology is primarily influenced by two key perceptions: the usefulness of the system and its ease of use.

Perceived Usefulness (PU) refers to the extent to which an individual believes that using a particular system will enhance their performance or outcomes. In the context of this study, PU relates to how Islamic digital financial services specifically the Pegadaian Syariah Digital Service (PSDS) are perceived to provide tangible benefits in managing personal financial activities in a sharia-compliant manner. The indicators used to measure this variable include: (1) the belief that using PSDS helps save time in financial transactions, (2) the perception that PSDS increases efficiency and effectiveness in managing finances, (3) the perception that PSDS supports better financial decision-making in line with Islamic values, and (4) the belief that the service is reliable for ongoing financial needs. These indicators are supported by empirical findings from previous studies, which confirmed that perceived usefulness is a strong predictor of system adoption across various contexts, including digital finance.

Perceived Ease of Use (PEOU), meanwhile, refers to the degree to which a person believes that using the system would be free of effort. In this study, PEOU is used to measure how simple and user-friendly the PSDS application is perceived by users. Indicators for this variable include: (1) the ease of navigating the application interface, (2) the simplicity of registration and account setup, (3) the clarity of transaction procedures (such as top-ups, payments, or financing requests), and (4) the availability of help or guidance features that assist users in operating the system. This conceptualization is grounded in the original work of Davis, (1989), which emphasized that perceived ease of use not only influences direct system adoption, but also has an indirect effect through enhancing perceived usefulness. In Islamic banking contexts have similarly demonstrated that when users perceive a system to be easy to use, they are more likely to trust and adopt the technology.

These indicators were adapted and modified to suit the Islamic digital finance context while maintaining consistency with TAM-based studies in similar financial environments. All items were measured using a Likert scale ranging from Strongly Disagree to Strongly Agree, allowing for quantitative analysis of user perceptions and their influence on the adoption of digital financial services in accordance with sharia principles.

According to empirical data, the results of this study are reinforced by several prior studies, such Sheila Pinasti *et al.,* (2022) which states that literacy in Islamic or sharia-based finance positively and significantly influences The utilization of digital financial services or financial technology Jasmine, (2014) . This result is in line with previous studies as well Fahlevi *et al.,* (2019) explains that the acceptance of digital financial services uses *the Technology Acceptance Model* (TAM), which focuses on two main aspects: ease of use And usefulness. Through a qualitative case study approach, the research results show that digital finance is well received by users because it is easy to operate and provides real benefits in their financial activities.

Based on research findings that align with existing theories and prior studies, it can be concluded that Islamic financial literacy significantly affects the adoption of digital sharia financial services. Individuals with increased levels of Islamic financial literacy Are more inclined to accept and make use of sharia-compliant digital financial platforms. This is due to a better understanding of sharia principles such as transaction permissibility, fairness, and transparency, which then encourages trust and comfort in using these services. This finding is also in line with the concept of the Technology Acceptance Model (TAM), The perceptions regarding the ease of use and the usefulness of services are greatly influenced by the level of user understanding. Therefore, increasing Islamic financial literacy plays a crucial role in supporting the optimization of the use of sharia digital services such as Pegadaian Syariah Digital Service (PSDS), as well as in strengthening the sharia financial ecosystem that is adaptive to the development of digital technology.

CONCLUSION

From the findings of this study, it can be concluded that Islamic financial literacy has a significant influence on consumers' use of sharia digital financial services at Pegadaian Syariah in Gorontalo. Individuals with a strong understanding of Islamic financial principles tend to be better prepared in managing their finances, making informed financial decisions, and developing positive perceptions toward the benefits and convenience of using sharia-compliant digital services. These findings align with the Technology Acceptance Model (TAM), which emphasizes that perceived usefulness and perceived ease of use are key determinants in the adoption of new technologies. The results of this study also support the applicability of TAM in the context of Islamic digital finance. The core components of the TAM framework provide a clearer understanding of how users perceive, accept, and utilize digital financial services that are grounded in Islamic values. Therefore, TAM can be

effectively used as a theoretical lens to explain user behavior in adopting digital financial systems within a sharia framework.

Despite the significance of these findings, this study is not without limitations. The research was limited to one geographic area, namely Gorontalo, and focused solely on customers of Pegadaian Syariah who use the PSDS application. Therefore, the generalizability of the results to other regions or institutions may be limited. Additionally, the use of a quantitative approach through questionnaires may not fully capture the depth of user experience or the nuanced motivations behind their technology adoption behavior. Future research is encouraged to employ a mixed-method approach and involve a more diverse sample to gain a more comprehensive understanding of the dynamics between Islamic financial literacy and the use of digital sharia services. Explicitly acknowledging these limitations contributes to the academic integrity and credibility of this study, while opening avenues for further investigation.

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