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**The Influence of Literacy, Religious Knowledge
and Attitudes on Public Interest in Rahn
Products**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi pengetahuan, literasi, agama dan sikap terhadap minat masyarakat terhadap produk Rahn di pegadaian syariah. 145 konsumen Pegadaian Syariah (Pegadaian) diundang dalam penelitian ini menuju survei online. SEM (Structural Equation Modeling) digunakan untuk menguji hipotesis penelitian. Penelitian ini menemukan bahwa literasi keuangan, religiusitas dan sikap berperan penting dalam mempengaruhi preferensi konsumen pegadaian syariah. Artinya minat konsumen terhadap pegadaian syariah karena mempengaruhi pemahaman, pengetahuan, nilai dan keyakinan individu terhadap produk keuangan berbasis syariah.

Kata kunci: Literasi, Religiusitas, Sikap, Minat Masyarakat Terhadap Produk Rahn, SEM

ABSTRACT

This research aims to determine the factors that influence knowledge, literacy, religion and attitudes towards public interest in Rahn products at sharia pawnshops. 145 pegadaian Syariah (Pawnshop) consumers was invited in this study toward online survey. SEM (Structural Equation Modeling) was used to examine research hypotheses. This study found that financial literacy, religiousness and attitudes play important role in influencing pegadaian Syariah consumer preference. It means that consumers' interest in sharia pawnshops because they influence individual understanding, knowledge, values and beliefs in sharia-based financial products.

Keywords: Literacy, Religiosity, Attitude, Public interest in Rahn products, SEM

INTRODUCTION

In this modern era, the growth of the Islamic financial industry is rapidly advancing. The Islamic financial industry has become a crucial component in the current era, playing a significant role in the application and implementation that is essential for the smooth operation of economic activities. The current development of Islamic banking has shown substantial progress, prompting Islamic banks to evolve their offered products (Anam & Kulsum, 2022). Notably, the expansion of PT Pegadaian (Persero) has recorded a 21.4% increase in customers, from 15 million individuals on June 30, 2020, to 18 million individuals on June 30, 2021. This customer expansion has led to a 6.1% increase in the pawn business turnover, from IDR 75.57 trillion to IDR 80.18 trillion. The turnover increase consists of conventional pawning, which rose by 5.9% from IDR 64.21 trillion to IDR 67.98 trillion, and Sharia pawning.

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One of the evolving products offered by Islamic financial institutions is the Rahn product. Rahn is a form of collateral used in Sharia financing transactions. In this context, Pegadaian is a crucial part of economic activities and systems needed in modern countries, including Indonesia. Sharia pawnshops experience rapid growth each year in terms of financing, customer numbers, and revenue. One of its main products is Sharia Pawn (Rahn), providing loans with collateral based on Sharia principles. This is influenced by consumer behavior in the banking sector, as individuals decide whether to use Sharia banking services or conventional banking services, which have long played a role in the Indonesian banking industry (Nurcahaya, et al., 2022; Yanti, 2022).

However, the development of Rahn products has encountered several challenges, namely, a lack of understanding of Sharia principles. One of the main challenges is the insufficient understanding of the Sharia principles that form the basis of Islamic pawnshops. The reasons customers choose Perum Pegadaian Syariah as a solution for pawning gold are diverse. This is based on responses from 47 individuals, accounting for 58.75% of the total respondents, stating that they pawn gold at Pegadaian Syariah because the process of pawning gold is easy, fast, and secure. A total of 36.25% (29 individuals) of the respondents mentioned that all associated costs have a small percentage (5%), making it not burdensome for borrowers. Additionally, 3.75% (3 individuals) of the total respondents stated that they had no other option. Therefore, it can be concluded that customers pawn their gold at Pegadaian Syariah because of the convenient, fast, and secure pawning process. Some of these reasons include the lack of knowledge.

Knowledge is any information and data that one has already acquired. After gaining knowledge, various questions arise to evaluate the abilities one has obtained. Knowledge is the understanding or expertise that an individual gains after conducting research or focusing on a specific subject (Rosiyani & Hasyim, 2021). When someone possesses more knowledge, they are better equipped to make decisions. The education provided by Sharia Pawnshops regarding gold savings products to the public, aimed at encouraging public interest, can be done through social media, seminars, and providing explanations to the community when they intend to save using gold savings products. Knowledge is the capacity to perform an action, and various questions emerge to evaluate the abilities acquired after acquiring information and data (Anam & Kulsum, 2022).

Financial literacy is also a factor influencing public interest in Rahn products at Sharia Pawnshops. Sharia financial literacy refers to the knowledge and understanding of the community about financial products based on Sharia principles. Individuals with high Sharia financial literacy will be more capable of understanding the benefits and advantages of Rahn products compared to conventional financial products. With adequate literacy, the community will be able to make informed financial decisions and choose Rahn products as an alternative that better suits their needs. Literacy in Sharia banking products is crucial for all layers of society in the modern era. Sharia financial literacy is the ability of an individual to use financial knowledge, skills, and attitudes to manage financial resources in accordance with Islamic teachings (Nuraini, 2023).

Pawning" is a right acquired by a creditor over a movable object, which is delivered to them by a debtor or another person on their behalf. This grants the creditor the authority to obtain repayment from the pledged item before others have the right to auction the item and recover any costs incurred to preserve it after it has been pawned—costs that must take precedence (Adawiyah, 2023; Lubaba, 2020). On the other hand, "Rahn" refers to the act of withholding an asset owned by the borrower as collateral for the loan they have received. In simple terms, Rahn can be described as a type of debt security or pawn (Rubiyanti, 2019). Thus, in principle, the concept of the Rahn contract involves withholding the debtor's property as collateral for the creditor's debt. According to Imam Ibn Qudamah in the book "al-Mughni," Rahn is defined as an object entrusted as security for a debt, to be fulfilled from its value if the debtor is unable to repay the creditor (Maulana & Su'ubiyah, 2018).

LITEATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Financial literacy is one of the determining factors for prospective customers in product selection, as indicated by research conducted by Yulianto, stating that literacy has an influence on the purchasing

decisions of products in pawnshops. The Sharia Capital Market Report for the years 2015-2019 from the Financial Services Authority reveals that the literacy index regarding pawnshops is lower compared to banking and insurance financial services. The literacy gap is approximately 2.99% lower than insurance and precisely around 6.95% lower than banking. According to Islamic economic observers, two factors that can be considered as reasons for the lower literacy figures for pawnshops compared to the other two financial service sectors, especially in Sharia, are the situation and conditions of the industry (industrial nature) in these three financial service sectors, which differ (Faransyah & Prabowo, 2020). The Financial Services Authority conducted a national survey on the literacy level of the Indonesian population, involving 8,000 people from 20 provinces, revealing that only 14.85% were well literate.

Financial literacy involves insight and a paradigm regarding financial plans, potential risks, skills, and the confidence to use information and such paradigms to take effective actions in all forms of finance, aiming to achieve prosperity and contribute to economic life (Adiyanto & Setyo, 2021). Financial literacy encompasses a range of abilities and knowledge about finance that an individual possesses to manage or use money effectively, enhance their standard of living, and strive for well-being. Dahlia (2020) states that the level of Sharia financial literacy positively influences decisions to use Islamic financial institutions. Thus, when promotion is implemented and public knowledge increases about Sharia Pawnshops, it influences the community's decisions to choose Sharia Pawnshop products. Previous studies on the promotion and literacy's impact on purchasing decisions have been conducted by Faransyah & Prabowo (2020), revealing that literacy influences the decision-making process of the community in purchasing Sharia Banking products in DIY. Yulianto (2018) states that there is an influence between Sharia financial literacy and financing decisions as well as investment decisions in Islamic Financial Institutions.

Financial literacy is one of the essential components for enhancing the quality of human resources. With financial literacy, individuals can better comprehend the concepts and mechanisms of using financial service products, thereby encouraging them to make informed and wise decisions to meet their own economic needs and those of their families (Tulasmu & Mukti, 2020). From the consumer perspective, good financial literacy leads to decisions that prioritize quality when making purchases, fostering healthy competition in the industry. This competition emphasizes high-quality offerings for consumers. In previous research, it was found that Sharia financial literacy positively influences the interest in using Islamic banking products (Indri, 2022).

H₁: Financial literacy influences the public's interest in choosing Rahn products at Islamic pawnshops.

Religiosity

Religiosity is an individual's way of life based on the values they believe in. In the Islamic context, religiosity is already implied in the teachings of Islam in the process of practicing the religion comprehensively or holistically (Mardiana & Nuraini, 2021). The term "religiosity" originates from Latin, specifically "religi," which means roots and carries the meaning of binding (Ardani & Arza, 2023). Religiosity is an attitude or awareness that emerges based on an individual's belief or faith in a religion. Religious attitude is a state within a person that drives them to behave in accordance with the degree of their adherence to their religion (Harahap, 2020). Individuals with high religiosity are likely to turn to religious teachings when engaging in transactional activities. Economic gains and losses are indeed crucial motives in conducting business practices (Harahap, 2020). Mardiana (2021) defines religiosity as an individual's way of life based on the values they believe in. In the Islamic context, religiosity is already implied in the teachings of Islam in the process of practicing the religion comprehensively or holistically. Therefore, it can be defined that religiosity is the depth of an individual's religious understanding and belief in the existence of God, manifested by obeying commandments and avoiding prohibitions with sincerity and with the entirety of one's heart, soul, and body.

Religiosity tends to adhere to a belief, possess legal values, and undergo a form of obedience related to an individual's faith. Customer religiosity can develop into interest when the application of religious attitudes extends to all aspects, such as financial management. Research by Putri & Trijumansyah (2019) indicates that the level of religiosity has a positive and significant impact on the interest in saving in Islamic banking, as evidenced by the significance value of 0.000, which is smaller than the alpha value of 5% or 0.05, with a t-test value of 24.5%. This indicates that the higher the level of customer religiosity,

the higher the interest in saving in Islamic banking. In the majority of Islamic banking customers, profit motives take precedence, allowing them to switch when the interest rates on savings in conventional banks are more favorable. This is supported by previous research showing that religiosity impacts the interest of students in using Islamic bank products (Zakiyah & Wahab, 2022).

H₂: Religiosity has a positive influence on the public's interest in choosing Rahn products at Islamic pawnshops.

Attitude

Attitude is an individual's readiness to lead and perceive things around them in a certain way, making them more prepared and interpretative than others (Munawar & Supriatna, 2018). Wahyuningsih (2023) explains that attitude is an individual's perspective on an object. Attitude can also be interpreted as an individual's belief in achieving goals according to their desires. Attitude is considered capable of predicting one's intentions and behavior (Wiwoho & Riptiono, 2022). Attitude towards behavior is an individual's assumption about the desire to act and the cognitive belief function that includes two aspects. Attitude does not mean behavior; instead, it creates readiness for directed behavior. Consumer attitude is the mental and nervous state of readiness regulated through experiences that influence the dynamics or directed responses of consumers to all objects and situations related to them (Fadjar & Ismail, 2022; Kisman & Junaidi, 2022). Sulistyani (2022) defines attitude as consumer's emotional responses, which can be feelings of liking or disliking towards a specific object. Consumer attitude is the mental and nervous state of readiness regulated through experiences that influence the dynamics or directed responses of consumers to all objects and situations related to them. Attitude is a learned tendency, meaning that attitudes related to buying behavior are formed as a result of direct experiences with products, oral information obtained from others, or exposure to advertising in mass media, the internet, and various forms of direct marketing. This indicates that there is still a gap or difference in research results, and further research is needed to understand the influence of consumer attitudes on consumer purchasing decisions.

H₃: Attitude has an influence on the public's interest in choosing Rahn products at Islamic pawnshops

Interest

Interest is a self-generated desire without coercion from others to achieve a specific goal. Interest is a tendency to pay attention and take action to engage in an activity or situation that is the object of that interest, accompanied by a feeling of pleasure (Haerisma & Adha, 2021; Padang et al., 2023). Interest is a liking and attachment to something or an activity without informing anyone. The stronger or closer the relationship, the greater the stakes. Interest refers to a movement style that motivates someone to meet or engage with people, objects, activities, and experiences stimulated by that activity itself (Ali & Ibnu, 2023). Interest is a style that shows an action, where the action displayed by someone will evoke a sense of pleasure in them. In contrast, attention is temporary (not too long) and may not necessarily be accompanied by pleasure in what is obtained. In Islamic financial institutions, determining the interest of customers in using pawn services or other financial institutions can be seen if customers take an attitude to use the service, which can be evaluated by the likelihood of customers carrying out transactions (Madjid & Sesarwati, 2023; Putri & Junaidi, 2022). Interest is a process of learning and thinking that will generate a perception, where interest creates motivation that is continuously remembered by consumers or customers, making it a strong desire to fulfill their needs and realize them.

H₄: Interest has an influence on the public in choosing Rahn products at Islamic pawnshops

Public Interest in Rahn Products

Based on the research conducted by Reza (2022), it is stated that the public is interested in Rahn products due to the background factors of weakening household economic conditions, customer trust, service factors, location, promotion, and Sharia factors, which is one of the factors that attracts customer interest. Interest is a behavior that tends to pay attention to and act towards people, activities, or situations that are the object of that interest, accompanied by a feeling of pleasure. In other words, there is an effort (to approach, know, master, and relate) by the subject carried out with a sense of pleasure, and there is an attraction from the object (Anam & Kulsum, 2022). According to Law

No. 10 of 1998 Article 1 paragraph 16, a customer is someone who uses banking services. The public's decision on the institution where they pawn gold depends on the community's interest in that institution.

RESEARCH METHOD

Research Design

This study adopts a quantitative approach to collect information, utilizing online survey methods or questionnaire distribution for data gathering. According to Sugiyono (2014), survey methods are employed in research using questionnaire surveys as research instruments for both large and small populations. The data obtained aligns with the determined sample from the existing population, allowing the identification of relative occurrences, distribution, and relationships between variables. As an initial step in the research instrument development process, the author conducted a pretest on 10 muzakki in the Sulawesi region to assess the participants' understanding of the revised questionnaire. The purpose was to test the comprehension of potential participants regarding the questionnaire's content. The data source in this study is obtained through primary data. To score each respondent's answer, the pretest also helps the author avoid potential biases and misunderstandings from participants (Junaidi, 2021). The next step is to conduct a pilot test before officially distributing the questionnaire to the public in Indonesia. The pilot test aims to identify various respondent responses related to the statements in the pretest (Junaidi, 2021). The sampling technique employed is purposeful sampling, with a sample size of 100 respondents from the South Sulawesi region. Data collection is conducted online using Google Forms.

Data Analysis

The statistical software program used for data analysis includes AMOS 22 and SPSS 22. Structural Equation Modeling (SEM) is employed to test the proposed model and research hypotheses. The primary benefit of using SEM is its ability to analyze various factors and regressions to test the model, allowing for the simultaneous estimation of all path coefficients. SEM provides three methodological features. First, it is utilized to determine the causal effects of observed variables, and the structural relationships between variables allow for a clear description of the theory examined in this research. The hypothesized model is comprehensively employed to validate all variables to ensure consistency with the investigation. Second, descriptive analysis utilizes a valid frequency distribution. Third, the Common Method Variance (CMV) variance method is adopted as a pre-detection and post-detection procedure.

RESULT AND DISCUSSION

The results of the Confirmatory Factor Analysis (CFA) on the observed variables indicate a good fit. Model fit and Cronbach's for all constructs demonstrate excellent convergent validity and reliability for all measurement items of the constructs. Fit statistics (N = 350). $\chi^2/df = 2.854$, Goodness-of-Fit Index (GFI) = 0.829, Nonnormed Fit Index (NFI) = 0.744, Comparative Fit Index (CFI) = 0.815, Incremental Fit Index (IFI) = 0.818, and Root Mean Square Error of Approximation (RMSEA) = 0.080. Furthermore, the results of the measurement model (CFA) indicate that all constructs have a good fit (Hair Jr et al., 2019).

Table 1. Measurement Result

Constructs	MLE estimates factor loading/ measurement error		Squared multiple correlation (SMC)	Composite reliability (CR)	Average of variance extracted (AVE)	Cronbach's α
Financial Literacy				0.803	0.466	0.683
FL1	0.367	0.865	0.135			
FL2	0.756	0.428	0.572			
FL3	0.899	0.192	0.808			
FL4	0.692	0.521	0.479			
FL5	0.580	0.664	0.336			

Religiosity				0.787	0.420	0.648
REL1	0.506	0.842	0.158			
REL2	0.532	0.441	0.468			
REL3	0.605	0.215	0.785			
REL4	0.823	0.328	0.672			
REL5	0.640	0.590	0.410			
REL6	0.975	0.158	0.025			
Attitude				0.793	0.442	0.665
AT1	0.525	0.724	0.276			
AT2	0.487	0.763	0.237			
AT3	0.692	0.521	0.479			
AT4	0.774	0.401	0.599			
AT5	0.787	0.381	0.619			
Consumers' preference				0.798	0.441	0.664
CP1	0.684	0.532	0.468			
CP2	0.620	0.616	0.384			
CP3	0.638	0.593	0.407			
CP4	0.706	0.502	0.498			
CP5	0.670	0.551	0.449			

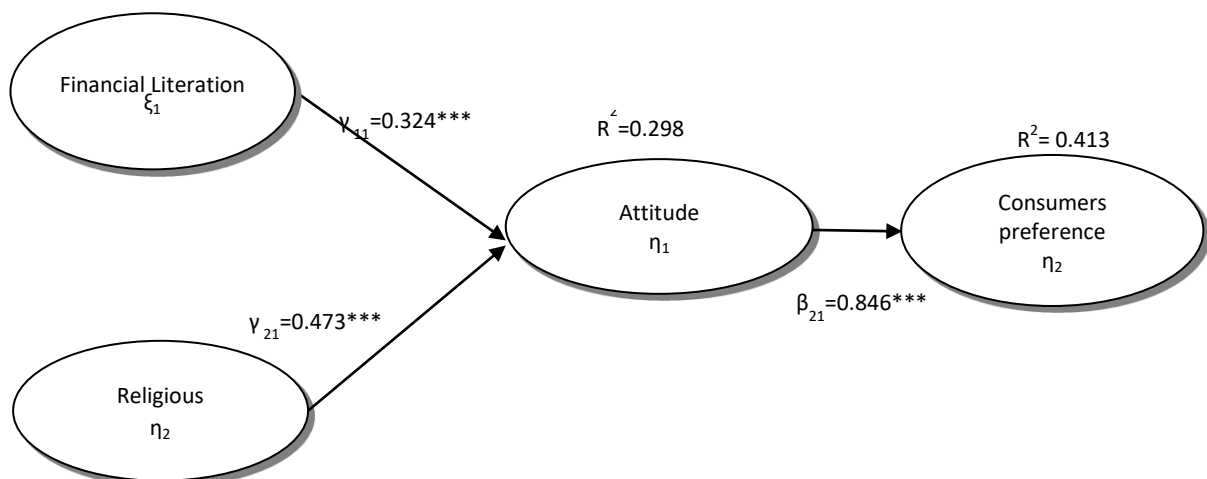
Source: Data processed (2023)

Structural Model

Causality analysis is conducted to understand the relationships between variables in the study. In this research, it is anticipated that through testing causality, the influence between exogenous and endogenous variables can be determined. In addition to the relationships between variables, this study also explores mediating relationships. The results of hypothesis testing are presented in the following figure.

Literacy has a large and positive effect on attitudes ($\gamma_{11}=0.324$, $p<0.0001$), and religion has a large and positive effect on attitudes ($\gamma_{21}=0.473$, $p<0.001$) so that H1 and H2 are accepted. And attitude has a positive effect on public interest in sharia pawnshops ($\beta_{21}=0.846$, $p<0.001$), H₃ is accepted.

Figure 1. Result



From the above figure, we can depict that there is indeed a correlation between the variables. Firstly, it can be observed that literacy has a positive influence on attitude. This is because individuals with high literacy levels are more capable of understanding the benefits and advantages of pawn products compared to conventional pawn products. With adequate literacy, people can make informed financial decisions and choose pawn products as an alternative that better suits their needs. Literacy also helps individuals understand the risks and potential benefits of Islamic pawn, enabling them to make more

informed and religiously principled financial decisions. Furthermore, religiosity has a positive influence on attitude. This is because individuals with a high level of religious commitment tend to be more interested in using financial products that align with their religious principles. Therefore, the higher the level of religious commitment in society, the greater their interest in pawn products in Sharia Pawnshops. Sharia pawnshops are based on the principles of specific religious teachings, such as Islam, which regulates finance and business in accordance with Islamic law. Religious individuals tend to adhere to religious teachings in their daily lives, including in financial matters.

Literacy, religiosity, and attitude significantly influence the public's interest in Sharia pawnshops because both factors impact individuals' understanding and perspectives on the principles that form the foundation of Sharia pawn. Financial literacy provides a better understanding of Sharia financial concepts and Sharia pawn products. Individuals with good literacy can comprehend the mechanisms, procedures, risks, and benefits of Sharia pawn products, enabling them to make more informed and quality decisions regarding the use of such products. Religious aspects also play a crucial role in influencing people's attitudes and interest in Sharia pawn. Individuals with strong beliefs in Sharia principles are more likely to be interested in using Sharia pawn products because they align with their values and beliefs. They also tend to have a more positive attitude towards products that adhere to Sharia principles. Therefore, literacy and religiosity significantly influence the public's attitude and interest in Sharia pawn, as both factors affect individuals' understanding, knowledge, values, and beliefs regarding Sharia-based financial products.

CONCLUSION

Based on the research, it can be concluded that literacy and religiosity play a crucial role in shaping attitudes toward public interest in pawn products. Financial literacy helps individuals understand the benefits and risks of pawn products, assisting them in making wiser financial decisions. On the other hand, religiosity also influences attitudes toward public interest, especially in choosing financial products that align with Sharia principles. With increased financial literacy and religious knowledge, it is expected that the public will have a more positive attitude toward pawn products and be more inclined to use financial products that adhere to Sharia principles. Therefore, efforts to improve financial literacy and religious education are essential in enhancing public understanding and participation in pawn products within Islamic financial institutions. Literacy and religiosity have an impact on the public's attitude and interest in pawn products. This indicates that individuals with good financial literacy and strong religious knowledge will find it easier to comprehend the benefits and advantages of pawn products in Sharia pawnshops.

Individuals with high financial capability will be more capable of optimizing the use of pawn products. On another variable, religiosity may lead individuals to be interested in using pawn products as these are marketed as financial products in line with Sharia principles. Pawn products also offer various investment options that can assist individuals in managing their finances according to their religious principles. For example, financing with terms compliant with Islamic law. Additionally, pawn products provide security and financial benefits that align with their religious values. Therefore, for those with strong religious adherence, using pawn products can be an appealing choice. On another variable, the mediating variable, namely Attitude, individuals with a positive attitude towards public interest in pawn products may be inclined to use pawn products because these products can benefit the community and the environment. For instance, pawn products may offer sustainable or environmentally friendly financial products, or there may be social programs supported by pawn products that can help the community.

Suggestions and Acknowledgments

To enhance the influence of financial literacy and religiosity on attitudes towards public interest in pawn products at Sharia Pawnshops, Sharia Pawnshops can conduct outreach and education programs on Sharia financial literacy and the principles of rahn in Islam. These programs can be regularly held in various regions to enable the community to gain a deeper understanding of the benefits of pawn products. Subsequently, providing Targeted Educational Materials, which not only explain how pawn products work but also provide an understanding of the philosophy and Sharia law underlying them.

This will allow the community to comprehend the principles behind pawn products. Furthermore, Involvement of Religious Institutions, Sharia Pawnshops can collaborate with religious institutions to issue fatwas or guidelines related to pawn products. This will help build trust in the community towards these products. Lastly, Utilizing Social Media and Technology, leveraging social media and technology to disseminate information about pawn products and related Sharia principles. This can help reach a wider audience, especially the younger generation who tends to use social media as a source of information. By undertaking these initiatives, it is expected that the influence of financial literacy and religiosity on the public's attitude towards pawn products at Sharia Pawnshops can be enhanced, thereby increasing public interest and trust in these products.

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