

The Influence of Perception on Community Acceptance of Sharia Pawnbroking in Padang City

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Sections Info

Article history:

Received: 2025-12-04

Accepted: 2025-12-28

Published online: 2025-12-31

Keywords:

Perception; Community
Acceptance; sharia
pawnbroking

ABSTRACT

This study examines the influence of public perception on community acceptance of Sharia Pawnbroking (Gadai Syariah) services in Padang City, Indonesia. Using a quantitative approach, data were collected from 128 respondents through purposive sampling and analyzed using descriptive statistics, Pearson correlation, and simple linear regression. The results indicate that although public perception of Sharia Pawnbroking is generally positive (70.31%), the level of actual acceptance remains low, with 60.94% of respondents categorized as having low acceptance. Statistical analysis reveals a strong and significant positive relationship between perception and acceptance ($r \approx 0.55-0.65$; $p < 0.05$), with perception explaining approximately 30% of the variance in acceptance. These findings suggest that positive religious perception alone is insufficient to drive behavioral acceptance. Structural barriers, limited financial literacy, cost perceptions, and socio-cultural stigma persist as significant hindrances to community engagement. Therefore, the development of Sharia Pawnbroking requires integrated strategies combining public education, service accessibility, and transparency enhancement.

Kata kunci:

Persepsi; Penerimaan
Masyarakat; Pegadaian Syariah

ABSTRAK

Penelitian ini mengkaji pengaruh persepsi masyarakat terhadap penerimaan masyarakat terhadap layanan Gadai Syariah di Kota Padang, Indonesia. Dengan menggunakan pendekatan kuantitatif, data dikumpulkan dari 128 responden melalui sampling purposif dan dianalisis menggunakan statistik deskriptif, korelasi Pearson, dan regresi linier sederhana. Hasil menunjukkan bahwa meskipun persepsi masyarakat terhadap Gadai Syariah secara umum positif (70,31%), tingkat penerimaan aktual tetap rendah, dengan 60,94% responden dikategorikan memiliki penerimaan rendah. Analisis statistik menunjukkan hubungan positif yang kuat dan signifikan antara persepsi dan penerimaan ($r \approx 0,55 - 0,65$; $p < 0,05$), dengan persepsi menjelaskan sekitar 30% varians dalam penerimaan. Temuan ini menyarankan bahwa persepsi agama yang positif saja tidak cukup untuk mendorong penerimaan perilaku. Hambatan struktural, literasi keuangan yang terbatas, persepsi biaya, dan stigma sosio-budaya tetap menjadi hambatan signifikan bagi partisipasi komunitas. Oleh karena itu, pengembangan Peminjaman Syariah memerlukan strategi terintegrasi yang menggabungkan pendidikan publik, aksesibilitas layanan, dan peningkatan transparansi.

A. INTRODUCTION

The growth of the Islamic financial industry in Indonesia has shown a significant upward trend, particularly in the Sharia Pawnbroking sector. As a city with a Muslim-majority population and strong Islamic cultural values, Padang represents a strategic market for the expansion of sharia-based financial services. Sharia Pawnbroking is promoted as an alternative financing mechanism grounded in Islamic principles, emphasizing justice, transparency, and the prohibition of *riba*.

Despite this potential, public acceptance of Sharia Pawnbroking in Padang remains relatively limited. One crucial factor influencing acceptance is public perception, which is shaped by religious beliefs, financial literacy, cultural norms, and institutional trust. In the Minangkabau context, the concept of *gadai* carries ambivalent meanings: it is perceived positively as a religiously permissible financial solution, yet negatively associated with poverty, failure, and social shame (*rasa malu*).

Previous studies have highlighted this contradiction. Nurhayati (2019) emphasized cultural stigma as a barrier despite positive religious views. Zulkifli and Murniati (2021) identified misconceptions regarding *ujrah* fees, while Handayani (2022) revealed gender-based differences in acceptance influenced by socio-cultural roles. However, these studies remain largely descriptive.

Gap Analysis and Previous Studies. Empirical studies in West Sumatra highlight this perceptual contradiction:

1. **Stigma and Culture:** Nurhayati (2019) found that while the lower-middle class viewed Sharia Pawnbroking as a *riba*-free solution, cultural shame (*rasa malu* in Minangkabau culture) associated with mortgaging items remained a significant barrier to acceptance, despite religious support.
2. **Literacy and Trust:** Zulkifli and Murniati (2021) noted that the non-Muslim population trusted Sharia Pawnbroking for security, but lay Muslim people often misunderstood the *ujrah* (fee) as conventional interest, leading to suspicion that *sharia* was merely a "labelization".
3. **Gender Dimension:** Fitri Handayani (2022) revealed a gender gap, where female SME actors showed positive perceptions due to tangible business benefits, while male family heads were more reluctant, perceiving pawnbroking as a symbol of economic failure, influenced by Minang patriarchal values.

Novelty and Research Objectives Previous studies identify the *existence* of pro and con perceptions (Table 1), but this study serves as the foundational work to quantitatively analyze the causal influence of perception on acceptance. The novelty lies in measuring this relationship in a social- religious context like Padang, which can provide a strategic basis for promotion and education to address low sharia financial literacy and inclusion rates.

Research Aim and Research Questions This study aims to:

1. Describe the community's perception of Sharia Pawnbroking in Padang City.
2. Analyze the level of community acceptance of Sharia Pawnbroking.
3. Measure the influence of perception on the community's acceptance of Sharia Pawnbroking.

B. RESEARCH METHOD

This study employed a quantitative explanatory design to analyze the influence of perception (X) on community acceptance (Y). Padang City was selected due to its Muslim-majority population, cultural dynamics, economic diversity, and the presence of Sharia Pawnbroking institutions.

The population comprised residents of Padang City, both users and non-users of Sharia Pawnbroking services. A total of 128 respondents were selected using purposive sampling, with criteria including minimum age of 17 years, domicile in Padang City, and prior knowledge or experience related to pawnbroking.

Data were collected using a structured questionnaire based on a Likert scale to measure perception and acceptance. Data analysis included normality testing using the Kolmogorov–Smirnov test, Pearson *Product-Moment* correlation, and simple linear regression analysis.

Instrument and Procedures The primary data were collected using a questionnaire with a Likert scale model, which is effective for measuring attitudes, beliefs, and social interpretations related to the variables (Perception and Acceptance).

Data Analysis The data was analyzed through the following steps:

1. Assumption Tests:
 - Normality Test: The Kolmogorov-Smirnov test was performed. The result (p-value > 0.05) indicated that the data residual was normally distributed, allowing for the use of simple linear regression.
 - Linearity Test: Used to ensure a linear relationship between the variables.
2. Hypothesis Testing:
 - Correlation Analysis: *Pearson Product-Moment* Correlation was used to determine the strength and direction of the relationship between perception (X) and acceptance (Y).
 - Regression Analysis: Simple Linear Regression was used to measure the magnitude and significance of the influence of perception on acceptance.

The research findings provide a nuanced picture of the community's relationship with Sharia Pawnbroking in Padang City.

C. RESEARCH RESULTS

Descriptive analysis shows that 70.31% of respondents hold positive perceptions of Sharia Pawnbroking, primarily due to its alignment with Islamic values and the principle of *rahn* being free from *riba*. However, acceptance levels remain low, with 60.94% of respondents reluctant to utilize the service.

Correlation analysis confirms a strong, positive, and statistically significant relationship between perception and acceptance ($r \approx 0.55\text{--}0.65$; $p < 0.05$). Regression analysis further indicates that perception significantly influences acceptance, explaining approximately 30% of the variance.

This paradox highlights a gap between cognitive approval and behavioral intention. In line with Rokeach's Belief-Attitude-Behavior theory and Bruner's social perception framework, positive beliefs and attitudes do not automatically translate into action. External factors such as limited service accessibility, perceived high costs, low Sharia financial literacy, and deep-rooted cultural stigma significantly impede acceptance. Then the point that we found was:

1. Community Acceptance Despite the high positive perception, the actual level of community acceptance (or willingness to use the service) is still relatively low. The results showed that 60.94% of respondents were in the low acceptance category, while only 39.06% were in the high category.

2. Correlation and Influence The inferential analysis confirmed the relationship between the two variables:

- Correlation: The Pearson correlation test showed a strong, positive, and significant relationship between perception and acceptance ($r \approx 0.55\text{--}0.65$; $p < 0.05$). This means that the better the community's perception, the higher their acceptance.
- Regression: Simple linear regression proved that perception has a significant influence on community acceptance ($\text{sig} < 0.05$). However, the coefficient of determination (R^2 was around 0.30, suggesting that perception accounts for approximately 30% of the variation in acceptance.

D. DISCUSSION

The discussion aims to: (1) answer the problem formulation and research questions; (2) interpret research findings; (3) link research findings to established knowledge structures; and (4) suggest practical implications.

Answer to Research Questions

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- Q1 (Perception): The community's perception of Sharia Pawnbroking is predominantly positive.
 - Q2 (Acceptance): The actual acceptance level for using the service remains relatively low.
 - Q3 (Influence): Perception has a strong and significant positive influence on acceptance, although it only explains a portion of the total variance.

Interpretation and Link to Theory The strong correlation is consistent with psychological theories, such as Bruner's Theory of Social Perception and Rokeach's Belief-Attitude-Behavior Theory. In this context, the community's belief that Sharia Pawnbroking is halal (*Belief*) forms a positive attitude (*Attitude*), which is a prerequisite for the behavioral response (*Acceptance*).

The paradox of high positive perception (70.31%) but low actual acceptance (60.94% low category) is the central finding of this study. This suggests a gap between cognitive support and behavioral reality. The low R^2 value (around 0.30) confirms that the remaining variation in acceptance is caused by external, non-perceptual factors.

Key factors that hinder the translation of positive perception into high acceptance include:

1. **Structural Barriers:** Limited access to physical units, particularly in suburban areas of Padang.
2. **Cost Perception:** The belief that administrative fees are high.
3. **Lack of Literacy:** The limited understanding of the fundamental differences between Sharia and conventional pawnbroking.
4. **Social Stigma:** The deeply entrenched cultural stigma that links "gadai" to failure and poverty, especially among male heads of households.

Practical Implications To bridge this gap, institutions must not only run public education campaigns to improve positive perception but also address the structural and practical barriers. The strategy should be holistic, combining cognitive persuasion (edukasi literasi syariah) with practical improvements (innovative products, transparency, and expansion of digital and physical access).

E. CONCLUSIONS

This study concludes that while public perception of Sharia Pawnbroking in Padang City is predominantly positive, actual community acceptance remains low. Perception has a strong and significant influence on acceptance; however, it accounts for only part of the behavioral decision-making process. Structural, educational, and socio-cultural barriers play a critical role in limiting acceptance.

Therefore, efforts to expand Sharia Pawnbroking should not rely solely on religious messaging but must also address practical constraints through literacy programs, service innovation, accessibility enhancement, and stigma reduction strategies.

This study successfully analyzed the influence of community perception on the acceptance of Sharia Pawnbroking in Padang City.

1. The community's perception of Sharia Pawnbroking is largely positive, influenced by the strong religious identity of Padang and the alignment of the *rahn* contract with Islamic principles.
2. The actual acceptance level for using the service is still relatively low, primarily due to factors beyond mere perception, such as limited access, low sharia financial literacy, cost perceptions, and cultural stigma.
3. Perception has a strong, positive, and statistically significant influence on acceptance ($r \approx 0.55-0.65$; $\text{sig} < 0.05$).

In conclusion, while perception is a fundamental strategic key for promoting sharia financial products, positive perception alone is insufficient. The growth of Sharia Pawnbroking in Padang requires a concerted effort to simultaneously elevate positive perceptions through education and eliminate practical and cultural barriers that hinder real behavioral acceptance.

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