

FINANCIAL LITERACY AND SHARIA BANK SERVICE USE AMONG SALAF-WAHABI IN BAGIK NYAKA SANTRI, EAST LOMBOK

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Abstract-*This essay explores the significant significance of financial literacy for the Muslim-Wahabi-Salafi group residing in East Lombok. The research is primarily concerned with the issues that arise between sharia banks and ordinary banks within Salafi-Wahhabi groups. In order to get precise findings on this subject, the author employed qualitative research methods such as observation, interviews, and documentation to collect primary data, as well as utilizing many scientific works as secondary data. Upon conducting several academic procedures, the author discovered that the level of sharia financial literacy within the community of Bagik Nyaka Santri Village, particularly within Salafi-Wahabi circles, was deemed insufficient. This has a significant influence on the utilization of sharia banking services, which is likewise quite low. Financial literacy has little impact on the utilization of sharia banking services, as individuals perceive no necessity for such services. In addition to these causes, the adoption of sharia banking services is also impacted by the ideology of the Salafi-Wahabi community, which views the utilization of both conventional and sharia banking services as imbalanced. They have a preference for retaining their own funds and do not possess any inclination towards utilizing sharia-compliant banking services.*

Keywords: *Sharia Financial Literacy, Sharia Banking and Salafi-Wahabi*

Abstrak-Artikel ini membahas tentang pentingnya peran literasi keuangan bagi masyarakat Muslim-Wahabi-Salafi di Lombok Timur. Fokus penelitian ini berangkat dari kalangan salafi-wahabi yang masih memperlakukan antara bank syari'ah dengan bank konvensional. Untuk mendapatkan hasil yang akurat tentang tema tersebut, penulis menggunakan jenis penelitian kualitatif dengan menggunakan teknik observasi, wawancara dan dokumentasi untuk memperoleh data-data primer dan beberapa karya ilmiah terkait sebagai data sekunder. Setelah melakukan serangkaian proses akademik tersebut, penulis menemukan bahwa literasi keuangan syari'ah di Desa Bagik Nyaka Santri pada kalangan salafi-wahabi masih dikatakan kurang. Hal ini berdampak kepada tingkat penggunaan jasa bank syariah yang juga tidak terlalu tinggi. Pada dasarnya, pemahaman tentang literasi keuangan tidak berpengaruh positif dan juga tidak berpengaruh negatif terhadap tingkat penggunaan jasa bank syari'ah, sebab masyarakat merasa belum membutuhkan jasa bank syari'ah. Selain karena faktor tersebut, tingkat penggunaan jasa bank syariah juga dipengaruhi oleh ideologi masyarakat salafi-wahabi yang menganggap penggunaan jasa bank konvensional dan syariah tidak diperbolehkan dalam Islam.

Kata Kunci: *Literasi Keuangan Syari'ah, Bank syari'ah dan Salafi-Wahabi*

INTRODUCTION

According to the State of the Global Islamic Economy Report 2020-2021, Indonesia is placed fourth globally in terms of its sharia economic development. Indonesia has the potential to secure the top spot due to its status as the country with the biggest Muslim population globally, as stated by Dian in 2023. This occurs due to the very small market share of the sharia economy, namely approximately 10.16 percent, along with additional problems such as a lack of sharia financial literacy. The absence of sharia financial literacy stems from individuals' limited comprehension of sharia economics, leading them to perceive traditional economics as more accessible. Currently, the Financial Services Authority (OJK) is actively enhancing public services and promoting financial literacy among financial firms. Financial literacy is subject to regulation under Financial Services Authority Regulation Number 76/PJOK.07/2016. Financial literacy is crucial for building a high-quality society that excels in managing finances. It has become an essential life skill for individuals to possess in order to navigate everyday life and secure long-term financial stability.

According to the OJK, the current financial literacy rate in West Nusa Tenggara is 65.45%. This ratio indicates that the region's financial literacy level is higher than the national average and is the second highest in the country. This indicates that the financial literacy of the residents in West Nusa Tenggara is quite strong. However, despite their high level of comprehension, there is still a lack of enthusiasm in utilizing sharia banking

services. East Lombok, a district with a primarily Muslim population, is one of the districts that receives priority for halal certification assistance.

The Tazkia Institute and Bank NTB Syari'ah have been conducting Sharia financial literacy training and providing aid with halal certification since 2021. The expectation is that the residents of East Lombok would acquire the knowledge and skills necessary to comprehend and implement financial literacy in their day-to-day activities. The financial services are very sufficient and may be exploited by the whole population. Sharia financial literacy is anticipated to serve as a remedy for financial activities that result in usury, maysir, and gharar. Indonesia is mostly inhabited by Muslims, as previously stated. Islam is a religious system that governs all elements of life, including the management of finances in accordance with Islamic law. It gives guidance on generating money, consumption, saving, investing, and asset management.

Bagik Nyaka Santri is one of the regions of East Lombok. Bagik Nyaka santri village is one of the 24 villages and sub-districts included inside the Aikmel sub-district. The majority of the population in this village consists of individuals belonging to the Sasak tribe. Bagik Nyaka Santri Village is encompassed by Islamic madrasas and the predominant occupation of its inhabitants is that of merchants. The community in Bagik Nyaka Santri Village exhibits varying levels of literacy comprehension. This is evident in the predominantly Salafi-Wahabi population, which generally rejects the concept of sharia banks due to their perceived similarity to conventional banks. Usury is still prevalent (Mukhlis, 2016).

Aside from the Salafi-Wahabi religious practices, they diverge from the bulk of society in other ways. Specifically, they do not engage in qunut, grave pilgrimages, and similar activities. They hold divergent perspectives on muamalah. In the context of muamalah, they differ from the decisions made by the National Sharia Council (DSN). Salafi-Wahabi Islamic economic theory remains within the domain of economic jurisprudence, aiming to deduce economic principles from the Al-Qur'an and Hadith. As a result, Salafi-Wahabi adherents hold divergent perspectives on Sharia banking.

The Islamic financial instruments that are alleged to still involve usury are Murabahah and Mudharabah contracts. In a murabahah contract, the bank engages in a second fasah transaction, where it sells commodities that it does not possess. This practice is not allowed, as it involves the bank profiting from usury. In the mudharabah contract, two issues arise. Firstly, the mudharabah contract itself is referred to as *riba jahiliyyah* due to the presence of interest. This interest is manifested through the sharing of the achieved results, where the saver provides a loan to the bank with the condition that the interest is determined by the percentage of profit sharing. The second aspect is to the consequences that arise if the bank incurs financial losses or becomes insolvent. This is directly linked to the obligation of Sharia banks, known as *mudharib*, to ensure the security of customer monies, referred to as *shahib al-mal* (Tirmidhi, 2014).

Nevertheless, researchers discovered that the town was divided into two distinct factions regarding the acceptance of sharia banks: one group embraced their existence, while the other group rejected it. In Bagik Nyaka Santri Village, there is a high need for sharia banking services from various entities, including boarding schools seeking donors, public servants (PNS) requiring salary management, and boarding school pupils.

The subject is examined by the author via the lens of financial literacy theory. Financial literacy refers to an individual's capacity to understand and comprehend many aspects of money, such as savings, investments, debt, insurance, and other financial instruments (Baiq, 2021). Financial literacy refers to the extent of understanding, expertise, and public trust in financial institutions and their offerings, as defined by specific criteria such as index size factors (Purwanto, 2019). Financial literacy is an essential aspect of an individual's life as it serves as a valuable resource for making well-informed financial choices. However, empirical evidence from different nations indicates that financial literacy levels remain relatively low (Mitchell and Lusardi, 2010).

Financial literacy encompasses several dimensions, such as: (1) Fundamental understanding of personal finance; (2) Effective money management; (3) Skillful management of credit and debt; (4) Prudent savings practices; (5) Strategic investment decisions; and (6) Astute risk management. The degree of financial literacy may be categorized into four distinct levels. The first level, known as "Well Literate," refers to a group of individuals who possess the highest level of knowledge and proficiency in utilizing financial goods and services. (2) Financial illiteracy refers to a collective of individuals who possess information but lack the necessary abilities to effectively utilize financial goods and services. (3) Being less literate refers to having less understanding of financial institutions, specifically in terms of utilizing their goods and services. (4) The term "not literate" refers to a certain category of individuals who lack the necessary knowledge and abilities to effectively utilize financial goods and services (Mendari and Kewal, 2013). The objective of this study is to elucidate the comprehension of sharia financial literacy among the Salafi-Wahabi population residing in Bagik Nyaka Santri Village, as well as to assess the extent of utilization of Sharia banking services within this community.

LITERATURE REVIEW

Research on this theme has received a lot of attention from several previous researchers, including research conducted by Muhammad Irfan Pratama (2021) with the title " Dampak Literasi Keuangan Syariah di

Kalangan Santri Terhadap Perbankan Syariah di Kota Palangka Raya." This investigation aims to analyze sharia financial literacy among the city of Palangka Raya, and analyze the impact of sharia financial literacy among students for sharia banking in the city of Palangka Raya. The results of this research show that students' knowledge and understanding of sharia financial literacy is still relatively low, this occurs because there is no material about sharia financial literacy when the muamalah fiqh material is presented at school and also because there is no socialization from sharia banking to Islamic boarding schools to explain about sharia financial literacy. And the impact of sharia financial literacy among Islamic students for sharia banking in the city of Palangka Raya is quite positive, this was proven after socialization from the bank.

Research conducted by Solehin Daud (2022) with the title "Tingkat Literasi Perbankan Syariah Anak Sekolah MI Nurul Huda." This research investigation aims to measure the level of banking literacy among children at MI Nurul Huda, namely analyzing the level of skills in Islamic banking literacy levels among children at MI Nurul Huda. The research results show that the level of banking literacy has a very significant positive influence on progress in the rapidly developing industrial era. Banking attitudes have a significant positive effect on the way banking literacy is taught by 26.67%. So the more you know about the world of banking, the better it will be for children's future growth in knowing the levels.

Research conducted by Fida Afifah Rahmah with the title "Dampak Literasi Ekonomi dan Keuangan Syariah Generasi Milenial terhadap Tingkat Kepemilikan Rekening di Bank Syariah." The results of this research show that the level of financial literacy for each student with different professions is 50% have good literacy, 40% have fairly good literacy and 10% have poor literacy. Several influencing factors are educational background, amount of income, ability to manage different finances, different levels of needs and also different understanding of literacy and different lifestyles adopted. A good understanding of literacy will result in a good decision to use a sharia bank. From the students of the Sharia Economic Law Postgraduate Program at the Jakarta Institute of Al-Qur'an Sciences, students who have an account at a sharia bank are those who have sharia economic literacy in order good and quite good.

Similar research in the 2017 Herdianti & Utama journal entitled "Analisis Tingkat Literasi Keuangan Syariah Mahasiswa Dan Pengaruhnya Terhadap Minat Mahasiswa Menjadi Nasabah Pada Lembaga Keuangan Syariah (Studi Kasus Mahasiswa Menjadi Nasabah Non Ekonomi Universitas Muhammadiyah Yogyakarta)". This research uses primary data with a sample of 100 students. The dependent variable in this research is students' interest in becoming customers at LKS while the independent variables are knowledge of sharia finance, sharia savings, sharia investment, sharia insurance, knowledge of LKS, knowledge of LKS products. The research results show that the level of sharia financial literacy of non-economic students is in the medium category with a percentage of 68.7%.

Similar research was also conducted by Novia Ari Panghayo and Musdhalifah, with the title "Pengaruh Literasi Keuangan Terhadap Pilihan Jasa Keuangan Syariah". The results of this research show that education level or income level does not influence the choice of sharia financial services in Jombang district. The level of knowledge influences the choice of sharia financial services in Jombang Regency. The method used in this research is quantitative research, with the data used being primary data, with accidental sampling data collection techniques and distributing questionnaires directly, and the sample used in this research is 100 respondents, hypothesis testing uses the Partial Least Square (PLS) method) (Panghayo and Musdhalifah, 2018).

What this research has in common with previous research is that it departs from the same academic passion, namely researching sharia financial literacy and the level of use of sharia banking services. However, the focus of the research and the culture of the people who are the object of the research are different. Therefore, this research can have its own uniqueness compared to several previous studies.

RESEARCH METHODS

This study employs a qualitative research methodology that is grounded on field research. This research methodology examines phenomena in their authentic setting (Dedy, 2004). The main sources of data are derived from interviews, observations, and documentation. Secondary data is derived from pertinent scientific study that is directly connected to the research topic. Following the collection of data, the author conducted data analysis employing descriptive methodologies. This strategy employs a descriptive or illustrative approach to evaluate data, presenting the acquired material as is, without aiming to draw overarching conclusions or generalizations. The objective of this study is to analyze the comprehension of sharia financial literacy and the extent of utilization of sharia banking services among the salafi-wahabi community in Bagik Nyaka Santri Village, East Lombok. The procedure involves editing, categorizing, confirming, analyzing, and concluding.

RESULTS AND DISCUSSION

General description of Bagik Nyaka Santri Village

Aikmel Subdistrict, one of the oldest subdistricts in East Lombok, used to have large villages such as Dsa Kalijaga and Mamben Village. Over time, it started expanding and forming new villages, including Bagik Nyaka

Santri Village, which was an extension of the original Bagik Nyaka Santri Village. This village is a subdivision of Mamben Village, where the inaugural village head election occurred in 1962. The elected village head was H. Mahsun Ahmad. Subsequently, Mamben village served as the initial stage for the development of Bagik Nyaka Santri Village (as per the findings of the interview).

The Bagik Nyaka Santri Village was first formed by merging two hamlets, the East Bagik Nyaka Hamlet and the West Bagik Nyaka Hamlet. However, in 2009, the village expanded in order to enhance the efficacy and administration of the Village government, promote the welfare of the people, and enhance the quality of public services, based on the initiative and consent of the residents. Prior to its division into a village, the hamlet in Bagik Nyaka was originally subdivided into three smaller hamlets: Bagik Nyaka Timur, Bagik Nyaka Barat, and Bagik Nyaka Utara. Subsequently, the three subdistricts were amalgamated to form a village called Bagik Nyaka Santri Village (RKP Bagik Nyaka Santri Village, 2023).

The village of Bagik Nyaka Santri was originally called Bagik Nyaka, but community leaders later decided to add the word "Santri" to the name. This was because they observed that the village is located in an Islamic area surrounded by different types of Islamic boarding schools. The Islamic boarding school is situated in a community that is renowned outside Lombok Island, giving it a distinct and deeply ingrained Islamic boarding school ambiance that sets Bagik Nyaka community apart from other villages. Therefore, it was only logical for the leaders of the village community to proactively include the term "santri" into the Bagik Nyaka Santri Village, in order to further cultivate an Islamic ambiance across the whole village.

In Lombok, the first appearance of Salafis may be seen in the Bagik Nyaka District. Aikmel is located in East Lombok. The Salafi da'wah movement was initiated by TGH. Husni Abdul Manan in Bagik Nyaka Village, East Lombok, during the 1990s. Upon his return from Mecca, TGH. Husni Abdul Manan was requested by his parents TGH. Abdul Manan to assume leadership of the Madrasah under the Jamaludin Bagek Nyaka Foundation. TGH. Husni Abdul Manan initiated the dissemination of Salafi religious philosophy to his reciting congregation in Aikmel, East Lombok, through the Islamic Boarding School established by his father. This propagation occurred on a large scale and involved individuals who had received guidance from his parents. During the time while his parents were alive, TGH. Husni's Salafi preaching was motivated by a desire for religious purification and differed with his parents' adherence to NU religious traditions. However, he did not actively engage in this preaching.

Salafi da'wah expanded with the establishment of mosques, educational institutions, and the adoption of a global curriculum imported from Saudi Arabia. Continued financial assistance is being offered to support the Salafi globalization program. Around the past three decades, Saudi Arabia has allocated around USD 90 billion in finances through charitable institutions such as Rabithah al-'alam al-Islami and the International Islamic Relief Organization (IIRO) to assist Salafi globalization efforts worldwide. In Indonesia, assistance is funneled through the Indonesian Islamic Da'wah Council (DDII), and thereafter redistributed to educational institutions, foundations, or people to facilitate the promotion of Salafi ideology.

The prevalence of Salafi religious ideology in Lombok, characterized by its emphasis on purification and its focus on combating heresy and shirk, has resulted in the development of strong religious sentiments within society. However, this has also led to the emergence of friction and conflict, ultimately resulting in counterproductive religious dynamics. Patterns of religious understanding are inherently non-negotiable. A delicate feeling of unity, a decline in empathy, and a mutual distrust have resulted in individuals losing their sense of self and their identity as social beings. The assertive nature of Salafi preaching frequently elicits opposition from the NW community, since the inflexible and literal Salafi doctrine clashes with the NW community's inclusive and adaptable Islamic beliefs that are harmonized with local culture. The assertion of absolute truth and the tendency to condemn other organizations as heretics, idolaters, or apostates sometimes lead to tensions, ultimately resulting in the destruction of the Salafi group's place of worship.

In the face of opposition from the NW community and several Sasak villages, The rate of Salafi development is rapidly growing in various regions of East Lombok in terms of quantity. This state fosters a sense of self-assurance to freely display one's presence within society. This condition incentivizes the Salafi group to infiltrate various villages in order to establish a presence and engage in ideological competition with the previously dominant religious philosophy, therefore asserting their existence as newcomers. The primary essence of any religious ideology is the Salafi-Sunni intellectual competition to secure space for survival and dominance. Essentially, every religious philosophy, regardless of its label, aspires to claim a platform for communication in order to establish its authority. In order to preserve its survival and distinctiveness against a decline in religious fervor, the principles of human solidarity stem from a unique interpretation of religion.

Bagik Nyaka Santri has seen five changes in village leadership since its establishment in 2009. Both through the democratic process of general elections and by the appointment of a Regent. The educational attainment in this community is as follows:

Level of education	Male	Female
Ages 3-6 years who have not yet entered play group	27 people	36 people

Ages 3-6 years in play group	45 people	39 people
Ages 7-18 years who are currently attending school	322 people	355 people
Ages 18-56 years have never attended school	31 people	54 people
Ages 18-56 years old attended elementary school but did not finish	49 people	31 people
Completed elementary school/equivalent	40 people	22 people
Ages 12-56 years have not completed secondary school	39 people	19 people
Ages 18-56 years have not completed high school	18 people	11 people
Completed junior high school/equivalent	9 people	7 people
Completed high school/equivalent	11 people	7 people
Completed D-1/equivalent	3 people	6 people
Completed D-2/equivalent	1 people	2 people
Completed D-3/equivalent	2 people	2 people
Completed S-1/equivalent	17 people	9 people
Completed S-2/equivalent	2 people	1 people

Source: Profile of Bagik Nyaka Santri Village in 2023

When discussing village matters for the sake of national development, what must be underlined is the mixture of meanings stipulated in Law no. 6 of 2014 with various meanings in the general BPD terminology for its determination. The R-APBDesa contains Revenue, Expenditure and Financing, the management of which starts from January 1 to December 31 of the year concerned. The village financial management policy for 2021 is a new financial management system for villages. So many adjustments still need to be made as a whole to the technical implementation or implementation in the community environment.

Understanding Sharia Financial Literacy among Salafi-Wahabi

Financial literacy refers to an individual's ability to effectively use available resources in order to accomplish their objectives (Jumpstart, 2016). Financial literacy refers to a set of competencies and understanding that empower individuals to make informed choices regarding their financial assets (Gina and Bagio, 2023). Financial literacy encompasses an individual's capacity to distinguish between various financial options, engage in conversations about money and financial matters, strategize for the future, and effectively navigate life events that impact day-to-day decision-making, including broader economic circumstances.

Following interviews with twenty-five informants in Bagik Nyaka Santri Salafi-Wahabi Village, the researcher discovered that the informants exhibited varying degrees of literacy knowledge. Eighteen participants comprehended the concept of sharia financial literacy and were able to distinguish between sharia financial institutions and conventional financial institutions. Out of the total of eighteen interviewees, five still express skepticism regarding the administration of sharia banks, since they believe these banks still engage in usury practices. Meanwhile, there are seven individuals who lack comprehension of the concept of financial literacy and want further clarification on this subject.

The respondents' lack of comprehension was impacted by their disinterest in acquiring knowledge about this subject or their lack of prior study in related areas. The determinants that impact the degree of comprehension of financial literacy encompass the subsequent factors:

1. Age

The older you are, the more mature a person's level of thinking and working will be. Age is one of the factors that can influence a person's level of financial literacy (Nasution and Fatira, 2019). This can be concluded from the results of observations that researchers have made that when researching with informants aged 19-50 years, they have different levels of financial literacy, because the finances they have are only used for consumption, their level of knowledge is also influenced by social environment.

2. Education

Education is a learning process and a process of growth, development or change towards a better, more mature and mature individual, group or society. The higher a person's education, the more knowledge they have. From field data found in the Bagik Nyaka Santri community among Salafi-Wahabi circles, it shows that people with a higher level of education have higher financial literacy compared to people with lower education who have less financial literacy.

Education may be acquired not just via formal means, such as attending school, but also through informal means. Informal educational sources can be acquired from the immediate surroundings, family, and

can also be influenced by the subjective experiences of individuals. In Bagik Nyaka Santri Village, research performed within Salafi-Wahabi circles has shown that, in addition to age and education, income level is experimentally proven to have a significant impact on the degree of financial literacy. Based on field data collected in Bagik Nyaka Santri Village, it has been observed that the Salafi-Wahabi community mostly earns their money through sharia banks. This has led to an increased awareness and understanding of sharia financial literacy among individuals in this community.

The assessment of sharia financial literacy is categorized into four levels, with the greatest level being well-informed, followed by sufficient literacy, less literate, and finally, not literate (Hasan, et al, 2023). According to field data collected from Bagik Nyaka Santri among Salafi-Wahabi circles, there was a limited number of informants who possessed a high degree of literacy. At this level, it is important to understand the distinctions between conventional institutions and sharia financial institutions, be knowledgeable about the range of goods offered by these institutions, be aware of the associated dangers, and possess the necessary abilities to effectively utilize financial institutions. According to many sources, they presently get their wages, store money, and make payments using sharia banking services. However, additional sharia bank products like murabahah and mudharabah need to be reevaluated in order to minimize risks.

According to field data from Bagik Nyaka Santri among Salafi-Wahabi circles, a significant number of informants were classified as Sufficiently Literate. These individuals have knowledge of sharia financial institutions and the goods they offered, but deliberately choose not to utilize them. In this scenario, the group refers to those who possess knowledge about sharia-compliant financial institutions and their goods, but do not engage in any transactions with sharia banks. Despite acknowledging the usefulness of goods offered by sharia banks, such as wadi'ah, murabahah, and mudharabah, some informants have yet to engage in transactions with these institutions.

According to the field data collected in Bagik Nyaka Santri Village, it was observed that a majority of the informants inside the Salafi-Wahabi circles had a limited level of literacy. According to many sources, individuals now utilize sharia financial institutions for the purposes of saving, transferring, and withdrawing money, despite having limited awareness about these organizations. One informant acknowledged being familiar with sharia financial organizations and their products, such as savings, but did not actually engage in any transactions with these institutions.

According to field data collected in the village of Bagik Nyaka, the informants, who had a basic level of literacy, were unaware of sharia financial institutions and the goods offered by sharia banks. They had no knowledge of what financial institutions were or the products they offered. Financial institutions provide a range of goods. Sharia financial literacy indicators encompass the element of knowledge, which is a fundamental feature of financial literacy, enabling individuals to effectively manage their finances. According to research conducted at Bagik Nyaka Santri among Salafi-Wahabi circles, 7 out of 12 individuals possessed knowledge of sharia financial literacy. However, their ability to effectively manage finances was not yet fully developed. Although their skills were not considered to be high, they were still classified as Despite their mediocrity, they possess the ability to make sound judgments. Their stance on sharia financial literacy aligns with their understanding and proficiency in the subject. Individuals who hold a belief in sharia finance will naturally want to utilize sharia-compliant financial institutions.

Level of Use of Sharia Bank Services among Salafi-Wahabi

The behavior of using sharia banking services among Salafi-Wahabi students in Bagik Nyaka Village is influenced by social factors including:

1. Reference Group

The reference group in the context of utilizing sharia banking services may be described as a collective that possesses the ability to directly or indirectly impact an individual's views or conduct. This group is sometimes referred to as an organizational group, specifically a group that possesses the ability to exert a direct impact on an individual (Amstrong and Kotler, 2014). It is widely recognized within Salafi-Wahabi circles in Bagik Nyaka Village that religious authorities hold significant sway in the process of decision making. Within the Salafi-Wahabi groups in Bagik Nyaka Santri Village, there are two distinct interpretations of sharia banking services.

Firstly, it is important to note that some services or products offered by sharia banks, such as murabahah and mudhabarah, may still be considered acceptable transactions. However, it is crucial to acknowledge that these transactions are now under evaluation to verify their legitimacy. The second aspect to consider is the comprehension of sharia banking services. It is important to note that the fact that transactions at sharia banks do not adhere to Islamic principles, while administrative charges at these banks still involve usury, is not justified. The individuals of Bagik Nyaka Santri Village, who belong to the Salafi-Wahabi group, made a decision on the extent to which they would utilize the services offered by their Sharia-compliant banking system, based on their understanding of the reference group.

2. Rool and Status

The more an individual's position within a company, the greater their standing within the organization, which might directly influence their utilization of sharia banking services. Research conducted at Bagik Nyaka Santri among Salafi-Wahabi circles reveals that religious figures and community leaders, such as lecturers and RT heads, play a significant role as influential individuals whose opinions are highly regarded. This influence extends to decision-making regarding the utilization of sharia banking services. This aligns with their beliefs. A total of fifteen individuals abstained from utilizing sharia-compliant banking services due to their perception that such services were unnecessary for their needs. However, five out of the twelve informants opted not to utilize sharia banking services due to the fact that the administration of current sharia banks did not fully comply with Islamic principles.

Sharia banks typically perform three primary functions: collecting funds, allocating monies to those requiring assistance, and delivering services in the form of sharia-compliant financial services. Currently, the Indonesian Muslim population shows limited interest in utilizing sharia banking services due to several reasons. One of these reasons is the lack of complete faith in the administration of sharia banks, as they are perceived to not fully comply with Islamic law (Hikmah, 2017). The usage of sharia banking services varied among the twenty-five informants in Bagik Nyaka Santri from salafi-wahabi groups, as revealed via interviews conducted with them. Out of the informants, ten individuals utilized sharia banking services for purposes such as saving, transferring, and getting wages. However, it is necessary to do further research to see if their usage aligns with their adherence to Islamic law.

Based on this data, it can be inferred that the utilization of sharia banking services is contingent upon the level of confidence in sharia banks and the need for sharia financial institutions, as well as the behavior of the reference group in Bagik Nyaka Santri within the salafi-wahabi group towards them. Islamic financial institutions operating in accordance with Sharia principles. It is optimal to educate individuals through reference groups about sharia financial institutions in order to eliminate any existing confusion or misconceptions about them.

CONCLUSION

The level of understanding among the people in Bagik Nyaka Santri Village, particularly within the salafi-wahabi circles, is insufficient. Therefore, there is a need for additional education on sharia financial literacy to build trust in sharia financial institutions within the salafi-wahabi community in Bagik Nyaka Santri Village. The utilization of sharia banking services among Salafi-Wahabi groups in Bagik Nyaka Santri remains limited, mostly due to factors such as low demand, income levels, and a lack of confidence in the various products offered by sharia banks. Although some individuals possess knowledge of sharia financial literacy, they choose not to utilize sharia banking services. Having knowledge of sharia financial literacy does not have an impact on the utilization of sharia banking services in this scenario.

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