Impact of Sharia Financial Literacy, Local Wisdom, and Religiosity on the Judgment of the Bima Community to use Sharia Banking Products

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Abstract. This quantitative research aims to identify the Impact of Sharia Financial Literacy, local wisdom, and religiosity on the Bima community's judgment to use Sharia banking products. The sample in this research is the people of the Bima area who are registered as customers of the Bima branch of Sharia banking. The respondents in this study consisted of 124 people. The method used was SEM (Structural Equation Modeling) analysis, which was tested using the SmartPLS 3.3.9 application. The results of this research indicate that the variables of financial knowledge and skills do not significantly affect the decision of the people of the Bima area to use Sharia banking products at the Bima branch. While the financial attitude variable.

Keywords: Decision to Use Sharia Banking Products, Knowledge, Attitudes, Skills, Local Wisdom, Religiosity.

1 Introduction

Indonesia is the largest Muslim-majority country in the world [1]. According to a report by the Central Bureau of Statistics of Indonesia in June 2021, Indonesian Muslims culturally reached 86.88% [2]. Ontologically, the majority of Indonesia's Muslim community could have the potential for a substantial market share so that Indonesia has the opportunity to become a country as the epicenter of Sharia economics and finance at both regional and global levels [3].

However, Sharia financial literacy is still one of the most fundamental challenges in developing the Sharia economic and financial ecosystem where the process of spreading it has not been evenly distributed in various regions throughout Indonesia, so this can have implications for the level of understanding and financial capabilities possessed by the Indonesian people at the moment [4].

According to researchers' data from the Financial Services Authority (OJK), the empirical reality for Islamic financial literacy in Muslim communities is 8.93%. This statistic

demonstrates how little or nonexistent the knowledge base for sharia finance is in Indonesian culture. This epistemological issue could impede the growth of sharia economics and finance in Indonesia, particularly in the banking industry [5].

A person's ability to manage their finances and understanding of financial concepts are measured by their level of financial literacy. This entails making wise decisions in the near term and carrying out sensible long-term financial planning while accounting for life events and shifting market conditions [6].

According to Remund (2010), the concept of financial literacy can be categorized into five areas: understanding economic concepts, the ability to discuss economic topics, proficiency in managing personal finances, the ability to make sound financial decisions, and the confidence or attitude towards effectively planning one's financial needs [7].

Sharia financial literacy skills are demonstrated by how well the Indonesian people understand the products, services, and activities carried out by Sharia financial institutions, especially in the Indonesian Sharia banking industry [8]. If the community's Sharia financial literacy index is low, it will influence decision-making in choosing a financial institution as an economic service for the community.

Ajzen strengthened the argument above through the theory of planned behavior, or what we know as the Theory of Planned Behavior (TPB), that perceived knowledge, beliefs, attitudes, and norms greatly influence a person's behavior in making a decision. This is in line with the results of an empirical study conducted by Baihaqqy (2020) entitled The Impact of Financial Literacy on *Investment Decision*, which demonstrates that the majority of Indonesian Muslim populations select traditional banks due to their lack of knowledge about Sharia banking services and products., in this case especially the products and contracts which use Arabic terms, making it very difficult for the public to understand. This problem can hinder the acceleration of sharia economic and financial development, especially in increasing the market share of Indonesian sharia banks [9].

The Financial Services Authority announced that the total market share of Sharia banking is 9.9%. Of course, this figure is a relatively small number if we then measure it by the number of the Indonesian Muslim population as a potential market share for Islamic banks themselves. Because of this, Islamic financial literacy becomes very important to be improved together so that Islamic economics can contribute to increasing national economic growth so that the vision to place Indonesia in 2024 as a Sharia economic indicator can be realized and embodied [10].

Besides Islamic financial literacy, other factors influencing a customer's decision to use Sharia banking products are rooted in local wisdom. Fajarini (2014) defines local wisdom as the knowledge and intelligence developed by specific ethnic groups derived from their collective experiences within the community [11]. Culture is the whole knowledge owned by a group of people and used as a way of life to interpret their environment in the form of their daily actions, including, in this case, choosing banking products.

Regarding banking products, society naturally relies on the values of local wisdom ingrained in its traditions and culture. As a result, Sharia banking must be capable of understanding the cultural values prevalent within the community. A cultural relationship between community economic activities based on local wisdom values and Sharia economics can provide energy and inspiration in developing the Sharia economic and financial climate. However, what is often

forgotten in building business institutions is the lack of understanding of the culture of the society where the business institution exists, including, in this case, Sharia banking [12].

Understanding community culture and local wisdom is a prerequisite for designing, harmonizing, and developing Sharia economics and finance. Thus, Sharia banks are oriented towards company profits (profit-oriented) and have socio-cultural harmony (relations of socio-culture). This becomes a meeting point between Sharia financial institutions and local wisdom, a community tradition [13].

Apart from that, another factor influencing people's mindset and behavior in making financial decisions is religionism. Religiosity is the belief that society has in the values of religious teachings, in this case, Islam, which regulates all the realities of human life. Humans, within the framework of obedience to God, will use religious values as the basis for developing behavior, including, in this case, those related to the decision to use Sharia banking products.

According to Durkheim, in the sociology of religion from classical to postmodern, Haryanto (2016) said that religious values are ontologically collectivity societal morality, which is the standard of obedience, submission, and obedience to God. Etymologically, Islam is a word that comes from Arabic, meaning prosperity, obedience, submission, obedience, submission, peace and safety, obedience and obedience to Allah. calledas Muslims. Thus, religiosity in the Islamic context is obedient submission, obedience to Allah SWT to seek salvation in this world and the afterlife [14].

Conceptually, in the context of this research, using Sharia banking products is a religious recommendation. Still, the majority of Indonesian Muslims use conventional banking products as financial services, so it is necessary to identify further the influence of religiosity on the Muslim community's decision to use the product. Islamic banking as an economic service.

Previous studies in Indonesia have extensively explored the impact of Islamic financial literacy, local wisdom, and religiosity on consumer decisions regarding the adoption of Sharia banking products and services. Research by scholars such as Novia Panghayo & Musdholifah (2018), Rahmawati Deylla Handida & Maimun Sholeh (2018), Mochammad Rizaldy Insani Baihaqqy et al. (2020), Khoiriyah Ilfita & Clarashinta Advanced (2021), and Dhepril Puradi Rachmatullah (2021) specifically investigates these relationships.

The studies mentioned illustrate through empirical evidence that financial literacy, local wisdom, and religiosity play significant roles in shaping customers' choices to utilize Islamic banking products and services. Handida & Sholeh (2018) revealed that understanding Sharia banking products directly impacts customers' adoption decisions [15]. Similarly, Durkheim revealed that cultural conditions and social structures strongly influence a person's behavior in the community. What is meant by cultural conditions and social structures in the context of this research are local wisdom traditions and religions believed by the community [16].

Greater public awareness and understanding of Sharia banking principles and associated products positively correlate with increased adoption of Sharia banking services. Similarly, stronger cultural and religious values within the community enhance the likelihood of choosing Sharia banking products. Therefore, financial literacy, local wisdom, and religiosity collectively play crucial roles in influencing individuals' decisions to recognize and utilize Sharia banking products and services [17].

The Bima region is an area consisting of cities and districts located in the eastern region of the province of West Nusa Tenggara (NTB) with theological conditions of the community being predominantly Muslim, as the author obtained from data from the Central Statistics Agency that the index for the majority of Muslim communities in Bima City is equal to 150,132 people. In comparison, Bima Regency has 498,567 people, so the total potential market share of the Bima branch of the Indonesian Islamic Bank is 648,699 [24].

In general, the market share of Islamic banking can be influenced by internal and external factors. Externally, the openness of the people of the Bima area to Sharia banking can affect the growth of Sharia banking deposits. However, the potential market share is not directly proportional to the facts on the ground, as the number of people recorded as customers in the Bima branch Sharia banking market share data is only 8,736. This shows that the market share of the Bima branch of Bank Syariah Indonesia is still small, and the performance of the Bima branch of Sharia banking is not optimal if we compare it with conventional banks in taking advantage of existing opportunities. This statement is strengthened by the findings of the research et al. (2014), who stated that the probability of Indonesian Sharia banking is still very small, which is caused by various factors, one of which is the operational system and Sharia banking assets, which are not yet optimal [26].

Based on the problems above and the author's observations, one of the factors of this problem is that the Bima regional community's level of Sharia financial literacy in understanding financial institutions and banking products is still very low. Apart from that, Sharia banking institutions are also unable to adapt. The conditions and circumstances of the local wisdom of the community do not open up a space for meeting points between Sharia banking institutions and local wisdom as a factor that influences public financial decisions.

2 Research Methodology

This study belongs to the category of quantitative research. Quantitative research generates results that researchers can obtain through statistical procedures or other quantitative measurement methods. [18]. Furthermore, the population in this study is all Sharia banking customers of the Bima branch, consisting of 8,736. In contrast, regarding the study's sample size, the researcher used the model proposed by Malhotra, namely the formula 15 or 20 multiplied by the number of independent variables. This study consists of 5 independent variables, so if there are 20 x (number of independent variables), the sample results in this study are a minimum of 100 people, and to anticipate errors in the data collected, the maximum sample limit in this study is 125 people.

According to Uma Sekaran, the primary data source used in this study is information that was directly collected from respondents. This information was gathered by distributing questionnaires to those who satisfied certain requirements, such as residents of the Bima region who had registered with the Bima branch of Sharia banking.. Secondary data, on the other hand, was sourced from books, journals, theses, dissertations, and other relevant materials related to the research. The data analysis method employed in this study utilized the Partial Least Square (PLS) approach with assistance from SmartPLS 3.0 [18]. PLS is a variant-based structural equation modeling (SEM) approach. The study's methodologies and designs are illustrated in the following figure:
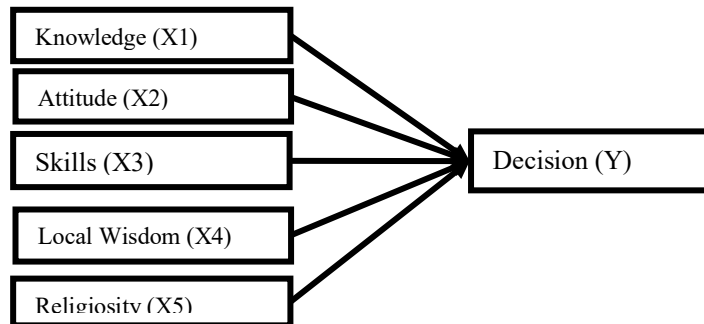
Fig. 1. Design research design

3 Results and Discussion

This study aims to examine how Islamic financial literacy and local wisdom (known as *Ampa Fare* and Mbolo *Weki* in the Bima regional community) alongside religiosity influence the judgment to use Sharia banking products. The study focuses on customers of the Bima branch of Islamic banking as its subjects. The findings from the analysis of data collected through questionnaires distributed to 125 respondents yield the following research outcomes:

Measurement model test results (outer model)

When employing the PLS-SEM model for data analysis, the measurement model's quality is assessed to ensure the validity and reliability of the research instrument post-data collection. Criteria such as convergent validity, discriminant validity, and reliability are utilized to evaluate the instrument's effectiveness [19]. However, because there is quite a lot of data and for the sake of shortening the discussion in the process of compiling this journal, the authors only include the test results of one of them, namely the test results reliability.

Reliability Results

For each construct, Cronbach's Alpha and Composite Reliability ratings show the reliability test results in both models. If both the Cronbach's Alpha value and the Composite Reliability of each construct are more than 0.7, they are considered very trustworthy.

Table 1. Results of Reliability Testing

Variable	Cronbach's Alpha	Composite Reliability
FA	0.925	0.943
FD	0.963	0.972
FK	0.908	0.932
FS	0.943	0.956
LW	0.952	0.963
RG	0.891	0.919

Based on the data contained in Cronbach's Alpha table, we can then see the value of each of these variables: the financial attitude (FA) variable has a value of 0.925, the financial decision (FD) variable is 0.963, the Financial Knowledge (FK) variable has a Cronbach alpha value of 0.908, a financial skill variable (FK) of 0.943, a local wisdom variable of 0.952 and the last is a religiosity variable (RG) of 0.891. The data above shows the level of consistency of the answers chosen by the respondents in each variable, which has excellent and normal reliability.

In addition to the data Cronbach's Alpha value, the composite reliability model value is taken into account. These variables have values of 0.943 for the financial attitude variable, 0.972 for the financial decision variable, 0.932 for the financial knowledge variable, 0.932 for the financial skill variable, 0.956 for the financial knowledge variable, 0.963 for the local wisdom variable, and 0.919 for the religiosity variable. Since every variable in the aforementioned data has a value greater than 0.7, we may conclude that every construct satisfies the dependability criterion..

Structural Model Goodness Test Results (Inner Model)

The assessment of model fit in PLS-SEM, referred to as goodness of fit, evaluates the structural model's effectiveness in examining direct and indirect effects among variables. This evaluation involves several common indicators, such as R-Square values, which measure the variance explained in the dependent constructs. The significance of path coefficients and t-tests are also used to assess the structural paths between constructs within the model. [20]. The results of the structural model goodness-of-fit test can be obtained, as shown on the following page.
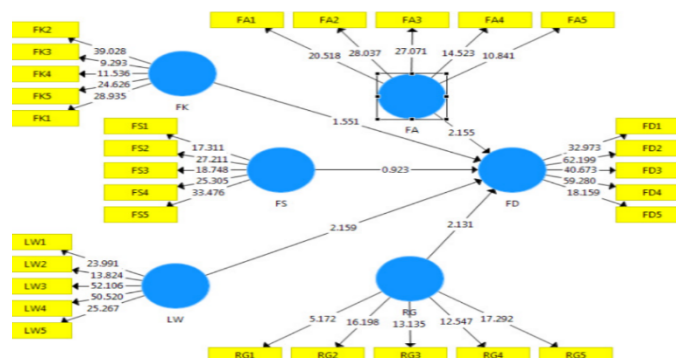

Fig. 2. Structural model test result (Inner Model)

a R-Square test results

The quality of the structural model explaining the variety in changes from the independent variable to the dependent variable is gauged by the R2 value. Specifically, each variable's value changes more favorably the greater the R2 value.

Table 2. R-Square value

Variable	R Square
FD	0.897

Five independent variables—financial knowledge, financial attitudes, financial skills, local wisdom, and religiosity—influenced one dependent variable in this study. The financial choice variable has an R-squared value of 0.897, as shown in the table above. These results imply that 89.7% of the difference in the decision to adopt Sharia banking products may be explained by the combined effects of financial knowledge, financial attitudes, financial skills, local wisdom, and religiosity. The remaining variation is explained by other factors that this study did not hypothesize.

b Q-Square test results

The Q-Square value measures how well the model and its parameter estimates predict observed values. A Q-Square value greater than zero indicates relevant predictive capability. Values range from 0 to 1, with higher values indicating better model performance:

Table 3. Q-Square Test Results

Variable	Q^2 (=1-SSE/SSO)
FD	0.758

As shown in Table 3 above, the study's Q-Square test results are 0.758, indicating that the exogenous variable performs instead well as a variable predictor.

A Hypothesis Test Results

In the process of testing the hypothesis, three critical points must be considered, namely the points contained in the structural test using bootstrapping consisting of values in the original sample, T-statistics, and P-Valueswhere each of these points has a different value and function, including original sample has a function in knowing the effects that arise between construct from the direction of the relationship, the t-statistic functions as a measuring tool for the level of significance that exists the hypothesis. At the same time, the last one, namely p-values, serves as a measuring tool for the significance level of the hypothesis, but of course, the significance level is not the same.

T-statistics and p-values simultaneously function in knowing the significance level between variables. It can also be said that if the t-statistic is greater than the t-table, the p-value will automatically be significant, but at a certain level. Significance values between constructs, t-statistic values, and p-values need to be considered and analyzed because these values measure a hypothesis that is accepted or rejected. All these values will appear if the data has been boots trapped [21].

The study's fundamental reference for analyzing the hypothesis is established based on a t-statistic value larger than 1.96 (> 1.96) and determining the degree of significance at a p-value of less than 0.05 (5%). The following table displays the hypothesis's outcomes in this investigation.:

Table 4. Path Analysis Test Results

Variable	OS	BC	STDEV	T-STAT	P Values
FA -> FD	0.366	0.357	0.170	2,157	**0.031**
FK -> FD	0.162	0.150	0.101	1,600	**0.110**
FS -> FD	0.140	0.144	0.159	0.882	**0.378**
LW -> FD	0.245	0.255	0.097	2,527	**0.012**
RG -> FD	0.131	0.134	0.062	2.138	**0.033**

After we obtain the results of the direct effect significance test that is built as the model in the table above, a structural equation is formulated in the path diagram by testing the statistical hypothesis where the results of the hypothesis test can later be used to answer the problem empirically, testing of each hypothesis can be seen based on the following interpretation results:

1. The first hypothesis tested in this study is the influence of Islamic financial literacy, specifically examining the effect of economic knowledge (FK) on decisions (FD). Hypothesis 1 (H1) states, "Financial knowledge has a significant positive effect on judgment to use sharia banking products." Based on the data provided, the beta coefficient value is 0.162, with a statistical value of 1.600, which is less than 1.96 (1.600 < 1.96), and a p-value of 0.110, which exceeds 0.05 (0.110 > 0.05). Therefore, it can be concluded that the first hypothesis in this research is "not rejected," indicating that financial knowledge does not significantly influence people's judgment to use Sharia banking products.

2. Then next is Hypothesis 2 (H2), namely the influence of financial attitudes (FA) on decisions (FD), which reads, "Financial attitudes have a significant positive effect on people's judgment to use sharia banking products." Test results are in the table above. Shows that financial ethics has an effect on interest with a beta coefficient value of 0.366, a t-statistic value of 2.157 where this figure is more significant than 1.96 (2.157 > 1.96), and a p-value of 0.031 where the value is smaller than 0.05 (0.031 < 0.05). So, The second hypothesis can be stated in this research "accepted" because financial attitudes significantly influence people's judgment to use Sharia banking products.

3. The third hypothesis (H3) examines the impact of financial skills (FS) on decisions (FD), asserting that "Financial skills have a significant positive effect on judgment to use sharia banking products." According to the data provided, financial skills show no influence on decisions, with a beta coefficient value of 0.140, a t-statistic value of 0.882, which is less than 1.96, and a p-value of 0.378, which exceeds 0.05. Therefore, it can be concluded that the third hypothesis in this study is "rejected," indicating that financial skills do not significantly influence the judgment to use sharia banking products.

4. The fourth hypothesis (H4), namely the influence of local wisdom (LW) on decisions (FD), reads, "Local wisdom has a significant positive effect on the judgment to use sharia banking products." Based on test results, data bootstrapping shows that local wisdom influences

decisions, with a beta coefficient value of 0.245, a statistical t-value of 2.527 where this value is more significant than 1.96 (2.527 > 1.9,6), and a p-value of 0.012 where this number is smaller than 0.05 (0.012 <0.05) so that the position of the fourth hypothesis in this study is "accepted" because local wisdom has a significant effect on the judgment to use sharia banking products.

5. The fifth hypothesis (H5), namely, the influence of religiosity against the decision, reads, "Religiosity has a significant positive effect on people's judgment to use Sharia banking products." the results of the hypothesis shown in the data above show that the beta coefficient value is 0.131, the t statistic value is 2.138 where this value is more significant than 1.96 (2.138 > 1.96). The p-value is 0.033, where this number is smaller than 0.05 (0.033 < 0.05). So, the fifth hypothesis in this research is "accepted" because religiosity has a significant influence on people's judgment to use Sharia banking products. Furthermore, related to the results of the interpretation above, for more details, the researcher will then describe it in the following table form:

Table 5. Path analysis test results

Variable	OS	BC	STDEV	T-STAT	P Values	Note
FA -> FD	0.366	0.357	0.170	2,157	**0.031**	Accepted
FK -> FD	0.162	0.150	0.101	1,600	**0.110**	Rejected
FS -> FD	0.140	0.144	0.159	0.882	**0.378**	Rejected
LW -> FD	0.245	0.255	0.097	2,527	**0.012**	Accepted
RG -> FD	0.131	0.134	0.062	2.138	**0.033**	Accepted

This section contains further discussion of the results of hypothesis testing related to the influence of Islamic financial literacy reviewed from financial knowledge, financial attitudes, financial skills, and local wisdom of the Bima community in the types of *Ampa* fare and *mbolo weki*, as well as religiosity on the judgment to use sharia banking products as the researcher will interpret below.

a. The Effect of Financial Knowledge on the Judgment to Use Sharia Banking Products

Based on the analysis of the previous hypothesis, which showed that the financial knowledge variable obtained a t-statistical value of 1.600, where the figure was smaller than 1.96 (1,600<1.96), financial knowledge is the first influence tested in this research on the decision to use Sharia banking products. The decision to employ sharia banking products is not significantly influenced by financial expertise, as indicated by the p-value of 0.110, which is greater than 0.05 (0.110>0.05).

Prior to delving deeper into the interpretation of the aforementioned hypothesis test results, the investigator aims to elucidate the theory of financial literacy as a means of analysis while debating the test's results. In theory, Remund (2010) defines economic knowledge as a person's understanding of finance and confidence in their ability to manage their personal finances by making wise short- and long-term financial decisions [22]. Meanwhile, according to Huston (2010), financial knowledge includes knowledge of financial instruments and their application in business and social life [23].

According to the Organization for Economic Co-operation and Development (OECD), financial knowledge encompasses understanding financial concepts and risks and possessing the skills, motivation, and confidence to apply this knowledge in making sound financial decisions. This contributes to economic welfare for individuals and society, fostering participation in the economic sphere. [24].

Based on the theoretical basis above, we can then catch the point that one of the most critical aspects of financial literacyisunderstanding and knowledge factors, departing from the theory above and with reference to the background section of the problem of this research, where previously the researcher had alluded to the Indonesian Islamic financial literacy rate as a measure of the level of knowledge and understanding of public finance which is still very low at less than 10% which the researcher then placed as facts and academic problems in this study so that it could become a reference for researchers to legitimize the results of this research in the sense that the level of knowledge of Islamic finance in the Bima region was notinfluencethe financial decision to use sharia banking products in the Bima branch area or in other words, the sharia financial knowledge of the Bima area community does not change the community's financial decision to use sharia banking products in the Bima branch area so that the first hypothesis in this researchrejectedor not accepted. The positivist assumption is that the higher the level of financial knowledge and understanding a person has, the higher the decision to use Sharia banking products. Conversely, suppose the level of financial knowledge possessed by the people of the Bima area is lower. In that case, the potential for judgment to use sharia banking products will also increase, and the smaller it is, the more it is in line with what is put forward by Ruwaidah [25].

The researcher further revealed that the findings in this research indicate that the level of knowledge and understanding of Sharia financial literacy among the people of the Bima area is still very low and minimal, both in terms of governance and personal financial management and in aspects of understanding relating to banking product information and management systems in in-depth so that this does not change the economic decision to use sharia banking products, this is a problem that hinders the decision to use sharia banking products in the Bima area. The results of this study are also consistent and in line with the findings obtained in Ilfita's research (2021), Baiq Fitriarianti (2018), NoviaAri Pangahayoand Musdholifah (2018), Fikar (2022), and Arta (2022) that knowledge has no effect on financial decisions.

b. The Effect of Financial Attitudes on the Judgment to Use Sharia Banking Products

Empirical test results using structural equation modeling – partial least Square show that the financial attitude variable significantly influences the decision to use Sharia banking products. The t-statistic data show that the value of the financial attitude variable is 2.157, which is greater than 1.96 (2.157>1.96) then the p-value is 0.031 so it is smaller than 0.05 (0.031<0.05), which means that in this case the financial attitude of the Bima regional community has a significant influence on community decisions using sharia banking products at the Bima branch, in another sense, the higher the altitude, the higher the decision to use sharia banking products. Conversely, the lower the public's attitude towards Sharia banking products, the lower the decision to use Sharia banking products.

Attitude towards the judgment to use Sharia banking products referred to in the context of this study has been explained by researchers in the previous theoretical foundation chapter by citing

Ajzen (2010) that attitude is a positive or negative perception that a person has towards Sharia banking products, while the positive or negative perception in question can be shown by feelings of like or dislike, interest or disinterest. Towards Sharia banking products [26]. This study shows that if someone feels that using Islamic banking products is a positive thing, then that person will have a stronger tendency to use Islamic banking products than conventional banking products. This causes some attitudes towards Sharia banking, which do not conflict with internal conditions of subjectivity or one's feelings, such as the Sharia banking system operates based on Sharia principles. Conversely, suppose a person has negative feelings towards Sharia banking products. In that case, it will have implications for the low tendency to make decisions using Sharia banking products in the Bima branch area.

The above argument is supported by Ajzen's theory of planned behavior, which says that a person will tend to do something that is considered positive and will not have a tendency to do something negative. Considered negative [27]. Apart from that, the results of this research are also strengthened by the consumer behavior theory stated by Kotler & Keller (2016) that personality factors such as attitudes will influence a person's behavior in making a decision, the decision-making referred to in the context of this research is using sharia banking products at the Bima branch [28].

The findings of Aglis Andhita's (2018) study, titled "Factors Influencing Options in Islamic Banking with Religiosity as a Moderating Variable," also support the findings of this study, showing that attitude has a strong positive influence on the decision to save in Islamic banking. In addition, the study's findings support the cautious conclusions of Ida Royani Pasi (2017), Dewi Rafiah (2017), Humaira and Sagoro (2018) that financial attitudes significantly influence decisions about financial management.

c. The Effect of Financial Skills on the Judgment to Use Sharia Banking Products

The third discussion concerns the influence of skills on the judgment to use sharia banking products. The results of the analysis that has been carried out using structural equation modeling – partial least squares show that the financial skills variable has a t-statistic number of 0.882 where the number is 1.96 smaller (0.882 <1.96) and a p-value of 0.378 where the number is more significant than 0.05 (0.378> 0.05), which means that financial skills have no considerable effect on people's decisions to use Islamic banking products in the Bima area.

Financial skills are the ability to apply their financial knowledge for benefit. The Indonesian Financial Services Authority (OJK) carried out identification and surveys related to financial literacy problems using components consisting of the level of financial knowledge and skills as assessment indicators where the results showed knowledge influences an increased level of an individual's active participation in a person's financial activities or skills. The financial skills the individual possesses will influence the individual's financial behavior in making financial decisions [29].

Financial skills are a reimplementation of the knowledge possessed by the community. If the community's financial knowledge is high, of course, this will significantly affect the financial skills of the community. Conversely, if the level of public financial knowledge is very low, the financial skills of the community will also be shallow.

Departing from the theoretical basis above, we can then derive it from building the next argumentation model that given the shallow level of Islamic financial literacy owned by the Bima regional community, the result of the low level of Islamic financial literacy is that this also influences the level of financial skills possessed by the people of the Bima region.

However, the findings in this study reveal that skills do not influence people's behavior in making financial decisions using Sharia banking products at the Bima branch, so the assumptions built in the third hypothesis are rejected or not accepted in other languages. We can state that financial skills in this case are still very poor. Qualifications can be a problem that has implications for people's financial decisions not to use Islamic banking products in the Bima area.

Society has not changed its decision to use Islamic banking products. This finding was strengthened by the results of research conducted by GoBear Indonesia entitled GoBear Financial Health Index (FHI), which was reviewed at www.keuangan.kontan.co.id. This research involved respondents from a number of countries in Southeast Asia. It showed that Indonesian people's awareness of financial planning as a form of financial skill is still deficient, so it does not affect financial behavior in making good financial decisions.

d. The Influence of Local Wisdom of *Ampa Fare* and *Mbolo Weki* on Judgment to Use Sharia Banking Products

The results of hypothesis testing indicate that local wisdom variables have an impact on people's decisions to adopt Sharia banking products. Reveals a t-statistic value of 2.527, where this value is greater than 1.96 (2.527 > 1.96), and a p-value of 0.012, where this value is smaller than 0.05 (0.012 < 0.05). This indicates that the Bima people's use of Sharia banking products is significantly influenced by their local wisdom, as Ampa Fare and Mbolo Weki demonstrated.

The findings in this research show that local wisdom has a significant influence on the Judgment to use Sharia Banking Products, where this is contextual to the conditions and existence of the Bima community, which is still very strong and strong, with nuanced aspects of cultural tradition values and local wisdom which are used as a basic reference and spirit in every The activities and behavior of the people of the Bima area in the context of this research are one of them in this case is financial decision-making behavior to use Islamic banking products. These findings are strengthened by theory as disclosed by Keraf (2002), who said that local wisdom is all forms of knowledge, belief, understanding, or insight, as well as customs or ethics that require human behavior in ecological communities [30].

The theory above strongly supports the results of this research, where the existence of local wisdom by the people of the Bima region is used as a standard and reference for values in behavior. In this way, the people of the Bima area use the local wisdom of *Ampa* fare and *mbolo weki* as a basis for behavior, in this case, namely deciding to use sharia banking products because both in terms of fundamental values and principles, they do not conflict and have the same basis as the cultural traditions and local wisdom of the community. The Bima area, especially the culture of Mbolo Weki and *Ampa* Fare, which every year continues to be developed, maintained, and maintained as the identity of the Bima region, Bumi Maja Labo Dahu and Ngaha Aina Ngoho are the philosophy of life of the people of the Bima region. in the sense that sharia banking products exist to modernize the values and principles contained in the local wisdom of

the Bima community so that with these basic similarities, the Bima community makes a high decision to use sharia banking products. Thus, the fourth hypothesis in this research is accepted.

e. Influence Religiosity Against the Judgment to use Sharia Banking Products

The results of testing the religiosity variable obtained a t-statistic value of 2.138 indicating that the effect of the level of level religiosity on people's decisions to use sharia banking products in the Bima area is more significant than 1.96 (2.138 > 1.96). The p-value is 0.033, indicating this value is smaller than 0.05 (0.033 < 0.05). This explains that religiosity has a significant impact on people's decisions to use Sharia banking products. This hypothesis was previously hypo thes is suspected in advance on the basis that previous research related to the influence of religiosity many decisions have been made regarding the Judgment to use Sharia Banking Products. therefore, the results of this study show consistency with previous research and can be accepted.

Islamic reform figure Harun Nasution stated that religiosity is the internalization of religious principles that may be believed and logic that does not conflict with social life. This theory supports the findings in this research that the reality of Bima society makes religious values and principles the main reason for making decisions using Sharia banking products because of both the norm and the historicity of the presence and system of Sharia banking operations it does not conflict with humanitarian and Islamic aspects, apart from that decision making is also shown as a form of behavior that expresses the commands and demands of the teachings believed in Islam [31].

Then, the following test results also show that the higher the level of level religiosity or a person's obedience, the more he will have a solid decision to use Sharia banking products. On the other hand, the lower the level of someone's obedience to that religion, he believed, the lower the decision level taken to use Sharia banking products.

In addition, research by Ilfita (2021) and Aglis Andhita (2018) with the title factors that influence saving options in Islamic banking with religiosity as a moderating variable also supports the findings of this study, demonstrating the significant positive influence of religiosity on people's decision-making regarding Islamic banking savings.

Conclusion

The preceding discussion's findings pertain to the impact of the variable Islamic financial literacy examined from the perspectives of financial knowledge, financial attitudes, financial skills, local wisdom, and religiosity. Remund and Huston's financial literacy theory and the theory of planned behavior approach serve as the foundation for an analysis of the decision made by the residents of the Bima area to use Sharia banking products. Conclusion: The decision of the people living in the Bima area to adopt sharia banking products is not significantly influenced positively by the variables of financial knowledge and financial abilities. In the meantime, the decision to apply sharia is strongly favorably influenced by the religiosity, attitude, and local wisdom variables (Ampa fare and mbolo weki).

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