



Perceptions of the Community in Partihaman Saroha Village Padangsidimpuan Hutaimbaru Subdistrict Regarding Sharia Pawnshop

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Abstract

Community members in Partihaman Saroha Village, Padangsidimpuan Hutaimbaru Subdistrict, generally recognize Sharia Pawnshops, yet actual use remains limited because product knowledge, procedural understanding, and service familiarity are uneven. This study aimed to analyze community perceptions of Sharia Pawnshops, including awareness, product understanding, perceived usefulness, interest, Sharia considerations, service experience, and future intention. A descriptive qualitative field research design was employed through observation, structured interviews, and documentation involving 20 community members from varied occupational backgrounds. The findings show that 17 informants knew of Sharia Pawnshops, but only 7 understood the available products. Twelve informants considered the institution helpful for urgent financial needs, 11 expressed interest in using its services, and 15 believed that Sharia Pawnshops do not operate through riba. Actual utilization was much lower, as only 3 informants had used the services, while 17 had never done so. The three users reported positive experiences concerning speed, manageable procedures, and Sharia-compliant mechanisms, and all intended to reuse the services. The study concludes that positive perception does not automatically translate into utilization because limited product literacy and insufficient direct socialization remain significant barriers. Stronger outreach and product education are required to improve informed community engagement with accessible Sharia-based pawnshop services in practice.

Keywords: *Community Perception, Financial Literacy, Service Utilization, Sharia Pawnshop, Sharia Principles.*



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INTRODUCTION

Islamic financial institutions have expanded their role in providing financing alternatives that are expected to remain consistent with Sharia principles while responding to the practical financial needs of communities. Sharia pawnshops occupy a distinctive position within this landscape because they offer short-term financing through collateral-based transactions without relying on interest-based mechanisms. The operational basis of Sharia pawnshops is linked to the principles of *rahn*, service-based remuneration, and compliance with Islamic commercial law rather than conventional interest-bearing debt (Firmansyah, 2023). Their institutional presence is also relevant to broader efforts to strengthen access to Sharia-compliant financial services among communities that require rapid and relatively accessible financing. Yudha et al. (2023) show that Sharia pawnshops can contribute to community welfare by providing short-term financing facilities that respond to immediate economic needs. This function, however, depends not only on the availability of products but also on the extent to which communities understand, trust, and perceive the institution as relevant to their financial conditions. Community perception therefore becomes a critical dimension in assessing whether the formal expansion of Sharia pawnshop services is accompanied by meaningful public acceptance and utilization.

Existing studies indicate that public responses to Sharia pawnshops are shaped by knowledge, perceived usefulness, procedural understanding, and individual judgments regarding the compatibility of services with Sharia principles. Dewi et al. (2024) demonstrate that community understanding of the Sharia pawnshop system influences how people interpret its operational characteristics and differentiate it from conventional financial practices. Research on customer interest similarly shows that perception is closely related to willingness to use Sharia pawnshop services, particularly when the institution is

viewed as accessible, beneficial, and consistent with Islamic financial principles (Febriyani et al., 2024). The decision to use Sharia pawnshop services is also influenced by practical considerations such as procedures, service convenience, perceived benefits, and prior knowledge of the institution (Hadijah, 2015). Financial literacy represents another relevant dimension because limited understanding of Sharia financial mechanisms can restrict the ability of communities to evaluate products and services accurately (Tulasmi & Mukti, 2020). These studies collectively suggest that public perception is formed through an interaction between informational understanding, institutional experience, perceived economic value, and confidence in Sharia compliance. The state of the art therefore shows that the existence of Sharia pawnshops does not automatically generate acceptance, because institutional utilization remains dependent on how communities interpret the meaning, function, procedures, and benefits of the services offered.

A closer reading of the literature reveals that several aspects of public perception have been examined, yet important contextual gaps remain. Previous studies have largely concentrated on customer interest, general understanding, financial literacy, operational systems, or the contribution of Sharia pawnshops to welfare in specific locations and institutional settings. Nasution (2016) explains the operational foundation of Sharia pawnshops through the principle of *rahn*, providing an important basis for distinguishing Sharia-based pawn transactions from conventional mechanisms. Yarham (2019) further demonstrates that pawn practices need to be evaluated not only in terms of economic utility but also through the legal and normative requirements of Sharia economic law. Soemitra (2019) places these practices within the broader framework of contemporary Islamic economic law and *fiqh muamalah*, emphasizing that institutional legitimacy depends on both contractual structure and adherence to Sharia principles. Despite these contributions, the literature does not yet adequately explain how rural or semi-rural communities interpret Sharia pawnshops when their understanding is shaped primarily by informal information, limited product knowledge, and comparisons with other financing channels. The research gap therefore lies in the insufficient contextual examination of how community perceptions are formed at the village level and how those perceptions influence acceptance, hesitation, or preference toward Sharia pawnshop services.

The practical importance of this gap becomes more visible when access to formal Sharia financing competes with familiar alternatives that may be perceived as faster, simpler, or easier to understand. A community may recognize the existence of a Sharia pawnshop while still lacking sufficient knowledge of its products, procedures, contractual principles, and service advantages. Pertiwi and Firmansyah (2022) describe Sharia pawnshops as institutions that offer several financing and service products, meaning that limited public knowledge can prevent potential users from distinguishing among the available facilities and their intended purposes. Weak understanding may also create inaccurate comparisons between Sharia pawnshops, conventional pawnshops, banks, and informal lenders, particularly when procedural complexity is assessed without adequate information about contractual protection and Sharia compliance. The significance of public perception is therefore not merely promotional but relates to financial inclusion, consumer understanding, institutional trust, and the ability of households to select financing mechanisms that correspond with their economic and religious preferences. Studies on Sharia financial literacy indicate that stronger understanding can support more informed engagement with Islamic financial institutions rather than decisions based solely on familiarity or informal assumptions (Tulasmi & Mukti, 2020). Examining community perception at the local level is consequently necessary to identify whether low utilization reflects actual service limitations, insufficient knowledge, perceived procedural barriers, or misunderstanding of the Sharia pawnshop system.

The present research is positioned within this unresolved contextual space by focusing specifically on the perceptions of the community in Partihaman Saroha Village, Padangsidempuan Hutaimbaru Subdistrict. Its novelty lies in examining community perception not only as general awareness or customer interest but as a local interpretation shaped by knowledge of Sharia pawnshops, perceived differences from other financing institutions, understanding of procedures, and views regarding the usefulness of available services. Existing literature establishes that Sharia pawnshops are designed to provide collateral-based financing consistent with Islamic principles, but the effectiveness of that institutional design depends on whether communities understand the operational distinction in practice (Firmansyah, 2023). The welfare-oriented role identified in previous research also requires further examination at the community level because potential economic benefits cannot be separated

from willingness to access and trust the institution (Yudha et al., 2023). Research on public understanding and customer interest provides an important empirical foundation, yet it does not fully represent the social and informational conditions of Partihaman Saroha Village (Dewi et al., 2024). The contribution offered here is a context-specific analysis that connects local perceptions with the broader issue of Sharia financial accessibility rather than treating perception as an isolated psychological response. This positioning distinguishes the study from prior work by directing attention to how a particular village community interprets Sharia pawnshops before deciding whether the institution is relevant, trustworthy, and practical for its financial needs.

Based on the identified gap, this research aims to analyze the perceptions of the community in Partihaman Saroha Village, Padangsidempuan Hutaimbaru Subdistrict, regarding Sharia pawnshops. The study specifically examines how community members understand the concept, operational procedures, products, and Sharia characteristics associated with pawnshop services. It also seeks to identify the considerations that shape positive, hesitant, or negative responses toward the use of Sharia pawnshops within the local community. The analysis is intended to clarify whether limited utilization is associated with insufficient information, perceived procedural complexity, comparative preferences for other financial services, or broader judgments regarding institutional relevance. The scientific contribution of the study lies in providing a locally grounded account of community perception within the field of Sharia financial institution studies. Its practical contribution is expected to support more appropriate communication, literacy, and service strategies for introducing Sharia pawnshop products to communities with varying levels of financial understanding. The study also provides an empirical basis for evaluating how effectively Sharia pawnshop services are understood and positioned within the everyday financial choices of the Partihaman Saroha Village community.

RESEARCH METHODS

A descriptive qualitative field research design was employed in Partihaman Saroha Village, Padangsidempuan Hutaimbaru Subdistrict. The qualitative approach was used to describe social phenomena, community views, and experiences that could not be adequately represented through quantitative measurement alone (Nasution, 2023). The descriptive orientation focused on presenting the characteristics and conditions of the phenomenon systematically and factually as they occurred during the research period (Sahir, 2021). Research participants were residents of Partihaman Saroha Village representing different occupational, educational, age, and income backgrounds, including housewives, traders, teachers, farmers, and civil servants. The selection of research subjects was directed toward individuals capable of providing relevant information concerning the actual conditions and community perceptions examined in the research (Arikunto, 2016). Primary information was obtained directly from community members and relevant village informants through observation and interviews. Secondary materials were derived from books, journal articles, and supporting documents related to Sharia pawnshops and community perceptions.

The research process relied on observation, structured interviews, and documentation as the principal techniques for obtaining empirical information. Structured interviews were conducted using the same core questions with 20 community members consisting of five housewives, four coffee-stall business owners, two grocery traders, two kindergarten teachers, four farmers, one wholesale-store operator, and two civil servants (Abrar, 2024). Documentation complemented the observational and interview materials through the recording and examination of available sources relevant to the research object (Hardani et al., 2020). Credibility was maintained through prolonged engagement, persistent observation, and source triangulation by comparing information obtained from different informants and supporting materials (Sidiq & Choiri, 2019). Qualitative analysis followed the stages of data reduction, data display, and conclusion drawing to organize the information according to patterns of community knowledge, perceptions, and responses toward Sharia pawnshops. The analytical process was applied descriptively to preserve the meaning of participants' accounts while allowing comparison across different occupational and social backgrounds. The resulting interpretation was used to identify recurring patterns in how the community understood, evaluated, and responded to Sharia pawnshop services.

RESULTS AND DISCUSSION

Community Knowledge and Understanding of Sharia Pawnshop Services

Community awareness of Sharia Pawnshop services in Partihaman Saroha Village was relatively high at the level of institutional recognition, although this awareness did not always reflect substantive understanding. Interviews with 20 informants showed that 17 participants had heard of or knew about Sharia Pawnshops, while 3 participants stated that they did not know about the institution. This finding indicates that the name and general existence of Sharia Pawnshops have reached most members of the community included in the study. Knowledge of a financial institution, however, involves more than recognizing its name because individuals also need to understand its functions, procedures, products, and underlying financial principles. Community understanding can influence the way financial institutions are interpreted and evaluated before a decision to use their services is made (Dewi et al., 2024). The high level of initial awareness found in Partihaman Saroha Village can consequently be distinguished from the depth of knowledge required for informed financial decision-making. Recognition of the institution represents an initial stage of financial awareness rather than evidence that residents already possess comprehensive literacy regarding Sharia Pawnshop services.

The sources through which residents learned about Sharia Pawnshops were predominantly informal and interpersonal. Informants commonly reported receiving information from family members, neighbors, friends, colleagues, or conversations circulating within the surrounding community. Such information channels can effectively introduce the existence of a financial service but may provide incomplete explanations regarding contracts, products, costs, and operational procedures. Communication processes influence how individuals select, organize, and interpret messages before forming an understanding of an object or institution (Milyane et al., 2022). Reliance on word-of-mouth information may consequently produce uneven levels of knowledge because the accuracy and completeness of information depend on the experience and understanding of the person conveying it. The pattern identified in the interviews suggests that institutional awareness in Partihaman Saroha Village has developed more strongly through social networks than through direct educational communication from Sharia Pawnshop providers.

A more substantial knowledge gap became visible when informants were asked about specific products offered by Sharia Pawnshops. Only 7 of the 20 informants stated that they knew the products available, while 13 participants acknowledged that they lacked sufficient product knowledge. Most residents who were familiar with the institution primarily associated it with pawn-based financing and had limited awareness of other available services. Sharia Pawnshops provide a broader range of services that extend beyond basic *rahn*, including financing and other Sharia-based financial products designed for different customer needs (Firmansyah, 2023). The difference between 17 informants who recognized the institution and only 7 who understood its products indicates a substantial decline from general awareness to functional knowledge. This distinction is analytically important because individuals may express familiarity with Sharia Pawnshops while still being unable to evaluate which products correspond to their financial circumstances. Limited product knowledge can also restrict the community's ability to compare Sharia Pawnshop services with banks, conventional pawnshops, or informal lenders on an informed basis.

The knowledge pattern identified among the participants can be understood as a layered structure consisting of institutional awareness and product-specific understanding. The first layer was comparatively strong because 85% of the informants recognized Sharia Pawnshops, whereas the second layer was considerably weaker because only 35% reported knowledge of their products. Studies of Sharia financial literacy indicate that the existence of an institution alone does not guarantee that potential users understand its services sufficiently to make informed choices (Tulasmi & Mukti, 2020). The 50-percentage-point difference between institutional awareness and product knowledge indicates that informational exposure has not developed at the same rate as practical understanding. Such a pattern can create a situation in which residents know where Sharia-compliant financing is available but remain uncertain about the services, requirements, and benefits that can be accessed. Table 1 summarizes the two principal knowledge indicators identified from the interviews.

Table 1. Community Knowledge and Understanding of Sharia Pawnshop Services

Indicator	Know	Do Not Know	Total Informants
Awareness of Sharia Pawnshop	17 (85%)	3 (15%)	20
Knowledge of Sharia Pawnshop Products	7 (35%)	13 (65%)	20

Table 1 demonstrates that institutional recognition cannot be interpreted as equivalent to adequate Sharia financial literacy. A large majority of participants recognized Sharia Pawnshops, yet nearly two-thirds remained unfamiliar with the products provided by the institution. The difference suggests that information circulating within the community has been more effective in introducing the institution than in explaining its service portfolio. Dewi et al. (2024) similarly emphasize the relevance of stronger socialization and interaction between Sharia financial institutions and communities for improving public understanding. Residents who possess only general awareness may not recognize financing alternatives that are potentially appropriate for business capital, urgent household needs, or other financial purposes. Limited information also increases the possibility that judgments about Sharia Pawnshops are based on assumptions derived from conventional pawnshops or informal lending practices. The findings identify product literacy as a more pressing informational weakness than basic institutional awareness among the informants.

Promotion and direct socialization emerged as a recurring issue in participants' explanations of their limited understanding. Several community members considered the absence of direct outreach from Sharia Pawnshop representatives to be a factor restricting the circulation of accurate product information. Financial knowledge acquired mainly through family and neighborhood networks may remain fragmented when it is not reinforced by institutional communication. Public understanding of Sharia Pawnshop systems has been linked to the intensity of information and interaction available between institutions and potential users (Dewi et al., 2024). Direct educational activities could provide opportunities to explain product characteristics, collateral requirements, service costs, repayment mechanisms, and distinctions between Sharia and conventional transactions. The findings indicate that informational access, rather than mere institutional presence, forms a critical component of community understanding.

The evidence from Partihaman Saroha Village shows that community knowledge develops unevenly across different levels of financial understanding. Awareness of Sharia Pawnshops was widespread among the informants, but detailed comprehension of products and service mechanisms remained limited. This pattern is relevant because financial preferences are influenced not only by the availability of institutions but also by the information individuals possess when evaluating financial alternatives (Angga et al., 2022). Residents who know only the institutional name may still rely on familiar alternatives when they cannot identify the practical advantages or procedures of Sharia Pawnshop products. Knowledge deficits may also contribute to misconceptions regarding financing requirements and the distinction between Sharia-based charges and interest-bearing transactions. Strengthening product-level literacy would require communication that moves beyond promotional recognition toward clear explanations of products, contracts, requirements, costs, and potential uses. The findings establish a foundation for examining whether this uneven knowledge structure subsequently shapes community perceptions, interest, and Sharia considerations regarding the use of Sharia Pawnshop services.

Community Perceptions, Interest, and Sharia Considerations

Community perceptions of Sharia Pawnshops in Partihaman Saroha Village were generally favorable at the level of perceived usefulness, although this positive orientation was accompanied by concerns about limited outreach. Interviews with 20 informants showed that 12 participants considered Sharia Pawnshops helpful for people who required money or business capital within a relatively short period, while 8 participants emphasized the lack of direct promotion and socialization. This finding indicates that the institution is associated with practical financial assistance even among residents who do not possess detailed product knowledge. Perceived usefulness is relevant because individuals tend to evaluate financial services according to their ability to respond to immediate economic needs and provide accessible solutions. Yudha et al. (2023) describe Sharia pawnshops as institutions capable of supporting welfare through short-term financing facilities that address urgent financial needs. The

positive perception found among most informants therefore reflects recognition of the institution's potential economic function rather than comprehensive understanding of its operational details. At the same time, the responses concerning weak promotion show that perceived benefit does not automatically eliminate informational barriers affecting community engagement.

Interest in using Sharia Pawnshop services showed a more balanced distribution than general perceptions of institutional usefulness. Eleven informants expressed interest in using the services, while nine participants stated that they were not interested at the time of the interviews. Participants who expressed interest tended to associate Sharia Pawnshops with relatively simple procedures, rapid access to funds, and the expectation that transactions did not involve conventional interest. Community interest in becoming Sharia Pawnshop customers is influenced by how individuals interpret the benefits, accessibility, and characteristics of the services offered (Febriyani et al., 2024). The near-balanced distribution also indicates that positive institutional perception is not sufficient to generate a uniform intention to become a user. Some informants remained hesitant because they perceived Sharia Pawnshops as similar to conventional pawnshops or informal lenders, while others simply did not have an immediate financing need. Interest therefore emerged from the interaction between financial necessity, procedural expectations, institutional knowledge, and confidence in the Sharia character of the service.

The relationship between perception and interest was further shaped by how residents interpreted the operational distinction between Sharia and conventional pawn transactions. Some participants viewed the absence of interest-based charges as a major advantage, while others remained uncertain about whether administrative or maintenance fees were substantively different from conventional interest. Such uncertainty shows that the community does not evaluate Sharia compliance solely through institutional labels but also through its interpretation of actual payment mechanisms. Nasution (2016) explains that the operational distinction of Sharia pawnshops lies in avoiding interest-based practices while structuring transactions around Sharia-compliant mechanisms. Residents who understand this distinction are more likely to interpret service charges as part of a different contractual structure rather than as disguised interest. In contrast, incomplete understanding may result in financial charges being evaluated through the conceptual framework already familiar from conventional lending. Perception of Sharia legitimacy therefore depends partly on whether users understand why particular costs are charged and how those costs differ from *riba*.

The interview results show that 15 informants disagreed with the statement that Sharia Pawnshops operate through a *riba*-based system, while 5 participants still considered the institution to contain elements similar to interest. This distribution indicates that a substantial majority accepted the Sharia identity of the institution, but a meaningful minority remained uncertain about its operational legitimacy. Islamic economic law distinguishes permissible pawn transactions from interest-bearing lending by emphasizing the function of collateral and the prohibition of unjust financial gain from debt (Yarham, 2019). The persistence of doubt among five informants is analytically significant because it suggests that institutional labeling alone does not fully resolve public concerns regarding Sharia compliance. Such concerns may influence trust even among individuals who recognize the potential usefulness of the service. Table 2 summarizes the three principal indicators of community perception, interest, and Sharia considerations identified through the interviews.

Table 2. Community Perceptions, Interest, and Sharia Considerations toward Sharia Pawnshop Services

Indicator	Positive/ Agree	Negative/ Disagree	Total Informants
Sharia Pawnshop is helpful for financial needs	12 (60%)	8 (40%)	20
Interest in using Sharia Pawnshop services	11 (55%)	9 (45%)	20

Table 2 shows that positive perceptions were strongest in relation to Sharia compliance and weakest in relation to actual interest in using the services. Seventy-five percent of informants believed that Sharia Pawnshops were not based on *riba*, while only 55% expressed interest in becoming users. This difference indicates that acceptance of the institution's Sharia identity does not automatically translate into behavioral intention. Hadijah (2015) shows that decisions to use Sharia Pawnshop services

are influenced by multiple considerations rather than religious orientation alone. Residents may accept the institution as Sharia-compliant while still comparing location, procedures, urgency of financing, service accessibility, and familiarity with alternative sources of funds. The findings therefore distinguish normative acceptance from practical adoption and show that these two dimensions should not be treated as interchangeable.

Limited promotion appears to influence both the formation of perceptions and the conversion of positive attitudes into usage interest. Eight informants explicitly associated their reservations with the absence of direct outreach from Sharia Pawnshop representatives, indicating that informational contact remains uneven within the village. Public understanding of Sharia Pawnshops can improve when financial institutions develop more intensive socialization and direct interaction with communities (Dewi et al., 2024). Direct communication can clarify not only available products but also service procedures, collateral requirements, cost structures, and the distinction between *mu'nah* and conventional interest. Such information is especially relevant for residents whose current knowledge is derived primarily from neighbors, relatives, or assumptions based on conventional financial services. Weak institutional communication may allow inaccurate perceptions to persist even when the services themselves are potentially aligned with community needs. Promotional activity in this setting therefore functions as financial education rather than merely as a strategy for increasing customer numbers.

The findings indicate that community perception toward Sharia Pawnshops is neither fully negative nor uniformly translated into intention to use the institution. Most informants recognized the economic usefulness and Sharia orientation of the services, yet interest remained divided because practical and informational considerations continued to shape decision-making. Soemitra (2019) emphasizes that Islamic financial transactions derive their legitimacy not only from institutional identity but also from compliance with the principles of *fiqh muamalah* governing contractual relationships. For the community, such legitimacy needs to be understandable at the operational level if it is to influence trust and choice. Differences between the percentages for perceived usefulness, interest, and rejection of *riba* demonstrate that each dimension captures a distinct aspect of public response. The results provide a basis for examining whether favorable perceptions ultimately lead to actual service use, positive user experience, and future behavioral intention.

Service Use, User Experience, and Future Behavioral Intention

Actual use of Sharia Pawnshop services remained considerably lower than the level of institutional awareness and stated interest found among the informants. Of the 20 participants, only 3 had used Sharia Pawnshop services, while 17 had never conducted a transaction through the institution. This pattern indicates a substantial distance between recognizing the institution and translating favorable perceptions into financial behavior. The limited number of users suggests that awareness and positive attitudes alone are insufficient to determine actual service adoption. Financial decisions are also shaped by accessibility, familiarity with procedures, perceived benefits, and confidence in the institution's ability to address immediate financial needs. Previous research shows that ease of access and service characteristics can influence community willingness to use pawnshop facilities for household and business financing needs (Tulasmi & Mukti, 2020). The evidence from Partihaman Saroha Village therefore identifies actual utilization as a more restrictive stage than awareness, understanding, or expressed interest.

The three informants who had used Sharia Pawnshop services relied on different forms of collateral according to their financial circumstances. Two users pledged motorcycle ownership documents, while one participant used gold as collateral. These forms of collateral correspond with the broader range of movable assets and financing arrangements recognized within Sharia pawnshop operations. Sharia economic law positions collateral as security for an obligation rather than as an instrument for generating interest-based returns from debt (Kholidah et al., 2023). The use of motorcycle documents and gold among the participants shows that actual service utilization was linked to assets already available within the household rather than to abstract knowledge of financial products. Such a pattern also reflects the practical nature of pawn-based financing, in which access depends partly on the ownership of assets that meet institutional requirements. The type of collateral consequently influences not only the financing product selected but also the accessibility of Sharia Pawnshop services for different segments of the community.

Table 3. Actual Use, Collateral, Financing, and Future Intention toward Sharia Pawnshop Services

Indicator	Number of Informants
Used Sharia Pawnshop services	3
Never used Sharia Pawnshop services	17
Used motorcycle BPKB as collateral	2
Used gold as collateral	1
Borrowed Rp4,000,000 for 1 month	1
Borrowed Rp3,000,000 for 3 months	1
Borrowed Rp5,000,000 for 3 months	1
Intend to use Sharia Pawnshop services again	3
Do not intend to use Sharia Pawnshop services in the future	17

Table 3 shows that the three users accessed financing in different amounts and repayment periods, reflecting the individualized financial purposes underlying their transactions. One informant borrowed Rp4,000,000 for one month, another borrowed Rp3,000,000 for three months, and the third borrowed Rp5,000,000 for three months. These transactions demonstrate that Sharia Pawnshop services were used primarily as short-term financing rather than as long-duration borrowing arrangements. The structure is consistent with the function of Sharia pawnshops as providers of relatively rapid collateral-based financing for temporary liquidity needs (Pertiwi & Firmansyah, 2022). Variation in loan amounts also indicates that users did not approach the institution with uniform financial requirements. The empirical pattern supports the interpretation that the practical value of Sharia Pawnshop services lies in their capacity to accommodate different short-term financing needs while using available assets as security.

User experience among the three participants who had completed transactions was consistently positive. They described the process as relatively easy and rapid, with requirements considered manageable compared with the expectations they had before using the service. Participants also distinguished the financing structure from conventional interest by referring to administrative and maintenance charges rather than interest-bearing payments. Service experience is relevant because customer satisfaction is influenced not only by financial outcomes but also by the way procedures, complaints, and interactions are handled during service delivery (Sannita et al., 2022). Positive experiences may reduce uncertainty that previously resulted from limited knowledge or indirect information obtained from other community members. All three users stated that they were satisfied with the services received and indicated willingness to return if financing needs emerged in the future. Their experiences show that direct interaction with the institution can produce evaluations that differ from assumptions held by individuals who have never used the service.

Future behavioral intention nevertheless remained low when viewed across the full group of 20 informants. Only the three existing users stated that they intended to use Sharia Pawnshop products again, whereas 17 participants indicated no immediate intention to use the services in the future. The equivalence between the number of current users and prospective repeat users suggests that favorable experience supports retention but has not yet generated wider adoption among non-users. Community decisions regarding Sharia Pawnshop services remain influenced by multiple factors, including promotion, location, procedural understanding, service quality, and perceptions of Sharia compliance (Dewi et al., 2024). Non-use should therefore not be interpreted automatically as rejection of Sharia financial principles because several participants had previously expressed positive perceptions despite lacking an intention to transact. The findings instead indicate a behavioral gap between institutional acceptance and actual financial choice, particularly among residents who have not directly experienced the service.

The combined evidence from knowledge, perception, and actual usage reveals a progressive narrowing from awareness to behavioral adoption. Seventeen informants knew of Sharia Pawnshops, 11 expressed interest in using the services, yet only 3 had actually conducted transactions and intended to use them again. This pattern indicates that the main challenge is not simply introducing the institutional name but converting awareness and favorable perception into informed and confident financial behavior. Research on Sharia financial preferences shows that choices are influenced by the

interaction of knowledge, perceived benefits, institutional accessibility, and individual financial needs (Angga et al., 2022). Direct promotion, product education, procedural transparency, and clearer explanation of Sharia-based charges may help reduce the uncertainty identified among non-users. Positive experiences among existing users provide evidence that the service can be perceived as practical and satisfactory once individuals engage directly with the institution. The findings therefore suggest that wider utilization in Partihaman Saroha Village depends on closing the gap between community awareness, detailed product understanding, perceived Sharia legitimacy, and actual service experience.

CONCLUSION

The findings indicate that community perceptions of Sharia Pawnshops in Partihaman Saroha Village, Padangsidempuan Hutaimbaru Subdistrict, are generally positive, particularly among residents who have directly used the services. Existing users considered Sharia Pawnshops helpful for obtaining relatively rapid financing, supported by application procedures that were regarded as manageable and operational mechanisms perceived to comply with Sharia principles. The empirical results also show that institutional awareness is relatively high, since 17 of the 20 informants knew of Sharia Pawnshops, although this awareness was not accompanied by equally strong knowledge of available products. Only 7 informants understood the products offered, while 13 had limited product knowledge, indicating that familiarity with the institution does not automatically produce adequate financial understanding. Interest in using Sharia Pawnshop services was also divided, with 11 informants expressing interest and 9 remaining uninterested because of limited information, perceived procedural concerns, or the absence of immediate financing needs. Perceptions regarding Sharia compliance were more favorable, as 15 informants believed that Sharia Pawnshops did not operate through a *riba*-based system, while 5 still perceived similarities with interest-based financing. These findings answer the research objective by showing that community perceptions are shaped by the interaction of institutional knowledge, product understanding, perceived usefulness, Sharia considerations, and direct service experience.

The study also demonstrates that positive perceptions do not automatically lead to actual service utilization, because only 3 of the 20 informants had used Sharia Pawnshop services and all three were the same participants who intended to use the services again in the future. Their experiences were positive, particularly in relation to service speed, procedural simplicity, financing accessibility, and the use of administrative and maintenance charges rather than conventional interest. The principal contribution of the study lies in identifying a clear gap between community awareness, expressed interest, and actual financial behavior at the village level. This gap indicates that limited product knowledge and insufficient direct socialization remain important obstacles even when the institution is generally perceived as useful and Sharia-compliant. The practical implication is that Sharia Pawnshop institutions need to strengthen direct community outreach, product education, and explanations of operational procedures and Sharia-based cost structures so that residents can make more informed financial decisions. Communication strategies should focus not only on introducing the institution but also on clarifying product functions, collateral requirements, service mechanisms, and the differences between Sharia Pawnshops and conventional or informal lending alternatives. The results provide a locally grounded basis for improving financial literacy and service communication so that favorable community perceptions can be translated more effectively into informed and appropriate use of Sharia Pawnshop services.

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