

## Contextual Preferences toward Digital Economic Transactions: Evidence from Rural Muslim Leaders in Indonesia

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**Received: 16 February 2026, Accepted: 29 May 2026, Published: 31 May 2026**

### ABSTRACT

Religious leaders serve as influential agents of societal change and act as cultural intermediaries, making them well-positioned to advocate for innovative ideas, such as the digitalization of economic transactions, with the goal of achieving a cashless society. This study aims to explore the preferences of rural Muslim leaders regarding the digitalization of economic transactions. Using a qualitative research methodology, primary data was collected from the field, specifically focusing on rural Muslim leaders who met predefined criteria. Data collection techniques included interviews and observations, and measures to ensure data validity involved triangulation, member checking, and emic methods. Data was analyzed using domain and taxonomy analysis techniques. The findings indicate that the preferences of rural Muslim leaders toward the digitalization of economic transactions do not consistently reflect the principles of completeness, transitivity, and continuity. The preferences among these leaders can be categorized as follows: (a) a preference for digital transactions over cash transactions; (b) a selective preference for digital transactions under certain conditions; (c) a reliance on digital transactions due to a lack of alternative options; and (d) a preference for cash transactions when they are available. Overall, the findings demonstrate that the preferences of rural Muslim leaders are context-driven and situation-specific, rather than following a consistent or stable pattern. External factors such as the availability of options, ease of access, and compatibility with religious values significantly influence their decision-making regarding transactions.

**Keywords:** Preference, Rural Muslim Leaders, Digitalization of Economic Transaction

## INTRODUCTION

One of the changes occurring alongside dynamics of human life is the digitalization of the economy. The presence of e-money, e-wallets, digital banking, financial technology (fintech), and similar innovations is a real example of the digitization of economic and financial transactions in modern society (Soto Pacheco & Botía Martínez, 2020). In addition to improving convenience and efficiency, these innovations also expand access to financial services for previously unbanked populations. As digital financial services continue to evolve, they play a pivotal role in promoting economic resilience and fostering inclusive growth in the rapidly changing global landscape (Eziamaka et al., 2024).

The digitalization of economic transactions refers to the transition from traditional payment systems to methods based on digital technology. This shift is driven by the need for efficiency, speed, environmental sustainability (Tian & Xiang, 2024), and the simplification of buying, selling, and other financial activities as part of economic innovation (Zeng & Bao, 2025). Digitalization also promotes expanded access to financial services, including for groups that were previously underserved by the banking system. According to Eziamaka et al., (2024), digital payment systems such as mobile banking, e-wallets, and QR codes create broader financial inclusion.

Bank Indonesia, as the central bank in Indonesia, actively supports the national non-cash movement as a strategy to accelerate economic transformation. This commitment is reflected in various policy initiatives promoting digital payment infrastructure and financial inclusion across regions. Additionally, the Shariah Supervision Board (DSN-MUI) has issued a fatwa regulating the use of electronic money to further support this system. The issuance of this fatwa provides religious legitimacy and normative assurance for Muslim communities engaging in digital financial transactions. Therefore, the digitalization of transactions is not merely a technological innovation; it is also a vital tool for establishing a new economic ecosystem.

Religious leaders in rural Muslim communities occupy a strategic sociological position within Indonesia's social structure. As *kiai*, *ajengan*, *lebai*, or *kalebun*, they hold not only spiritual authority but also cultural influence that enables them to guide collective responses to social transformation (Harnadi et al., 2021). In contexts where Islam shapes everyday life, they function as cultural brokers (Geertz, 1981) and agents of social change (Horikoshi, 1987) mediating between inherited religious traditions and emerging modern systems. Within the expanding digital economy, their endorsement of cashless transactions can legitimize technological innovation and reduce communal hesitations (Cahya & Umam, 2023). By situating digital financial practices within ethical and religious narratives, these leaders have the capacity to reconcile technological change with moral order, thereby shaping how rural Muslim communities interpret and adopt new economic arrangements.

In contrast, recent several studies have indicated resistance among some Muslim scholars toward the use of digital and non-cash transactions. Ulama often resist non-cash transactions by emphasizing that any exchange must be equal and immediate, as unequal exchanges are considered *riba*, which is prohibited in Islam (Setiawan, 2017). Muslim leaders frequently reject or resist the adoption of non-cash transactions, such as electronic payment systems, largely due to concerns about compliance with Islamic law (Sharia). A key issue is the prohibition of interest (*riba*), which is fundamental to Islamic finance principles. Electronic payment systems that involve interest-bearing loans or fees may be viewed as fundamentally contrary to these principles (Garrouch, 2022). For instance, the Pay Later scheme commonly used in e-commerce has been deemed *haram* (prohibited) because it incorporates elements of usury, thereby undermining Islamic economic tenets (Febriandika et al., 2022). Studies

suggest that this reluctance often stems from a lack of understanding and trust among users regarding these systems (Nafis et al., 2021). The ulama have also voiced skepticism about the technological aspects of e-wallets, arguing that while they offer convenience, they do not necessarily meet the requirements of Islamic finance (Radzi et al., 2024). Therefore, resistance among Muslim scholars toward digital transactions largely arises from concerns over sharia compliance, particularly related to *riba*, trust, and limited understanding of digital financial systems.

Existing studies on digital payment adoption within Muslim societies have largely centered on individual consumers, institutional finance, or regulatory debates concerning Sharia compliance. While these works provide important insights, they tend to overlook the sociological position of religious leaders as moral authorities embedded within local communities. In many rural Indonesian settings, *kiai* and other informal religious figures do not merely act as private consumers; they serve as symbolic guardians of religious norms and collective identity. Their everyday economic behavior carries social meaning and can influence communal attitudes toward technological change (Arimbawa, 2024). However, the lived experiences of these leaders in negotiating digital transactions within their socio-cultural environments remain insufficiently explored in empirical scholarship.

Moreover, discussions concerning ulama and digital finance frequently emphasize doctrinal questions, such as *riba*, *gharar*, or contractual legitimacy, without adequately examining how these concerns are interpreted in practice. Religious authority is not exercised in a vacuum; it operates within networks of social expectation, institutional pressures, and infrastructural constraints. Rural religious leaders often navigate multiple roles simultaneously: spiritual guide, community mediator, and participant in modern economic systems. The tension between preserving moral legitimacy and adapting to systemic digital transformation creates a complex social dynamic that cannot be reduced to simple acceptance or resistance. Yet, sociological analyses that capture this dynamic interplay between structure, agency, and religious authority remain limited.

In addition, much of the existing literature implicitly assumes a stable model of economic rationality when analyzing transaction choices. Such an assumption may not fully account for socially embedded decision-making shaped by communal norms, habitus, and contextual obligations. In rural religious settings, transactional choices are intertwined with symbolic considerations, moral reputation, and relational accountability. The preference for digital or cash transactions, therefore, cannot be understood solely as a matter of efficiency or utility maximization (Shandilya, 2024). There is a need for empirical inquiry that situates financial decision-making within the broader fabric of social relations and religious meaning. This study addresses that need by examining how rural Muslim leaders construct and negotiate transactional preferences within their lived social contexts.

The assessment of rural Muslim leaders' inclinations towards the digitization of economic transactions holds paramount significance. The inability to adapt to the ever-moving digital economy transactions, which have a direct impact on society, can cause rural Muslim leaders to become obstacles in cultural progress and social reform, rather than functioning as facilitators. Thus, it is imperative to promptly investigate the preferences of rural Muslim leaders concerning the digitalization of cashless economic transactions. This research is very urgent because the community needs real behavior examples behavior from religious leaders who take advantage of cashless transactions. Will the rural Muslim leaders, residing in remote areas, become a relic of the past, merely echoing antiquated traditions, or will they successfully integrate religion as a dynamic force within their communities.

## METHODS

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This study involves field research, which includes the direct collection of primary data from sources that meet specific criteria. Utilizing a qualitative methodology, the research aims to understand reality and uncover the underlying meanings. The chosen approach is phenomenology, with the goal of developing new, relevant categories, theories, or concepts within the field of economics. The research locations include the city of Pekalongan and the Regency of Batang, Central Java. These areas were selected due to their connection with the *santri* community culture in northern Java, where *kiai* hold a relatively high status within the community.

The research focuses on the rural Muslim leaders in the Batang and Pekalongan areas of Central Java. A total of eleven informants were interviewed in this study, with ages ranging from 35 to 70 years. The younger religious figures are commonly addressed as *ustadz*, while the older and more senior figures are respectfully referred to as *kiai*. The identified criteria for rural Muslim leaders are as follows:

1. Continuous leadership of religious activities at the *langgar*
2. Possession of specific authority and charisma within the community
3. Role as a reference point in the field of religion within the community

The research gathered valuable insights through interviews and observations. In-depth interviews were conducted to uncover the preferences of rural Muslim leaders towards economic digitalization. The research rigorously applied internal and external validity through method and source triangulation, member checking, and emic, ensuring the findings' accuracy and relevance. Triangulation was conducted by comparing data obtained from in-depth interviews with findings from field observations to ensure consistency across methods. In addition, statements from different informants were systematically cross-checked to identify convergences and clarify potential discrepancies. An emic perspective was applied by prioritizing participants' meanings and interpretations as expressed in their own terms. Through *epoché* or *bracketing*, the researchers consciously suspended prior assumptions and minimized theoretical imposition during the interpretation process. External validity was pursued through analytical comparison between the findings of this study and prior relevant research to evaluate the conceptual transferability of the results within similar socio-religious contexts rather than to assert statistical generalization.

This qualitative research is categorized as descriptive-verbatim analysis, and after data collection, the researchers engaged in epoch and eidetic vision using historical bracketing and eidetic reduction. The data analysis technique uses domain analysis through three important stages, namely data reduction, data display, and conclusion drawing.

## RESULTS AND DISCUSSION

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### RESULT

Rural Muslim leaders, both as individuals and consumers, are frequently presented with a variety of choices. They find themselves in a situation where information technology has infiltrated nearly every aspect of life. The digital technology ecosystem has become a crucial part of their daily routines, providing them with the option to choose between cash transactions and non-cash transactions facilitated by digital technology. This section focuses on rural Muslim leaders who have had significant exposure to information and stimuli related to the

digitalization of economic transactions. Their preferences are influenced by the range of options available to them. These leaders are familiar with both conventional cash transactions and digital transactions, allowing them to make informed comparisons between the two types of services.

### **1. Digital methods are preferred over cash**

Rural Muslim leaders generally favor non-cash digital transactions over cash transactions. Among the compelling reasons for this preference is the functionality that these digital transactions provide for their various activities, including work-related engagements and more.

"I feel comfortable using digital transactions. For example, by using Shopee, through mobile banking I can easily transfer funds to my account and buy raw materials as well. This allows me to conduct business transactions comfortably even from my home, which I find very beneficial. I mainly use mobile banking for about 90% of my customers' transactions, unless the customer asks for cash." (HH, personal communication, 2024)

"I appreciate the efficiency and convenience of digital transactions. In comparison, non-cash transactions tend to be more time-consuming." (MN, personal communication, 2024)

The researchers' findings align with the statements made by the informants. For example, Kiai HH, a young leader in the rural Muslim community, runs a business that frequently engages in financial transactions with various partners. His reliance on fast, secure, and convenient digital transactions has become essential to his daily operations. This clearly demonstrates that he places a high value on digital economic transactions. When asked about his future transaction preferences, Kiai HH expressed his intention to continue using non-cash digital transactions. Compared to other rural Muslim leaders, Kiai HH shows the strongest preference for digital economic transactions.

The widespread inclination towards cashless digital transactions among rural Muslim leaders is not merely motivated by practical exigencies but also encapsulates broader alterations in economic behavior within society. In the instance of Kiai HH, the adoption of digital transactions provides the requisite flexibility and efficiency essential for operating a business in a contemporary, technology-integrated environment. This highlights that cashless transactions transcend mere pragmatic considerations and have evolved into a necessity that harmonizes with prevailing lifestyles and the progression of financial technology. This phenomenon further indicates a more extensive embrace of technology, as business practitioners, inclusive of those within religious communities, are increasingly depending on digital banking services to facilitate their economic endeavors. This further accentuates the concept that the integration of technology, particularly concerning financial transactions, has become an intrinsic aspect of quotidian existence, even among traditional communities.

### **2. Digital payments are preferred selectively**

Rural Muslim leaders recognize that digital transactions have met their expectations, providing convenience, comfort, security, efficiency, and other benefits. All rural Muslim leaders stated that digital transactions are in line with Islamic teachings, although this does not make cashless transactions become their top choice in various circumstances. They have expressed their views on digital transactions, highlighting the convenience, security, and

efficiency they provide. However, they have also emphasized the value of using cash for certain transactions, as it aligns with their specific needs and comfort levels.

"For me, it's just proportional. Not all of my transactions have to be paid for with digital transactions. I still go to the counter to buy cellular data... I'm still paying with cash, aren't I?". (RU, personal communication, 2024)

"I'm still exploring options for purchases and payments. If cash is more convenient, then I use cash. But if I can use non-cash or digital faster and safer, then I prefer to use digital. I still pay for PDAM in cash through an agent, not using m-banking." (SQ, personal communication, 2024)

It is clear that rural Muslim leaders decisively choose when to engage in non-cash digital transactions, taking into account their specific circumstances and interests. This insight is essential for addressing diverse preferences and guaranteeing that various payment options stay available.

Despite the numerous advantages of digital transactions—such as convenience, speed, and security—the preference for this method among rural Muslim leaders remains situational. This suggests that digital transactions do not completely replace cash transactions in their daily operations. Instead, rural Muslim leaders tend to adopt a flexible approach, choosing payment methods that best fit their specific needs and circumstances. Factors like accessibility, immediate convenience, and established habits continue to influence their choice to use cash transactions in certain situations. This indicates that the adoption of financial technology among rural Muslim leaders is not yet fully comprehensive and is still affected by various contexts and personal preferences. Therefore, while digital transactions offer convenience, their suitability for immediate needs and practical conditions remains the primary consideration in determining which transaction method is used.

### **3. Digital transaction occurs due to lack of alternatives**

Digital transactions are becoming the preferred method of payment in for some informants, primarily due to the lack of alternative options in some circumstances. In this point of view, the Indonesian government and various authorities have developed the digital transaction ecosystem significantly. For instance, e-money is increasingly used for toll road payments. Initially, only 1 to 3 toll gates accepted e-money transactions, while the majority still relied on cash. However, the current trend indicates that nearly all toll gates now only accept digital or non-cash payments. As a result, the public, including rural Muslim leaders, are compelled to utilize e-money for toll payments and other purposes such as mobile banking for incentive payments, salaries, and school fees.

Some rural muslim leaders feel that they have no other choices but to utilize digital economic transactions.

"I was finally forced to use mobile banking because there was no other option but to use cashless or digital methods. For example, I am part of the Counseling Team (Ministry of Religious Affairs)... Well, that goes through m-banking. I also only had the option of using a bank transfer to pay for my son's college fees." (NS, personal communication, 2024)

"Yes, now you can't avoid it, you have to use a card or e-money, because there is no cash service anymore. I have no other choices." (MN, personal communication, 2024)

They highlighted that even essential transactions such as paying tuition fees and making on-site purchases are now only available through bank transfers or digital methods.

In the context of embracing digital transactions, the compulsion arising from the lack of alternative options becomes a significant factor driving the use of financial technology among village Muslim leaders. When financial transaction frameworks and ecosystems are formulated to depend exclusively on digital technology, society frequently discovers itself constrained in selecting alternative payment modalities, such as monetary transactions in cash. This is particularly manifest in the context of toll fees and other public services that solely present non-cash payment alternatives. Informants who may have initially felt at ease with conventional payment methods ultimately had to acclimate to the prevailing system due to the lack of other options. Dependence on digital transactions in this scenario is not solely based on convenience or efficiency, but also due to the structured design of the financial system, which compels society to follow the trend of digitalization. This condition emphasizes that the preference for digital transactions is sometimes not entirely an autonomous choice, but rather a consequence of policies and infrastructure that eliminate the option of cash payments.

#### 4. Cash is preferred when accessible

Certain rural Muslim leaders, influenced by their comprehension of traditional Islamic legal principles, continue to favor monetary exchanges involving corporeal commodities. They contend that monetary transactions permit both entities to visibly observe the items being transacted, which corresponds more accurately with the doctrines of purchasing and vending in Islamic legal theory.

"If in the practice of buying and selling that I do, or in other types of transactions, then I prefer cash, not online or cashless if it can still be done in cash. So, the pillars of buying and selling in Islam can still be perfectly fulfilled. Therefore, I don't use a credit card, because we can see the value of the goods. As long as we can still conduct transactions of *buyu'* (buying and selling) according to the principles of buying and selling in *fiqh*, we should avoid online or digital transactions as much as possible." (MN, personal communication, 2024)

"If it's just a transaction, it's not a problem in terms of *fiqh*, right? For payments, it's not an issue. But the problem is how can we choose things online, so I avoid that as much as possible. It's better to know what the items are." (RU, personal communication, 2024)

The account highlights the informant's preference for traditional in-person transactions over online cashless payments in the context of buying and selling. This preference aligns with Islamic jurisprudence, which emphasizes the need for both parties to have direct visibility of the transaction's subject matter.

The inclination of certain rural Muslim leaders toward cash transactions can be understood through the framework of *muamalah* jurisprudence. This perspective prioritizes that in an economic transaction, goods are physically present and can be observed by both parties. It reflects the *fiqh* principles governing Islamic transactions, which aim to ensure clarity and fairness in the exchange of goods or services. Cash transactions are favored because they provide greater certainty and transparency compared to digital transactions, where the goods cannot be visually confirmed before payment is made. This preference is also related to the uncertainty (*gharar*) that sometimes occurs in online transactions, which is considered contrary to the principles of Islamic Economics. Despite the growing popularity and inevitability

of digital transactions, rural Muslim leaders continue to uphold these fiqh principles, particularly regarding the exchange of goods, by prioritizing cash transactions whenever possible.

## DISCUSSION

The study reveals four key insights into the transactional preferences of rural Muslim leaders. Firstly, digital transactions are generally preferred over cash transactions because they are more convenient, efficient, and in line with modern financial practices. However, the second finding indicates that this preference is conditional; digital transactions are favored only when they offer greater ease or practicality. The third insight points out that the adoption of digital transactions can be driven by a lack of available alternatives. This is evident in situations such as toll payments or mandatory banking systems, where the use of digital methods is enforced by the system itself. Despite the increasing prevalence of digital transactions, the fourth finding shows that cash transactions remain the preferred choice when they are available. This is particularly true in contexts where traditional Islamic jurisprudence (fiqh) emphasizes the importance of tangible goods and face-to-face exchanges. Overall, while digitalization is on the rise, the transactional behavior of rural Muslim leaders reflects a nuanced balance between modernity and tradition.

The four findings can be integrated into a model of contextual religious transactional preference, in which transaction choices are shaped by the interaction of pragmatic considerations, structural constraints, and normative-religious commitments. In this model, digital transactions are adopted when they offer practical efficiency, reflecting pragmatic rationality. However, when digital systems become institutionally mandatory, adoption represents structural adaptation rather than genuine preference. At the same time, cash remains symbolically and normatively significant, particularly where fiqh-based understandings emphasize tangibility and direct exchange. Transactional behavior, therefore, emerges not from a fixed hierarchy of preferences, but from a dynamic negotiation between modern economic systems and socially embedded religious values.

The relationships examined in this study provide insights into the factors influencing the preference for digital transactions over cash transactions among rural Muslim leaders and in line with several previous studies. Digital transactions are primarily favored for their efficiency (Brown et al., 2024; Sawaria, 2024), convenience (Jha, 2023), and their ability to streamline financial activities, especially in business contexts. However, this preference is not absolute; digital transactions are only preferred under certain conditions where they offer practical benefits such as speed, security, and accessibility. The transition to a cashless society necessitates adequate banking and connectivity infrastructure, which is currently lacking in some areas (Chandrasekhar & Ghosh, 2018). This selective use of digital payments indicates that while modern financial tools are appreciated, traditional practices still hold significant value, particularly when they align with religious principles or provide greater transparency (Natakusumah et al., 2023; Toyyibi, 2019). Rural Muslim leaders are more inclined to choose digital methods when cash transactions are impractical or unavailable, such as in instances of mandatory e-money systems. This suggests that the shift toward digitalization is influenced not only by personal preferences but also by external constraints and system requirements (Atsushi et al., 2024; Markova & Starodubtseva, 2018). Furthermore, the study highlights that the integration of religious considerations plays a crucial role in transactional behavior, with cash transactions being preferred when they align more closely with the principles of Islamic jurisprudence (Permana, 2020).

The findings of this study reveal a complex interplay between cash and digital transaction preferences among rural Muslim leaders, driven by practical factors and dynamic conditions (Barone et al., 2024; Ivanova et al., 2022). Digital transactions are often preferred when there are no alternative options available, as systems like toll payments and banking infrastructures increasingly require non-cash methods. This forced adoption of digital payments highlights how external factors, such as government policies and financial systems, influence consumer behavior by limiting choices (Ramya & Nandini, 2017). However, when cash transactions are an option, they tend to be favored, particularly in situations where individuals value personal control over the transaction and the ability to directly observe the exchange of goods or services. This preference for cash is influenced by habits and a resistance to cashless transactions (Setiyono, 2020; Van Der Crujzen & Reijerink, 2024). Moreover, this inclination toward cash aligns with religious and cultural values, especially within Islamic jurisprudence, which emphasizes the importance of transparency and the physical presence of the items being exchanged.

This research highlights the complexity of consumer behavior in a rapidly digitizing economy and offers valuable insights into how religious and practical considerations shape financial preferences within this unique demographic. It emphasizes the lasting impact of religious beliefs on transactional preferences, particularly in favoring cash transactions that align with Islamic principles. Rural Muslim leaders tend to prefer cash transactions when they believe such methods better adhere to fiqh requirements for buying and selling, such as direct involvement and certainty in goods. As a result, despite the convenience of digital technology, religious values significantly influence their decision-making processes regarding transactions. The findings also reveal a nuanced interaction between modern convenience and traditional values in shaping consumer behavior. Moreover, the relationship between forced adaptation and voluntary preference reflects broader behavioral and contextual factors that influence the adoption of financial technologies. In this point of view, this study amplifies that preferences are formed from a combination of the perception of value and subjective benefits resulting from a decision. In the economic context, preferences are the basis for decision-making, including choosing how to transact, type of goods, or payment methods (Sussman et al., 2023).

The findings suggest that the transactional behavior of rural Muslim leaders cannot be adequately explained by classical rational choice assumptions that presume stable and consistent preferences. Instead, their decisions reflect a form of socially embedded rationality in which economic considerations are continuously negotiated with religious norms and structural conditions. Digital transactions are accepted when they align with pragmatic needs or institutional requirements, yet cash retains moral and symbolic significance rooted in fiqh-based understandings of tangibility and direct exchange. This pattern indicates that financial modernization in rural Muslim contexts unfolds through adaptive mediation rather than linear acceptance. Transactional choices thus emerge from the interplay between agency, religious authority, and systemic pressures within the broader process of digital transformation.

In light of these findings, policy formulation necessitates a delicate equilibrium between the advancement of financial technology and reverence for traditional preferences rooted in religion (Rahadi et al., 2023). Government and financial institutions ought to broaden the spectrum of payment options, including cash, to uphold religious values (Kirchmaier et al., 2018; Nawaz, 2019). Moreover, enhancement of digital financial literacy education should be pursued, while upholding an approach that respects religious beliefs. These policies should foster inclusivity by ensuring that individuals do not feel compelled to adopt new technologies, but rather do so with full cognizance of their benefits and in harmony with their values and religious beliefs.

## CONCLUSION

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This study demonstrates that the transactional preferences of rural Muslim leaders in the context of digitalization do not consistently conform to the classical rationality principles of Completeness, Transitivity, and Continuity. Four patterns emerge: (a) a strong preference for digital transactions over cash; (b) a conditional preference for digital transactions under certain circumstances; (c) a preference shaped by limited alternatives; and (d) a continued preference for cash when it remains available. These findings deepen understanding of preference formation among actors who prioritize religious values, showing that their choices are context-dependent rather than linear or stable. Transaction decisions are shaped by situational factors, including accessibility, systemic requirements, and perceived compatibility with Islamic norms. Their adoption of digital systems reflects pragmatic adaptation and structural pressures rather than purely voluntary choice, indicating a form of rationality embedded in practical, religious, and institutional considerations.

This study is subject to several limitations. The informants were drawn exclusively from coastal regions of Java (pesisir), whose socio-religious configurations may differ from inland (pedalaman) Muslim communities, thereby limiting broader generalization. In addition, the research did not systematically consider the formal educational background of the participants. Educational trajectories may shape not only digital literacy but also direct experiential exposure to modern financial institutions, bureaucratic systems, and technological environments. Such experiences can influence how religious leaders interpret risk, legitimacy, and practicality in transactional decisions. Future studies incorporating comparative regional contexts and socio-educational variations may provide a more nuanced understanding of religiously embedded financial behavior.

## ACKNOWLEDGMENTS

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The author is deeply grateful to the Unit for Research and Community Service, LPPM UIN K.H. Abdurrahman Wahid Pekalongan, for their invaluable support in facilitating the implementation of this research. The author also expressed deep gratitude to the research resource persons and all the research teams who played an important role in writing this manuscript.

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