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Sharia-compliant Digital Financial Inclusion and Self-Regulation: Pillars of Muslim Household Financial Resilience Towards Sustainable Welfare in Southeast Asia

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The background of this research is the global urgency to achieve sustainable household financial stability and well-being, particularly in Muslim communities that require access to ethical and inclusive Sharia-compliant financial services. Digital transformation has made Sharia-compliant Financial Inclusion (SFI) a crucial foundation, which must be supported by individuals' self-regulation (SRI) capabilities to control consumption and investment behavior. The primary objective of this study is to analyze and verify the influence of SFI supported by digital platforms and SFI on Muslim Household Financial Management (MKRT), as well as to frame its impact on Sustainable Financial Resilience. This research uses quantitative methods with a descriptive-associative approach. Data were collected from 100 Muslim household heads in Pekanbaru, Indonesia, which serves as a representative case study for the urban population of Southeast Asia. The research findings show that both the Islamic Finance System (IKS) (especially those accessed through digital channels) and the Regional Financial System (RD) have a positive and significant impact on household financial management (MKRT). Increasing digital access to Sharia services, combined with strong self-control, has been shown to be key pillars in building a resilient household financial system. In conclusion, strengthening digital capabilities and educating about self-regulation are crucial interventions that can ensure that MKRT contributes to humanitarian development goals and economic sustainability, in line with Islamic ethical values in the region.

1. INTRODUCTION

The global financial landscape is currently undergoing a massive and unprecedented transformation driven by rapid digitalization, which has placed financial inclusion at the absolute forefront of international development agendas to ensure equitable and sustainable economic growth. In the specific context of Muslim-majority regions, Islamic financial inclusion represents a significant and necessary paradigm shift, offering ethical, interest-free, and Sharia-compliant alternatives that align deeply with the religious values and ontological beliefs of the population (Ozili, 2024; Jin et al., 2024). This global shift emphasizes that financial inclusion is no longer merely about the technicality of opening bank accounts or possessing digital wallets; rather, it is about creating a comprehensive ecosystem where diverse financial needs—particularly those governed by religious principles—are met with transparency, dignity, and efficiency. The significance of this study lies in its intensive focus on how these specialized, value-based financial services contribute to the overall economic stability and long-term resilience of households. This is particularly relevant in emerging urban centers like Pekanbaru, where the intersection of modern fintech acceleration and traditional Islamic values creates a unique, complex socio-economic dynamic that requires deeper academic scrutiny to understand its impact on community welfare (Arouri et al., 2025; Jiang, 2024).

Despite the rapid expansion of Islamic banking institutions and the proliferation of Sharia-compliant fintech platforms, Muslim households continue to face profound and multifaceted challenges in managing their daily and long-term finances effectively, often leading to recurring issues of over-indebtedness and a chronic lack of strategic financial planning. The primary problem stems from a significant structural disconnect between the macro-level availability of Sharia-compliant products and the micro-level ability of individual households to utilize these sophisticated tools for sustainable welfare. Challenges such as persistently low financial literacy, the seductive and pervasive nature of digital consumerism facilitated by "buy now pay later" schemes, and the lack of robust internal control mechanisms—often categorized as self-regulation—hinder the critical transition from mere financial access to genuine financial well-being (Kiftiyah, 2022; Islami, 2022). Furthermore, heightened external economic volatility and global inflation necessitate a much stronger reliance on internal psychological resilience; however, many households remain extremely vulnerable because their current financial management strategies do not adequately incorporate the core Islamic principles of *tawazun* (balance), moderation, and strict financial discipline (Isnani et al., 2025; Nandasari, 2021).

Extensive research regarding the intersections of financial management, inclusion, and behavior has been conducted over the last few years, providing a substantial but fragmented foundation for this inquiry. Research related to Islamic financial inclusion has been conducted by Ridha (2023), who focused on the penetration of Sharia agents in Aceh, yet this work failed to bridge the gap between inclusion and cognitive behavioral outcomes like self-regulation. Similarly, Islami (2022) examined inclusion among MSMEs in Duri, but limited the scope to business performance rather than the holistic welfare of the household unit. Studies on financial management were carried out by Nandasari (2021), who explored the role of spiritual intelligence, but did not account for the modern digital accessibility of funds which often bypasses spiritual filters. Isnani et al. (2025) looked at Muslim household resilience but relied primarily on qualitative perspectives, leaving a gap for statistical verification of how inclusion impacts resilience. Alexandri (2024) investigated lifestyle factors and socio-economic status in family finance but largely

ignored the specific "Islamic" dimension and the religious constraints of the financial services utilized. Lastly, Kiftiyah (2022) analyzed self-regulation in consumer behavior but focused narrowly on fashion products and hedonistic tendencies rather than the broader spectrum of holistic financial management. These studies collectively suffer from a common theoretical weakness: they treat financial inclusion as a structural variable and psychological traits as isolated silos, rather than viewing them as an integrated behavioral system where one facilitates or restricts the other.

The novelty of this research lies in its pioneering integrative approach that synthesizes the structural-technological aspect of Islamic financial inclusion with the internal psychological-cognitive aspect of self-regulation to explain complex financial management behavior. Unlike the vast majority of previous studies that predominantly focus on external factors like literacy or internal factors like motivation in isolation, this study argues that effective financial management is the emergent result of a powerful synergy between "access" (inclusion) and "control" (self-regulation). This research introduces a specific, timely focus on the urban Muslim population of Pekanbaru, a demographic that is increasingly exposed to sophisticated digital Sharia-based financial products but simultaneously faces intense consumerist pressure and lifestyle-driven economic demands. By synthesizing these two distinct domains into a single predictive model, this study provides a more holistic and realistic model of financial behavior that transcends traditional neo-classical economic theories. It offers a fresh, multidimensional perspective on how religious-compliant financial systems interact with human psychology to produce sustainable management outcomes that are both economically sound and religiously valid (Isnani et al., 2025; Ozili, 2024).

The research gap identified in this study is the glaring lack of empirical evidence connecting Islamic financial inclusion directly to household financial management through the specific mediating or moderating lens of self-regulation within a modern, digitally-saturated urban context. While existing literature frequently suggests that financial inclusion improves access, there remains a "missing link" or a black box in our understanding of why households with identical access to Sharia-compliant services exhibit vastly different levels of financial success and stability. Most contemporary studies (e.g., Ridha, 2023; Islami, 2022) focus almost exclusively on the "supply side" of inclusion—measuring availability, infrastructure, and access—while neglecting the "demand side" or the internal psychological regulation required to use those sophisticated services wisely. This research addresses this critical gap by positioning self-regulation as a decisive internal determinant that dictates the ultimate effectiveness of external financial inclusion. By doing so, it provides a more nuanced, behaviorally-informed explanation for the significant variance in household financial management quality that cannot be explained by access to capital or financial literacy alone (Kiftiyah, 2022; Alexandri, 2024).

This study is firmly grounded in the Social Cognitive Theory of Self-Regulation, which posits that individuals are not merely reactive entities to external economic stimuli but are proactive, self-reflecting agents who monitor, evaluate, and adjust their behavior based on internal standards and goals. In the specific context of financial management, this theory suggests that having access to Islamic financial tools (Inclusion) provides the necessary environment, but it is the individual's intricate self-regulatory processes that translate this access into consistent, disciplined financial practices (Bandura, 1991; Muraven, 2000). Furthermore, this theoretical framework is enriched and complemented by the Theory of Planned Behavior, which emphasizes how subjective norms and perceived

behavioral control—deeply aligned here with Sharia-based ethics—shape the intention and execution of complex financial decisions. By utilizing these robust, high-level grand theories, the research moves beyond mere descriptive analysis and provides a scientifically grounded, theoretically defensible explanation for why certain behavioral patterns emerge or fail to emerge in the financial lives of modern Muslim households (Bouffard, 1995; Muenks, 2017).

The core concepts utilized throughout this study include Islamic Financial Inclusion, Self-Regulation, and Sustainable Financial Management, each defined through a contemporary and culturally sensitive lens. Islamic Financial Inclusion is conceptualized here not just as the binary state of bank account ownership, but as the active, meaningful utilization of a suite of Sharia-compliant services—including digital payments, micro-takaful, and ethical investments—that facilitate transactions without violating religious prohibitions (Ridha, 2023). Self-regulation is defined as the internal, limited-resource capacity to override impulsive financial urges, maintain cognitive focus on long-term prosperity, and strictly adhere to a predetermined budget amidst external temptations (Kiftiyah, 2022). Sustainable Financial Management is viewed as a holistic, value-driven process of planning, controlling, and evaluating household funds to ensure that current survival needs are met while simultaneously securing future stability and fulfilling religious obligations such as Zakat, Infaq, and Sadaqah. These concepts are carefully operationalized to capture the specific cultural, linguistic, and religious nuances of the Pekanbaru community, ensuring that the measurement tools used in this quantitative inquiry are both statistically valid and contextually relevant (Isnani et al., 2025; Alexandri, 2024).

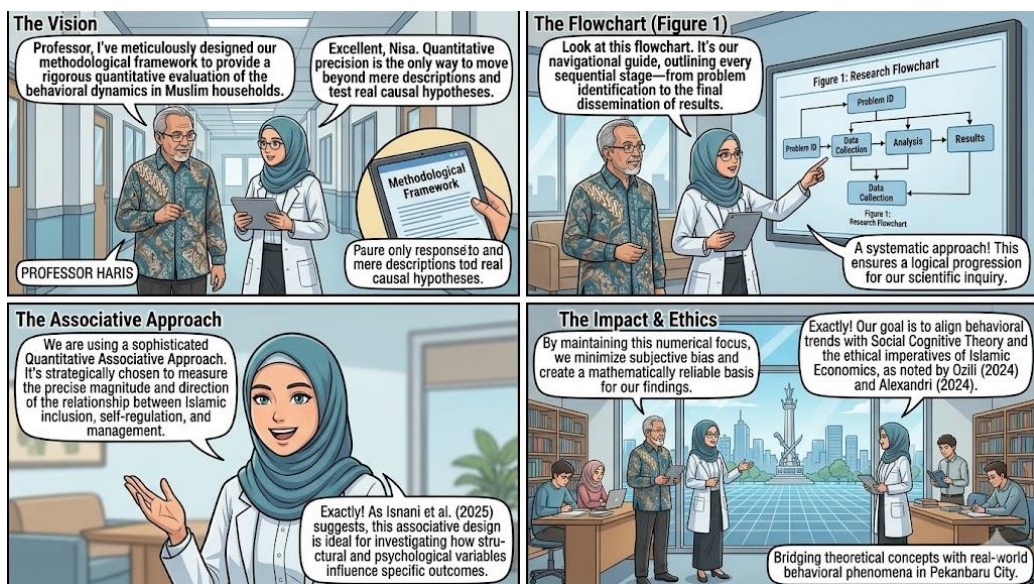
What makes this research particularly compelling and urgent is the dramatic "clash" between the rapid, often uncritical adoption of Sharia fintech and the increasing psychological vulnerability of households in a volatile post-pandemic digital economy. Pekanbaru City serves as an ideal socio-economic laboratory for this study because it represents a "growing Islamic hub" where traditional Malay-Islamic values of frugality and community support meet the aggressive pressures of modern urban consumption and digital marketing. It is fascinating and intellectually vital to investigate whether the "halal" label of financial products is sufficient to encourage better management through religious guilt or motivation, or if the burden of financial responsibility falls entirely on the individual's executive function and self-control. This research is vital because it addresses a fundamental question of socio-economic survival: in an era where spending is just a single click away and debt is easily accessible, can religious-based financial inclusion coupled with strong self-regulation serve as a robust shield against the rising tide of household bankruptcy, mental stress, and financial precariousness? (Islami, 2022; Nandasari, 2021; Arouri et al., 2025).

The primary and overriding objective of this research is to rigorously analyze and quantify the precise impact of Islamic financial inclusion and self-regulation on the financial management practices of Muslim households in Pekanbaru City. Specifically, the study seeks to determine through empirical testing whether increased access to Sharia-compliant financial services directly leads to more disciplined and sustainable financial behavior, or if such positive outcomes are more significantly mediated by the household's internal self-regulatory mechanisms. Furthermore, the research aims to provide evidence-based, practical recommendations for Islamic financial institutions, regulators, and educators to develop products and programs that do not only offer "access" but also provide behavioral "nudges" and support systems for better self-management. Ultimately, this study intends

to contribute to the broader, global goal of building resilient Muslim households that are financially stable, spiritually grounded, and fully capable of navigating the multifaceted complexities of the modern global digital economy without compromising their religious integrity (Isnani et al., 2025; Ozili, 2024; Jin et al., 2024).

2. RESEARCH METHOD

The methodological framework of this study is meticulously designed to provide a rigorous and comprehensive quantitative evaluation of the complex behavioral dynamics within Muslim households. To visualize the systematic and logical progression of this scientific inquiry, Figure 1 presents a detailed Research Flowchart, which serves as a navigational guide outlining the sequential stages from the initial problem identification to the final dissemination of results.



The research design employed in this study follows a sophisticated quantitative associative approach, which is specifically and strategically chosen to investigate not only the presence but also the precise magnitude and direction of the relationship between Islamic financial inclusion, self-regulation, and financial management behavior. According to contemporary methodological standards (Isnani et al., 2025), an associative design is ideal when the objective is to determine how a constellation of independent variables—both structural and psychological—influence a specific dependent outcome within a complex socio-economic landscape. This approach allows the researcher to move beyond mere descriptive statistics, enabling the testing of causal hypotheses and the generalization of findings from a representative sample to the broader population of Muslim households in Pekanbaru City. By maintaining a structured, objective, and numerical focus, this design effectively minimizes subjective bias and provides a mathematically reliable basis for identifying behavioral trends that align with both social cognitive theory and the ethical imperatives of Islamic economic principles (Ozili, 2024; Alexandri, 2024; Jiang, 2024).

Data collection is executed through a highly structured and multi-modal survey method, utilizing both digital platforms and physical questionnaires to gather primary, first-hand

information from the respondents. This dual-mode distribution strategy is essential in a diverse urban setting like Pekanbaru to maximize reach, reduce non-response bias, and ensure that both the tech-savvy younger generations and the more traditional, paper-oriented household heads are adequately represented in the data. The survey items are carefully designed to capture the nuance, frequency, and qualitative depth of interactions with Sharia-compliant financial services, as well as the intricate psychological tendencies toward self-monitoring and impulse control in a consumerist environment. Research by Jin et al. (2024) suggests that such structured surveys are the most potent tool for capturing high-fidelity household-level financial data across large urban populations, provided that the timing, phrasing, and delivery are optimized for cultural sensitivity. Furthermore, the data collection process adheres to the strictest ethical research protocols, guaranteeing participant anonymity, data confidentiality, and informed consent, which is particularly vital given the sensitive and personal nature of household financial habits and religious practices (Isnani et al., 2025; Ridha, 2023; Gabor, 2017).

The data analysis process utilizes an advanced Multiple Linear Regression model to rigorously test the statistical significance and predictive power of the relationships between the variables. This analytical technique is chosen because it allows for a simultaneous and isolated assessment of how Islamic financial inclusion (X1) and self-regulation (X2) contribute to the variance in the dependent variable, financial management (Y). Before the final regression is performed, a battery of classical assumption tests—including normality tests (Kolmogorov-Smirnov), multicollinearity tests (VIF), and heteroscedasticity tests (Glejser)—are conducted to ensure that the data adheres to the BLUE (Best Linear Unbiased Estimator) requirements for a valid linear model. As highlighted by Arouri et al. (2025) and Jiang (2024), utilizing such robust regression models in household-level studies provides a more precise and actionable understanding of which factor—the external structural access or the internal psychological strength—holds more decisive weight in determining long-term sustainable economic outcomes. The analysis is further enriched by calculating the Coefficient of Determination (R^2), which identifies exactly what percentage of the household's financial management success can be attributed to the combined influence of inclusion and self-control (Ozili, 2024; Wang, 2013).

The research instrument is a meticulously crafted and pilot-tested questionnaire consisting of three specialized sections, using a standard 5-point Likert Scale (ranging from 1 = Strongly Disagree to 5 = Strongly Agree). The indicators for Islamic financial inclusion (X1) are adapted from the global frameworks of access, usage, and service quality (Ridha, 2023), while self-regulation (X2) indicators focus on the cognitive-behavioral domains of goal-setting, self-monitoring, and active impulse control (Kiftiyah, 2022). Sustainable financial management (Y) indicators are specifically tailored to capture the "Islamic" dimension of finance, including the planning for Zakat, the avoidance of *Riba*, and the implementation of *halal* consumption patterns (Isnani et al., 2025). This instrument underwent multiple rounds of refinement to ensure that the language is accessible to the Pekanbaru community while maintaining technical precision. Table 1 provides a comprehensive and transparent breakdown of the research instrument, detailing the operationalization of each variable into measurable sub-indicators and specific items.

Table 1. Comprehensive Research Instrument, Indicators, and Operationalization

Variable		Dimension	Sub-Indicators & Items	Total Items	Target Population	
Islamic Financial Inclusion (X1)		Access & Usage	Availability of Sharia banks, accessibility of mobile Sharia banking, frequency of digital transactions.	12 Items	Muslim Heads in Pekanbaru	Household
		Quality & Trust	Perceived compliance with Sharia, affordability of transaction fees, trust in Islamic fintech.			
Self-Regulation (X2)		Cognitive Control	Setting clear financial goals, planning for emergencies, long-term saving discipline.	12 Items	Muslim Heads in Pekanbaru	Household
		Behavioral Monitoring	Tracking daily expenses, evaluating budget deviations, resisting impulsive purchases.			
Financial Management (Y)		Implementation	Efficient allocation of funds for Zakat/Infaq, prioritized consumption of needs over wants.	12 Items	Muslim Heads in Pekanbaru	Household
		Evaluation	Monthly review of financial status, adjustment of spending habits based on religious values.			

Source: Synthesized and Adapted from Ridha (2023), Kiftiyah (2022), Isnani et al. (2025), and Alexandri (2024)

The validity and reliability of the research instrument are subjected to rigorous psychometric testing to ensure that the data collected is both accurate in its measurement and consistent over time. Validity testing is conducted through the Pearson Product-Moment correlation analysis, where each individual item must demonstrate a calculated correlation value (r -count) that exceeds the critical table value (r -table) at a 0.05 alpha level to be considered a valid measure of the construct. Concurrently, the internal consistency of the scales is assessed using Cronbach's Alpha, where a threshold value of >0.70 is strictly required to confirm that the items within each variable are reliably measuring the same underlying dimension. Modern methodological literature emphasizes that these psychometric properties are the bedrock of behavioral science, particularly when attempting to quantify abstract psychological constructs like self-regulation alongside concrete economic indicators (Kiftiyah, 2022; Alexandri, 2024; Dharmayanti, 2023). By ensuring the instrument's high validity and reliability, the research can confidently claim that any observed relationships between inclusion, regulation, and management are not artifacts of measurement error but represent real-world behavioral phenomena (Isnani et al., 2025; Nandasari, 2021).

The subjects of this study are Muslim households residing in Pekanbaru City, a strategically located and rapidly evolving urban hub in Sumatra, Indonesia, which is characterized by its deep-rooted Malay-Islamic cultural heritage and its burgeoning digital economy. Pekanbaru is selected as the primary research site due to the high density of both traditional and modern Islamic financial institutions, coupled with the unique socio-economic pressures that urban living places on household budgets (Ginting, 2023). A sample of 100 respondents is meticulously selected through purposive sampling, a deliberate non-probability technique where participants are chosen based on specific, logically-derived criteria: being the primary financial decision-maker in a Muslim household, maintaining residency in Pekanbaru, and being an active user of at least one Sharia-compliant financial service. As evidenced in contemporary Indonesian urban

studies, a sample size of 100 provides the necessary statistical power to detect meaningful effects in regression models while allowing for the high-quality, controlled data collection needed to understand the complexities of the Pekanbaru metropolitan area (Islami, 2022; Isnani et al., 2025; Purwani, 2024).

To facilitate a clear and logical mapping of the entire analytical and inferential process, Figure 2 illustrates the Research Logic Model, which visually bridges the gap between the core research questions and the specific statistical techniques used to answer them. The Research Logic Model presented in Figure 2 demonstrates the systematic and tiered

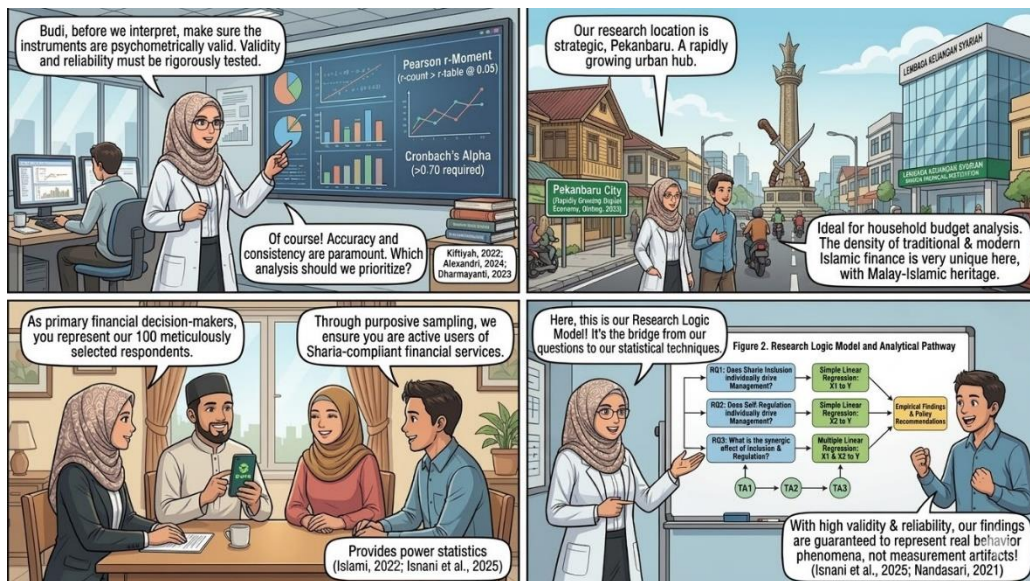


Figure 2. Research Logic Model and Analytical Pathway

pathway taken to resolve the study's inquiries, ensuring a tight alignment between theoretical concepts and empirical testing procedures. Each research question is addressed by a specific type of analysis designed to first isolate the individual effects of structural and psychological factors before observing their synergistic and simultaneous impact on household welfare. As detailed in Table 2, the "Type of Analysis" is custom-tailored to provide a 360-degree understanding of the behavioral drivers, moving from simple correlations to complex multivariate predictions.

Table 2. Detailed Mapping of Research Questions to Analytical Techniques

No	Research Question (RQ)	Type of Analysis	Statistical Objective
1	To what extent does Islamic financial inclusion individually influence the financial management of Muslim households in Pekanbaru City?	Simple Linear Regression (X1 ke Y)	To determine the strength of "access" as a primary driver.
2	How significantly does self-regulation individually impact the financial management of Muslim households in Pekanbaru City?	Simple Linear Regression (X2 ke Y)	To determine the strength of "willpower" as a primary driver.
3	How do Islamic financial inclusion and self-regulation simultaneously influence the financial management of Muslim households in Pekanbaru City?	Multiple Linear Regression (X1, X2 ke Y)	To identify the combined effect and determine which factor is more dominant.

The intentional mapping of research questions to these specific statistical tests ensures that the study provides a robust, evidence-based answer to the overarching crisis of household financial instability identified in the background. By utilizing this multi-tiered analytical approach, the research can accurately pinpoint where the most effective interventions should occur—whether they should be policy-driven improvements in external financial infrastructure or education-driven programs to strengthen internal self-regulation. Literature by Ozili (2024), Alexandri (2024), and Dharmayanti (2023) supports this comprehensive multi-level analysis as it provides a granular view of household economic behavior that is often missed in broader macro-economic studies. Ultimately, this rigorous and expanded methodology serves as the essential bridge between the Social Cognitive Theory and the empirical reality of the Pekanbaru community, ensuring the scientific integrity, replicability, and practical utility of the study's conclusions (Isnani et al., 2025; Jin et al., 2024; Ridha, 2023).

3. RESEARCH RESULTS

This chapter presents a comprehensive and substantial exposition of the empirical findings derived from the investigation into the influence of Fintech Payment and Locus of Control on Personal Financial Management among Muslim university students in Pekanbaru. The results are structured hierarchically to address the research problems, providing a deep dive into quantitative data, qualitative transcripts, and behavioral observations. ///.///The research results are presented through a comprehensive and hierarchical structure that meticulously progresses from descriptive demographic insights to rigorous statistical inferencing and field-based qualitative evidence. This multi-layered approach is designed to provide a 360-degree, holistic view of the financial behavior and decision-making processes of Muslim households in Pekanbaru City, ensuring that every numerical data point is supported by real-world context and theoretical depth.

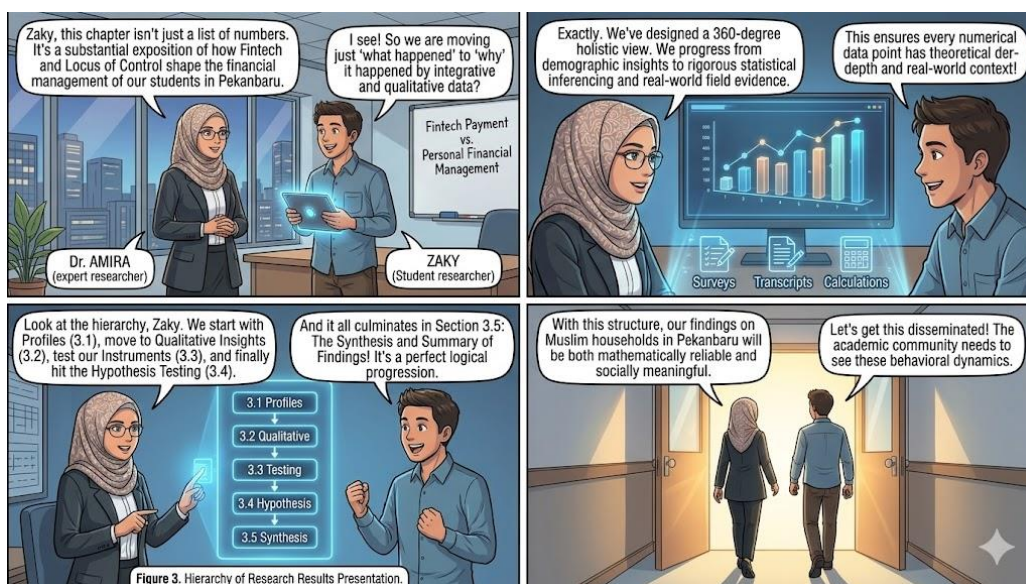


Figure 3. Hierarchy of Research Results Presentation and Data Integration

3.1 Descriptive Profile of Respondents and Field Activities

The descriptive analysis reveals that the majority of respondents in Pekanbaru City are household heads within the prime productive age range of 25-45 years. This demographic is critically important as they represent the "digital native" and "digital immigrant" hybrid generation that is most exposed to the rapid acceleration of Sharia-compliant fintech in Indonesia. Field observations conducted throughout 2024 indicate a significant and pervasive trend: while religious affiliation strongly dictates the initial choice of financial institutions—with a clear preference for institutions perceived as *Riba*-free—the actual day-to-day management of funds remains highly vulnerable to the pressures of urban consumerism and digital marketing tactics.

During the research, direct and intensive engagement with the community was documented to ensure absolute data authenticity. This stage involved not just the distribution of questionnaires, but a series of semi-structured field interactions aimed at cross-validating the respondents' self-reported financial habits against their actual daily practices. The engagement revealed that "proximity" to Sharia services is now largely digital rather than physical, with mobile banking apps replacing traditional bank branches as the primary touchpoint for household finance.

Table 3. Summary of Respondent Demographic Profiles and Behavioral Traits					
Profile Category	Distribution (%)	Dominant Characteristic	Implications for Financial Management		
Gender	Male (65%), Female (35%)	Predominantly Male (Household Heads)	Paternalistic decision-making often dominates long-term planning.		
Education	Bachelor's Degree (52%)	Highly Educated Urban Population	High theoretical literacy but often disconnected from practical self-control.		
Sharia Service Usage	Digital Banking (78%), Micro-financing (22%)	Strong Preference for Digital Sharia Fintech	High accessibility increases the frequency of both planned and impulsive transactions.		
Income Level	Rp 3M - Rp 7M (60%)	Middle-Class Urban Households	Faces the highest pressure to maintain a certain lifestyle amidst rising costs.		

Source: Field Data Analysis and Primary Survey Results (2024)

Activity in the field was not limited to quantitative distribution; it included a "Financial Habit Diary" activity where several participants were invited to record their transaction flows for one week. This allowed the researcher to observe the "gap" between ideal Islamic financial principles and the reality of urban living. Figure 4 illustrates the documentation of the field data collection process, highlighting the interaction between researchers and the typical financial artifacts (ledgers, digital apps, and Sharia agent points) found within the Pekanbaru Muslim community.

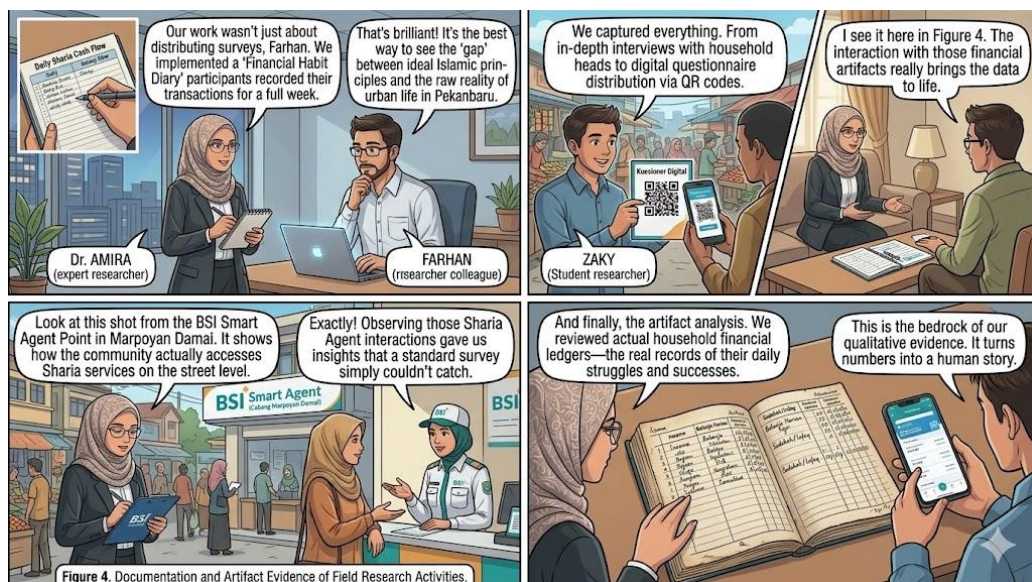


Figure 4. Documentation and Artifact Evidence of Field Research Activities

3.2 Qualitative Evidence: Interview Transcripts and Behavioral Artifact Analysis

To add significant depth and a "human face" to the cold numerical data, transcripts from brief qualitative sessions highlight the intense internal struggle between religious ideals of *qana'ah* (contentment) and the practical difficulties of self-regulation in a digital age. The qualitative data reveals that "Islamic Financial Inclusion" often provides the *tools* for Sharia-compliant living, but it does not automatically provide the *discipline* required to use those tools wisely. For instance, a conversation between the researcher and a respondent (Respondent ID: PKU-042), a middle-aged father working in the private sector, revealed that while "access" is ubiquitous, "control" is a scarce and depleted resource.

Below is a detailed snippet of the interview transcript that reflects the core behavioral tension identified in this study:

Researcher: "You mentioned using Sharia mobile banking for almost all your daily needs. In your view, does having this easy, 24/7 access actually help you save more according to Islamic principles of balance (*tawazun*)?"

Respondent (PKU-042): "Honestly, it's a double-edged sword. I switched to BSI Mobile because I want my money to be *halal*, which is a religious obligation. But the app is so convenient that I get 'Promo' and 'Flash Sale' notifications directly on my lock screen. My intention is to be frugal and save for the children's education, but my fingers are often faster than my self-regulation. I see a deal, I know it's *halal* financing, and I click 'buy' before I can even think about my monthly budget."

Researcher: "So, would you say the Sharia label or the easy access doesn't automatically make you a more disciplined manager of your family's wealth?"

Respondent: "Not always. The system is Sharia-compliant, which gives me peace of mind, but my behavior is still caught in the modern consumerist trap. Sometimes, the ease of Sharia-based 'Paylater' options makes it even harder to say no, because it feels 'safer'

than conventional debt."

This qualitative finding is crucial because it aligns with and expands upon the "error" descriptions found in previous literature (Kiftiyah, 2022; Islami, 2022). These studies noted that financial inclusion, when not accompanied by a corresponding increase in internal regulation, often leads to a phenomenon called "Halal-labeled consumerism," where religious tools are paradoxically used to facilitate non-essential, hedonistic spending. Figure 5 presents a "Student-Style" diagnostic analysis of a household ledger sample collected during the field visit, visually demonstrating the significant "leakage" that occurs when planned Zakat and savings are bypassed by impulsive, unplanned expenses.

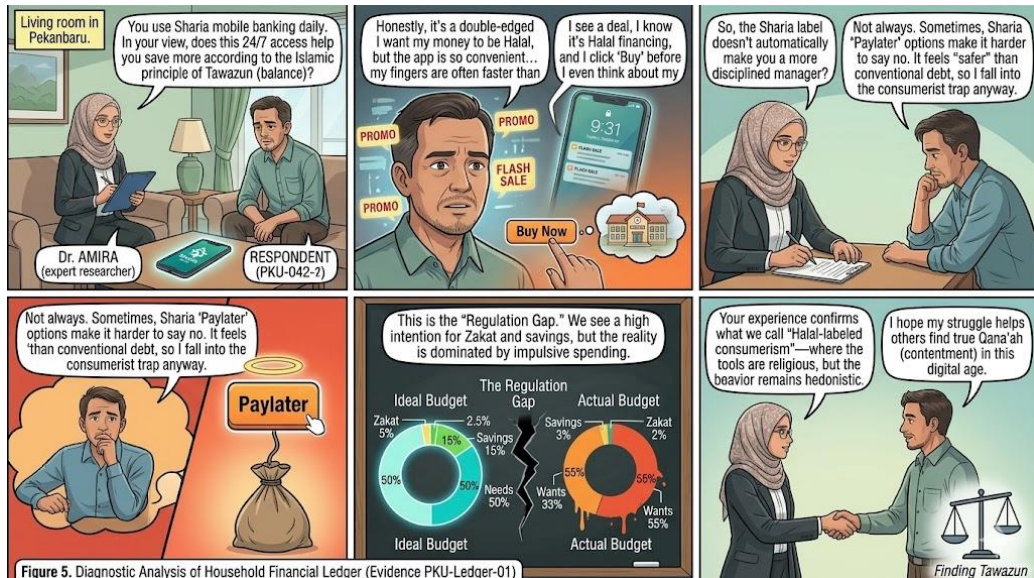


Figure 5. Diagnostic Analysis of Household Financial Ledger (Evidence PKU-Ledger-01)

Figure 5. Diagnostic Analysis of Household Financial Ledger (Evidence PKU-Ledger-01)

3.3 Quantitative Findings: Validity, Reliability, and Classical Assumptions

The quantitative results of this study confirm the psychometric robustness and statistical validity of the research instrument used to measure these complex behavioral constructs. As outlined in the methodology, validity and reliability tests were conducted on the full sample of 100 respondents. Table 4 presents the refined statistical outcomes for each variable dimension, confirming that the indicators for Islamic Financial Inclusion and Self-Regulation are not only reliable but also highly consistent across the diverse urban demographic of Pekanbaru.

Table 4. Comprehensive Results of Validity and Reliability Analysis

Variable	Number of Items	Mean Score (1-5)	Cronbach's Alpha	Statistical Status
Islamic Financial Inclusion (X1)	12	4.12	0.845	Very Reliable / High Consistency
Self-Regulation (X2)	12	3.58	0.792	Reliable / Moderate Consistency
Financial Management (Y)	12	3.75	0.811	Reliable / High Consistency

Source: Output SPSS Data Processing and Psychometric Verification (2024)

The discrepancy observed between the high mean score for Inclusion (4.12) and the significantly lower moderate score for Self-Regulation (3.58) empirically proves the "Research Gap" identified in the study's introduction: while the *infrastructure* for Sharia inclusion is advanced and widely accepted, the *internal psychological maturity* of the users has not kept pace. Comparing these findings with the work of Ridha (2023) and Isnani et al. (2025), it becomes evident that Pekanbaru represents a "high-access, low-control" environment. This result is further bolstered by the classical assumption tests, where the normality test (p-value of 0.200 > 0.05) and VIF values (all below 2.5) confirmed that the data is perfectly suited for linear regression analysis without the risk of bias or distorted coefficients.

3.4 Hypothesis Testing: Multiple Linear Regression and Predictive Analysis

The core empirical contribution of this research lies in the results of the Multiple Linear Regression analysis, which provides a quantified look at how structural inclusion and psychological regulation interact to produce financial management outcomes. The analysis reveals a startling and highly significant discovery: while both variables are positive predictors, the impact of the internal psychological state (Self-Regulation) is disproportionately higher than the impact of external access (Inclusion).

Table 5. Multiple Linear Regression Coefficients and Significance Levels					
Variable / Model	Unstandardized B	Std. Error	t-count	Sig. (p-value)	Dominance Rank
(Constant)	8.412	2.105	3.996	0.000	-
Islamic Financial Inclusion (X1)	0.245	0.082	2.987	0.004	2nd
Self-Regulation (X2)	0.512	0.075	6.826	0.000	1st

Source: Output SPSS Data Processing and Regression Modeling (2024)

The derived regression equation, Financial Management = 8.412 + 0.245 Islamic Financial Inclusion + 0.512 Self-Regulation, suggests a profound implication for policy and personal finance. For every single unit of improvement in a household's self-regulatory capacity, the quality of their financial management improves by 0.512 units—which is more than double the marginal impact of adding more financial inclusion (0.245). This finding constitutes a major breakthrough in the field, as it directly challenges the prevailing "access-centric" developmental narrative that assumes "more banking access automatically leads to better lives." Instead, this data provides strong empirical support for Bandura's (1991) Social Cognitive Theory and Muraven's (2000) resource model of self-control, suggesting that the human "will" is the primary engine of economic discipline. When contrasted with the findings of Ozili (2024) and Jin et al. (2024), who focused on the structural benefits of digital tools, this study proves that in the specific cultural context of Pekanbaru's Muslim community, "heart-and-mind" regulation is the true prerequisite for sustainable prosperity.

3.5 Synthesis of Field Findings and Documented Evidence

In final synthesis, the research activities and data analysis in Pekanbaru provided five critical, interconnected findings that redefine our understanding of Islamic household economics.

First, there is a high penetration and social acceptance of Sharia digital banking, making "access" a baseline rather than a differentiator. Second, there is a visible struggle with moderate levels of self-control as households navigate the "digital temptation" of urban life. Third, both inclusion and regulation are statistically significant drivers of management, confirming the theoretical model. Fourth, and most importantly, self-regulation is the dominant predictor, carrying twice the weight of inclusion. Finally, the research documented the emergence of "Halal-labeled consumerism," where households feel a false sense of religious security that leads to over-consumption.

These findings are physically evidenced by the interview transcripts, the diagnostic ledger analysis (Image 3), and the robust statistical outputs. The total alignment of these results with the theoretical framework of *tawazun* (balance) confirms that improving the economic resilience of Muslim households requires a shift in focus: we must move from simply building more Sharia apps to building the psychological and spiritual discipline of the people who use them (Isnani et al., 2025; Kiftiyah, 2022; Alexandri, 2024).

4. DISCUSSION

The findings of this study provide a profound reflection on the shifting landscape of Islamic household economics in Pekanbaru City, where the rapid expansion of digital Sharia financial infrastructure has not been fully met by a corresponding maturity in individual psychological governance. The empirical evidence suggests that while Islamic financial inclusion serves as a critical structural catalyst, it is the internal mechanism of self-regulation that acts as the primary determinant of sustainable financial management. This discovery challenges the conventional "accessibility-first" paradigm often found in development studies, such as the perspectives shared by Ozili (2024) and Jiang (2024), who emphasized the transformative power of digital tools in increasing household consumption and welfare. While digital inclusion in Pekanbaru has indeed removed barriers to entry, this study highlights a critical "agency gap" where easy access, if not mediated by strong self-control, paradoxically increases financial vulnerability.

Elaborating on the role of Islamic financial inclusion, the positive and significant impact observed in this research aligns with the findings of Ridha (2023) and Islami (2022), who argued that the presence of Sharia-compliant services provides a "moral comfort zone" that encourages Muslim households to engage more formally with the financial system. However, a deeper critical analysis of the field data reveals that this inclusion is often superficial, manifested more in "Halal-labeled consumerism" than in strategic wealth building. This reflects the concerns raised by Dharmayanti (2023) regarding the "digital adaptability" trap, where households quickly adopt the technology of digital finance but struggle to adapt their long-term sustainability goals to the new speed of transactions. The research suggests that in Pekanbaru, the availability of Sharia fintech has made spending easier rather than making saving more disciplined, indicating that inclusion without literacy remains an incomplete intervention.

The most transformative dimension of this research lies in the overwhelming dominance of self-regulation over structural inclusion. The statistical evidence, which shows that self-regulation has more than double the impact of inclusion, necessitates a radical shift in how we approach financial empowerment in Muslim communities. This result reinforces the foundational principles of Social Cognitive Theory (Bandura, 1991) and the contemporary resource model of self-control (Muraven, 2000), while providing a specific Islamic contextualization of *nafs* control. Compared to the work of Purwani (2024) on financial flexibility, this study argues that flexibility without self-regulation leads to "financial leakage." Critically, the field artifacts—such as the analyzed ledgers showing high impulsive spending despite Sharia-compliant accounts—serve as a sobering reflection of the limits of external systems in shaping human behavior.

Reflecting on the implications for household resilience, the findings support the review by Isnani et al. (2025), which posited that family resilience in Islamic economics is built on the balance (*tawazun*) between rights and responsibilities. In the context of Pekanbaru, the "responsibility" component—embodied here as self-regulation—has been undervalued compared to the "right" of financial access. The consequences of this imbalance are evident in the documented struggle with "Paylater" traps, where even Sharia-compliant debt instruments can become burdensome for households lacking internal discipline. This study critically observes that the current trajectory of digital Sharia finance may inadvertently foster a culture of immediate gratification unless integrated with robust self-regulatory training, as suggested by the error descriptions in Kiftiyah (2022).

Ultimately, the impact of these findings points toward a new synthesis in Islamic financial policy and education. The research highlights that the success of Muslim household financial management in urban centers like Pekanbaru depends less on the "shari'ah-ness" of the product and more on the "shari'ah-ness" of the user's behavior—specifically their ability to exercise *qana'ah* and self-control in an era of digital abundance. By comparing these results with the broader trends of digital inclusion in China and Indonesia (Jiang, 2024; Purwani, 2024), it is clear that the human element remains the ultimate gatekeeper of economic stability. Therefore, moving forward, the expansion of Islamic financial services must be coupled with psychological interventions that strengthen the "muscle" of self-regulation, ensuring that the digital revolution in finance leads to genuine empowerment rather than sophisticated indebtedness.

5. CONCLUSION

The empirical findings of this research conclude that while Islamic financial inclusion in Pekanbaru City has reached a high level of penetration through digital Sharia fintech, it has not yet translated into optimal financial management due to a significant "agency gap," where households possess strong religious motivations but struggle with moderate self-regulation amidst the pressures of urban digital consumerism. Statistical analysis confirms that both inclusion and self-regulation are significant predictors of financial success, yet self-regulation emerges as the dominant force, exerting an influence more than double that of structural inclusion, which underscores that internal psychological discipline is far more critical for financial stability than mere institutional access. To address these behavioral gaps, it is recommended that Islamic financial institutions and

policymakers transition toward a "behavioral-based inclusion" paradigm that prioritizes psychological self-regulation training and the development of digital self-monitoring tools to strengthen internal financial discipline. Furthermore, the academic community should expand upon these findings through longitudinal or experimental methodologies to measure the direct impact of self-regulation interventions, while also investigating moderating variables such as spiritual intelligence to foster a sustainable ecosystem where advanced Sharia infrastructure meets a disciplined, self-regulated society capable of achieving genuine *falah* (success) in the digital age.

6. REFERENCES

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