

Semantic Bridging in Sharia Financial Literacy: A Culturally Grounded Communication Model for MSMEs in Palu City

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Abstract

*This study develops a contextual communication model that integrates Kaili cultural values with Islamic principles particularly *ash-shaffa'fiyyah* (transparency) to strengthen Sharia-based financial literacy among Muslim MSMEs in Palu City. Addressing a critical gap in existing financial literacy programs that prioritize technical instruction while neglecting socio-cultural meaning systems, this research employs a qualitative ethnographic communication approach. Data were collected over six months through participant observation, document analysis, and in-depth interviews with 18 informants, including MSME actors, community leaders, and religious figures. Data credibility was ensured through triangulation and member checking, followed by thematic analysis. The findings indicate that barriers to Sharia financial literacy stem not from limited information access, but from misalignment between formal Sharia discourse and the symbolic-cultural meanings embedded in Kaili social life, producing semantic noise. To address this gap, the study introduces the concept of semantic bridging, defined as a communicative process that aligns local values *nosarara nosabatutu* (brotherhood) and *lenodafa* (honesty) with Sharia transparency principles. The proposed model comprises three stages. First, dialectical mapping and communal validation of cultural meanings. Second, epistemic internalization through reflective dialogue and mentoring. Third, symbolic mediation via culturally resonant language and symbols. This model provides an operational framework for local governments, Islamic financial institutions, and community-based facilitators to design participatory, culturally grounded Sharia financial literacy interventions at the community and municipal policy levels.*

Keywords: *Asb Shaffa'fiyyah; Contextual Communication; Kaili Culture; Semantic Bridging; Sharia-Based Financial Literacy*

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Introduction

The significance of communication in strengthening financial literacy has gained increasing global attention since the 2008–2009 financial crisis, when countries recognized that economic vulnerability was closely tied to the public's ability to interpret and act upon financial information. By 2010, the World Bank and IMF positioned financial literacy as a pillar of inclusive economic development, especially in developing economies where MSMEs dominate the economic landscape. International assessments, such as the OECD/INFE 2023 survey, indicate strong performance in economies like Hong Kong, Slovenia, and Singapore (OECD/INFE 2023 International Survey of Adult Financial Literacy, 2023).

In contrast, many developing countries, including Indonesia, continue to face substantial financial literacy gaps (Reynaldy, 2024; Rizaty, 2024). Although Indonesia has shown steady improvement over the past decade, national progress often obscures persistent disparities at the community level, where cultural and traditional diversity shapes how financial messages are interpreted and acted upon. This disconnect suggests that technical literacy interventions alone are insufficient, highlighting the need for context-sensitive communication approaches, especially in regions such as Central Sulawesi, where local cultural frameworks strongly influence economic behavior.

Previous studies consistently show that financial literacy interventions for MSMEs are predominantly technical in nature, focusing on bookkeeping procedures, accounting routines, or the management of simple financial records (Duréndez et al., 2023; Kurniasari et al., 2025; Mihardjo & Ningtyas, 2023; Molina-García et al., 2023; Ye & Kulathunga, 2019) which are missing in the previous literature and make a difference as mediators. In this sense, based on the theoretical framework related to upper echelon theory and resource-based view, this study focuses on the mediating effect of risk-taking attitude and management control systems (MCS). While such initiatives enhance procedural competence, they often neglect the socio-cultural frameworks through which financial messages are interpreted at the community level. This limitation is particularly evident in regions where local identity and traditional structures remain strong, such as among the Kaili people, whose 13-clan-based cultural system

shapes communicative norms and value orientations. Evidence from prior research suggests that these programmatic shortcomings have produced a practical gap; MSMEs may follow technical instructions without fully internalizing the meaning, relevance, or ethical grounding of financial practices (Al-shami et al., 2024; Aracil-Jordá et al., 2023; Hani et al., 2024; Jiménez-Zarco et al., 2021; Kaur et al., 2021; Lievens & Moenaert, 2000; MARIS et al., 2023; Tahmasebi & Askaribezayeh, 2021; Tran & Corner, 2016). Collectively, these findings indicate that the problem is not merely information deficiency but a more profound mismatch between formal financial messages and community-based interpretive systems, revealing an unresolved practical gap that current interventions have yet to address.

These practical limitations point to a deeper theoretical issue. Existing communication frameworks relevant to financial literacy remain fragmented and insufficiently integrated to explain how financial messages are culturally reconstructed. Diffusion of innovation clarifies the channels and patterns through which financial practices are introduced, yet pays limited attention to the interpretive reshaping of messages within value-based communities (E.M. Rogers, 2010). Participatory communication emphasizes collective engagement and community ownership in development processes, but provides little conceptual guidance on how financial concepts acquire cultural legitimacy or moral grounding (L. Servaes & Servaes, 2021). Meanwhile, encoding and decoding theory offers insight into how audiences accept, negotiate, or resist financial messages, though it has rarely been systematically applied to MSME financial literacy in culturally diverse Muslim contexts (Hall, 2007). The absence of a framework that synthesizes these three perspectives reveals a significant theoretical gap. Current models cannot explain how financial knowledge is negotiated, reframed, and internalized within indigenous cultural and religious value systems. The gap explains the aim of this study: a contextual communication model capable of bridging these interpretive layers.

This theoretical gap becomes especially salient in contexts where financial messages intersect with strong local cultural identities, such as among Muslim MSMEs in Palu, Central Sulawesi. Accordingly, this study aims to develop a contextual communication model that aligns Sharia-based financial principles, particularly *ash-shaffafiyah* (transparency),

with the cultural meaning systems of the Kaili community to enhance the reception and internalization of financial literacy messages among Muslim MSMEs in Palu. Theoretically, the research contributes by proposing the concept of semantic bridging. This framework synthesizes innovation diffusion, participatory communication, and encoding and decoding perspectives to explain how financial knowledge is reconstructed across cultural and religious registers. In practice, the findings offer guidance to governments and financial institutions in designing literacy initiatives that are not merely technically informative but also culturally resonant and communicatively effective. By integrating value-based communication with sharia principles and local Kaili cultural meanings, the study offers a contextual model that addresses both the theoretical and practical gaps identified earlier. In this study, *semantic bridging* is defined as a communicative process through which formal Sharia-based financial concepts are systematically aligned with locally meaningful cultural symbols, enabling shared understanding between institutional actors and community members.

The following section presents the theoretical perspectives underpinning the semantic bridging model, integrating diffusion of innovation, participatory communication, and ethnographic approaches to cultural meaning as shown on Figure 1.

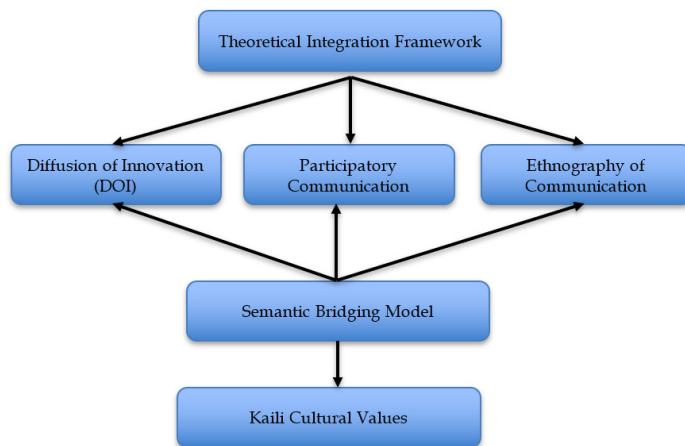


Figure 1. Theoretical Integration Framework

This study integrates diffusion of innovation, participatory communication, and ethnographic perspectives to explain culturally grounded financial literacy communication. Diffusion of innovation highlights how Sharia financial knowledge is adopted unevenly depending on perceived compatibility and social context (Rogers, 2010). Participatory communication emphasizes dialogical engagement and shared meaning-making, positioning MSME actors as co-creators rather than passive recipients of financial knowledge (L. Servaes & Servaes, 2021). Ethnographic theory foregrounds culture as a symbolic system shaping economic interpretation and practice (Geertz, 2017). Synthesizing these perspectives, this study proposes *semantic bridging* as a communicative process that aligns formal Sharia-based financial concepts with locally shared cultural meanings, enabling mutual understanding between institutional actors and community members.

Method

This study employs a qualitative design grounded in an ethnography of communication to examine how Muslim MSME actors in Palu construct, negotiate, and legitimize financial meanings through everyday interactions. This approach is epistemologically appropriate because financial understanding in this context is not merely informational but culturally produced through shared norms, values, and communicative practices. Fieldwork was conducted over six months (January–June 2024), enabling prolonged engagement and immersion in local communicative settings.

Participants comprised 18 informants, including 12 Muslim MSME actors, 3 community leaders, 2 religious figures, and 1 MSME program stakeholder. This composition was designed to capture communicative variation across actors who actively shape financial meanings while allowing analytic depth. The number of informants was determined by principles of information power and thematic saturation, whereby no substantively new communicative patterns emerged in later stages of data collection. Informants were selected purposively based on their involvement in MSME financial practices and their embeddedness within Islamic and Kaili cultural contexts.

Data were generated through participant observation and 18 semi-structured interviews lasting 45–90 minutes, conducted in work-

places, markets, workshops, and community spaces. Interview prompts explored trust, interpretation, and cultural framing of financial information, such as how religious or Kaili values informed financial judgments. Credibility was enhanced through member checking by sharing preliminary interpretations with six key informants to confirm, clarify, or challenge emergent meanings. Data were analyzed thematically (Braun & Clarke, 2006). Through iterative engagement with fieldnotes, transcripts, and communication theory. Reflexively, the researcher recognizes their positionality as a Muslim academic familiar with local norms, which facilitated access while requiring continuous critical self-awareness to mitigate interpretive bias in meaning-making processes.

Result and Discussion

The findings indicate that financial communication practices among Muslim MSME actors in Palu City are strongly shaped by cultural diversity, religious values, and the local characteristics of the Kaili community, which consists of thirteen subethnic groups with distinct dialects, norms, and social networks. These cultural dimensions are embedded in everyday interactions between MSME actors, customers, suppliers, and other stakeholders, influencing how financial concepts are understood, articulated, and practiced. Participant observation shows that financial communication is rarely conducted using formal financial terminology, but rather through locally familiar expressions and relational styles.

In-depth interviews reveal that the Sharia principle of *ash-shaffafiyyah* (transparency) is commonly interpreted through the local Kaili concept of *lenodafa*, particularly within the Kaili Ledo dialect. Informants described *lenodafa* as representing honesty, openness, and moral responsibility in trade values that are already embedded in everyday transactions. However, this cultural alignment does not consistently translate into comprehension during formal financial literacy programs, especially when Arabic-derived or technical terms are used without contextualization.

This communicative gap is illustrated by the experience of Mrs. Hasan (47), a cake seller in Inpres Market, who reported “*When I attended the program, they explained digital financial literacy and MSME financial record-keeping capacity using the terms ash-shaffafiyyah,*

transparency, and accountability. I have been selling cakes at the Impres market for years, but I had never heard those words before, so I was confused. I wanted to follow the training, but the terminology felt too heavy. However, if transparency is explained as being honest in trading, that is something we have always practiced” (Mrs. Hasan, Personal Communication, August 5, 2024). A similar experience was expressed by Mr. Syaiful (49), a mixed-goods seller from the outskirts of Palu City. *“I once attended a digitalization training for MSMEs. When they started using slides and technical terms, I immediately felt that it was not meant for people like me. I understand better when someone comes in person, speaks slowly, casually, and uses a style of language I am familiar with”* (Mr. Syaiful, Personal Communication, August 5, 2024)

These accounts demonstrate that although transparency is practiced as a lived value, it is not explicitly recognized by MSME actors as part of Sharia-based financial discipline. As summarized in Table 1, the findings indicate that substantive value alignment exists between Sharia principles and Kaili ethics, yet communication approaches remain predominantly top-down and formalistic.

Table 1. Communication Barriers and Gaps in Financial Knowledge Transmission

No.	Aspect	Empirical Findings
1	Value Objective	Both values are substantively aligned (<i>ash-shaffafiyah</i> is equivalent to <i>lenodafa</i>).
2	Communication Approach	Training sessions and counseling employ technical and formal terminology.
3	Language and Symbols	The community is more familiar with local expressions, such as <i>lenodafa</i> .
4	Communication Channel	Workshops and training sessions are delivered in a top-down, highly literal format.
5	Expected Effect	Transparency as a value is already practiced, yet it is not explicitly recognized as an element of sharia.
6	Main Barrier	The misalignment between formal messaging and local cultural frames generates semantic noise, reducing the effectiveness of financial literacy transmission.

Source: Research Results, 2025

Further analysis highlights that the main barrier to effective financial knowledge transmission lies in the misalignment between institutional communication styles and local cultural meaning systems. Table 2 illustrates a paradox in which aligned values fail to produce shared understanding due to differences in language, symbols, and delivery channels. This misalignment generates semantic noise, resulting in partial interpretation of financial messages and limiting the systematic implementation of financial literacy practices among Muslim MSMEs in Palu.

Table 2. Paradoxical Dimensions in the Transmission of Financial Knowledge

No.	Empirical Findings	The Paradoxes Lie
1	Both values are substantively aligned (<i>ash-shaffafiyyah</i> is equivalent to <i>lenodafa</i>).	The fact that there is alignment of substantive values, but the message is not conveyed optimally due to differences in delivery methods.
2	Training sessions and counseling employ technical and formal terminology.	Theory encourages local adaptation, but Sharia is applied in a formalistic way that hinders adaptation.
3	The community is more familiar with local expressions, such as <i>lenodafa</i> .	Formal Sharia language is poorly connected to local cultural symbols.
4	Workshops and training sessions are delivered in a top-down, highly literal format.	Formal channels reduce message reception effectiveness.
5	Transparency as a value is already practiced, yet it is not explicitly recognized as an element of sharia.	There is a gap between the recognition of local values and the recognition of Sharia values.
6	The misalignment between formal messaging and local cultural frames generates semantic noise, reducing the effectiveness of financial literacy transmission.	The obstacle lies not in substance but in the methods of articulation and delivery.

Source: Research Results, 2025

Overall, the findings reveal a gap between basic awareness of financial concepts and their consistent application in business practices. The findings suggest that this gap is not primarily caused by limited access to information, but by communication methods that do not resonate with the socio-cultural construction of meaning within the Kaili community.

*Communicative Patterns and Financial Knowledge Transmission
(Communicative Misalignment and Semantic Noise)*

Overall, the findings indicate that the limited implementation of financial literacy among Muslim MSME actors in Palu is not primarily caused by a lack of knowledge, but by misalignment between formal communication approaches and locally embedded meaning-making systems. Although basic financial concepts are understood at a practical level, their institutional articulation fails to resonate with the socio-cultural frameworks through which MSME actors interpret financial practices. This gap highlights the central role of communication context in shaping how financial literacy is received, internalized, and enacted.

This assumption aligns with research findings indicating that the use of local language in financial discussions by MSME actors is not merely a practical choice but rather the result of an internalization process of cultural, religious, and local values. This process shapes how MSME actors produce the content of their communication, which is then expressed through meaning-making when conveying financial concepts within a communicative social framework (Nisak et al., 2024; Risa Amalia Muzrifah et al., 2025). These findings consistently align with development communication theory, which emphasizes the importance of contextualizing messages to local cultural characteristics.

According to Everett Rogers, development communication emphasizes that the success of development programs depends on the ability to adapt messages to the value systems within society (Rogers et al., 2014; L. Servaes & Servaes, 2021). This assumption asserts that one of the central value systems in society is language. In this case, local language serves as both a tool for daily communication and a strategic means of enabling community participation in development programs (Sagala & Riyadi, 2020). This definition affirms that local language is a tangible manifestation of the principle of “endogenization of development.” Meanwhile, the principle of endogenization of

development emphasizes that social change must originate from within the community itself (L. Servaes & Servaes, 2021). This explanation is consistent with the statement of Allah SWT in QS. 14:4, which states:

وَمَا أَرْسَلْنَا مِنْ رَّسُولٍ إِلَّا بِلِسَانِ قَوْمِهِ.....

Translation:

“We did not send any messenger, but in the language of his people, so that he might explain them clearly...” (Kementerian Agama, 2018).

The verse above affirms that the Qur’an acknowledges the centrality of internal linguistic systems in facilitating social understanding and transformation (Shihab, 2002). Although the verse does not explicitly address development communication, it articulates a principle that is consistent with Servaes’ argument that meaningful social change must be communicated through a community’s own linguistic and cultural codes. Empirical studies further suggest that, in specific local contexts, social traditions are primarily shaped through repeated social practices and everyday interactions rather than being directly derived from formal juridical (*fiqh*) frameworks (Buhori et al., 2018; Daud & Husna, 2022) especially Malay tribes in Melawi Regency is seventh month’s ritual or in local language called *Nujuk Bulan*. Based on the results of studies in the field, it can be highlighted that within the context of this study, the oral tradition of *lenodafa* is shown to have developed through the everyday social and trading practices of the Kaili community rather than through formal *fiqh*-based articulation. Accordingly, the findings indicate that the main barrier does not stem from the absence of communication channels between Islamic teachings and local culture, but from a misalignment between institutional modes of message delivery and the meaning-making constructions through which Muslim MSME actors interpret Sharia-based financial concepts.

Empirically, this situation reveals a paradox in which ethical values that are substantively aligned with sharia principles are actively practiced in everyday economic interactions, yet remain institutionally unrecognized and communicatively disconnected from formal Sharia based financial literacy frameworks. This paradox necessitates a social constructionist analysis, which posits that social meanings are continuously constructed, sustained, and reshaped through everyday

interaction (Berger & Luckmann, 2016). The present study identifies three socially constructed dimensions that shape the communicative process. First, the socio-economic realities of Muslim MSME actors in Palu; second, the cultural norms and practices of Central Sulawesi communities; and third, a persistent reliance on memory and kinship-based networks that often outweigh formal record-keeping systems. These findings corroborate the work of Ma'rifatun Nisa & Gunawan Aji (2025) and Pramudia & Nurhailza (2025), both of which highlight these factors as critical barriers to the articulation and effective transmission of financial knowledge.

Put differently, the effective transmission of financial knowledge depends on adapting messages to the symbolic frameworks and lived experiences of Central Sulawesi's local communities, as articulated through the thirteen dialectal variations of the Kaili people. These findings align with prior research suggesting that miscommunication not only generates misconceptions but also provokes community resistance, thereby hindering the dissemination of Sharia-based financial knowledge (Bayumi et al., 2024). These findings confirm that the communicative breakdown is not caused by limited knowledge, but by the incompatibility between the symbolic frames embedded in financial-sharia messages and the cultural-linguistic environment of Kaili MSMEs.

*Cultural Frames and Meaning Making
(Integration of Sharia Principles into Financial Communication Practices)*

The findings of this study reveal that integrating Sharia principles into financial communication practices among Muslim MSMEs in Palu remains a significant challenge. Although these principles are conceptually sound, their implementation in everyday business activities remains suboptimal. From the perspective of Islamic economics, several studies have emphasized that the principle of *ash-shaffafiyah* (transparency) obliges entrepreneurs to be honest and open in all aspects of business, including financial recordkeeping (Ervanni et al., 2024; Wahyudi & Rosyidah, 2024; Wahyuni & Soumena, 2025).

Nevertheless, other studies highlight a conceptual gap that links transparency in Sharia accounting to the ethical imperative of honesty

in information disclosure, thereby opening space for integration within the framework of financial communication. In line with this view, Ahmad Sagala & Nurlaila (2025) argue that transparency in Sharia accounting can be positioned as a mechanism to foster public trust, functioning as a manifestation of ethical communication. This explanation resonates with the divine injunction in QS. 9:119, which states: The verse underscores honesty as the foundational basis of communication ethics. Ethics can be understood as a symbolic value that, on the one hand, is internalized by individuals and, on the other hand, is collectively embodied in society as a normative framework. This view is consistent with research findings indicating that ethics functions not only as an individual moral compass but also as a collective norm that sustains social solidarity and order (Rosita et al., 2023). In the context of communication, ethics serves as a guide to the expression of signs and symbols, both denotatively and connotatively, thereby ensuring clarity of meaning and depth of interpretation within the interaction space. Consequently, communication is not merely the transmission of messages but rather a process involving two critical stages: encoding and decoding (Angermuller et al., 2014).

According to Hall (2007), encoding is the process by which a sender encodes meaning into a message, while decoding is the process by which the receiver interprets and reassigns meaning to that message. These processes do not necessarily yield a shared or fixed meaning; instead, they create space for new interpretations shaped by the social, cultural, and experiential contexts of the audience. This perspective aligns with development communication theory, which similarly underscores the need for participatory communication. As J. Servaes (2022) argues, participatory communication creates opportunities for communities to negotiate new meanings that resonate with their social and cultural realities. In the present study, this is particularly relevant for the Kaili community, which consists of thirteen subgroups, each contributing to a plurality of meanings articulated through distinct Kaili dialects, including *Kaili Ledo*, *Kaili Unde*, *Kaili Tara*, *Kaili Rai*, *Kaili Ija*, *Kaili Doi*, *Kaili Da'a*, *Kaili Edo*, *Kaili Tajo*, *Kaili Tajio*, *Kaili Baras*, *Kaili Uma*, and *Kaili Tolee*.

From the above explanation, it can be understood that local participation does not merely generate a plurality of meanings in a

technical sense but also encompasses several dimensions. Among these is the cultural dimension, where ethical signs and symbols produce multiple layers of meaning, one of which is *nosarara nosabatutu* (kinship and solidarity) in Kaili society. At this stage, Islamic principles such as *ash shaffafiyah* (transparency or honesty) are not yet explicitly present; however, the Kaili community has often, unconsciously, laid the foundation in the form of core values such as *lenodafa*. This foundational value is further enriched at the epistemic level, where it encounters and becomes internalized with Islamic principles, shaping the understanding that *lenodava* (honesty in trade) constitutes a tangible manifestation of *ash shaffafiyah*. In this way, Islamic values do not appear as external or foreign constructs but as knowledge that is intelligible through the lived experiences and traditions of the Kaili people themselves. This convergence is then bound within the symbolic dimension, where language functions as the bridge linking the cultural and epistemic domains. This phenomenon aligns with Islamic practices across various regions of the Indonesian archipelago, which are often expressed through local symbols such as communal feasts (*kenduri*), mosque architecture, and the teaching of classical *kitab kuning*. These elements collectively give rise to a form of Islam that is grounded and contextually embedded within local culture (Irno, 2025; Rusli et al., 2021).

Contextual Communication Model for Financial Literacy Transformation (A Three-Stage Semantic Bridging Model)

This section presents the research findings based on the three sequential stages of the proposed contextual communication model. The first is dialectical mapping and communal validation of cultural meanings. The second is epistemic internalization through reflective learning and mentoring, and the third is symbolic mediations through culturally grounded language and hybrid expressions. These stages collectively explain how Sharia-based financial literacy can be effectively communicated and adopted by Muslim MSMEs in Palu City.

The first stage reveals that MSME actors interpret financial messages through culturally embedded frameworks shaped by the Kaili values of *nosarara nosabatutu* (solidarity, cooperation, trust, and relational harmony). Observations and interviews show that financial concepts are processed relationally, influenced by communal obligations and

socio-cultural expectations rather than by technical definitions. For example, the pattern of the emergence of *nosarara nosabatutu* as a form of vocabulary with Kaili ethnic nuances is consistently practiced in units of meaning. It does not stop at the daily practices of the Kaili people; *nosarara nosabatutu* functions as a marker, enriched by social myths about public morality, so that the message of honesty is not only stated but also staged through narrative structures in everyday life. This orientation produces semantic noise when formal Sharia financial messages encoded in administrative and technical language are decoded through the Kaili community's relational ethics.

The findings align with Hall's encoding and decoding model and Servaes' principle of endogenization, indicating that the root of communication misalignment lies in differing epistemologies rather than in a lack of information. Financial literacy programs fail not because MSME actors lack the capacity to understand, but because messages are detached from meaning systems. Dialectical mapping is therefore essential to identify where cultural meanings converge with Sharia principles.

Through communal discussions, cultural deliberations, and intergenerational dialogue, the value of *nosarara nosabatutu* was socially validated as relevant to economic decision-making. This validation aligns the value with *ash shaffafiyah* (transparency), demonstrating that brotherhood and honesty are mutually reinforcing foundations for ethical financial behavior. This stage establishes the cultural grounding necessary for subsequent internalization and symbolic transformation, confirming that Sharia-based financial literacy must begin by engaging local epistemologies rather than imposing external norms.

The second stage demonstrates how MSME actors internalize financial concepts through reflective learning, interpersonal dialogue, spiritual mentoring, and collaborative problem solving. Knowledge is not absorbed through technical training alone; instead, it becomes meaningful when it resonates emotionally, morally, and spiritually. Mentoring by trusted intermediaries' senior traders, religious figures, and community elders plays a critical role. These intermediaries translate financial concepts into culturally resonant narratives. For

instance, honesty in bookkeeping is explained as *lenodafa* (moral rightness), linking financial accuracy with ethical behavior anchored in both Islamic teachings and Kaili traditions.

This internalization process also manages cognitive dissonance. MSME actors initially perceive transparency as burdensome or incompatible with communal leniency and a strengthening of collective trust; resistance diminishes. Instead of viewing Sharia principles as external impositions, participants begin to perceive them as extensions of values they already practice. Epistemic internalization, therefore, bridges technical financial knowledge with personal identity and lived cultural experience. The process transforms Sharia financial literacy from a set of procedural instructions into a source of moral orientation that reinforces both Islamic spiritual values and Kaili communal ethics. This stage confirms that sustainable behavioral change occurs when knowledge becomes emotionally and culturally meaningful.

The third stage reveals how MSME actors operationalize Sharia-based financial concepts through symbolic mediation using hybrid language, culturally adapted expressions, and semiotic practices that merge Kaili traditions with Islamic principles. Language becomes the primary site of meaning negotiation. New hybrid expressions emerged from the field, such as *lenodafa ash-shaffafiyah*, reflecting the merging of honesty (Kaili) with transparency (Islamic). These expressions provide dual legitimacy: cultural (local identity) and religious (Sharia compliance). Storytelling, metaphors, and visual symbols strengthen this process by embedding Sharia concepts within familiar cultural frames.

Semiotic adaptation is also evident in daily practices: more precise pricing explanations, more explicit product labeling, and voluntary disclosure of transaction details. These actions show that transparency is no longer viewed as bureaucratic but as culturally grounded ethical behavior. This stage corresponds with Peircean semiotics, illustrating how meaning emerges when local signs and Islamic signs interact to produce new interpretants. Symbolic mediation enables Sharia financial literacy to be translated into the community's cultural language without losing doctrinal authenticity.

Conclusion

From the above discussion, this study concludes that the development of Sharia-based financial literacy among Muslim MSMEs in Palu City can be strengthened through a contextual communication model that integrates the cultural values of the Kaili community with Sharia principles. This model is constructed through three main stages. *The first*, dialectical mapping, communal validation, and contextual documentation that affirm Nosarara Nosabatutu and lenodafa as cultural foundations. *The second*, epistemic internalization, which transforms MSME actors' understanding through reflection, dialogue, and mentoring, allows Sharia principles such as *ash-shaffafiyah* (transparency) to be embraced without triggering identity threats. *The third*, symbolic mediation through language, which generates hybrid symbols such as lenodafa *ash-shaffafiyah* that function as inclusive, adaptive, and legitimizing communicative bridges.

Consequently, the proposed contextual communication model is not only grounded in the cultural values of the Kaili community and the principle of *ash-shaffafiyah*, but also aligned with *Maqasid al-Shariah*, particularly *hifz al-mal* (protection of wealth) and *hifz al-din* (protection of faith). This provides a *clear* novelty by combining normative legitimacy with practical relevance, making it a valuable framework for enhancing the financial literacy of Muslim MSMEs in Palu City.

This study enriches development communication theory by demonstrating that universal Islamic values can be understood through local values without losing their essence. The findings contribute to the development of a contextual Islamic epistemology, in which Islamic teachings are not presented as an external system but as a reinforcement of existing traditions. Methodologically, the study demonstrates the effectiveness of communication ethnography in understanding financial literacy phenomena in multicultural communities. For Islamic financial institutions, the research guides the use of local terminology and symbols in product education. For local governments, the model can serve as a reference for designing *participatory* MSME empowerment programs that involve customary and religious leaders. For MSME actors, the findings help them recognize that transparent business practices are integral to the cultural and religious values they already uphold.

This study is limited to Palu City. Therefore, generalizations to other regions should be made with caution. It has not measured the long-term quantitative impact on MSME financial performance. In addition, variations in values and practices among the 13 Kaili subgroups have not been explored in depth. Future research should test this model in other regions with different cultural contexts. Longitudinal studies are needed to assess long-term impacts on financial behavior and business performance. Research could also explore the integration of digital technology with local values and the role of gender in financial literacy communication patterns. Finally, there is a need to develop Sharia financial literacy measurement instruments integrated with local values.

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