
LECTURERS' PERCEPTIONS ON THE USE OF SHARIA CREDIT CARD



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Abstract

The phenomenon of using credit cards for some people is considered a symbol of status and lifestyle. It has an impact on conventional and Islamic financial institutions to compete to create banking card products that function to attract the attention of potential customers. In a hadith review, the credit card phenomenon is seen as a form of muamalah based on the principle of debt. Therefore, in a hadith review, borrowing is a commendable practice because it includes helping each other. Therefore, the study aims to analyze the perception of lecturers on the use of sharia credit card. The sample of research is people who have a teaching profession at an Islamic University. The methodology is qualitative with a quantitative descriptive approach, where the focus is to explore the problems of the research subject specifically from all aspects of personality related to the object of research. The research is also often referred to as casuistic observation research, then the data collection is the distribution of online questionnaires and literature studies. Then the data is analyzed by an interactive model. The results show that what makes lecturers less interested is that they think conventional and sharia credit cards are the same. Furthermore, the lack of socialization of sharia banks in promoting and explaining in detail about sharia credit cards. Someone who has a teaching profession has the perception that using a sharia credit card will give them financial risk if one day they fail to pay bills. The services and facilities provided by sharia banks have not been maximized when compared to conventional ones.

Keywords: Lecturer's Perception, Credit Card, Syariah Card, Banking Card

INTRODUCTION

The development of credit cards in today's modern economy has made credit cards popular in society. It is because credit cards are a form of modernization of an era. The process is where people take actions from traditional patterns to economic and political patterns that adhere to the cultural characteristics of western countries. (Bakri, 2016). Credit cards also provide convenience to the public, so they don't bother carrying large amounts of money, and the process of making a credit card itself is easy, fast, and cheap (Damayanti Octavia, 2019).

The phenomenon of the development of credit cards has existed since the issuance of Bank Indonesia Regulation No. 14/2/PBI/2012 on January 6th, 2012 regarding the amendment to Bank Indonesia regulation Number. 11/11/PBI/2009 is regarding Bank Indonesia issuing regulations regarding the activities of payment instruments using cards. This rule change appears in order to improve the application of protection aspects, prudential aspects, and risk management in providing credit in the operation of card-based payment instruments (APMK) (Nurhadi, 2019).

In a hadith review, the credit card phenomenon is seen as a form of *muamalah* based on the principle of debt. Therefore, in a hadith review, borrowing is a commendable practice because it includes helping each other. Thus, when in debt, try to pay off on time and add the nominal in the payment if you can afford it. However, the hadith prohibits Muslims from borrowing for immoral purposes (Nurzakka, 2021). In addition, the phenomenon of using sharia credit cards for some people is considered a symbol of status and lifestyle in making financial decisions using the services of sharia banks (Darmadiansyah, 2019). According to research by (Mahastanti, 2012:89-102), people who choose to use credit cards are due to demographic variables, gender, and income. It also has a relationship with the mental accounting of customers in using credit cards while age has no effect.

In general, there are two types of credit cards in Indonesia, namely conventional credit cards and sharia credit cards. It is because Indonesia has two popular banks among the public. There are six types of credit cards offered by banks, they are investment credit, working capital credit, trade credit, productive credit, consumer credit, and professional credit (Saraswati, 2020).

Conventional credit cards are indeed more popular than sharia credit cards. They were first widely used by the people of Indonesia.(Hendarsyah, 2020). Meanwhile, the perception of public interest in the recent demand for sharia-based credit cards can provide a new color for public interest (Pahmi Nur Utami, 2018). Study (Wardani, 2016:33-44), shows that the use of sharia credit cards in transactions can be included in *wakalah*, *kafalah*, *qardh*, and *ijarah* contracts where the contracts are legal and their use is allowed and adjusted to the transactions that occur.

The book (Luki Nugroho, 2018:5-34) explained that the striking difference between sharia and conventional credit cards is the interest charged to conventional credit card users by paying the bill in full before the due date (full payment). Meanwhile, sharia credit cards do not apply interest but *ujrah* in the form of wages or rewards (according to the card limit) for using the card for intermediary services (*samsarah*) between the bank and the customer, marketing (*taswiq*) in promoting products, and billing (*tehsil al-dayn*) of payment due by customers who are late paying (Atika Tri Aryani & Miti Yarmunida, 2022)

Sharia credit cards use the *qardh* agreement as a form of loan agreement made by the sharia bank to the customer as the use of a credit card, where the applicable provisions are that the customer is required to return the funds received at the agreed time. Based on research by (Ines Nathasia Oktaviani, 2022), *qardh* has a significant negative effect on the profitability of sharia commercial banks, which means that the greater the *qardh* distributed to the public, the profitability of sharia banks will decrease.

Responding to the differences between conventional and sharia credit cards, the researcher is interested in analyzing the perceptions of Islamic university lecturers' interest in using sharia credit cards where it is known that those who have professions as lecturers at Islamic universities are more familiar with banking products that are *halal* (sharia) or *haram* (conventional).

The lecturer understands the sharia basis in using the credit card and they are more moderate as users. However, is this an influencing factor in lecturers' interest in using sharia credit cards? It makes the researcher interested in examining more deeply about how the perception of the lecturers' interest in using the sharia credit card.

REVIEW OF LITERATURE

Sharia Credit Cards as Sharia Payment Instruments

Economic activities take the form of accounts payable, buying and selling, bartering, leasing, to cooperation in the form of livestock, plantations, and managing businesses. All these economic activities were presented when Islamic civilization began (Nurnasrina, 2018). The distribution of funds in the form of financing provided by banks to customers is one of the main activities of sharia banking. Modern sharia banking was first marked by the establishment of a bank in Egypt in 1963 called Mit Ghamr Local Saving Bank (Son, 2021:3).

Sharia credit card is a means of payment using a sharia-based card (APMK) issued by a sharia bank. There is no interest on sharia credit cards for their use. However, sharia cards use a return system for card management and issuance services as well as fees for each transaction made. The legal basis for sharia credit cards as a means of payment is regulated by a legal basis. The legal basis for sharia credit cards is the sharia banking law and the DSN Fatwa No. 54/DSN-MUI/X/2006 regarding sharia cards (Firmanda, 2014:253-288)

The presence of sharia credit cards as a means of payment intended for consumer financing activities can have a major impact on increasing consumption transaction activities of the Muslim community. Sharia credit cards do not have a control system, for cardholders to spend on halal goods, and make the holder consumptive (Huda, 2021). Then, the use of sharia credit cards as a means of payment can increase the public spending ratio. Thus, it can affect the increase in the level of bad loans from consumer financing and affect the state of the economy and state finances (Kristianti, 2014:287-296).

As a sharia payment instrument, the sharia board determines credit cards as a means of payment by applying sharia principles, namely not applying *usury*, and limiting payment for purchases by allowing payments only for halal products (Silvia Anisa Dhirima, 2019). The contract used is first, *kafalah*, namely the bank as the card issuer is the guarantor (*kafil*), then the card issuer gets a fee (*ujrah kafalah*). The second contract, *qardh* where the card issuer is the one providing the loan (*muqridh*) to the customer or the *muqtaridh* who is the card holder. Third, the *ijarah* contract in which the card issuer is the provider of payment system services and services to customers or cardholders. So, the card holder in

this *ijarah* agreement is subject to a membership fee (Fatwa of the National Sharia Council No: 54/DSN-MUI/X/2006 Regarding Sharia Card, 2006).

Relationship between Sharia Credit Cards and Maqashid Sharia

According to Ibn Assyria, maqashid sharia is something that is desired by sharia (Allah) to create useful human goals, or to maintain their general benefit in their specific actions. Meanwhile, according to Al-Ghazali, maqashid syariah is characterized by five basic principles of human obligation, namely, maintaining religion, soul, mind, lineage and property (Sarwat, Ahmad, Lc., 2019:1-62).

Based on the understanding of maqashid sharia (towards sharia), sharia credit cards must meet the five basic principles of human obligations in living a sharia life (Kholid, 2018). In this way, human needs that have three levels, such as *dharruriyat* (primary), *hajjiyat* (secondary), and *tahsiniyyat* (tertiary) are carried out (Septiana, 2015). In Islamic financial institutions, the muqashid sharia application is present and developed as a solution to face economic problems that are increasingly varied and complex (Adi Nur Rohman, 2021). Maqashid sharia is a support for sharia banks in the development of operations and products offered. Muqashid sharia is here to see the benefits of a product and its sharia. Therefore, the parties who work in Islamic banks must understand what and how the practices and principles of sharia muqashid are (Febriadi, 2017:231-245).

Sharia banks have products in the form of sharia credit cards, when viewed from the principle of utility or *maslahah* in seeing the benefits of these products. The concept of using a sharia card must understand what benefits are obtained from the parties related to the card. Related parties are credit card holders and credit card issuers. So, in terms of sharia aspects, sharia credit cards are justified in fiqh science. However, sharia credit cards do not apply the principle of interest rates in their payment system. This does not mean that sharia credit cards are allowed in an Islamic perspective, therefore it is necessary for Islamic banks to look at various aspects. Aspects include market segments, customer behavior, and customer habits in using sharia credit cards (Norman, 2020).

Therefore, the priority measure for using a sharia credit card is not at the level of primary needs. If there are other payment methods without using a credit card and more sharia, such as a debit card (savings). Then, the credit card is not too mandatory to be used frequently or not (Norman, 2020:182-195).

RESEARCH METHOD

The research is qualitative with a quantitative descriptive approach, where the focus of this research is to explore the problems of the research subject specifically from all aspects of personality related to the object of research. The research is also often referred to as casuistic observation research (Sugiyono, 2013). In simple terms, qualitative research methodology with a descriptive approach is a quantitative research model that facilitates qualitative in a way; the researcher conducted quantitative research with questionnaire data collection technique or questionnaire. The questionnaire is one of the main data collection techniques in a quantitative approach that serves as an ingredient in conducting data analysis, both descriptive statistical data and inferential statistical data. From the results of the analysis, the researcher carried out the second stage, which was trying to give a deep meaning to the statistical data obtained through interview instruments to informants who knew exactly the object of research (Mulyadi, 2011).

The process of selecting or taking samples in this study is using a simple random sampling technique, namely taking samples from members of the population that are carried out randomly, regardless of the strata contained in the population. Therefore, the sample in this study was determined based on the appropriate criteria (Dr, 2015). Sampling of this research is by distributing online questionnaires to people who have a teaching profession. After the data is collected, the researcher processes the data by reducing the data, namely selecting the main things, summarizing the data, and conducting induction analysis. Induction analysis is an activity to process data with data collection activities, data reduction, data presentation, and drawing conclusions which are part of the interactive (Miles et al., 2009). In the study, the data taken is primary, where the researcher collects the own data and is obtained directly from the object of research (Zainuddin, M, 2020).

RESULTS AND DISCUSSION

Validity Test

In the validity test, it can be seen that the r table of this study with a total of 63 respondents is 0.254. Based on (Sugiyono, 2013), r table above 0.254 then it is said to be valid. Thus, the questionnaire items can be said to be valid if r count $>$ r table.

From the results of the calculation of the correlation coefficient scores of each item statement instrument variable X from 63 respondents are presented in the table as follows:

Table 1
Validity Test

Items	P-value (Correlation Coefficient)	R-table	Criteria
Statement 2	0.384	0.254	Valid
Statement 3	0.432	0.254	Valid
Statement 4	0.653	0.254	Valid
Statement 5	0.838	0.254	Valid
Statement 6	0.846	0.254	Valid
Statement 7	0.910	0.254	Valid
Statement 8	0.942	0.254	Valid
Statement 9	0.907	0.254	Valid
Statement 10	0.896	0.254	Valid
Statement 11	0.901	0.254	Valid
Statement 12	0.915	0.254	Valid
Statement 13	0.891	0.254	Valid
Statement 14	0.852	0.254	Valid
Statement 15	0.844	0.254	Valid
Statement 16	0.914	0.254	Valid
Statement 17	0.884	0.254	Valid

Based on the results of the analysis of the validity test, it can be seen that only item 1 is invalid because the value of r count (0.204) < r table (0.254). Therefore, when the validity test is not valid, it is excluded from data processing, others have valid results.

The contents from the statement of each item on the validity test is as follows:

Statement 1 : My knowledge of Islamic credit cards comes from media information (Television, internet, etc.)

Statement 2 : My knowledge of sharia credit cards comes from information provided by the bank (websites, brochures, advertisements, bank marketing, etc.)

Statement 3 : My knowledge of credit cards is influenced by the name and image of sharia banks

Statement 4 : I use a sharia credit card because it is related to my job

Statement 5 : I use a sharia credit card because it provides convenience and security in shopping

Statement 6 : Sharia credit card makes it easier for me when I go on vacation

Statement 7 : Sharia credit cards provide financial security and convenience when traveling long distances

Statement 8 : I use a sharia credit card because I like the products offered

Statement 9 : I use a sharia credit card because the products offered are as needed

Statement 10: I use a sharia credit card because of the attractive promo facilities

Statement 11: I use a sharia credit card because it is in accordance with my financial capabilities

Statement 12: I use a sharia credit card because bank products and brands are my main choice

Statement 13: I use a sharia credit card because the Sharia credit card products offered are varied or varied

Statement 14: I use a sharia credit card because the fees are cheaper

Statement 15: Sharia credit cards provide satisfaction according to expectations and avoid unlawful practices

Statement 16: I use a sharia credit card because it provides convenience in economic activities

Statement 17: Low fees and easy requirements encourage me to use a sharia credit card

Reliability Test (X)

Figure 1
Reliability Test Result

Reliability Statistics

Cronbach's Alpha	N of Items
.961	17

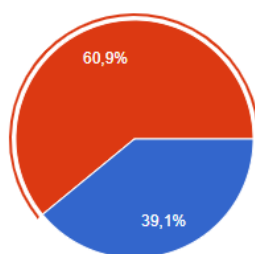
Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
ITEM1	49.94	259.351	.141	.967
ITEM2	50.00	252.903	.325	.965
ITEM3	49.90	252.152	.380	.964
ITEM4	50.97	237.193	.599	.962
ITEM5	50.51	231.738	.812	.958
ITEM6	50.60	232.211	.822	.958
ITEM7	50.38	228.917	.894	.957
ITEM8	50.60	226.856	.932	.956
ITEM9	50.56	228.573	.891	.957
ITEM10	50.81	232.834	.880	.957
ITEM11	50.59	231.569	.886	.957
ITEM12	50.63	230.074	.902	.956
ITEM13	50.75	233.547	.875	.957
ITEM14	50.60	234.340	.830	.958
ITEM15	50.33	232.419	.819	.958
ITEM16	50.41	229.601	.900	.956
ITEM17	50.57	230.023	.865	.957

Based on the results of the analysis on the reliability test of Croanbach’s Alpha, it shows that the reliability results are $0.961 > 0.60$, which means the research data is very reliable.

Characteristics of Respondents

The study has 63 respondents who have a teaching profession at the Islamic University. The lecturer teaches in various subject areas including Islamic religion, sharia accounting, accounting, sharia finance and banking, sharia economics, sharia bank management, management, and nautics. Respondents who filled out the online questionnaire were 60.9% male and 39.1% female. On average, these lecturers have an income of more than 3 million rupiah per month.

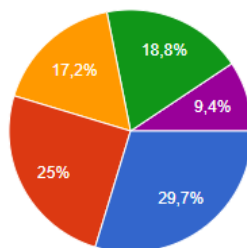
Figure 2
Gender of lecturer



Information:

- Female
- Male

Figure 3
Lecturers' income

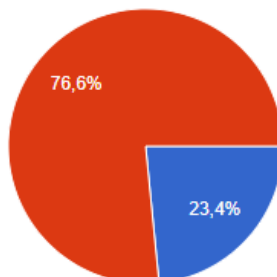


Information:

- 3 – 4 million
- 5 – 6 million
- 7 – 8 million
- 9 – 10 million
- > 10 million

The results of the study show that people who have jobs as lecturers are a more suitable market share to be offered by sharia banks to use sharia credit cards because the lecturers have salaries of 3 million to 10 million and above. However, the use of sharia credit cards has not been able to influence the lecturers to use them even though they have a fairly large salary. The data shows 76.6% of lecturers choose not to use a sharia credit card and 23.4% use a sharia credit card. This data shows that lecturers have little interest in using sharia credit cards.

Figure 4
Sharia credit card users



Information:

- No
- Yes

Perception of Lecturers' Interest in Using Sharia Credit Card

The perception of lecturers' interest in owning and using sharia credit cards is very diverse. Starting from the perception of knowledge, perception of ease, perception of risk, perception of satisfaction, and perception of finance. The following is an explanation of perceptions that affect lecturers' interest in using sharia credit cards (sharia cards)

Knowledge Perception

The presence of sharia products in the form of sharia credit cards has indeed created a variety of new polemics in the community. However, the fact is that the sharia credit card is a product that many people need (Aini, 2020). Sharia credit cards are practical, cheap, and flexible in circumstances to carry out various transactions. However, in fact, some lecturers still think that sharia and conventional credit cards are the same.

The lecturers do not necessarily believe that Islamic and conventional credit cards are completely different. Through online questionnaires, they assume that credit cards are the same as *usury (haram)*. In addition, some lecturers do not know about sharia credit card products in detail. Therefore, the researcher shows some differences in the percentage of perceptions of lecturers' interest based on knowledge.

Figure 5
Perception of knowledge of sharia credit cards through tv, internet, etc.

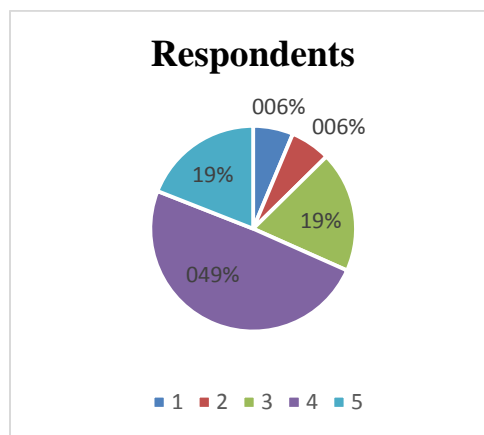
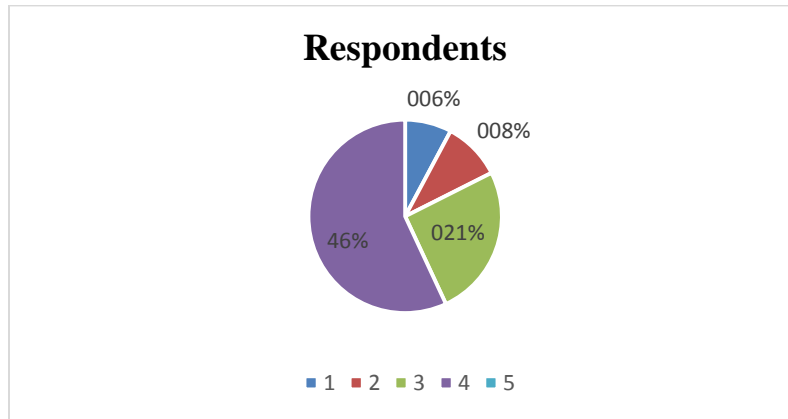


Figure 6
Perception of knowledge of sharia credit cards from the bank



Information:

- 1 : Strongly Disagree
- 2 : Disagree
- 3 : Neutral
- 4 : Agree
- 5 : Strongly Agree

Based on the data found by the researcher, that those who are lecturers 49.2% and 46% choose the answer to agree that their knowledge about sharia credit cards comes from TV, the Internet, and from the Islamic bank itself through the web, brochures, advertisements, marketing parties. banks, etc. Although those who have the profession of lecturers are more aware of the existence of sharia credit card products, there are also some lecturers who still do not know about sharia credit card products at sharia banks. The lecturers complain that sharia banks lack socialization regarding the existence of this sharia credit card product. Therefore, it is necessary for sharia banks to promote in detail this sharia card product and how it differs from conventional credit cards.

Perception of Ease

Figure 7
Sharia credit cards provide convenience, convenience, and security of shopping

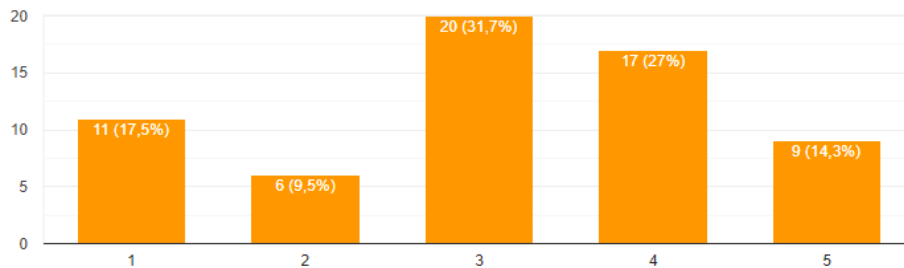
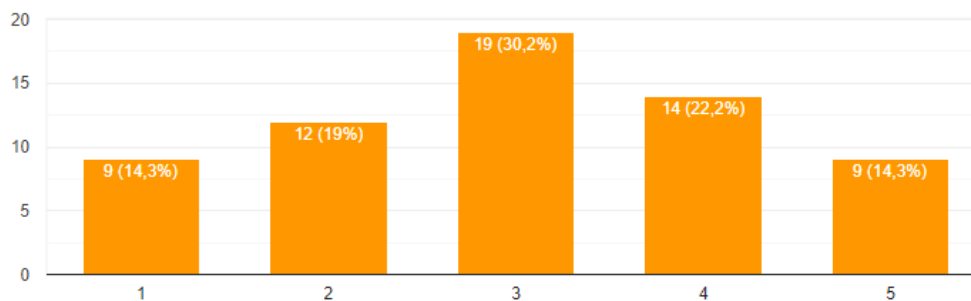


Figure 8
Sharia Credit Card Makes It Easy When on Vacation



Information:

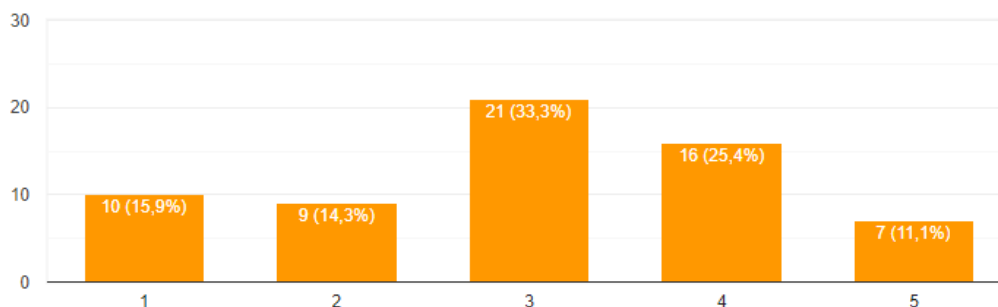
- 1 : Strongly Disagree
- 2 : Disagree
- 3 : Neutral
- 4 : Agree
- 5 : Strongly Agree

Based on Figures 7 and 8, it shows the perception of ease in using a sharia credit card. The lecturers prefer to answer neutrally than strongly agree because the researcher also found a shortage of this sharia credit card, which affected the lecturers' interest in owning and using it. Based on the research that has been done, some of them who work as lecturers answered that the sharia credit card services and facilities provided are still far different from conventional banks. Especially in the Islamic minority area, there are still many merchants who have not cooperated with sharia banks. In addition, they experience complaints when using sharia credit cards, namely the cards are often swallowed by ATM machines and the use of sharia credit cards has a limited network.

Sharia credit cards have the aim of facilitating transactions when shopping and others. However, researcher found that the lecturers were not interested in using sharia credit cards because admin fees were more expensive than conventional ones. The expensive admin fees are the cost of books and cards. They assume that if this is a sharia product then there is no admin fee. Then, not all shopping places accept payments via sharia credit cards and especially abroad because transactions made overseas will receive additional charges of up to 3%.

Financial and Risk Perception

Figure 9
Sharia Credit Cards According to Financial Ability



Using a credit card will have its own risk impact for the user. The risk of concern is the inherent risk. The financial risk that arises is the failure to pay due to the user's failure to plan their finances. Dharma and Pratiwi (2020) call it liquidity risk, where the failure to plan cash sources to cover the limit of the card used. It is what can cause cash inflow failure or can be in the form of limited use (Dharma, B., & Pratiwi, DC, 2020:12-20).

Based on Figure 10, many lecturers choose to answer neutrally when asked a question that sharia credit cards are used because they are in accordance with financial capabilities. The perception of lecturers' interest in using sharia credit cards is small. They do not want to have the financial risk that one day they will fail to pay. They are personally not interested in using sharia credit cards because it is the same as getting used to living with debt. Both sharia and conventional do not choose to use it because there is a financial risk that one day, they are afraid to pay late and it makes them uncomfortable. They also have complaints against the sharia credit card, namely the bill cannot be predicted so that it exceeds the planned expenditure.

Perception of Satisfaction

Figure 10
Sharia Credit Cards Provide Convenience on Vacation

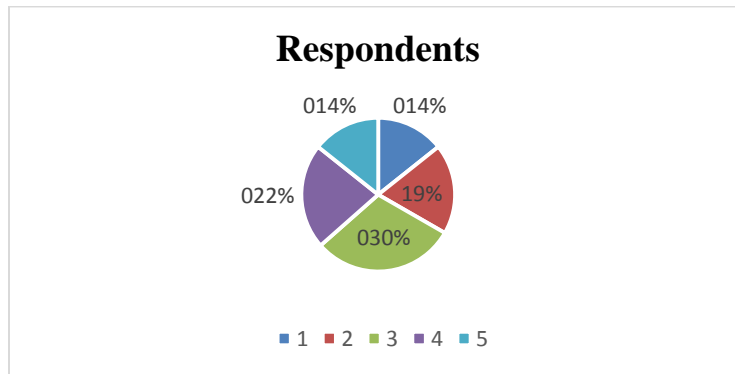


Figure 11
Using a Sharia Credit Card Because You Like The Products Offered

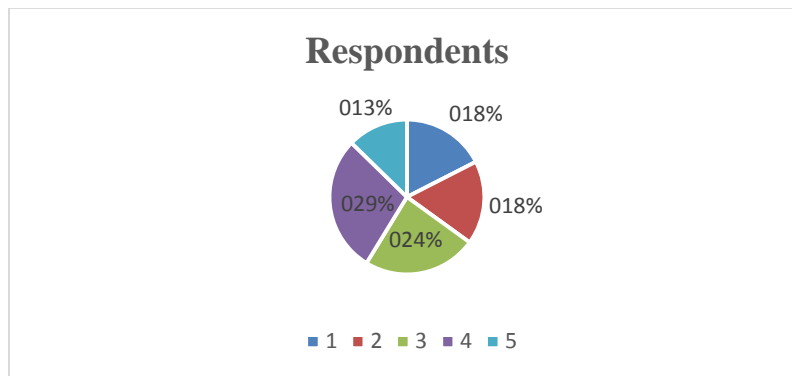
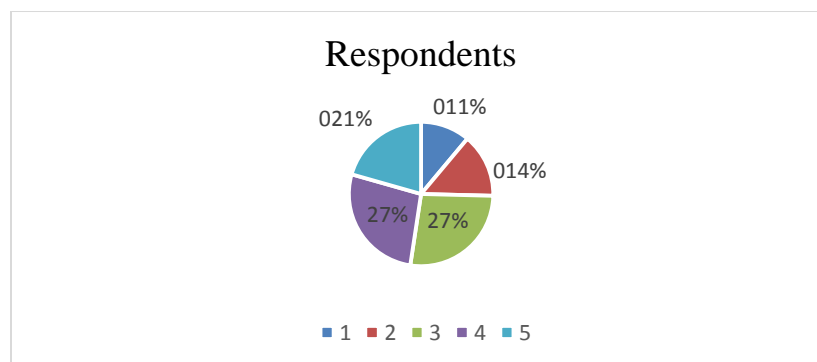


Figure 12
Using a Sharia Credit Card Provides Satisfaction with The Hope of Avoiding The Practice of *Riba*



When viewed from the perception of satisfaction, the lecturers prefer to answer neutrally regarding the satisfaction of lecturers' perceptions in using sharia credit cards and it will affect lecturers' interest in sharia cards. In Figure 12, it can be seen that 20.6% of lecturers strongly disagree that sharia credit cards provide satisfaction in accordance with expectations and avoid the practice of *usury*. The perception of lecturers in using sharia credit cards still has doubts that they will avoid unlawful practices.

CONCLUSION

What makes lecturers less interested is that they think conventional and sharia credit cards are the same. Furthermore, the lack of socialization of sharia banks in promoting and explaining in detail about sharia credit cards. Then, someone who has a teaching profession has the perception that using a sharia credit card will provide financial risk for them if one day they fail to pay bills. The services and facilities provided by sharia banks have not been maximized when compared to conventional ones. Furthermore, those who have a teaching profession with a fairly large salary do not agree and are not interested in using a sharia credit card. However, the study only discusses the perception of lecturers in the use of sharia credit cards. Meanwhile, problems related to the calculation of *ujrah*, contract, and law on the use of sharia credit cards with conventional credit cards are not discussed in detail in the research.

In the future, sharia banks should provide more clarity and promotion to the public regarding sharia credit card products. If sharia credit cards were created to make it easier for the Muslim community, the convenience and service of this product should be further improved. Then, it is hoped that further researchers can improve this research by presenting complete research results containing problems related to the calculation of *ujrah*, contract, and law on the influence of lecturers' interest in using sharia credit cards.

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