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Driving Factors Behind the Issuance and Use of Islamic Credit Cards in Indonesia: The Role of Consumerism

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ABSTRACT

The issuance of Sharia credit cards has sparked considerable debate within society. Critics argue that issuing credit cards through Islamic banks fosters a consumerism culture and can potentially increase non-performing financing ratios (Non-Performing Financing-NPF). Conversely, supporters assert that these credit cards facilitate transactions for Islamic bank customers. This research employs a mixed-method approach with a Sequential Exploratory design, characterised by the collection and analysis of quantitative data in the first stage, followed by the collection and analysis of qualitative data in the second stage. The data processing results indicate that both the issuance variable (X1) and Use variable (X2), independently and jointly, influence consumerism (Y). Moreover, public consumerism driven by Sharia credit cards significantly impacts economic transaction behavior. The study concludes that the issuance and utilisation of Sharia credit cards significantly affect consumer behaviour, leading to increased consumerism.

Keywords: *Sharia credit cards, Consumerism, Islamic banks, Non-Performing Financing (NPF) Economic transaction behaviour*

INTRODUCTION

The existence of Sharia credit cards presents both advantages and disadvantages within society. Some individuals strongly support these cards as they align with their lifestyle and beliefs, using them daily. Conversely, others, despite recognizing the benefits of Sharia credit cards, prefer conventional credit cards (Astuti & Razak, 2017). According to Prof. Dr. Mohd. Daud Bakar, who spoke at a national seminar in Kuala Lumpur in 2002, Islam traditionally does not recognize the concept of credit cards; instead, a debit card is deemed more appropriate. Dr. Daud Bakar, also a member of the Malaysian National Sharia Council, opposes labeling credit cards as Sharia-compliant. This highlights a recurring debate among scholars regarding the Sharia compliance of modern financial instruments, particularly credit cards (Aziz & Sulaiman, 2020). Moreover, studies such as Zainuddin & Djaelani (2018) emphasize the importance of comprehensive assessment methods, like the RGEC method, which evaluate the financial stability of banks that issue credit cards, ensuring that such financial products do not compromise the overall health of the financial system.

The rapid development of credit cards with various convenient features has encouraged Islamic banks and other financial institutions to issue Islamic credit cards. Bank Berhad Malaysia pioneered the first Islamic credit card by launching the *Al Taslif* Credit Card in 1996. In the Middle East, where credit card use is highest, Islamic credit cards have achieved a 26% growth rate in the five years since their inception, with total transactions amounting to US$34.7 million. In Saudi Arabia, the growth rate has reached 40% (Pujiyono, 2005). Research by Nasrullah et al. (2022) further supports the increasing demand for *Sharia* financial products, particularly in markets driven by ethical and religious compliance.

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Inspired by the growth of Islamic credit cards in the Middle East and Malaysia, discussions about their use have also emerged in Indonesia. However, this topic remains contentious among *Sharia* jurists, academics, card providers, and users. The association of credit cards with interest raises questions about whether every conventional financial product needs a competing Islamic counterpart with a *Sharia* label (Hardiansyah, 2021). The National *Sharia* Council (*Dewan Syariah Nasional* or *DSN*) has not yet issued regulations for this type of product, leading to ongoing debates about its legal and operational foundations. Issues such as contract types (*murabahah* for goods or *ijarah* for services), repayment methods, credit limits, interest, transaction fees, over-limit fees, late charges, and merchant discounts remain unresolved (Sutono, 2022).

Modern economic life heavily relies on banking services, which include saving money, transfers, payments, and credit distribution. The evolution of money from coins and banknotes to plastic forms like credit and debit cards has facilitated transactions (Kasmir, 2021). However, using Islamic credit cards can lead to uncontrolled and consumptive behavior (Utami et al., 2021). This study contributes to the ongoing discussion regarding the role of *Sharia* credit cards by addressing the gap in the literature concerning their impact on consumerism in Indonesia. While previous studies have explored the use and legal implications of *Sharia* credit cards in different contexts, few have investigated how these cards specifically influence the consumer behavior of Indonesian Muslims (Irsyad, 2020; Khairani et al., 2022). The research gap concerning the impact of consumerism on the issuance and use of Islamic credit cards in Indonesia will build on and extend previous research from the last five years (Huda, 2021). The findings of this study provide empirical data that highlight how Islamic financial products can simultaneously promote financial inclusion and potentially foster consumerism. Furthermore, this study offers policy recommendations aimed at improving the regulation of *Sharia* credit cards to align with Islamic ethical principles, ensuring they contribute to the well-being of consumers without encouraging excessive consumption (Fadel et al., 2023).

Table 1. Research Gap

Correlation	(Kharini et al 2019)	(Mohammad Irshad, 2020)	(Miftakhul Huda, 2021)	(Hardiansyah, 2021)	(Sutono, 2022)
Implementation of Sharia Credit Cards - Sharia Economics	Positive				
Application of the *Al Muqassah* Model - Alternative Model of Sharia Credit Cards in Indonesia		Positive			
Consumer behavior and security - banking credit card			Positive		
Sharia Credit Card Issuance -Changes in Muslim Consumption Behavior				Positive	
BNI Syariah Hasanah Card - Transaction Tool in *Maqasid As-Shariah* Perspective					Negative

Kharini et al. (2019) explain that implementing *Sharia* credit cards at the PT Bank BNI Syariah Palu branch is analyzed from an Islamic economic perspective, covering the entire process from issuance to approval. This implementation is based on the limitations inherent to *Sharia* credit cards. At PT Bank BNI Syariah Palu, risk mitigation involves temporarily deactivating *Sharia* credit cards used by customers until full repayment is made. This ensures that the card cannot be

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used for transactions that contravene *Sharia* principles, such as purchasing alcohol or pork at night entertainment venues (Irsyad, 2020). Irsyad (2020) further explains that the current *Sharia* credit card products and their benefits align with the objectives of *Sharia* economic principles, specifically *maqasid dharuriyyah* and *maqasid hajjiyyah*. Nevertheless, applying *Sharia* credit cards in Indonesia still requires further development, particularly regarding product quality and adherence to *Sharia* principles.

Other research (Huda, 2021) found that personal factors predominantly influence consumer behavior in using credit cards. Motivated by needs and lifestyle, many consumers are attracted to credit cards as a convenient payment method. As credit card issuers, banks actively promote their products by offering advanced and multi-layered security features to attract consumers (Hardiansyah, 2021). The rapid growth in credit card use can be attributed to increasing recognition of their practicality, comfort, and security as a payment and cash withdrawal method. As a result, the fundamental principles governing *Sharia* credit cards are derived from the *Quran*, *Hadith*, and *Ijma'* (Sutono, 2022). However, Sutono (2022) found that Islamic credit cards that do not incorporate interest rates in their payment systems are not automatically permissible from an Islamic perspective; other considerations, such as market segmentation, customer behavior, and accompanying customs, must be taken into account to ensure the card's benefits for Muslims.

This study identifies a gap in the research compared to previous studies, which have not explicitly examined the relationship between the issuance and use of Islamic credit cards and consumerist attitudes in Indonesia, as well as the impact of such behavior. Compared to *Sharia* debit cards, the growth of *Sharia* credit cards in Indonesia has been less enthusiastic. This hesitation stems from ongoing debates about whether Islamic credit cards should be considered an integral part of Islamic banking services. Critics argue that issuing credit cards through Islamic banks may promote a culture of consumerism and potentially increase non-performing financing ratios (Non-Performing Financing-NPF). Conversely, proponents claim that Islamic credit cards facilitate transactions for Islamic banking customers. This ongoing debate highlights the need for a detailed discussion of Islamic credit cards, which this study aims to address. The research questions formulated are: 1) How do the issuance and use of Islamic credit cards affect consumerism? 2) What is the impact of using *Sharia* credit cards on the consumptive behavior of Indonesian society?

LITERATURE REVIEW

Sharia Credit Card (Islamic Credit Card/ *Bithaqah Al I'timan*)

The term credit card originates from the word *bithaqah* (card), which linguistically refers to a small piece of paper or other material describing a voucher. The word *I'timan* means a condition of safety and mutual trust. In business practice, it refers to a loan based on trust in the borrower’s reliability and honesty. Therefore, credit cards provide funds as loans to be repaid later. Islamic cards, or *Shariah* cards, in a society moving towards cashless transactions, serve as instruments in the payment system, facilitating transactions without the need for cash. In contemporary *fiqh* literature, their legal status is defined as a service medium of *kafala* (guarantee) with payment remedies (*cards*) and *ijarah* (services) to facilitate transactions. In this context, the banking company issues a credit card (*kafala* proof) as a guarantor (*kafil*) for various transactions by the credit card user (Astuti & Razak, 2017).

In principle, credit cards are permissible under *Sharia* as long as they do not involve interest charges if the debt repayment to the guarantor is delayed. Additionally, the *kafala* fee should not be excessively high so that it does not burden the debtor or exceed rational limits, maintaining the original purpose of *kafala* as an assistance service in the form of debt guarantees to merchants accepting credit card payments. From a credit perspective, this card is issued to obtain money in cash or loan facilities (Sulaiman, 2019). Credit cards are issued by banks or other financial institutions to be used by the owner to purchase goods and services and pay debts (Ash-Shawi, 2019). According to Bank Indonesia Regulation Number 14/2/PBI/2012, which amends Bank Indonesia Regulation Number 11/11/PBI/2009 on Card-Based Payment Instrument Activities (*APMK*), a credit card is a payment instrument using a card to make payments for obligations arising from economic activities, including shopping activities and cash withdrawals, where the issuer fulfills the cardholder's payment obligations in advance. The cardholder repays it at an agreed time, either in one payment (*charge card*) or in installments (Ash-Shawi, 2019). In Indonesia, Islamic credit cards are included in the bookkeeping of Islamic banking products known as the *IB*

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Credit Card product, facilitating consumers or customers who wish to have a credit card. *Sharia* credit cards require the holder to pay off the credit fully and without interest after an agreed period, usually 30-60 days, based on *Sharia* principles stipulated in the *DSN MUI* fatwa. For example, if a customer uses it to pay for purchases worth 1 million rupiah, the bank charges the same amount after 40 days (Judge, 2021).

In 2006, the *MUI National Sharia Council (DSN MUI)* issued a fatwa allowing *Sharia* credit cards to meet public demand for *Sharia*-compliant cards, with Fatwa No. 54/DSN-MUI/X/2006 concerning *Sharia* Cards. In 2007, Bank Indonesia issued a regulation on *Sharia* Credit Cards with Bank Indonesia Letter No. 9/183/DPbs/2007. The *DSN MUI* fatwa No. 54/DSN-MUI/X/2006 defines a *Sharia* Card as a card functioning like a conventional credit card, with a legal relationship based on *Sharia* principles. The working system of the Islamic card, from issuance requests to purchase transactions and billing, involves several steps:

1. The customer applies to become a cardholder by fulfilling all the requirements set by an Islamic bank. At this stage, the Islamic bank has a *wa'ad* (promise) to provide financing, forming a sale and purchase contract.
2. Banks or financial institutions issue the card upon approval after researching the prospective customer's credibility and capability and forming a sale and purchase contract.
3. With the credit card, customers can make purchases at places that accept the Islamic card as proof of transaction, acting as a *wakalah* from the bank.
4. The bank then resells the purchased goods to the customers. From selling installments, Islamic banks earn a margin.
5. The merchant charges the bank based on proof of transaction with the cardholder.
6. The bank pays the merchant according to the agreed terms, including fees and other costs.
7. The bank charges the cardholder based on proof of purchase up to a certain limit as agreed.
8. The cardholder pays the amount stated, including the margin, within the predetermined time. If there is a delay, a fine is imposed according to the agreement.

The *DSN-MUI* fatwa No. 54/DSN-MUI/X/2006 permits charging fees for transactions. Card issuers may charge a membership fee (*rusûm al-'udhwiyyah*), covering the membership and its renewal, based on an agreement. Merchants can provide fees to card issuers for intermediary, marketing, and billing services. Fees may also be charged for cash withdrawal transactions (*rusûm sahb al-nuqûd*), which are service fees unrelated to the withdrawal amount. In case of delayed payments, issuers may impose *ta'wîdh* (compensation) for costs incurred. Late payment fines are recognized as social funds, not bank revenue, and must be stipulated during the card application contract.

Types of Credit Cards

In terms of function or use, there are several types of credit cards:

1. *Charge Card*: The cardholder must pay all bills at maturity.
2. *Credit Card*: The cardholder can pay bills in full or in installments at maturity.
3. *Debit Card*: This pays for customer billing by debiting the account at the issuing bank. The debit card can be used as a payment order against the holder's account.
4. *Cash Card*: Functions to withdraw cash at an ATM or bank teller.
5. *Check Guarantee*: Used as collateral for withdrawing checks and can also withdraw cash (Cashmere, 2021).

Contracts (*Akad*) Used in Sharia Credit Cards

Three parties use Islamic credit cards in financial transactions: card issuers, cardholders, and merchants. *Sharia* transactions involve more than one contract: a transaction contract between a card issuer and a cardholder, a transaction contract between a cardholder and a merchant, and a transaction contract between a card issuer and a merchant. Thus, three types of contracts underlie Islamic credit cards: *kafâlah* (guarantee agreements), *qardh* (credit agreements), and *wakâlah* (power of attorney agreements). Some also include *al-'âriyah* (loan), *wakâlah* (agency), and *kafâlah* contracts (Sulaiman, 2019). The *National Sharia Council - Indonesian Ulema Council (DSN - MUI)* states that the legal status of a credit card is as an object or medium for *kafala* services (collateral) accompanied by payment bailouts (*qardh*) and *ijarah* services for ease of transaction. Banking companies issue credit cards (proof of *kafala*) as guarantors (*kafil*) for cardholders in

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various transactions. According to *DSN - MUI*, three contracts are used in credit card transactions: *kafalah*, *qardh*, and *ijarah* (National Sharia Council-Indonesian Ulema Council, 2018).

Kafala

The definition of a "kafala contract" according to Law No. 21 of 2008 is a "guarantee agreement given by one party to another, where the guarantor (*kafil*) is responsible for the repayment of the debt which is the right of the recipient of the guarantee (*makful*)." Hanafiah scholars and Abu Muhammad Muwaffiq al-Din 'Abd Allah bin Qudamah al-Muqdisi, cited by Judge, divide *kafala* into life guarantees, debt guarantees, and collateral for assets. The pillars of *kafala* are *al-îjâb wa al-qabûl* (offer and acceptance). The parties must express this to show their will to form a *kafala* contract. The guarantor can receive a fee if it does not burden the other party, binding the *kafala* with fees. Ascarya notes the pillars of the *kafala* contract that must be fulfilled: the parties involved (*kâfil* and *makful*), the object of the contract (*makful alaih*), and the offer and acceptance (*shighat*) (Masyhudi, 2021). Banks provide *Kafala* facilities to customers to support smooth business transactions. Huda and Heykal state that banks guarantee customers (cardholders) can shop without cash from third parties (merchants). Because of this guarantee, banks as *kafil* can charge customers a fee (*ujrah*). The terms of the *kafala* contract include clarity and guarantee of the contract object and compliance with Islamic law (Nasri et al., 2020). The *DSN – MUI* states that scholars permit *kafala* in *muamalah* based on the *Qur'an*, *Sunnah*, and *Ijma'*. The *Qur'an* states: "...and whoever returns it will receive food (the weight of) a camel's load, and I guarantee against him" (Ministry of Religion of the Republic of Indonesia, 2018). The Prophet SAW said: "az-Za'im Gharim" means: the person who guarantees means in debt (because of the guarantee) (Narrated by Abu Dawud, Turmudzi, Ibn Hibban).

Qardh

According to Dewi, "*al-qardh* is the purchase of property that can be billed back or a loan without expecting anything in return." Ascarya states the pillars of a *Qardh* or *Qardhul Hasan* contract that must be fulfilled: the parties involved (*muqtaridh* and *muqridh*), the object (*qardh* funds), the purpose (a loan without compensation), and the offer and acceptance (*shighah*) (Ascarya, 2018). *Al-qardh* financing is efficient in Islamic banks, offering credit transactions without compensation. Islamic banking efficiency includes cost-free products like *murabaha*, *salam*, *istishna'*, *ijarah*, *wakalah*, *kafala*, and *hawalah*. The *Qardh* contract terms include mutual agreement and the use of funds for lawful purposes.

Ijarah

Ijarah means rent, wages, services, or rewards. Sayyid Sabiq defines *ijarah* as a contract to take benefits through replacement. Card issuers provide payment system services to cardholders, subject to a membership fee. *Ijarah* involves renting benefits from goods (e.g., car or house rental) or services (e.g., consultants, lawyers, teachers). The technical rules for *ijarah* transactions differ between goods and services. In Islamic banking, *ijarah* for multi-services allows banks to charge a service fee. The framework of this study is based on variable relationships that form conclusions about consumerism behavior in the issuance and use of Islamic credit cards in Indonesia and its impact.

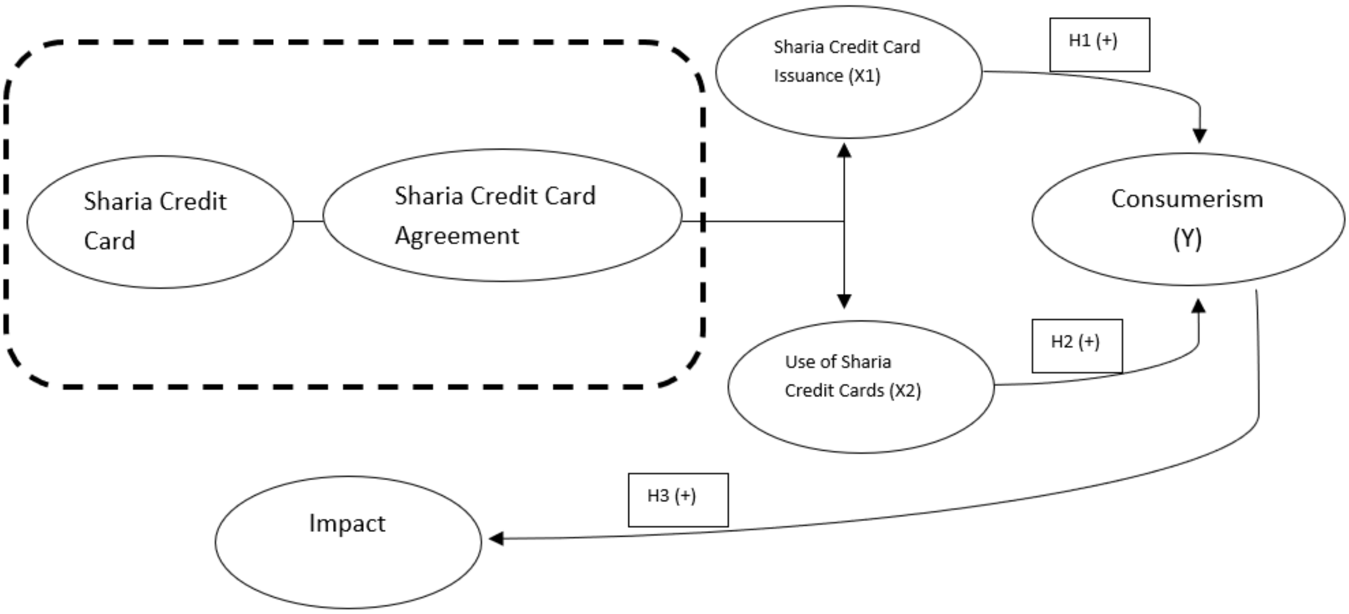

Figure 1. Research Framework

Sharia Credit Card Issuance

The modern lifestyle, which emphasizes practicality in conducting transactions, encourages banks to offer a variety of product services to facilitate customer transactions (Khairani et al., 2022). Islamic credit cards are a form of modern Islamic banking service, resulting from innovations in computerized technology. Today, credit cards are essential for many people, especially in urban areas, due to their ease of use as a payment method (Huda, 2021). Essentially, credit cards facilitate the buying and selling process without relying on cash payment systems. Their legal status, according to contemporary *fiqh*, is as collateral objects or collateral service media (*kafalah*), and they are permissible based on *Qs. Yusuf* 72 (Utami et al., 2021). The existence of *Sharia* credit cards is a subject of debate within society. Some individuals support them because they align with their lifestyle and beliefs, choosing to use Islamic credit cards in their daily lives. Conversely, others prefer conventional credit cards despite knowing the benefits of *Sharia* credit cards.

The current economic life of society heavily relies on banking services, which include saving, money transfers, payments, and credit distribution. Money, used as a commodity, has evolved from coins and banknotes to plastic forms such as credit cards, debit cards, and ATMs. The issuance of credit cards involves several mechanisms or procedures (Fuady, 2022):

1. The cardholder agrees with the credit card issuer, who issues the credit card on behalf of the cardholder. This allows cardholders to make purchases at service shops and other service points where retailers (*merchants*) also have agreements with the issuer.
2. The credit cardholder enters into a purchase agreement with the seller.
3. The *merchant* collects the payment from the credit card issuer, and the card issuer repays the debt of the credit cardholder (in this case, the credit card issuer receives a fee from the *merchant*).
4. The credit card issuer bills the cardholder at the specified time.

The provisions of a *Sharia* credit card (*Shariah* card) refer to the *Qur'an* in *Al-Baqarah* verse 280: “And if (the person who owes it) is in trouble, then give him respite until he has plenty. And giving (part or all of the debt) is better for you if you know” (Malihatunnisa, 2020). Credit cards have been a significant topic of discussion among Islamic banking scholars, academics, and practitioners since the early 2000s, following the progress of Islamic banking and financial transactions in Indonesia. Despite many publications, issues related to Islamic credit cards remain controversial within the Islamic banking industry (Aziz, 2020). The idea of using a *Sharia* card in Indonesia emerged in early 2003. Since then, the discourse on *Sharia* cards has undergone extensive debate, both in theory and practice. Many theoretical perspectives argue that *Sharia* cards may

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encourage Muslims to be consumptive, wasteful, and accustomed to debt. However, others believe that if the nature of usage is limited, it can be controlled.

The *National Sharia Council-Indonesian Ulema Council (DSN-MUI)* has issued various fatwas regarding several service products, including *Sharia Charge Cards* and *Sharia Cards* (*Sharia* credit cards). Although both are Islamic banking products in the form of cards, they have differences. According to Fatwa *DSN-MUI* Number 42/DSN-MUI/V/2004, issued on May 27, 2004, a *Sharia* Charge Card is a bailout card facility used by cardholders as a means of paying or withdrawing cash at certain places, which must be paid in full to the issuing Islamic bank within a predetermined time. Conceptually, *Sharia* charge cards are an alternative to credit card products, offering convenience, security, and ease for customers in transactions and cash withdrawals. *Sharia* charge cards are permissible based on the *qiyas* law discovery method, involving several transactions, including *ijârah*, *kafâla*, *wakâlah*, *murabaha*, and *qardh* financing.

The *Sharia* card or *Sharia* credit card is similar to a *Sharia* charge card, with the primary difference being the absence of *ta'wîdh* (compensation) provisions in the *Sharia* charge card. This is supported by the issuance of a *DSN-MUI* fatwa regarding the permissibility of *Sharia* credit cards. The basis for issuing Islamic credit cards is Fatwa *DSN No. 54/DSN-MUI/X/2006* regarding *Sharia* cards (Alfian et al., 2021). According to this fatwa, a *Sharia* card functions like a credit card, with legal relationships based on *Sharia* principles as stipulated in the fatwa (Huda, 2021). In 2007, Bank Indonesia issued a regulation regarding *Sharia* credit cards, namely Bank Indonesia Letter No. 9/183/DPbS/2007. The first *Sharia* bank to issue a *Sharia* credit card was Bank Danamon Syariah on July 18, 2007, under the name Dirham Card. The issuance of this credit card has sparked controversy due to associations with consumptive lifestyles, multiple fines, interest rates, and high non-performing loan rates (Alfian et al., 2021).

Practically, although there is debate regarding the *Shari'ah* card, several *Sharia* banks, such as Bank Danamon Syariah, BNI Syariah, and Bank HSBC Syari'ah, have proposed to the *MUI* to issue a fatwa regarding the *Sharia* card. Meanwhile, Bank Muamalat has refrained from issuing *Sharia* card products, believing they do not align with Islamic principles. Interestingly, after Bank Danamon Syariah launched the *Shari'ah* card product in July 2007, it stopped selling *Shari'ah* cards in 2010. Despite the ongoing debate about the permissibility of *Shari'ah* cards, the discussion continues (Alfian et al., 2021).

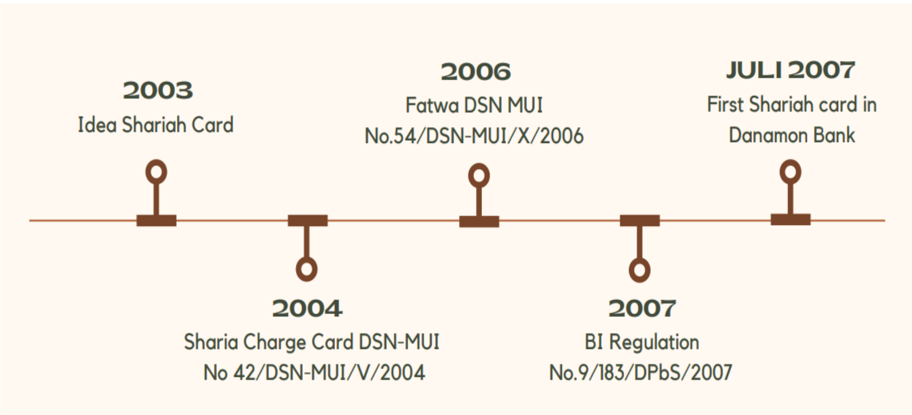

Figure 2. Process Flow for Issuing Sharia Credit Cards in Indonesia

Sharia Credit Card Issuance

The concept of credit, accounts payable, or borrowing in *Sharia* is known as *qardh*, which involves giving property to others with the expectation that it will be returned, without expecting any benefit in return. In classical *fiqh* literature, *qardh* is categorized as a contract of mutual assistance (*tathawwu'*), rather than a commercial transaction. To assure the lender, the borrower usually provides collateral. If a *Sharia* credit card agreement is based on a *qardh* contract, the cardholder/customer must deposit a sum of money as collateral, which also serves as the credit limit. This deposit is kept by the bank as a sign of good faith from the customer, indicating that those who become credit card customers must have money to make collateral deposits. Reviewing the fatwa on *Sharia* credit cards reveals inconsistencies in the underlying contracts, such as the use of a *qardh* contract alongside day/billing provisions. *Sharia* boards must pay attention to these contracts. The presence of a *Sharia* board has a significant impact on the disclosure of Islamic Social Responsibility (*ISR*), proving their importance for Islamic banks. The mandate of the *Sharia* board is to supervise and manage all operations of Islamic banks to ensure compliance with *Sharia* principles (Siswanti & Prowanta, 2022).

The issue of *Sharia* credit cards extends beyond the contract concept to include discussions on *Sharia* institutional economics, relating to normative provisions in the *Sharia* economic system that guide all economic activities. The success of an activity in Islamic economics depends on four factors: (1) Strength (*lâ ghalabah illâ bi al-quwwah*), (2) Unity (*lâ quwwah illâ bi al-ittihâd*), (3) Mutual respect (*lâ ittihâd illâ bi al-fadhâil*), and (4) Adherence to rules (*lâ fadhâil illâ bi al-nizhâm*). Scholars generally divide benefits into two kinds: the benefit of the afterlife (guaranteed by faith and worship) and the benefit of the world (guaranteed by *muamalat*). The benefit aimed at by *Shari'a* is limited to five things: maintenance of religion, life, mind, lineage, and wealth. Anything that maintains these five aspects is called *maslahah*, while anything that harms them is called *mafsadah* (Khairani et al., 2022). In practice, in the banking industry, the card issuer acts as the guarantor (*kafil*) for the cardholder to the *merchant* for all payment obligations arising from transactions between the cardholder and the *merchant* or from cash withdrawals from banks or ATMs. For this *kafalah*, the card issuer can charge a fee (*ujrah kafalah*), which is controversial among Islamic economic scholars (Fadel et al., 2023). *Sharia* cards fall within the scope of *maqāṣid al-shariah*. Islamic credit cards are included in *al-hajjiyah* and possibly *tahsiniyah*. *Al-hajjiyah* refers to needs that, if unmet, cause difficulty in life, while *tahsiniyah* refers to enhancements that, if unmet, do not cause harm or difficulty (Malihatunnisa, 2020).
Hypothesis 1: The issuance of Sharia credit cards influences consumerism in Indonesian society.

Use of Sharia Credit Cards

Credit cards are considered safer and more practical due to their various functions, which align with the increasing need for economic transactions. In Indonesia, conventional and *Sharia* credit card development is progressing similarly. While conventional credit cards are well-established, the development of *Sharia* cards should not be underestimated (Norman, 2020). The importance of using an Islamic credit card (*Sharia* card) lies in its function as a means of payment, similar to conventional banking activities. Financial cards, including *Sharia* cards, are effective and beneficial in economic and trade practices. These cards attract consumers through advertisements emphasizing security, prestige, and the ambition to obtain material goods (Kristianti, 2021). Interest in *Sharia* cards is driven by adherence to *Sharia* principles, which prohibit unlawful, excessive, or unproductive activities. Internal factors, such as being employees at *Sharia* banks that issue these cards, and cost benefits, like the absence of interest, also play a role (Muhlisin & Hasbi, 2021). In Indonesia, few banks offer *Sharia* credit cards. Only BNI Syariah, Danamon Syariah, and CIMB Niaga Syariah participate in this segment. Interestingly, Islamic financing cards are often cheaper than conventional credit cards and offer features such as automatic *zakat*, *infaq*, and *sadaqah* payments (Hardiansyah, 2021).
Hypothesis 2: Using Islamic credit cards creates a consumerist attitude in Indonesian society.

Consumerism on Sharia Credit Cards

The emergence of *Sharia* cards provides various benefits and disadvantages. Benefits include convenience, security, ease in transactions and cash withdrawals, and access to funds in urgent situations. However, *Sharia* cards can also lead to consumptive and wasteful behavior, contrary to *Sharia* principles (Khairani et al., 2022). Islamic credit cards, intended for consumer financing activities, significantly influence public consumption, especially among Muslims.
Sharia credit cards lack control systems to ensure spending on halal goods, and the credit limit does not prevent consumptive behavior. Compared to *Sharia* debit cards, the growth of *Sharia* credit cards in Indonesia is less enthusiastic due to ongoing debates about their permissibility. Critics argue that issuing credit cards through Islamic banks fosters a consumptive culture and increases non-performing financing ratios (*NPF*). *Sharia* credit cards, which can raise public spending ratios, impact the level of bad loans in the consumer financing sector, affecting the economy and state finances.

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Hypothesis 3: There is an impact on people's behavior resulting from consumerism in issuing and using Islamic credit cards.

METHOD

Research Approach

The authors employed a mixed methods research approach combining quantitative and qualitative methodologies. Mixed methods research integrates quantitative and qualitative approaches to obtain more comprehensive, effective, and reliable objective data (Sugiyono, 2019). This approach helps explain complex phenomena and allows for comparing cases and problems. Combining quantitative and qualitative research results analysis makes the data clearer and more complementary, providing a more complete and thorough understanding of the research question. This study aims to analyze the factors that influence the issuance and use of Islamic credit cards in Indonesia. Specifically, the research aims to address three key questions: 1) The urgency of issuing *Sharia* cards; 2) The impact of *Sharia* card use on public consumerism; and 3) The consequences of consumerism resulting from the use of *Sharia* credit cards. To answer these questions, the study utilizes primary and secondary data from two major Islamic banks in Indonesia, Bank Syariah Indonesia (BNI Syariah) and Bank CIMB Niaga Syariah, which had 32,842 and 25,000 customers, respectively, at the time of their initial issuance. Additional primary data were obtained from relevant references.

The authors recognize that this research addresses complex issues that significantly impact public perceptions regarding the use of Islamic credit cards. Therefore, conducting thorough research using a mixed methods approach is essential to obtain results that can drive significant changes. This aligns with the statement by Todd et al., which suggests that the mixed methods approach is particularly useful for studying complex problems that are less effectively addressed using a single method, requiring both theoretical explanation and practical application (Putra & Hendraman, 2013). In this study, the authors used a mixed methods approach with a sequential explanatory design to determine the impact of the issuance and use of Islamic credit cards on consumerism in Indonesian society and identify the effects of using Islamic credit cards. The Sequential Exploratory design involves collecting and analyzing quantitative data in the first stage, followed by collecting and analyzing qualitative data in the second stage to strengthen the quantitative findings (Triandini et al., 2021). The mixed-method research design for this study is depicted in the following chart:

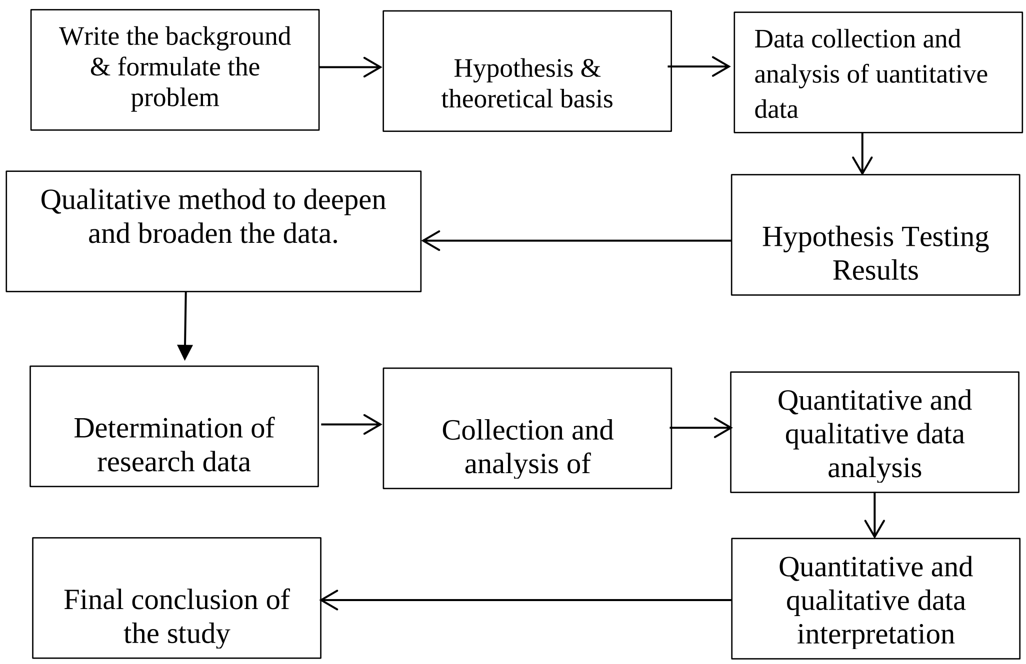

Figure 3. Quantitative method to find and process initial research data

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The author intends to gather data using a quantitative research approach initially. After obtaining the quantitative data, qualitative research will be conducted to explore more deeply the impacts caused by the use of Islamic credit cards.

Mixed/Combined Data Description (Mixed Methods)

Mixed data in this study is a combination of quantitative and qualitative data. Quantitative data collection techniques are employed using instruments that measure the impact of consumerism on the issuance and use of Islamic credit cards. Quantitative data is then analyzed with the assistance of SPSS 23.0 software (Apriliani et al., 2020).

Following the acquisition of quantitative data, researchers proceed with deeper investigation using qualitative methods. This step aims to obtain more detailed information regarding the consumerism impact arising from the issuance and use of Islamic credit cards. The qualitative research is guided by the quantitative data and further supplemented by secondary data from relevant research. Thus, mixed data involves integrating quantitative and qualitative data to gather comprehensive information until data saturation is achieved, leading to accurate findings (Triandini et al., 2022).

Quantitative and Qualitative Research Data Analysis

In this study, researchers used a *sequential explanatory* strategy for data analysis. The explanatory strategy involves the collection and analysis of qualitative data in the second phase, building on the preliminary results of the quantitative research. The data mixing process in this strategy occurs when the initial quantitative results inform the qualitative data collection process (Creswell, 2013). Although more weight or priority is given to quantitative data, the sequential explanatory strategy procedure is as follows:

1. Quantitative Data Collection: Initial data is collected using structured instruments to measure the impact of consumerism on the issuance and use of Islamic credit cards.
2. Quantitative Data Analysis: The collected quantitative data is analyzed using SPSS 23.0 software to identify trends and significant patterns.
3. Qualitative Data Collection: Based on the quantitative findings, qualitative data is gathered through interviews, focus groups, or secondary data sources to delve deeper into the observed impacts.
4. Qualitative Data Analysis: The qualitative data is analyzed to provide a comprehensive understanding of the impacts identified in the quantitative phase.
5. Integration of Data: The findings from both quantitative and qualitative analyses are integrated to provide a holistic view of the research problem.

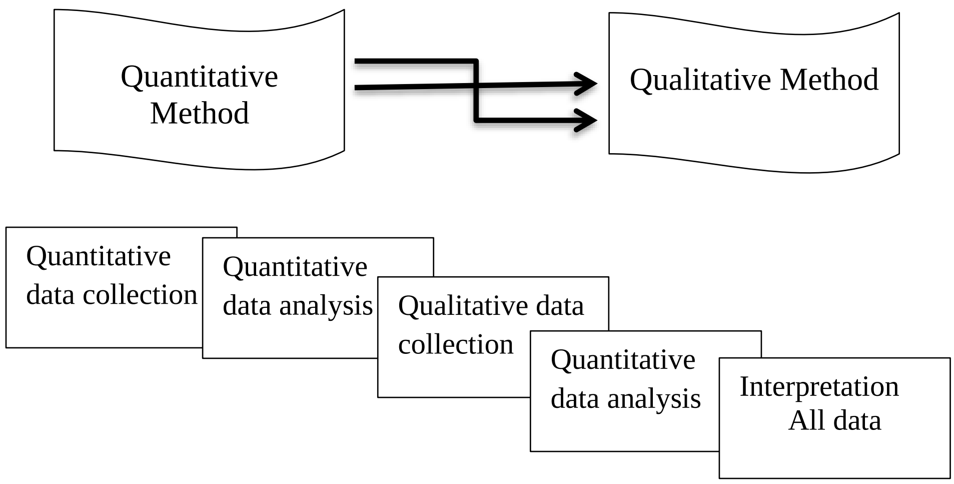

Figure. 4. *Sequential Explanatory Strategy*

Research Process Strategy

The picture above shows the research process strategy that the researcher will carry out. The sequential explanatory strategy steps carried out by the researcher can be explained as follows:

1. Quantitative Data Collection: In the first stage, researchers collected quantitative data using an instrument to measure the influence of the issuance and use of Islamic credit cards on the consumerism of Indonesian society. The sampling technique used is purposive sampling, which selects respondents based on specific criteria: those who already have a Sharia credit card, have used it in transactions, and understand the concept of consumerism (*mubadzir*). The Slovin formula was used to determine the sample size with an error rate of 10%, as shown the minimum sample size obtained is approximately 75 respondents.
2. Quantitative Data Analysis: In the second stage, researchers analyzed the quantitative data using SPSS 23.0 software for Windows. This involved testing the research instruments and conducting data analysis.
3. Qualitative Data Collection: In the third stage, descriptive qualitative data was collected using secondary data that supports the research.
4. Qualitative Data Analysis: In the fourth stage, qualitative data analysis was conducted interactively until data saturation was achieved. Additionally, the validity of the data was tested using triangulation techniques to ensure accuracy and validity (Triandini et al., 2021).
5. Data Interpretation: In the final stage, the entire data set was interpreted. Researchers discussed the findings from both quantitative and qualitative data, presenting mixed-method data. This step provided an in-depth explanation of the findings, determining the impact of the issuance and use of Islamic credit cards on consumerism in Indonesian society, and identifying the specific impacts caused by the use of these cards (Putra & Afrilia, 2020).

RESULTS

The Influence of the Issuance of Sharia Credit Cards (X1) on Consumerism (Y)

The significance value obtained is 0.000, which is less than 0.05, indicating that the issuance variable (X1) affects the consumerism variable (Y). Based on the t-test value, the t-count is 4.840, which is greater than the t-table value of 1.6660, indicating that t-count > t-table, or significance < 0.05. Thus, the null hypothesis (H0) is rejected, and the alternative hypothesis (Ha) is accepted. The output shows that the issuance variable (X1) affects the consumerism variable (Y). The results can be seen in Table 2:

Table. 2. Coefficients for Issuance (X1)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error	Betas	B	std. Error
1	(Constant)	13,887	4,070		3,412	,001
	Issuance (X1)	,574	,119	,493	4,840	,000

a Dependent Variable: consumerism (Y)
Source: Primary Data Processed (2024)

The constant value of 13.887 implies that the baseline value of the consumerism variable is 13.887. The regression coefficient for X1 indicates that for every unit increase in the issuance of an Islamic credit card, the consumerism variable increases by 0.574. The positive regression coefficient signifies that the direction of the influence of X1 on Y is positive. The calculation results show that the influence of the issuance variable (X1) on the consumerism variable (Y) is 24.3%, with the remaining 75.7% influenced by other factors. These factors may include specific interests of individuals who register and possess Islamic credit cards. The results are summarized in Table 3:

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Table. 3. Model Summary for Issuance (X1)

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.493(a)	,243	,233	3.10023

a Predictors: (Constant), Issuence (X1)
Source: Primary Data Processed (2023)

The Influence of the Use of Sharia Credit Cards (X2) on Consumerism (Y).

The significance value for the effect of the use of Sharia credit cards (X2) is 0.000, which is less than 0.05, indicating that the use variable (X2) affects the consumerism variable (Y). Based on the t-test value, the t-count is 7.534, which is greater than the t-table value of 1.6660, indicating that t-count > t-table, or significance < 0.05. Thus, the null hypothesis (H0) is rejected, and the alternative hypothesis (Ha) is accepted. The output shows that the use of Islamic credit cards (X2) affects the consumerism variable (Y). With a constant of 11.961, the baseline value of the consumerism variable is 11.961. The regression coefficient for X2 indicates that for every unit increase in the use of a Sharia credit card, the consumerism variable increases by 0.640. The positive regression coefficient signifies that the direction of the influence of X2 on Y is positive. The influence of the use variable (X2) on the consumerism variable (Y) is 43.6%, with the remaining 56.4% influenced by other factors. These factors may include the consistency of Sharia credit card users in making transactions for basic needs only. The results are summarized in Table 4:

Table. 4. Coefficients for Use (X2)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error	Betas	B	std. Error
1	(Constant)	11,961	2,876		4.158	,000
	Use (X2)	,640	.085	,661	7,534	,000

a Dependent Variable: Consumerism (Y)
Source: Primary Data Processed (2024)

The Influence of Issuance (X1) and Use (X2) on Consumerism (Y) Simultaneously

The significance value for the simultaneous effect of issuance (X1) and Use (X2) on consumerism (Y) is 0.000, which is less than 0.05, indicating that both variables together affect consumerism (Y). Based on the F-test value, the F-count is 31.663, which is greater than the F-table value of 3.34, indicating that F-count > F-table, or significance < 0.05. Thus, the null hypothesis (H0) is rejected, and the alternative hypothesis (Ha) is accepted. The output shows that the variables issuance (X1) and Use (X2) together affect consumerism (Y). The details are presented in Table 5:

Table. 5 ANOVA for Issuance (X1) and Use (X2)
ANOVA(b)

Model		Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	433,676	2	216,838	31,663	,000(a)
	Residual	493,071	72	6,848		
	Total	926,747	74			

a Predictors: (Constant), Issuance (X1), Use (X2)
b Dependent Variable: Consumerism (Y)
Source: Primary Data Processed (2024)

The constant value of 7.280 implies that the baseline value of the consumerism variable is 7.280. The regression coefficient for X1 indicates that for every unit increase in issuance (X1), the consumerism variable increases by 0.238. Similarly, for every unit increase in Use (X2), the consumerism variable increases by 0.537. The positive regression coefficients signify that the direction of the influence of X1 and X2 on Y is positive. The simultaneous influence of X1 and X2 on Y is 46.7%, with the remaining 53.3% influenced by other factors. These factors may include the urgency for customers to have Islamic credit cards, leading to a positive effect. The detailed results are summarized in Table 6:

Table. 6. Coefficients for Issuance (X1) and Use (X2)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error	Betas	B	std. Error
1	(Constant)	7,280	3,638		2,001	.049
	Issuance (X1)	,238	, 117	,205	2,033	.046
	Use (X2)	,537	,097	,555	5,519	,000

a Dependent Variable: Consumerism (Y)
Source: Primary Data Processed (2024)

DISCUSSION

The use of *Sharia* credit cards in Islamic banks limits the amount of spending cardholders can engage in. Card issuers set maximum spending limits to prevent excessive consumptive behavior (*isrâf*) that could lead to the inability to repay bills. According to research, Indonesian consumer behavior can generally be categorized into nine distinct patterns, each relevant to the impact of *Sharia* credit cards on the consumptive behavior of Indonesian Muslim communities:

1. Short-Term Perspective: Indonesian consumers often seek instant gratification, desiring quick and affordable satisfaction from products, goods, and services. This demand prompts producers and distributors to focus more on market strategies rather than product quality. The rise of online shopping and the use of financial cards (both debit and credit) have facilitated this behavior. *Sharia* credit cards, like conventional ones, are often preferred over debit cards because they allow for deferred payments, encouraging consumers to spend more than they can immediately afford (Hardiansyah, 2021).
2. Unplanned Purchases: Consumers frequently make purchases impulsively without prior planning, a behavior commonly referred to as impulse buying. This is prevalent in retail environments where products are displayed to tempt spontaneous purchases. *Sharia* credit card users, like their conventional counterparts, often exhibit this behavior, spending beyond their means due to the convenience of credit (Kristianti, 2021).
3. Social Influence: Many consumers purchase products not out of need but due to social pressure. Credit cards, including *Sharia* cards, allow users to make purchases in large quantities, leading some to buy irrationally to keep up with societal trends or peer groups. Studies have shown that peer influence, especially among younger consumers, plays a significant role in purchasing behavior (Daniel et al., 2016).
4. Context-Oriented Spending: Consumers often prioritize the context or environment in which goods are consumed rather than their actual value or utility, leading to higher rates of bad credit. Despite *Sharia* credit cards being designed to avoid excessive consumption, their inherent structure still encourages borrowing and spending. Studies have shown that many Indonesian consumers tend to spend more than their income, partly due to credit card usage (Astuti et al., 2021).
5. Prestige: Many consumers are motivated by prestige, purchasing products that symbolize status rather than necessity. This behavior, often influenced by social norms and subcultures, leads to consumptive patterns disconnected from actual needs. *Sharia* credit cards, while aligned with Islamic values, can inadvertently encourage this behavior by making it easier to access high-end products (Firmanda, 2018).
6. Lack of Environmental and Priority Awareness: Consumers may misuse *Sharia* credit cards by prioritizing *tahsîniyyât/kamâliyyât* (complementary goods) over essential needs. In *Sharia*

economics, prioritization is important, and credit cards are viewed as secondary or complementary tools, not primary necessities. They should be used only when other financing options, like debit cards, are unavailable (Daniel et al., 2016).

7. Influence of Advertising: Advertising, particularly by public figures or companies, has a strong influence on consumer behavior. Banks, including Islamic ones, target consumers through promotional programs that encourage spending through their credit cards. This marketing strategy can lead to increased consumption, even among *Sharia* credit card users, as banks shift focus from corporate to consumer banking (Wiganda et al., 2022).
8. Preference for Imported Goods: The use of *Sharia* credit cards with high credit limits encourages consumers to purchase branded and expensive goods, often from international markets. This preference for imported products can result in excessive consumption and negatively impact the local economy, particularly for small and medium-sized enterprises (MSMEs) (Khairani et al., 2022).
9. Technological Adaptation: The rapid advancement of technology has led to new forms of consumptive behavior. The ease of digital transactions facilitated by *Sharia* credit cards, despite the underlying principles of *Sharia*, can result in wasteful spending. The convenience of these cards often leads to higher consumer spending, deviating from the balanced wealth distribution promoted in Islamic economics (Arifin, 2019).

The introduction of *Sharia* credit cards offers both benefits and drawbacks. On the positive side, these cards provide convenience, security, and easy access to funds in urgent situations. However, the ease of use can also lead to excessive, wasteful, and non-productive spending. Data from this research indicate that both the issuance and use of *Sharia* credit cards significantly influence consumerism among Indonesian Muslim communities. Indonesian consumer behavior can be categorized into nine key patterns—short-term thinking, unplanned purchases, social influence, context-driven spending, prestige-driven purchases, lack of environmental and priority awareness, advertising influence, preference for imported goods, and rapid technological adaptation—many of which contribute to excessive consumption.

CONCLUSION

This study concludes that the issuance and use of Islamic credit cards significantly influence consumerism among Indonesian Muslims. Although designed to align with Sharia principles, Islamic credit cards tend to encourage consumer behavior similar to that of conventional credit cards, particularly due to the ease of cashless transactions and appealing features offered by Islamic banks. Factors such as a short-term consumption mindset and social influence further contribute to this trend. Therefore, stricter regulations and consumer education are needed to ensure Islamic credit cards promote responsible financial behavior in line with Islamic values.This study has limitations such as a small and specific sample size, reliance on self-reported data, and a primary focus on quantitative data. These factors affect the generalizability and accuracy of the findings. Additionally, the evolving financial and technological landscape may impact the study's relevance over time. Future research should expand the sample size and diversity, employ more extensive mixed-method approaches, and consider longitudinal studies to track changes in consumer behavior over time. Exploring educational interventions and the role of digital financial literacy in shaping consumer behavior can provide valuable insights for aligning financial products with Sharia principles and promoting responsible credit card Use.

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