

TIJDESSA, Vol 4 (No 1), 2023, Page 8-19

p-ISSN: 2581-2904, e-ISSN: 2581-2912

DOI: <https://doi.org/10.26418/tijdessa.v4i1.36>

TANJUNGPURA INTERNATIONAL JOURNAL ON DYNAMICS ECONOMIC, SOCIAL SCIENCES AND AGRIBUSINESS

<http://tijdessa.untan.ac.id/>

Sharia Card (Difference With Credit Card Conventional Bank)

Fitri Wulandari¹, La Ode Hasiara², Nurul Azizah Azzochrah³

^{1,2}Department of Accounting, Finance and Banking Study Program, Samarinda State Polytechnic

³Faculty of Islamic Economics and Business Manado State Islamic Institute (IAIN).

Abstract:

The goal to be achieved in this research is to examine the use of credit cards related to purchase transactions. This has become a common habit in society. However, to provide a sense of security and usury-free transactions, credit cards based on sharia principles were issued. This was done because it was an appeal from the National Sharia Council-Indonesian Ulema Council (DSN-MUI) which had issued a DSN fatwa No 54/DSN-MUI/X/2006 regarding sharia cards. The fatwa explains that a sharia card is a card that functions similarly to a credit card in general. However, the relationship between related parties is regulated based on Islamic law and sharia principles. As recommended in the MUI fatwa and the card, sharia credit applies principles that are in accordance with Islamic law so that customer users avoid usury. It also explains, the use of sharia credit cards may not be used to purchase non-halal products. The conclusions of the results of this study merely encourage Islamic credit users to apply principles that are in accordance with Islamic law so that user customers avoid usury.

Keywords: Usage, Sharia card, Credit card, Conventional bank.

Introduction

In the era of globalization, the level of mobility of a person is very decisive in increasing one's standard of living (Zabri & Mohammed, 2018; Abror et al., 2019). Advances in science and technology will continuously develop and will always change with the progress of time. This also underlies a person to look for an item or tool that is flexible, efficient and can be used at any time when needed without having to waste so much time (Zakiah & Al-Aidaros, 2017). This is what banks around the world are looking at, especially in Indonesia, both private and state-owned to issue a product where the product can help and facilitate a person's performance in carrying out every transaction in an economic activity (Amin, 2020). Therefore, the bank makes a product, namely a credit card. Because by making credit card products, it can increase new customers (Hasiara, 2021).

Credit cards are banking products that aim to provide convenience for customers in making transactions, both with the credit card issuing bank itself and with several merchants (Hasiara, 2021). Merchants are sellers of goods and/or services that accept credit cards as payment media. Credit cards are a means of payment as a substitute for cash that consumers can use to exchange goods and services at places that accept credit card payments (Hasiara; Makmur, 2015). Credit cards are considered more effective and efficient than other means of payment, so they are also better known in the community. The rapid development of credit card usage is due to the fact that people feel the importance of using credit cards as a means of payment and taking cash considering the practicality, comfort and security they provide. The emergence of this credit card does not only occur in conventional banks, but now there are Islamic credit card products issued by Islamic banks as well.

In Indonesia, currently the development of conventional credit cards, followed by shari'ah cards, goes hand in hand. Conventional credit cards have been well established in business development in Indonesia (Hasiara, 2021), the results of this study explain that conventionally used credit cards have a great influence on asking customers to use electric credit cards. After that, it was also followed by the development of the current shari'ah card which is also not underestimated for the running of the economy (Satria, 2019). The idea of using shari'ah cards in Indonesia began to appear in early 2003, giving rise to several questions among the public whether shariah cards and credit cards issued by conventional banks have differences in transactions or are they the same. This is indeed the same, but the question arises is not the same or different, but what is prioritized here is the ease of use, including the use of the effectiveness of the time used (Sapari & Ngumar, 2019).

Methods

This research includes phenomenological research with a qualitative approach (Hasiara, 2018; Moles, 2014; Hasiara, 2012). Sources of data in this study were observation, documents, and interviews as well as triangulation (Hasiara; Ahyar M.Diah; and Sudarlan, 2019) Empirical research was conducted by collecting data from various sources, both from libraries and other sources that can be used for analyzing data and solving the problem being studied. (Hasiara, 2018) explains that qualitative research is different from quantitative research, the difference is more to the level of accuracy of the data. So that this research still maintains the credibility of the data obtained by testing the validity of the data.

There are four criteria used in checking the validity of the data (Hasiara; Ahyar M.Diah; and Sudarlan, 2019) adapting the income proposed by Moleong that credibility, transferability, dependability and confirmability).

The credibility of this technique is used to check the validity of the data and prove that the data or information is related to the activities carried out by OPD in the province of East Kalimantan. This research starts from 2018 – 2020.

The transferability of this technique is used to prove that the results of research on the implementation of regional financial management in the province of East Kalimantan are truly in accordance with good and correct financial governance based on Government Accounting Standards.

The dependability of the researcher is the main instrument (key instrument), so that this research can be trusted (dependability & validity) which can be accounted for scientifically. Therefore, in qualitative research the researcher must test the accuracy of the information obtained by the researcher and review the concept to obtain special considerations for the results of the research that has been carried out.

Confirmability. Confirmability is a technique used to assess the objectivity and quality of research findings. For this reason, it is necessary to have common views from several views, opinions and findings of someone including the research team as a dependability audit.

Solutions

The existence of two credit card concepts in Indonesia is currently making traction

separately for economic turnover (Khamis & AbRashid, 2018; Apriyanti et al., 2020). So that people have an alternative choice, whether to use a conventional credit card or a shari'ah card (Abror et al., 2019). Based on the Fatwa of the National Syari'ah Council (DSN) Number 54/DSN-MUI/X/2006, a Sharia Card is a card that functions like a Credit Card with a legal relationship (based on the existing system) between the parties, namely the card issuer (mushdir al. -bithaqah), cardholders (hamil al-bithaqah) and card recipients (merchant, tajir,

or qabil al-bithaqah) based on sharia principles as stipulated in the fatwa (Zakiah & Al-Aidaros, 2017). Then the Sharia Card is a service that functions like a credit card based on sharia principles to accommodate the needs of financial transactions for Muslims, but keep in mind that non-Muslims are also allowed to use it. In accordance with this statement, the researcher linked it to the results of interviews with key informants, who explained that:

“The cardholder entered into an agreement with the credit card issuer, and

pursuant to this agreement the issuer issues a credit card on behalf of

the credit card holder. With the card, the cardholder can shop at shops or other service areas that are willing to serve, where previously the merchant (merchant) also entered into an agreement with the issuer. "The credit card holder enters into a sale and purchase agreement with the merchant (merchant)." then the merchant (merchant) collects payment to the credit card issuer and the card issuer makes payment in advance of the credit cardholder's debt (in this case the credit card issuing company receives a commission from the merchant ", " At the specified time, the card issuing company credit card billing to credit card holders.

According to this statement, it can be observed that basically the use of both credit cards is the same, namely: (1) facilitating the payment system, (2) getting cash, goods, services or something of positive value, and then payments are made in installments. In addition, it can also be used as evidence or collateral for someone who allows the owner to get a loan according to the limit for purchasing goods and services (Zakiah & Al-Aidaros, 2017).

The difference between conventional credit cards and shari'ah cards is that shari'ah cards are not allowed to collect interest (Fusva et al., 2020). However, what is allowed is only fees or fees from each transaction, whereas conventional credit cards are more interest-based because they assume the "time value of money", that money, which is actually only a medium of exchange, turns into a commodity that can multiply only because opportunity and the element of time alone, without the element of the human role

who work on it. In addition, there are also differences between the two, namely: (1) The legal basis is that conventional credit cards use the legal umbrella of the Banking Law (Zakiah & Al-Aidaros, 2017). Whereas shari'ah cards are based on the Sharia Banking Act and the DSN Fatwa, (2) From the point of view of card issuers, conventional credit cards are issued by conventional commercial banks, while shari'ah cards are issued by shari'ah banks. ah, and (3) Judging from the agreement, namely on the Shari'ah card using 3 (three) contracts, including kafalah, qard and ijarah, whereas on conventional credit cards there are no terms aqad, kafalah, ijarah (A. Kaakeh et al., 2019).

Functionally, both are aimed at the same benefits, namely facilitating transactions with non-cash transactions. But of course you are wondering, so why make a sharia credit card if it

makes no difference? Of course there are fundamental differences, some of which are as follows.

1. Credit Card Issuers

Simply put, conventional credit cards are issued by conventional banks while Islamic credit cards are issued by Islamic banks or Islamic financial institutions (LKS) (AK Kaakeh et al., 2020). However, now conventional banks have collaborated a lot to participate in issuing Islamic credit cards, an example is Bank BNI Syariah, which has collaborated with Master Card since 2008 (A. Kaakeh et al., 2019). Like conventional banks, all Islamic banking businesses are supervised by the Financial Services Authority (OJK).

2. Akad System

Based on Islamic law, there is no interest system applied to Islamic credit cards. For example, on conventional credit cards there are fines in the form of interest if you make a cash withdrawal or loan on a credit card (Zabri & Mohammed, 2018). Unlike the case with conventional credit cards, the terms of a sharia credit card loan are regulated in a qardh contract (Zakiah & Al-Aidaros, 2017). Qardh is a loan given to customers (muqtariḍ) who need it. Qardh can also be interpreted as a loan agreement (disbursement of funds) to a customer with the stipulation that the customer is required to return the funds received to the Islamic Financial Institution (LKS) at the time agreed between the customer and the LKS (Lujja et al., 2016). Qardh is an embodiment of LKS which, apart from being a Commercial Institution, is also a Social Institution that can maximize the economy (Fauzi & Suryani, 2019). The connection between qardh contracts and sharia cards is in terms of the Card Issuer as a lender (muqrid) to Card Holders (muqtariḍ) via cash withdrawal from a bank or ATM of the Card Issuing bank.

3. How to calculate credit card installments

In calculating conventional credit card installments, there are generally two main components, namely the principal and interest (Shah et al., 2020). However, because there is no interest on Islamic credit cards, there are differences in how to calculate the amount of installments each month (Rahayu, 2016). In sharia credit cards, a fee called a monthly fee is used, which is a fee that appears on a credit card according to the credit card limit (Abror et al., 2019). The fees charged are the same for all credit card holder customers with a certain card limit range.

One of the striking differences in Islamic credit cards compared to conventional credit cards is the calculation of the monthly fee (Sapari & Ngumar, 2019). The pattern of calculation on an Islamic credit card if you are unable to pay bills in full, namely a monthly fee, is only imposed on the remaining debt (Makiyan, 2003). Whereas on conventional credit cards, interest is calculated on all usage or bills that occurred in the previous month (Allah Pitchay

et al., 2019). Because of this difference, generally the amount of installments on Islamic credit cards is smaller than conventional credit cards.

4. Fines are determined at the beginning

Sharia credit cards, a penalty system is enforced if you are late in making payments (Fusva et al., 2020). The fine is usually called Tawidh. ta'widh, namely compensation for costs incurred by the Card Issuer as a result of the cardholder's delay in paying his obligations which are due. This tawidh has been calculated and determined in advance (A. Kaakeh et al., 2019). As a result, fines are not calculated based on the length of delay or the amount of overdue bills paid as with conventional credit cards (Hasiara; Makmur, 2015). Each bank has its own policy that differs from one another in determining the amount of this tawidh (Yorganci, 2018). For example, based on the type of card or maturity. But everything has been determined and informed since the beginning you registered to make a credit card. With these activities, you already have a credit card. So that directly you have taken advantage of globalization which is full of manners and ethics in accordance with the norms of a religious religion, namely Islam.

5. Promos and Discounts

Some customers or users choose to use credit cards in transactions not because of credit needs or convenience, but because of the many promos and price discounts offered at certain retailers (Amin, 2020). Unfortunately, one of the differences between Islamic credit cards and conventional credit cards is the promo offer. Because it adheres to Sharia principles and provisions governed by Islamic law, the purpose of using a sharia credit card is for productive transactions (Kaakeh et al., 2020). Thus, there are not many attractive promotions or offers provided by this Islamic credit card.

Interest on Sharia Credit Cards: Akad

As previously stated, Islamic credit cards use Islamic principles in their implementation (Tabrani et al., 2018). One question that often arises regarding sharia rules is whether Islamic credit cards have interest (Sania Asri & Syaichu, 2016). The answer is no, but several contracts are applied to Islamic credit cards, including:

1. The caravan

Kafalah contract in Indonesian means guarantor of the transaction (National, 2015). In other words, Islamic banks as credit card issuers will be fully responsible as guarantors in various types of transactions carried out by customers as credit card holders (National, 2015). Banking as a guarantee institution will gain benefits in the form of fees (ujrah) from customers through these services (Marantika, 2013).

2. Qardh

A qardh contract is a loan agreement made by an Islamic bank to a customer as a credit card user (Citra Kunia Putri and Trisna Insan Noor, 2013b). Provisions that the customer is obliged to return the funds received at the agreed time (Lujja et al., 2016). This contract is like a loan feature to take a certain amount of cash through a sharia credit card.

3. Ijarah

The next contract is an ijarah contract, namely a number of membership fees (annual fees) charged by Islamic banks to customers, as holders of Islamic credit cards. The ijarah contract is a form of compensation for services provided by the bank in the form of a sharia credit card (Sapari & Ngumar, 2019). The ijarah contract is also often referred to as a member fee, where the amount is fixed and has been explained since the beginning of the credit card application (Nora, 2019).

4. Sharf

The sharf contract is a feature of transactions using foreign currencies, which are facilitated by Islamic banks for their customers (Citra Kunia Putri and Trisna Insan Noor, 2013a). This feature is used like a conventional credit card when traveling abroad (Lujja et al., 2016).

Sharia Card Benefits

In general, the added value of Islamic credit cards compared to conventional credit cards is that they allow their customers to use credit card facilities that are truly in accordance with sharia principles and provisions (Allah Pitchay et al., 2019). So what are the other advantages? The following points will show some of the advantages of Islamic credit cards over conventional credit cards (Hasiara; Makmur, 2015).

1. In accordance with Islamic Principles and Terms

Indonesia is a country with a majority Muslim population, so the National Sharia Council – Indonesian Ulema Council issued a new banking product that complies with Islamic principles (Shah et al., 2020). Therefore, Islamic credit cards have several transaction restrictions, for example, transactions are not allowed in pubs or discotheques or transactions for purchasing liquor (A. K. Kaakeh et al., 2020).

There are several sharia principles that apply to prohibit the following actions: (1) The existence of usury or illegal profit taking, (2) There is a chancy transaction, (3) There is a transaction whose object is not clear, (4) There is a transaction whose object is prohibited in Islamic law, (5) There is a transaction that causes injustice to other parties, and (6) There is

hoarding practices (Makiyan, 2003). These five principles are avoided by Islamic banking (Effendi et al., 2017).

2. Application of the Contract System Instead of Interest

As mentioned in the previous point, there is no interest system on Islamic credit cards (Effendi et al., 2017). As a substitute, a contract system that is in accordance with Islamic law is used (Kumar, 2019). Thus, Islamic bank income is only based on the contract (Asnawi et al., 2019). Based on the explanation of the experts above, it is clear that if you adhere to the shari'ah system, it should really be based on shari'ah which contains all agreements agreed on based on the contract.

3. Charity System through Fines

If you have ever heard of late fees on conventional credit cards, then on sharia credit cards the fine is called tawidh (Ezzati, 2019). Similar to conventional credit cards, tawidh is calculated as a percentage of late bills including a number of fees incurred by Islamic banks during the billing process (Kaakeh et al., 2020). The difference is, if you are fined or tawidh at an Islamic bank, then the money will be fully donated to social institutions (Maulana et al., 2018). Thus, if you are fined, it means you are doing charity.

Conclusion

The existence of two credit card concepts in Indonesia makes a special attraction for the rotation of the economy. So that people have an alternative choice whether to use a conventional credit card or a shari'ah card. Fundamentally the uses of both are the same, namely facilitating the payment system, getting cash, goods, services or something of other value which is then paid in installments, and as evidence or collateral for someone who allows the owner to get a loan according to the limit for purchasing goods and services. While the difference between conventional credit cards and Shari'ah cards is that Shari'ah cards are not allowed to collect interest but only fees or fees from each transaction, while conventional credit cards are more interest-based because they assume "time value of money", that Money, which is actually only a medium of exchange, turns into a commodity that can reproduce only because of opportunity and the time factor, without the human factor that can try. In addition, what distinguishes between the two is the legal basis, namely conventional credit cards use the legal umbrella of the Banking Law, while shari'ah cards are based on the Syari'ah Banking Law and the DSN Fatwa. Judging from the card issuer, conventional credit cards are issued by conventional commercial banks, while shari'ah cards are issued by shari'ah banks. Judging from the agreement, the shari'ah card uses 3 (three) contracts, including kafalah, qard and ijarah, whereas there is no conventional credit card.

References

- Abror, A., Patrisia, D., Engriani, Y., Evanita, S., Yasri, Y., & Dastgir, S. (2019). Service quality, religiosity, customer satisfaction, customer engagement and Islamic bank's customer loyalty. *Journal of Islamic Marketing*, 11(6), 1691–1705. <https://doi.org/-10.1108/JIMA-03-2019-0044>
- Allah Pitchay, A. Bin, Mohd Thas Thaker, M. A. Bin, Azhar, Z., Mydin, A. A., & Mohd Thas Thaker, H. Bin. (2019). Factors persuade individuals' behavioral intention to opt for Islamic bank services: Malaysian depositors' perspective. *Journal of Islamic Marketing*, 11(1), 234–250. <https://doi.org/10.1108/JIMA-02-2018-0029>
- Amin, H. (2020). Examining the influence of factors critical for the consumer to accept the offered Islamic home financing. *Journal of Islamic Accounting and Business Research*, 11(7), 1379–1402. <https://doi.org/10.1108/JIABR-07-2018-0110>
- Apriyanti, T., Effendi, J., & Burhanuddin. (2020). Factors That Affect Equity Financing in Shariah Mandiri Tbk Bank. *Russian Journal of Agricultural and Socio-Economic Sciences*, 97(1), 150–156. <https://doi.org/10.18551/rjoas.2020-01.19>
- Asnawi, N., Sukoco, B. M., & Fanani, M. A. (2019). The role of service quality within Indonesian customers satisfaction and loyalty and its impact on Islamic banks. *Journal of Islamic Marketing*, 11(1), 192–212. <https://doi.org/10.1108/JIMA-03-2017-0033>
- Citra Kunia putri dan trisna insan Noor, 2011. (2013a). Faktor-Faktor Yang Memengaruhi Pengembalian Pembiayaan Murabahah Pt. Bank Bni Syariah Kantor Cabang Pembantu Mikro Bogor Oleh. Analisis pendapatan dan tingkat kesejahteraan rumah tangga petani, 53(9), 1689–1699.
- Citra Kunia putri dan trisna insan Noor, 2011. (2013b). 済無 No Title No Title. Analisis pendapatan dan tingkat kesejahteraan rumah tangga petani, 53(9), 1689–1699.
- Effendi, J., Thiarany, U., & Nursyamsiah, T. (2017). Factors Influencing Non-Performing Financing (NPF) at Sharia Banking. Walisongo: *Jurnal Penelitian Sosial Keagamaan*, 25(1), 109. <https://doi.org/10.21580/ws.25.1.1540>
- Ezzati, M. (2019). Contributing factors on the allocation of funds in the Islamic society: The case of financing tools for Islamic banks. *Journal of Islamic Marketing*, 10(4), 1074–1090. <https://doi.org/10.1108/JIMA-02-2017-0017>.
- Fatwa Dewan Syariah Nasional No: 54/DSN-MUI/X/2006 tentang Syariah Card

- Firmanda, Hengki. (2014). Syariah Card (Kartu Kredit Syariah) ditinjau Asas Utilitas dan Mashlahah. *Jurnal Ilmu Hukum* Vol. 4 No.2.
- Fauzi, A. A., & Suryani, T. (2019). Measuring the effects of service quality by using CARTER model towards customer satisfaction, trust and loyalty in Indonesian Islamic banking. *Journal of Islamic Marketing*, 10(1), 269–289. <https://doi.org/10.1108/JIMA-04-2017-0048>
- Fusva, A., Dean, D., Suhartanto, D., Syarief, M. E., Arifin, A. Z., Suhaeni, T., & Rafdinal, W. (2020). Loyalty formation and its impact on financial performance of Islamic banks-evidence from Indonesia. *Journal of Islamic Marketing*. <https://doi.org/-10.1108/JIMA-12-2019-0258>
- Hasiara, L. O. (2012). *Buku Metode Penelitian Multi-Paradigma Satu (Membangun Rerutuhan Metode Penelitian Yang Berserakan)* (Cholis (ed.); 1 ed.). Darkah Media.
- Hasiara, L. O. (2018). *Penelitian Multi Kasus dan Multi Situs* (Vol. 1).
- Kaakeh, A., Hassan, M. K., & Van Hemmen Almazor, S. F. (2019). Factors affecting customers' attitude towards Islamic banking in UAE. *International Journal of Emerging Markets*, 14(4), 668–688. <https://doi.org/10.1108/IJOEM-11-2017-0502>
- Kaakeh, A. K., Hassan, M. K., Van-Hemmen, S., & Hossain, I. (2020). Understanding self-efficacy and performance of salespersons in Islamic banking. *Journal of Islamic Accounting and Business Research*, 11(5), 973–988. <https://doi.org/10.1108/JIABR-10-2018-0160>
- Khamis, F. M., & AbRashid, R. (2018). Service quality and customer's satisfaction in Tanzania's Islamic banks: A case study at People's Bank of Zanzibar (PBZ). *Journal of Islamic Marketing*, 9(4), 884–900. <https://doi.org/10.1108/JIMA-09-2016-0068>
- Kumar, T. M. V. (2019). Analisis Pengaruh Komitmen Akad Terhadap Pengembalian Pembiayaan Pada Bank Syariah (Studi Kasus Bank Syariah di Kota Bogor). *Journal of Chemical Information and Modeling*, 53(9), 1689–1699.
- Hasiara, L.O; Ahyar M.Diah; dan Sudarlan. (2019). *Metode Penelitian Terapan Kualitatif dan Kuantitatif Untuk Pendidikan Vokasi Khusus Humaniora* (Diyah Permana (ed.); 1 ed.). CV IRDH. <https://doi.org/10.1017/CBO9781107415324.004>
- Hasiara, L.O; Makmur, dan U. (2015). Pengaruh Rasio Keuangan Terhadap Laba Perusahaan Perbankan Yang Terdaftar Di Bursa Efek Indonesia (Bei) Periode Tahun 2008-2013. *Revolusi Keperilakuan Akuntan Untuk Mewujudkan Sustainable Deve-lopment*, 1(10–23).
- Hasiara, L.O; M. K. (2021). Faktor-Faktor Yang Mempengaruhi Minat Mahasiswa Menggunakan Electronic Money. *Jurnal akuntansi multi dimensi (jamdi)*, 1 (Novem-ber), 10–20.

<https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/20583> (diakses pada tanggal 01 Februari 2023, pukul 11.49).

Khair, Dian. (2020). Syariah Card Dalam Tinjauan Hukum Ekonomi Syariah. *Tahkim* Vol. XVI No. 1.

Kurniawati, Eny. 2011. *Hemat Dengan Kartu Kredit*, Mizan Media Utama, Bandung

Lujja, S., Omar Mohammad, M., & Hassan, R. (2016). Modelling public behavioral intention to adopt Islamic banking in Uganda: The theory of reasoned action. *International Journal of Islamic and Middle Eastern Finance and Management*, 9(4), 583–600. <https://doi.org/10.1108/IMEFM-08-2015-0092>

Makiyan, S. N. (2003). Role of rate of return on loans in the islamic banking system of Iran. *Managerial Finance*, 29(7), 62–69. <https://doi.org/10.1108/03074350310768346>

Marantika, C. R. (2013). Analisis Faktor-Faktor Yang Mempengaruhi Kelancaran Pengembalian Kredit Usaha Rakyat (Kur) Mikro. *Journal of Management*, 2(2), 1–14.

Maulana, H., Razak, D. A., & Adeyemi, A. A. (2018). Factors influencing behaviour to participate in Islamic microfinance. *International Journal of Islamic and Middle Eastern Finance and Management*, 11(1), 109–130. <https://doi.org/10.1108/IMEFM-05-2017-0134>

Moles, J. S. M. H. M. B. (2014). *Qualitative Data Analysis A Methods Sourcebook* (H. Salmon (ed.); 3 ed.). Sage Publications, Inc.

Muhammad Syafi`I Antonio, “Modal”, *Majalah Islami Bulanan*, Edisi No. 8, (1 Juni 2003)

Munir Fuady, *Hukum Tentang Pembiayaan*, (Bandung : Citra Aditya Bakti, 2002),

Nasional, P. B. D. P. (2015). *Kamus Bahasa Indonesia*.

Nora, L. (2019). Trust, commitment, and customer knowledge: Clarifying relational commitments and linking them to repurchasing intentions. *Management Decision*, 57(11), 3134–3158. <https://doi.org/10.1108/MD-10-2017-0923>

Rahayu, T. A. (2016). Analisis Faktor-Faktor yang Memengaruhi Kelancaran Pengembalian Pembiayaan Murabahah pada Usaha Mikro, Kecil, dan Menengah (UMKM) di BMT Taruna Sejahtera. *Muqtasid: Jurnal Ekonomi dan Perbankan Syariah*, 7(1), 55. <https://doi.org/10.18326/muqtasid.v7i1.55-72>.

Rahayu A, Fitri. Irmawati. Sri Hermuningsih. (2011). Perkembangan Kartu Kredit di Indonesia. *Jurnal Manajemen* Vol. 1 No.1

Sania Asri, A., & Syaichu. (2016). Analisis Faktor-Faktor Yang Mempengaruhi Pem-biaya-an Berbasis Bagi Hasil Pada Perbankan Syariah Di Indonesia Periode 2010-2014. *Diponegoro Journal of Management*, 7(1), 22–38.

Sapari, S., & Ngumar, S. (2019). Factors that Influence Revenue-Based Financing in Islamic Banking in Indonesia. *ASEAN/Asian Academic Society International ...*, 131–139.

Satria, W. (2019). Faktor Faktor Yang Yang Mempengaruhi Bank Dalam Penyaluran Pembiayaan Kredit Usaha Rakyat (Kur) Pt Bank Rakyat Indonesia Syariah Kantor Cabang Stabat Langkat.

Shah, S. A. A., Sukmana, R., & Fianto, B. A. (2020). Duration model for maturity gap risk management in Islamic banks. *Journal of Modelling in Management*, 15(3), 1167–1186. <https://doi.org/10.1108/JM2-08-2019-0184>

Tabrani, M., Amin, M., & Nizam, A. (2018). Trust, commitment, customer intimacy and customer loyalty in Islamic banking relationships. *International Journal of Bank Marketing*, 36(5), 823–848. <https://doi.org/10.1108/IJBM-03-2017-0054>

Yorgancı, B. (2018). Analisis Faktor- Faktor Yang Mempengaruhi Pembiayaan Murabahah Bermasalah Di Kspgs Bina Insan Mandiri. *Gastrointestinal Endoscopy*, 10(1), 279–288.

Zabri, M. Z. M., & Mohammed, M. O. (2018). Examining the behavioral intention to participate in a Cash Waqf-Financial Cooperative-Musharakah Mutanaqisah home financing model. *Managerial Finance*, 44(6), 809–829. <https://doi.org/10.1108/MF-05-2017-0189>

Zakiah, F., & Al-Aidaros, A. H. (2017). Customers' Islamic ethical behavior: the case of Malaysian Islamic banks. *Humanomics*, 33(3), 371–383. <https://doi.org/10.1108/H-03-2017-0046>.