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Analysis to increase sharia credit card users: study in 4 cities in Indonesia

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Abstract

Purpose – The purpose of this study is to examine the effect and influence of Perceived Usefulness, Perceived ease of Use on Knowledge Sharing to improve and use Islamic Credit Cards.

Design/Methodology/Approach – Structural equation modeling was used in the analysis of the data collected of 160 respondents in 4 cities of Jakarta, Indonesia using an online survey

Findings - This study analyzes the effect of Perceived Usefulness, Perceived ease of Use on Knowledge Management, also analyzes the effect of increasing Knowledge Management in increasing Islamic Credit Card Users, as well as the role of Knowledge Management as mediation

Research limitations – This research only examines Islamic credit cards by looking at the contribution of the role of Perceived Usefulness, Perceived ease of Use Knowledge Management that is felt by users and prospective users of Islamic Credit Cards

Practical implications - The results of this study highlight the need for Islamic banks to provide and increase knowledge in order to understand and know well about Islamic credit cards and can increase intentions to become new users.

Originality/value - This research provides additional knowledge on Islamic credit cards or commonly referred to as bithaqah al-l'timan as a means of payment and cash withdrawals in accordance with applicable regulations with reference to Islamic principles and policies by providing convenience, security and comfort for credit card users and for bank customers. sharia and can also grow the sharia economy, which currently Indonesia is still far behind

Keywords Perceived of Usefulness, Perceived ease of Use, Knowledge Management, Islamic Credit Card Users

Paper type - Research paper

1. Introduction

Bank Indonesia (BI) noted that the number of credit cards in circulation in Indonesia reached 16.58 million units in June 2022. This number increased by 0.84% compared to June 2021 which amounted to 16.56 million credit cards. Even though it has increased on an annual basis, the number of credit cards circulating in the country has experienced a downward trend since the Covid-19 pandemic hit. This condition occurs in line with the shift of society to using electronic money. The reason is that electronic money is considered safer from the transmission of Covid-19 because it has minimal direct contact, is efficient, and has lots of promos (Widi, 2022).

Furthermore, the value of credit card transactions has reached IDR 149.18 billion in the sixth month of 2022. The number jumped 34.35% compared to the previous year which amounted to

IDR 19.81 trillion. Meanwhile, the volume of credit card transactions was recorded at 27.93 million times in June 2022. This number experienced an increase of 20.26% compared to the same period the previous year of 23.22 million times. For information, there are 27 credit card companies in Indonesia. This number consists of 22 commercial banks, one Islamic bank, and four non-bank institutions (Widi, 2022).

One of the sharia banking products is a sharia credit card. Islamic credit cards or commonly called bithaqah al-l'timan are basically credit cards with functions like other conventional credit cards. The difference is that sharia credit cards are bound by applicable regulations with reference to sharia principles and policies (wakalahmu, 2021). Islamic financial institutions have two major challenges to credit cards: 1. Immediately increase consumer awareness there will be a sharia credit card. 2. Islamic credit card issuing institutions should already have education to be able to improve consumer perceptions and attitudes regarding credit card products and services (Dali, Yousafzai, & Hamid, 2015).

The function of a credit card is as a means of payment for buying and selling transactions of goods and or services. A Sharia credit card (hereinafter referred to as a Sharia Card), is also used as a means of payment but its management is carried out according to Sharia principles. Sharia Cards are issued in order to provide convenience, security and comfort for customers in conducting transactions and cash withdrawals according to Sharia principles. Also to grow the Sharia economy which is currently still far behind (Wakalah, 2021). All rules and policies implemented in Islamic credit cards are regulated in the fatwa of the National Sharia Council - Indonesian Ulama Council (Dewan Syariah Nasional-MUI, 2006). This is of course an added value for customers who use it, because we can use credit card facilities that are in accordance with sharia principles and provisions. Special sharia credit cards for customers who want riba-free transactions. Sharia credit cards also provide facilities that are easy to use when collaborating with merchants and encourage cardholders not to use cash while still adhering to Islamic principles (Dewan Syariah Nasional - MUI, 2006).

The Indonesian Ulama Council through the National Sharia Council has issued Fatwa No. 54/DSN-MUI/IX/2006 concerning Sharia Cards, explaining that Sharia Cards are permissible and halal as long as they follow the contracts specified in the MUI Fatwa. Akad (contract) in Sharia Card consists of: 1. The caravan: The Card Issuer is the guarantor (kafil) for the Cardholder against the merchant for all payment obligations (dayn) arising from transactions between the Cardholder and the merchant, and/or cash withdrawals other than the Bank or ATM of the Card Issuing bank. 2. Qard: Card Issuer is a lender (muqridh) to Cardholders (muqtaridh) through cash withdrawals from a bank or ATM of the Card Issuing bank. 3. Ijara: Card Issuer is a provider of payment system services and services to Cardholders. For this ijarah agreement, the card issuer can receive a fee (ujrah). Sharia Credit Cards are issued in order to provide convenience, security and comfort for customers in making transactions and cash withdrawals according to Sharia principles. Also to grow the Islamic economy which is currently still far behind (Chandro, 2021)

Advantages of Sharia Credit Cards 1. No Interest No Fines: If you are late paying your sharia credit card bill, there will definitely be a penalty given in the form of a fine where the fine money will be used to fund humanitarian social activities. 2. Free from Harm: Islamic credit cards, only bills, payments and shopping at shops, places and service providers that are not prohibited by Islamic law can be guaranteed by Islamic credit card provider banks. 3. Lower Cost: In this aspect, Islamic credit card provider banks receive profits from the services they have provided. On Islamic credit cards, the amount of ujroh or fees paid by customers is in accordance with the total transaction value in that period. so, each period the amount of the fee is different. Meanwhile,

conventional credit cards use interest rates ¹ so that the total is greater than ujroh (Wakalahmu, 2022)

Public knowledge about Islamic credit cards in Indonesia is still minimal, it is necessary to educate in advance ¹ about what is the difference between Islamic financing cards and conventional credit cards and what forms the basis of the contracts in Islamic financing cards. Even so, sharia financing cards are part of the public's need for more concise and secure non-cash transactions so that the company still sees opportunities from the financing card segment (Maria Elena, 2019).

Director of Sharia Banking CIMB Niaga Pandji P. Djajanegara stated that the contribution of sharia cards to business is not yet very high due to the lack of Islamic credit card users and also the public's knowledge about sharia credit cards is still minimal so education is needed in advance about knowledge about what is the difference between sharia financing cards and with a conventional credit card (CIMB Niaga, 2021).

2. Literature review

2.1 Perceived usefulness

Perceived usefulness is a factor that has been widely studied in new technology applications, and is part of traditional TAM. This factor responds to the statement "The extent to which a person believes that using a particular system will improve his job performance. A literature review shows that Perceived usefulness positively influences users' intention to adopt technology (Chiu et. al., 2017). Perceived usefulness is an important factor influencing customer intentions to use Islamic credit cards (Jamshidi and Hussin's, 2016). The online environment, Perceived usefulness is the basis of a particular technology that can help someone to achieve certain results (Ramos-de-Luna et. al., 2016).

Table 1. Differences between Conventional and Islamic Credit Cards

<i>Differentiating Factors</i>	<i>Conventional Credit Card</i>	<i>Islamic Credit Card</i>
Issuing Bank	Conventional Banks	Islamic Bank
Islamic or not the credit mechanism	Not Islamic	Using Islamic principles (contract)
Bank interest	Yes	None , but replaced by monthly dues
Late Fees	Funds are used as bank profits	There = Ta'widh Funds for charity & profit sharing with customers
Allowed transactions	¹ It's free as long as it's legal	Halal and in accordance with Islamic law (more limited compared to conventional)

Source: Researcher

Perceived usefulness can be understood as people's judgments about the decision to use or apply this particular technology to their own advantage (Wilson, 2019). Perceived Usefulness as the intention of people to use new technology where there is a strong sense of belief in new technology that can improve their job performance (Ozturk, 2016).

2.2. Perceived ease of use

Perceived ease of use is the extent to which a person believes that using a particular system will be free of effort. Perceived ease of use has a significant effect on individual attitudes in relation to two main mechanisms: self-efficacy and instrumentality. Perceived ease of use can also contribute to increasing one's efficiency. Previous studies have shown that this construct not only encourages the intention to use the technology but also the PU of the users of the technology (Yu *et al.*, 2020). Ease of use that can be felt and understood is the extent to which it is easy or not to use a particular system (Dong *et al.*, 2017). Perceived usefulness will be understood as people's judgments about whether or not a new technology can significantly improve their quality of life (Han *et al.*, 2020). Perceived ease of use for consumers' assessment of the technology they will apply can be easily learned and easy to use (Stocchi *et al.*, 2019).

2.3 Knowledge Management

Knowledge Management is a human feeling to carry out the process of sharing knowledge, learning and working together more effectively, as a process that is fun mentality (David Gurteen, 2012). Knowledge management is an arrangement of knowledge-based information documentation as a form of support for the deployment, regulation or creation of a business aimed at managers or employees in a business entity. The successful implementation of knowledge management that is well established and carried out in a structured manner and in harmony with knowledge and information will result in the effectiveness of implementing knowledge management which will certainly increase its usefulness (Bharadwaj *et al.*, 2015).

The findings suggest that knowledge acquisition, knowledge application, and knowledge protection are significant determinants of perceived ease of use and perceived usefulness, which in turn are positively related to behavioral intention (Al-Emrana *et al.*, 2020). The results of this study indicate that the factors of perceived usefulness, perceived ease of use, have a positive effect on the intention to use KMS (Muqtadiroh *et al.*, 2019). This research shows that the number of publications on the development of Islamic Economics and Finance research continues to increase. This research also finds that in Islamic banking there is a link between knowledge management and innovation products, technology and information, as well training and research for human resources (Rusydiana *et al.*, 2020).

2.4 Hypothesis

Perceived Usefulness and Knowledge Management

The results of this study indicate that the factors of perceived usefulness (usefulness), have a positive effect on the intention to use Knowledge Management (Muqtadiroh, Nisafani, and

Alyosa, 2019). The findings suggest that knowledge turning, knowledge application, and knowledge protection are significant determinants of perceived ease of use and perceived usefulness, which in protection are positively related to behavioral intention (Al-Emrana, Mezhyuev, Kamaludin, 2020). perceived ease of use can be understood in people's judgments about whether it is or not. difficulties in learning and adopting technology (Dong et al., 2017).
H1. Perceived usefulness has a positive impact on Knowledge Management

Perceived ease of use and Knowledge Management

Islamic credit cards are an alternative means of modern payment from credit cards in general by applying provisions that follow Sharia rules (M. S. Sillahi, 2017). Explains that Sharia credit cards are not only free from interest or Riba' which are prohibited by Sharia provisions but their use is limited to making transactions for products or services that are considered Halal (Ali et al., 2017). The need for credit cards has become more significant and relatively important in business transactions in terms of their fast processing and security measures than keeping real cash in the pocket. In addition, customers are allowed to get additional items while maintaining the flexibility and convenience associated with ordinary credit cards through the acceptance of these Shariah-compliant cards. (Sareye et al., 2017)

H2. Perceived ease of use has a positive impact on Knowledge Management

Perceived usefulness and Islamic credit card users through Knowledge Management

The results of the analysis find strong support for the theoretically developed hypotheses. In Vietnam's transitional economy, consumer intentions to adopt credit cards are influenced by Perceived Usefulness, Perceived ease of use (Nguyen and Cassidy, 2018). Perceived usefulness is found to be insignificant in influencing the acceptance of Islamic credit cards usage (Sareye et al., 2017). it can be concluded that perceived usefulness has a significant influence on the intention to use an Islamic banking card (Tawul et al., 2023).

H3. Perceived usefulness of using it has a positive impact on Islamic credit card users through Knowledge Management

Perceived ease of use and Islamic credit card users through Knowledge Management

This study found that there was a significant relationship between perceived ease of use on student acceptance of using Islamic credit cards (Sareye et al., 2017). The results of this study conclude that consumers crystallize perceptions of AI in terms of its usefulness, convenience, and enjoyment (Bashir and Havaiah, 2015).

H4. Perceived ease of use has a positive impact on Islamic credit card users through Knowledge Management

Knowledge Management and Islamic credit card users

The findings suggest that knowledge acquisition, knowledge application, and knowledge protection are significant determinants of perceived ease of use and perceived usefulness, which in turn are positively related to behavioral intention (Mostafa Al-Emrana, Vitaliy Mezhyuev, Adzhar Kamaludin, 2020). The results of this study indicate that the factors of perceived usefulness, perceived ease of use, have a positive effect on the intention to use KMS (Feby Artwodini Muqtadiroh, Amna Shifia Nisafani, and Muchammad Wijdan Alyosa, 2019). This research shows that the number of publications on the development of Islamic Economics and Finance research continues to increase. This research also finds that in Islamic banking there is

a link between knowledge management and innovation products, technology and information, as well training and research for human resources (Aam Slamet Rusydiana, Hendri Tanjung, Ibn Khaldun, Meri Indri Hapsari, Dwi Purwoko, 2020).

H5. Knowledge Management has a positive impact on Islamic credit card users

3. Method

Says that the theoretical study used must be clear about the function of theory in a study according to the following matters: 1. Theory is used to clarify and sharpen the scope or construct of the variables to be studied. 2. Formulate hypotheses and develop research instruments. 3 Predict and help find facts about something to be studied (Sugiyono, 2017). That research is a process of scientific investigation through the collection, processing, analysis, and drawing conclusions of data based on certain approaches, methods, and techniques to answer a problem explains (Zainal Arifin, 2012). Research is a process used to collect and analyze information to increase our understanding of a topic (Imam Gunawan, 2013)..

Quantitative research is an approach to test objective theory by examining the relationship between variables. This variable can then be measured using instruments, so that the total data can be analyzed using statistical procedure. Correlational design in which the researcher uses correlational statistics to describe and measure the level or association (or relationship) between two or more variables or a series of scores (Creswell, 2014). The quantitative research method used in this study can be interpreted as a research method based on the philosophy of positivism, which is used to examine certain populations or samples. Sampling techniques are generally carried out randomly, data collection uses research instruments, quantitative / statistical data analysis with the aim of testing predetermined hypotheses. Population is a generalized area consisting of objects, subjects who have certain qualities and characteristics, which are determined by the researcher to be studied, then conclusions are drawn. The sample is part of the number and characteristics possessed by the population. Explanation of purposive sampling is a sampling technique (Sugiyono, 2017).

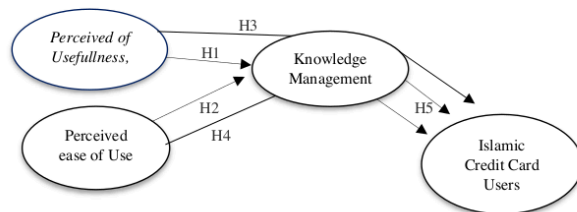


Figure 1. Reseach Model
Source: Researcher

The population in this study uses Islamic credit card users. In this study for the sample is calculated. The method becomes so sensitive that it is difficult to obtain a good measure of good-of-fit. So it is suggested that the minimum sample size is 5-10 observations for each parameter being estimated (Hair, 2015). In this study the indicator is $10 \times 16 = 160$ respondents in Jakarta, Bekasi, Tangerang, South Tangerang. This research method is a quantitative descriptive method

using a survey method by distributing closed questionnaires or questions whose answers have been given by the researcher. Surveys are research conducted to obtain facts about the symptoms of problems that arise. The survey was carried out by distributing questionnaires. Research variables are objects or characteristics or values of people, objects or activities that have certain variations determined by researchers to be studied and conclusions drawn according (Sugiyono, 2017) .

Table 2. Measurement of items

<i>Variable</i>	<i>Items</i>	<i>Adapted sources</i>
Perceived Usefulness	<ol style="list-style-type: none"> 1. Islamic credit cards are in line with sharia philosophy in conducting financial activities 2. Sharia credit cards are based on the implementation of sharia business principles 3. Islamic credit cards are based on the implementation of Islamic finance principles 4. Islamic credit cards are free from fraudulent practices 	(Nguyen & Cassidy 2018)
Perceived Ease of Use	<ol style="list-style-type: none"> 1. I find that using an Islamic credit card helps save me time 2. Using a sharia credit card can improve my work performance 3. I will use a sharia credit card anywhere, anytime 4. Overall, I think using an Islamic credit card is beneficial 	(Davis, 1989)
Knowledge Management	<ol style="list-style-type: none"> 1. Personal Knowledge 2. Job Procedure 3. Technology 	(Anggapraja, 2016)
Islamic credit card users	<ol style="list-style-type: none"> 1. Performance) 2. Raliability 3. Conformance to Specification 4. Serviceability 5. Perceived quality 	(Tjiptono, 2015)

Source: Researcher

4. Data analysis and result

4.1 Profile of respondents

Completed questionnaires and 160 questionnaires that can be analyzed from Islamic credit card user respondents aged between 22 years and over 55 years between men and women in 4 cities:

Jakarta, Bekasi, Tangerang and South Tangerang. The results of the frequency analysis obtained by male respondents: 61.3% and women 38.7 %. overall respondents. Respondents came from 4 cities and the number from Jakarta: 40.6%, Bekasi: 23.1%, Tangerang: 16.2%, South Tangerang: 20.1%. Respondent profiles are shown in Table 3.

Table 3. Respondent profile

		Frequency	Percentage (%)
Gender	Male	98	61.3
	Female	62	38.7
Age	22 – 30	31	19.4
	31 – 40	74	46.3
	41 – 50	35	21.9
	> 51	20	12.4
State of the hometown	Jakarta	65	40.6
	Bekasi	37	23.1
	Tangerang,	26	16.2
	South Tangerang	32	20.1

Source: Researcher

4.2 Measurement model

Testing for this measurement model was carried out using the appropriate SmartPLS 3.0 software the stages of the analysis process (Hair, 2015). Smart PLS and two-step analysis approach was used to analyze the data (Ringle *et. al.*, 2015).

Convergent Validity testing of the measurement model with indicator reflection is assessed based on the correlation between the component score and the construct score calculated by PLS. Individual indicators are considered reliable if they have a correlation value > 0.50 (Ringle *et. al.*, 2015). Discriminant validity are shown in Table 4.

Table 4. Convergent Validity

Construct	POU	PEOU	KS	PKKS
POU1.1	0.868			
POU1.2	0.645			
POU1.3	0.834			
POU1.4	0.608			
PEOU2.1		0.941		
PEOU2.2		0.870		
PEOU2.3		0.840		
PEOU2.4		0.922		
KS1.1			0.728	
KS1.2			0.804	

KS1.3	0,732
PKKS2.1	0,724
PLKS2.2	0,718
PKKS.3	0,801
PKKS.4	0,859
PKKS.5	0,875

Source: J Researcher

In discriminant validity (cross loading)testing, reflective indicators can be seen in the cross loading between the indicators and their constructs. An indicator is declared valid if it is in another block (Ringle *et. al.*, 2015). Discriminant validity are shown in Table 5.

Table 5 . Discriminant validity (Cross Loading)

Construct	POU	PEOU	KS	PKKS
POU1.1	0.798	0.082	0.197	0.1210
POU1.2	0.614	0.134	0.209	0.045
POU1.3	0.847	0.162	0.236	0.324
POU1.4	0.698	0.019	0.323	0.258
PEOU2.1	0.066	0.925	0.150	0.004
PEOU2.2	0.141	0.879	0.255	-0.003
PEOU2.3	0.142	0.866	0.231	-0.010
PEOU2.4	0.134	0.906	0.219	0.020
KS1.1	0.256	0.202	0.758	0.344
KS1.2	0.186	0.123	0.759	0.089
KS1.3	0.284	0.214	0.747	-0.085
PKKS2.1	0.176	0.030	0.058	0.709
PKKS2.2	0.220	-0.010	0.180	0.742
PKKS2.3	0.299	0.025	0.175	0.830
PKKS2.4	0.190	-0.054	0.021	0.849
PKKS2.5	0.157	0.026	0.182	0.848

Source: Researcher

It can be concluded that the square root of the average variance extracted (\sqrt{AVE}) for each construct is greater than the correlation between one construct and the other constructs in the model (Ringle *et. al.* , 2015).

The coefficient of determination (R^2) measures how well a statistical model predicts an outcome. The outcome is represented by the model's dependent variable (Ringle *et. al.*, 2015), are shown in Table 6.

Table 6. R-squared coefficients

POU	PEOU	KS	PKKS
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	0.179	0.109
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Source: Researcher

Composite reliability coefficients. This is another way a researcher can measure the internal consistency of his items. It is recommended that the reliability of a construct is at least 0.70. High composite reliability is a very good indication that all your items constantly measure the same construct (Ringle et. al., 2015), are shown in Table 7

Table 7. Composite reliability coefficients

<i>POU</i>	<i>PEOU</i>	<i>KS</i>	<i>PKKS</i>
0.831	0.941	0.799	0.987

Source: Researcher

Cronbach's alpha coefficients is a way of assessing reliability by comparing the amount of shared variance, or covariance, among the items making up an instrument to the amount of overall variance. The idea is that if the instrument is reliable there should be a great deal of covariance among the items relative to the variance (Ringle et. al., 2015), are shown in Table 8

Table 8. Cronbach's alpha coefficients

<i>POU</i>	<i>PEOU</i>	<i>KS</i>	<i>PKKS</i>
0.726	0.916	0.622	0.856

Source: Researcher

For any measurement model, an Average variances extracted (AVE) must be calculated for each construct and must be at least 0.50. (Ringle et. al., 2015), are shown in Table 9.

Table 9. Average variances extracted

<i>POU</i>	<i>PEOU</i>	<i>KS</i>	<i>PKKS</i>
0.555	0.800	0.570	0.637

Source: Researcher

Full collinearity VIFs is A practical approach is presented for the identification of common method bias based on variance inflation factors generated via a full collinearity test (Ringle et. al., 2015), are shown in Table 10.

Table 10. Full collinearity VIFs

<i>POU</i>	<i>PEOU</i>	<i>KS</i>	<i>PKKS</i>
1.181	1.067	1.173	1.082

Source: Researcher

Q-squared coefficients is predictive relevance, measures whether a model has predictive relevance or not (>0 is good). Further, Q2 establishes the predictive relevance of the endogenous constructs. Q-square values above zero indicate that your values are well reconstructed and that the model has predictive relevance (Ringle *et al.*, 2015), are shown in Table 11.

Table 11. Q-squared coefficients

POU	PEOU	KS	PKKS
		0.186	0.106

Source: Researcher

4.3 Structural model (Inner Model)

Testing the inner model is the development of a concept- and theory-based model in order to analyze the relationship between exogenous and endogenous variables that have been described in a conceptual framework (Hair, 2015). There has been a determination of the validity of the measuring instrument, then proceed with a structural inspection model. The results of testing the structural model are shown in Table 12 and Table 13 (Hair *et al.*, 2019). Structural Model (Inner Model)

Table 12. Hypothesis Testing Result

Hypotheses	Relations between variables (Explanatory variable → Response Variable)	Coefficient of Path	p-value	Information
1				
H1	POU	KS	0.32	p < 0.01 Highly Sig
H2	PEOU	KS	0.23	p < 0.01 Highly Sig
H5	KS	PKKS	0.33	p < 0.01 Highly Sig

Source: Researcher

Hypotheses	Relations between variables (Explanatory variable -- → Response Variable)			Coefficient of Path	p-value	Information
	Testing of Mediation Variables 2 Segments					
	Explanator Variable	Mediation Variable	Koeff Response Variable.	Indirect Influence Path		
H3	POU	PKKS	KS	0.278	<0.001	Mediat ion
H4	PEOU	PKKS	KS	0.346	<0.001	Mediat ion

Table 13. Hypothesis Testing Result with Mediation

Source: Researcher

Based on the results of the PLS (Partial Least Square) analysis above as shown in table 12 and table 13, this section can explain the proof of the hypothesis that has been set. This hypothesis includes evidence of how the influence between Perceived of Usefulness, Perceived ease of Use of Knowledge Management and Islamic Credit Card Users, where in this section the proof of the hypothesis that has been obtained can be explained.

5. Discussion

This study aims to reveal the effect of Perceived Usefulness, Perceived ease of Use, on Knowledge Management on increasing Sharia Credit Card Users in 4 cities: Jakarta, Bekasi, Tangerang. South Tangerang.

The relationship between Perceived Usefulness and Knowledge Management where users can be strengthened with knowledge about saving time, improving performance, can be used anytime and anywhere, knowing more benefits. The empirical results that strengthen this research reveal that Perceived Usefulness has a significant effect on Knowledge Management.

Relationship between Perceived Ease of Use and Knowledge Management. Card users hereby know more about being flexible, easy to understand, easy to operate, and easy to use, which is confirmed by empirical results. The empirical results that strengthen this research reveal that Perceived Ease of Use has an influence and is significant on Knowledge Management. This is influential and significant.

The relationship between Perceived Ease of Use and Sharia Credit Cards, through Knowledge Management, Users are more able to know about Sharia Credit Cards, after getting additional knowledge. which one has work performance, reliability, conformance to specifications, serviceability, perceived quality. The results of this study are strengthened by empirical results which strengthen this research to be influential and significant.

Relationship between Perceived Ease of Use and Knowledge Management, through Knowledge Management, . With this, card users know more, after getting additional knowledge, card users know more about being flexible, easy to understand, easy to operate, and easy to use, which is confirmed by empirical results. The empirical results that strengthen this research reveal that Perceived Ease of Use has an influential and significant effect on Knowledge Management which strengthens this research and is influential and significant.

The research results obtained indicate that there is a significant influence and Knowledge Management on Islamic credit card users, where users can obtain additional knowledge about procedures and technology in using this Islamic credit card. The results of this study are strengthened by empirical results from other studies which have equally influential and significant results.

6. Conclusions

The research results were obtained

Hypothesis 1 Perceived usefulness has a high positive and significant impact on Knowledge Management. Hypothesis 2. Perceived ease of use has a high positive and significant impact on Knowledge Management. Hypothesis 3. Perception of the usefulness of its use has a high positive and significant impact on sharia credit card users through Knowledge Management which also functions as a mediating variable. Hypothesis 4. Perceived ease of use has a high positive and significant impact on sharia credit card users through Knowledge Management which also functions as a mediating variable. Hypothesis 5. Knowledge Management has a high positive and significant impact on sharia credit card users

7. Implications, limitation and future research

The results of this research provide knowledge management that contains detailed and complete data information regarding Islamic banks in Indonesia:

1. The Indonesian people receive data regarding convenience, benefits and inherent risks so they need to worry. Thus, sharia credit card users will experience convenience and benefits as well as being risk-free and can be used in all shops and in all countries. Therefore, sharia or Islamic banking is always expected to receive positive things from its users.
2. Indonesian people as sharia credit card users will no longer feel the hassle of credit cards from sharia banks, knowing that there is no risk in the long term
3. Indonesian people can feel that sharia credit cards meet expectations.
4. Indonesian people gain a level of knowledge about various products, convenience and perceived benefits as well as perceived quality, perceived risk and perceived value on credit cards. Islamic Bank
5. Indonesian people can know that Maqasid al-Shariah says that Islam is built on the basis of wisdom and human welfare in this world and the hereafter. Indonesian society, which is predominantly Muslim, must understand Maqashid al-Shariah, which must be loyal to Islamic values.

Limitations of this research is that it only focuses on one type of Islamic bank credit card product. This research can be processed more deeply by including the variables of satisfaction, loyalty, Muslim customer intentions to invest in other types of Islamic products which for Islamic banks will be very beneficial for Islamic finance and marketing as well as literature in Indonesia. This study only conducted perceived benefits, perceived convenience and knowledge management. other researchers can add roles product knowledge in influencing user perceptions

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