



A BIBLIOMETRIC AND SENTIMENT ANALYSIS ON SHARIA CREDIT CARD

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ABSTRACT

This research aims to analyze previous research trends regarding Sharia credit cards and the sentiment of this research regarding law from an Islamic perspective. This research is a literature review that uses secondary data from 55 articles related to Sharia credit cards on Dimensions.ai. The data analysis techniques used are meta-analysis, bibliometric, and sentiment analysis, which are processed using Microsoft Excel 2019, VOSViewer, and SentiStrength software. The results of this study indicate that the development of scientific literature publications on Sharia credit cards fluctuated yearly. Sentiment analysis shows a tendency for positive perceptions rather than negative perceptions about the existence and laws of Sharia credit cards, but neutral perceptions dominate. This study found five relevant research topics related to Sharia credit cards. This study can be used as a reference in identifying influential authors, articles, and journals as well as relevant topics so that future researchers will find it easier to find references and topics of interest to developing literature on Sharia credit cards.

Keywords: sharia credit card, meta-analysis, bibliometric, sentiment analysis.

INTRODUCTION

The development of payment transactions that occur in society in modern times is very much, and modern business must be connected to technological developments. One of the uses of this technology is a credit card (Malihatunnisa, Wage, and Istianah 2021; Jamilah and Aulia 2022). Credit cards change the consumer paradigm in transactions in the digital era (Hendarsyah 2020; Wijaya and Ismail 2020). Credit cards are used as an alternative to cash to make purchases of goods and services (Tarmizi 2017). Because individuals view credit cards as a useful, handy, and secure method of payment, the use of credit cards has proliferated in recent years (Hardiansyah 2021).

Indonesia has two types of banking systems: conventional banks and Islamic banks. The Islamic finance sector is thriving and developing new ideas to attract clients. With these inventions, Indonesian Islamic banking funding is more practical and effective. Sharia credit cards are one of the new products offered, and their function is no different from conventional credit cards (Rakhmad and Meylianingrum 2022). The difference is that conventional credit cards use an interesting system as a form of utilization of bill repayment in installments, while Sharia cards are based on the principles of *kafalah*, *qardh*, and *ijarah*, following the National Sharia Council Fatwa Number 54/DSN-MUI/X/2006 concerning Sharia cards (Iskandar 2021).

Indonesia is a country where the majority of the population is Muslim. Consequently, Islamic law is an inseparable element in people's daily lives. Generally, a Muslim consumer must pay attention to every transaction to avoid



things Allah forbade, such as usury and *gharar* (Mushtofa, Sabariah, and Effendy 2018). Eliminating interest in financial transactions has been an essential goal in Islamic law to protect people from more significant financial losses (Çokgezen and Kuran 2015; Balarabe and Abdullah 2020). Scholars agree that credit cards are prohibited in Islam due to their usury mechanism (Azad 2023). There is an agreement to create credit cards with a system based on Islamic principles as alternative Islamic financial institutions offer to replace conventional credit cards (Elsanti 2017).

Unfortunately, although the Indonesian *Ulema* Council has issued a fatwa on the permissibility of Sharia credit cards, there are still many differences of opinion regarding whether or not the use of these cards is allowed in Islamic law with various arguments (Hadi, Hafidudhin, and Tanjung 2017; Wijaya and Ismail 2020). Articles by Firmanda (2014); Kartini and Hanurat (2017); Arsyianti and Adelia (2019); Fatoni (2022) are examples of articles that have a positive perception of sharia credit cards. Meanwhile, Tarmizi (2017); Zein and Daulay (2021) are examples of writing that negatively perceives sharia credit cards. In addition, some articles have discussed Sharia credit cards based on Islamic law, such as those conducted by Asra (2020); Maksum (2022), which discusses the *kafalah* contract on Sharia credit cards. There are also articles by Elsanti (2017); Febriyati (2022) which discuss the law of *ta'widh* on Sharia credit cards.

Considering many studies on Sharia credit cards, literature mapping is needed to identify popular trends, such as keywords, authors, journals, and top citations in research on the theme. This study will also present a bibliometric visualization of research trend mapping to identify critical aspects and dynamics in recent years and suggest future research directions. In addition, because there are many dynamics related to the benefits and Islamic law of Sharia credit cards in Indonesia, it is also necessary to assess the sentiment value of previous literature publications on the subject and see what things previous researchers agree and criticize. This research was conducted to complement existing research, fill the gaps of previous studies and expand the literature related to Sharia credit cards. Specifically, this study aims to determine the sentiments of researchers towards Sharia credit cards and provide readers with an overview of research trends on this theme in recent years. This research is the first and most comprehensive study to review previous studies on Sharia credit cards by combining several research methods.

LITERATURE REVIEW

A credit card is a card issued by a bank in the form of a bailout card facility that is used by the cardholder as a means of payment for the acquisition of goods or services or cash withdrawals at certain places, which must later be paid in full by the cardholder to the party providing the bailout at a predetermined time (Hendarsyah 2020; Wijaya and Ismail 2020). Like credit cards in general, Sharia credit cards have the same function, but the contract system used in the transaction uses Islamic principles. The legal basis for conventional credit cards is Law Number 10 of 1998 concerning banking. Meanwhile, the legal basis in the Islamic credit card system is Law Number 10 of 1998 concerning banking and the National Sharia Council Fatwa Number 54 of 2006 concerning Sharia Cards. It



shows that the foundation of the Sharia credit card system is more detailed than conventional credit cards (Usman et al. 2022).

Furthermore, Hadi, Hafidudhin, and Tanjung (2017) found several fundamental differences between Islamic and conventional credit cards, including (1) In the Sharia version, credit cards do not apply an exciting system, while the conventional uses an exciting system; (2) The Sharia version does not encourage cardholders to overspend (*israf*), while in the conventional there are no binding provisions; (3) In the Sharia version, the credit value given does not exceed the threshold of the user's ability, while in the conventional there are limits that tend not to be binding; (4) In the sharia version, there is a *ta'widh* (collection fee) system, while in conventional there is an exemplary system; (5) In the Sharia version, the risk burden is borne by both parties; in the conventional version; (6) The credit card user fully bears the risk burden. In the Sharia version, there is an obligation to deposit cash collateral or goodwill investment, while in conventional, there is none.

A hybrid contract is an agreement between two parties to conduct a transaction combining two or more contracts so that all of its legal consequences and rights and obligations are seen as a single entity that cannot be violated. In order to create new legal product innovations, have high selling value, and compete in the market while still paying attention to the provisions and Islamic principles, hybrid contracts are widely used in Islamic banking products. With this, it is expected that Islamic banks can compete with conventional banks and stay up to date (Mingli 2020). Sharia credit cards are one example of a financing product that uses a hybrid contract.

In implementation, the Sharia credit card uses several contracts, such as the *Qard* contract, where the bank provides a loan to the cardholder and the cardholder is obliged to return the number of funds withdrawn in due time; *Kafalah* contract, where the bank guarantees the cardholder to be able to transact with other parties; and *Ijarah* contract, where the cardholder is obliged to pay for the services provided by the bank in the form of membership fees (Zein and Daulay 2021). The Islamic card contract consists of several stages, including *Al-Ariyah* (credit contract), *Al-Wakalah* (authorization contract), and *Al-Kafalah* (guarantee contract) (Kartini and Hanurat 2017). Sharia credit cards are allowed based on the National Sharia Council Fatwa Number 54/DSN-MUI/X/2006 concerning Sharia cards with various provisions of Islamic principles, such as not containing aspects of *gharar* and usury, not being used for transactions that do not follow Sharia, and not encouraging excessive spending (Fadel et al. 2023).

Like credit card users in general, Sharia credit card customers also have responsibilities that must be fulfilled, namely completing bill payments for transactions made. However, it does not rule out the possibility that some customers will be negligent in completing bill payments for their transactions. One form of protection the National Sharia Council provides in dealing with the risk of customers who default or neglect to make bill payments is establishing a *ta'widh* mechanism or compensation for those who violate it (Elsanti 2017).

BNI became the first state-owned bank to issue a Sharia credit card. Hasanah credit card is one of the products issued by Islamic banks and provides innovations for the world of Islamic banking in Indonesia (Haling et al. 2019). Arzani and Isfandayani (2020) show the broad compliance of BNI Syariah with



the National Sharia Council Fatwa Number 54/DSNMUI/X/ 2006 in carrying out the iB Hasanah card activities displayed. However, on the other hand, the research results of Savitri, Sudarwanto, and Hidayati (2020) found that there are still inconsistencies in the application of BNI Syariah's Islamic principles in Hasanah card practices, including the calculation of *ta'widh* fees based on the type of card and the length of the wait, not from the actual losses suffered by the bank during collection. So, the longer the time it takes to collect from the customer, the *ta'widh* fee charged will increase (Elsanti 2017).

Islamic banking and financial institutions in Indonesia are growing yearly (Ghozali, Kamri, and Khafid 2022). However, the use of Islamic credit cards fluctuates occasionally due to several factors. Several factors are influential and significant in influencing interest in using Islamic credit cards, including trust, attitude, and income (Zahra et al. 2021). Income hurts the behavior of using Sharia credit cards, while spending hurts subjective norms (Arsyianti and Adelia 2019). The study by Rakhmad and Meylianingrum (2022) shows that contracts, fines, fees, and services all have a positive effect on customer preferences in choosing Sharia Card products. Research findings by Jamilah and Aulia (2022) show that knowledge, trust, and lifestyle contribute positively and significantly to the intention to get a Sharia credit card. The research results of Aini (2021) show how customer preferences in using Sharia cards are shaped and influenced by religious and psychological factors (attitudes towards fatwa).

METHOD

The methodology used in this research is library research as data collection and presentation techniques. This research uses secondary data from scientific journal articles published on Sharia credit cards in recent years. The data source in this study was obtained from the Dimensions database (<https://www.dimensions.ai/>). The Dimensions is an online database that contains a collection of scientific publications and detailed bibliographies. The Dimensions database is an alternative indexation with the criterion that all articles have a specific DOI (Rusydziana and As-Salafiyah 2023). Accessed in February 2024, researchers found 55 articles published related to Sharia credit cards in the Dimensions.ai database from 2015 to 2024. This data was obtained by searching for scientific articles with the keyword "Sharia credit card" found in each study's title and abstract, which was then screened again to get more relevant articles. From the data collection of journal articles in Dimensions, researchers try to analyze the development trend of Sharia credit card publications with meta-analysis using Microsoft Excel. Meta-analysis is a literature analysis of previously conducted studies to measure the development of the number of paper publications with themes related to Sharia credit cards each year, top articles, top authors, and top journals linked to Sharia credit cards (Mansyur and Iskandar 2017).

Then, to explore the meta-analysis results, bibliometric analysis will be presented as a graphical visual mapping of Sharia credit card-themed articles. The results of the keyword mapping analysis become the basis for mapping the co-occurrence of important or unique terms contained in an article, which then forms a specific topic. This mapping allows one to recognize the elements of knowledge



and their configurations, dynamics, interdependencies, and interactions (Rusydia, As-Salafiyah, and Mustafa 2021). The software that can be used to obtain bibliometric data is VOSViewer. VOSviewer is a program developed to create and display detailed bibliometric maps. VOSviewer can display maps in various ways, each emphasizing a different map aspect. To build maps, VOSviewer uses the VOS mapping technique, which stands for similarity visualization (Eck and Waltman 2007; Rusydia et al. 2020; Mustafa et al. 2021).

Then, to get more comprehensive results, this research will continue with sentiment analysis to determine the sentiment of previous studies related to Sharia credit cards. Sentiment analysis is a type of research often used to measure public opinion on a particular object or theme issue and became popular in early 2002 (As-Salafiyah et al. 2021; Mu'adzah 2022). SentiStrength software is used to perform sentiment analysis. Simply put, this analysis aims at processing words rather than numbers. In this analysis, the data processed is the abstract of each publication with the theme of sharia credit cards in the Dimensions metadata to determine the sentiment map whether the opinions expressed in these articles have positive, negative, or neutral aspects. However, until now, most of these studies have only been able to process data in English as an international language (Esuli and Sebastiani 2006). Each published paper is assigned a specific value on a scale of -5 (high negative) to 5 (high positive) to determine the sentiment tendency of the researchers.

RESULTS AND DISCUSSIONS

Meta-Analysis

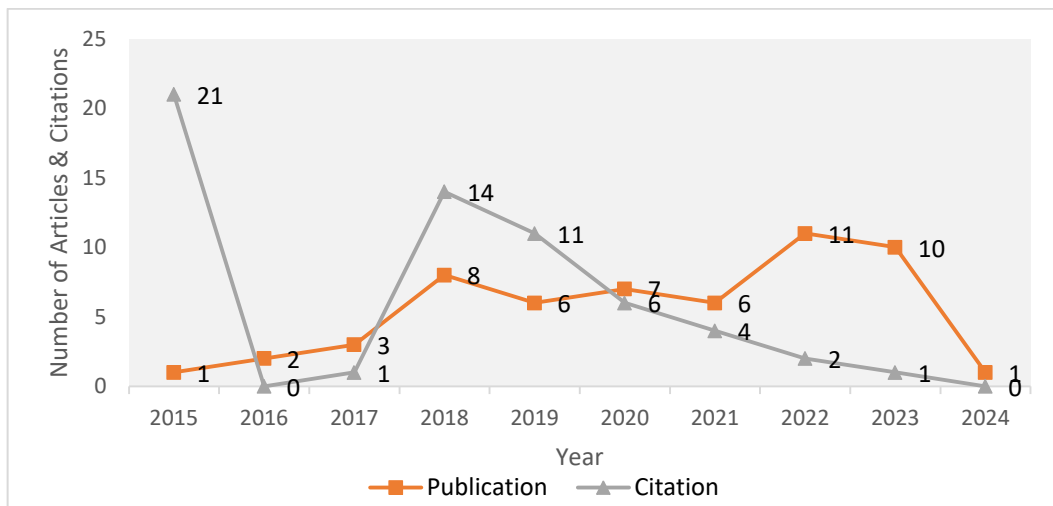


Figure 1 Number of Publication and Citation Articles per Year

Source: secondary data (processed, 2024)

Figure 1 illustrates the number of published articles on the perception and development of Sharia credit cards. It was found that 55 publications were published during an almost 10-year observation period from 2015 to 2024. Figure 1 shows a distribution of articles that varies yearly, ranging from 1 to 11 papers. The most widely published article on the perception and development of the



Sharia credit card will be published in 2022, with an annual number of 11 papers published. The lowest number of publications was in 2015 and 2024, with only 1 publication each year. In addition, Figure 1 shows 60 citations to journal article publications on Sharia credit cards. The most citations occurred in 2015, with 21, and the least occurred in 2016 and 2024. However, because 2024 has yet to be completed by the end of December, this data is still temporary, and it is still possible to increase the number of publications and citations this year. It can also be concluded that articles published on the theme of the Sharia credit card fluctuated from year to year.

Based on the metadata was extracted by Dimensions, the following Table 1 the five most productive articles with the most citations among the 55 published articles, also includes the most productive authors by the number of citations.

Table 1 Most Productive Article by Number of Citations

Nu.	Author	Title	Cites
1	Çokgezen and Kuran (2015)	Between Consumer Demand and Islamic Law: The Evolution of Islamic Credit Cards	21
2	Mushthofa, Sabariah, and Effendy (2018)	Modeling The User Interface Design Pattern for Designing Islamic E-Commerce Website Using User Centered Design	9
3	Arsyianti and Adelia (2019)	Sharia-Compliance Credit Card Exposure And Utilization in The Growing Digital Economy	7
4	Alhusban, Massadeh, and Haloush (2021)	The Islamic Credit Card as an Electronic Payment Method: The Technical Trick in The Installment Payment Contract as A Financial Product	4
5	Nurhadi (2019)	The Importance of <i>Maqashid</i> Sharia as A Theory in Islamic Economic Business Operations	3

Source: secondary data (processed, 2024)

The most popular article is "Between Consumer Demand and Islamic Law: The Evolution of Islamic Credit Cards" with 21 times citations. This article was written by two authors, namely Murat Çokgezen and Timur Kuran. They stated that the "Islamic" feature on Sharia credit cards is like branding, so Islamic banks can remain competitive with conventional banks for customers. However, in essence, this does not represent a fundamental financial innovation. After declaring credit cards to be an un-Islamic product, they started issuing them, claiming them to be Sharia-compliant (Çokgezen and Kuran 2015).

Table 2 lists the journals that publish the articles with the highest citation rate on the Sharia credit card according to Dimensions (Scopus indexes several journals). Table 2 shows that the 'Journal of Comparative Economics' is the most productive, receiving 21 citations. Sharia credit cards are studied in various



multidisciplinary fields, including economics, banking, finance, management, law, legal, and religious studies.

Table 2 Top Contributing Journal on Amount of Citation

Nu.	Journal Publishers	Total Citations
1	Journal of Comparative Economics	21
2	AIP Conference Proceedings	9
3	Journal of Islamic Monetary Economics and Finance	7
4	International Journal of Law and Management	4
5	International Journal of Islamic Business and Economics	3

Source: secondary data (processed, 2024)

Bibliometric Analysis

This section will visually map 55 publications of Islamic credit card-themed papers indexed by Dimensions.ai. Bibliometric is an essential tool for evaluating research and scientific activities based on a statistical analysis of the output of scientific articles (As-Salafiyah and Fatoni 2021; Isa and Suryomurti 2023). In short, bibliometrics is a mapping method that visualizes a field of science. This visualization is done by creating a landscape map that can display keywords from related sciences (Alshater et al. 2021; Rusydiana and Ali 2023). The results of the keyword mapping analysis help map important or unique terms found in specific articles. This bibliometric analysis reveals several keywords that are often used in research publications. The results of the keyword network visualization map for paper publications with the theme of Sharia credit cards can be seen in Figure 2.

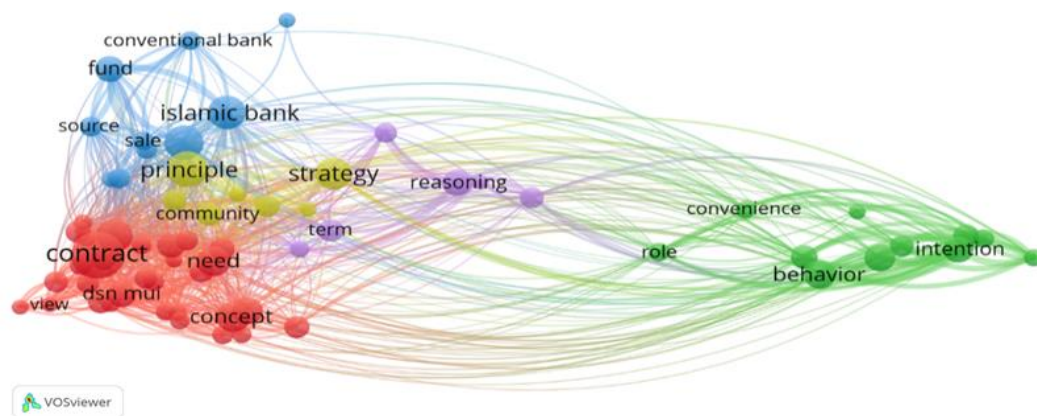


Figure 2 Visualization of Bibliometric Keyword Mapping

Source: secondary data (processed, 2024)

Figure 2, several keywords are displayed that often appear in publications on the theme of sharia card in the last ten years and their relationships with other keywords. The circle will enlarge if more keywords mentioned in the circle appear. Meanwhile, the relationship line between keywords shows the close relationship between one keyword and another. Then, each keyword strongly connected will be grouped into several clusters. A different color appearance distinguishes each cluster. Keywords that have the same color indicate a very

close relationship. Based on the analysis results using VOSViewer on the keyword themes of Sharia credit cards, 64 keyword items are divided into 5 clusters: red, green, blue, yellow, and purple.

Table 3 Keywords in VOSViewer

Nu.	Cluster	Word extraction	Sub-themes
1	Red (31 Items)	Accordance, agreement, attention, benefit, concept, condition, consumer, contract, difference, dsn mui, dsn mui, electronic money, fatwa, fee, form, human, implementation, islamic financial institution, issue, kafalah, mechanism, money, need, party, provision, sharia banking, sharia principle, spaylater limit loan, syariah card, urf, view	Differences views regarding the fee kafalah laws on sharia credit cards
2	Green (10 tems)	Attitude, behavior, convenience, ease, intention, product knowledge, role, society, theory, usefulness	Public behavior in using sharia credit cards
3	Blue (10 items)	Bank, consumer demand, conventional bank, credit, fund, islamic bank, sale, sharia bank, source, wakalah	Comparison of public interest in using sharia credit cards and conventional credit cards
4	Yellow (7 items)	Aspect, community, islamic banking, principle, public, strategy, spay, type	Islamic banking strategies to attract public interest in using sharia credit cards
5	Purple (6 items)	Existence, financial transaction, impact, part, reasoning, term	The impact of sharia credit cards in financial transactions

Source: secondary data (processed, 2024)

From the results of bibliometric analysis (Figure 2 and Table 3), this study found that there are five relevant research topics related to Sharia credit cards, including (1) Differences views regarding the fee *kafalah* laws on Sharia credit cards; (2) Public behavior in using Sharia credit cards; (3) Comparison of public interest in using Sharia credit cards and conventional credit cards; (4) Islamic banking strategies to attract public interest in using Sharia credit cards; (5) The impact of Sharia credit cards in financial transactions.

In addition to co-occurrence, VOSViewer can display bibliometric results with authorship analysis. This section is helpful for future researchers as a reference for choosing which authors have more relevant research journals on Sharia credit cards. The results of software processing will display the author's name in a yellow circle of light, also known as density visualization. Figure 3 shows which authors have published articles about Sharia credit cards in the last



ten years. The size of the circle indicates the number of articles written by an author. The bigger and brighter the circle in the author's name, the more articles are published on that theme and time frame.

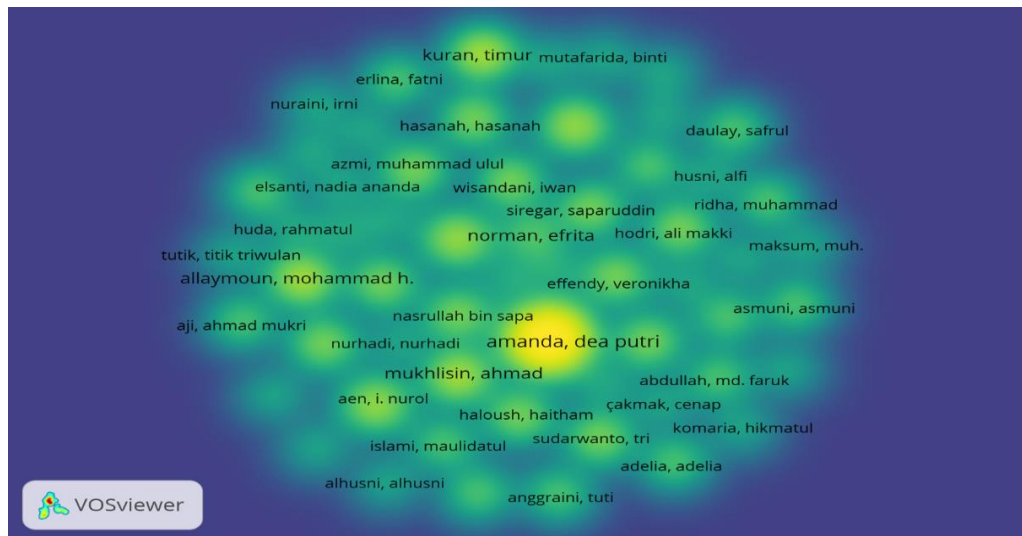


Figure 3 Visualization of Bibliometric Author Mapping

Source: secondary data (processed, 2024)

Generally, every author or researcher has a different tendency in every publication of their work. On some occasions, an author appears as a single author, but on other occasions, the author may write together with other authors or researchers. Figure 3, shows that the author who wrote the most articles on Sharia credit cards is Dea Putri Amanda. One of the research journal articles written by Dea Putri Amanada on the theme of Sharia credit cards is a article entitled "*Peningkatan Minat Dalam Penggunaan Kartu Kredit Syariah dengan Pendekatan Kepercayaan, Sikap dan Pendapatan di Kabupaten Labuhanbatu Utara*". The results of this study indicate that trust, attitude, and income level significantly positively impact public interest in using Islamic credit cards (Zahra et al. 2021).

Sentiment Analysis

Furthermore, the sentiments of journals that have been published on the topic of sharia credit cards will be assessed by using articles contained in the Dimensions database. Sentiment analysis is research usually used to measure and ascertain public sentiment towards a theme (Rusydia and Izza 2022). SentiStrength software is used as a tool to process data in this study. As a secondary data source, a study was conducted on 55 articles on Sharia credit cards. Sentiment results were obtained from the title and abstract of articles about Sharia credit cards in Dimensions. Then the words in the form of written text are analyzed, and the results obtained are classified into five types of ratings, namely opinions that are high positive (very good), positive (good), neutral (neutral), negative (bad), and high negative (very bad). These ratings are ordered from high negative (-5) to high positive (5) intervals, with 0 being neutral. The opinion score of sentences in articles related to digital banking is calculated by adding the sentiment score of each word listed in SentiStrength.



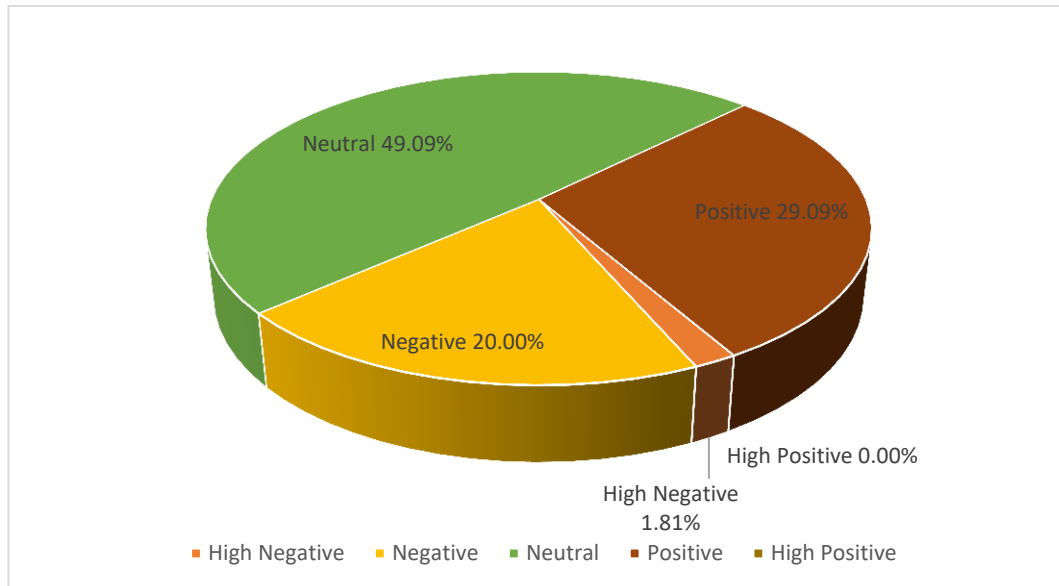


Figure 4 Sentiment Analysis Result of Sharia Credit Card

Source: secondary data (processed, 2024)

Based on Figure 4, the existence of Sharia credit cards in the published literature on Islamic economics and finance has various sentiments. According to the SentiStrength grouping, the proportion of positive attitudes is higher than that of negative attitudes, with a ratio of 29.09% to 20.00%. Then, a high positive sentiment has a 1.81% proportion, while a high positive sentiment has a 0.00% proportion. Overall, the proportion of neutral attitudes is the highest, with a percentage of 49.09%. Therefore, most people have a more neutral sentiment when addressing the existence of the Sharia credit card. The following sentiment, which is quite a lot, is positive. There was also a negative response, a smaller proportion than the positive sentiment.

Positive sentiment is the opinion of researchers who tend to be optimistic in addressing the existence of Sharia credit cards and supporting their development. Meanwhile, negative sentiments are opinions that are negative and tend to criticize the existence of Sharia credit cards; in other words, their existence is still not optimal and needs to be reviewed for various reasons. The dominance of neutral sentiments indicates that there is still a knowledge gap related to Sharia credit cards. It is a challenge for every element involved in the field, including academics, government, and others, to improve the effectiveness of Sharia credit cards and adjust them to the limitations of Sharia. In addition, all parties need proper socialization related to Sharia credit cards.

Figure 5 shows a fluctuating curve for the number of articles with positive and negative sentiments on the Sharia credit card theme from 2015 to 2024. The peak of the highest number of positive sentiments occurred in 2018 with five articles. On the other hand, the peak number of negative sentiments occurred in 2023 with three articles. There are 16 article publications with positive sentiment and 11 with negative sentiment. In addition, one article had a high negative sentiment in 2017, and none had a high positive sentiment.



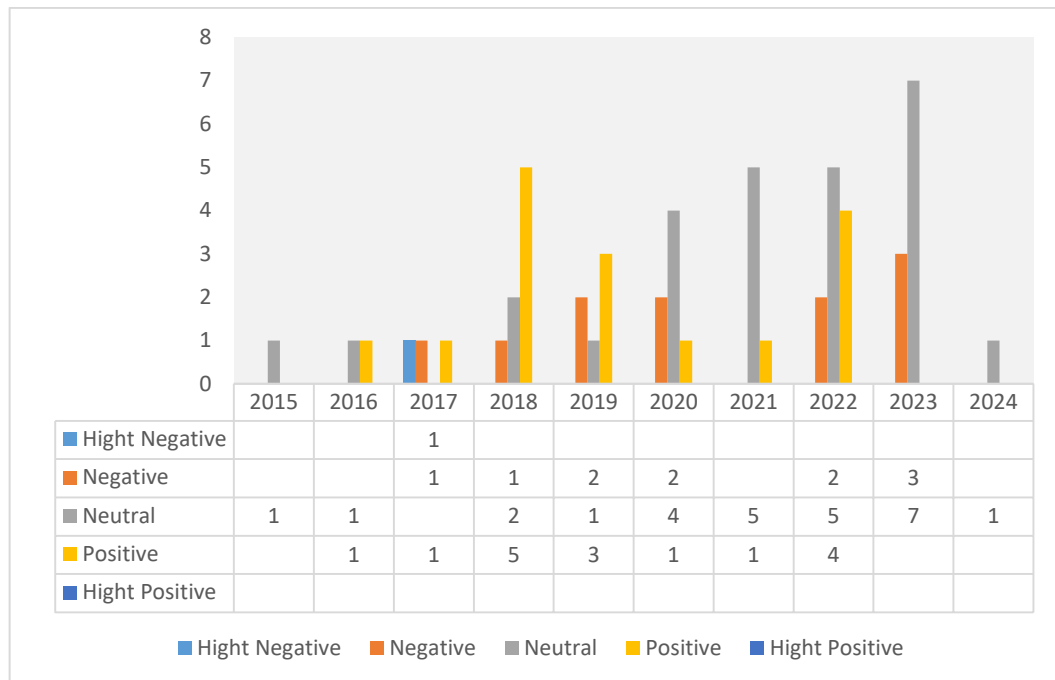


Figure 5 Intertemporal Sentiment Analysis of Sharia Credit Card

Source: secondary data (processed, 2024)

In addition, Figure 5 also shows the distribution of the number of articles with neutral sentiments. The peak number of neutral sentiments occurred in 2023 with seven articles. One of the articles with neutral sentiments is an article written by Tawil et al. (2023), which states that based on the results of the partial regression test (t-test), it is known that Perceived Effectiveness and Trust do not affect interest in using Sharia cards. On the other hand, the Perceived Convenience and Product Knowledge variables affect the interest in using Islamic cards. Meanwhile, based on the results of the simultaneous regression test (F-test), it is known that Perceived Effectiveness, Perceived Convenience, Product Knowledge and Trust affect the intention to use. Perceived convenience is the variable that most influences interest in using Sharia credit cards.

Discussion

This research found that much of the scientific literature discussing Sharia credit cards has been published. Although the results show that most people have a neutral sentiment in addressing the existence and law of Sharia credit cards, the results also show that there are still debates regarding the existence and law of Sharia credit cards, where there are pros and cons with various arguments. Therefore, in the following section, the author will summarize the comments and views expressed in the existing literature regarding Sharia credit cards, especially in Indonesia.

Some opinions state that Sharia credit cards have various benefits offered to users, including facilitating the payment system (Arsyianti and Adelia 2019), being a practical payment method as a substitute for cash (Wijaya and Ismail 2020), and providing a sense of security and efficiency to users because they do not need to carry much money when shopping (Firmada 2014; Fatoni 2022). Haling et al. (2019) stated that the current need for credit cards is influenced by



two factors, namely practical benefits with special discounts and rewards and the convenience of being able to buy goods or enjoy facilities by paying at a later date. In addition, despite the presence or absence of discounts offered to customers, the price level of Islamic banks is still considered competitive. Its service to the facilities provided to customers is also excellent (Kartini and Hanurat 2017).

On the other hand, Zein and Daulay (2021) stated that in Sharia credit cards, there is no monitoring of whether the cardholder uses it for halal goods or services transactions or vice versa. In addition, credit cards tend to make holders consumptive in practice, contrary to Islamic principles. The culture of debt is a temporary comfort in life, ultimately ensnares and makes users fall into debt. Excessive credit is considered inappropriate for *mu'amalah* (Wijaya and Ismail 2020). The existence of late fees (fines) and *ta'widh* (compensation) fees due to late payments is also a reason for opinions that disagree with the existence of Sharia credit cards because this raises questions about the differences in fines underlying Sharia credit cards and conventional credit cards that contain usury.

In order to be understood more efficiently, the presentation of positive and negative opinions from scientific journals related to Sharia credit cards can be summarized in Table 4. In Table 4, it is clear that the positive side offered by Sharia credit cards is more than the negative side it has, as is the result of the sentiment analysis data presented previously.

Table 4 Positive and Negative Opinion about Sharia Credit Cards

Positive	Negative
<ul style="list-style-type: none"> • Easy payment system • Practical as a substitute for cash • Safe and efficient • Special discounts and gifts • Has a competitive price level • Good facility services • Can buy goods on credit • Permitted by the majority of contemporary scholars' 	<ul style="list-style-type: none"> • No monitoring for halal/haram transactions • Being overly consumptive/boring • Debt culture • There is a stipulation of fines and compensation • Legal uncertainty due to many differences of opinion

Source: secondary data (processed, 2024)

The legitimacy of penalties for late payment on Islamic credit cards is another area where modern scholars disagree. The National Sharia Council Fatwa allows the imposition of fines on customers who are capable but deliberately delay payments. Imposing fines prevents losses incurred by Islamic Banks as issuers of Sharia credit cards caused by customers who neglect to carry out their payment obligations. The allocated fine will be used as social money in the future. However, some other scholars do not allow this fine because it contains elements of usury (Febriyati 2022). In addition, in the National Sharia Council Fatwa Number 43/DSN-MUI/VIII/2004, it is determined that the amount of *ta'widh* costs must follow the value of actual losses that must be experienced (fixed cost). These losses are expected to occur (potential loss) by Islamic Banks. However, in practice, the amount of the *ta'widh* fee is determined at the beginning of the



contract according to the length of late payment and the type of card used by the customer (Elsanti 2017).

Kafalah bil ujarah is one of the contracts used in the Islamic credit card concept. This contract makes it easier for someone to fulfill their needs. *Al-kafalah* can protect the possibilities that occur during the transaction or as long as the debt has not been paid (Asra 2020). However, there are differences of opinion among *fiqh* scholars regarding *kafalah* fees in Islamic Financial Institutions because the *kafalah* contract is essentially a *tabarru* contract (charity program), not a *tijari* contract entitled to be paid. This principle makes some *fiqh* scholars not allow a *kafil* to take a fee. However, some other scholars allow fees in *kafalah* contracts because of the general benefit requirements, so if there is no fee, the benefit will not be realized and the implementation of good deeds (Maksum 2022).

Ujarah (fee) in Sharia credit cards is allowed as long as it does not contain elements of *riba* (interest) (Balarabe and Abdullah 2020). However, the bank must ensure that the fee is fixed and does not depend on the outstanding balance amount. The International Islamic Jurisprudence Academy of the Organization of Islamic Cooperation (IIFA-OIC) and the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) agree that banks are allowed to charge some fees, such as engagement, renewal or replacement fees, which do not involve *riba* (interest).

Sharia texts are a solid foundation, but they are flexible, so there is a need for laws that are by the changing circumstances of society (Yilmaz 2021). *Urf*, widely accepted and recognized practices in Muslim societies, play an essential role in legitimizing contemporary Islamic economic transactions. Mursid et al. (2023) found that the practice of *urf* in using Sharia credit cards in transactions can comfort the parties involved in Islamic economics. However, there is still a need for concept development on this product by experts and stakeholders in Islamic finance so that this product is relevant to current needs and demands and remains following Islamic principles so that more people can accept it.

In addition, in procuring any product in Islamic banking, more is needed to review it regarding *fiqh* law. However, *Maqashid* Sharia and its social aspects must also be considered (Masruhen et al. 2022). *Maqashid* Sharia can help complement the arguments in determining a law to ensure the benefits of safeguarding assets still based on Islamic principles as a step forward in developing the ideal product model (Fanshurna 2022). *Maslahat*, the basis of the principle of *Maqashid* Sharia, is the most potent proposition of Islamic law to answer contemporary *muamalah* issues (Rachmad, Asmuni, and Sugianto 2022). Islamic banking should incorporate *Maqashid* Sharia principles to ensure that its products align with Islamic law's ethical values and objectives (Jannah and Kamsiah 2023). Islamic law does not allow any contract unless it contains *Maqashid* and *maslahat* for human beings (Masruhen et al. 2022).

Fadel et al. (2023) stated that the correlation of *maslahah* in the use of Islamic credit cards can change according to its users' level of conditions and needs. In general, the use of Sharia credit cards is considered still at the level of *maslahah tahsiniyyah* because, in general, a person will only encounter difficulties if he has or uses a Sharia credit card. However, this can change to the realm of *hajiyyah* if, by not having it or not using it, some people will encounter



difficulties (Malihatunnisa, Wage, and Istianah 2021). Furthermore, Firmanda (2014) states that in practice, the overall Sharia credit card that currently exists only fulfills 50% of the provisions of the principle of *maslahah*.

Even though there are several *mafsadat* caused by Sharia credit cards, the *mafsadat* caused can still be minimized (Fadel et al. 2023). On the other hand, as mentioned earlier, there are various benefits offered by the presence of Sharia credit cards. However, based on the principle of *maslahah*, the benefits obtained should not only be worldly, but there must be benefits for the hereafter. Unfortunately, the benefits offered by Sharia credit cards tend to be more worldly for related parties such as Sharia Banks, cardholders, acquirers, and merchants (Firmanda 2014). The aim of maintaining *Maqashid* Sharia is to create a balance between the benefits of this world and the hereafter, and several things need more attention related to Sharia credit cards, namely: (1) the substance of Sharia credit cards as a financing product; (2) the concept of contract and its implementation; (3) the concept of borrowing or debt on hybrid contracts; (4) human consumption ethics; (5) institutions related to Sharia credit cards; (6) risks and obstacles caused; and (7) control and supervision efforts related to Sharia credit cards.

Based on the analysis that has been carried out, there are several findings and suggestions from previous research so that further research can develop research on the theme of Sharia credit cards, as shown in Table 5.

Table 5 Further Research Directions

Nu.	Future Research Directions	Source
1	Measuring the level of Sharia credit card usage in Sharia financial institutions both regionally and nationally to obtain new accurate data on the percentage of sharia credit card users.	Fadel et al. (2023)
2	Analyze the factors that influence people's interest in using Sharia credit cards based on certain backgrounds and ages.	Filka and Anggraini (2022)
3	Conduct similar research to find out the development of the latest publications and sentiment analysis on Sharia credit cards in other countries	Author Reviews
4	Comparing the results of sentiment analysis on Sharia credit cards from various countries	Author Reviews
5	Conduct similar research more globally to find out the development of the latest publications and sentiment analysis on Islamic credit cards around the world by processing data from Scopus indexed articles.	Author Reviews

Source: secondary data (processed, 2024)

CONCLUSIONS

The conclusion of this article shows that from the results of the meta-analysis that has been carried out, there are 55 scientific literatures on Sharia credit cards contained in Dimensions.ai with fluctuating developments from 2015 to 2024, and it has been cited 60 times. The results of bibliometric mapping that has been processed using VOSViewer software show that the keywords contained



in research journals on Sharia credit cards have 64 items of relevant keywords, which are divided into 5 clusters and form the following 5 relevant research topics related to Sharia credit cards, including (1) Differences views regarding the fee *kafalah* laws on Sharia credit cards; (2) Public behavior in using sharia credit cards; (3) Comparison of public interest in using sharia credit cards and conventional credit cards; (4) Islamic banking strategies to attract public interest in using Sharia credit cards; (5) The impact of Sharia credit cards in financial transactions. The results of sentiment analysis of scientific literature on Sharia credit cards show diverse sentiments with positive sentiments greater than negative sentiments with a ratio of 29.09% to 20.00%, and neutral perceptions that dominate at 49.09%. The rest shows a high negative sentiment of 1.81% and a high positive sentiment of 0.00%. It shows that more opinions agree on the existence and permissibility of Sharia credit cards. However, some other opinions still need to approve of the *mafsadat* aspect, the concept of *ta'widh*, and the collection of fees on the *kafalah* contract in Sharia credit cards.

It is hoped that this research can help consumers understand the law of Sharia credit cards more clearly. With the sentiment trend of scientific publications dominated by neutral and positive sentiments towards the existence and law of Sharia credit cards in Indonesia, this can be an opportunity for Sharia credit cards to continue to improve their quality in order to produce better benefits for users and potential users. In addition, by knowing what things are criticized from the negative perceptions of previous researchers related to Sharia credit cards, it is hoped that this research can be an evaluation material for practitioners and policymakers to revitalize the application of Sharia credit cards to more Islamic principles. The opportunity to continue to conduct further studies and research to produce better quality Sharia credit card products that all societies can accept is still relatively large. Sharia credit card products can attract more interest and public trust to compete with conventional banking products.

The research results are still dynamic and can change at any time if there are new trends or increased variables in the future. In addition, the data taken in this article is limited to articles that discuss Sharia credit cards in Indonesia. The suggestion for future research is to process data in a more global article so that the perception of the application and law of Sharia credit cards can be known to reflect Sharia credit card products in Indonesia and worldwide. Furthermore, other suggestions for future research have also been listed in Table 5.

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