



SURAT PENUGASAN

Nomor : ST/264/VI/2023/FEB-UBJ

Tentang

PENUGASAN DOSEN SEBAGAI PENULIS JURNAL

**FAKULTAS EKONOMI DAN BISNIS
UNIVERSITAS BHAYANGKARA JAKARTA RAYA**

Pertimbangan : Sehubungan dengan Penugasan dosen sebagai Penulis Jurnal yang dilakukan Dosen Fakultas Ekonomi dan Bisnis Universitas Bhayangkara Jakarta Raya semester Genap Tahun Akademik 2022/2023. Dipandang perlu penugasan Dosen Tetap Fakultas Ekonomi dan Bisnis untuk melaksanakan kegiatan yang dimaksud. Untuk itu perlu mengeluarkan Surat Tugas.

Dasar : a. UU RI No.12 Tahun 2012 tanggal 10 Agustus 2012 tentang Pendidikan Tinggi. Peraturan Menteri Riset Teknologi dan Pendidikan Tinggi No. 08 tahun 2019 tentang Standar Pelayanan Minimum.
b. Keputusan Kepala Kepolisian Republik Indonesia selaku Ketua Umum Yayasan Brata Bhakti Polri No. Pol : KEP/05/IX/1995/YBB tanggal 18 September 1995 tentang Pembentukan dan Pendirian Universitas Bhayangkara Jakarta Raya.
c. Surat Keputusan Ketua Pengurus Yayasan Brata Bhakti Nomor: Skep/11/II/2023/YBB tanggal 31 Januari 2023 tentang Pemberhentian dari dan Pengangkatan dalam Jabatan Dekan di Lingkungan Universitas Bhayangkara Jakarta Raya yang diselenggarakan Yayasan Brata Bhakti.
d. Surat Keputusan Rektor Universitas Bhayangkara Jakarta Raya Nomor: SKEP/176/VIII/2022/UBJ tanggal 02 Agustus 2022 tentang Kalender Akademik Semester Ganjil dan Genap Tahun Akademik 2022/2023.

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SURAT PENUGASAN
DEKAN FAKULTAS EKONOMI DAN BISNIS
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- Untuk :
1. Melaksanakan tugas sebagai Penulis pada Enrichment: *Journal of Management*, dengan judul "***Determinant factor of sharia credit card user in north of Bekasi city***" telah terbit pada Volume 13, Nomor 2, 2023.
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 3. Melaksanakan tugas ini dengan penuh tanggung jawab.

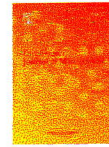
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Determinant factor of sharia credit card user in north of Bekasi city

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ABSTRACT

This study is a research that is used to measure the effect of income, financial literacy, credit attitude towards interest in using Sharia credit cards in North of Bekasi City, Indonesia. This research is a quantitative research where the object used is Sharia credit card. The technique used is a probability sampling technique using the Slovin formula. The number of samples used in this study were 100 respondents. The design used in this study is hypothesis testing using the structural equation model (SEM) – SmartPLS 4.0. The results of this study provide an explanation that the variables of income and financial literacy have no effect on interest in using Sharia credit cards in North of Bekasi City. However, credit attitudes have an influence on interest in using Sharia credit cards in North of Bekasi City. This research has a limited object of research which is only carried out on Sharia credit card users in North of Bekasi City. This can be a suggestion for future researchers. The novelty in this study combines the variables of income, financial literacy, credit attitude towards interest in using Sharia credit cards at in North of Bekasi City

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INTRODUCTION

Technological advances are growing rapidly, one of which is in terms of transactions for payment. In this era, humans have been able to create a payment system that is very helpful for transaction activities that can be used by humans, called APMK (Card Using Instrument). At this time there is an easy way to make payment transactions when we shop, namely by using a credit card (Sumarwan et al, 2009). The reason people are interested in using credit cards is that they are very easy to use, apart from being easy to use, credit cards can also be taken in cash. This is what makes people interested in using credit cards.

Credit cards have drawbacks such as the user being charged annual fees, late fees, and other fees. However, even though credit cards charge fees to the user, there are still many people who are interested in using them. Because credit cards can provide credit convenience for users and make transactions easier, credit cards also meet the needs of what the user wants. However, if the user is too comfortable using the credit card, so he cannot control expenses when making a purchase