AL-AMWAL

Volume. 18, No. 1
January- June
2026

Al-Amwal: Jurnal Ekonomi dan Perbankan Syariah
ISSN: 2303-1573 e-ISSN: 2527-3876
Homepage: https://www.syekhnurjati.ac.id/jurnal/index.php/amwal
email: alamwal@uinssc.ac.id

Syariah Government Credit Card: Reframing Public Expenditure Management Through Islamic Financial Principles in Indonesia

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Article Info

Article History:
Received 10 October th, 2025
Revised 12 December th, 2025
Accepted 15 March th, 2026
Available online in 22 April 2026

DOI:
10.70095/alamwalv17i2

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ABSTRACT

Introduction: *This study aims to redefine public expenditure management in Indonesia through the lens of Islamic finance principles. It seeks to provide insight into the outcomes associated with the concept of an Sharia government credit card (SGCC), highlighting its significance in optimizing state expenditure management. Additionally, the research endeavors to develop an evaluation framework for SGCCs grounded in key Islamic precepts: ḥifẓ al-dīn (adherence to Islamic values), ḥifẓ al-māl (safeguarding state resources), maslaha ammah (ensuring public welfare), ḥifẓ al-nafs (effective risk mitigation), and ḥifẓ al-'aql (rational oversight and accountability) within the context of public finance and government payment system reforms.*
Methods: *This study adopts a descriptive and qualitative approach, utilizing document analysis of public finance policy documents, SGCC, and sharia principles. Data collection from the literature was carried out through a Systematic Literature Review (SLR) method, involving a structured search across Scopus, Web of Science (WoS), and Google Scholar.*
Results: *Revisiting public expenditure management in Indonesia through the lens of Islamic financial principles aligns with the growing need for a more integrated state financial management policy within the national budget and revenue framework. This approach is guided by public financial policy commitments established in laws and regulations issued by relevant Ministries and Institutions. From the standpoint of public finance, and specifically through a sharia perspective, the normative and regulatory frameworks provide integrative reasoning that directly supports the concept of Sharia Government Credit Cards (SGCC).*
Conclusion and suggestion: *Empirical evidence regarding the governance and effectiveness of state expenditure highlights the*

merits of initiatives like Government Credit Cards, offering valuable insights that can be adapted to strengthen the SGCC framework.

Keywords: Sharia Credit Card, Public Finance, Payment System, Sharia Principles.

Paper type:* *Research paper

NTRODUCTION

State financial management plays a pivotal role in promoting good governance. In today's context, fiscal reforms extend beyond planning and budgeting to include mechanisms that ensure efficient, transparent, and accountable expenditure. The move towards digitizing government payment systems through non-cash instruments is a prominent step in this direction. In Indonesia, the introduction of the Government Credit Card (GCC) serves as an innovative tool for managing government expenditures. By reducing reliance on cash reserves, it enhances administrative efficiency and strengthens internal control mechanisms.

Functioning similarly to Corporate Credit Cards in the private sector, the GCC promotes transparency, efficiency, and meticulous documentation, fostering better state financial management. Effectively managing state finances is vital, as these resources significantly influence public welfare (Priharjanto, A. & Hadiwibowo. Y, 2021). Currently, however, the GCC operates on a conventional, interest-based system, raising concerns from a normative standpoint. Many agencies face external challenges, such as delays in card issuance by banks and the limited availability of merchants equipped with Electronic Data Capture (EDC) systems. Internally, hurdles include insufficient user training, poor dissemination of information, lack of standard operating procedures, and overlapping roles in managing the GCC system. Tax deductions and deposits in the payment process also pose significant difficulties, further complicating implementation efforts (Akhmadi, MH, et al., 2023; Biswan, AT, & Adiswastika, S., 2024; Al-Bayan, Afifah Yulia, 2022). Moreover, these constraints highlight deeper normative issues for institutions adhering to Islamic financial principles.

The presence of interest-based elements and potential transaction uncertainties conflict with Islamic finance doctrines. Addressing these concerns requires a collective effort to align public financial practices with Sharia principles. As a budget control tool, the GCC must prioritize procedural compliance and payment efficiency to uphold accountability in state financial management (Kolbiya, HI, 2024; Anggiana, O., 2024). To address the inadequacies of the conventional GCC and fulfill both fiscal and Islamic financial objectives, the development of a Sharia Government Credit Card (SGCC) offers a promising solution. Such an instrument can embody Sharia principles that emphasize justice, public welfare, and safeguarding public assets while meeting fiscal management needs. This study aims to explore the concept and operational mechanisms of an SGCC within Indonesia's state expenditure framework. It examines the SGCC's role in advancing public financial management reform, ensuring compliance with Islamic finance principles and maqasid al-shariah, and its potential policy implications for improving Indonesia's fiscal governance.

This research holds significant academic value as it addresses an underexplored intersection between public finance and Islamic financial systems. From a practical perspective, it seeks to guide policymakers in designing government payment instruments that harmonize fiscal objectives with Islamic values. Previous studies have often treated public finance and Islamic finance as separate domains. However, analyses focusing on the SGCC particularly from a maqasid al-shariah framework remain scarce. By positioning the SGCC at the confluence of fiscal reform and Islamic values, this study fills a critical gap and opens pathways for more aligned and inclusive financial governance. The literature on public finance, Islamic finance, and fiscal policy reveals several notable research gaps. The conceptual gap highlights that studies on Government Credit Cards (GCC) have largely focused on fiscal efficiency and public administration, without fully incorporating dimensions of Sharia compliance or normative Sharia values. On the other hand, research on Islamic financing cards primarily emphasizes the retail sector and individual consumers rather than their application as tools for government spending. In terms of empirical gaps, there is a lack of rigorous studies exploring the Sharia Government Credit Card (SGCC) as a formal instrument in public spending management. Few have assessed SGCC within the framework of state financial governance or evaluated its impacts on accountability, risk control, and fiscal transparency.

Methodologically, prior research has predominantly relied on normative or descriptive approaches, often devoid of an operational maqāṣid al-sharīʽah evaluation framework or measurable policy indicators to gauge contributions to public welfare. Policy-wise, there has been little academic evaluation of SGCC regulations and implementations as a value-based fiscal policy tool. Current policy recommendations remain technical and administrative, failing to address deeper philosophical objectives rooted in Sharia values. This study offers significant novelty through its efforts to integrate public finance, Islamic finance, and maqāṣid al-sharīʽah within a unified fiscal policy analysis framework. The research object itself is unique as it examines SGCC as a government expenditure tool rather than a commercial financial product, bringing a fresh perspective to the field of Islamic public finance. Moreover, the study introduces a maqāṣid-based evaluation framework for SGCC that incorporates elements such as sharia compliance (ḥifẓ al-dīn), protection of state assets (ḥifẓ al-māl), risk control (ḥifẓ al-nafs), rationality and oversight (ḥifẓ al-'aql), and public welfare (maṣlaḥah 'āmmah). Beyond conceptual contributions, the study aims to provide actionable, value-based recommendations for Islamic fiscal policy.

The anticipated outcomes can be categorized into three key areas. First, the study contributes academically by proposing a conceptual model of SGCC informed by maqāṣid al-sharīʽah, mapping the relationship between public expenditure efficiency and Sharia compliance, and enriching the existing literature on Sharia-based public finance. Second, it develops a policy evaluation framework that identifies governance weaknesses, risk factors, and user literacy challenges associated with SGCC. This framework will serve as a foundation for crafting more comprehensive regulations aimed at improving welfare-oriented financial governance. Finally, the study offers practical results by promoting awareness among state officials about Sharia finance principles, fostering ethical and equitable cashless government systems, and enhancing public trust in Sharia-compliant state financial management practices

LITERATURE REVIEW

Public Finance and Government Payment System Reform

Digital transformation in public administration has emerged as a cornerstone of governance reform in the contemporary age. (Andini et al., 2020) The adoption of digital payment systems within the public sector signifies a transformative shift in state financial management. By utilizing electronic systems, government financial transactions become faster, efficiently documented, and seamlessly monitored in real time, (Ravšelj et al., 2022).), Governments across numerous countries are increasingly implementing electronic payment systems to enhance the efficiency of public financial management and minimize the potential for fund mismanagement, (Sari & Muslim, 2023). The Indonesian government has embraced several innovations in digital payments, including the implementation of the Indonesian Standard Quick Response Code (QRIS) and the integration of the Online Fund Disbursement Order (SP2D) system with the Agency-Level Financial Application System (SAKTI) to streamline budget disbursement and reporting processes, (Munyua et al., 2020; Alhassan & Adam, 2022). In terms of transparency, digital systems facilitate the automatic logging of transactions, storing them within a centralized database. This allows for straightforward tracking and auditing of financial flows by both regulatory authorities and the general public, (Bannister and Connolly, 2020).

However, implementing digital payment systems in the public sector also faces complex challenges. Data security risks, resistance to changes in work culture, and disparities in digital infrastructure availability across regions are key obstacles to optimizing these systems (Rahmawati & Nugroho, 2022; Kusmaryanto & Santoso, 2025). Although digitalization offers significant benefits, its implementation still faces challenges. These include data security and the risk of cybercrime that can threaten digital payment systems (Williams et al., 2024). One of the main benefits of payment digitalization in public financial management is increased efficiency in government financial administration (Jones et al., 2024).Electronic payment systems make transactions faster, more accurate, and more transparent, reducing the likelihood of administrative errors and misappropriation of funds (Liu & Chen, 2023). Payment digitization also plays a role in simplifying administrative processes by reducing reliance on manual procedures that tend to be time-consuming and prone to human error (Martinez et al., 2023). The efficiency resulting from payment digitization also has an impact on increasing government accountability in public financial management (Gonzalez et al, 2023). With a digital trail of each transaction, financial audits become easier and more accurate, thereby reducing the opportunity for corruption or misuse of funds (Kassim & Ramli, 2019; Nguyen & Kim, 2023).

Study results Chol and Lazaro, (2023).Research shows that budgeting, stakeholder participation, and regulatory regulations have a beneficial impact on service delivery. To prevent overspending, government agencies must first develop plans and budgets with a high level of public involvement and ownership. Agency management should utilize technology, such as integrated financial management information systems (IFMIS), to improve the efficiency, transparency, and accountability of revenue collection. According to an IMF report, implementing a digital payment system in the public sector has the potential to save up to 15% of the country's total annual budget by reducing administrative inefficiencies and fraud risks (Thompson and Lee, 2023). With a digital system, payments can be monitored in real time, allowing financial authorities to exercise tighter control over state cash flows (Garcia et al., 2022).

Government Credit Card

The use of petty cash, or cash in hand, in organizations is one method for meeting urgent and small-value routine operational needs, such as purchasing stationery, meeting consumption costs, or local transportation. The cash concept, often referred to as petty cash, is implemented in the government sector through the use of Reserve Money (RM) as a petty cash fund to fund operational expenses. Based on PMK No. 210/PMK.05/2022 concerning Payment Procedures for the Implementation of the State Revenue and Expenditure Budget, Reserve Money (RM) is a work advance in a certain amount given to the Expenditure Treasurer to finance the activities of a Ministry, Institution, or Work Unit. Cash transactions are more transparent because all transactions are included in the billing statement sent periodically to the Government Credit Card (GCC) administrator's email. This allows for optimal budget absorption. Issues such as the provision of Electronic Data Capture (EDC) and the fulfillment of human resources, both in quantity and quality, still occur (Sriyani S, et.al, (2022). The use of GCC is recommended for all types of government transactions and is mandatory for all work units. Eliminating payments through cash RM is considered to help the effectiveness of government cash management (Agus Sunarya et.al, 2021).

Bank Indonesia sees the potential for the trend of electronic money and digital banking usage continuing to increase. In support of the National Non-Cash Movement (GNNT) launched by Bank Indonesia, through Minister of Finance Regulation No. 196/PMK.05/2018 concerning Procedures for Payment and Use of GCC, the Ministry of Finance updated the payment method for purchases using cash reserves. Previously, 100% cash was used, then divided into 60% cash reserves and 40% cash reserves (GCC). The proportion of this cash reserves can be changed if it meets the requirements. Government Credit Cards are considered effective in terms of effectiveness measurements such as goal achievement, integration, and adaptation. This study provides an overview of the effectiveness of the use of Government Credit Cards, which is expected to improve the quality of financial management of the State Budget as a manifestation of good governance (Paritranaya P, 2022). Credit cards for official travel expenses are credit cards that can be used to purchase airline tickets, pay for accommodation, and rent government vehicles with a maximum spending value of twenty million rupiah. The existence of this credit card is expected to improve the performance of work units/institutions.

Public financial policy implemented by the government as a form of financial control effort with a pragmatic approach, this effort is carried out to determine objectives, methods, technical management, responsibility in managing economic and financial resources that must be managed efficiently. The government credit card payment mechanism as part of the government's legal financial and budget control instrument in the economic and financial fields, (Popa, 2024). In issuing Government Credit Cards, government banks are appointed by the Government. Not all banks can issue government credit cards, only banks that are members of Himbara can issue this card. Work Units or Institutions that will apply for government credit cards can choose between the following banks, namely: PT Bank Mandiri, PT Bank Rakyat Indonesia (BRI), PT Bank Negara Indonesia (BNI), and PT Bank Tabungan Negara (BTN) and Bank Syariah Indonesia (BSI) Study resultsA. Fauziah, Theodorus Sendjaja (2025), showed that the Government Credit Card (GCC) offers various benefits such as administrative efficiency, real-time monitoring, and mitigating the risk of budget irregularities. However, challenges such as infrastructure readiness, human resource understanding, and system integration remain major obstacles. Therefore, cross-sector commitment and increased digital literacy are needed to optimize the use of the GCC as a government digital financial instrument. Government credit card inventory procedures comply with applicable regulations. This compliance is strongly influenced by good bookkeeping practices. Implementation challenges remain in managing spending with the government credit card inventory innovation, particularly as not all partners have machines that accept credit card payments. (Sinta Adiswastika and Ali T. Biswan, 2024)

Islamic Finance and Payment Instruments

Islamic finance has attracted significant attention in recent years as an alternative to traditional finance (Rabbani et al. 2020). With the increasing use of technology in finance, Islamic finance has adapted and integrated financial technology (fintech) to provide more efficient and accessible financial services to its consumers (Hassan et al. 2020). The emergence of fintech has created new opportunities and challenges for the Islamic finance industry, providing creative solutions to long-standing financial problems while raising new regulatory and ethical concerns. This has resulted in a growing body of literature assessing the potential impact of Islamic finance and fintech on the sector and its clients, as well as discussing the challenges and prospects for its growth and development*, (*Rabbani 2022 ; Kok et al. 2022*).*

Islamic finance has gained popularity in recent years due to its commitment to Sharia rules and values. With the rapid development of financial technology (fintech), Islamic finance has embraced fintech to improve its services and provide more efficient and accessible financial solutions to its consumers *(*Belal et al. 2019; Oladapo et al. 2022*).* One benefit of combining fintech with Islamic finance is the potential for increased financial inclusion, allowing more individuals and businesses to access Sharia-compliant financial goods and services. Fintech can also increase the transparency and efficiency of Islamic financial transactions, lower costs, and expand access (*Hasan et al. 2020; Ahmad and Al Mamun, 2020*).

Islamic banking and fintech are two progressive and rapidly growing sectors of the financial industry. Fintech is a term used to describe the use of technology to provide financial services and improve the overall client experience (*Nguyen, 2021*). In contrast, Islamic banking is a type of banking that adheres to Islamic law, which prohibits the charging of interest on loans and investments in certain sectors such as the gambling and alcohol industries. Fintech and Islamic banking systems are superior to conventional banks in several ways. Fintech businesses leverage technology to provide faster, easier, and more personalized financial services at lower costs (*Nguyen 2022*). Customers who value these values may be attracted to the Islamic banking system's emphasis on ethical and socially conscious investing *(*Nguyen 2022*)*.

The number of publications on Islamic finance and financial technology has increased dramatically in recent years. This is likely related to the expanding role of Islamic finance as a global sector, the demand for financial technology innovation, and the growing popularity of ethical investment strategies. Islamic finance offers Sharia-compliant investment opportunities, and financial technology increases accessibility and convenience *(*Karim and Hasan 2019; Saba et al. 2019*)*. Islamic finance and financial technology have the potential to increase financial inclusion and provide investors with morally and socially acceptable investment alternatives. To ensure the long-term viability and expansion of this industry, there are risks and obstacles that must be overcome. As with any emerging sector *(*Abedifar et al. 2016; Kuanova et al. 2021), Islamic fintech businesses seek to increase access to financial services for underprivileged groups while maintaining high standards of corporate governance.

The role of information technology in providing Sharia-compliant financial services as the Islamic financial sector continues to develop and change *(*Atif et al. 2021 *)*, one important trend in this area is the integration of fintech products into Islamic banking operations, which is anticipated to improve operational effectiveness, increase customer satisfaction, and reduce costs *(*Zouari and Abdelhedi 2021 ; Barbu et al. 2021*)*. Individual-to-person lending, crowdfunding, and robo-advisory services are just some of the new goods and services that Islamic banks will be able to provide through this integration. In the digital era, Islamic finance is growing rapidly. Future changes in the Islamic finance sector are expected to occur due to the increasing use of digital technology. One important factor that will determine the future of Islamic finance is the integration of digital technology into traditional banking operations (Nurdin and Yusuf 2020). Through this connection, Islamic banks will be able to provide services to consumers such as online account management, mobile banking, and electronic payment solutions more effectively and efficiently *(*Wenner et al. 2018; Mujahed et al. 2022)*.*

Furthermore, the expansion of fintech startups in the Islamic finance sector is anticipated to open new channels for collaboration and innovation, resulting in the creation of new goods and services. Furthermore, it is anticipated that the integration of digital technology with Islamic finance will provide a more open, inclusive, and competitive market that is responsive to changing consumer demands *(*Qudah et al. 2021). To ensure the necessary legal and regulatory framework to support the sector's growth, greater collaboration between Islamic fintech businesses, regulators, and financial institutions is needed to provide Sharia-compliant financial products and services *(*Rabbani et al. 2023 ; Khan et al. 2022*)*. Greater attention will be needed to address issues including climate change, social justice, and ethical business practices as the industry evolves *(*Karim et al. 2022b ; Hassan et al. 2022b*)*.

Sharia payment instruments encompass all tools used to transfer funds and settle payment obligations in a manner that is free from usury, gharar, or maysir (risk of risk), and uses valid contracts according to Sharia. In modern developments, these instruments include account-based cards (debit/ATM), Sharia financing cards that replace conventional credit schemes, as well as electronic money (e-money) and electronic fund transfers regulated by clear Sharia contracts *(*Hidayat, 2021; Zainudin, et al.; 2020; Toyyibi; 2019). Studies on Islamic electronic money show that its permissibility requires an explanation of the contract used, clarity of the parties' rights and obligations, a prohibition on usury in determining fees and fines, and a guarantee of system security to avoid gharar related to balance loss or transaction errors. Fatwa decisions and fiqh studies emphasize that e-money balances should not be subject to interest, late fees should not be used as compensation for the issuer's profit, and any bonuses or discounts should be positioned as incentives that do not undermine price fairness *(*Noh; 2022, Toyyibi; 2019*)*. Zainudin, S. et al. (2020), explain that within the broader context of digital payment systems, the Sharia e-payment framework combines Sharia principles with technological safeguards such as encryption, digital signatures, and layered authentication to ensure party authenticity and transaction integrity. The study of the Sharia e-payment framework proposes a dedicated Sharia supervisory board for fintech and e-commerce that oversees contract design, transaction flows, and risk governance to ensure the entire process remains within the maqasid al-shariah corridor.

Sharia finance is based on the prohibition of riba (interest), gharar (excessive uncertainty), and maysir (gambling/speculation), so transactions must be based on real assets, transparency, and fairness for all parties. Contemporary muamalah fiqh literature explains that every financial contract must fulfill the pillars and conditions of the contract, such as clarity of object, price, time, and willingness, to avoid gharar and disputes *(Ahmed, 2015).* Philosophically, this system directs financial relations from a debt-based pattern to risk-sharing through contracts such as murabahah, ijarah, mudharabah, and musyarakah that link profits to business performance, rather than fixed rewards in money. The values of distributive justice and public maslahah are important parameters in assessing the permissibility (halal/haram) of new financial products and instruments.

Maqasid al-Shariah in Public Policy

The classic concept of Maqasid al-Shariah (hifz al-din, al-nafs, al-'aql, al-nasl, al-mal) is understood as the main goal of sharia which guarantees human benefit at the daruriyyat, hajiyyat and tahsiniyyat levels. Ibn 'Ashur and Jasser Auda developed the Maqasid approach as a legal philosophy and systemic framework that emphasizes maslahah, justice and legal flexibility in responding to the modern context, including public policy and state governance, (Malaysia Bank, 2023). Maqasid al-Shariah evolved from a theory of legal objectives into a normative-empirical framework for the formulation and evaluation of public policies oriented towards justice, welfare, and sustainability. Various international journals position Maqasid as a governance paradigm that regulates the orientation, process, and indicators of policy success at the national level and specific sectors such as finance, environment, and social development (Al-Sayed, A., et al. 2025, Karimullah, SS 2023).

Karimullah, SS (2023) explains that from a governance perspective, Maqasid is seen as a moral compass that guides the formulation, implementation, and evaluation of policies, ensuring they are not only formally legal but also ethically and socially valid. Islamic economic policy literature emphasizes that Maqasid guides the state to optimize the distribution of prosperity, reduce poverty, and guarantee the basic rights of citizens as part of realizing maslahah and justice. Islamic public policy is based on four pillars: tauhid (ethics), maqasid (goal), shura (participation), and islah (reform), so that policy is understood as a conscious effort to realize Maqasid in the state space. This approach rejects mere “free interest” (al-masalih al-murlah) without ethical control, and demands that every policy decision be tested by Qur'anic morality, sharia goals, deliberative processes, and social improvement orientation. (Abdelgafar, B. 2018, 2019).

Various studies place Maqasid as a conceptual framework for public policy design, for example in economic development, education, and poverty alleviation. Karimullah shows that Maqasid provides a value orientation for economic policy through the protection of property rights, distributive justice, and guaranteeing social welfare, so that fiscal policies, subsidies, and market regulations need to be directed towards fulfilling these goals (Sanusi, 2025, and Karimullah, 2023). According to Abdelgafar (2019), the "marriage" of Maqasid with public policy sets boundaries, priorities, and responsibilities for the government to improve bureaucratic functions, reduce corruption, and ensure equitable public services. Within this framework, the policy process must involve experts and stakeholders, prioritize transparency, and ensure that the consequences of policies are borne fairly by the targeted community. Sanusi (2025) also explains the use of the Maqasid framework as an evaluative instrument for policies and SDGs achievements, for example in poverty alleviation policies, by emphasizing the protection of the minds, souls, and property of the younger generation, policy indicators can be formulated based on Maqasid achievements such as increasing access to quality education, digital security, and equal distribution of facilities, not just administrative output.

In financial and development policy, Maqasid is used to direct fiscal and monetary instruments to align with public welfare. A study integrating Maqasid and sustainable development found that zakat, waqf, and Islamic finance mechanisms can be optimized through policies targeting the poor, empowering women, and implementing green projects (Al-

Sayed, A., et al. 2025). Bank Negara Malaysia has formulated a Value-Based Intermediation (VBI) framework that integrates Maqasid into Islamic banking regulations, encouraging financial institutions to internalize social and environmental impacts in financing decisions. Related research shows that centralized Islamic governance can improve alignment with the SDGs, although it needs to be balanced with grassroots inclusivity and community participation.

The relationship between Maqasid and environmental policy has become an important theme in recent literature. Nurholis interprets hifz al-nafs and hifz al-mal as the normative basis for environmental policies that protect life and resources through community-based forest management, biodiversity conservation, and sustainable resource utilization (Susana, 2025, and Nurholis, M. 2025). Susana (2025) conducted a Maqasid-based legal critique of Indonesia's natural resource governance and highlighted that the exploitative mining regime contradicts the principles of protecting life, property, and the environment. This study proposes a reconstruction of norms through ijtihad maqasid, so that mining policies must consider intergenerational justice, local community participation, and the prevention of ecological damage. From a global policy perspective, integrating Maqasid with the Sustainable Development Goals (SDGs) agenda expands the scope of protection to include environmental, gender, and intergenerational justice dimensions. Al-Sayed et al. (2025) explain that instruments such as zakat and green sukuk can reduce poverty and emissions if regulatory policies support them.

METHOD

This research study is descriptive and qualitative, using document analysis of public finance policy documents, SGCC, and sharia principles as data collection techniques. Data processing techniques include content analysis, using secondary data collected from published sources such as reports, journals, research articles, and websites from the previous 10 years and up to 5 years. The literature data collection technique was also carried out using the Systematic Literature Review (SLR) approach with a structured search through Scopus, Wos and Google Scholar with inclusion criteria or publication years in the last 5 to 10 years, and also carried out through data triangulation (the highest standard of trust) with official statistical data types, policy documents, scientific literature. The data and analysis carried out in identifying relevant reports and research results related to the importance of implementing SGCC.

RESULT AND ANALYSIS

Sharia Government Credit Card Concept

The results of the study from (Ahmad, A., & Rahman, F, 2019 and Qudsi, M., & Hamid, A. 2023) developed inThe results of this study, where the study complicates the definition of the Sharia Government Credit Card (SGCC) concept, are essentially credit cards specifically for government spending designed with contracts and mechanisms in accordance with Sharia principles (without usury, gharar, and maisir). SGCC can offer contract designs (ijarah, kafalah, qardh, or wakalah bi al-ujrah), governance and spending control, integration with the state treasury system, and their implications for bureaucratic efficiency and Sharia compliance. Sharia-compliant GCC is typically defined as a non-cash payment instrument used by government officials/employees to finance specific expenses (business travel, operations, and minor procurement), in which the bank acts as a temporary funding provider, and the government pays off the entire bill on the due date without interest. In Islamic jurisprudence, the most commonly used design is a combination of kafalah (bank guarantees to merchants), qardh (a bridging facility for cardholders), and ujrah (a transparent service fee unrelated to outstanding balances), thus eliminating late interest or usurious fines.(Al-Harthy, M. 2020). Ibrahim, N., & Omar, S. 2022).

The concept of SGCC in reframing public expenditure management through the principles of Islamic finance in Indonesia with the policy objectives and benefits of Islamic GCC positioning GCC as an instrument to: (1) increase accountability and transparency of spending, (2) reduce the use of cash, (3) accelerate the accountability process, and (4) integrate transaction data with the state financial system. In the perspective of Islamic public economics, Islamic GCC is considered to help realize maqasid al-shariah in the dimension of hifz al-mal (protection of public assets) through better transaction tracking, ceiling control, and layered approval procedures that minimize the potential for budget misuse, (Aziz, N., Yusuf, M., & Karim, S. 2020). Bashir, H., & Khan, R. (2021) The main findings of his study emphasized that the conventional credit card structure cannot be readily adopted due to its riba (usury) content in interest and late fees; therefore, the Sharia GCC draft eliminates interest and replaces it with a fixed administration fee and a pre-agreed margin. Several studies compare the qardh-based contract model (no margin, only administration fees) and the ijarah/wakalah bi al-ujrah (management fee) model, and discuss their advantages and disadvantages in relation to the sustainability of bank businesses and the level of Sharia compliance.

According to (Fauzi, Abdullah, R. 2021) Implementation in ministries/institutions shows that Sharia GCC can accelerate the payment process for official travel expenses and small expenses, but requires adjustments to the SOP for procurement, budgeting, and SPJ accountability. Case studies found that the success of the program was greatly influenced by user (employee) training, IT system integration between banks and treasurers, and clarity of the limits on the types of expenses that may be paid using GCC. Internal controls and audit and governance demonstrate that GCC Sharia-compliant credit cards strengthen their audit trails because all transactions are recorded electronically, facilitating monitoring of spending limits and compliance with regulations. However, several studies have identified new risks, such as potential moral hazard if card limits are too low, use for transactions outside of official duties, or late payment fees by government entities, which need to be designed to remain Sharia-compliant.(Hassan, M., & Ali, M. 2021, Musa, H., & Sulaiman, N. 2023). Stakeholder perception surveys of civil servants and officials using Sharia-compliant GCCs generally show positive perceptions of ease of administration and accountability, but lingering concerns about the cost mechanism, the Sharia-compliant status of certain fees/charges, and data security. Research involving Sharia-compliant banks indicates that GCCs are expanding banks' retail-institutional product portfolios, but business margins depend on transaction volume and the efficiency of government credit risk management.(Ibrahim, N., & Omar, S. (2022).

Regarding digitalization and inclusive finance, several recent studies link GCC sharia to the digital government agenda, open banking, and integration with e-procurement, enabling end-to-end digitalization of government spending transactions. Studies also examine how GCC programs can encourage the use of sharia-compliant merchants (halal MSMEs, sharia-compliant hotels/transportation), thereby contributing to the national sharia-compliant economic ecosystem.(Ismail, Z., & Kamarudin, N. (2022). Issues and challenges arise in ensuring that GCC product designs and cooperation agreements continue to meet Sharia Supervisory Board standards despite changes in fiscal regulations, administrative fine systems, or bank fees. Several studies have proposed periodic Sharia audits and reviews of government-bank cooperation contracts to prevent deviations from the initial fatwa.(Karim, A., & Mahmud, A. 2022, Yusuf, M., & Noor, H. 2025).

The regulatory and positive legal aspects of state administrative and financial law research highlight the need for harmonization between GCC regulations (Presidential Regulations/Minister of Finance Regulations) with the State Finance Law, Treasury Law, and Financial Services Authority/banking authority regulations, to avoid overlapping authority or excessive compliance burden. There is a discussion about the position of penalties for late payments: whether there may be certain compensation to banks, and if so, how to construct it so as not to fall into usury (for example, distributed as social funds, not bank income,(Latif, W., & Rahim, N. 2023). Institutional Capacity and Literacy: Implementation studies have noted that the success of GCC is largely determined by the managerial capacity of the work units (budget planning, reconciliation, and oversight), as well as the Sharia financial literacy of employees. Frequent recommendations include the development of detailed technical guidelines, regular training modules, and a real-time monitoring system accessible to treasurers, inspectors, and external auditors.(Rahman, N., & Yusof, S. (2024).

Sharia Government Credit Card in State Expenditure Management

The Financial and Development Supervisory Agency (2020) provides the idea of implementing a sharia-based Government Credit Card for government work units (Ministries/Institutions or Regional Governments) as a means of payment for operational expenses/official travel, with a sharia contract scheme (for example kafalah, ijarah, or qardh), as well as the Bank Indonesia Sharia Financial Market Deepening Blueprint (2018) discussing sharia payment instruments including opportunities for sharia credit cards for the public sector, although it does not specifically mention "Government Credit Card". Based on the study and analysis conducted by the Financial Supervisory Agency and Bank Indonesia, it is interesting to reframe public expenditure management through Islamic financial principles in Indonesia through Islamic government credit cards, to examine the opportunities for using Islamic credit cards for work units in order to increase accountability and efficiency of official travel expenses and routine procurement, by considering the suitability of Islamic law and regulations for state financial management. A study (Rahayu, S., & Putra, A. 2020) on case studies in several ministry work units found that the Government Credit Card accelerated the payment and expenditure reconciliation process, reduced the use of cash reserves, and improved the audit trail. The main obstacles were limited bank infrastructure and employee resistance.

A study conducted by Yuliana, D. (2019) showed a significant decrease in cash transactions and an increase in documentation compliance. Based on the two study results, the results of the study are relevant to the SGCC in this study, showing technical aspects, implementation constraints, and impacts on state spending governance and can be used as a basis for the design of the SGCC, then added dimensions of sharia compliance (contracts, gharar, usury, fines, and others). Hasan, A. (2017) in Qualitative research with a fiqh approach and interviews with sharia banking practitioners. Explaining the structure of kafalah, ijarah, and qardh contracts in sharia credit cards, as well as the issues of gharar, usury, and late fees and Fauziah, N. (2018) Analyzing the compliance of sharia financing card products in several banks with the DSN-MUI fatwa, found several cost practices that have the potential to deviate from sharia provisions. From the results of the study that has been produced by Hasan (2017) and Fauziah (2018), the results of this study have implications for SGCC. It can be a basis for designing SGCC contracts that comply with fatwas and offer a sharia assessment framework for payment instruments in government institutions in the use of sharia credit cards for institutional spending as expressed in the study findings (Rahman, F., & Sari, D. (2020) Ministries and government institutions can adopt and adapt the use of SGCC in implementing economic development program designs as carried out by non-governmental organizations.

The research study on Islamic public finance and government payment instruments conducted by Ismal, R. (2012) discusses the principles of public financial management from a sharia perspective: trustworthiness, maslahah, efficiency, and accountability, and Ascarya (2013) discusses the role of Islamic financial instruments in state fiscal management, the results of which prove that Islamic instruments can support fiscal management, including spending efficiency. From the results of this study, the relevance for SGCC becomes a theoretical framework that state spending must also fulfill the maqashid of sharia and SGCC can be positioned as one of the operational instruments that realize this principle. Digital payment and sharia cards in the public sector in a qualitative study exploring the use of sharia-compliant non-cash instruments in several local governments (e-money, sharia-compliant virtual accounts) Huda, N., & Heykal, M. (2019) found that digital payment and sharia-compliant cards in the public sector can increase transparency, reduce leakage, but are hampered by sharia literacy and infrastructure. The results of this study can be developed into a SGCC study with a specific focus on sharia credit cards as a form of non-cash transactions for the government in managing state finances.

Maqasid al-Shariah Based Evaluation

Based on previous studies on the concept of sharia government credit cards and sharia government credit cards in managing state expenditures, the study results found an evaluation based on Maqasid al-Shariah with an evaluation framework. This framework links public financial management objectives with sharia legal and ethical principles, so that government credit instruments are not only efficient but also fair and oriented towards the public interest. At the center of the framework is the SGCC as a policy instrument that bridges public financial objectives and sharia principles. From a sharia perspective, SGCC is designed to ensure compliance with Islamic financial principles by eliminating the element of usury, avoiding gharar and maysir, and implementing sharia contracts such as kafalah (guarantee), ijarah (ujrah of services), and qard (benevolent loan). This structure ensures fair and ethical government financial practices.

This is in line with the study of Ismal, R. (2012), Ascarya. (2013), Financial and Development Supervisory Agency (2020), Bank Indonesia (2018) sharia public finance and government payment instruments principles of sharia public financial management: trust, maslahah, efficiency, and accountability sharia instruments can support fiscal management, including spending efficiency, providing ideas for implementing sharia-based Government Credit Cards for government work units (Ministries/Institutions or Regional Governments) as a means of payment for operational expenses/official travel, with a sharia contract scheme (for example kafalah, ijarah, or qardh), with a Blueprint for deepening the financial market for sharia payment instruments including opportunities for sharia credit cards for the public sector. The integration of these two perspectives contributes directly to the achievement of the objectives of Maqāṣid al-Sharī'ah, namely Hifz al-Din (protection of religion) through sharia compliance, Hifz al-Mal (protection of property) through securing public assets, Hifz al-Nafs (protection of life) through risk mitigation, Hifz al-'Aql (protection of reason) through supervision and rationality of policies, and Maslahah 'Ammah (public welfare) through efficient and responsible state spending.

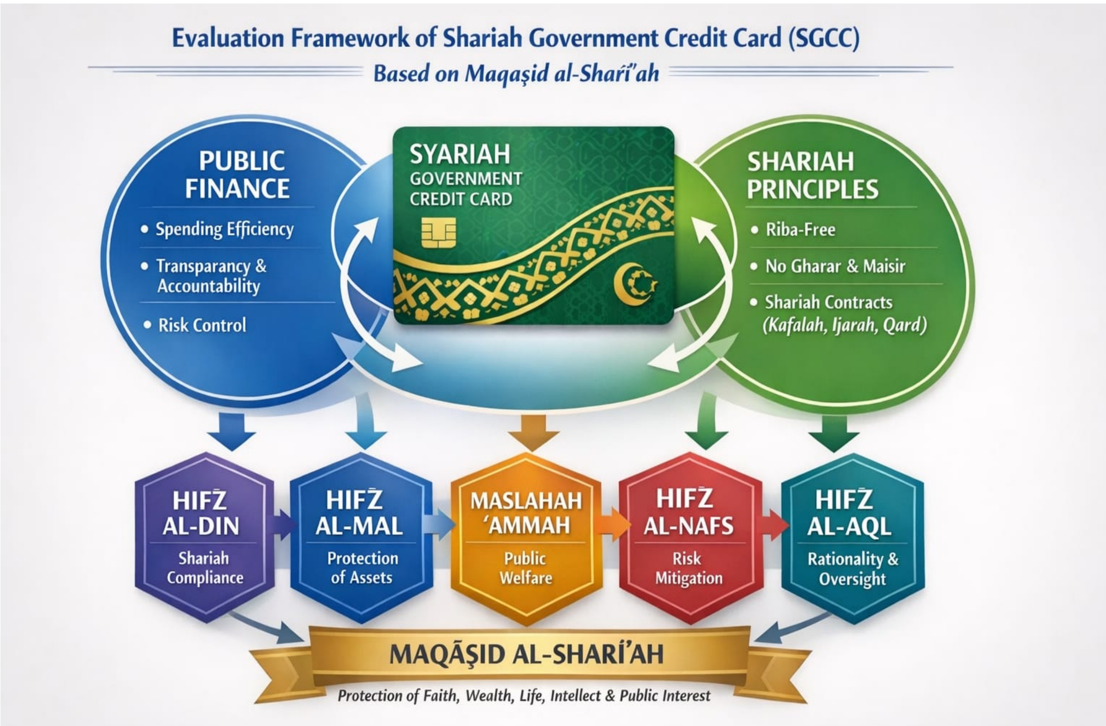

Figure 1. Integrated Evaluation Framework for the Sharia Government Credit Card

The figure depicts an integrated evaluation framework for the Sharia Government Credit Card (SGCC) based on the Maqāṣid al-Sharī'ah. The Sharia Government Credit Card (SGCC) is an innovative instrument in public finance that integrates modern government spending mechanisms with Sharia principles based on the Maqāṣid al-Sharī'ah. This framework emphasizes fiscal efficiency as well as ethical governance oriented towards the public good. Sharia-compliant GCC is a non-cash payment instrument used by government officials/employees to finance certain expenses (business travel, operational expenses, and minor procurement). From a fiqh perspective, the combination of kafalah (bank guarantees to merchants), qardh (a bridging facility for cardholders), and ujrah (a transparent service fee unrelated to outstanding balances) eliminates late interest or usurious fines.(Al-Harthy, M. 2020, Ibrahim, N., & Omar, S. 2022).

From a public finance perspective, the SGCC increases spending efficiency by reducing cash transactions, strengthening transparency and accountability through a traceable digital payment system, and improving risk controls to prevent misuse of state funds. This supports prudent fiscal management and better institutional governance. From an Islamic public economic perspective, the Shari'ah-compliant GCC is considered to contribute to the realization of maqasid al-shari'ah in the hifz al-mal (protection of public assets) dimension through better transaction tracking, ceiling controls, and multi-layered approval procedures that minimize the potential for budget misuse. (Aziz, N., Yusuf, M., & Karim, S. 2020). Thus, SGCC plays a strategic role in Islamic public finance, aligning fiscal discipline, governance ethics, and sustainable development goals. confirming that the synergy between religion and politics has been proven to influence policies in a country's economic development. The more polarized the ethical-religious and political belief systems are, the more they contribute to a country's economic development, (Kian, Lia, 2018).

DISCUSSION

Reframing public expenditure management by applying Islamic financial principles in Indonesia has become a crucial requirement in state financial governance, including in the State Budget. This is confirmed by Minister of Finance Regulation No. 210/PMK.05/2022 concerning Payment Procedures for the Implementation of the State Budget. One key instrument in this policy is Reserve Money, which functions as a prepaid working capital of a certain amount to support the activities of Ministries, Institutions, or Work Units. It is now integrated into the Government Credit Card mechanism. The study results show that the Sharia Government Credit Card (SGCC) concept can bridge the gap between public financial management objectives and the implementation of Sharia principles. This study confirms previous findings conducted using a Systematic Literature Review (SLR) approach, utilizing structured data searches from repositories such as Scopus, WoS, and Google Scholar. Normatively and regulatoryly, the implementation of the Government Credit Card has successfully reduced the use of cash reserves while increasing spending accountability, particularly related to official travel, as evidenced by previous research (Rahayu & Putra, 2020; Yuliana, 2019).

From a sharia perspective, credit card use must avoid elements of usury (riba) and gharar (gharar). The design concept for a sharia credit card should be based on a combination of contracts such as kafalah, ijarah, and qardh (Hasan, 2017; Fauziah, 2018). Within a sharia-based public finance framework, state budget management in accordance with the maqasid sharia principles prioritizes trustworthy, efficient, and transparent payment instruments (Ismal, 2012; Ascarya, 2013). Based on previous studies, an integrative argument for implementing a Sharia-compliant Government Credit Card in Indonesia emerges as an innovative solution for reforming state spending management. By adopting existing best practices for Government Credit Cards and implementing Sharia principles and contracts, as discussed by Hasan (2017) and Huda & Heykal (2019), the SGCC has the potential to become a strategic instrument to support more accountable and Sharia-compliant state financial management. This study and analysis builds an argumentative framework for adapting Sharia-compliant Government Credit Cards in Indonesia to create public financial management that aligns with Islamic financial principles. The relevance and urgency for the SGCC are based on previous research studies, as shown in Table 1 below.

Table 1. Relevance and urgency for SGCC

Researcher & Year	Short Title/Topic	Key Findings	Relevance and urgency for SGCC
BPKP (2020)	Study on the implementation of Sharia-based Government Credit Cards Study on the implementation of Sharia-based Government Credit Cards	Identifying opportunities and challenges in the use of Islamic KKP: increasing accountability, reducing cash, the need for regulatory adjustments and Islamic bank cooperation.	Be a direct reference for the SGCC concept and regulatory aspects and governance of state spending.
Rahayu & Putra (2020)	Implementation of Government Credit Cards to improve accountability of official travel expenses	Government Credit Cards speed up payments, reduce cash transactions, improve audit trails; infrastructure constraints and employee resistance	Providing empirical evidence of the benefits of Government Credit Cards that can be adopted by SGCC, even though they are not yet Sharia-based.
Rahman & Sari (2020)	Utilization of sharia financing cards in Islamic educational institutions	Sharia cards help with flexibility and spending control, provided that internal SOPs and limits are adhered to.	Demonstrates that institutions can manage organizational spending with sharia cards; this model can be adapted to government institutions.
Yuliana (2019)	Analysis of the effectiveness of using Government Credit Cards	The use of GCC effectively reduces the use of RM and increases compliance with spending administration.	Demonstrates the quantitative impact of GCC on efficiency and control, which can serve as a benchmark for SGCC designs.
Huda & Heykal (2019)	Implementation of sharia-based non-cash transactions in local government institutions	Sharia-compliant cashless transactions increase transparency and reduce leakage; challenges to sharia literacy and infrastructure	Supporting the argument that digital sharia payments in the public sector are feasible; SGCC could be a more specific follow-up.

Researcher & Year	Short Title/Topic	Key Findings	Relevance and urgency for SGCC
Bank Indonesia (2018)	Blueprint for deepening the Islamic financial market	Outlines the direction of development of Islamic financial instruments and payments, including opportunities for Islamic cards for the public sector.	Providing policy justification that the development of sharia payment instruments, including SGCC, is in line with the national agenda of sharia finance
Fauziah (2018)	Analysis of the conformity of sharia financing cards with DSN-MUI Fatwa No. 54/2006	Found that some fees and fines still have the potential to deviate from the fatwa; need to tighten the clauses	Provides a Shariah compliance evaluation framework that can be applied to test SGCC designs.
Hasan (2017)	A review of Islamic jurisprudence regarding Islamic credit card practices in Indonesia	Explains the structure of contracts (kafalah, ijarah, qardh), the potential for usury and gharar, and recommendations for improvement.	To be the basis of fiqh for the design of SGCC contracts to comply with fatwas and avoid non-sharia practices.
Ascarya (2013)	The role of Islamic financial instruments in state fiscal management The role of Islamic financial instruments in state fiscal management	Sharia instruments can strengthen fiscal management and spending efficiency; product innovation is needed	Strengthening SGCC's position as an innovative Islamic financial instrument on the state spending side
Ismal (2012)	Islamic public finance in Indonesia: A conceptual review	Affirming the principles of maqashid sharia, trustworthiness, efficiency, and accountability in managing state finances	To be a normative theoretical framework that state spending instruments (including SGCC) must follow the principles of Islamic public finance. To be a normative theoretical framework that state spending instruments (including SGCC) must follow the principles of Islamic public finance.

Source: Processed data, 2025

CONCLUSION

Reforming public expenditure management based on Islamic financial principles in Indonesia is an urgent need for state financial management, including the state budget. This process requires a commitment to public financial policies governed by laws and regulations from relevant ministries and institutions. From a Sharia-based public finance perspective, normative and regulatory approaches, along with arguments focused on integration into the Government Sharia Credit Card (SGCC) System, serve as strategic benchmarks for this concept. Strengthened regulatory and governance aspects of state spending reflect the potential benefits of instruments such as Sharia-compliant Government Credit Cards, which can be implemented through the SGCC. This study demonstrates that institutions can manage organizational spending using Sharia-compliant cards. This model is considered feasible for implementation in government institutions. Findings regarding the quantitative impact of government credit cards on efficiency and budget control also serve as relevant benchmarks for the design of the SGCC. The results reinforce the claim that Sharia-compliant digital payments in the public sector are a viable solution. The SGCC could be an innovative step with a more specific focus on promoting Sharia-compliant financial management at the national level. Furthermore, this concept provides policy justification for the development of sharia-compliant payment instruments, including the SGCC, in line with the broader national Islamic finance agenda. The SGCC also presents a sharia-compliant evaluation framework useful for testing technical designs and sharia-compliant contracts. This ensures that the design complies with Islamic financial fatwas (religious edicts) and prevents the emergence of practices inconsistent with sharia principles. Thus, the SGCC can be positioned as a significant innovation in sharia-compliant financial instruments for state spending, as well as a normative theoretical framework that requires all state spending instruments to adhere to the principles of sharia-compliant public finance.

The results of this study provide several strategic recommendations for the government: First, strengthening regulations by developing specific rules related to the implementation of the SGCC. These regulations must clearly integrate the principles of maqāṣid al-sharī'ah and establish uniform standards for SGCC sharia contracts. Second, improving governance and oversight by integrating the SGCC into the treasury and financial reporting systems, including involving the Sharia Supervisory Board in the oversight process. Third, increasing human resource capacity through education on sharia financial literacy for state financial management officials and developing easily understood and implemented SGCC operational guidelines. Fourth, designing a long-term strategy by making the SGCC part of the national sharia public finance ecosystem and integrating it with the sustainable and inclusive finance agenda. For further research, several research agendas are suggested, namely: quantitative and empirical studies on the impact of SGCC on spending efficiency, risk control, and financial reporting quality; international comparative studies to evaluate the implementation of sharia-based payment instruments in various other countries; a mixed-methods approach that combines policy analysis with surveys and interviews of SGCC users; and the development of a fiscal maqāṣid index as a tool to measure fiscal policy performance based on maqāṣid al-sharī'ah

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