



اَوْنَبُوْرَسِيْتِيْ تِيْكَوْلُوْ كِيْ مَارَا  
UNIVERSITI  
TEKNOLOGI  
MARA

**FACTORS AFFECTING SELECTION OF ISLAMIC CREDIT CARD OFFERED  
BY ISLAMIC BANKS AMONG HSBC BANK EMPLOYEES**

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**DECEMBER 2012**



**BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE**  
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**“DECLARATION OF ORIGINAL OF WORK”**

**I, NUR DHIYA BINTI ABDULLAH, (I/C Number: 870925-56-5900)**

Hereby, declare that,

- This work has not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degrees
- This project paper is the results of my independent work and investigation, except where otherwise stated
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**LETTER OF SUBMISSION**

04th January 2013

The Head of Program  
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Faculty of Business Management  
Universiti Teknologi Mara  
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110 Off Jalan Hang Tuah  
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Dear Madam,

**SUBMISSION OF PROJECT PAPER**

Attached is the project paper titled 'FACTORS AFFECTING SELECTION OF ISLAMIC CREDIT CARD OFFERED BY ISLAMIC BANKS AMONG EMPLOYEES OF HSBC BANK (MALAYSIA) BERHAD' to fulfil the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank You

Yours Sincerely

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NUR DHIYA BINTI ABDULLAH

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Bachelor of Business Administration (Hons) Finance

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## **ABSTRACT**

Islamic credit card or better known as Credit Card-i is one of the alternative banking products introduced by Islamic financial institutions in Malaysia to substitute the conventional credit card. It acts as a tool of financial offered by many Islamic Banks. Hence, this study explored the factors affecting HSBC Bank employees' decision in selecting Islamic credit card that is offered by Islamic banks. The Theory of Planned Behavior will be applied in order to examine the connection between individual attitude, subjective norm and perceived behavior control towards behavioral intention of using Islamic credit card. In addition to that, the analysis was done using frequency analysis, descriptive statistics, reliability analysis, Pearson Correlation Coefficient and multiple regression models for the purpose of testing the relationship between the variables. Survey data of 100 respondents from HSBC Bank were tested using these models. The result of this study has been found that only reputation of Islamic banks is the important factor towards selection of Islamic credit card whilst service quality, media awareness, social influence and religious insignificantly affect the intention of HSBC Bank employees to use Islamic credit card. This paper would offer compelling information pertaining to the factors which are highly potential in affecting HSBC Bank employees to choose Islamic credit card. Hence, the outcomes of this study would be crucial for banks managers and decision maker to structure effective strategy to contend and compete with the highly competitive banking industry in Malaysia.