

UNIVERSITI TEKNOLOGI MARA

**FACTORS INFLUENCING CUSTOMERS TO
CHOOSE BANK RAKYAT ISLAMIC CREDIT
CARD**

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Final Year Project Paper submitted in fulfillment
of the requirements for the degree of
**Bachelor of Business Administration
(Islamic Banking)**

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AUTHOR'S DECLARATION

I declare that the work in this final year project paper was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Undergraduate, Universiti Teknologi MARA, regulating the conduct of my study and research.


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ABSTRACT

Islamic credit card provides various facility such as credit facility or advanced payment. This research to study the factors influencing customers to choose the Bank Rakyat Islamic Credit Card by using Innovation Diffusion Theory (IDT) which IDT consist of relative advantage, compatibility, complexity, trialability and observability. This research is specifically focus on the Bank Rakyat Islamic credit card's customers in Bank Rakyat, Head Quarter (HQ). A descriptive study was conducted to 141 customers of Bank Rakyat. Seven section of questionnaire was distributed to the customer relating the Innovation Diffusion Theory and intention of use Bank Rakyat Islamic credit card. The study was found that relative advantage, compatibility and observability have significant relationship with the usage of Bank Rakyat Islamic credit card. The study is able to determine the factors influencing customers to choose the Bank Rakyat Islamic credit card despite the limitation when the customer is hardly to cooperate to respond this survey.

Keywords: Credit card, Islamic Credit Card, Bank Rakyat, Innovation Diffusion Theory, Islamic banking

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