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FACTORS INFLUENCING ISLAMIC CREDIT CARD SPENDING BEHAVIOR OF BANK RAKYAT'S CUSTOMERS IN SEGAMAT

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ABSTRACT

The practice of Islamic credit card is still controversial among Muslim scholars especially regarding to its contract and its effectiveness to manage maslahah. But now in this modern era, Islamic credit card is already being accepted. Malaysia's spending behaviour towards the Islamic credit card are still in infant level of acknowledge as they have become familiar and comfortable with the using of conventional credit card. Islamic credit cards have shown better form of benefits given to customer and this study is purposing to present the factors that influencing the spending behaviour on Islamic credit card holders specifically in Bank Rakyat Segamat. In this research, it is empirically to examine the extent and nature of Islamic credit card spending behaviour and how the factors which including the demographic profile, benefits given by bank, financial knowledge, payment policies and also the customers lifestyle have influence on their spending behaviour. The data is collect using the primary sources which is by distribute set of questionnaires to Bank Rakyat's Segamat customers and the result will then be code and run using the Statistical package for Social Science (SPSS) version 22. The result of the study will shows how the pattern of spending behaviour among the Islamic credit card holders is and it is hope the study can contribute to the improvement of Bank Rakyat Islamic credit card holders spending behaviour to being more wisely and avoid the overspending attitude.

Keywords: Islamic credit card, spending behaviour, Bank Rakyat

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