



**PREFERENCES OF MUSLIMS CUSTOMER TOWARDS  
CONVENTIONAL CREDIT CARD RATHER THAN ISLAMIC  
CREDIT CARD IN SELANGOR**

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**JUNE 2016**

## ACKNOWLEDGEMENT

All praises to Almighty Allah, the most Merciful and the most Benevolent for giving me the opportunities in completing this research paper. It would be impossible for me to spent time to complete this study without the grace and help of Allah SWT. Praise to God because I have managed to complete this project paper with the title “Preferences of Muslims Customers towards Conventional Credit Card rather Than Islamic Credit Card in Selangor”.

Firstly, I’m would like to express a highest appreciation and thankfulness to my research Madam Nurul Aien Binti Abd Aziz for being supportive, guide and give her opinion from the beginning till the end of this research. Deepest thanks and appreciation to my parents and others for their cooperation, encouragement, constructive suggestion and full of support for the report completion, from the beginning till the end. Besides that, I’m also thankful to officemate in Suruhanjaya Koperasi Malaysia (SKM) Selangor a place that I do my internship and to all my friends whose pleasure to help me to complete this research.

Finally, I would like to thank to everyone who that involved directly or indirectly for their contribution, invaluable support and encouragement. Without everyone continued support, this research would not been the same as presented here.

Thank you very much.

## ABSTRACT

The credit card industry in Malaysia has grown, mostly of businesses in Malaysia accept credit card for financial transactions. The industry of credit card also become unique because of operates in a dual banking system where the conventional and Islamic banking systems. However, majority of people in Malaysia especially Muslims people have a conventional credit card rather than Islamic credit card. Hence, this studies to investigate the factors that influence Muslim customers towards the conventional credit card rather than Islamic credit card.

Thus, this survey conducted to know how far the relationship of Muslim customers towards the conventional credit card rather than Islamic credit card regarding the promotions, protections of card, media awareness and religious. This paper presents primary data collected by using questionnaire involving a sample of 150 respondents representing among Muslim people that lives or work in Shah Alam, Selangor. The questionnaires are design and comprise of three sections. The sample that will be used in this research is Muslims people in Shah Alam. By using this means, data can be gathered all at once and to minimize the error and data accuracy. All data will be analysing by using SPSS software. The findings shows that all the factors which consists promotion, protections of card, media awareness and religious have a significant relationship with Muslims Preferences on conventional credit card rather than Islamic credit card.

**Keywords** – Muslims preferences, Promotions of card, Protections of card, Media awareness, Religious

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## CHAPTER ONE: INTRODUCTION

### 1.0 Introduction

This research was study about the preferences of Muslims customer towards the conventional credit card rather than Islamic credit card in Shah Alam, Selangor. This research was focus in area of Shah Alam, Selangor. It is because the population in Shah Alam, Selangor is more about 700,000 people and the majority ethnic is Malay by 66.62% (Hashim & Zain, 2005)

In background of study, this research was discussed about the overview of credit card. It is mean the researcher will know when the credit card introduced in Malaysia. The researcher also will know the definition, functions and types of credit card in Malaysia. This paper was discussed the gap of the problem in this research in problem statement.

The research question in this chapter was discussed about the question that related to the theoretical framework in our research. A research question was divide into two categories which is main research question and specific research questions. The main research question is related to the dependent variable that is the important or basic research in this study. The specific research question is the supportive of the main research questions.

Besides that, this chapter also was discussed about the research objective. Research objective divided into two categorize. First categorize is main research objective and second is the specific research objectives. In this chapter, this research was also give the information about the important of the study for all parties such as individual, organization and other researcher and it will cover in significance of study.

There are several limitations throughout this research which accuracy data, lack of experience and lack of getting data. Lastly, summary will summarize all the relevant information that included in chapter one.