



**FACTORS INFLUENCING MALAYAN BANKING BERHAD (MAYBANK)  
CUSTOMERS IN CHOOSING ISLAMIC CREDIT CARD:  
A CASE OF MAYBANK ISLAMIC IKHWAN CARD-I**

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## TABLE OF CONTENT

Declaration of Original Work	iii
Letter of Transmittal	iv
Acknowledgment	v
List of Table	vi
List of Figure	vii
Table of Content	viii
Abstract	x
<b>Chapter 1: Introduction</b>	
1.1 Background of the Study	1
1.2 Organization Background	3
1.3 Problem Statement	10
1.4 Research Objective	13
1.5 Research Question	13
1.6 Significance of Study	13
1.7 Limitation of Study	15
1.8 Scope of Study	16
1.9 Definition of Terms	17
<b>Chapter 2: Literature Review</b>	
2.1 Introduction	19
2.2 Introduction of Islamic Credit Cards	19
2.3 Factors Influencing the Selection of Islamic Credit Cards	21
2.4 Theory of Reasoned Action	
2.4.1 Attitude	24
2.4.2 Subjective Norm	25
2.4.3 Perceived Financial Cost	27
2.5 Theoretical Framework	29
<b>Chapter 3: Research Methodology</b>	
3.1 Introduction	30
3.2 Research Design	30
3.3 Sampling	
3.3.1 Target Population	31
3.3.2 Sampling Size	32
3.3.3 Sampling Technique	33
3.4 Data Collection Method	
3.4.1 Primary Data	33
3.4.2 Secondary Data	36
3.5 Data Analysis	38

## **ABSTRACT**

This study investigates the factors influencing the selection of Islamic credit cards among the principal cardholders of Maybank Ikhwan Card-i by employing the modified model of Theory of Reasoned Action (TRA) model. This study is important to analyze the acceptance of Islamic credit cards for further enhancement and expanding its market share in Malaysia. In addition, there is lacked of research being conducted on the determinants of factors affecting the selection of Islamic credit cards. Due to this fact, this study examined the effect of attitude, subjective norm and perceived financial cost in selection of Islamic credit cards. 100 questionnaires were distributed randomly to Maybank Islamic Ikhwan Card-i cardholders who lived in Bangsar. The data then were analyzed using Statistical Package of Social Sciences 22.0. The result indicates that attitude becomes the most important factors that influence the selection of Islamic credit cards. Subjective norm come close after attitude in influencing the selection of Islamic credit cards. Perceived financial cost, in contrary, is insignificant and have a negative impact on the selection of Islamic credit cards.

The findings generated from this study serve as a basis for more future researches in the context of Islamic credit cards. Further, the bank benefits the most as this could be used to enhanced future planning of their Islamic credit cards services. More importantly, this study can act as eye opener on the need to establish links between the TRA model and Islamic credit card behavioral intention.

# CHAPTER 1

## INTRODUCTION

### 1.1 BACKGROUND OF STUDY

Credit card, to be defined is a card which allows people to buy items without the need of cash at one time. They are buying it on credit, which will be paid back later. For a simple understanding, credit card is best described as “buy now” and “pay later” option (Hanudin Amin, 2012). Credit card prolongs the purchaser a loan that does not have to be paid off immediately which is completely dissimilar with debit card that act like cash in forms of electronic card where the money comes directly from the customers' bank account when the transaction is made. Relatively, a debit card is referred to “buy now” and “pay now” option. Credit card is also different from a charge card that requires the balance to be paid in full each month. According to Sook Yee Choo (2005) in his research on credit cards mentioned that there are three factors that influence the credit card industry. First, as a main medium for bankers because of the operational costs are somewhat low. Second, most of the credit card markets in developing countries are not saturated yet. Third, it may create economic chaos if lack of effective monitoring.

In Malaysia, credit cards could be grouped into two categories (Yee et al., 2007). The first category is the conventional credit card which was provided for instance by Public Bank, Maybank, CIMB Bank and RHB Bank. The second category is the Islamic credit card, which was provided by AmBank, Bank Islam Malaysia Berhad (BIMB), and now many