



A STUDY OF THE BANK ISLAM CREDIT CARD IN
KOTA KINABALU:

CONCEPT AND PRACTICALITY

BASUNI BIN AMPUNG
2003111481

BACHELOR OF BUSINESS ADMINISTRATION
(HONS) MARKETING
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
KOTA KINABALU SABAH

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Associate Professor Dr. Hilmi Abdul Rahman	11
<i>Advisor MKT 660</i>	11
Imbarine Bujang	15
<i>PhD Student – Edith Cowan University Australia</i>	18
Abd Rahim Muluk	20
<i>Manager of Bank Islam (M) Bhd Kota Kinabalu</i>	20
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Chapter 2	
LITERATURE REVIEW	24
2.1 Quality Service	24
2.2 Customers Perception and Value	31
2.3 Customer Satisfaction	35
<i>Basuni Ampung</i>	40
<i>University Technology MARA</i>	48

TABLE OF CONTENTS

THEORETICAL FRAMEWORK AND HYPOTHESIS	50
<i>Parametric Test Procedure</i>	iv
<i>Correlation Test (Parametric Test)</i>	viii
<i>Square Test (Non- Parametric Test)</i>	viii
<i>Regression Testing</i>	ix
<i>Design of Study</i>	x
Acknowledgements	iv
Lists of Tables	viii
List of Figures	viii
Glossary	ix
List of Definition of Terms	x
Abstract	xii

Chapter 1

OVERVIEW AND BACKGROUND OF THE STUDY	1
1.1 Background of Studies	1
1.2 Introduction and background of Bank Islam (M) Bhd	9
1.2.1 About Bank Islam Credit Card (BICC)	11
1.2.1.1 Bai Inah	11
1.2.1.2 Wadiah	11
1.2.1.3 Qardhul Hassan	11
1.2.2 BICC Achievement and Acknowledgements	13
1.3 Credit Cards Business – Culture and Marketing Point of View	15
1.4 Scope of Study and Coverage	18
1.5 Problem Statement	18
1.6 Objective of Study	20
1.7 The Significance of Study	20
1.8 Limitation of the Study	21
1.8.1 Lack of co-operation from respondents	21
1.8.2 Lack of co-operation from the management	22
1.8.3 Privacy-fear	22
1.8.4 Time constraints	22
1.8.5 Budget	22
1.8.6 Unavailability of information needed	23

Chapter 2

LITERATURE REVIEW	24
2.1 Quality Service	24
2.2 Customers Perception and Value	31
2.3 Customer Satisfaction	35
2.4 Customer Retention and Loyalty	40
2.5 Conclusion of Literature Review	48

Chapter 3

THEORETICAL FRAMEWORK AND HYPOTHESIS	50
3.1 <i>Parametric Test Procedure</i>	50
3.2 <i>Pearson Correlation Test (Parametric Test)</i>	51
3.3 <i>Chi Square Test (Non- Parametric Test)</i>	52
3.4 <i>Hypothesis Testing</i>	54
3.5 <i>Framework of Study</i>	55
3.6 <i>Software Use</i>	55

BIBLIOGRAPHY

Chapter 4

RESEARCH DESIGN & METHODOLOGY	56
4.1 <i>Target Population</i>	56
4.2 <i>Sampling Frame</i>	57
4.3 <i>Sampling Techniques</i>	57
4.4 <i>Data Collection Method</i>	57
4.4.1 <i>Primary Data</i>	57
4.4.2 <i>Secondary Data</i>	57
4.4.3 <i>Questionnaires Design</i>	58
4.4.4 <i>Interviews</i>	58
4.4.5 <i>Data Analysis</i>	59

Chapter 5

ANALYSIS AND INTERPRETATION	60
5.1 <i>Introduction</i>	60
5.2 <i>Demographic Profiles of Respondents</i>	61
5.2.1 <i>Table 5.1: Summary Distribution Of Respondents According To Demographic Profiles</i>	61
5.2.2 <i>Figure 5.1: Distribution Profiles According To Gender</i>	62
5.2.3 <i>Figure 5.2: Distribution Profiles According To Religion</i>	63
5.2.4 <i>Figure 5.3: Distribution of Profiles According to Marital Status</i>	64
5.2.5 <i>Figure 5.4: Distribution of Profiles According to Age</i>	65
5.2.6 <i>Figure 5.5: Distribution of Profiles According to Occupation</i>	66
5.2.7 <i>Figure 5.6: Distribution of Profiles According to Monthly Income</i>	67
5.3 <i>Research Findings</i>	68
5.4 <i>Overall Finding of Research Framework</i>	69
5.5 <i>Implications of study to the Problem Statement and Objectives</i>	70

ABSTRACT

Bank Islam (M) Bhd (BIMB) offered an alternative in credit card product to Muslim users and it is also attracts non-Muslim to be involved in Islamic products. BIMB continues to lead the way and to assume the role of trendsetter for Islamic banking in Malaysia as a whole and as the leader in the Islamic Financial Industries, the expansion in the Islamic products become an envy to other conventional players who already in the market since then. Bank Islam Credit Card (BICC) is one of the Islamic products that managed to 'wow' the market with its attractive features and as the leader in Islamic credit card in Malaysia especially; it is more demanding for the users to evaluate its feature in in-depth analysis. There are some differences between BICC and conventional credit cards that need to be known by customers. The differences will be a competitive advantage to other to attract their own market segment. This study will be focusing on BICC and its practicality. This study will try to evaluate whether BICC concept is in parallel with their customers' perception, customer's satisfaction and customers' loyalty or retention. Thus, these variables will be further discussed more in this research. The overall finding suggests that, by understanding the BICC concept, it leads to customer loyalty.