



**FACTOR INFLUENCING THE  
ISLAMIC CREDIT CARDS HOLDER  
SELECTION**

**MODE B**

DHAIM BIN ABD RAHMAN

2008393101

BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

KAMPUS BANDARAYA MELAKA

## DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

BANDARAYA MELAKA

I, DHAIM BIN ABD RAHMAN, I/C Number: 860218-04-5181

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, locally or overseas, and is not being concurrently submitted for this degree or any other degrees.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extract have been distinguish by quotation marks and sources of my information have been specially acknowledgement.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## LETTER OF TRANSMITTAL

22<sup>ND</sup> April 2011

Miss Saloma bt Mohd Yusoff

Project Advisor

Bachelor of Business Administration (Hons) Finance

Universiti Teknologi MARA

Bandaraya Melaka

110 off Jalan Hang Tuah

75300 Melaka

Dear Miss,

### SUBMISSION OF PROJECT PAPER (FIN 660)

Attached is the project titled “Factors Influencing Islamic Credit Card Holder Selection” to fulfill the requirement needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank You.

Yours sincerely,

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DHAIM BIN ABD RAHMAN

UiTM Number: 2008393101

Bachelor of Business Administration (Hons) Finance

## **ABSTRACT**

The study was conducted to find out the relationship between independent and dependent variable. The independent variables chosen are service quality and religiosity satisfaction. The selection of Islamic credit cards (ICC) is the dependent variable. When the primary data is used in this study, therefore a SPSS system was to find a result whether to accept or reject the hypothesis. The method of this study is the regression analysis. The finding has been interpreted base on the correlation, coefficient correlation, F-statistic and T-statistic. The data that been used in this study was collected for the period of January until March 2011. Base on the result, it was summarized that both service quality and religiosity satisfaction has a significant relationship toward selection of ICC.

This study had been tested by using a set of questionnaire which contained 45 questions and had distributed to 50 respondents. Most of the respondent are come from academician/ lecturers and follow by professional, students and self-employed. From this study, certain problem statement was founded. The past research was conduct to identify the performance of Islamic and conventional banking in Malaysia has less reported in the literature. Moreover, fewer the studies on ICC holder's satisfaction also have less reported in the literature.

The finding on this study stated that there is weak positive relationship between independent variables and dependent variables. So, in the hypothesis, the researcher accepts  $H_1$  and rejects  $H_0$ . The reason is the errors on this model are 0.005 which can be accepted. If the significant is  $\geq 0.005$ , reject the hypothesis. And if the significant is  $\leq 0.005$ , accept the hypothesis.

## TABLE OF CONTENT

DECLARATION OF ORIGINAL WORK	ii
LETTER OF TRANSMITTAL	iii
ACKNOWLEDGEMENT	iv
LIST OF TABLE	viii
LIST OF FIGURES	ix
ABSTRACT	x
CHAPTERS	
1.0 INTRODUCTION	1
1.1 Background of the Study	2
1.1.1 Islamic Credit Cards	3
1.2 Problem Statement	6
1.3 Research Objective	6
1.4 Research Question	7
1.5 Theoretical Framework	7
1.5.1 Hypothesis	8
1.6 Scope of the Study	9
1.7 Limitation of the Study	9
1.8 Significant of the Study	10
1.8.1 to the researcher	10
1.8.2 to the credit card provider	10
1.8.3 to the user	10
1.9 Research Structure	11
2.0 LITERATURE REVIEW	12
2.1 Introduction	12
2.2 Islamic Credit Card	13
2.3 Religiosity	15