

UNIVERSITI TEKNOLOGI MARA

**THE FACTORS THAT INFLUENCING CREDIT CARD
USAGE AMONG ISLAMIC BANKING CUSTOMER**

A CASE STUDY IN TEMERLOH

NOOR HIDAYAH BINTI MAT AMIN 2015839732

Thesis submitted in fulfillment

Of the requirements for the degree of

Bachelor of Business Administration (Hons)

(Islamic Banking)

Faculty of Business Management

December 2017

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AUTHOR'S DECLARATION

I declare that the work in this thesis was carried out in accordance with the regulations of Universiti Teknologi MARA Johor. It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Undergraduate, Universiti Teknologi MARA Johor, regulating the conduct of my study and research.


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JOHOR DARUL TAKZIM

Dear Madam,

Submission of project paper (ISB672)

Attached is the project paper titled **“THE FACTORS THAT INFLUENCING CREDIT CARD USAGE AMONG ISLAMIC BANKING CUSTOMER “THE CASE STUDY IN TEMERLOH PAHANG”** to fulfill the requirements as needed by the Faculty of Business Management, University Teknologi Mara.

Thank you,

You're sincerely,

.....*hdayah*.....

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ABSTRACT

Credit card is issued by financial institution to users to enable cardholder to make any payment for goods and service. Credit card have become necessity to the public. The credit card issues by financial institution because to give its holder a soft of loan without collateral to be pledged (Mohamed, et al., 2016). This paper aimed to identify the factors that influencing credit card usage among Islamic banking customer in Temerloh Pahang. There are six factor that influencing credit card usage among Islamic banking customer which are easy access to credit, promotion by credit card provider, low minimum payment requirement, attitude, credit card related knowledge, and lastly service quality. Primary data will be collected through series of questions in a questionnaires. The questionnaires will distribute to the 150 respondents among Islamic banking customer. The target population is Islamic banking customer and sampling technique is convenient sampling. Statistical Package for Social Science (SPSS) use to analyse the data and method for data analysis are frequency analysis, reliability analysis, descriptive analysis, Pearson correlation analysis and regression analysis. The findings shows the aggressive promotion by the credit card provider, attitude towards credit card usage and service quality have a positive and significant relationship on the credit card usage among Islamic banking customer. In Malaysian, a certain parties should take action in solve the problem. For example, the government should tighten the rules and give guideline to the cardholder. Other parties like commercial bank should give advisee and explain more about advantages and disadvantages using credit card to the customer before customer apply the credit card. Then customer should control their purchase in item of goods or product.