

TIDAK BOLEH DIFOTOSTAT

Perpustakaan
Universiti Teknologi MARA
Kampus Seremban.

**A STUDY ON THE CONCEPT, OPERATIONS AND BENEFITS OF ISLAMIC
CREDIT CARD AS COMPARED TO CONVENTIONAL CREDIT CARD
OFFERED BY ARAB-MALAYSIAN BANK BERHAD**

**ZALINI BT. MOHD IDRIS
99109118**

**BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE
FACULTY OF BUSINESS AND MANAGEMENT
MARA UNIVERSITY OF TECHNOLOGY**

APRIL 2001



اَوْنُوْرَسِيْتِي تِيْكَنُوْلُوْجِيْ مَارَا

**UNIVERSITI TEKNOLOGI MARA
CAWANGAN KELANTAN**

**A STUDY ON THE CONCEPT, OPERATIONS AND BENEFITS OF
ISLAMIC CREDIT CARD AS COMPARED TO CONVENTIONAL
CREDIT CARD OFFERED BY ARAB-MALAYSIAN BANK
BERHAD**

PREPARED FOR

**ENCIK NIK MUSTAFFA SHAPRI B. HJ. NIK AB. LATIF
ADVISOR OF PROJECT PAPER**

PREPARED BY

**ZALINI BT. MOHD IDRIS
99109118
BBA (HONS) FINANCE**

A DISSERTATION SUBMITTED TO :

**MARA UNIVERSITY OF TECHNOLOGY IN PARTIAL REQUIREMENT FOR
BBA (HONS) FINANCE SCHOOL OF BUSINESS AND ADMINISTRATION**

APRIL 2001

LETTER OF SUBMISSION

27 March 2001

The Head of Program

Bachelor of Business Administration with Honours (Finance)

Faculty of Business and Management

Universiti Teknologi MARA

Kelantan Branch

18500 Machang

Kelantan

Dear Sir

SUBMISSION OF PROJECT PAPER (FIN 650)

I wish to submit the project paper entitled **“A STUDY ON THE CONCEPT, OPERATIONS AND BENEFITS OF ISLAMIC CREDIT CARD AS COMPARED TO CONVENTIONAL CREDIT CARD OFFERED BY ARAB-MALAYSIAN BANK BERHAD”** .

I hope this project paper will meet your requirements and expectation of the Faculty of Business and Management.

ACKNOWLEDGEMENT

Thanks to Allah the Almighty, who has given me the opportunity and strength to accomplish this internship thesis.

First of all, I wish to express my heartiest and appreciation to my project advisor, Encik Nik Mustapha Shapri b. Hj. Nik Ab. Latif for his guidance, comments and advice in preparing completing this thesis.

I would like to extend my sincere thanks and gratitude to Encik Mohd Yusoff Hassan, Head of Credit Department at Arab-Malaysian Bank Berhad for his cooperation and willingness to be interviewed. Thank you all staffs at Arab Malaysian Bank Berhad for their good responses and assistance during the interview.

I am deeply grateful to all people who are involved directly or indirectly in completion this internship thesis. This thanks also goes to especially my dear classmates – “my sisters and brothers” and housemates for their advice, constructive criticism and full of support.

May Allah bless you all.

ABSTRACT

This research is about a study on Islamic Credit Card in terms of its concept, operations and how it differs from Conventional Credit Card. The Islamic Credit Card focus here is Al – Tasrif VISA introduced by Arab-Malaysian Bank Berhad (AMBB).

More customers are ambiguous and didn't understand about the concept of Islamic credit card. Actually Islamic credit card and conventional credit card differ in terms of its features and services offered. So, this thesis will describe more detail about the concept and how it operates.

In order to get the information, some interviews are conducted. Besides that, most information is getting from books, bank annual report and bank's pamphlets.

Finding shows that there are some differences between Islamic credit card and Conventional credit card like interest charge, benefits and facilities offered.