



**FACTORS INFLUENCING ISLAMIC CREDIT CARD
HOLDERS SATISFACTION AMONG AMBANK ISLAMIC
CUSTOMERS IN KUALA LUMPUR**

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ABSTRACT

Islamic credit card is widely accepted in the banking industry and the public acceptance is favorable because it gives an alternative to Muslim consumers to use the credit card facilities in the same time adhere to the prohibition of interest as promulgated by Islam. However, there is lacking of studies in determining the factors that contributes to the credit card holders' satisfaction. The Islamic credit card holders' satisfaction is important because, customers' dissatisfaction will increase complaints which trigger the possibility of switching to conventional credit cards. Due to the situation, an understanding of the customer satisfaction regarding the characteristics of customers in influencing their satisfaction is crucial.¹ This research was conducted in order to explore the factors influencing Islamic credit card holders' satisfaction among AmBank Islamic customers in Kuala Lumpur. It was conducted among customers of AmBank Islamic in Kuala Lumpur, to become the respondents for the research and representing the whole population of customers in the targeted area, Kuala Lumpur. Four factors had been determined, shopping, bulk purchase and understand concept were the major factors that influencing Islamic credit card holders' satisfaction among AmBank Islamic customers in Kuala Lumpur. The data set was collected through self-administered questionnaire. A total of 100 samples were collected from customers of AmBank Islamic in Kuala Lumpur. The collected data were analyzed and interpret using reliability analysis, descriptive analysis, Pearson correlation, regression analysis. The findings of the research show that shopping, bulk purchase and understand concept were the key variables that influencing Islamic credit card holders' satisfaction among AmBank Islamic customers in Kuala Lumpur.

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CHAPTER 1

INTRODUCTION

This section will discuss the background of the study, the statement of the problem, the research objectives, the research questions, the significant of the study and the scope of the study.

1.1 Background of the Study

Technically, according to Choo et.al, (2007) credit card is referring to plastic money in which a person can use the credit card facility assigned by bank as intermediation. Yee et al., (2007) explained that credit card is the means of payment which involves the concept of buying first and paying later. However it must strictly conducted on the source of Shariah values, principles and objectives that follow Al-Quran.

Maryam Nasuha (2010) highlighted that many reasons for individual to used credit card such as, easy payment, cash advance and obtain credit facility. There are other reasons for individual to choose credit card but three reasons mentioned above are the main reasons. Nowadays, communities are still no aware about Islamic credit card and how important it is for Islamic financial institutions to develop and success in Malaysia. Therefore, they continuously are using conventional credit cards, which are totally prohibited by the religion of Islam.