



اَوْنَبُوْرَسِيْتِي تِي كُنُوْلُوْمِي مَارَا
UNIVERSITI
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MARA

**“A STUDY ON PUBLIC AWARENESS, PERCEPTION
AND UNDERSTANDING OF ISLAMIC CREDIT CARDS IN
KUALA LUMPUR”**

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ABSTRACT

Credit cards have become a necessity to our daily lives. People are opting to own a credit card due to its convenience, safety and access to credit. Majority of people know the existence of conventional of credit but only a few know on the existence of Islamic credit card. The difference between Islamic credit card and conventional credit card is that Islamic credit card does not charge interest. Hence that is one of the benefits of Islamic credit card where you just have to only pay what you owe to the bank. The objective of the study is to determine whether there is a relationship between independent variable which are awareness, understanding and perception and the dependent variable which is Islamic credit card. Questionnaires were distributed to 100 random people among the public of Kuala Lumpur. Structured questionnaire were used to collect data from the respondents. Statistical Package for the Social Sciences (SPSS) was used to analyze the data. Descriptive analysis was used in order to display the frequency and percentage of respondent in each variable such as gender, age, race, and occupation. Regression analysis denoted that there is significant relationship between awareness and Islamic credit card but no relationship between understanding and perception. Even though the respondents strongly agreed on the awareness of the existence of Islamic credit card, bank also could build something that can attract on the understanding on the concept of Islamic credit card such as via media promotion and educate consumer on the structure and modus operandi of the card.

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