



DETERMINE THE INTENTION TO PRACTICE
OF ISLAMIC CREDIT CARD BY MUSLIMS
CUSTOMERS CASE: ISLAMIC BANK IN
BATU PAHAT

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ABSTRACT

Purpose for the study is to determinants that influence the intention to purchase of Islamic Credit Card among Muslims customers. The data has been collected using questionnaire, which was distributed to the 100 respondent Muslim customer of Islamic bank at Batu Pahat. The research has provided dependent variables which are intention to practice Islamic credit card and five of independent variable which are knowledge, attitude, religiosity, subjective norms, and persuasive behaviour. The findings show the two independent variables which is religiosity and subjective norms have a significant effect. The others three independent variables was not significant effect towards intention to practice Islamic credit card.

CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

This chapter explained about the introduction of the study. It includes background of the study, problem statements, research questions, research objectives, scope of study, limitations of study, definitions of terms, and briefly summary of Chapter One.

In the background of the study as being mentioned, this research will explained about dependent and independent variables. For dependent variable in this study is intention to practice Islamic credit card among Muslim consumers. While for the independent variables includes are knowledge, attitude, religiosity, subjective norms, and perceived behaviour.

There are two types of research questions. For the type research question is main research question and secondly are specific research questions. The main research question is more focus on the whole of the problem and it is related to the dependent variable which is important or basic idea in this study. The specific research questions are the supportive of the main research question and will be focus on the factors of the problem.

There are 3 main research objectives, in this chapter; this research will also give information about the intention to practice Islamic credit card.