

# Determinants of Attitude of Customers towards Usage of Islamic Credit Card: A Study of Graduate Students of Kolej Universiti Insaniah

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## Abstract

This study examines the factors that influence the attitude of customers toward utilization of Islamic credit cards among graduate students of Kolej Universiti Insaniah. The factors which are included in this study are perceived ease of use, perceived usefulness, knowledge on the Islamic credit card, financial cost and trust. The study adopts the application of the technology acceptance model (TAM) to capture factors which have impact on the usage of Islamic credit cards. The result from the regression shows that trust is the most significant predicting variable on the attitude to use Islamic credit cards with the 24.9% explanation on the variance. Three variables out of the five independents variables; trust, knowledge and financial cost jointly explained 40 % of the variance of attitude toward using Islamic credit cards. The remaining variables, perceived ease of use and perceived usefulness do not have a significant contribution in predicting attitude toward using Islamic credit card.

**Keywords:** Islamic Credit Card, Students, Usage

## 1. INTRODUCTION

The Islamic credit card is a type of banking product offered by Islamic banks. It falls under card services as part of the five product categories offered by Islamic banks which include deposit, investment, financing, trade finance and card services. The Organization of Islamic Conference (OIC)'s Fiqh council defined credit card as "a document that a bank issues to a natural or legal person according to a contract between them. The card holder purchase goods or services from those who accept the card without immediate payment of the price. Payment is made from the account of the bank, who, afterwards, charges the card holder at a regular time intervals depending upon the terms of the contract and the situation"(Ayub, 2007) p. 380). The institution issuing the card does not charge the card holder any percentage commission on usage. Instead it receives a commission from the party accepting the card for payment (Ayub, 2007).

Many countries in the world provide the shariah compliant credit cards to their clients. Such countries include Saudi Arabia, Malaysia, Dubai and Pakistan. The shariah compliant cards are not based of interest but instead operate on the basis of *ujrah* or a service charge (Ayub, 2007). This means an annual fee charged from the card holders by the issuing banks. For example, AmBank Berhad offers Islamic credit card in Malaysia called Al-Taslif that was launched in 1992. It was considered as the first Islamic credit card in Malaysia. Considering the need for such a card gave the Bank Islam Malaysia Berhad a sort of encouragement to introduce its own card; Bank Islam card (BIC)(Amin, 2012). The AmBank's Al-Taslif is based on Bai' al Inah concept which combined dual contracts; sale contract and deferred purchase contract. Similarly Bank Islam Malaysia' BIC was based on three contracts; *bai al inah* (sale and buy back), *wadi'ah* (safe-keeping) and *Qard al Hasan*(Ayub, 2007; Obaidullah, 2005). Among the advantages of Islamic credit card was the relief from the burden of interest and allowing its users to purchase goods and services within the permissibility of shariah and within the credit limit. The use of the credit card further saves time and provides its holders with convenience and relief from queuing or traveling to the point of payment (Mansor & Mat, 2009)..

Islamic credit cards permit its holders to acquire items through the use of shariah compliant cards (ISRA, 2012), and at the same time retaining the flexibility and convenience associated with a normal credit card. Interest or *riba* is not permissible under Islamic banking and financial system; whereas normal credit card is *riba*-based and therefore, not in conformity with shariah principles (Mansor & Mat, 2009). Islamic Credit cards varieties includes classic credit card-i, Visa, Almusafir card-i, MasterCard, Diners Club, visa platinum, Gold master card-i and many others. These cards are essentially lines of credit that offered an opportunity to its holders, depending on the terms, spend certain allowable sum of money and settle at a later time either in monthly or full amount (Mansor & Nikli, 2005)

It has been the major concerns for bankers to provide the need of their customers in a satisfactory manner. Therefore, the essential mission of bankers is based on the clients-product/service dimension. With the growing concern and demand for Islamic banking instruments and services around the globe, customers' expectations on Islamic bank product and services are increasingly becoming noticeable (Mansour, Abdelhamid, Masood, & Niazi, 2010). The varieties of such services give the potential customers the possibility of choice.

The choice according to Mansour, et al. (2010) would be influenced by both the specificities of Islamic banks and customers' own preference.

Thambiah, Ismail, and Eze (2011) argued that Islamic banking scheme needed to develop and offer suitable products and services that satisfy customers' needs in order to remain competitive in profitable banking industry. Islamic banking system in Malaysia has emerged as a competitive element connected to overall financial system, which has been established to compete with conventional banking system in order to better fulfill customers' banking desires (Jamshidi & Hussin, 2013a). In line with this, Islamic banks have to provide relatively similar or even better services of which the card services was imperative.

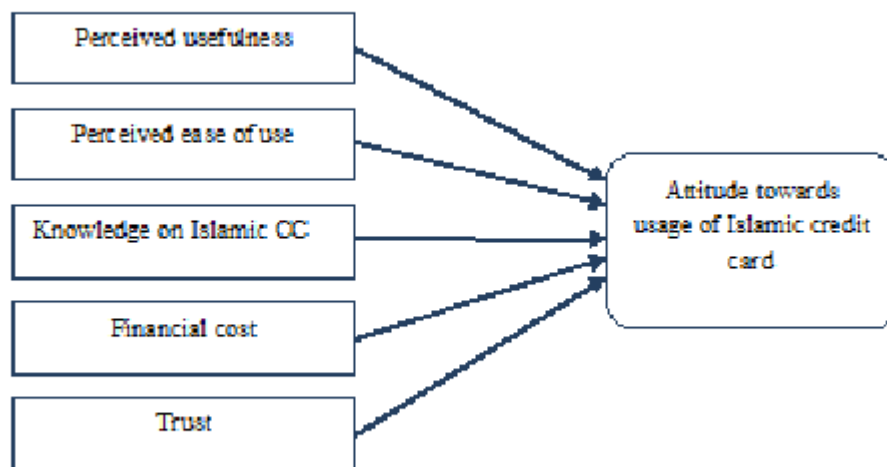
## **2. BACKGROUND OF THE STUDY**

Considerable number of studies have been undertaken to examine the credit card usage among bank customers. Such studies however, are skewed to conventional credit cards (Abdul-Muhmin & Umar, 2007; Blankson, Paswan, & Boakye, 2012; Kaynak & Harcar, 2001; Norvilitis et al., 2006; Warwick & Mansfield, 2000). However, in the context of Islamic credit cards, very few studies have been conducted (Amin, 2012; Mansor & Mat, 2009). Even those limited studies in the context of Islamic credit card were hardly conducted on students of higher learning even though some studies reveal that University students represent an attractive segment of the customers for retail banks in many countries (Blankson et al., 2012; Fatoki & Chindoga, 2011). The few studies concerning Islamic credit card were carried out strictly in some selected states in Malaysia. For example, Kuala Lumpur was conveniently sampled for the study conducted by Jamshidi and Hussin (2013a). In other researches, the states like Terengganu and Kelantan were used as the case studies (Mansor & Mat, 2009). However, none of such studies has been done in Kedah and particularly on students. This study sets to fill the gap to investigate the factors influencing Islamic credit card usage among the students of higher learning. Considering that students of higher learning form a considerable segment of bank customers, as such, the factors influencing their attitude toward Islamic credit cards are worth studying. This study therefore, tries to add to the literature (few studies) by focusing on the factors influencing the attitude of customers (students) toward utilization of Islamic credit cards, but the study is limited to postgraduate students of Kolej Universiti Insaniah (KUIN), Kedah Darul Aman.

Banks generally utilizes all possible ways to retain their customers. In doing so, they have to provide their customers with needed services as well as provision of wide range of facilities to accommodate customers' varied needs. Certainly, the provision of Islamic credit cards expands the operations of the bank and extent the benefit to the customers. It is therefore, necessary for Islamic banks to provide this facility. However, despite issuance of Islamic credit cards by different banks in Malaysia, the card usage is somewhat ignored by bank customers (Amin, 2012; Jamshidi & Hussin, 2013a). One of the key determinants of Islamic credit card usage is related to the attitude (Amin, 2012). To date, some of the factors that have been considered to have influenced the customers' attitude toward the usage of Islamic credit card includes: attitude, financial cost, knowledge on the Islamic credit card, demographic items (Amin, 2012; Jamshidi & Hussin, 2013; Mansur & Mat, 2009). As mentioned earlier, the current study tries to investigate the influence of the variables; perceived ease of used, perceived usefulness, financial cost, knowledge of the Islamic credit card and trust toward utilization of Islamic credit cards by focusing on the students of higher learning and specifically among the postgraduate students of Kolej Universiti Insaniah, Kedah Darul Aman.

## **3. THEORETICAL FRAMEWORK AND THE RESEARCH HYPOTHESES**

The current study employs Technology Acceptance Model (TAM). Some modifications are made to suit the need of the study. The dependent variable for this research is the customers' attitude toward utilization of Islamic credit cards. The demographic factors included in this study, which are also considered as control variables are age, gender, program of study, faculty and country of origin of the respondents. The independent variables for this study are the factors that the researchers perceived as important in influencing attitude toward utilization of Islamic credit cards. Thus this study includes five independent variables which are perceived ease of use, perceived usefulness, knowledge on the Islamic credit cards, financial cost and trust. In this research, effort is made to see the effect and how influential these factors are to the attitude of customers toward utilizing Islamic credit cards and to find out which of these variables have the most influence on the customers' attitude toward utilization of Islamic credit cards. The theoretical framework for this research is shown in Diagram 1.



**Diagram 1: Theoretical Framework of the Study.**

TAM is one of the most utilized models for studying acceptance of new technology (Al-Gahtani, 2001; Fred D Davis, Bagozzi, & Warshaw, 1989; Sun, Goh, Fam, & Xue, 2012). The model suggests that when users are presented with a new technology, a number of factors influence their decision about how and when they will use it. TAM involves two primary predictors as the main determinants of the attitudes toward a new technology. These are perceived usefulness (PU), which is defined by Davis (1989) as the degree to which a person believes that using a particular system would provide some benefits. (PEOU). Perceived ease of use (PEOU) is also defined as the degree to which a person believes that using a particular system would be free from effort (Davis 1989). In addition to the existing variable contained in the TAM Model, the current study incorporated other variables such as trust, financial cost and knowledge on the Islamic credit cards. Hence, the following hypotheses are formulated:

- H1 Students' perceived ease of use has a significant influence on their attitude toward the usage of Islamic credit cards.
- H2 Students' perceived usefulness significantly affects their attitude toward the usage of Islamic credit cards.
- H3 Students' trust has a positive influence on their attitude toward the usage of Islamic credit cards
- H4 There is a negative relationship between financial cost and the students' attitude toward the usage of Islamic credit cards.
- H5 Students' knowledge on Islamic credit cards has a significant influence on their attitude toward the usage of the cards.

#### 4. LITERATURE REVIEW OF PREVIOUS STUDIES

Warwick and Mansfield (2000) examined knowledge of credit card users using a sample of 381 graduate and undergraduate students at one Midwestern Campus in United State of America. The analysis shows no significant difference between the sample and the rest of the students which means the sample was quite representative. The results revealed a gross ignorance among the students about the interest charge on their cards. The students were reported as lacking knowledge concerning the financial information of the credit card. 71 percent of the students admit their ignorance concerning the amount of interest paid on the card usage. They paid high interest on the card unknowingly. About 43 percent of the them were reported to have multiple credits cards which could be responsible for their indebtedness as reported in the study conducted by Norvilitis et al. (2006). Blankson et al. (2012) stressed that the number of the students possessing at least a credit card among US students was between 70 – 80 percent and on average, one student possessed three cards.

The literature reveals that college students' usage of credit cards was on the rise (Blankson et al., 2012; Norvilitis et al., 2006) and that viability of the college students as important segment on credit card usage was established through empirical studies. College students had an annual purchasing power of \$200 billion thus,

making the segment more attractive to the cards providers (Blankson et al., 2012). Norvilitis et al. (2006) asserted that attention of researchers to the issue of credit card usage among college student is on the rise. They reported an average debt incidence among the students from five college campuses in three states of the USA involving 448 samples. According to the report, even some of those students without credit card were indebted. Norvilitis et al. (2006) further reported that the major reasons for students' indebtedness included lack of financial knowledge, multiplicity of credit card holdings and maturity level, among others.

Blankson et al. (2012) were interested in examining the major reasons for the students usage of credit card and the degree of importance they attached to the credit card holding. The study reported that the need for the credit and buying power was among the major reasons for credit card holding among the students. A greater percentage (66%) of the respondents in the survey claimed that the cards provided them a sense of security and most of them used the card three and more times per month. While the study conducted by Warwick and Mansfield (2000) reported a limited knowledge of students on the personal financial matters and generally lack confidence about their knowledge financial matters, findings by Blankson et al (2012) reported that students had credit card experience even before enrolling to colleges.

In more general term, (Kaynak & Harcar, 2001) examined consumer attitudes and intentions toward credit card ownership and usage. The study was conducted in Turkey where the findings indicated that knowledge structures, beliefs, likes and dislikes as well as attitudes of cardholders influence the usage of the card. The findings further suggested that age was a crucial factor predicting the usage of the card among the cardholders. Younger people appeared to be the predominant users of the card. Worthington, Stewart, and Lu (2007) examined the adoption and usage of credit cards and found that the users of the cards accorded importance to them because they considered the cards as comfort driven since they were given the opportunity to make purchases and payment during travel and entertainment.

Abdul-Muhmin and Umar (2007) reported that owning and using credit cards in Saudi Arabia was affected by the unresolved deliberation concerning the usage of the cards taken into cognizance the probation of interest by Islam. The study revealed that consumer demographics and attitudes toward debt had significant influence on the customers' usage of the cards. The study further reported low acceptance of the credit cards and that female Saudis were more likely to own and use the cards compared to their male counterparts. The study also indicated that the card usage was selective and that the acceptability of ownership and usage of credit cards across the kingdom was not much impressive.

On the Islamic credit card usage, effort was made to examine the factors influencing the customers' patronage toward Islamic credit cards by some researchers (Amin, 2012; Jamshidi & Hussin, 2012, 2013b; Mansor & Mat, 2009). Amin (2012) used financial cost, knowledge of Islamic credit card, attitude, financial recommendation and demographic items in the survey conducted in Malaysia on factors driven the local customers toward Islamic credit card usage. It was found that these factors significantly affected the Islamic credit card usage intention. Among the major factors were financial recommendation and knowledge on Islamic credit card. Demographic items were also found to play a significant contribution in predicting the customers, patronage of the cards. Age played crucial important where young adults was reported to have high intention to use Islamic credit cards. This finding was in support of (Kaynak & Harcar, 2001). In addition, marital status, religion and educational level were also found to be important determinants of customers' intention toward the usage of the cards (Amin, 2012).

The influence of demographic on the usage of Islamic credit cards was studied by Mansor and Mat (2009). The study examined the influence of demographic profile of the respondents on the usage of Islamic credit cards and found that income played a significant role on customers' usage of the Islamic credit cards. The level of income played an important role in Islamic credit usage among the respondents. However, the study indicated that gender did not have much value in predicting the usage of the card as there was no significance difference between male and female regarding the usage of the cards. This seems to be in contradiction with the findings of Abdul-Muhmin and Umar (2007). However, other variable like educational level was found to be a good predictor setting the difference of the card usage among the card holders. This is supported by the subsequent findings from Amin (2012). Hence, the study concluded that demographic factors were good indicators of Islamic card usage.

## 5.1 RESEARCH METHODOLOGY

This research employs a quantitative method with a structured questionnaire to the targeted respondents. The research is a cross sectional one. The survey method involved is questionnaire which is designed to collect the primary data. The responses are used to assess or test the validity of the scale. The number of items and the validity of the scale are illustrated in the table below, where, all construct scale originated from three different related studies (Al-Somali, Gholami, & Clegg, 2009; Amin, 2012; Sun et al., 2012). All the items generate a high Cronbach's alpha value acceptable for the analysis (Hair et al., 2007; Zikmund et al., 2013). The population of this study is the entire (active) students of Postgraduate School, Kolej Universiti Insaniah totaling 342 students.

Number of students for respective faculty is as follows: faculty of Muamalat (Business and administration) (88); Shariah (74); Arabic (36), Usuluddin (62) and Quranic Teaching and Learning (45). This number is obtained from the Center for Postgraduate Studies and Research of the university. The appropriate sample size for this study with the sampling frame of 342 is 169 using Krejcie and Morgans' table for determining sample size. According to Krejcie and Morgan (1970), for the population of 342, the sample size of 169 is appropriate. Further, stratified sampling technique was used to get the proportion of the respondents from each faculty. The questionnaire was distributed to the targeted sample based on self-administered technique. The questions were designed based on five point Likert scales ranging from strongly disagree to strongly agree with 1 and 5 representing the extremes ends of the scale.

## 5.2 RELIABILITY TEST

According to Black (1999), reliability is an indication of consistency between two measures of the same thing. One of the most commonly used indicators of internal consistency is Cronbach alpha coefficient which according to Hair et al (2007), 0.60 levels is acceptable in social sciences. The reliability test in the current study reveals that the Cronbach's alpha value is within the range of acceptance as the average, Cronbach's alpha of .77 was attained for the items in the questionnaire. This indicates a moderately high level of internal consistency in the data as can be seen in the table below

**Table 1 Reliability statistic**

Construct	Cronbach's alpha	No of items
Perceived usefulness	.893	4
Perceived ease of use	.725	5
Trust	.858	5
Financial cost	.809	5
Knowledge	.661	4
Attitude	.665	6

Thus, the constructs measures were deemed reliable. As a result, all items were retained. This means there is a good internal consistency of the research constructs.

## 6. DATA ANALYSIS

The data gathered in this study was analyzed using correlation and regression analysis. The correlation was used to determine and identify the relationship between the variables (Zikmund, et al., 2013). The regression analysis as another technique for measuring the association between a dependent and independent variable was employed to evaluate the relative influence of the independent variables on the dependent variable of the study.

### Response Rate

In this study total number of 169 questionnaires was distributed, in which only 68 were returned valid and completed. This indicates the response rate of 40.2%. Though the response rate is relatively low, but was higher than the acceptable level of the response rate of 30% for surveys (Sekaran, 2003). In the same vein Hair et al., (2007) were with the view that for regression analysis, the sample size should fall between five to ten times the numbers of the independent variables. Being the number of the independent variables in this study- five (5) and the response rate greater than 50, it is obviously in conformity with the suggestion of Hair et al., (2007).

**Table 2** Demographic profile of respondents

Particulars	Frequency	Percentage	Cumulative %
<b>Gender</b>			
Male	46	67.6	67.6
Female	22	32.4	100.0
<b>Faculty/Dept</b>			
Muamalat	31	45.6	45.6
Arabic	9	13.2	58.8
Usuluddeen	7	10.3	69.1
Shariah	13	19.1	88.2
Quran	8	11.8	100.0
<b>Program</b>			
Masters	62	91.2	91.2
PhD	6	8.8	100.0
<b>Age</b>			
20-25	28	41.2	41.2
26-30	19	27.9	69.1
31-35	11	16.2	85.3
36-40	7	10.2	95.6
41 and above	3	4.4	100.0
<b>Nationality</b>			
Malaysia	26	38.2	38.2
Nigeria	15	22.1	60.3
Somalia	13	19.1	79.4
Cambodia	3	4.4	83.8
Thailand	8	11.8	95.6
Ivory Cost	1	1.5	97.1
Indonesia	2	2.9	100.0

Source: Authors computation

### Results

The multiple regression analysis determines the relative influence of the perceived ease of use, perceived usefulness, trust, financial cost and knowledge on the attitude toward utilization of Islamic credit card as presented below

**Table 3a** Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.827 <sup>a</sup>	.684	.657	1.78807

a. Predictors: (Constant), TotalFinancialcost, TotalKnowledge, TotalPerceived Usefulness, TotalTrust, TotalPerceivedEaseOf Use

b. Dependent Variable: TotalAttitude toward Islamic credit card usage

The R square of .684 indicates that the variables could explain 68 percent of the model.

**Table 3b** Coefficient<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
(Constant)	3.608	2.405		1.500	.139	-1.202	8.418
TotalPerceivedUsefulness	.011	.099	.011	.111	.912	-.187	.209
TotalPerceivedEaseOfUse	.165	.139	.133	1.185	.241	-.113	.443
TotalTrust	.516	.088	.499	5.842	.000	.340	.693
TotalKnowledge	.499	.137	.342	3.652	.001	.226	.772
TotalFcost	-.179	.061	-.219	-2.953	.004	-.300	-.058

A Dependent variable: TotalAttitude toward Islamic credit card usage

The regression result displayed above shows that the model explained 68.4 percent of the variance of

attitude toward utilization of Islamic credit cards. This is based on the R squared value in the table 3a above. However, the predictive power of each individual variable is explain by its beta. To get the idea of which independent variable influence the dependent variable the most, its beta give the answer. In the case of this study, three predictive variables were found to have significant and unique influence on the attitude toward Islamic credit card. These variables are in the order of their influence as follows: Trust with (Beta=.499, p-value=.0001), Knowledge with (Beta =.342, p-value=.001) and Financial cost (Beta=-.219, p-value=.004) the prediction levels of these variables have statistically significant association with the dependent variable. This indicates that 49.9% of the variation in the attitude towards utilizing Islamic credit cards is explained by trust.

Furthermore, trust among the predictors has a highest level (Beta= .499, p-value=.0001) which signifies that the level of trust is the most influential factor on the attitude toward utilizing the Islamic credit cards. The other factors in the order of their importance are; knowledge with the standardized level of (Beta=.342, p-value =.001) then, financial cost with standardized level (Beta=-.219, p-value=.004).However, the result of the analysis between perceived usefulness and attitude toward utilizing Islamic credit card is at Beta=.011 p=.912 at .05 level. This indicates that students' perceived ease of use does not have a significant influence on their attitude toward utilization of Islamic credit cards(Pallant, 2010). In the same manner, the analysis between perceived ease of use and attitude toward utilizing Islamic credit cards as shown in the table 3bis at Beta=.133, p=.241 at .05 level. This finding shows that students' perceived usefulness does not significantly affect their attitude toward utilization of Islamic credit cards.

Based on the results, it is noted that perceive usefulness and perceived ease of use are not significant even at 10 percent significance level. This therefore indicates that hypothesis 1 & 2 are not supported while the hypothesis 3, 4 & 5 on the other hand, are supported.

## 7. DISCUSSIONS

Multiple regression analysis is used to determine the most contributory factor that best predict the attitude toward using Islamic credit cards. The results from the regression show that trust was the most predicting variable on the attitude to use Islamic credit card with the 24.9% explanation on the variance. Three variables out the five independents variable, trust, knowledge and financial cost jointly explained 40 % of the variance of attitude toward using Islamic credit card. The remaining variables, perceived ease of use and perceived usefulness do not, in this study, have a significant influence in predicting attitude toward using Islamic credit cards.

The result further indicates that except financial cost, all the other explanatory variables have a positive relationship with the explained variable. Financial cost was found to be negatively related to the students' attitudes towards using the Islamic credit card. This finding is in support of Amin (2012) and Sun et al (2012).

## 8. CONCLUSION AND RECOMMENDATION

This study examines the relationship and the influence of perceived usefulness, perceived ease of use, trust, knowledge and financial cost on attitude toward using Islamic credit card; however the study was limited only to Kolej University Insaniah Kedah. It was further limited to the graduate students of the university. This therefore, makes it difficult to generalize the findings even though the participants come from different countries of origin but the limited number of the respondents may not allow for generalization.

Further research is therefore recommended to capture more factors influencing attitude toward utilizing Islamic credit cards. This could be done by replicating this study in other areas and/or wider environment, by using same variables or employing new ones and also by using other theory or models which is different from the one used in this study.

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