Customers' Intention towards *Shariah* Compliant Credit Cards: A Pilot Study

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Abstract

The Islamic finance industry continues to grow, and the Islamic banking and finance sector has made further progress in accomplishing a comprehensive *Shariah* based-contract regulatory framework. It is important to note that Islamic banking is built to meet the demand for *Shariah* compliant products and services. Furthermore, Islamic banking products, specifically the Islamic credit cards (ICCs), are catered for both Muslims and non-Muslims as alternative financing products. Unfortunately, the customers are having negative perception towards ICCs. They claimed that the products are similar to conventional credit cards (CCCs) and just merely change in terminologies. The awareness level also affected as the product is not widely promoted and marketed, and has caused the ICCs to lose competitive edge as compared to CCCs. Therefore, the purpose of this paper is to investigate individual intention to have *Shariah* compliant credit cards, and also to examine the factors that influence intention towards *Shariah* compliant credit cards. The pilot study carried out on quantitative basis by distributing 100 questionnaires in Klang Valley and applying purposive sampling. Data was later undergoing relationship testing using structural equation modelling (SEM-PLS version 3.2.6). This study has developed a model to measure customers' intention towards *Shariah*-compliant credit cards (SC-CCs). The objectives of the proposed model are (1) to explore the dimensions of the Theory of Planned Behaviour (TPB) with the integration of Islam Worldview (IWV), (2) to assess the robustness of TPB and IWV with attitude, subjective norm, perceived behavioural control (PBC), religiosity, knowledge and *Shariah* compliance in influencing customer behaviour intention towards *Shariah* compliant financing products. The results showed three constructs i.e. attitude, PBC and *Shariah* compliance are significant with the intention towards *Shariah*-compliant credit cards. However, subjective norms, religiosity and knowledge are not significant with intention towards *Shariah* compliant credit cards.This study will contribute to new strategies of promoting and marketing Islamic financial products.

By introducing new innovative approaches; highlighting the key features and benefits of *Shariah* compliance and compare to the conventional products, and change of product names to *Shariah* compliant instead of Islamic (e.g. Islamic credit cards to *Shariah* compliant credit cards), Islamic banking and finance will remain robust and competitive in expanding their market shares.

Key words: Theory of Planned Behaviour (TPB), Islamic Worldview (IWV), Islamic banking and finance, Islamic credit cards, *Shariah* compliance

1.0   Introduction

Since its establishment over thirty years ago, the Islamic finance industry has developed, grown and evolved rapidly with the strong support of Malaysian regulatory authorities in producing robust regulatory frameworks, legislations and *Shariah* guidelines. The purpose of the *Shariah* guidelines is to preserve the purity of *Shariah* compliant transactions and motivate public interest and confidence with the sector. There are many products utilizing *Shariah*-compliant financial solutions for corporate entities and individuals including financing for working capital, trade financing, re-financing and capital expenditure, and retail products for asset financing (e.g. home financing, car financing), personal financing and liquidity needs which is the Islamic credit cards. According to Oseni & Ahmad (2016), the underlying principles of all Islamic transactions are *halal* (permissible terms) and haram (prohibited terms).

Based on research findings of Dusuki & Abdullah (2007); Islamic credentials, financial reputation and the quality of services offered were the major factors attracting customers to Islamic banks. The launch of Malaysia *Shariah* Index by Prime Minister Datuk Seri Najib Tun Razak in 2015 was timely and opportune, covering and protecting the objectives of the *shariah* which include the aspects of religion, life, mind, lineage and property. The index benchmarks eight main areas of judicial, economy, education, infrastructure and environment, health, culture, politics and social.

Shariah compliant is crucial to address criticisms raised by researchers and marketers pertaining to the authentication and distinctive features of *Shariah* compliant financing facilities. As Echchabi & Abd. Aziz (2014) mentioned that Islamic banks are in "between hammer and the anvil" situation and they are facing challenges of producing competitive product and at the same time complying with *Shariah* (Rosly, 2010). With stiff competition from long existing conventional banking, Islamic banking tend to lose the competitive advantages. Another issue raised by Al-Salem (2009) was the nature of Islamic financial products and what are the distinctive features of the products as compared to conventional products. Malik et al. (2011) further claimed that many of the Islamic banking products were almost similar to the conventional banking and from Malaysian perspective, with the aim to attract customers and compete with conventional counterparts, Islamic banks tend to imitate the conventional products (Eddy Yusof, 2010).

It is important to note that Islamic banking is built to meet the demand for *Shariah* compliant products but it has projected the image of simply serving a niche market i.e. the Muslim society. Critique by scholar has labelled Islamic banking as rational secular activity without

considering religious beliefs and merely for profit making purpose. Islamic banking promotes itself as an alternative to conventional banking, but this has not been achieved except only on the level of form rather than substance El-Ghattis (2016). With the market anxiety and economic turmoil facing by the consumers globally, it is timely to ensure more Muslims are informed about the *halal* products and services made available to them.

Therefore, the western Theory of Planned Behaviour (TPB) and Islamic Worldview (IWV) are essential for the study focusing on *Shariah* compliant intention model. It is pertinent to integrate the western and Islamic perspectives of which IWV is far-reaching the importance of knowledge and religiosity; the paramount to Muslims' guiding principles of life. IWV is from the primary purpose that life and existence are the formation of will, desire and design of One and Only Creator. It is from the Islamic perspective serving the root of one's life (Abdullah & Nadvi, n.d.). Religion does affect Muslims' intellectual and psychological being (El-Ghattis, 2016). In addition, knowledge is crucial in influencing the intention of a behaviour (Sheeran, 2002). Knowledge is acquired through Al-Quran and Sunnah, and from formal and informal education.

It is timely for TPB and IWV to further enrich social science with the strengths of knowledge and religiosity in fulfilling *Naqli* and *Aqli*. *Naqli* and *Aqli* are knowledge from Quran and Sunnah and rationale and human thoughts respectively (M. A. Ibrahim, Yusoff, Aziz, & Nor, 2015). Another key construct is *Shariah* compliant which is the essential ingredient in Islamic credit cards. This study aims to investigate key factors influencing customers' intention towards *Shariah* compliant credit cards. It is expected to further boost the new knowledge in *Shariah* compliant financing facilities and provide new marketing innovation strategies for development of Islamic banking and finance.

2.0   Islamic Finance Industry
The Islamic finance industry continued to grow in 2015. In terms of assets, the Islamic banking asset grew by 11.4% during the year (2014: 12%), accounting for 26.8% (2014: 25.5%) of the total assets in the banking system. The Islamic banking sector has made further progress in accomplishing a comprehensive *Shariah* based-contract regulatory framework, supported by operational standards in ensuring end to end *Shariah* compliance of the Islamic products. During the year, the sector has completed the industry-wide migration of customers' deposits into Islamic deposits or investment accounts according to the requirements of the Islamic Financial Services Act 2013 (Bank Negara Malaysia, 2015).

Shariah -based products and services have been on the shelves for more than 30 years and continue to offer competitive products and services to customers. However, the dispute whether the products and services are *Shariah* compliant has been deliberated by both marketers and consumers. They claim that the *Shariah* compliant is simply labelling the conventional products by just a matter of changing the terminologies to Islamic. Some of them even iterate that the Islamic banking products are just merely mirror imaging the conventional counterparts (Ariff & Rosly, 2011; Echchabi & Abd. Aziz, 2014; Malik et al., 2011; Putit & Johan, 2015; Rosly, 2010). It is challenging to sell and promote Islamic banking products as compared to the conventional products.

Notwithstanding the allegation against Islamic banking product and services, the government in particular Central Bank of Malaysia has remained steadfast and focused, and is committed to improving policies and standards of the *Shariah* compliant product and services. The new stage of development is the Financial Services Act 2013 (FSA) and Islamic Financial Services Act 2013 (IFSA) which are officially come into force on 30th June 2013. One of the key features of the legislation is a clear focus on *Shariah* compliance and governance in the Islamic financial sector. The continuous effort by the central bank in assisting the Islamic banking in Malaysia is for the benefit of all, in particular the Muslim end-consumers whom form the bulk of Malaysia population. Yet, the customers' awareness and consumption decision-making towards *Shariah* compliant products and services are still at stake as majority are still pursuing the conventional products and services (Mohd Zamil, 2014).

3.0   Literature Review

3.1   Theory of Planned Behaviour (TPB)
The main features of TPB are the salient beliefs; behavioural beliefs are influencing attitude, normative beliefs are factors for subjective norms and control beliefs are insight for behavioural control are deemed to be the dominant aspects of a person's intentions and actions (Fishbein & Ajzen, 1975). TPB highlights these beliefs that act as a guide for the action to perform or not to perform a particular behaviour. First, "people hold beliefs about the positive or negative consequences they might experience if they perform the behaviour" (Fishbein & Ajzen, 2010, p. 20).

The assumption of the behavioural beliefs is determining people's attitude towards personally performing the behaviour. Second, people form beliefs that those who are significant to them, both individuals and groups would approve or disapprove their action of a particular behaviour or belief. The assumption of normative beliefs creates a perceived norm; recognises social pressure to engage or not to engage in the behaviour. Third, people develop beliefs from personal and environmental factors which help or hinder the attempts to perform the behaviour. The factors called control beliefs are based on high or low self-efficacy or perceived behavioural control relating to the behaviour. Efficacy beliefs affect people's feeling, thinking, behaving and motivating themselves (Bandura, 1997).

The formation of attitude, perceived norm and perceived behavioural control are able to guide intentions and behaviour. Particularly, the combination of attitude, perceived norm and perceived behavioural control create the behavioural intention. Therefore, the higher the attitude and perceived norm, the greater perceived behavioural control, and the stronger a person's intention to perform the behaviour. Conversely, the weight of each determinant may vary from one behaviour to another and from one population to another depending on the study conducted (Fishbein & Ajzen, 2010).

3.1.1   Attitude
Attitude is affective in kind and is determined by a person's belief on the attitude object, whether a person has positive or negative belief towards the object (behavioural beliefs) and evaluation of the behaviour (positive or negative outcome). The fundamental idea to predict certain behaviour, it is important also to measure the person's attitude toward performing

that behaviour. Ajzen & Fishbein (2005, p. 56) affirmed that attitude is "a person's judgement that performing the behaviour is good or bad, which one is in favour of or against performing the behaviour".

Attitude towards Islamic banking is relevant and is a specific component that could predict the consumer behaviour (Butt & Aftab, 2013). The pertinent of attitude is confirmed in which attitude toward Islamic banking is positively and significantly related to purchase intention (Amin, Abdul Rahman, & Abdul Razak, 2014; Amin, Abdul Rahman, Jr, & Chooi Hwa, 2011; Haque, 2010; Md Taib, Ramayah, & Abdul Razak, 2008; Souiden & Rani, 2015). In addition, Al-Hunnayan & Al-Mutairi (2016) discover Muslims in Kuwait select Islamic banking because of prevention of *riba* (interest) as part of *Shariah* principles. Therefore, a bank's commitment to conform to the *Shariah* law is believed to be an element that can influence customers' attitudes and beliefs in supporting its services.

3.1.2 Subjective norm

Subjective norm is a person's own evaluation of the external factor i.e. social pressure to perform a target behaviour. It has two components that work together i.e. belief of how other people could influence the behaviour (normative beliefs) and motivation to comply with the behaviour. Belief is attributes of an object that a person has obtained. Generally, the object of a belief may be a person, group of people, behaviour, policy, an institution and event. While the attributes relate to the object could be an object, trait property, quality, characteristic, outcome or event (Ajzen & Fishbein, 1978). The association of belief-attribute may be different according to the belief strength.

Research work on determinants of customers' intention to use Islamic personal financing discovered that social norm is an important determinant or antecedent of the intention to use Islamic personal financing (Amin, 2008; Amin, Abdul Rahman, & Abdul Razak, 2014; Amin et al., 2011). Consistent with studies by Alam & Sayuti, (2011) and Lada, Tanakinjal, & Amin (2009), subjective norm is positive and significant antecedent in choosing and purchasing *halal* products.

3.1.3 Perceived behavioural control

Fishbein & Ajzen (2010) stressed that having a constructive attitude and perceiving social pressure, won't be adequate for the creation of intention to perform the behaviour. Perceived control also influences intention over performance of the behaviour. Perceived behavioural (PBC) control is described as perceptions of the extent to which the behaviour is considered to be controllable. It assesses the degree to which people perceive that they actually have control over enacting the behaviour of interest Ajzen (1985) or in other words, perceived behavioural control refers to "people's perception of the ease or difficulty of performing the behaviour of interest" (Ajzen, 1991, p. 183). Ajzen further described PBC as "the person's belief as how easy or difficult performance of the behaviour is likely to be" (Ajzen & Madden, 1986, p. 457).

Consequently, when the consumers have the necessary information or knowledge pertaining specific feature i.e. *Shariah* compliance, they will have the ability to control their intention to conform to the requirement of not associating themselves with *riba, maysir* and *gharar*. Even

though the convenience factor of conventional banking prevails, customers will have the chance to do check and balance in terms of benefits for the present time and also hereafter.

The more favourable the attitude and subjective norm with respect to a behaviour, the greater perceived behaviour control and the stronger would be the individual's intention to perform behaviour under consideration (Abd. Rahim & Junos, 2012; Alam & Sayuti, 2011; Amin et al., 2014; Huda, Nurul , Rini Nova, Mardoni Yosi, 2012; Omar, Nik Mat, Ahmed Imhemed, & Ahamed Ali, 2012). For this research context, the more control an individual feels about *Shariah* compliant products, the more likely he or she will be able to accept and have the intention towards the products.

3.2   Islamic Worldview

The western Theory of Planned Behaviour (TPB) is still essential for perception study. However, since the study is focusing on *Shariah* compliant credit card intention model, it is pertinent to combine the western and Islamic perspectives. Islamic worldview is far-reaching the importance of knowledge and religiosity which are paramount to Muslims as guiding principles of life. The Islamic Worldview (IWV) is from the primary purpose that life and existence are the formation of will, desire and design of One and Only Creator. It is from the Islamic perspective serving the root of one's life (Abdullah & Nadvi, n.d.). Religion does affect Muslims' intellectual and psychological being El-Ghattis (2016), while knowledge is crucial in influencing the intention of a behaviour (Sheeran, 2002). The knowledge is acquired through Al-Quran and Sunnah, and from formal and informal education. According to (Abdullah & Nadvi, n.d.), Islamic worldview is defined as general conception of the nature of the world in Islamic perspective which contains a system of values and principles based on fundamentals of Islam, as well as providing meanings and purposes of all Muslims' actions. In essence, the Islamic worldview is a set of standards for all Muslims in physical, social, moral, economic and supernatural existence (Aydin, 2015).

3.2.1   Religiosity

According to Johnson, Jang, Larson, & Li, (2001, p. 25) religiosity is defined as "the extent to which an individual is committed to the religion he or she professes and its teachings such as the individual's attitudes and behaviours reflect this commitment." In contemporary life, basically religion plays a significant ethical role. The whole of an individual's life is shaped by the divinity's laws from his religious standpoint. The basis for a moral life built on religion is provided by faith rather than reasoning and knowledge (Vitell, Paolillo, & Singh, 2005). Religious commitment has been considered a strong determinant in shaping motivation and behavioural intention (Sun, Goh, Fam, Xue, & Xue, 2012). In fact, religion is a factor in deciding the choice of *halal* and non-*halal* products and services by an individual (Abd. Rahim & Junos, 2012; Abdul, Shaari, Khalique, Izza, & Malek, 2013; Al-Ajmi, Hussain, & Al-Saleh, 2009; Borzooei & Asgari, 2013; Ismaeel & Blaim, 2012; Mohd Daud, Aziz, Baharudin, & Shamsudin, 2012; Mukhtar & Butt, 2012; Putit & Johan, 2015; Tieman, 2011; Wilson, 2014). Religion also involves faith and ethical belief; which are considered focal elements in influencing a person's intention in complying with *Shariah*.

3.2.2   Knowledge

Knowledge of Islamic banking products and services among the bankers has always been discussed and highlighted in previous studies. "Knowledge tests are designed to assess the information people have about a certain topic. When respondents agree or disagree with knowledge items, they essentially express their beliefs with respect to the topic in question" (Fishbein & Ajzen, 2010, p. 244). Erol & El-Bdour (1989) reported that employees at Islamic banks had low efficiency and lacked experience in Islamic banking products. A study in 2014 of *Shariah* compliance in Islamic banking revealed poor knowledge of *Shariah* among the Islamic banking officers in Bangladesh (Ullah, 2014). This deficiency is supported by (Awan & Bukhari (2011) who revealed that bankers' inadequate knowledge in providing and convincing customers on *Shariah* compliant features of Islamic banking. The researchers propose for Islamic banks to hire experienced and professional bankers who can contribute the product knowledge and expertise to the market, of which could be an essential tool in educating the customers on Islamic banking product and services. (Al-Hunnayan & Al-Mutairi, 2016; Ismail et al., 2013; Marimuthu, Jing, Gie, Mun, & Ping, 2010).

It is expected that all financial institutions should have adequate knowledge of products and services offered in order to respond to customer inquiries effectively. Customer awareness of Islamic banking products and services offered by the banks is also important. A study on patronage factors of Malaysians toward ICC by Amin (2012) defined knowledge of ICC (independent variable) as *Shariah* principles, interest-free Islamic finance product and general knowledge of ICC, disclosed knowledge as one of five significant at the 1% significant level. Knowledge demonstrates the ability of one's decision for a particular intention; the greater the customer's knowledge of *Shariah* compliant financing facility, the higher the chance of customer's intention to apply for it.

3.2.3 *Shariah* compliance
The Islamic principles and criteria of *Shariah* compliance must be observed and complied with; by financial institutions in all their Islamic financial products and instruments. *Shariah* compliance is a set of principles of rights and obligations for Islamic banks to adhere to in order to gain credibility and integrity as ethical based institutions (Hidayah, 2014). The Islamic banking and finance has enriched its products and services by strengthening the Islamic identity not only through terminology Khan (2010) but also the compliance to *Shariah* which is essential in the development of Islamic financial services. The unique features of *Shariah* compliant is the key to the effective functioning of Islamic banks in competing with the conventional banks in terms of profitability, liquidation, capitalization and less credit risk (Khediri, Charfeddine, & Youssef, 2015; Lee & Ullah, 2011).

In Islamic finance, there are certain activities which are classified as non-permissible and sinful (*haram*). These activities include alcohol related products, pork products, gambling, tobacco, arms and munitions, and adult entertainment (M. F. Ibrahim, Ong, & Akinsomi, 2012). As one of the pioneers in Islamic finance, Malaysia has been proactively developing a complete Islamic finance ecosystem focusing on *Shariah* compliance in legal prudential, operational and governance matters (MIFC, 2014).

3.2.3.1 *Shariah Compliance of Islamic Credit Cards*

There are a few distinguished features that differentiate ICCs from CCCs i.e. non-compounding, fixed profit margin and comply with *Shariah* (Amin, 2013). This is supported by Mohd Dali & Yousafzai (2012) who found that the prohibition of interest was a major factor why customers choose ICC. Additionally, Mohd Dali, Yousafzai, & Abdul Hamid (2015) also discovered that the ICC users were largely highly religious individuals. Another prominent feature is the Islamic banking service quality (SQ) dimensions of compliance with Islamic law and operating with Islamic banking and economic principles (Othman & Owen, 2001).

The current ICCs in Malaysia are reckoned to be *Shariah* compliant as they are issued based on the tow product structures of (1). *murabahah tawarruq*, and (2). *ujrah* and *ijarah*, which have been approved by the card issuer's bank *Shariah* Board after accomplishing the *Shariah* standards and compliance criteria. Upon fulfilment of these conditions, the cards are ready to be activated and utilized by customers with the condition that the cards are used to purchase halal merchandise and services which are in line with the religion of Islam. There are several studies that attempted to use *Shariah* compliance as antecedents to customer satisfaction such as Mohd Dali & Yousafzai (2012) and Mohd Dali, Yousafzai, & Abdul Hamid (2014), and preferences of Islamic credit cards compared to conventional credit cards Mohd Dali et al. (2015) which involve with *Shariah* aspects.

3.3   Hypothesis development

Following the above discussion, several main hypotheses are generated for the research. There are as follows:

- Hypothesis 1: There is a relationship between attitude and intention towards *Shariah* compliant credit cards
- Hypothesis 2: There is a relationship between subjective norm and intention towards *Shariah* compliant credit card
- Hypothesis 3: There is a relationship between perceived behaviour control and intention towards *Shariah* compliant credit cards
- Hypothesis 4: There is a relationship between religiosity and intention towards *Shariah* compliant credit cards
- Hypothesis 5: There is a relationship between knowledge and intention towards *Shariah* compliant credit cards
- Hypothesis 6 : There is a relationship between *Shariah* compliance and intention towards *Shariah* compliant credit cards

This paper develops a theoretical framework measuring customers' intention towards *Shariah* compliant credit card (SC-CC). The proposed model targets (1) to explore new dimensions in TPB with integration of IWV, (2) to assess the robustness of TPB and IWV with attitude, subjective norm, perceived behavioural control, religiosity and knowledge in affecting customers' intention towards *Shariah* compliant financing preference behaviour.

The research questions are:
1)   What are the main determinants of customers' intention towards *Shariah* compliant credit cards?

2)   To what extent do attitude, subjective norm, perceived behaviour control, religiosity and knowledge affect customers' intention towards *Shariah* compliant credit cards?

The research objectives are:
1)   To investigate customer's intention towards *Shariah* compliant credit cards.
2)   To test the factors influencing customers' intention towards *Shariah* compliant credit cards.

3.4   Proposed Theoretical Framework

Following the above discussion, the theoretical framework generated as shown in figure1 below:
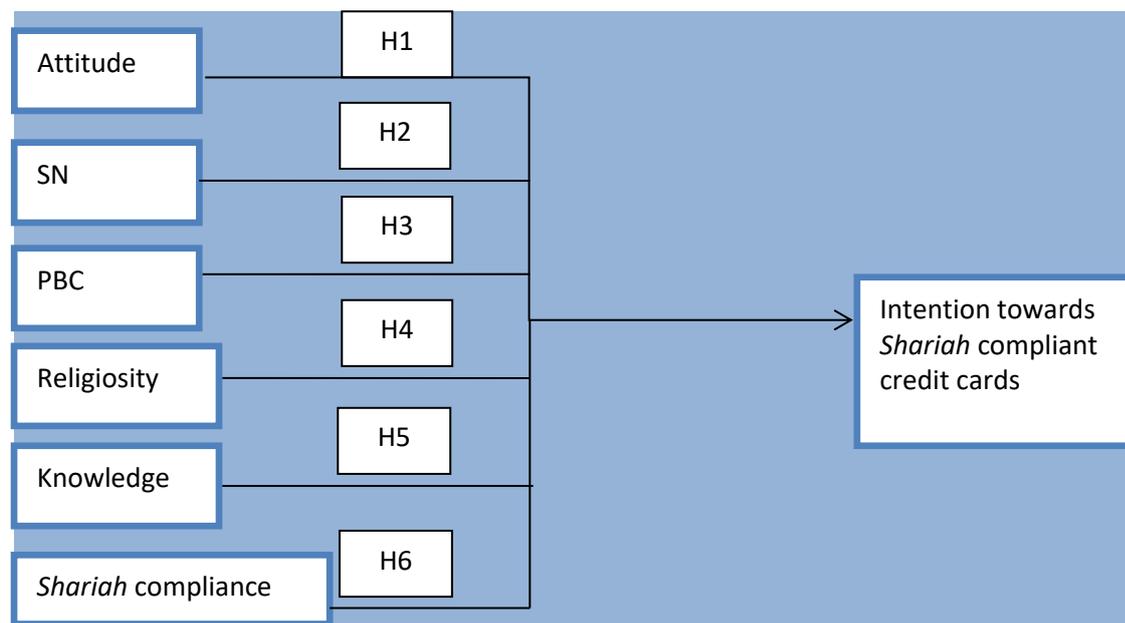
Note: SN=subjective norm, PBC=Perceived behavioural control

Figure 1: Theoretical Framework

Source: Adapted from Ajzen (1985)

4.0   Methodology
4.1 Measurement

Researchers used survey questionnaire to collect data and applied purposive sampling method. There are two screening questions when approach respondents. The screening questions are important to ensure we get the right respondents i.e. those who are not holding Islamic credit card(s) and without any credit cards. The questionnaire comprises 9 sections of which Section A is the screening questions and Section I is the demographic information, the remaining 7 sections have 7-Likert-scaled items from strongly agree to strongly disagree measuring attitude, subjective norm, perceived behavioural control, religiosity, knowledge, *Shariah* compliance and intention towards Islamic credit cards (ICCs). Table 1 below shows example of items and sources.

Table 1: Items and sources

Code	Item	Source
ATT	It is fine with me to own Islamic credit card	(Amin, Abdul Rahman, Jr and Chooi Hwa, 2011)
SN	Most people who are important to me encourage me to own Islamic credit card	(Amin, 2008) (Md Taib, Ramayah and Abdul Razak, 2008)
PBC	It is entirely up to me to choose Islamic credit card	(Shakona, 2013), (Teo and Lee, 2010)
Religiosity	I consider myself a good follower of my religious teaching	(Worthington, Everett L. et al., 2003)
Knowledge	Islamic credit card is an interest free credit card	(Hussin, 2011)
Shariah compliance	Islamic credit card is based on Islamic law and principles	(Abdulqawi Othman and Owen, 2001) CARTER compliance item (Mohd Dali, 2013)
Intention	I have the intention to use Islamic credit card for my banking purposes.	(Ajzen and Fishbein, 1980)

ATT=Attitude, SN=Subjective norm, PBC=Perceived behavioural control

4.2   Data collection

The study carried out on quantitative basis by distributing 100 questionnaires in Klang Valley and applying purposive sampling since the customers' data cannot be revealed and to adhere to Islamic Financial Services Act 2013. There are two screening questions for eligible respondents to answer i.e. 1. Are you a credit card holder? If yes, then proceed to the next question. If no, the potential respondent is eligible to answer the questionnaire right away. The subsequent question is 2. Are you holding conventional or Islamic credit card (ICC)? If the potential respondent answer is holding ICC, then he or she is not required to answer the questionnaire. On the other hand, those who are holding conventional credit cards (CCCs) are eligible to answer the questionnaires. The purpose of screening questions is as part of the purposive sampling procedure and to ensure the right respondents for the questionnaires. Data was later undergoing relationship testing using structural equation modelling (SEM-PLS version 3.2.6).

5.0   Findings and Discussions

5.1   Demographic Information

This section begins with discussion on the respondents' profile as shown in table 3 below. Later, the measures engaged in the survey instrument as well as data collection process is specified.

Table 3: Demographic information

Item (n=76)	Frequency	Percentage (%)
Gender		
Male	30	39.5
Female	46	60.5
Age		
21 – 30 years	22	28.9
31 – 40 years	23	30.3
41- 50 years	18	23.7
51- 60 years	8	10.5
61 years and above	5	6.6
Ethnicity		
Malay	56	73.7
Chinese	15	19.7
Indian	4	5.3
Others	1	1.3
Religion		
Islam	58	73.3
Buddhism	13	17.1
Hinduism	1	1.3
Christian	3	3.9
Others	1	1.3
Highest education level		
High school	8	10.5
Diploma	8	10.5
Degree	23	30.3
Post graduate	29	38.2
Professional	6	7.9
Post graduate and professional	1	1.3
Occupation		
Government servant	23	30.3
Private employee	32	42.1
Self-employed	6	7.9
Not been employed	7	9.2
Others	7	9.2
Monthly income		
Less than RM2,500	16	21.1
RM2,501 – RM4,500	19	25
RM4,501 - RM6,500	9	11.8
RM6,501 – RM8,500	15	19.7

More than RM8,500	15	19.7

The demographic profile reveals female dominated with 60.5% and male 39.5% respectively; the target respondents' age groups were mainly distributed in five intervals: 21-30 years old (28.9%), 31-40 years old (30.3%), 41-50 years old (23.7%), 51-60 years old (10.5%) and 61 years old and above (6.6%). The ethnic groups are mostly Malay (73.7%), followed by Chinese (19.7%), Indian (5.3%) and others (1.3%). In term of religion, Islam dominates with 73.3%, followed by Buddhism (17.1%), Christian (3.9%), Hinduism (1.3%), and others (1.3%).

Meanwhile, the highest education levels showed that postgraduate respondents are the highest with 38.2%, degree (30.3%), high school and diploma (10.5%), professional (7.9%) and postgraduate and professional with 1.3%. In addition, most of the respondents are private employees (42.1%), followed by government servant (30.3%), not been employed (9.2%), others (9.2%) and lastly self-employed (7.9%). The respondents monthly income distributed in five intervals with the highest less than RM2, 501-RM4, 500 (25%), less than RM2, 500 (21.1%), RM6, 501-RM8, 500 (19.7%), more than RM8, 500 (19.7%) and RM4, 501-RM6, 500 (11.8%).

Table 4: Frequency of conventional credit card and non credit card holders

	Frequency	Percent (%)
Conventional credit card holders	38	50
Non credit card holders	38	50
Total	76	100

Table 4 displays the total number for conventional credit card holders and non credit card holders which are equally distributed.

5.2   Pilot study
The purpose of pilot study is to identify issues with the instruments and to ensure the measurement instruments are reliable (Bhattachejee, 2012). A study conducted by Dusuki (2008) on understanding the objectives of Islamic banking utilized 41 samples as pilot study for a total number of 1,500 usable questionnaires. In the research conducted by Shafiq (2011) on factor affecting customer purchase intention in Pakistan, the pilot testing was 40 out of 220 usable questionnaires. Similarly, a credit card preference study conducted in Cardiff to 30 Malaysian as pilot test for 560 usable questionnaires (Mohd Dali et al., 2015). The three sample studies were utilizing as minimum as 30 samples for pilot study and the current study of 76 sample size out of 100 distributed (76%) questionnaires is considered above average. Table 2 below shows the reliability analysis showing the Cronbach's Alpha.

Table 2: Cronbach's Alpha

Variables	Cronbach's Alpha	Number of items
Attitude	.920	8
Subjective norm	.934	5

Perceived behavioural control	.846	5
Religiosity	.960	13
Knowledge	.684	9
Shariah compliance	.852	5
Intention	.956	5

For the knowledge variable, internal consistency reliability is slightly below 0.700 of which values above 0.700 are appropriate for exploratory research and values below 0.600 denotes lack of reliability (Nunnally & Bernstein, 1994). Likewise, researchers need to be cautioned when the levels are above 0.950 which might be a signal of common method bias (Straub & Gefen, 2004). In this case, intention has the value of 0.956, slightly above 0.950. Since the items are adapted from previous established study, common method bias is not an issue (Podsakoff, MacKenzie, Lee and Podsakoff, 2003)

5.3 PLS Data analysis and Results

Partial lease square (PLS), a variance-based approach to structural equation modeling(SEM) has been chosen to evaluate the research model The reasons are ; PLS is suitable for exploratory analytic approach with multiple item constructs, it offers high efficiency in parameter estimation and can concurrently test both the measurement and structural model (Hair, Hult, Ringle, & Sarstedt, 2017). In order to determine whether the hypotheses of the structural model are supported by the data, researcher needs to perform model validation which indicates the systematic process of evaluation (Urbach & Ahlemann, 2010).

5.3.1 The measurement model

Assessment of the measurement model (for both reflective and formative measurement models) by measuring the convergent validity of the scales by applying factor loadings, average variance extracted (AVE) and composite reliability (CR) (Ringle, Wende, & Becker, 2015). The recommended value for factor loading should be higher than 0.7 (Hair, Ringle, & Sarstedt, 2011). In addition, AVE recommended value of 0.5 (Fornell, Larcker and David, 1981). Meanwhile, CR is assessed by threshold value of 0.7 (Hair et al., 2017). Table 4 below shows all loadings higher than 0.7, AVE higher than 0.5 and CR higher than 0.7.

Table 4: Factor loadings, AVE and CR

Item	Loadings	AVE	CR
Attitude	0.906	0.835	0.962
	0.924		
	0.953		
	0.933		
	0.849		
Subjective Norm	0.949	0.789	0.949
	0.924		
	0.950		
	0.868		

	0.733		
Perceived Behaviour Control	0.810	0.669	0.889
	0.749		
Religiosity	0.762	0.683	0.965
	0.875		
	0.781		
	0.848		
	0.903		
	0.838		
	0.770		
	0.821		
	0.875		
	0.882		
	0.840		
	0.736		
	0.791		
Knowledge	0.874	0.695	0.872
	0.765		
	0.858		
Shariah **compliance**	0.773	0.631	0.895
	0.756		
	0.882		
	0.810		
	0.743		
Intention	0.941	0.852	0.966
	0.956		
	0.936		
	0.878		
	0.903		

Note: Item ATT1, PBCD1, PBCD2, PBCD3 were deleted due to low loadings

Right after obtaining the factor loading, average variance extracted (AVE) and composite reliability (CR), researchers also measured the discriminant validity of the scales by 1st, complying with Fornell and Larcker criterion Fornell & Larcker, David (1981) whereby the square root of the construct's AVE should be greater than the inter-construct correlations as shown in table 5. The 2nd alternative is the check the cross loadings and ensure that an indicator's loading on its assigned construct is higher than all of its cross-loadings with other constructs. As shown in Table 6, all cross loadings are substantially lower than indicator's loadings. The 3rd alternative is Heterotrait-monotrait ratio of correlations (HTMT) criterion which is more reliable criterion for discriminant validity with threshold value of 0.90 Henseler, Ringle, & Sarstedt (2014) and as shown in Table 7, all values are lower than 0.90.

Table 5: Discriminant Validity Fornell-Larcker criterion

Variables	ATT	Intention	Knowledge	PBC	Religiosity	SN	*Shariah* Compliance
ATT	**0.914**						
Intention	0.698	**0.923**					
Knowledge	0.144	0.224	**0.834**				
PBC	0.641	0.653	0.306	**0.818**			
Religiosity	0.372	0.249	0.222	0.395	**0.826**		
SN	0.447	0.503	0.376	0.484	0.322	**0.888**	
Shariah **Compliance**	0.260	0.373	0.672	0.353	0.329	0.337	**0.794**

ATT=Attitude, SN=Subjective norm, PBC=Perceived behavioural control
Note: Values on the diagonal (bolded) are the square root of the AVE while the off-diagonals are correlations

Table 6: Cross-loadings

	ATT	Intention	Knowledge	PBC	Religiosity	SN	Shariah Compliance
ATTB1	**0.906**	0.604	0.141	0.554	0.242	0.287	0.190
ATTB2	**0.924**	0.610	0.109	0.520	0.260	0.331	0.209
ATTB3	**0.953**	0.700	0.088	0.659	0.431	0.462	0.248
ATTB4	**0.933**	0.659	0.111	0.565	0.401	0.392	0.210
ATTB5	**0.849**	0.606	0.220	0.625	0.346	0.565	0.331
IH1	0.609	**0.941**	0.188	0.580	0.245	0.416	0.281
IH2	0.663	**0.956**	0.174	0.622	0.248	0.426	0.280
IH3	0.713	**0.936**	0.199	0.653	0.232	0.508	0.384
IH4	0.558	**0.878**	0.244	0.553	0.192	0.508	0.372
IH5	0.664	**0.903**	0.229	0.596	0.229	0.457	0.396
KF1	0.088	0.192	**0.874**	0.245	0.248	0.372	0.666
KF2	0.003	0.129	**0.765**	0.200	0.106	0.344	0.458
KF5	0.220	0.220	**0.858**	0.303	0.180	0.253	0.541
PBCD2	0.559	0.542	0.147	**0.825**	0.412	0.275	0.275
PBCD3	0.489	0.553	0.242	**0.881**	0.294	0.383	0.306
PBCD4	0.389	0.407	0.268	**0.810**	0.273	0.426	0.261
PBCD5	0.615	0.590	0.338	**0.749**	0.300	0.494	0.302
RE1	0.261	0.104	0.216	0.276	**0.762**	0.201	0.201
RE10	0.361	0.187	0.091	0.373	**0.875**	0.293	0.150
RE11	0.138	0.237	0.171	0.344	**0.781**	0.284	0.325
RE12	0.349	0.209	0.097	0.345	**0.848**	0.280	0.237
RE13	0.365	0.317	0.277	0.378	**0.903**	0.293	0.396
RE2	0.291	0.221	0.276	0.317	**0.838**	0.240	0.279
RE3	0.225	0.202	0.334	0.340	**0.770**	0.349	0.369
RE4	0.316	0.196	0.368	0.317	**0.821**	0.277	0.352
RE5	0.402	0.148	0.231	0.303	**0.875**	0.220	0.295
RE6	0.330	0.188	0.129	0.283	**0.882**	0.288	0.246
RE7	0.370	0.220	0.021	0.344	**0.840**	0.212	0.195

RE8	0.240	0.128	0.065	0.224	**0.736**	0.216	0.136
RE9	0.359	0.152	0.024	0.329	**0.791**	0.252	0.130
SCG1	0.387	0.355	0.384	0.323	0.144	0.188	**0.773**
SCG2	0.086	0.146	0.702	0.142	0.353	0.337	**0.756**
SCG3	0.230	0.302	0.540	0.304	0.176	0.256	**0.882**
SCG4	0.102	0.244	0.730	0.196	0.323	0.340	**0.810**
SCG5	0.121	0.332	0.471	0.338	0.361	0.279	**0.743**
SNC1	0.478	0.496	0.355	0.428	0.293	**0.949**	0.338
SNC2	0.459	0.542	0.228	0.500	0.329	**0.924**	0.238
SNC3	0.401	0.470	0.319	0.463	0.283	**0.950**	0.328
SNC4	0.346	0.403	0.410	0.400	0.301	**0.868**	0.304
SNC5	0.195	0.176	0.565	0.315	0.182	**0.733**	0.373

Table 7: Discriminant Validity of Heterotrait-Monotrait Ratio (HTMT)

Variables	ATT	Intention	Knowledge	PBC	Religiosity	SN	*Shariah* Compliance
ATT							
Intention	0.728						
Knowledge	0.168	0.249					
PBC	0.703	0.714	0.363				
Religiosity	0.387	0.244	0.253	0.430			
SN	0.448	0.495	0.505	0.535	0.325		
***Shariah* compliance**	0.257	0.379	0.854	0.380	0.359	0.414	

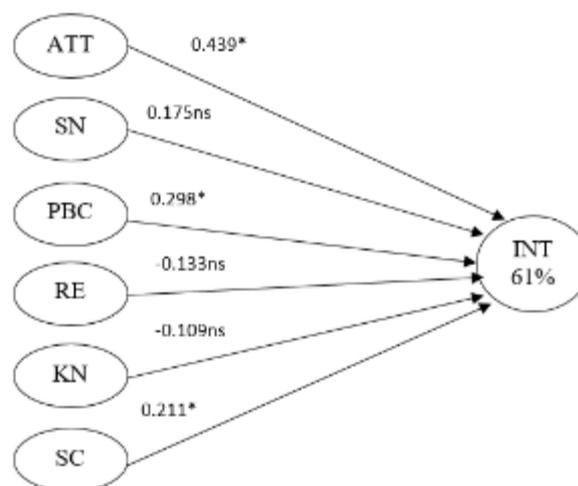ATT=Attitude, SN=Subjective norm, PBC=Perceived behavioural control

5.3.2   The structural model

Assessment of the structural model is by performing bootstrapping for path coefficient's significance. Bootstrapping is a technique for sampling distribution of an estimated statistic by taking repeated random samples with replacement from the data set and treating the data as a population from which smaller samples are taken (Fields, 2009). PLS then creates an estimation path model for each of the bootstrap sample i.e. minimum sample of 5000 (Hair et al., 2011), which forms a bootstrap distribution of path model coefficients and coefficient of determination (R^2 values). The number of cases should be equivalent to the number of observations in the original sample. The R^2 values of 0.75, 0.50 or 0.25 for endogenous latent variables will be the indictor for substantial, moderate and weak respectively (Hair et al., 2011; Henseler, Ringle, & Sinkovics, 2009). The bootstrap estimates perform as a source for confidence interval which allows parameter stability assessment (Ringle, Sarstedt, & Straub, 2012).

In testing the hypotheses, bootstrapping procedures were applied in finding the relationship between said variables. The overall result of predictors for intention involving TPB variables which are attitude, subjective norm and perceived behavioural control were discussed. Attitude ($\beta = 0.4399$, $p < 0.05$) and perceived behavioural control ($\beta = 0.298$, $p < 0.05$) were both significant, while subjective norm ($\beta = 0.175$, $p < 0.05$) was not significant towards intention. Thus, H1 and H3 are supported, while H2 is rejected since it does not support the hypothesis.

Next is the discussion on the religiosity, knowledge and *Shariah* compliance constructs. The findings postulate only *Shariah* compliance (β = 0.211, p< 0.05) was significant while both religiosity (β = -0.133, p< 0.05) and knowledge (β = -0.109, p< 0.05) were not significant. Thus, H6 is supported but both H4 and H5 are rejected as they do not support the hypotheses. Overall, the R^2 is 0.61 indicates that 61% of the variance in intention towards *Shariah* compliance credit cards can be explained by the all independent variables. The value of 0.61 is between moderate and substantial as shown in Figure 1.

Figure 1: Analyzed research model

ATT=Attitude, SN=Subjective norm, PBC=Perceived behavioural control, RE=Religiosity, KN=Knowledge, SC=*Shariah* compliance

Below is the summary of hypothesis testing as shown in Table 8

Table 8: Hypothesis testing summary

Hypothesis	Relationship	Std Beta	t-value*	Decision	R^2	f^2
H1	ATT →Intention	0.439	3.392*	Accepted	0.610	0.266
H2	SN →Intention	0.175	1.474	Rejected		0.052
H3	PBC →Intention	0.298	2.468*	Accepted		0.115
H4	RE →Intention	-0.133	1.677	Rejected		0.035
H5	KN →Intention	-0.109	1.01	Rejected		0.015
H6	SC →Intention	0.211	2.126*	Accepted		0.057

*p<0.05

5.4 Discussions

In this study, the initial testing of TPB constructs revealed that attitude and perceived behavioural control (PBC) have influence on intention towards *Shariah* complaint credit card.

Attitude proved to be the strongest indicator of intention, followed by perceived PBC. Therefore, attitude plays an important role as it leads to performing behaviour as suggested by (Ajzen, 1991a). Additionally, attitude towards Islamic bank is positively and significantly related to purchase intention (Amin et al., 2014, 2011; Haque, 2010; Md Taib et al., 2008; Souiden & Rani, 2015). Thus, hypothesis 1 is supported showing a significant relationship with intention towards *Shariah* compliant credit cards.

Subjective norm was found to have no significant relationship with intention to own *Shariah* compliant credit card. The previous studies found subjective norms have no significant influence on intention in consuming *halal* food in Malaysia(Gerrard & Cunningham, 2001; Huda, Nurul , Rini Nova, Mardoni Yosi, 2012; Ismail et al., 2013; Khalek, Syed Ismail, & Mohamad Ibrahim, 2015; Putit & Johan, 2015). It could be for the reason that the respondents holding conventional credit cards may not seek other's opinion in influencing their intention towards Islamic credit card. Therefore, hypothesis 2 was rejected since there is no significant relationship with intention towards *Shariah* compliant credit cards.

Meanwhile, perceived behaviour control (PBC) demonstrates as the second strongest predictor after attitude. When the customers have the necessary information or knowledge pertaining to a specific feature i.e. *Shariah* compliance, they will have the control to accept Islamic credit cards. Previous studies indicate that PBC is significant towards customers' intention (Abd. Rahim & Junos, 2012; Alam & Sayuti, 2011; Amin et al., 2014; Huda, Nurul , Rini Nova, Mardoni Yosi, 2012; Omar et al., 2012). Thus, hypothesis 3 is supported showing a significant relationship with intention towards *Shariah* compliant credit cards.

Subsequently, this study has shown the relationships between religiosity, knowledge and *Shariah* compliance with intention towards *Shariah* compliant credit card. The findings exhibit that religiosity has no relationship with intention towards *Shariah* compliant credit card. The possible explanation might be that respondents assume religiosity is only dealing with spiritual well being but not to day-to-day activities. Since there are also non-Muslims respondents, the religiosity factor might not be significant in financial matters as they are only concerned with economic gains and benefits from the financial products. Likewise, some Muslims might not believe in spiritual matters when it comes to business and financial transactions (Souiden & Rani, 2015). The same phenomenon occurs when Muslims are more concerned with eating *halal* food but still consume *riba*. In a study of investment choice decision among individuals with different levels of Religious Commitment Inventory (RCI) and Muslim religiosity respectively, the results suggested that religiosity does not significantly influence Muslims' investment choice decisions in unit trust, particularly Employee Provident Fund (EPF) unit trust investments (Jamaludin, 2013). Therefore, hypothesis 4 was rejected as there is no relationship between religiosity and intention towards *Shariah* compliant credit cards.

Next, the study has also revealed that there is no relationship between knowledge and intention towards *Shariah* complaint credit cards. Knowledge demonstrates the ability of one's decision for a particular intention; the greater the customer's knowledge on *Shariah* compliant financing product, the higher the intention towards the product. However, this study demonstrates the lack of knowledge from customers' in understanding the Islamic credit card (ICCs). Since 50% of the respondents are conventional credit card holders and another 50% are non-credit cards holders, they might not heard about ICCs or just barely know the product (Gerrard & Cunningham, 1997; Khattak & Rehman, 2010). Islamic banking and financial services should prepare the product knowledge for the staff first in order for them to be able to have adequate foundation of knowledge in promoting and marketing the

Islamic banking products and services to the customers (Johan & Putit, 2016). It is also crucial for the bankers to provide product brochures for ICCs and compare with conventional credit cards (CCCs). Thenceforward, the customers will have better understanding on the products apples to apples. Therefore, hypothesis 5 was rejected as there is no relationship between knowledge and intention towards *Shariah* compliant credit cards.

Last but not least, *Shariah* compliance has shown to be significant with intention towards *Shariah* compliance credit card. This is supported by (Mohd Dali & Yousafzai, 2012) who found that the prohibition of interest of *Shariah* compliant credit card is a major factor for customers to choose Islamic credit cards. Islamic credit cards in Malaysia are deemed to be complying with *Shariah*. The cards have been approved by the issuer's banks *Shariah* Board upon fulfilling the *Shariah* standards and compliance criteria. The crucial fact is *Shariah* compliant credit cards are meant not only for Muslims but for all regardless of race and religion. The banks are to take proactive measures in fulling the social obligation by offering Islamic financial needs to different groups of society in accordance to *Maqasid–al-Shariah* of necessities (*dururiyaat*), complementary (*hajiyyat*) and luxuries (*tahsiniyat*). Therefore, hypothesis 6 was supported as there is a significant relationship between S*hariah* compliance with intention towards *Shariah* compliant credit cards.

6.0   Conclusion

This study has developed a theoretical framework measuring customers' intention to own *Shariah* compliant credit cards (SC-CC). The proposed model targets (1) to explore the dimensions in Theory of Planned Behaviour (TPB) with integration of Islamic Worldview (IWV), (2) to assess the robustness of TPB and IWV with attitude, subjective norm, perceived behavioural control (PBC), religiosity, knowledge and *Shariah* compliance in affecting customers' intention towards *Shariah* compliant financing preference behaviour. The results demonstrate three constructs i.e. attitude, PBC and *Shariah* compliance are significant with intention towards *Shariah* compliant credit cards. In contrast, subjective norm, religiosity and knowledge are not significant with intention towards *Shariah* compliant credit cards. As the studies of *Shariah* compliance in financial products and services are still scarce, this study is significant in the contribution of knowledge in theoretical, methodological and practical development. Moreover, it is prudent for the relevant parties to accentuate the attributes of *Shariah* compliance in promoting Islamic financial products and services (Johan, Putit, & Syed Alwi, 2014).

7.0   Limitation of Study

This is an exploratory research by conducting pilot study of 76 respondents within Klang Valley. They were selected on purposive sampling technique. It is possible that their attitude, subjective norm, perceived behavioural control, religiosity knowledge and *Shariah* compliance may differ from those of general population. Further research i.e. interview with regulators, bankers and stakeholders are required to fully understand the influencing determinants of intentions towards ICCs for both Muslims and non-Muslims customers. More respondents from non-Muslim customers i.e. Chinese, Indian and other ethic groups; holding conventional credit cards as well non-credit cards could provide essential information to what are the determining factors influencing them to accept ICCs.

8.0 Expected Contribution

In line with the National Key Economic Area (NKRA); financial services sector by targeting new markets and enhancing the industry's niche in Islamic finance, the study will contribute towards new strategies of promoting and marketing Islamic financial products. The introduction of new innovative approach of highlighting the key features of *Shariah* compliant and the benefits is necessary for Islamic banking and finance to stay resilient and competitive. It is crucial to foster the importance of *Shariah* compliant and target the market segment of both Muslims and non-Muslims in order to achieve the industry's growth national income of RM180.2 billion by 2020.

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