

THE ATTITUDE TOWARDS SHARI'A-BASED CREDIT CARD IN ISLAMIC FRAMEWORK IN MALAYSIA: A RELIGIOSITY STUDY

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ABSTRACT

Islamic Credit Card has started its first innovation in Malaysia in the year 2002 with Arab Malaysian Bank (AMbank) - *Al-Taslif* Card. But, the society does not really aware and interested on the new invention until another Islamic Credit Card emerged under Bank Islam Malaysia Berhad with Bank Islam Card. With a great promotion done, BIMB is known as the first bank introduced Islamic Credit Card. In the year 2006 later, another card was issued in order to cater the demand and to become another alternative for Muslim consumers. Bank Simpanan Nasional then announced the new *Al-Aiman* Card with the similar Shari'a operation with the other two cards. However, the emergence of Islamic Credit Card in Malaysia does not portray the level of awareness and understanding among card holder. Thus, this study is an attempt to obtain the relationship between ownership of Shari'a-based Credit cards to the religiosity indexes of the respondents. Specifically, the study focuses on the respondents' different level of religiousness in terms of their 3 main entities, i.e. Tauhid, Belief on Pillars of Iman, Application of Pillars of Islam and performing other complementary deeds.

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