
AN EXPLORATORY STUDY OF THE ISLAMIC CREDIT CARD USERS' SATISFACTION

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ABSTRACT

The Islamic financial system industry is growing tremendously in Malaysia and the existence of the system in parallel with the existing conventional financial system provide an alternative to Muslim consumers in adhering to religious rules and regulation. The rapid development of the Islamic products' creation in the banking system is comparable but customer satisfaction should not be ignored. The researchers proposed to develop a customer satisfaction model for one of the Islamic banking products (i.e. Islamic credit card). Research in customer satisfaction is predominant by the quantitative research, but the qualitative research is also getting attention. This paper is a preliminary investigation in identifying if religion has any relationship with Islamic credit card customers' satisfaction. A semi structured interviews were conducted asking the respondents on whether their religious beliefs and values have any impact towards their behaviours. Seven respondents have been interviewed and asked regarding their credit card satisfaction and the data is analysed using content analysis. The findings revealed that religion play an important role in Islamic credit card satisfaction and can be further investigated. The findings however, could not be used for generalisation as the purpose was to give an early hunch for the research.

Keywords: Islamic Banking, Islamic credit cards, customer satisfaction, qualitative research

INTRODUCTION

The Islamic finance industry is growing exponentially around the world and in the context of Malaysia; the existence of the Islamic finance industry is in parallel with the existing conventional financial system providing an alternative to Muslim consumers. The Muslim consumers welcome the Islamic finance industry because they want to comply with *Shari'ah* (Islamic religious rules and regulation) rules, which prohibit the taking and giving of interest in loans transactions, dealing with products with the elements of uncertainty and gambling. The rapid development of the Islamic product creation in the banking system is comparable to the conventional banking in terms of home mortgages, individual personal financing, credit cards and other products except that the Islamic banking products must comply with *Shari'ah*. Even though the Islamic banks adhere to *Shari'ah*, where the development of Islamic products is *Shari'ah* compliance, it is important for them to consider their customer points of views. This paper will be structured by giving some introduction to existing literature review on customer satisfaction and Islamic credit card satisfaction. Then there will be a section on the research method employed by the past research in the area of customer satisfaction and a brief research methods employed by the study. The findings and analysis will briefly discuss the findings from the interviews conducted to seven Islamic credit card users and its implication to the previous literature followed by a small section on the reflection of the research experience and ended with a conclusion regarding the findings of the qualitative interviews findings and analysis and its impacts for further research.

LITERATURE REVIEW

Many previous scholars use the quantitative approach to measure customer satisfaction. However, the needs for a broad and depth explanation of the antecedents of customer satisfaction involving different culture and religiosity factors have opened an opportunity for a mix methods research. The aim of this paper is to explore on the antecedents of the Islamic credit cards (ICC) users' satisfaction using semi structured interviews. The study is important for the academic since there is little research conducted in the area of customer

satisfaction which deals with service quality, religiosity and cultural factors in the context of Islamic banking products. In addition it would also contribute significant impact to the Islamic banking industry in ensuring that they could remain competitive especially when the consumers have the option to switch to the conventional banking products. The major contribution for this exploratory research would be the identification on whether religion has any relationship with affecting customer satisfaction in the context of Islamic credit card industry.

There is limited scholarly research in the area of Islamic credit card in Malaysia, but there are attempts by several researchers for example Mohd Dali and Mohd Rais (2006) where they outlined the major differences between the Islamic credit card users and conventional credit cards (CCC) users by using ANOVA. Shahwan and Mohd Dali (2007) conducted a survey to the academicians in a university and found out that the levels of awareness of the Islamic credit cards among the users are low. Mohd Dali and Abdul Hamid (2007) conducted an online survey and compared the conventional and Islamic credit cards users' satisfaction using logistic regression. They have found out that the antecedents between conventional and Islamic credit card users' satisfaction differ. Later on, Mohd Dali et al. (2008) have identified the factors which are significant to the Islamic customer satisfaction using logistic regression. However, most of the researches are exploratory empirical studies, which prompted a need for in depth study in this area to be conducted especially when some of the findings indicated that there are differences between the conventional card users and Islamic credit card users' satisfaction especially in term of the knowledge about the *Shari'ah*¹ aspects of the products. Furthermore, this research will evaluate whether religion and culture play a significant contribution to the customer satisfaction model. The research propositions are developed as follows:

- P1 : The functional and technical service quality dimensions have positive impact towards Islamic credit card users' satisfaction.
- P2 : Religion has positive impacts impact towards Islamic credit card users' satisfaction.

¹ An Arabic term for Islamic laws and regulations

In addition the research also would like to explore if culture has any impact towards Islamic credit card satisfaction. Therefore the last proposition is as follows:

- P3 : Culture has positive impacts impact towards Islamic credit card users' satisfaction.

RESEARCH METHODS

Majority of the work done in assessing customer satisfaction has based on quantitative methods. However, there are several researches conducted using the qualitative and mixed methods. For instance the most cited research is Parasuraman et al. (1988) who employed mixed method in their research and being labelled as constructivists. At the same time, there are also elements of positivism in their mixed methods. Appendix 1 shows the examples of data collection techniques in customer satisfaction research. Based on the table in Appendix 1, it shows that the survey technique dominates the customer satisfaction research. The ratio of other data collection techniques to survey is about 1 to 10.25 papers, which represents that survey is preferred even though the original SERVQUAL model used focus groups and survey.

This probably due to the quantitative fraternity found it difficult to accept the qualitative methods in research. In contrast, the qualitative fraternity sees that the quantitative method as unrealistic since it is unable to explain in depth regarding a researched phenomenon. The debate about these research paradigms would never end since the ontological backgrounds are incompatible between quantitative and qualitative (Bryman & Bell, 2003). These will create chaotic arguments when involving mixed methods since they believe it is impossible to combine qualitative and quantitative methods in a research design. Bryman and Bell (2003) further elaborate that there are two versions of debates on why the researchers are cautious in mixing quantitative and qualitative method. The first is from the epistemological version and the second is from the technical version. The epistemological version does not support the incompatibility between the quantitative and qualitative since the research methods are embedded in the epistemology and ontology. However the technical version supports the mixed methods

because research methods are perceived as autonomous (Bryman and Bell, 2003). Contradicting to the epistemological version, the technical version sees that the qualitative and quantitative research as compatible, feasible and desirable.

The Islamic credit card satisfaction research could apply a mixed method research design based on the technical version argument. The SERVQUAL model is a good example where the technical version is applied. The model is labelled as constructivists, but there are still elements of positivist in the research (for example developing hypotheses for the five dimensions in testing the relationship directions of the dimensions with service quality). As the Islamic credit card satisfaction model would be more complex since it will involve religiosity and cultural factors therefore the application of mixed methods would be suitable. Nevertheless, the SERVQUAL model should not be applied in its original form because the model do not take technical quality, cultural and religiosity into account since the model captures functional quality only. For instance, Groenroos (1982) developed a model, which include both types of technical and functional qualities that have an overall impact to the image of a company. This model is best for a company, which has a high technical specification such as manufacturing firms, medical service firms and pharmaceutical firms. In the case of Islamic credit card industry, the technical quality would also be deemed important. Another industry that has similar technical requirement is the mobile phone industry. A research done by Kang and James (2004) has integrated the SERVQUAL and Groenroos models using the cell phone users as the subjects in Korea. They have found out that the SERVQUAL dimensions are constructs of functional quality. Both qualities influence the perceptions overall of service quality and the effect of functional quality are greater than the technical quality. This shows that technical quality does have an impact to customer satisfaction. Another improvement of the SERVQUAL model in the Islamic banking industry developed in 2002 by Othman and Owen named as CARTER. They replicated the SERVQUAL model in a case study in Kuwait Finance House. They add another antecedent to customer satisfaction, which is *Shari'ah* compliance. The *Shari'ah* itself relates to religiosity factor. Religiosity or religion is normally left aside in determining the consumer behaviours even

though in many parts of the world religions do affect consumers' behaviours through a set of rules and regulations. Assadi (2003) has reviewed the monotheist religions, Judaism, Islam and Christianity, conceptually and found that religions as part of the culture and a source of spiritual guidance have an impact on consumer behaviours with limitations on the degree of individual observance on the sets of laws and regulations of the religions. Therefore, traditional believers would vary with the liberal believers in adhering or following such rules and regulations which affect consumptions and the level of cognitive and behavioural in individual purchasing decisions (Assadi, 2003). A widely cited religiosity model in the academic literature is Schwartz's Model (1995) of 10 values which form as religiosity index. The values are security, conformity, tradition, benevolence, universalism, self-direction, stimulation, hedonism, achievement and power. Saroglou et al. (2004) have conducted a meta-analysis on the relationship between values and religiosity, found out that people tend to favour values that promote conservation of social and individual order, and dislike values that allow for a limited self-transcendence and hedonism (Saroglou et al., 2004). Even though majority of the scholars employed survey as their data collection in customer satisfaction research, the use of semi structured interviews for exploratory research with regards to the issues mentioned above such as to technical quality, functional quality, and religiosity in the context of Islamic credit card users consumers could become indicators prior conducting the actual survey.

A selection criterion is developed to give a rough representation of the credit card holders' population in Malaysia and represent highly religious people. Firstly, all of the respondents were highly educated since there are several studies advocate that religiosity has a significant relationship with education. Secondly, the respondent must have either an existing credit card (Islamic, conventional or both) or owned a credit in the past. The researcher includes respondents who have terminated his or her credit cards to avoid a bias of positive answers from satisfied credit card customers. The inclusion of individual who has terminated their credit card service will provide a clue on why they terminate the credit card facilities. Lastly, all the respondents were in the same religious denomination (Muslims)

The researcher employs online semi structured interviews via emails followed up by a telephone interview via Skype software. Appendix 2 revealed the demographic profiles of the seven interviewees that were selected based on the criteria that they must own or use to own Islamic credit card. Majority of the respondents are lecturers and a couple from the industry, ranging from 29-37 years old, with an average income bracket from RM40,000 to RM60,000. This research follows Newman and Cowling (1996) method using semi structured interview and content analysis. The telephone interviews were recorded using Pamela for Skype software and the findings from the interviews are summarised in Appendix 3.

INTERVIEW ANALYSIS

Seven respondents have been interviewed for this research and their responses are tabulated in the above table. The respondents select the Islamic credit cards because they want to comply with the *Shari'ah* principles in related to the prohibition of *riba*. The finding is in tandem with the previous researchers such as Gerard and Cunningham (1997); Metawa and Almosawi,(1998); Naser et al. (1999); Othman and Owen (2002); and Abbas et al. (2003) in which they have found that religion factor is significant for the consumers in choosing their financial services products.

The respondents are consensus in their views regarding whether there are any differences between the Islamic credit cards and the conventional credit card. The ceiling price or the maximum amount that the Islamic credit card issuers can charge, the *akad* for the Islamic credit card issuance, the control mechanism that prevents the card holders to purchase or use prohibited products and services such as alcohol and liquors are named by the respondents as the major differences. The result supports the previous literature by Mohd Dali and Mohd Rais (2006) and Mohd Dali and Abdul Hamid (2007). For example, the conventional credit cards will charge interest from the remaining outstanding and it will be compounded until the total outstanding balance is fully paid whereas the Islamic credit card will have a ceiling amount that the bank can charge as profit due to the nature of the contract. The contract for the issuance of the Islamic credit cards are

not based from lending and borrowing contract as for the conventional credit cards, they are based on (*Kafalah*) guarantee contract or (*Bai-al-inah*) instantaneous two party sales and purchase, or (*Tawarruq*) three party sales and purchase. The Islamic contracts might be complicated but these contracts are used by the banks issuing Islamic credit cards in order to avoid the problems regarding interest prohibition.

In terms of service quality dimensions which are deemed important by the customers are the minimum service charges for cash withdrawals, the ceiling profit charged and the control mechanism in the usage of the Islamic credit cards for buying prohibited products and service. In addition, other service quality dimensions as offered by the conventional cards are also deemed important. The findings support SERVQUAL functional quality dimensions developed by Parasuraman et al. (1988) and technical service quality developed by Gronroos (1982; 1990). In addition, the service quality dimension which is related to complying with *Shari'ah* principles as expressed by the respondents above are incongruent with Othman and Owen (2002). The findings supported proposition 1 which states that the service quality dimensions have positive impacts towards Islamic credit users' satisfaction.

In assessing the levels of impacts of religion towards the respondents' satisfaction, the respondents have been asked whether their religion has an impact towards their satisfaction. All seven respondents answered that religion has an impact towards their satisfaction which is not captured in the service quality models developed by Parasuraman et al. (1988) and Gronroos (1982). However, Othman and Owen (2002) have added the religion factor and named the variable as compliance to *Shari'ah* as an additional service quality dimension to the SERVQUAL model developed by Parasuraman et al. (1988). Even though Othman and Owen have identified that religion as one of the antecedents, but their model does not take the technical quality dimension (Gronroos model) as one of the antecedents to customer satisfaction. Therefore there is a gap that for the model improvement whereby all the three models could be integrated to become a parsimonious comprehensive model. In addition, the analysis of the interview also noted that respondent 1 has different opinions regarding to the credit card providers that he want to use due to the level of religiosity as mentioned by Assadi (2003) which

impact on the consumers' cognitive and behavioural. Respondent 1 believes that, the full fledged Islamic banking is better at implementing the *Shari'ah* contracts as compared to the Islamic bank subsidiaries whose parent companies are conventional banks. The result from this question is supporting the second proposition which claims that the religion has a positive impact towards Islamic credit card satisfaction. These results show that the level of commitment to the respondent's attitude is very high and can be categorised as *internalisation*, which are deep-seated attitudes are internalised and become part of the respondents' value system. These attitudes are very difficult to change because they are so important to the respondents (Solomon, 1996). However, the impact would be decreasing as the level of religiosity is higher as explained by respondent 1.

Nevertheless, a further investigation regarding whether there is an impact on the respondents' culture towards their satisfaction resulted in a mixed findings. Four of the respondents believe that their culture has an impact towards their satisfaction and while the rest are unsure or do not believe that culture as antecedent towards their satisfaction. The mixed findings suggest that culture is a moderator variable and not a direct antecedent to customer satisfaction. This result is not as the original research expectation (Proposition 3).

REFLECTION

The research method employed using two phases of interviews, firstly emailing semi structure online interviews and then followed up using a telephone interview via Skype is time and cost efficient. The usage of technology in interviews has created wider opportunities for research to be conducted across countries without having the researchers to be present in front of the interviewees. Nevertheless there is an incident which the researcher has experience when the technology failed to work as expected. One of the interviews was not recorded because the recorder application (Pamela recorder) did not function during the interview took place. However, the problem is overcome since the researcher has taken note during the interview. The process of taking notes directly during the interview has managed to reduce the possibility of not capturing important data when there is a problem with the recording application.

CONCLUSION

The Islamic credit card users as the consumers of the financial services choose the Islamic card as a symbolic consumption in adhering to the Islamic rules and regulation. They consume the Islamic credit card because they perceive that there are differences between the Islamic credit card and the conventional credit card. The Islamic credit card issuers (in this case the Islamic banking) have managed to differentiate their Islamic credit card services from the conventional credit card issuers targeting of Muslims, who see taking and giving interest as a sin. Even though the Islamic credit card issuers have managed to differentiate their products by creating the awareness of the prohibition of interest to the Muslim society and the need to embrace their Islamic credit card, the Islamic credit card issuers must ensure that they can increase new customers while maintain existing customers and increase brand equity by offering high service quality, which leads to satisfaction. The Islamic credit card users' satisfaction has been identified as similar to the conventional credit card. However, the religion factor is deemed as very important for the Islamic credit card users. It is also noted that culture in the context of a one single country study, is not a direct antecedent for customer satisfaction. Instead as antecedents, culture will be the moderator for religion to customer satisfaction. This implies that in the future, the service quality dimensions (technical and functional) and religion can become the antecedents for the Islamic credit cards' users' while culture can become the moderator between religion and satisfaction in the integrated customer satisfaction model which will be conducted using the survey method.

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APPENDIX 1: Types of Data Collection Techniques Used in Customer Satisfaction Research

No	Authors/Country	Data Collection Methods
1.	Parasuraman et. al (1988)/USA	Focus group, survey interviews
2.	Carman (1999)/USA	Survey
3.	Arasli et al. (2005)/Turkey	Survey
4.	Wong et al. (2008)/ Australia	Survey
5.	Landrum et al. (2008) /USA	Survey
6.	Yu et al. (2008) /China	Snowball interviews, Survey.
7.	Ladhari (2009)/ Canada	Survey
8.	Negi (2009)/Ethiopia	Survey
9.	Petridou et al. (2007) /Greece and Bulgaria	Survey
10.	Han and Baek (2004)/Korea	Survey
11.	Othman and Owen (1994)/Kuwait	Survey,
12.	Malhotra et al. (2005)/USA, Philippines and India	Survey
13.	Bahia and Nantes (2000) / Canada	Survey
14.	Prayag (2007)/ Mauritius	Survey
15.	Guo et al. (2008)/ China	Survey, in-depth interview
16.	Newman and Cowling (1996)/UK	Semi-structured interviews and content analysis
17.	Kang and James (2004)/ Korea	Survey
18.	Yavas and Benkeinstein (2007)/ Turkey and Germany	Survey
19.	Kanning and Bergmann (2009)/ Germany	Survey

No	Authors/Country	Data Collection Methods
20.	Baumann et al. (2007)/Australia	Survey
21.	Rosenbaum and Wong (2009)/ Vietnam	Survey
22.	Gounaris (2005)/Greece	Survey
23.	Wisniewski and Wisniewski (2005)/UK	Survey
24.	Johnson and Fornell (1991)	Conceptual paper
25.	Ha and Janda (2008) /UK	Survey
26.	Barcellos (1998)/Brazil	Exp. Interview, (focus group), Survey
27.	Choi et al. (2008)/Korea	Survey
28.	Bontis et al. (2007)/N. America	Survey
29.	Chen and Chang (2006)/Taiwan	Survey
30.	Chen et al. (2007)/USA	Survey
31.	Turel and Serenko (2004)/Canada	Survey
32.	O'Loughlin and Coenders (2004)/ Isle of Man	Survey
33.	Johnson et al. (2001)/Norway	Survey
34.	Anderson and Sullivan (1993)/ Sweden	Survey
35.	Shim et al. (2002)/ USA	Interview and Survey
36.	Burton et al. (2001)/UK	Interview, Focus groups
37.	Blanchard and Galloway (1994)/ UK/1991 and 1992	Survey, 5 Interviews and focus group
38.	Angur et al. (1999)/India	Survey
39.	Cui et al (2003)/South Korea	Survey

No	Authors/Country	Data Collection Methods
40.	Lassar et al. (2000)/ USA and South America	Survey
41.	Johnston (1997)/UK	Survey
42.	Naser et al. (1999)/Jordan	Survey
43.	Etgar and Fuchs (2009)/Israel	Survey
44.	Mukherjee and Nath (2005)/India	Survey
45.	Long and McMellon (2004)/USA	Survey
46.	McDougall and Levesque (1994)/ Canada	Survey
47.	Arasli et al.(2005)/Cyprus	Survey
48.	Iwaarden et al (2003)/USA	Survey
49.	Silvestro (2005)/UK	Survey
50.	Morales and Calderon (undated)/ Peru	Survey
51.	Bei and Chiao (2001)/Taiwan	Survey
52.	Levesque and McDougall (1996)/ Canada	Survey
53.	Stafford (1996)/USA	Survey
54.	Kumar et al. (Kumar, Kee, & Manshor, 2009)/Malaysia	Survey
55.	Aldlaigan and Buttle (2002)/UK	Survey
56.	Blanchard and Galloway (1994)/ Australia	Survey
57.	Sahney et al.(2004)/India	Survey
58.	Mostafa (2005)/Egypt	Survey
59.	Lai et al. (2007)/China	Survey

No	Authors/Country	Data Collection Methods
60.	Knuston et al. (1990)/USA	Survey
61.	Saleh and Ryan (1991)/Canada	Survey
62.	Bounman and van der Wiele (1992)/The Netherland	Survey
63.	Vandamme and Leunis (1993)/Belgium	Survey
64.	Stevens et al. (1995)/USA	Survey
65.	Tomes and Ng (1995)/UK	Survey
66.	Dabholkar et al. (1996)/USA	Survey
67.	Lam and Zhang (1999)/Hong Kong	Survey
68.	Mentzer et al. (1999)/USA	Survey
69.	Shemwell and Yavas (1999)/USA	Survey
70.	Engelland et al. (2000)/USA	Survey
71.	Frochot and Hughes (2000)/UK	Survey
72.	Cook and Thompson (2001)/USA	Survey
73.	Sower et al. (2001)/USA	Survey
74.	Vaughan and Shiu (2001)/UK	Survey
75.	Janda et al. (2002)/USA	Survey
76.	Sureshchandar et al. (2002)/India	Survey
77.	Getty and Getty (2003)/USA	Survey
78.	Khan (2003)	Survey
79.	Wolfenbarger and Gilly 2003 (2003)/USA	Survey
80.	Yoon and Suh (2004)/Korea	Survey
81.	Jabnoun and Khalifa (2005)/UAE	Survey

APPENDIX 2: Demographic Profiles of the Respondents

	Respondent 1	Respondent 2	Respondent 3	Respondent 4	Respondent 5	Respondent 6	Respondent 7
Age	30	29	30	29	37	36	35
Gender	Male	Female	Male	Female	Female	Male	Male
Occupation	Lecturer	Lecturer	Lecturer	Lecturer	Lecturer	Assistant Manager	Engineer
Religion	Islam	Islam	Islam	Islam	Islam	Islam	Islam
Nationality	Malaysian	Malaysian	Malaysian	Malaysian	Malaysian	Malaysian	Malaysian
Education to Date	MBA	Master in Accountancy	MBA	MBA	MBA	BBA	BSc Petroleum Engineering
Income range per year	40k-60k	40k-60k	40k-60k	40k-60k	40k-60k	60-80k	Above 100k
Types of Credit Cards	Terminated	Both	Mastercard	Both	Both	Both	Visa
Number of Islamic Credit Cards	Used to owned 2 Islamic credit cards	2	2	3	2	4	1
Name of the credit card issuers that you own	BIMB and AmBank	BIMB	BIMB CIMB	BIMB Maybank CIMB	BIMB Maybank	AmIslamic Bank, Eon Bank, Southern Bank, HSBC.	Maybank

APPENDIX 3: Major Findings on the Issues of Islamic Credit Cards Satisfaction

	Respondent 1	Respondent 2	Respondent 3	Respondent 4	Respondent 5	Respondent 6	Respondent 7
Reasons choosing ICC	<p><i>Shari'ah</i>-compliant and no compounding interest and the maximum profit (charge) is determined. Lower cash withdrawal fee. Bank Islam, we can use to buy gold because we use our own money.</p>	<p>Because it is <i>halal</i> in Islam as compared to conventional credit card. Furthermore the profit charge for Islamic credit card is fixed. If using conventional credit cards the interest charged is compounding interest and there is no price ceiling being mention in the contract. Whereas using Islamic credit card the price ceiling is known upon signing the agreement.</p>	<p>Because it is Islamic.</p>	<p>Conversion from the conventional credit card</p>	<p>-i. <i>Shari'ah</i> principle -ii. Less burden</p>	<p>No riba, and profit not compounded</p>	<p>Because I need a credit card as a customer and specifically I choose Islamic credit card to comply with the spirit of Islamic teachings</p>

<p>Any differences between ICC and CCC</p>	<p>The bank will not approved any non <i>halal</i> items. Maximum charge is known because we can know the ceiling price for ICC but CCC the charge is still opened. It is still compounding as long as the outstanding balance is not being paid. In terms of customer services, Bank Islam and AmIslamic bank, bank Islam is pure Islamic, in term of customer award program AmIslamic bank is better approach. For example, for our birthday they will give coupon to us and for special events. The customer relationship</p>	<p>Yes</p>	<p>Yes. Especially on compounding</p>	<p>In terms of charges</p>	<p>The implementation is better because it is following the <i>Shari'ah</i> principles The charge that we need to pay, for ICC have maximum limit, the CCC will have higher. Controlled transaction for gambling purposes</p>	<p>Yes, the <i>akad</i> and profit charged</p>	<p>Yes, to put simply, <i>riba</i> is <i>haram</i>, the consequence is grave! There are other consequences but this is paramount.</p>
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<p>Most important service quality</p>	<p>The late payment charge (profit charged in advanced) is very minimal and there is no compounding charge effect on the outstanding balance. The reward programs is not efficient Takaful coverage for any outstanding balance if anything happens to you.</p>	<p>Example, in some electrical shop, if we purchase the electrical goods using credit card sometimes they offer if using credit card 12 month interest free. But this is not applicable to bank Islam credit card. BICC did not take part in this event. Ambank Islamic credit card also took part offering if pay using Ambank Islamic credit card for purchasing the electrical goods in that particular shop the customer will be given opportunity 12 month profit free. I think BICC lack of rewarding the customer in using the credit card (such as free voucher, accumulate points and etc.)</p>	<p>Ceiling price</p>	<p>Still need to be enhanced. -lateness and not efficient. -customer service (transaction abroad) and more than RMI,000.00</p>	<p>Less burden, the services are similar.</p>	<p>The operational of the card, not compounded interest / profit charged to customer</p>	<p>Just like any other credit card, customer service is important</p>
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Religion->satisfaction	Yes of course, I think that is a very big factor for me. For example I prefer to use pure Islamic bank because I can carry out the contract properly as compared to the Islamic subsidiary banks.	Yes	Of course, yes because it follows the <i>Shari'ah</i> . We enter an <i>acid</i> The bank will only charge a maximum price. Basically we know.	Religion and place of work	Maybe, depends on my understanding of Islamic knowledge	Yes	Yes. Even if the service quality is subpar, I would stick to the Islamic principle as much as I can.
Culture->satisfaction?	Hmmm, Yes, I think my culture is related closely to my religion. So it give a very strong impact towards my satisfaction.	No	No idea	Yes	Not so sure, but I think so.	Yes	No

<p>Overall Satisfaction</p>	<p>Satisfied but not strongly satisfied. The bank should be more lenient (<i>samahah</i>), the bank not to be contact for example, the bank may contact the customer to make the payment but not to should not be done frequently. Maybe they contact us once a week, should not to be to insist, act roughly to the customer to make the payment. Maybe it depend to the outstanding balance.</p>	<p>Not really. Because sometimes BICC's 'smart chip' cannot be read in certain premises. I need to call the customer service first to clarify this matter. The customer service explains that is normal thing to happen. In fact the customer service advice to rub the smart chip using eraser in order to make sure that the card is readable. Thus, it makes me difficult to pay goods using credit card.</p>	<p>Yes</p>	<p>Can be improved as it is still new in the market</p>	<p>Yes</p>	<p>Yes</p>	<p>Yes, so far so good</p>
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Data Collection Techniques Used in Customer Satisfaction Research
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