

# The Influence of Perceived Usefulness, Perceived Ease of Use, and Perceived of Trust on Customers' Acceptance to Use Islamic Credit Cards

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**Abstract:** This study examines the factors that influence the attitude of customers' intention toward the usage Islamic credit cards among students of Kolej Universiti Insaniah. The factors which are included in this study are perceived ease of use, perceived usefulness, perceived of trust on the Islamic credit cards. The study adopts the application of the technology acceptance model (TAM) to capture factors which have an impact on the customer acceptance of Islamic credit cards. This study provides evidence that the perceived ease of use ha significant influence on the students' acceptance to use Islamic credit cards. This study recommends that future studies need to explore other factors which could affect the acceptance of Islamic credit cards.

**Keywords:** Customers' Acceptance, Perceived Usefulness, Perceived Ease of Use, Perceived of Trust.

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## I. INTRODUCTION

Islamic bank could be defined as a *Shari'ah* compliant bank that is in line with the divine Islamic law. During the last three decades, the emergence of Islamic banking as a new corporate financial mediator has been widely recognised and rapidly spread throughout the global financial markets. According to Daud et.al (2011), the emergence of Islamic banking scheme in the context of the Muslim countries is the most inspiring financial phenomena during the recent century. The significant financial roles of Islamic banks are to provide a variant *Shari'ah* compliant financial products and services based on the needs of their target customers. According to Metawa and Almosawi (1998), the most significant objective of Islamic banks is to establish and develop the socio-economic structure of environments through offering financial products and services that are in line with the principle of Islam and *Shari'ah*.

As a matter of fact, Islamic banks provide different *Shari'ah* compliant products and services that are parallel with the need of their customers. Through that transformational steps, Islamic banks have recently offered a new *Shari'ah* compliant sale product namely Islamic credit cards (CC-i) as an alternative sale contract of the interest based financial instruments. According to Hamid (2007), credit cards facilities have been established by Islamic banking enabling them to provide consumers with alternative services to what conventional counterparts currently offer. However, Islamic credit cards are absolutely different from their counterparts because CC-i is limited with the application of *Shari'ah* compliant transactions. Islamic credit cards shouldn't have the prohibited elements such as excessive interest (*riba*), uncertainty elements (*gharar*), gambling activities (*maysir*) and the like (Rahman et.al, 2008).

Through the issuing of Islamic credit cards, the Islamic bank imposes an annual fee on card holders. In Malaysia, the first Islamic credit cards were issued by Bank Islam Malaysia Bhd (BIMB) in 2003, namely Bank Islam Card (BIC), where the

bank used *bay' al-inah* as underlying *Shari'ah* principle. Islamic credit cards were widely recognised throughout the country. *Shari'ah* Advisory Council of National Central Bank (BNM) announced its official recognition as a *Shari'ah* compliant product with the constitution under the Guidelines of Islamic credit cards enacted on 1st August 2004. In this act, it also specified *bay' as-inah*, *tawarruq* and *ujrah* as the underlying *Shari'ah* principles for the application of Islamic credit cards (Obaidullah, 2005). Islamic credit cards were established because it had different benefits for the customers of Islamic banks, such benefits attached with the Islamic credit cards acceptance. It could relieve the burden of interest from their card-based transactions and allows the users to purchase goods and services that are in line with the guideline of Islamic *Shari'ah*. The acceptance of the credit cards further saves time and provides its holders with convenience and relief from queuing or travelling to the point of payment (Mansor & Mat, 2009).

Therefore, the need of the credit cards became more significant and relatively crucial in business transactions in terms of its fast processing and security measures instead of holding tangible pocket monies in the pocket. Furthermore, customers are allowed to obtain additional items with maintaining the flexibility and convenience associated with normal credit cards through the acceptance of this *Shari'ah* compliant cards (ISRA, 2012). Interest or *riba* is not permissible under Islamic banking and financial operational activities. Therefore, Islamic credit cards should be free from any prohibited elements and therefore, it must be in line with *Shari'ah* principles (Mansor & Mat, 2009). There are different Islamic credit cards among which are classic credit cards-i, Visa, *Al-musafir* card, Master Card, Diners Club, visa platinum, gold master card and many others. These cards are essentially lines of credit that offered an opportunity to the corresponding clients, depending on the provisions attached, spend a certain allowable sum of money and settle at a later time either in monthly or full amount (Mansor & Nikli, 2005).

Nevertheless, it has been the major strategic goal for the respective Islamic bankers to meet the need of their customers in a satisfactory manner and offering varieties of products and services in order to meet different choices of the target customers. Therefore, the essential mission of bankers is based on the product and service dimensions of the users. Hence, the increasing concern and demand for Islamic banking and financial transactions in the whole world, customer's perceptions towards Islamic bank products and services are correspondingly concerned (Mansour et.al 2010).

Besides, it is recommendable for Malaysian Islamic banks to conduct further studies associating the customer's perceived acceptance towards the products and services that they have already offered along with their future offerings. By carrying out these studies, Islamic banks could stay competitive at the market challenges and could increase its market share. Islamic banking system in Malaysia has emerged as a competitive element connected to the overall financial system, which has been established to compete with the conventional banking system in order to better fulfil customers' banking desires (Jamshidi & Hussin, 2013). In the meantime, Islamic banks have to provide relatively similar or even better services of the card services.

There are many studies which have discussed on the significant factors towards customers' perception to accept Islamic credit cards. According to Kaynak et. al (1995), most of the credit cards holders are urban dwellers, with a higher level of education, and working as professionals. On the other hand, Labih (1994) and Schaninger (1981) suggested that social stratification based on income had a significant influence on the acceptance of credit cards. Meidan and Davo (1994) found that demographic factors such as education, income, residence, family and age are significant for the customers' perception towards acceptance. Moreover, according to Mansour, et al. (2010), customer choice could be influenced by both the specificities of Islamic banks and customers' own preference. Relatively, Islamic banking scheme needed to develop and offer suitable products and services that satisfy customers' needs in order to remain competitive in the profitable banking industry (Thambiah, 2011).

The customer innovating characteristics can be classified into five significant determinants towards acceptance that are advantage, complexity, compatibility, trialability and observation (Rogers, 2003, 1995). Likewise, these five attributes are important factors regarding acceptance and adoption behaviour of potential customers (Liao and Lu, 2008). Moreover, these innovating characteristics have been applied in different framework solely or incorporated with other models and variables as the great indicator of customer's acceptance of Islamic credit cards.

Above all, this study attempts to identify the important factors that could determine the customers' acceptance towards Islamic banking products and to develop a model that explains consumers' intentions to use Islamic credit cards in Malaysia. There is a significant need for the improvement and contribution towards the important factors that influence

the usage of Islamic credit cards among Muslims. This study refers to the user personal traits toward technology, user perception towards credit cards usage, attitude toward credit cards, and purchase behaviour through technology devices.

The present study employs the Technology Acceptance Model (TAM) to Islamic credit cards perspective to examine the key determining factors towards the acceptance of Islamic credit cards among KUIN students at Kuala Ketil, Kedah.

## II. LITERATURE REVIEW

### Literature Review:

Islamic credit card is an alternative *Shari'ah* compliant sale product of the conventional counterpart. It is an interest-free financial product which has its own Islamic accepted features. Its legal foundation is based on the underlying principles including *bai al-inah*, *tawarruq* and *qard al-hassan* that are legally accepted and currently practised in the Malaysian context. Furthermore, Malaysia as one of the rapidly growing Islamic financial markets has recently launched the latest banking products. The Islamic financial institutions in the Malaysia offered Islamic credit cards using the principles of *al-bai bithaman ajil* (BBA).

Through the underlying *Shari'ah* principles, Islamic banks issue interest-free and penalty-free credit cards. This credit is payable over a deferred period through instalments within a certain time frame (Nuradli and Azira, 2006). The marketing strategy of Islamic credit cards by BIMB concluded that the marketing strategy done by BIMB was about to achieve its target, where the bank planned to achieve 55000 card holders based on an active promotion done by them (Zam Zariah Omar, 2003).

In *Shari'ah* point of view, Islamic credit cards must meet the divine rules of credit and debit transactions. Clearly, it must avoid the three essential prohibitions in Islamic financial activities and operations. The prohibition of interest, or *riba* as it is known, is clearly prescribed in the *al-Quran* and the *Hadith*. Therefore, Islamic credit cards cannot apply interest to payments even if the user is late in paying. *Gharar* or uncertainty is somewhat open to interpretation, but Islamic cards should not involve a changing scheme where the monthly repayment or service charges are variable based on a number of factors. *Maysir* or gambling is also prohibited (Messey J., 2007).

Islamic credit cards must work through accepted international payment schemes, such as Master Card or Visa and provide facilities that are not available on debit cards such as Card Verified Value (CVV). Also, the merchant charges and issuers fees should not be withheld, which mean the acquirer will have to manage the arrears on their books and will be liable to IPS and intra-scheme settlements.

An Islamic card should not encourage behaviour that is considered *haram*. The category of *haram* includes all manner of forbidden behaviours and transactions of an inappropriate nature must be declined immediately by a *Shari'ah* compliant processing system. Another way is to base the card on *ujrah* or service charge. In the case, an annual service charge is levied depending on the credit size. The card works in a similar way to conventional credit cards, however with no interest charged. It only charges an annual fee, which is payable in quarterly instalments. Some Malaysia banks offer Islamic credit product including credit cards on the basis of *bay al-inah* contracts, which work on the basis of two back-to-back ahead agreements. The first is the bank agreement to sell an item to the customer selling back to the bank at a lower price. The difference is the bank's profit on the transactions. Such products do not pass the test of strict Islamic compliance as practised in the Gulf and are often criticised for camouflaging interest payments. Plus, they cannot really deal with items such as cash withdrawals, the purchase of services or consumables, as there is as there is no asset for the bank to buy back.

### Previous Studies on Acceptance towards Islamic Credit Cards:

There is a voluminous literature on the customer acceptance, intention to use and adoption in the application of different models such as Technology Acceptance Model (TAM), Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB), Decomposed Theory of Planned Behavior (DTPB) and other theories focused on the customer preference and behavioral decisions.

Warwick and Mansfield (2000) examined knowledge of credit cards users using a sample of 381 graduate and undergraduate students at one Midwestern Campus in the United State of America. The analysis showed 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 cards. Forty-three (43) percent of the students admitted their ignorance concerning the amount of interest paid on the card usage. They paid high interest on the card unknowingly. About 43 percent of 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).

On the other hand, T. Ramayah et al. (2005) examined the acceptance to use online bill payment among part-time MBA students in Universiti Sains Malaysia (USM) to determine the factors that influence the acceptance to use an online bill payment system. A survey involving 120 students was carried out. They found that perceived ease of use and perceived usefulness significantly influenced the intention to use the online bill payment.

Gopi and Ramayah (2007) examined customers' intention to use e-commerce and revealed that attitude and intention to use online trading system had a direct positive impact towards each other. This study found that attitude, religious obligation, product knowledge and service quality had significant influence on the intention to choose Islamic personal loan. Blank et al. (2012) stressed that the number of the students possessing at least a credit cards among US students was between seventy percent and eighty percent average, one student possessed three cards. The study revealed that college students' usage of credit cards was on the rise and that viability of the college students as important segment on credit cards 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 students to the issue of credit cards usage among college student is on the rise. They reported an average debt incidence among the students from five college campuses in three states in the United States. According to the study, even some of those students without credit cards were indebted. Norvilitis et al. (2006) further reported that the major reasons for students' indebtedness including lack of financial knowledge, a multiplicity of credit cards holdings and maturity level, among others. Diener and Biswas-Diener (2002) argued that financial attitudes and personality factors were somewhat more complex theoretical issues. This was likely to be related to the relationship between subjective well-being and income that was studied by who reported that those whose income allows them to satisfy their desires report greater well-being.

#### **Previous Studies on the Determinants of Acceptance:**

This study refers to the user personal traits toward technology, user perception towards credit cards usage, attitude toward credit cards, and purchase behaviour through technology devices. The Technology Acceptance Model (TAM) is one of the most widely used theoretical frameworks that addresses user acceptance or rejection of a new technology (Davis, Bagozzi, & Warshaw, 1989). Islamic credit cards are a technology process that involves an active acceptance between user and technology.

Mansor and Che Mat (2009) investigated the impact of demographic factors on the Islamic credit cards use. The study was conducted by involving a total of 305 respondents as a sample of study and frequency and chi-square analyse were used to analyse the data. The study reported that income was an influential predictor for the use of Islamic credit cards among the existing users. Theoretically, consumers tend to increase their spending pattern when their income increases. It was reported that there were no statistical differences between males and females in the use of credit cards. However, when considered the variables pertaining to levels of education and income, there was a sign of the certain degree of differences appeared to exist when observing the three levels of education and the four levels of income. The authors also noted that among those with lower and middle income were prone to use credit cards as it was able to provide safety and convenience features.

Opening credit cards accounts are affected by the unresolved deliberation concerning the usage of the cards taken into cognizance the probation of interest (Abdul-Muhmin & Umar (2007). The study also found that consumer demographics and attitudes toward debt had a significant influence on the customers' usage of the cards. Furthermore, 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.

Many students have exerted efforts to determine the significant factors towards the customers' perception to use Islamic credit cards. Amin (2012) used financial cost, knowledge of Islamic credit cards, attitude, financial recommendation and demographic items in the survey conducted in Malaysia on factors driven the local customers toward Islamic credit cards usage. It was found that these factors significantly affected the Islamic credit cards usage acceptance. Among the major factors were financial recommendation and knowledge on Islamic credit cards. 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 acceptance to use Islamic credit cards. This finding was in support of Kaynak & Harcar (2001).

#### **Previous Studies on Perceived Usefulness:**

Perceived usefulness is defined as "the degree to which a person believes that using a particular system would enhance his or her job performance" (Davis et al, 1989). People adapt a particular technology presuming that using this technology and Information system would enhance their performance. There is also extensive study in the information system community that provides evidence of the significant effect of perceived usefulness on usage intention (Davis et al., 1989).

#### **Previous Studies on Perceived Ease of Use:**

Perceived Ease of Use refers to "the degree to which a person believes that using a particular system would be free of effort" (Davis, 1989, p. 82). Given that effort is a finite resource, an application perceived to be easier to use than another is more likely to be accepted by users (Davis, 1989). Perceived ease of use was measured using a three-item scale, modified from previous Technology Acceptance Model study (Deane, Podd & Henderson, 1998).

#### **Previous Studies on Perceived Trust:**

MacKenzie and Lutz (1989) defined perceived trust as "perception of truth fullness and reliability of using and accepting in general" Trust also has been defined and applied in a variety of ways, within and across the Islamic financial discipline. The trust is also interpreted the personality trait or general expectancy (e.g., Rotter 1962). Moreover, (e.g., schurr and ozanne 1985), defined trust as the standpoint of risking behaviours which refer to a willingness on the part of the buyer to accept the possibility of vulnerability on his/her part in the transaction.

Customers' trust and their commitment are important factors that have strong impact on the organisational performance. Bank's good image is essential to hold its market position. It helps the desire to switch to the conventional banks reduces. It shows customers trust towards Islamic banks. There is a positive response from people for Islamic credit cards facility (Flavian et al, 2005). When customers realise that Islamic banks operate their functions under Islamic principle, they have their trust on Islamic banking system because of its advantages. Meanwhile, trust and commitment have a significant influence on the customer loyalty especially when customers are having trust they will deal with Islamic banking products and services (M. Taimoor, 2012).

On the other hand, negative image of the banks change the customer point of view and reduce their trust and commitment (Kang and James, 2004). Due to lack of trust, the relationship between the bank and its customers reduces. In the light of those rules, they make their policies and strategies. Islamic banks avoid all the transactions that are prohibited in Islam and follow Islamic principles (Al Musari, 2011). Islam motivates the people to do business on profit sharing ratio rather than to take an interest. Islam prevents to make an investment in the trade that involves narcotic and betting (Robinson, 2007). So, Islamic banks have to realise that they do not involve in any type of activity that is prohibited in Islamic principles (Ahmad, 2000). It helps to build up trust on Islamic banking system. In this way, customers will remain loyal and committed to their banks.

### **III. METHODOLOGY**

#### **Study Design:**

The quantitative study approach is based on the development of testable hypotheses and theories. Quantitative investigations tend to measure "how often" or "how much" (Kenova and Jonnason, 2006). Through utilising this method, the students would measure the usage with Islamic Credit cards. To collect the quantitative data, the survey method is used and eventually, the data is analysed by using statistical techniques. Firstly, the study identifies the location to distribute the questionnaire and the sample that is used for this study.

**Population and Sampling:**

The population of this study involves Kolej Universiti Insaniah students who use products and services offered by Islamic credit cards. In this study, the studyers distribute fifty (50) sets of questionnaires among the respondents using simple random sampling (SRS). The population of this study consists of 3575 students at Kolej Universiti Insaniah, Malaysia. Based on the Table of Krejcie & Morgan (1970), the sample size used in this study is 348.

**Theoretical Framework of the Study:**

This study uses the extended technology acceptance model (TAM) as the underpinning model to analyse the attitude and behavioural intentions of students toward Credit cards. The theoretical framework of the study is shown in Figure 1.

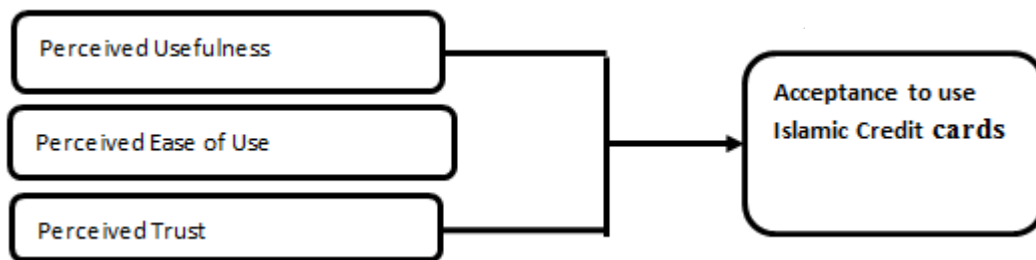


Figure 1: Theoretical Framework of the Study

**Hypothesis:**

Based on the literature review, this study formulates three hypotheses as follows:

- H<sub>1</sub>: Perceived usefulness has a positive relationship towards consumer’s acceptance to use Islamic credit cards.
- H<sub>2</sub>: Perceived ease of use has a positive relationship towards consumer’s acceptance to use Islamic credit cards.
- H<sub>3</sub>: Perceived trust has a positive relationship towards consumer’s acceptance to use accept Islamic credit cards.

**IV. ANALYSIS AND FINDINGS**

**Reliability Test:**

Table 1: Reliability Analysis

Variables	N of Item	Item Deleted	Chronbach’s Alpha
Perceived Usefulness	5	-	0.714
Perceived Ease of Use	5	-	0.728
Perceived Trust	5	-	0.713
Acceptance	5	-	0.758

Table 1 shows the Chronbach’s alpha values of the three variables are 0.714, 0.728, 0.713, which acceptable. To examine significant relationships between the dependent variable that is acceptance to use Islamic credit cards and the independent variables which are: perceived usefulness, perceived ease of use and perceived trust, multiple regression analysis was used to test these hypotheses.

Table 2: Hypothesis Testing

Variable	Hypothesis	Coefficient	P-Value	Decision
Perceived Usefulness	H <sub>1</sub> , b <sub>1</sub> >0 H <sub>0</sub> , b <sub>1</sub> =0	-0.108	0.553	Reject H <sub>1</sub>
Perceived Ease of Use	H <sub>2</sub> , b <sub>2</sub> >0 H <sub>0</sub> , b <sub>2</sub> =0	0.889	0.000	Accept H <sub>2</sub>
Perceived Trust	H <sub>3</sub> , b <sub>3</sub> >0 H <sub>0</sub> , b <sub>3</sub> =0	0.199	0.074	Reject H <sub>3</sub>

Table 2 shows the respondents' assessment of the factors that influence the acceptance of Islamic credit cards using the technology acceptance model (TAM). This study finds that perceived ease of use has a P-value of 0.000, which is accepted. Perceived usefulness's P-value is more than 0.05, so the hypothesis is rejected. While the P-value of perceived trust is 0.074, it is rejected as it is greater than 0.05. Therefore, perceived ease of use has a positive and significant influence on students' acceptance of Islamic credit cards.

Technology Acceptance Model (TAM) shows that people, in general, are repetitively exposed to stimuli. A stimulus represents anything. In general, decision-making can be viewed as putting together and controlling a set of stimuli intended to influence users' acceptance. Many other stimuli, some controlled by competitors, some controlled by noncompetitive organisations, some originating from other people, are also competing for users' responsiveness.

This study is especially valuable for the Malaysia Islamic bankers. Findings in this study shed some light for Malaysian Islamic banks interested in implementing Islamic credit cards by emphasising the relevant criteria at each phase necessary for a successful acceptance process. Results from this study indicate that perceived ease of use is significant in influencing the acceptance of Islamic credit cards usage. While the other two independent variables such as the perceived usefulness and perceived trust are found to be insignificant in influencing the acceptance of Islamic credit cards usage. To obtain better results, future studies need to consider other factors which could significantly influence the acceptance of Islamic credit cards usage.

Factors studied are perceived usefulness, perceived ease of use and perceived trust towards the acceptance of Islamic credit cards. This study finds that there is a significant relationship between the perceived ease of use on student's acceptance to use Islamic credit cards. The justification is that the students are very simple minded in that what is most important to them is accepting to use Islamic credit cards is their perceived ease of use. Other variables such as perceived trust was not found to have direct influence towards acceptance of Islamic credit card. Similarly, perceived ease of usefulness was found not to have significant influence on the acceptance of Islamic credit cards because the students accept Islamic credits when they feel like they are eligible to apply regardless of whether the Islamic credit cards are useful or not.

## V. CONCLUSION

Technology Acceptance Model (TAM) shows that people, in general, are repetitively exposed to stimuli. A stimulus represents anything. In general, decision-making can be viewed as putting together and controlling a set of stimuli intended to influence users' acceptance. Many other stimuli, some controlled by competitors, some controlled by noncompetitive organisations, some originating from other people, are also competing for users' responsiveness.

This study is especially valuable for the Malaysia Islamic bankers. Findings in this study shed some light for Malaysian Islamic banks interested in implementing Islamic credit cards by emphasising the relevant criteria at each phase necessary for a successful acceptance process. Results from this study indicate that perceived ease of use is significant in influencing the acceptance of Islamic credit cards usage. While the other two independent variables such as the perceived usefulness and perceived trust are found to be insignificant in influencing the acceptance of Islamic credit cards usage. To obtain better results, future studies need to consider other factors which could significantly influence the acceptance of Islamic credit cards usage.

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