

## The Determinants of Customer's Purchase Intention of Islamic Credit Card: Evidence from Pakistan

**Authors :** Nasir Mehmood, Muhammad Yar Khan, Anam Javeed

**Abstract :** This study aims to scrutinize the dynamics which tend to impact customer's purchasing intention of Islamic credit card and nexus of product's knowledge and religiosity with the attitude of potential Islamic credit card's customer. The theory of reasoned action strengthened the idea that intentions due to its proven predictive power are most likely to instigate intended consumer behavior. Particularly, the study examines the relationships of perceived financial cost (PFC), subjective norms (SN), and attitude (ATT) with the intention to purchase Islamic credit cards. Using a convenience sampling approach, data have been collected from 450 customers of banks located in Rawalpindi and Islamabad. A five-point Likert scale self-administered questionnaire was used to collect the data. The data were analyzed using the Statistical Package of Social Sciences (SPSS) through the procedures of principal component and multiple regression analysis. The results suggested that customer's religiosity and product knowledge are strong indicators of attitude towards buying Islamic credit cards. Likewise, subjective norms, attitude, and perceived financial cost have a significant positive impact on customers' purchase intent of Islamic bank's credit cards. This study models a useful path for future researchers to further investigate the underlined phenomenon along with a variety of psychodynamic factors which are still in its infancy, at least in the Pakistani banking sector. The study also provides an insight to the practitioners and Islamic bank managers for directing their efforts toward educating customers regarding the use of Islamic credit cards and other financial products.

**Keywords :** attitude, Islamic credit card, religiosity, subjective norms

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