



**A STUDY ON FACTORS INFLUENCE ATTITUDE TOWARD CREDIT CARD
USAGE AMONG EMPLOYEES OF NAZA WORLD AUTO MALL, PETALING
JAYA**

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JUNE 2014

DECLARATION OF ORIGINAL WORK



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I, NADHIRAH BT MOHD SHARIF @ NURI, (I/C Number: 920806-05-5564)

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, locally or globally and not being concurrently submitted for this degree or any other degrees.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature:

Date: June 2014

LETTER OF SUBMISSION

JUNE 2014

The Programmer Coordinator
Faculty of Business Management
University Technology MARAMalacca City Campus

Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached the project paper titled, **“A STUDY ON FACTORS INFLUENCE ATTITUDE TOWARD CREDIT CARD USAGE AMONG EMPLOYEES OF NAZA WORLD AUTO MALL, PETALING JAYA”** to fulfill the requirement as needed by the Faculty of Business Management, UniversitiTeknologiMARA, Malacca City Campus.

Thank You.

Your sincerely,

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TABLE OF CONTENTS

TITTLE PAGE	PAGE
DECLARATION OF ORIGINAL WORK	i-ii
LETTER OF SUBMMISSION	iii-iv
ACKNOWLEDGEMENT	v
TABLE OF CONTENTS	vi-x
LIST OF FIGURES	xi
LIST OF TABLES	xii-xiii
ABSTRACT	xiv
CHAPTER 1 INTRODUCTION	
1.1 Chapter Overview	1
1.2 Background of Company	1-2
1.3 Background of Study	3-5
1.4 Problem Statement	6-7
1.5 Research Questions	8
1.6 Research Objective	8
1.7 Significance of Study	9
1.7.1 Education Purpose	9
1.7.2 Researchers	10
1.7.3 Financial Institutions	10
1.7.4 Literature	10
1.7.5 Industry	10
1.8 Limitation of Study	11
1.8.1 Resources or Information	11

ABSTRACT

This research conducts to study on factors influence attitude toward credit card usage among employees of NAZA World Auto Mall, Petaling Jaya. Specifically, variables such as knowledge about credit card, family influence toward credit card, perception towards credit card and media awareness toward credit card. The first objective of this research is to investigate the factors that contributes to attitude towards credit card usage among employees of NAZA World Auto Mall Petaling Jaya. The second objective is to examine the best relationship between independent variable (attitude toward credit card usage) and dependent variables (knowledge about credit card, family influences towards credit card usage, perception towards credit card usage and media awareness towards credit card. The researchers distributed 161 set of questionnaire on credit card holder in NAZA World Auto Mall, Petaling Jaya. The results show that only independent variable of perception towards credit card has significant relationship with attitude toward credit card usage. The Pearson's correlation is 0.578 and the *p value* is 0.000. The other three independent variables do not have significant relationship due to *p value* more than 0.010.