



**ANALYSIS OF THE FACTOR AFFECTING DEBT
AMONG CUSTOMERS' OF DMDI SHOPPE**

NURUL ATIQAH BINTI AYEB

2009290156

BACHELOR OF BUSINESS ADMINISTRATION

(HONS) FINANCE

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

CITY CAMPUS, MELAKA

APRIL 2011

ANALYSIS OF THE FACTOR AFFECTING
DEBT AMONG CUSTOMERS' OF DMDI
SHOPPE

NURUL ATIQA BINTI AYEB

Submitted in Partial Fulfilment
Of the Requirement for the
Bachelor of Business Administration
(Hons) Finance

FACULTY OF BUSINESS MANAGEMENT
UITM, SHAH ALAM

2011

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION
(HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
MALACCA CITY CAMPUS

“DECLARATION OF ORIGINAL WORK”

I, Nurul Atiqah binti Ayeb, (I/C Number: 880717086576)

Hereby, declare that

- This work has not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degree
- 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: _____

LETTER OF SUBMISSION

3 May 2011

The Head of Program
Bachelor of Business Administration (Hons) Finance
Faculty of Business Management
Universiti Teknologi Mara
75300 Melaka

Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “Analysis of The Factor Affecting Debt among Customers’ of DMDI Shoppe” to fulfil the requirement as needed by the Faculty of Business Management, Universiti Teknologi Mara.

Thank You

Yours sincerely,

NURUL ATIQAH BINTI AYEB

2009290156

Bachelor of Business Administration (Hons) Finance

ABSTRACT

The purpose of this is to examine the factor that affecting credit card debt level among customers of DMDI Shoppe. There are 60 respondents were volunteered to completed multiple self-report instrument for data collection process. Data then was aggregated and analysed using descriptive and Pearson correlation analysis. Most of the respondent experienced the moderate level of credit card debt. There also significant relationship between consumer attitude and lifestyle toward the level of debt. Whereby, the time conscious does not significant toward the debt level. The study correlates with a discussion of the and suggest for the future