INFLUENTIAL FACTORS CONTRIBUTING TO FAILUR
OF CREDIT CARD PAYMENT AMONG CRADIT CAD
HOLDERS IN BANDAR BARUBANGI

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ABSTRACT

The research that researcher conducted was to study the factors that influence failure of credit card payment. Besides, the consumers can know the pros and cons of credit card when they are using the credit card. The references that researcher used in this study are from the websites and the existing journals. Besides that, researcher used questionnaire to get the information from the respondents around Bandar Baru Bangi. Then, researcher used SPSS to analyse the data that had been collected. Meanwhile, the main objective of this study is to determine the relationship between dependent variable (failure of credit card payment) with independent variables (intention, subjective norm, behavioural control and attitude toward behaviour). Finding of the study shows that independent variables in this study which are intention, subjective norm, behavioural control and attitude toward behaviour have significant relationship with the dependent variable which is failure of credit card payment.

Keywords: Failure of credit card payment, default payment, intention, subjective norm, behavioural control, attitude toward behaviour.