



FACTORS INFLUENCING CREDIT CARD USAGE IN MALAYSIA

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BACHELOR OF BUSINESS ADMINISTRATION
WITH HONOURS (INTERNATIONAL BUSINESS)
FACULTY OF BUSINESS AND MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
CAWANGAN MELAKA
KAMPUS BANDARAYA MELAKA

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Submitted in Partial Fulfilment of the
Requirement for the
Bachelor of Business Administration with Honours (International Business)

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JANUARY 2019

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS

(INTERNATIONAL BUSINESS)

FACULTY OF BUSINESS AND MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

“DECLARATION OF ORIGINAL WORK”

I, SHARIFAH NURHIDAYAH BINTI WAN MOHAMAD JAYA, (I/C Number: 960709-13-5876)

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 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 sources of my information have been specifically acknowledged.

Signature: _____

Date: _____

LETTER OF SUBMISSION

26th December 2018

The Head of Program
Bachelor of Business Administration (Hons.) International Business
Faculty of Business and Management
Universiti Teknologi MARA Cawangan Melaka
Kampus Bandaraya Melaka
110 Off Jalan Hang Tuah, 75300, Melaka

Dear Sir/Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project titled “**FACTORS INFLUENCING CREDIT CARD USAGE IN MALAYSIA**” to fulfil the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank You.

Yours Sincerely,

SHARIFAH NURHIDAYAH BINTI WAN MOHAMAD JAYA
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ABSTRACT

The present study seeks to examine the factors influencing credit card usage in Malaysia. The independent variables consist of five factors including convenience, credit card usage knowledge, status, bank's policies and attitude towards money. Meanwhile the dependent variable of this study is credit card usage. A total of 299 usable questionnaires was keyed in and analysed by using SPSS software version 20. Furthermore, this research has used non-probability, convenience sampling to obtain accurate data from targeted respondents. All the data were collected for the purpose to create analysis of descriptive, correlation and regression analysis. In this study, findings show that there were two independent variables that has a significant relationship towards credit card usage which are convenience and credit card usage knowledge. From this we see, the finding is useful for banking industry and government on the pattern of credit card usage in Malaysia so that they can amend better policies and regulations to control bankruptcy.

Keywords: *Credit Card Usage, Convenience, Credit Card Usage Knowledge, Status, Bank's Policies, Attitude Towards Money.*