FACTORS CONTRIBUTING THE USAGE OF CREDIT CARD AMONG YOUNG ADULTS

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JULY 2013

DECLARATION OF ORIGINAL WORK

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"DECLARATION OF ORIGINAL WORK"

I, Nor ErnidabintiJaafar, I/C Number :900701-08-5830 and

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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 any 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

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Dear Sir/Madam,

SUBMISSION OF PROJECT PAPER

Enclosed herewith is our project paper entitle**"FACTORS CONTRIBUTING THE USAGE OF CREDIT CARD AMONG YOUNG ADULTS"** for your kind perusal.

It is very much believed that this thesis will fulfill the requirements as needed by the Faculty of Business Management, UniversitiTeknologi MARA.

Thank you.

Yours sincerely,

Nor Ernida binti Jaafar   Zuziana binti Md Said

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TABLE OF CONTENTS

Page

ABSTRACT

The title of this study is "Factors Contributing The Usage of Credit Card Among Young Adults". Credit card is known as plastic money which is an essential mode of payment. It is much more safer than carrying cash. Rebecca (2012) stated that there are a number of negative side effects linked with the use of a credit card that can affect financial in the future such as overspending and debt overload. There are three independent variables involve in this study which are function, convenience and status. Whereas, as for the dependent variable is the usage of credit card among young adults. The objectives of the study includes to measure the level of credit card usage among young adults, to identify the relationship between the function, convenience, status and the usage of credit card among young adults and to determine the most significant factors to the efficiency and effectiveness of using credit cards among young adults. In gathering the data, a set of questionnaire was distributed to the employees at BERNAS,Standard Chartered, Public Bank Berhad and Hospital Kuala Lumpur.This study used stratified random sampling in order to select 100 respondents as a sample.Then, the data were analyzed using the Statistical Package for Social Science (SPSS) Version 20.0. Moreover, the frequency analysis, descriptive analysis, reliability test, Pearson correlation and multiple linear regression were used for data analysis method. There is significant relationship between function, convenience, status and usage of credit card among young adults.