



UNIVERSITI TEKNOLOGI MARA

**FACTORS INFLUENCING CREDIT
CARD SPENDING BEHAVIOR IN
SHAH ALAM, SELANGOR**

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Thesis submitted in fulfillment
of the requirements for the degree of
**Bachelor of Business Administration
(Hons) (Islamic Banking)**


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AUTHOR'S DECLARATION

I declare that work in this project paper was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

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ABSTRACT

A credit card is a card issued by a monetary institution or non-monetary institution giving the credit card holder a choice to obtain temporarily funds. Credit cards have charge interest and are usually utilized for short term financing. Basically, consumers will spend more money when paying with credit cards than when they are spending cash. This will lead to credit cards addiction. Majority of compulsive buyers or shopping addicts will utilize their credit cards to bolster their addictions, and because of that, they will have a large amount of credit card debt. Therefore, this research paper is to investigate the factors that influence credit card spending behavior. The factors that included in this study are bank policy, attitude towards money, consumer knowledge and lifestyles choice. This study is using primary data and using quantitative technique as the survey method. The quantitative data were gathered by conveying questionnaire to 150 respondents. This study was carrying out using convenience sampling. Statistical Package for Social Science (SPSS) software will be used to analyze the data after the collection of the 150 questionnaires. The findings of this research are bank policy, consumer knowledge and lifestyles choice are positively significant with credit card spending behavior. While, for the attitude towards money is negative significant with credit card spending behavior.

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