



**A STUDY ON CUSTOMERS' PERCEPTION
TOWARDS CREDIT CARD USAGE
CASE STUDY: AT EPF MUAR**

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“DECLARATION OF ORIGINAL WORK”

I, ZUHAIRAH BINTI ABD. RAZAK,

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 verbalism extract have been distinguished by quotation marks and source of my information have been specifically acknowledged.

Signature :

Date :

ACKNOWLEDGEMENT

In the name of Allah s.w.t, the Most Gracious, the Most Merciful. Alhamdulillah, all thanks and praises to Allah s.w.t for making thing possible, for giving me the strength, spiritual and healthy physical also inspiration to complete this project paper accordingly.

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TABLE OF CONTENT	PAGE
DECLARATION OF ORIGINAL WORK	i
LETTER OF SUBMISSION	ii
ACKNOWLEDGEMENT	iii
TABLE OF CONTENT	iv
LIST OF FIGURES	vii
LIST OF TABLES	viii
ABSTRACT	ix

CHAPTER 1 INTRODUCTION

1.1	Background of Study	1
1.2	Problem Statement	2
1.3	Objectives	3
1.4	Research Questions	4
1.5	Significance of Study	4
	1.5.1 EPF staffs	4
	1.5.2 Researchers	5
	1.5.3 Financial institutions	5
	1.5.4 Academic	5
1.6	Scope and Coverage of Study	6
1.7	Limitations	6
	1.7.1 Time Constraint	6
	1.7.2 Data Collection Method	6
	1.7.3 Lack of Experience	7

ABSTRACT

The study was conducted to identify the relationship of factors that influence the credit card usage among EPF staffs in Muar. The dependent variable in the study is credit card usage while the independent variables are satisfying, convenience and easiness. The study was conducted from 6th August 2012 until 17th December 2012 which covers 51 respondents from EPF Muar. 51 questionnaires were distributed to respondents and all questionnaires are successfully collected by the researcher. SPSS version 17 had been used by researcher to analyze the data. Those analyses had been done in term to test the hypotheses. From the findings, there is no significance relationship between easiness and credit card usage. However, for the other two variables which are satisfying and convenience, there are significance relationship between them and credit card usage.