



**EXPLORING THE FACTORS INFLUENCING CREDIT  
CARD SPENDING BEHAVIOUR AMONG TEACHERS  
AT SMK PENDETA ZA'BA SEREMBAN**

**NORFATIAH BINTI KAMARUL ARIFFIN  
2014701261**

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**FACULTY OF BUSINESS MANAGEMENT  
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## **ABSTRACT**

Credit card becomes famously which is convenient form of payment and accepted everywhere. Its usage has become increasing recently. The most obvious one is that user can defer payment made. Besides, usage of credit among consumer is often irresponsible. They tend to overspend more than their affordability. Therefore it is time to look this matter.

The aim of study is to explore the factors influencing credit card spending behaviour among school teachers. Besides that the objective research study is to determine variable credit card spending behaviour and the independent variables are demographic, bank's policies, benefits given by bank, qualifications to apply for credit card, attitudes toward money, willingness to pay and awareness about total debt owed. The survey was carried out at SMK Pendeta Za'ba, Seremban and a total of 80 teachers participated in this study.

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## CHAPTER 1: INTRODUCTION

### 1.1 Introduction

Based on this study is to identify whether the influencing credit card spending behaviour will give effect among teachers at SMK Pendeta Za'ba. According on this chapter, I will discuss briefly on the background of study, problem statement, research question, scope of study and also provide scope and limitation of study.

### 1.2 Overview of Exploring the Factors Influencing Credit Card Spending Behavior among Teacher

Nowadays credit card becomes one of medium payment for consumers today. Besides, credit card becomes popular among government and private sectors. Credit card also not label as necessary for non-cash instrument to consumer.

Moreover, credit card can be one of choices to consumer to make as second non-cash instrument. Mostly, who will apply the credit card as non-cash instrument which is government and private sectors and it balance on both. The person salary RM 1500 above required applying the credit card as non-cash for necessary such for emergency case. For instance during our cash not enough to make payment we can use as second cash.

In addition, by using credit card we have known to manage before spending on that. As we know when consumer use without any limit, it will be in negative issue such consumer has to pay back on before the period given. If more than that period, consumer will charge interest by a day. So, consumer should have the good managing by using the credit card. Not at all by using the credit card can be bankrupt and bad