



**A QUANTITATIVE STUDY ON THE FACTORS INFLUENCING THE CREDIT
CARD USAGE AMONG BANK ISLAM CUSTOMERS IN TAMAN TUN DR. ISMAIL
(TTDI), KUALA LUMPUR**

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**BACHELOR OF BUSINESS ADMINISTRATION
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FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
MALACCA CITY CAMPUS**

SEPTEMBER 2014

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**Submitted in Partial Fulfillment of the
Requirement for the
Bachelor of Business Administration with (Hons) Finance**

**FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
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“DECLARATION OF ORIGINAL WORK”

I, AHMAD FADIL BIN ABDUL HALIM, (I/C Number: 890619-08-5181)

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, locally or globally and 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 and sources of my information have been specifically acknowledged.

Signature: **Fadil**

Date: 4th January 2015

LETTER OF SUBMISSION

4TH JANUARY 2015

The Programmer Coordinator
Faculty of Business Management
University Technology MARA Malacca City Campus

Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached the project paper titled, **“A QUANTITATIVE STUDY ON THE FACTORS INFLUENCING THE CREDIT CARD USAGE AMONG BANK ISLAM CUSTOMERS IN TAMAN TUN DR. ISMAIL (TTDI), KUALA LUMPUR”** to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA, Malacca City Campus.

Thank You.

Your sincerely,

Fadil
.....

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ABSTRACT

This research was conducted to identify the possible factors that may influence the credit card usage among Bank Islam customers in Taman Tun Dr. Ismail (TTDI), Kuala Lumpur. There are three independent variables that were used in this study, which are financial knowledge, personal value and media awareness. The objectives of this study is to identify the factors that influence the credit card usage among Bank Islam customers in TTDI, KL, to examine the relationship between financial knowledge and credit card usage, to examine the relationship between personal value and credit card usage and to examine the relationship between media awareness and credit card usage. The questionnaires were randomly distributed to 50 walk-in Bank Islam customers in TTDI, KL. The results show that there are no significant relationship between all the independent variable and the dependent variable. This is most probably because of the independent variables used in this study are not suitable for those who live in the city and have an urban lifestyle. As a suggestion, maybe for the future study the researcher can focus and use these independent variables in a smaller area or small town such as Tanjung Malim.