



UNIVERSITI TEKNOLOGI MARA

**A STUDY ON THE FACTOR OF THE PERCEIVED IMPORTANCE OF
CREDIT CARD AND ITS FEATURES TOWARDS CREDIT CARD USAGE**

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LETTER OF TRANSMITTAL

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Dear Madam/Miss,

SUBMISSION OF PROJECT PAPER (FIN 667)

Attached is the project paper entitled "**A STUDY ON THE FACTOR OF THE PERCEIVED OF CREDIT CARD AND ITS FEATURES TOWARDS CREDIT CARD USAGE**" to fulfill the requirement as needed by the Faculty of Business Management, University of Technology MARA, City Campus. Your valuation for this project paper is highly appreciated.

Thank you.

Yours sincerely,

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ABSTRACT

Recently, credit card is one of the most popular that widely used among the people. This research is conducted a study on the factor of the perceived of credit card and its features towards credit card usage. On this study, credit card usage as the dependent variable whiles the features and perceived of credit card as the independent variable. To conducting this study, researcher chooses the primary data where the questionnaire has designed and distributed to the several organizations on certain areas. The targeted respondents are from the government sectors, private institutions and individual respondents who are credit cardholder and 130 of questionnaires were distributed to conduct this study. Data that gathered are analyze by using certain analysis include Descriptive Analysis, Reliability Analysis, Test of Differences (One-way ANOVA), also Pearson Correlation and Hypotheses Testing. The Descriptive Analysis is looking on the frequency of respondents' demographic profile while the Reliability Analysis related on the reliable of questionnaire either it has strength association between questions or not. If the Cronbach's Alpha more than 0.6, means that questionnaire is applicable. Pearson Correlation is used to test the correlation between all variables either it has weak or strong correlation. It also used to test the significant between all variables and come out with the hypotheses. As a conclusion, the overall result indicates that only one of the independent variable has significant relationship toward dependent variable, which is the perceived of credit card.