



**“CONSUMER’S BEHAVIOR TOWARDS CREDIT
CARD USAGE IN KOTA BHARU”**

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DECEMBER 2012

LETTER OF TRANSMITAL

13th DICEMBER 2012

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Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “ CONSUMER’S BEHAVIOR TOWARDS CREDIT CARD USAGE IN KOTA BHARU” to fulfill the requirements as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely

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ACKNOWLEDGEMENT

In the name of Allah S.W.T. Most Gracious and Most Merciful, with HIS permission, Alhamdulillah the study has been completed. Praise to Prophet Muhammad S.A.W his companions and to those on the path as what he preached upon, may Allah Almighty keep us His blessing and tenders. With the assistance and co-operation of various authorities, this research project has been successfully carried out. Hence, I would like to express my greatest appreciation to those people who guided, helped and supported me in competing this research.

First of all, I would like to thanks University Teknologi Mara (UiTM), Kota Bharu for giving me this opportunity to involve in the research. Throughout this research, I gain a lot of experience and I believe it definitely going to be helpful in future. Special thanks also to my advisor madam Nor Halida Haziaton Binti Mohd Noor who was abundantly helpful and offered invaluable assistance, support and guidance that enable me to complete my final year project paper report. Her patient and advices ensured this project to be on the right track and proceed smoothly.

I would also like to express my deepest gratitude to the members of the supervisory committee, to Dr Zulkifli Bin Mohamed for his helps and information gave to me. Without whose knowledge and assistance this study would not have been successful. Lastly, and most importantly, I wish to thank my parents and friends who had supported me to the end of this project and me also very grateful to my respondents who willing to spend their time to completed the questionnaire of the research.

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EXECUTIVE SUMMARY

Nowadays, the credit card ownership has spread widely among people. The spread of credit card usage has results the increase number of debts in the developing nation. This study has carried out in order to examine the factors that influence the credit cards usage especially among people in Kota Bharu. Besides that, the researchers also want to measure the attribute towards the lifestyle of consumers on the credit cards usage. Thus, the researcher also had looked for the factors that influence the usage of credit card among consumers and focus on the specific areas. By using the specific research method, the researcher has collected and gathered the information on the factors that influence the usage of credit card as well as the pattern of credit card user's behavior usage. Moreover, the researcher also needs to know the main factor that contributes to the credit card usage in Kota Bharu. There are 120 questionnaires were distributed in Kota Bharu, Kelantan in order to collect the data.