Universiti Teknologi MARA

Fuzzy Conjoint Analysis to Investigate the Users' Perceptions Towards Credit Card

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STUDENT'S DECLARATION

I certify that this report and the research to which it refers are the product of my own work and that any ideas or quotation from the work of other people, published or otherwise are fully acknowledged in accordance with the standard referring practices of the discipline.

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ABSTRACT

A credit card is a thin piece of plastic rectangular issued by a financial company that enabled the cardholder to purchase goods or services on credit. A credit card, too, is an alternative source of money and is often used for short-term financing. There are about 146 types of credit cards from several banks that provided the service which is available in Malaysia which indicates that the financial company itself has so many rivals to provide its clients with the best credit card services. To remain competitive and be one of the credit card users ' preferences, especially in the business world, a survey will be carried out on the user's views of the credit card. This study will be taken in Ketereh, Kelantan which is a small group of teachers in Ketereh, Kelantan will be targeted. The objectives of this study is to implement the Fuzzy Conjoint method in studying the data, to rank the best combination of attributes for credit card, to suggest the best combination of attributes for the credit card to the particular financial companies to stay competitive and to examine the most motivating factor of having a credit card. Fuzzy Conjoint analysis is the method that will be used in this study. Based on the analysis, the best combination attributes for the credit card is profile 15. The profile indicated that the users mostly agreed for the credit ceiling is RM20,000, for the balance transfer will be 6.99% and the interest will be charged by 9.99%. Based on the analysis, the most motivating factors that encourage them to have a credit card are profile 6 which is credit card are used extensively as it is safe and convenient to carry instead of liquid cash during travelling. The service providers may need to take note of the findings, in particular the combination of attributes highlighted by respondents to increase their customer base and also the motivating factor of having credit card so that it will satisfy the customers preferences.

Keywords: Fuzzy Conjoint method, credit card, motivational factor

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