

UNIVERSITI TEKNOLOGI MARA

**ANALYSE THE PATTERN OF CREDIT CARD
USAGE AMONG USER IN DAMANSARA**

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Academic Writing submitted in partial fulfillment
Of the requirements for the degree of
Bachelor in Muamalat


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AUTHOR'S DECLARATION

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ABSTRACT

Credit card are the instrument within the card payment system being used as a mode of payment in the Malaysian nowadays in order becoming a cashless society and in sequence with the other country around all over the world. The use of the credit card payment system is well welcoming by the consumer especially the credit cardholder because of the benefits gain from acquiring the card. It is important to have sufficient knowledge so that the way of spending can be prudent because it can lead to bankruptcy if the way of spending is improper. Therefore, the aim of this study is to determine the level knowledge and their practice in using credit card for the Damansara user. The collection of information and data made using questionnaire. Statistical analysis is carried out by using SPSS (Statistical Package for the Social Science). The factors such as age, gender, income, residence, type of credit card, their knowledge, and attitude on credit card also awareness in financial management is important to determine their pattern of practice credit card usage. Overall, the findings show that credit card user have moderate level of knowledge and practices. Prudent in spending credit card is significant to all of the credit cardholder to have a better financial stability.

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