



**“THE FACTORS THAT INFLUENCE INTENTION OF  
CREDIT CARD USAGE AMONG YOUTH.”**

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## TABLE OF CONTENT PAGE

|  |     |
|--|-----|
| <b>ACKNOWLEDGEMENT</b> .....   | ii  |
| <b>TABLE OF CONTENTS</b> .....   | iii |
| <b>DEFINITION OF TERM</b> .....  | v   |
| <b>ABSTRACT</b> .....  | vi  |
| <b>CHAPTERS</b>  |     |
| <b>1. INTRODUCTION</b> .....   | 7   |
| 1.1 INTRODUCTION.....  | 7   |
| 1.2 BACKGROUND OF THE STUDY.....   | 8   |
| 1.3 PROBLEM STATEMENT .....  | 9   |
| 1.4 RESEARCH QUESTION .....  | 10  |
| 1.5 RESEARCH OBJECTIVE.....  | 11  |
| 1.6 SIGNIFICANCE OF STUDY.....   | 12  |
| 1.7 SCOPE OF RESEARCH.....   | 12  |
| 1.8 LIMITATION OF STUDY .....  | 13  |
| 1.9 SUMMARY .....  | 13  |
| <b>2. LITERATURE REVIEW</b> .....  | 14  |
| 2.1 INTRODUCTION.....  | 14  |
| 2.2 IMAGE CONSCIOUSNESS .....  | 15  |
| 2.3 MATERIALISM .....  | 16  |
| 2.4 COMPULSIVE SPENDING.....   | 16  |
| 2.5 BEHAVIOUR CONSUMER CREDIT CARD.....                                    | 17  |
| 2.6 INFLUENCES OF CREDIT CARD.....   | 17  |
| 2.7 CREDIT CARD VERSUS COLLEGE STUDENTS .....                              | 18  |
| 2.8 RELATIONSHIP BETWEEN COMPULSIVE BUYING AND FASHION<br>ORIENTATION..... | 19  |
| 2.9 STUDENT KNOWLEDGE OF CREDIT CARD.....                                  | 20  |
| 2.10 CREDIT CARD MARKET TOWARD YOUTH.....                                  | 21  |
| 2.11 CONCLUSION .....  | 22  |
| <b>3. RESEARCH METHODOLOGY</b> .....                                       | 24  |

## **DEFINITION OF TERM**

|                     |   |
|---------------------|---|
| Primary data        | Primary data are originated by a researcher for the specific purpose of addressing the problem at hand.   |
| Likert scale        | Likert scale is a rating that required the respondent to indicate their level of answer.  |
| Questionnaire       | Defined as list of a research or survey questions asked to respondents, and designed to extract specific information.                                       |
| Materialism         | trait that emphasizes possessions as central to an individual's identity attribution to success.  |
| Youth               | mean as a period of transition from the dependence of childhood to adulthood's independence and awareness of our interdependence as members of a community. |
| Compulsive spending | repeated, obsessive, unbudgeted and often chronic excessive spending undertaken to compensate for lack of self-esteem, boredom, tension and anxiety.        |
| Image consciousness | perception that social approval can fill the lack of self-esteem within individuals.  |
| Knowledge           | information and skills acquired through experience or education the theoretical or practical understanding of a subject.                                    |

## **ABSTRACT**

Nowadays the using of credit card becomes a trend especially among youth. A credit card is a payment card issued to users as a system of payment. There are many reasons why people choose to use a credit card. The objective of this study is to investigate the factors that influence the intention of using credit card among youth. A purposive sampling design questionnaire is employed. The questionnaire will be distributed among youth and students at higher education institution in Johor Bahru, Johor. There are independent variables which are materialism, knowledge about credit card, image consciousness, compulsive spending and others while the dependent variable is intention of credit card usage. The finding of this study will reveal whether there are relationships between independent and dependent variables. This study will be benefit youth as well as others researcher for further research.