



**CONSUMERS' ATTITUDE TOWARDS CREDIT CARDS AMONG
WORKING ADULT IN MALAYSIA**

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ABSTRACT

Consumer financing have turned out to be progressively essential in the private part of Malaysia throughout the previous four decades, when credit cards was firstly presented in the middle-1970. With the new reforms in the banking sector, the marketing of financial products items has turned out to be extremely aggressive, making a requirement for strategizing the effort. Many consumers have been proclaimed bankrupt because of substantial credit card spending and failing to settle their loans early on in their working lives.

This research examines the conduct of Malaysian consumers towards the utilization of plastic money, with emphasis on credit cards with point clarifying the Malaysian bank consumers' behavioral intention to choose charge cards. This study recommends a modified model to analyst the acknowledgment elements in connection of credit cards. Recognizing such components gives better data to direct future arranging of credit card administrations. Essentially, this study gives profitable understanding to bank directors to successfully manage credit card administrations.

The intermediary determined that's dependent variable is attitude of consumers toward having credit cards. While, the independent variables suggests a modified model to examine the acceptance factors of customer personal perception, consumers' financial knowledge, family influence within a context of credit cards.

Data will be collected using a survey questionnaire that is designed based on past studies. 100 respondents will be chosen from the population.

Reliability analysis will be used to determine the extent to which the item in questionnaire are related to each other and identify the problem item that should be excluded from the scale. Another method is factor analysis which is method of data reduction that requires a large sample size. Last but not least, the Kruskal-Wallis test which is the nonparametric test to allow the comparisons of more than two independent groups.

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