



**FACTOR INFLUENCING CREDIT CARD USAGE
AMONG CREDIT CARD HOLDERS IN MALACCA CITY**

**MAHARIZA AZWANI BT MAHADI
2014216634**

**BACHELOR OF BUSINESS ADMINISTRATION
WITH HONOURS (INTERNATIONAL BUSINESS)
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
MELAKA**

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ABSTRACT

The purpose of this study is to determine the significant factors that influence credit card usage among credit card holders in Malacca city. The variables consist of bank's policy, attitude towards money and perception of credit card as independent variables, while credit card usage as the dependent variable in this study. The respondents were 120 credit card holders in Malacca city. The finding showed that bank's policy give influences to the credit card usage among credit card holders .Bank's policy has a positive relationship towards the credit card practices. The other two variables, which are attitude towards money and perception of credit cards also, have a positive relationship towards the credit card usage. However, bank's policy is more significant and the beta is higher than other two variables. This study refers to primary data and also secondary data to supporting the sampling technique. Meanwhile, the researchers use questionnaire as the method to collect all the data from sample respondents in accomplishing the research objectives. While the data for this study was analyzed using multiple statistical procedures. The result of the study presented in this research agrees that bank's policy influencing the credit card practices usage among credit card holders in Malacca city.

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