



**CREDIT CARD SPENDING BEHAVIOUR AMONG YOUNG GENERATION
IN MELAKA**

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ABSTRACT

This study is aimed to identify factors of credit card spending behaviour among young generation in Melaka. The factors were credit card usage, bank's policies and attitude towards money. Convenient sampling technique was adapted and questionnaires were distributed to young generation respondents that stayed in Melaka City by using traditional method. A total of 83 questionnaires were answered and were found usable. Collected data were analysed using Statistical Package for Social Science (SPSS) software version 22. Furthermore, the data were analysed using several statistical analysis including frequencies distribution analysis, descriptive analysis, reliability analysis, Pearson correlation analysis and multiple regression analysis. The result revealed that demographic has the highest positive relationship value towards credit card spending behaviour among young generation in Malaysia. Furthermore, the study findings confirmed that the three variables are positively related to the credit card spending behaviour but there is one variable that not significant in this study. As a conclusion, the findings of this study can be beneficial for financial institution, government and future researchers.