



**FACTORS THAT INFLUENCE THE USE OF  
CREDIT CARD: A CASE STUDY IN NEGERI  
SEMBILAN**

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DECLARATION OF ORIGINAL WORK



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**“DECLARATION OF ORIGINAL WORK”**

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## ABSTRACT

This research is to study the demographic factors as the variable that may influence the usage of conventional credit card and also Islamic credit card in Tenaga Nasional Berhad, Seremban and Negeri Roadstone Sdn. Bhd., Nilai. This research helps to determine the pattern of credit card usage and to identify the factors that influence the usage of credit card. The demographic factors such as income level, educational level, marital status, and gender are help to determine which variable are more influence to the usage of credit card in both companies. The data originally consists of 4 dimension data analysis which includes descriptive, frequency, cross tabulation and correlation. The model will help to evaluate the factors that influence respondents' usage of credit card and to help the bank to know their potential customers and ability customer to pay the debt credit card.

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