



**“CUSTOMER ATTITUDE TOWARDS CREDIT CARD  
PRACTICES  
STUDY CASE IN KOTA BHARU KELANTAN”**

**FINAL REPORT**

**PREPARED BY:  
NADIAH BT ABDUL AZIZ  
2009949795**

**BACHELOR OF BUSINESS ADMINISTRATION (HONS)  
BUSINESS FINANCE  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA**

**DECEMBER 2012**

## LETTER OF TRANSMITTAL

Nadiah Bt Abdul Aziz  
Bachelor of Business Administration (Hons) Business Finance  
Faculty of Business Management  
Universiti Teknologi MARA  
Kampus Kota Bharu  
15050 Kota Bharu  
Kelantan

DECEMBER 2012

Head of Program  
Bachelor of Business Administration (Hons) Business Finance  
Faculty of Business Management  
Universiti Teknologi MARA  
Kampus Kota Bharu  
15050 Kota Bharu  
Kelantan

Dear Sir,

### **INDUSTRIAL TRAINING REPORT**

Attached is the copy of Project Paper entitled “**Customer Attitude towards Credit Card Practices Study Case in Kota Bharu, Kelantan**” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank You.

Yours faithfully,

---

NADIAH BT ABDUL AZIZ

2009949795

Bachelor of Business Administration (Hons) Business Finance

## ACKNOWLEDGEMENT



“In the name of Allah, The most Gracious and Peace be upon His Messenger, the holy Prophet Muhammad SAW.”

First and foremost, Alhamdulillah, at last I am able to complete this report. It has been the most profitable experience to have been talented to do this research.

In addition, I would like to convey my sincere appreciation to my advisor Sir Wan Mohd Firdaus Bin Wan Mohamad and Sir Md Khairu Amin for their guidance, critique, support and encouragement during the course of this study. It is greatly fortunate for me to work with them, their technical expertise was indispensable and their patient during the learning process is greatly appreciated. Sir Wan Mohd Firdaus Bin Wan Mohamad is my first examiner. His patience in dealing with students really taught me so much. I learned so much from him and am very impressed with his abilities. He was always busy and multi-tasking is normal for him. I am very grateful to have him supervise my work.

I also would like to acknowledge the effort of all my friends and also my classmates for all the comments and suggestion.

Last but not least, I also owe many thanks to my beloved parent, Abdul Aziz bin Che Othman and Wan Hasnah binti Abdullah who inspired me and always trust and give support for my future undertaking.

Thank you.

Nadiah Binti Abdul Aziz

December 2012

UiTM Kampus Kota Bharu, Kelantan

|                          |
|--------------------------|
| <b>TABLE OF CONTENTS</b> |
|--------------------------|

|                                     |             |
|-------------------------------------|-------------|
| <b>DECLARATION OF ORIGINAL WORK</b> | <b>i</b>    |
| <b>LETTER OF TRANSMITTAL</b>        | <b>ii</b>   |
| <b>ACKNOWLEDGEMENT</b>              | <b>iii</b>  |
| <b>TABLE OF CONTENTS</b>            | <b>iv</b>   |
| <b>LIST OF TABLES</b>               | <b>viii</b> |
| <b>LIST OF FIGURES</b>              | <b>x</b>    |
| <b>ABSTRACT</b>                     | <b>xi</b>   |

## **ABSTRACT**

This research is conducted to study the customer attitude toward credit card practices in Kota Bharu. The objectives of this research are to identify the credit card practices and to determine significant relationship between the monthly income, personal financial practices and attitude with credit card practices.

Moreover, this study is to determine whether the three independent variables that have been taken as measurements that are monthly income, personal financial knowledge and attitude being influenced or not towards the dependent variable that is credit card practices in Kota Bharu.

The study done by using the primary data as sources .The results show that there is some positive relationship between the measurements taken with the credit card practices in Kota Bharu.

From the result that I have gained, it stated that, attitude have significant relationship with dependent variable, credit card practices. Besides, monthly income and personal financial knowledge has no significant relationship with credit card practices in Kota Bharu.

**Keywords:** Credit Card Practices, Monthly income, Personal Financial Knowledge and Attitude