

**FACTORS THAT CONTRIBUTE TO CREDIT CARD DEFAULT AMONG
WORKING ADULTS IN SUBANG JAYA**



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ABSTRACT

Purpose – The purpose of the study is first to identify the level of dependent variable, which is credit card default. Secondly, is to identify the relationship between credit card holder's attitude, bank policies and financial knowledge towards credit card default. Third, is to determine the most influential factor that contributes to credit card default.

Design/methodology/approach – In order to gain the data, questionnaire is constructed and distributed using simple random sampling method among 60 respondents of working adults in Subang Jaya. Reliability and regressions are applied to determine the factors that contribute to credit card default and the most influential factor between the three independent variables.

Finding – The level of dependent variable is classified as moderate. Bank policies and financial knowledge are found to have significant relationship with factors that contribute to credit card default. Bank policies has the highest beta, thus it is the most influential factor that contribute to credit card default.