



CREDIT CARD PRACTICE AMONG ADULT WORKERS IN YAYASAN DMDI

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DECLARATION OF ORIGINAL WORK



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'DECLARATION OF ORIGINAL WORK'

I, Muhammad bin Hamsa,

Hereby, declare that,

- This work and not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degrees.
- This project paper is the result of our independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: _____

Date: 9 January 2014

ACKNOWLEDGEMENT

Bismilahirrahmannirrahim....

The Most Gracious, The Most Merciful, All the Praises and thanks to Allah Taala, the Lord of Alamin and peace to our Prophet, Muhammad S.A.W....

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Sincerely,

Muhammad binHamsa

ABSTRACT

Credit cards were termed as a necessary evil, good to have but at the same time offering great temptation and chances that things will get out of control. It was usual in the focus groups to hear how consumers had used their credit cards with great freedom but little thought of the costs with their spending when they first received their cards. They then have to learn the hard way that it was difficult to pay off the debt and while meeting their other financial obligations. Some are more fortunate by practicing moderated use while others got into larger debt. The purpose of this research is to identify the reasons of credit card practice among working adults in Malaysia, as well as to measure the effects of usage towards average credit card debts of the consumers. Otherwise, the researcher has adopted the descriptive research design due to survey method. The researcher commented in the questionnaires distributed. By implementing this recommendation, the researcher has an optimistic view that credit cards will help the insurance industry towards improvement and upgrading its performance for future use. Thus, researcher can make a conclusion that independent variables have positive relationship with credit card practice.

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