



**PERCEPTION OF KWSP EMPLOYEES ON THE FACTORS
THAT INFLUENCE OVER LIMIT CREDIT CARD USES: CASE
STUDY IN KWSP AYER KEROH, MELAKA**

SITI ROKIAH BINTI ALIAS

2007134859

BACHELOR OF BUSINESS ADMINISTRATION (HONS)

FINANCE

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

BANDAR MELAKA

APRIL 2010

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION WITH (HONS)

FINANCE

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

BANDAR MELAKA

I, SITI ROKIAH BINTI ALIAS

Hereby declared that:

- This work has not previously been accepted in substance for any degree, locally or overseas, and is not being currently submitted for this degree or any other degrees.
- The project paper is the result of my 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:

ACKNOWLEDGMENT

Bismillah Hir Rahman Nir Rahim.

Alhamdulillah.....

First and foremost, my gratitude goes to Allah Al- Mighty for giving me strength and patience to complete this study. I wish to acknowledge my advisor, Pn.Siti Rohana Binti Daud for his advice, guidance and attention throughout this research. Without her help, I could not complete my report on time. I sincerely offer a million thanks to her. I also wish to acknowledge my second examiner, Pn. Sharifah Heryati Binti Syed Nor for her advice, guidance and attention.

I also wish deeply grateful KWSP Ayer Keroh, Melaka for allowing me to complete my practical there My appreciations goes to all staff or employees KWSP Ayer Keroh, Melaka which giving me cooperative and invaluable insights in relation to the relevant information gathered for this researches.

Not only that I would like to express my deepest gratitude to my family and friends who are never give up in supporting, assistance and encourage me all these semester. Last but not least, my regards and thank to everyone who had contributed the making of this research whether directly or indirectly

ABSTRACT

This research is about a perception of KWSP employees on the factors that influence over limit credit card uses, the study are being based in KWSP Ayer Keroh, Melaka. The factors such as economic, financial, self attribution, life style and knowledge are being identified in order to make a investigated whether or not these factor have significantly and influenced the over limit credit card uses.

This research was conducted in KWSP Ayer Keroh, Melaka, where the sample size is 101 employees of KWSP Ayer Keroh, Melaka. 101 questionnaires were distributed and only 58 questionnaires were returned. To obtained data, researchers were used two methods that are primary and secondary data. Data analyzed using reliability test, Pearson correlation analysis, Frequency analysis and Regression analysis.

The result show, two out of five of the element from independent variable which is financial factor and life style factor have a significant relationship with over limit credit card uses. Mean while the other three factors are not significantly, there are knowledge factors, self attribution factor and economic factor.

TABLE OF CONTENTS

PAGE

| | |
|-----------------|------|
| ACKNOWLEDGE | iv |
| LIST OF TABLES | v |
| LIST OF FIGURES | vii |
| ABSTRACT | viii |

CHAPTERS

1.0 INTRODUCTION

| | | |
|-----|-----------------------------|-----|
| 1.1 | Background of study | 1 |
| 1.2 | Background of company | 2 |
| 1.3 | Problem Statement | 3 |
| 1.4 | Research Questions | 4 |
| 1.5 | Research Objectives | 4 |
| 1.6 | Significant of study | 5 |
| 1.7 | Scope and coverage of study | 5 |
| 1.8 | Limitation of study | 6 |
| 1.9 | Definition of terms | 7-8 |

2.0 LITERATURE REVIEW

| | | |
|-----|--|-------|
| 2.1 | Introduction | 9-11 |
| 2.2 | Theoretical Framework | 12 |
| | 2.2.1 The Model of Theoretical Framework | 12 |
| 2.3 | Hypothesis Statement | 13-14 |

3.0 RESEARCH METHODOLOGY

| | | |
|-----|----------------------------|----|
| 3.1 | Introduction | 15 |
| | 3.1.1 Research Design | 15 |
| | 3.1.2 Population | 15 |
| | 3.1.3 Sampling | 16 |
| | 3.1.3.1 Sampling Frame | 16 |
| | 3.1.3.2 Sampling Procedure | 16 |
| | 3.1.3.3 Sample Size | 16 |