



**FACTOR THAT INFLUENCES CREDIT CARD PRACTICES AMONG
PRIVATE SECTOR'S WORKERS**

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JUNE 2014

DECLARATION OF ORIGINAL WORK**BACHELOR OF BUSINESS ADMINISTRATION
WITH HONOURS (FINANCE)
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“DECLARATION OF ORIGINAL WORK”**

We, Nurasyikin Binti Azman, (I/C: Number: 910405-14-6562) and Nur Hami Farika Binti Mohd Zaduin, (I/C Number: 920331-10-5766)

Hereby, declare that:

- This work has not previously has been accepted 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.

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LETTER OF SUBMISSION

JUNE 2014

The Head of Program
Bachelor of Business Administration (Hons) Finance
Faculty of Business Management
Universiti Teknologi Mara (UiTM) Kampus Bandaraya Melaka
Melaka

Dear Sir/ Madam,

SUBMISSION OF PROJECT PAPER (BM222)

Attached is the project paper titled "Factor that Influence Credit Card Practices among Private Sector's Workers" to fulfill the requirements as needed by the Faculty of Business Management, Universiti Teknologi Mara.

Thank you.

Regards,

.....

Nurasyikin Binti Azman (2012406078)

Bachelor of Business Administration (Hons) Finance

Regards,

.....

Nur Hami Farika Binti Mohd Zaduin (2011480358)

ABSTRACT

The purpose of this study is to determine the significant factor that influences credit card practices among private sector's workers in two companies which are Strateq Group and Sime Darby Plantation Sdn Bhd. The variables consist of attitude, financial knowledge and financial management as independent variables, while credit card practices as the dependent variable for this study. The respondents were 150 employees from both companies.

The finding showed that attitude give influences to the credit card practices among private sector's workers. Attitude has a positive relationship towards the credit card practices. The other two variables; financial knowledge and financial management also have a positive relationship towards the credit card practices. However, attitude is more significant and the beta is higher than other two variables.

This study refers to primary data and also secondary data to supporting the sampling technique. Meanwhile, the researchers use questionnaire as the method to collect all the data from sample respondents in accomplishing the research objectives. While the data for this study was analyzed using multiple statistical procedures. The result of the study presented in this research agrees that attitude influencing the credit card practices among private sector's workers in Strateq Group and Sime Darby Plantation Sdn Bhd.

Finally, we hope this project paper will meet the requirement and expectation of the faculty and university.

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