

**FACTORS THAT INFLUENCE THE ATTITUDE OF CREDIT CARD
USERS AMONG GOVERNMENT SERVANTS:
THE STUDY OF JABATAN TENAGA KERJA, JOHOR BAHRU, JOHOR**

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اَوْنُوْرَسِيْتِي تِكْنُوْلُوْجِي مَارَا
UNIVERSITI
TEKNOLOGI
MARA

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

We, Nadzirah Binti R. Azmi; 900217-01-6876 and,
Nurhani Asyura binti Daud; 910731-01-6632.

Hereby, declare that,

- This work has not previously been accepted in substances 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 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 acknowledge.

Signature: _____

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LETTER OF SUBMISSIONS

4^h July 2013

The Programme Coordinator
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Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project titled "A STUDY ON FACTORS THAT INFLUENCE THE ATTITUDE OF CREDIT CARD USERS AMONG GOVERNMENT SERVANTS AT JABATAN TENAGA KERJA, JOHOR BAHRU, JOHOR" to fulfill the requirements as needed by the Faculty of Business Management, Universiti Teknologi Mara.

Thank you.

NADZIRAH BINTI R. AZMI

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Bachelor of Business Administration (Hons) Finance

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ABSTRACT

The aim of this study is to determine the factors that influence the attitude of credit card users towards level of income, social interaction and financial institutions among government servants at Jabatan Tenaga Kerja, Johor Bahru, Johor. The research instrument of this study is by distributing a questionnaire to the credit users among government servants at Jabatan Tenaga Kerja Johor Bahru, Johor. To analyze the data from the questionnaire that have been answered by respondents, we are using the Statistical Package for the Social Sciences (SPSS) version 21.0. As result, the findings indicate that the most factors that influences the attitude of credit card user is financial institutions due the regression and correlation analysis result. This result by this study may valuable especially to the financial institution to more efficient and effectively on their management and aware about the implication toward credit card usage.