UNIVERSITY TEKNOLOGI MARA

DEPARTMENT OF BUSINESS MANAGEMENT

BACHELOR OF BUSINESS ADMINISTRATION

(HONS) FINANCE

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PROJECT SUBMITTED IN PARTIAL FULFULLMENT FOR

THE BACHELOR OF BUSINESS ADMINISTRATION

(HONS) FINANCE

FACULTY OF BUSINESS

2013

DECLARATION OF ORIGINAL WORK

BACHELOR OF BUSINESS ADMINISTRATION
WITH HONOURS (FINANCE)
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
"DECLARATION OF ORIGINAL WORK"

I, ROSLINA BINTI MD NOOR,
(I/C Number: 890730-23-5088)
AND
I, NUR ASHIKIN BINTI ISMAIL,
(I/C Number: 890903-12-5742)

Hereby, declare that:

• This work has 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 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:_____

Signature:_____   Date:_____

03th July 201

The Coordinator Program of Industrial Practical

Bachelor of Business Administration (Hons) Finance

Faculty of Business Management

University Teknologi MARA

75300 Melaka

Dear sir / madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled "A STUDY ON THE FACTOR AFFECTING TOWARDS CREDIT CARD USAGE AMONG WORKERS AT BATU PAHAT" to fulfill the requirement as needed by the Faculty of Business Management, University Teknology MARA.

Thank you.

Yours Sincerely,

....   …………………………………..

(ROSLINA BINTI MD NOOR)   (NUR ASHIKIN BINTI ISMAIL)

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Bachelor of Business Administration (Hons) - Finance

ABSTRACT

This thesis is specially prepared to study the factors affecting credit card usage among workers at Batu Pahat. To complete and make this thesis become stronger and helpful to others, I have collected and analyze much of previous studies and research done by qualified researchers and also few references from various journal and business websites. A questionnaire was used to acquire data from 100 respondents toward workers at Batu Pahat. Convenient sampling is using where the researcher select respondent randomly. The data obtained will be analyzing using Statistical Package for the Social Science (SPSS).

There are four independent variables that have been identified for this research. There are credit card attribute, personal attitude & life style, knowledge about credit card and level of income. The factors appear to provide comprehensive understanding that these 54 variables are the factors that influence the credit card usage. The findings create various reasons explaining what factors the best predictor to influence factors is affecting toward credit card usage among workers at Batu Pahat. The various reasons provide scholars with an opportunity to conduct further research in this area.

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