



**FACTORS THAT LEAD TO BANKRUPTCY IN THE
EARLY AGE AMONG CREDIT CARD USERS: A
CASE STUDY OF RHB ISLAMIC (MENARA
YAYASAN TUN RAZAK) BANK CUSTOMERS.**

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“In the name of Allah, the most Gracious and the merciful”

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ABSTRACT

On 2011, it has been reported that average of 41 are declared bankrupt every day, mostly due to credit card debts. This research objective is to determine the factors that lead to bankruptcy in the early age among credit card users whether knowledge, lifestyle, attitude and spending is the factors that influences the user of credit card to bankruptcy . The sample for this research is 150 respondents. The method that will be conduct is by primary method where 150 questionnaires will be distributed randomly among RHB Islamic Bank customers and using SPSS system. The expected findings in this research is to know whether there is any significant relationship between the knowledge, lifestyle, attitude and spending with the factors that lead to bankruptcy in the early age among credit card users. This research will be implied to the reality situations where bank should make a consideration and deeply investigate the background of credit card applicant especially the young applicant before they approve the credit card application.