CONTENTS

Abstract	iv
Abstrak	v
Acknowledgement	vi
Contents	vii
CHAPTER I : INTRODUCTION	
1.1 Background to the Topic	1
1.2 Scope	2
1.3 Objectives	2
1.4 Significant to Knowledge	2
1.5 The framework of the theory	3
1.6 Research Method	4
1.7 Place and time	5
CHAPTER II : THE BUSINESS OF *UNICARD COMPANY*	6
CHAPTER III : THE DESCRIPTION OF THE TOPIC	10
CHAPTER IV : CONCLUSIONS AND SUGGESTIONS	17
REFERENCES	19
APPENDICES	20
CURRICULUM VITAE	40