

Title of Thesis	The factors of poor credit card management among Malaysians in Miri
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ABSTRACT

In Miri City, majority of the Malaysians have at least one credit card. All the cards holders are necessary to have a basic knowledge on how to manage their credit cards in order to avoid involve in the credit-card debt. It can help the Malaysians to prevent getting into bankruptcy. There are several ways for the Malaysians to settle their credit-card debt. Many of them choose the wrong ways to repay their credit-card debt and also the ways they choose will increase their debt.

This research is study on the credit card management for Malaysians in Miri. A survey was conducted in order to collect data by using questionnaire. Quantitative research is the way used to collecting data. SPSS and Microsoft excel software are as well to be use in analyze the data after the information have been collected.

From the research, there are five major findings which are failure to pay credit-card debt will lead to bankruptcy, Malaysians do not know how to properly use their credit cards, credit cards change the life of the Malaysians and cause them feel depress, personal loan is not a suitable way to pay off the credit-card debt and Malaysians will obtain cash advance by using credit card once they not enough cash to use.

Several recommendations are been provided which may help the Malaysians have a better knowledge on how to manage their credit cards.

The research on this topic is to raise the individual awareness about their credit card. It is very important to let every single person to have a clear basic knowledge on the proper use of credit cards. Besides that, throughout this research, it can help many people increase their knowledge on credit cards which can also benefit the Malaysians to avoid to be charged for the higher interest rate on the remaining balance which had not been paid by the Malaysians.