

Title of Thesis	The Study of Spending Behaviour of Credit Card Holders in Miri
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ABSTRACT

This research is study on the credit card management for Malaysians in Miri. In Miri City, Majority of Malaysians had at least one credit card. All the credit card users are necessary to have a basic knowledge to manage their credit cards in order to avoid involve in credit card debt. This can help them to pay off their debt on time. A survey was conducted for data collection. All the data was collected by using survey questionnaires, which is quantitative research method. Microsoft Excel spreadsheet would be used after the data were collected. From the research, five major findings had been found.

They are Maybank, CIMB bank, and Hong Leong bank were main providers of credit cards in Miri, Malaysians in Miri were known about the advantages and disadvantages of using credit cards instead of cash, Malaysians in Miri can control their spending behaviours well as they not really think money is power, Malaysians in Miri paid off credit card debt on time by their current income, and Malaysians in Miri were willing to improve their credit cards debt management by purchase only what they can afford to pay.

Several recommendations were provided for Malaysians in Miri so that they will have better knowledge on how to manage their credit card.

This research topic can help Malaysians in Miri to raise awareness about their credit cards. It is very important to let every single person to have a clear basic knowledge of managing their credit card debt. Besides, throughout this research, it can help many other people to increase their knowledge on credit cards which can benefit them to avoid high interest rate charged on the credit cards.

Last but not least, this research indirectly created several areas that could be carried out for future research on the findings. Some of the examples are how Malaysians in other states or countries manage their credit card debt, how their thoughts can affect the changes of their behaviors when they are in different stage, age, and status, and how uneducated persons manage their credit card debt.

