

Title of Thesis	Factors That Influence The Working Adults To Prefer Credit Card Over Cash
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ABSTRACT

Nowadays in Miri City, majority of the working adults own at least one credit card. It is vital for every credit card user to possess the knowledge of credit card management in order to maximize the benefit from the usage of credit card, instead of becoming the slave of credit cards or led to bankruptcy. There are good habits of using credit cards need to develop by credit card users. Also, in learning the method of payment which is available to minimize the interest imposed.

This research is study on the factors that influence the working adults to prefer the usage of credit cards over cash in Miri. A survey was conducted in order to collect data by using questionnaire. Quantitative and qualitative data are used for collecting data. Microsoft Excel software was also used in analyse the data after the data collected.

From the research, there are four major findings which are the major factors that influence the working adults to prefer credit card over cash, the main purpose of credit card usage for working adults, the preferred bank credit card for working adult and lastly the good habit that the working adults deemed important to practice.

Several recommendation are been provided which may help the working adults in the process of becoming a smart credit card user and a better knowledge of how to manage their credit cards. Finally, this research indirectly created several areas that could be carried out for future-in-depth research on the finding. This include how foreign working adults or local working adults in different industry react and behave with the usage of credit card.