

Title of Thesis	The Effect of Credit Card Usage among Different Gender Working Adults in Miri
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ABSTRACT

This research is to study the effect of credit card usage among working adults in Miri. The research objectives is to find out the credit card usage among working adults in Miri. The research methodology used is quantitative research. Questionnaires are distributed randomly to convenient working adults in Miri and feedback by 60 respondents. The research findings show that most of working adults only have one (1) credit card with the credit limit is below RM 2,000. The purpose of using credit card for working adults is petrol and online shopping. The advantage of using credit cards is credit cards are good to deal with emergencies when running out cash and the disadvantage of using credit cards is credit cards can easy run up large debts. Most of the working adults are prefer to negotiate a lower interest rate to avoid bigger financial problems. The recommendation is the working adults can learn to limit the usage from the beginning by planning properly from the start before using the credit card. The working adults can learn to discipline and control themselves when using spending the credit cards. Lastly, the future research can investigate in whole Malaysia not only limit in Miri to find out more results among the credit card usage among working adults and future researchers can also conduct the research based on the comparison study such as comparison of differences gender, religion, races and age group.