

Title of Thesis	A Study of Credit Card Usage Behaviour among Different Gender of Credit Card Holders in Miri
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ABSTRACT

Credit cards have become an essential and inescapable part of our society. It is a card issued by a financial company giving the holder an option to borrow funds. Credit card is a fast, secure, convenient and popular payment option and are accepted everywhere. There are 24 credit card issuers in Malaysia and 3.6 million main credit card holders in Malaysia. It was reported that Malaysians have an outstanding debt from credit card holders amounted to RM36.9 billion by the year August 2017. Malaysia was reported as having high household debt to gross domestic product (GDP), reaching 89.1% in 2015 from around 60% in 2008. Credit card debt trap is one of the debt to cause bankruptcy cases in Malaysia which close to 25,000 Malaysians below age 35 have become bankrupt since 2010. The purpose of this study to help have a better understanding of credit card usage behaviour of different gender of credit card holders. Besides, this research able to help the credit card holders to improve their knowledge on credit card debt management skill and know how to use credit card sparingly. Future research could continuing monitor the credit card usage behaviour of credit card holders and further investigated for different race or different income group credit card holders in order to know how they manage their credit card debt and also the further research can be done outsides Miri.