

Title of Thesis	A Study on Usage Pattern of Credit Card among Credit Card Holders in Miri
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### **ABSTRACT**

Credit card is an instrument of accessing consumer credit which issued by financial institution. As such, it allows people to use money they buy goods now and pay for later, and it is major force in the rapid expansion of consumer credit and consumer credit culture. A cardholder can use it to make payment online, booking ticket, dining, sports and others which are very convenient and time-savings. As of June 2017, a total of 845 credit card holders in Malaysia were declared bankrupt. Many consumer has temptation of overspending using credit card which caused them in a big debt. This is because most of them has wrong perception about credit card and lack of knowledge to improve credit card debt management. The purpose of this research is to determine the usage pattern of credit card holders in Miri which can be determined by numerous variables such as the types of credit card used, their usage pattern, manage credit card payment and how to manage the credit card debt. Besides, this research helps credit card holders to have the basic understanding about credit card, reduce risk of using of credit card and improve their decision making to improve their credit card debt management. The further research can be further explore the perception of different genders towards usage pattern of credit card holders. Future research could also explore on difference between genders and compare results to note any potential gender differences. Besides that, future research can investigate the perceptions toward the usage pattern of credit card holders in whole Malaysia not only limit in Miri.