

Title of Thesis	The Study Of Credit Cards Usage Among Working Adults In Miri
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ABSTRACT

This research, is to investigate the Credit Cards Usage among working Adults in Miri. This is to show how the working adults will spend their credit cards and to know how to the working adults manage their spending using credit cards. If the working adults do not know how to use their credit cards, it will cause them a huge risk of financial and difficulties in solving their financial and difficulties in solving their financial management. The researcher has limited to the sample, population, location, research questions and research topic will be conducted. 50 questionnaires will be disturbed to young adults randomly by the researcher. Last but not least, this research study will be complete within six months.

Based on this chapter is to study how demographic variables, such as age, gender and education affect credit card usage among working adults in Miri. This chapter consists of type of research, process of data collection, research instrument and type of analysis. This researcher was using quantitative questionnaire. The questionnaire was distributed to 50 Malaysian in Miri who are credit card users. The questionnaire result will proceed to the data analysis and can be considered as the primary data whereas secondary data is getting from the journal paper, relevant book and internet. The questionnaire was sorted to Section A, Section B, Section C, and Section D. Section A is about the background of the Working Adults in Miri whereas Section B, C and D is all about the 5 research questions.

Lastly, for further exploration or make improvements for this study, different target of sampling, sample size and location might increase the accuracy and expectation result of the data analysis.