

Title of Thesis	The Credit Card Usage Among Male And Female Working Adults In Miri, Sarawak
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ABSTRACT

This study aim is to study the credit card usage among male and female working adults in Miri. It is a study to identify what is the feature of credit card they prefer to use, the purpose of using credit card among both genders, what is the spending amount and also how they manage their credit card debt. The credit card usage among male and female working adult are determined by using survey method whereby questionnaires were distributed to 25 male working adults and 25 female working adults who has credit card. The study revealed that most of the male and female respondents prefer using credit card with the feature of cashback. Besides that, the majority of male and female respondents use credit card for online purchase and they said that credit card is good to deal with emergency. Moreover, the results also indicated that female respondents use their credit card more than male respondent per month. The study also shows that the way to manage their credit card among male and female respondents is to choose credit card which bring more benefits to them. From the results, the researcher suggests several recommendations for implemented. The recommendation advice bank gives cashback on everyday purchase and also provides a cashback during promotion week and the respondents can use their credit card during this period to earn more cashback. The recommendation also suggest bank to provide a good security of credit card to let the respondents use safely and confidently. Besides that, the respondents also should pay their debts as much as possible due to the high interest charged by the bank. Other than that, the bank also should suggest the national bank to allow the respondents to switch around the credit card debts within bank and the respondents should choose a credit card that bring more benefits which suitable for them. Furthermore, future research can further explore credit card usage among both genders of adults not only working adults. Besides that, future researchers can also conduct the research based on the comparison study such as comparison of between countries and comparison between different income groups.