

Title of Thesis	A Study on Factors Influencing the Usage on Credit Card Usage among Young Adults in Miri
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### **ABSTRACT**

This study is conducted to identify the factors influencing the usage on credit card among young adults in Miri. Nowadays, getting a credit card is easy since issuers will find the potential cardholders and persuade them to have a credit card. Having at least one credit card has become a trend for young adult. This is due to the fact that credit cards can ensure the convenience of having it rather than to carry cash everywhere. However, the downside of credit card is that many consumers misuse and mismanage their cards which lead to serious debt problem. Therefore, it is important for researchers to investigate more about the factors that influencing young adult's usage of credit card. Moreover, this study is to help young adult to raise awareness on credit cards whereby encourages them to become a responsible cardholders in order to avoid the penalty fees and interest rates imposed by the banks, and as well as building a good credit rating history. Additionally, throughout this research, it can help many other people to increase their knowledge on credit cards which can benefit them to avoid high interest rate charged on the credit cards. A survey was conducted for data collection. All the data was collected by using survey questionnaires, which is quantitative research method. Microsoft excel spreadsheet would be used after the data were collected. From the research, four major findings had been found. From this research, the researcher proposed four research questions in the questionnaire that consists of convenience factors, spending habits, aggressive promotion

by credit card providers and financial knowledge which are the factors that influences the usage on credit card and will be used for collecting the data for this research. Last but not least, this research indirectly created several areas that could be carried out for future research on the findings. For further exploration or to make improvements for this study, different target of sampling, sample size and location might increase the accuracy and expectation results of the data analysis.