

## **ABSTRACT**

The smooth and efficient operation of the payment system is a critical factor in a country's economic growth process. Payment methods consist of cash, cheques, debit cards, credit cards, charge cards, electronic purse and credit transfer. This study focus on a credit card as the use of credit cards as a medium of exchange for commercial, business and social purchases is ubiquitous. Credit card market in Malaysia also shows an increasing trend in term of its volume of usage and number of card possessed. Credit card is a card whose holder has been granted a revolving credit line. In this study, our respondents come from staffs in Universiti Utara Malaysia. A survey method has been adopted in finding information on the respondents via questionnaires. A three-section questionnaire was developed to find the demographic and socioeconomic characteristics of the respondents, the possession of credit card and the usage of credit card among them. All the information from 117 respondents then analyzed using the descriptive method to reflect respondent's demographic and socioeconomic data together with their possession and usage of credit card.