

Pengurusan Hutang Kad Kredit – Sorotan Literatur Bersistematik daripada 2010-2020

Credit Card Debt Management – Systematic Literature Review from 2010-2020

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Abstract

This systematic literature review highlights debt management among credit card owners in Southeast Asia. Getting financing at any financial institutions in Southeast Asia is easy - if you have enough qualifications. However, the impact of indebtedness has caused problems in managing it. Therefore, the author reviews previous studies that focus on consumer debt management. Meanwhile, the study adopted the methods of Preferred reporting Items for Systematic Reviews and Meta Analyses (PRISMA) by using two major databases, Scopus and Web of Science. As a result, there were 12 articles that were systematically analysed. After going through the theme analysis process, five main research themes were identified namely demographics, financial literacy, behavior, credit card management and economics. In total, under these themes, the study was able to publish 18 sub-themes and some new suggestions and directions to future researchers.

Keywords: Debt management; credit card; financial literacy; consumer behavior; credit card management

Abstrak

Sorotan literatur bersistematik ini meninjau pengurusan hutang dalam kalangan pengguna kad kredit di Asia Tenggara. Mendapatkan pembiayaan di institusi kewangan di Asia Tenggara adalah perkara yang senang - sekiranya mencukupi kelayakan. Namun begitu kesan daripada mudahnya untuk berhutang secara berlebihan ini telah menimbulkan permasalahan dalam menguruskannya. Oleh itu, pengarang meninjau kajian-kajian lepas yang menumpukan kepada pengurusan hutang dalam kalangan pengguna. Sementara itu, kajian ini mengamalkan kaedah-kaedah *Preferred reporting Items for Systematic Reviews and Meta Analyses* (PRISMA) yang mengguna pakai dua pangkalan data utama, iaitu *Scopus* dan *Web of Science*. Hasilnya terdapat 12 artikel yang dianalisis secara sistematik. Setelah melalui proses analisis tema, lima tema kajian utama diperolehi iaitu demografik, literasi kewangan, gelagat, pengurusan kad kredit dan ekonomi. Secara keseluruhan, di bawah tema-tema utama ini, kajian dapat menerbitkan 18 sub-tema dan beberapa cadangan dan hala tuju baharu kepada pengkaji masa hadapan.

Kata Kunci Pengurusan hutang; kad kredit; literasi kewangan; gelagat pengguna; pengurusan kad kredit.