



**A STUDY ON DEBT LITERACY AMONG WORKERS:
A CASE STUDY IN MELAKA**

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KAMPUS

BANDARAYA MELAKA

JUNE 2014

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
BANDARAYA MELAKA**

“DECLARATION OF ORIGINAL WORK”

I, A'IN ZUBAIDAH JAAFAR, (910920-04-5192)

and

I, JENNY BINTI JASININ, (910112-12-5338)

Hereby declare that,

- This work has not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degrees
- This paper is a result of my independent work and investigation, except where otherwise stated
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

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LETTER OF SUBMISSION

JUNE 2014

Nur Hafidzah binti Idris
Lecturer of Faculty of Business Management
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75300 Melaka

Dear Sir/ Madam,

SUBMISSION OF FULL RESEARCHER PAPER

Attached is an original copy of research paper entitled '**A STUDY ON DEBT LITERACY AMONG WORKERS: A CASE STUDY IN MELAKA**' for your kind personal and evaluation, to fulfill the requirement as needed by the faculty.

Thank you

Your sincerely,

.....
A'IN ZUBAIDAH JA'AFAR
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ABSTRACT

The main purpose of this study is to investigate the comporment of one state corporation on factor of debt literacy in Melaka. This topic was chosen due to this study is preliminary study which means less research has been done regarding this topic. The objective of this study is to investigate the factor of debt literacy. Therefore, in order to examine the factor, four variables had been identified in determining debt literacy. The variables are financial experience, financial confidence and financial literacy. Besides, researcher want to know the factors that contribute to debt literacy among workers. 196 respondents had participated in this study and all of the questionnaires were analyze by using SPSS Version 22. Nonetheless to achieve the objectives researchers employ Pearson's Correlation and Multiple Regressions. The results shows that financial confidence and financial literacy are significant while financial experience are not significant whereas financial confidence was found to be the best predictor in determining debt literacy among workers in Melaka.