



**THE AWARENESS OF CREDIT CARD HOLDER
TOWARDS THE KNOWLEDGE AND SKILL OF
PERSONAL FINANCE**

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KAMPUS BANDARAYA MELAKA**

APRIL 2011

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**Submitted in Partial Fulfillment of the
Requirement for the
Business of Business Administration
(Hons) Finance**

**FACULTY OF BUSINESS MANAGEMENT
UiTM, KAMPUS BANDARAYA MELAKA**

APRIL 2011

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
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BANDARAYA MELAKA**

“DECLARATION OF ORIGINAL WORK”

I, NURUL ALYSSA BINTI ABDUL RAIS, (I/C NUMBER: 891005-10-5672)

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 others degrees
- This project paper is the result of my independent work and investigation, except where otherwise stated
- All verbalism extract have been distinguished by quotation marks and source of my information have been specifically acknowledged

Signature: _____

Date: _____

LETTER OF SUBMISSION

25 APRIL 2011

The Head of Program
Bachelor of Business Administration (Hons) Finance
Faculty of Business Management
Universiti Teknologi MARA
Kampus Bandaraya Melaka
110 Off Jalan Hang Tuah
75300 Melaka

Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled "THE AWARENESS OF CREDIT CARD HOLDERS TOWARDS THE KNOWLEGDE AND SKILL OF PERSONAL FINANCE" to fulfill the requirement as needed by the Faculty of Business Management, University Teknologi MARA

Thank you.

Your Sincerely

.....
NURUL ALYSSA BINTI ABDUL RAIS
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Bachelor of Business Administration (Hons) Finance

ABSTRACT

Personal finance is a tool for achieve financial and management money decision. Credit card bankruptcies in Malaysia trebled from 2009 to 2010 thus most of credit card holder experience bad outstanding balance and blacklisted. In response to this, the project paper aims to investigate the level of general financial awareness among credit card holders and determine the relationship between credit card holder awareness and personal finance knowledge and skill. The three research questions addressed are: What is the level of credit card holder's awareness towards personal finance? Is there any relationship between credit card holder's awareness and personal finance knowledge? And is there any relationship between credit card holder's awareness and personal finance skills? A survey method was employed using a sample of 100 respondents around Selangor area that have a credit card. The study also develops normality test, reliable scales, frequency statistic, correlation and regression. The findings of the study revealed that the level of awareness and relationship between dependent and independent variables. The results found that the level of credit card holder awareness is moderate and there is strong relationship. By identifying the specific areas where personal finance awareness may be lacking, the project paper may give recommendation to design financial education programme to educate the cardholder to achieve greater financial freedom.