

**“THE DETERMINANTS OF BANKRUPTCY AMONG CREDIT  
CARDHOLDERS IN MALAYSIA”**

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

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## LETTER OF SUBMISSION

30<sup>th</sup> December 2012

The Head of Program  
Bachelor of Business Administration (HONS) Finance  
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Universiti Teknologi Mara  
Campus Kota Bharu, Kelantan.

Dear Sir/Madam,

### **SUBMISSION OF PROJECT PAPER**

Attached is the project paper titled “**The Determinants of Bankruptcy Among Credit Cardholders in Malaysia**” to fulfill the requirement as needed by Faculty of Business Management, Universiti Teknologi Mara (UiTM).

Thank you.

Your Sincerely,

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## **Abstract / Executive Summary**

This research paper is being done in order to study the factors lead to credit cards bankruptcy among credit cardholders in Malaysia. There are several independent variables that identified by the researcher which consist of consumer consumptions, interest rate, unemployment rate and inflation rate. The research paper done based on secondary data/sources and using the Statistical Program for Social Science (SPSS) to determine the significant relationship among variables. The results found that there significant relationship between the consumer consumptions, interest rate, unemployment rate and inflation rate with the credit cards bankruptcy. However, only interest rate has positive relationship with the credit cards bankruptcy.