

FINANCIAL IDENTITY, THEFT IGNORANCE AND DEGREE OF CARELESSNESS AMONG SELECTED CREDIT CARD HOLDERS

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ABSTRACT

This study was brought to determine fore the level of financial identity theft ignorance and degree of carelessness among selected credit card holders. Descriptive-correlational research was used in this study. The study revealed that the Respondent's Profile, in terms of age, those who are 19-24 years old have a frequency of 16 which was 53.3% on the other hand those who are 25 years old and above have a frequency of 14 which was 46.7%. In terms of gender, female has a frequency of 17 which was 56.7% and male has a frequency which was 43.3%. Lastly, according to the respondents' number of credit card used, the highest are those who have one card with a frequency of 18 which 60% and those who have 2-3 number of credit card used had a frequency of 9 and those with three have a frequency of three or 10%. As to the Respondents' Level of Financial Identity Theft Ignorance had an overall weighted mean of 2.80 and verbally interpreted as high. Respondents' Degree of Carelessness had an overall weighted mean of 1.97. verbally interpreted as Low. Significant difference in the Respondents' Level of Financial Identity Theft Ignorance when grouped according to Profile Variable findings showed when they are grouped according to age, gender and number of credit cards used, p values of 0.113, 0.624 and 0.980, respectively were obtained which were higher than the 0.05 level of significance. Significant Difference in the Respondents' Degree of Carelessness when grouped according to Profile Variables findings showed when they are grouped according to age, gender and number of credit card used, p values of 0.147, 0.290 and 0.418, respectively were obtained which were higher than the 0.05 level of significance. Significant relationship on the Respondent's Level of Identity Theft Ignorance and their Degree of Carelessness, a Pearson r value of 0.185 was obtained. A p value of 0.329 which was higher than the 0.05 level of significance showed that there is no significant relationship between the respondents' level of financial identity theft ignorance and their degree of carelessness.

Keywords: Financial Identity, Theft Ignorance, Carelessness, Credit Card Holders, Descriptive-correlational.