

**PERSONAL FINANCE PRACTICES OF CUSTOMER SERVICE ASSOCIATES  
OF CONVERGYS PHILIPPINES SERVICES CORPORATION IN CEBU CITY**

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A Thesis

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In Partial Fulfillment

of the Requirements for the Degree

**MASTER IN BUSINESS ADMINISTRATION**

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By

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## APPROVAL SHEET

This thesis proposal entitled “**PERSONAL FINANCE PRACTICES OF CUSTOMER SERVICE ASSOCIATES OF CONVERGYS PHILIPPINES SERVICES CORPORATION IN CEBU CITY**” prepared and submitted by **MARIA ESTRELLA B. BARTE** in partial fulfillment of the requirements for the degree of **MASTER IN BUSINESS ADMINISTRATION** has been examined and is recommended for acceptance and approval for **ORAL DEFENSE**.

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## **ABSTRACT**

This study tried to address personal financial issues of the Customer Service Associates and sought some proposed guidelines in order to help them manage finance efficiently. Thus, it attempted to determine some personal financial practices in terms of budgeting, spending, saving, investing and borrowing. It also tried to assess the strengths and weaknesses in managing personal finance in terms of basic needs, personal investments and savings.

The researcher made use of descriptive method of research. A survey was made that utilized questionnaire. Focus Group Discussion was conducted to collect data used as basis for the findings, conclusions, and recommendations.

The study reveals that the CSA's can easily determine what to be considered first in their monthly budget. Logically basic needs like food/meal, bills, transportation, clothing and house rental come first into consideration. Next to the basic needs is savings. However investment is the last item considered. This is expected, since everyone needs to satisfy his/her basic needs first before thinking about saving and investment. Consequently, the amount spent for basic needs (food/meal, bills, house rental) is higher than expenses.

It was recommended that Convergys Philippines should conduct financial courses through seminars, trainings, or lecture forums for the CSA's. This can be done inside the company premise; in this way all employees not only CSAs will benefit and learn how to manage their finances efficiently. Furthermore, it was also recommended that a research with the other sites can also be conducted. Thus, it will benefit not only the individuals but also the company.

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