



INVESTIGATION ON DETERMINANTS OF FINANCIAL MANAGEMENT BEHAVIOR  
AMONG EMPLOYEES IN MELAKA, MALAYSIA

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UNIVERSITI TEKNOLOGI MARA  
MELAKA, CITY CAMPUS

JANUARY 2019

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Submitted in Partial Fulfilments of the  
Requirement for the  
Bachelor of Business Administration with Honours (Finance)

FACULTY OF BUSINESS AND MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
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**DECLARATION OF ORIGINAL WORK**



**BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS (FINANCE)**

**FACULTY OF BUSINESS AND MANAGEMENT**

**UNIVERSITI TEKNOLOGI MARA**

**“DECLARATION OF ORIGINAL WORK”**

I, Hazrel Bin Moktar, (I/C Number: 940602-10-5847)

I, Nur Syafiqah Husna Binti Mohd Sazalli, (I/C Number: 94071810-10-6120)

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 project-paper is the 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.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## LIST OF TRANSMITTALS

January 2019

**Associate Professor Dr Shafinar Binti Ismail**  
**Faculty of Business and Management**  
**Universiti Teknologi MARA (Melaka) City Campus**  
**75300 Melaka**

**Dear Dr,**

### **SUBMISSION OF REPORT PAPER (FIN672)**

The above – mentioned matter is referred.

Attached is the project paper title “**Investigation on Determinants of Financial Management Behavior Among Employees in Melaka, Malaysia**” to fulfil the requirement as needed by the Faculty Business Management, Universiti Teknologi MARA.

Thank You

Your Sincerely,

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HAZREL BIN MOKTAR

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## **ABSTRACT**

This research is to investigate the relationships between financial attitude, financial self-efficacy, financial literacy with financial management behavior. The sample in this research is to investigate employees in Melaka, Malaysia which involved 216 totals of respondents were chosen through purposive sampling of employees that working in UiTM Kampus Bandaraya Melaka and SunPower Malaysia. In order to obtain the result, frequency distribution, descriptive analysis, reliability analysis, Pearson correlation analysis and multiple regression analysis were conducted in the analysis part. The findings recommend that the financial attitude, financial self-efficacy and financial literacy has significant relationships with financial management behavior. Financial literacy is found as the most influenced predictor towards financial management behavior followed by financial self-efficacy and financial attitude. These finding could contribute to the body of knowledge by identifying determinants of financial management behavior among employees in Melaka. Social cognitive theory and theory of planned behavior is used to underpin a proposed theoretical framework. The study shows the absence of financial attitude, financial self-efficacy and financial literacy will enhance the level of financial management behavior among employees in Melaka.

Keyword: Financial Management Behaviour, Financial Attitude, Financial Self-Efficacy, Financial Literacy.