

**UNIVERSITI TEKNOLOGI MARA**

**FINANCIAL LITERACY LEVEL  
AMONGST YOUTH: WITH SPECIAL  
REFERENCE TO KUANTAN AREA**

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Academic Writing submitted in partial fulfillment  
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## AUTHOR'S DECLARATION

I declare that the work in this academic writing was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This academic writing has not been submitted to any academic institution or non-academic institution for any degree or qualification.

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## **ABSTRACT**

The financial literacy of Youth in Kuantan raised great concerns as people should grow in par as the country expands economically. Financial literacy is affected by various factors. Therefore, the research objective is to investigate the relationship of gender, education level, and occupation status on financial literacy level amongst youth in Kuantan. Both primary and secondary data were used in this research. The independent variables of this study are gender, education level, and occupation status whereas the dependent variable is financial literacy level which is separated into personal financial management practices, personal financial experiences, personal financial behaviors and personal opinion. Based on the findings of this research, gender, education level, and occupation status significantly affect financial literacy. Therefore, financial education programs should be developed in more interesting approaches in order to attract the participation from younger generation.

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