



THE AWARENESS OF PERSONAL FINANCIAL MANAGEMENT  
AMONG STUDENTS IN UITM SEREMBAN 3 CAMPUS

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

FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITY TECHNOLOGY MARA  
CITY CAMPUS OF MALACCA

June 2014

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION  
WITH HONOURS (FINANCE)  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
“DECLARATION OF ORIGINAL WORK”

I, Khairunnisa Asyila Bt Khairudin, (I/C Number: 910917-05-5242)

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 our independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of our information have been specifically acknowledged.

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

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

## LETTER OF SUBMISSION

4<sup>th</sup> July 2014

The Head of Program

Bachelor of Business Administration

(Hons) Finance

Faculty of Business Management

City Campus of Malacca

Universiti Teknologi MARA Melaka

110 Off Jalan Hang Tuah

75300 Melaka Bandaraya Bersejarah

Dear Sir,

### **SUBMISSION OF PROJECT PAPER**

Attached is the project paper titled “THE AWARENESS OF PERSONAL FINANCIAL MANAGEMENT AMONG STUDENTS IN UITM SEREMBAN 3 CAMPUS” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely

Khairunnisa Asyila Bt Khairudin

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Bachelor of Business Administration (Hons) Finance

## ABSTRACT

The project paper entitled “The Awareness of Personal Financial Management among Students in UiTM Seremban 3 Campus” was conducted from February 2014 to June 2014. The purpose of this research is to examine the awareness of personal financial management among UiTM students in Seremban 3. This study focuses on 3 important independent variables which are personal experience, purchasing behavior and also knowledge and skills.

This study was conducted in UiTM Seremban 3 Campus where the data and statics are being taken. The hypothesis was supported by the result. 100 questionnaires have been distributed among students that stay in the UiTM. The researcher has obtained the data and analyzed it in SPSS 20.0 which involved frequencies, reliability, descriptive statistics, Pearson correlation and multiple regression analysis.

Based on the findings, it shows that the personal experience is has no relationship with the dependent variable due to the negative value of the beta and also T-test. Whereas, purchasing behavior is the most significant and has a strong relationship with the dependent variable which is personal financial management due to the highest T-test value.