

**EVALUATION OF FINANCIAL BEHAVIOR IN MALAYSIA:
EVIDENCE FROM UNDERGRADUATE STUDENTS OF
UNIVERSITI TEKNOLOGI MARA PERLIS**

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DECLARATION OF ORIGINAL WORK



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"DECLARATION OF ORIGINAL WORK"**

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TABLE OF CONTENT

	Page
TITLE PAGE	i
DECLARATION OF ORIGINAL WORK	ii
LETTER OF SUBMISSION	iii
ACKNOWLEDGEMENT	iv
TABLE OF CONTENTS	v
LIST OF FIGURES	vii
LIST OF TABLES	viii
LIST OF ABBREVIATIONS	ix
ABSTRACT	x
CHAPTER 1 INTRODUCTION	
1.0 Introduction	1
1.1 Background of Study	2-3
1.2 Problem Statement	4-5
1.4 Research Objectives	6
1.5 Research Question	6
1.6 Scope of Research	6

CHAPTER 2	LITERATURE REVIEW	
	2.0 Introduction	7
	2.1 Financial Behavior	7-9
	2.2 Demographic Characteristics	9-10
	2.3 Financial Influence	10-13
	2.4 Financial Attitudes	13-14
	2.5 Financial Knowledge	14-15
CHAPTER 3	RESEARCH DESIGN AND METHDOLOGY	
	3.0 Introduction	17
	3.1 Theoretical Framework	17-18
	3.2 Hypothesis	18-19
	3.3 Data Collection	19
	3.4 Data Analysis	19-20
	3.5 Research Model	21
CHAPTER 4	DATA ANALYSIS AND FINDINGS	
	4.0 Introduction	22
	4.1 Frequency Demographic Characteristics Analysis	23-25
	4.2 Descriptive Demographics Statistics	26-27
	4.3 Cross-Tab	28-31
	4.4 Reliability Test	32
	4.5 Pearson Correlation Coefficient	33

ABSTRACT

Financial behavior plays an important role in influencing the welfare of individuals in a household, society, nation and the world at large. Economics literature suggests that any individual will take into consideration all available information to make choices that maximize their utility, profit and wellbeing. It is generally assumed any individuals have an unlimited ability to process information that will enable them to make well-informed choices. The main objective of this study is to investigate the determinants of financial behavior of university students. This research will also examine whether financial behavior of these students differ by financial literacy level. Data will be gathered via questionnaires that included personal information, financial attitude, financial behavior, factors influences their decision and financial knowledge.