

UNIVERSITI TEKNOLOGI MARA

**THE DETERMINANTS OF FINANCIAL
BEHAVIOR AMONG YOUNG GRADUATES OF
UNIVERSITI TEKNOLOGI MARA (UITM)
SEGAMAT, JOHOR**

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Final Year Project Paper submitted in fulfilment of the requirement for
the degree of
Bachelor of Business Administration (Hons)
Islamic Banking

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AUTHOR'S DECLARATION

I declare that the work in this final year project was carried out in accordance with the regulation of Universiti Teknologi Mara (UiTM). It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulation for Undergraduate, Universiti Teknologi Mara, regulating the conduct of my study and research.


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ABSTRACT

Nowadays, the bankruptcy rate among youth keep increasing whereby it totally gives impact to youth, economy and society. Besides that, youth is the main group that contribute in building up the economy. Bankruptcy is one of the serious issue among youth and usually it is due to weak of personal financial management. A healthier financial behavior would lead to a good financial management. A good financial behavior of an individual depends on several factors. Therefore, the purpose of this study to determine the financial behavior among young graduates. There are several independent variables that might influence financial behavior such as personal financial knowledge, peers, parental role modelling and parent's direct teaching. In this research, questionnaire had been distributed to 160 respondents who are graduates from batch March 2019 of Faculty of Business and Management Universiti Teknologi Mara (UiTM) Kampus Segamat, Johor. All the results and feedback from the respondents had been recorded and analysed using SPSS version 20. The finding of this research shows that personal financial knowledge, parental role modelling and parents direct teaching have a significant and positive relationship with the financial behavior. The result from this study may be used to increase a good financial behavior among young graduates.

Keywords: financial behavior, youth, young graduates, peer, parental, role modelling, direct teaching

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MOST MERCIFUL

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