

UNIVERSITI TEKNOLOGI MARA

**A STUDY ON FINANCIAL MANAGEMENT PRACTICE AND
FINANCIAL BEHAVIOR AMONG UITM SEREMBAN 3
STUDENTS**

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ABSTRACT

For students, money is among the most important sources that support their lives. Student spending also differs according to genders. Males and females have different needs and wants although they may attend the same course and stipulated academic activities. Hence, a research was conducted to compare the financial management practice and financial behavior between genders among students of UiTM Seremban 3. This study used stratified sampling technique to select the respondents from the population of 4783 students. The sample of this study consisted of 356 students of Universiti Teknologi Mara (UiTM) campus Seremban 3 by using the formula (Daniel & Cross, 2018). The stratification was selected based on gender which is male and female from Universiti Teknologi Mara (UiTM) campus Seremban 3. Within each gender, selection of gender was by using simple random sampling. A non – comparative scales questions was used continuous rating scale in which respondents are asked to rate the object by placing the appropriate position on a 10 – line item scale from strongly disagree to strongly agree. Hotelling T – Square Test was used to compare the financial management practice and financial behavior between genders among students of UiTM Seremban 3. A total of 268 complete responses were received from 356 questionnaires. Descriptive statistics are the main results show that there is a no significant difference of gender on financial management practice and financial behaviors. This study is important as students who have problems managing their finances during their study in the university would find the results of the study useful for them to increase their finance in a better way.

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