



UNIVERSITI TEKNOLOGI MARA

“DETERMINANT OF PERSONAL FINANCIAL BEHAVIOR AMONG STUDENTS”

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JULY 2013

ACKNOWLEDGEMENT

“In the name of Allah, The merciful, The Beneficent”

First and foremost we praised God for His blessing upon our life and giving me good health, Alhamdulillah. We would like to express my deepest thanks to the following people who have helped us tremendously and professionally in completing this degree's project.

Associate Madam Nur Hafidzah Binti Idris, our advisor who not only shared her valuable time and great knowledge to help us through this process, but who gave support and believed in us. Her comments and feedback to this research had motivated me to continually improve the quality of the thesis.

Thanks to our beloved family members for their endless support during our entire Degree duration at Universiti Teknologi Mara. Their understanding, loving and caring ways are the best elements to support us throughout this period.

Our thanks and gratitude also goes to our respective examiner and second advisor, Madam Shahreena Binti Daud who had examined our project paper.

We felt grateful to our friends and staff of the university, for their encouragement and endless effort in supporting us during difficulties to complete our thesis. We will always treasure those memorable struggles and happy moments.

ABSTRACT

Several studies have been done to relate financial literacy with financial behavior of university student. However only few studies specifically analyzed the relationship between cash management and university students, focusing on parent's influenced. The current behavior will affect the potential for developing positive attitude toward personal financial behavior such as having a good personal financial planning especially when dealing with expenses and investment to guarantee their future. This study explores the personal financial behavior. This study was conducted at Unversiti Kebangsaan Malaysia (UKM) and Universiti Pertahanan Nasional Malaysia (UPNM) and there are includes four (4) independent variable that are involved self efficacy, social influence, financial knowledge and financial skills. The first objective of this study is to determine whether self efficacy, social influences, financial knowledge, and financial skills have relationship with financial behavior and second objective is to identify the most important factors in personal financial behavior. Data collected and evidence are being process by using SPSS Computer program. Researcher also wants to test the hypothesis formulated earlier by using multiple regression analysis. Pearson's Correlation Coefficient was used in order to know the relationship between independent variable and dependent variable. From the finding, most of the factor that influences to the personal financial behavior are from their financial knowledge and followed by social influences, self efficacy and last is financial skills.

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