

THE RELATIONSHIP BETWEEN SPENDING BEHAVIOUR, FINANCIAL ATTITUDE,
FINANCIAL KNOWLEDGE, FINANCIAL SELF-EFFICACY AND SELF-CONTROL ON
GOVERNMENT SERVANT IN SELANGOR, MALAYSIA

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ABSTRACT

This study examines factors affecting spending behaviour by study the relationships of financial attitude, financial knowledge, financial self-efficacy and self-control towards spending behaviour. The questionnaire was distributed and the findings were analysed using Statistical Package of Social Sciences 20.0 which are involved descriptive analysis, reliability test, Pearson's Correlation Analysis and multiple regression analysis. The sample of the research is examined on the government servant in Selangor, Malaysia and there have 150 total of respondents were selected through purposive sampling. The following are the results which are generated from this research study. The findings suggest that, four key factors have an effects on spending behaviour in which indicates that 51.6 % of independent variables explained dependent variables. Financial self-efficacy and self-control have a significant relationship between spending behaviour. Meanwhile, it shows that there is no significant relationship between financial attitude and financial knowledge towards spending behaviour. The results also indicate that self-control becomes the important factors that influence the spending behaviour. These findings could be useful references for related organizations as well as body of knowledge and practical implication that are interested in improve the spending behaviour in a context of avoiding from bankruptcy.

Keyword: Spending Behaviour, Financial Attitude, Financial Knowledge, Financial Self-Efficacy, Self-Control