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**FINANCIAL LITERACY AMONG
UNIVERSITY STUDENTS: CASE IN
KOTA KINABALU**

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ABSTRACT

The objectives of this research paper are to investigate the general financial literacy among university students in Kota Kinabalu with regards to their financial attitudes, financial behaviour, financial socialization agents and financial knowledge. The stratified random sampling technique was the sampling used to select the respondents for this research. The sample was selected from university students in Kota Kinabalu, Sabah including Universiti Teknologi MARA (UiTM) Campus Kota Kinabalu, Universiti Malaysia Sabah (UMS) and Politeknik Kota Kinabalu. The study was quantitative in nature, which relied upon primary data obtained through questionnaires. The questionnaires gathered information regarding financial attitudes, behaviour, socialization agents, and knowledge that university students possessed. The findings of this research paper reveal that university students generally lacked financial literacy as they are lack of understanding in some basic concept of financial knowledge. In terms of attitude, students tend to show weakness in controlling the financial situation except in the domain of handling financial future and savings. A fascinating observation shown in this survey is that while students agreed with certain habits, this does not imply they will embrace them in their everyday lives. This survey identified that financial attitude, financial behaviour, financial socialization agents, and financial knowledge were found to vary across all groups, namely; gender, age, housing placement and support are.

Keywords: *Financial Literacy, Financial Attitudes, Financial Behaviour, Financial Socialization Agents, Financial Knowledge*

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