

**UNIVERSITI TEKNOLOGI MARA**

**THE INFLUENCE OF FINANCIAL  
ATTITUDE, BEHAVIOUR AND  
KNOWLEDGE ON FINANCIAL  
LITERACY:  
A MALAYSIAN PERSPECTIVE**

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Dissertation submitted in partial fulfillment  
of the requirements for the degree of  
**Master of Corporate Administration**

**Faculty of Administrative Science and Policy  
Studies**

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## AUTHOR'S DECLARATION

I declare that the work in this dissertation was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This dissertation 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 Regulations for Post Graduate, Universiti Teknologi MARA, regulating the conduct of my study and research.


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## **ABSTRACT**

Financial Literacy among youths is a global concern worldwide. This includes alarming problems such as the high bankruptcy level among youths and the weaknesses in managing finance among youths such as managing debt, personal finance and savings. The OECD has provided a framework which assess the Financial Attitude, Financial Behaviour and Financial Knowledge to determine the level of Financial Literacy among youths. However, the result will very much vary within countries such as first world countries like UK, Canada, and Germany and third world countries like India, Bangladesh and Vietnam. Thus it is significant to carry out the study in Malaysia. This study has been conducted among 220 youths with purposive sampling method. It uses primary data which is derived from questionnaires that have been distributed to individuals from different field of expertise and working fields. Secondary data are also used to help researcher in getting a clearer picture of the situation on a global perspective. The definition of youths in the Malaysian context refers to those 30 years old and below. The timeframe of conducting the study is within the year 2019 and it is not time significant. The result has shown that between the variables ‘Financial Knowledge’ is the most significant in determining the level of financial literacy among youths in Malaysia. However, there are some limitations in the study such as the sample size, the scope of variable used and medium to collect the data.

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