

**UNIVERSITI TEKNOLOGI MARA**

**FACTORS THAT AFFECTING FINANCIAL  
MANAGEMENT BEHAVIOUR AMONG THE  
YOUTH: A CASE STUDY IN KAJANG,  
SELANGOR**

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Final Year Project Paper submitted in fulfillment  
of the requirements for the degree of  
**Bachelor of Business Administration  
(Islamic Banking)**

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## AUTHOR'S DECLARATION

I declare that the work in this final year project paper 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 thesis 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 Undergraduate, Universiti Teknologi MARA, regulating the conduct of my study and research.

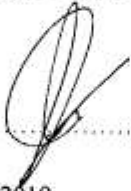
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## ABSTRACT

This research is conducted to analyse the factors that affect the financial management behaviour among youth in Kajang, Selangor. From the prior research shows there are many factors that can affect the financial management behaviour. Aims for this study is to identify the significant relationship between dependent variable and independent variables by using empirical analysis which are tested on the self-administered or questionnaire that has been distributed. Financial Management behaviour is chosen as the dependent variable and there are four independent variables selected that are financial knowledge, financial attitude, locus of control and bank policies. The significance of this research will give knowledge and acknowledge the youth and the future generation on how to have a proper management of finance. The data from the answered questionnaire has been conducted using Statistical Package of Social Science Version 22 (SPSS) to get the analysis. Cronbach's Alpha for this research for every variable is in good and excellent reliability. The findings have shown that all these four independent variables have explained only 22% of the variance of financial management behaviour. Positive relationship is shown for all these four variables even locus of control and bank policies is not significant. Two of the variables are shown not significant that are financial knowledge and financial attitude and the other two are not significant.

**Keywords:** financial management behaviour, financial knowledge, financial attitude, locus of control, bank policies

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