

## **ABSTRACT**

The purpose of this study is to investigate the perception among the workers at Pejabat Tanah Dan Jajahan Tanah Merah on the relationship between personal financial literacy and personal debt management towards financial knowledge. There are about 80 staffs or workers that taken as sample in this research. There are three independent variables in this research which are personal finances, management of money and making the independent investment decisions. While the dependent variable has been chosen as financial knowledge. Based on the findings, there are two variables that significant which are personal finances and management of money. One variables is insignificant which is making independent investment decisions.

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TOWARDS FINANCIAL KNOWLEDGE AMONG  
WORKERS IN KELANTAN

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