

UNIVERSITI TEKNOLOGI MARA

**FINANCIAL MANAGEMENT AMONG
YOUNG WORKERS: A STUDY AT SMK
PERIMBUN**

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Academic Writing submitted in partial fulfilment of
the requirements for the
Bachelor of Muallamat (Hons.)

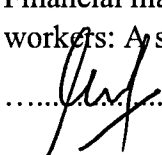
Academy of Contemporary Islamic Studies

January 2019

AUTHOR'S DECLARATION

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

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ABSTRACT

Debt management is one of the most important aspects of personal financial management. Without efficient debt management, young workers will fail to manage money well. Phase transitions faced by young workers are not willing to make them in managing personal finances because at this level of commitment to the establishment of money began to happen. This study aims to identify financial management among young workers at Sekolah Menengah Kebangsaan Perimbun, especially from the aspect of financial literacy, financial management practices and financial problems like inefficient debt management. This study uses a cluster sample method involving 50 respondents who are categorized as young workers. This study used a descriptive analysis to determine the level of financial management among young workers. This study found that the level of financial literacy among young workers at Sekolah Menengah Kebangsaan Perimbun is high, high level for financial management practices and low level for financial problems.

Keywords: financial management, young workers, financial literacy, financial problems, money.

ACKNOWLEDGEMENT

Praise to ALLAH S.W.T the most exalted whose mercy and blessing have enabled me to complete this report. Peace and blessing of Allah be upon His Messenger, Prophet Muhammad S.A.W. I could have finished this Academic Writing on time and fulfil overall of the requirement needed for this last subject paper of Bachelor in Muamalat (Hons.) I admit there is so much difficulty in finishing this final project paper but thanks to Him that I could finish this subject on time.

First and foremost, I would like to take an opportunity to express big thanks to my respectable advisor Mastura binti Razali, for encouraging and guiding me in preparing this final year project paper until it is completed.

Special gratitude towards my beloved family especially my parents, Samsuddin bin Zainal and Rahimah binti Ibrahim for their unconditional love, support, high spirit and monetary support during finishing this final year project. Thank you to all my friends who helped me to complete this thesis.

Special thanks to the all staff at SMK Perimbun either teacher, staff office and so on because of their willingness to take part as my respondents to answer my questionnaire. Also, thanks to all people who have helped me directly or indirectly to completing this final year project.

May Allah bless all of you and thank you very much.

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