

UNIVERSITI TEKNOLOGI MARA

**FINANCIAL MANAGEMENT BEHAVIOR
AMONG UITM SHAH ALAM STUDENT**

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

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AUTHOR'S DECLARATION

I declare that the research in this academic writing was done in accordance with the rules and regulations provided by Universiti Teknologi MARA (UiTM). It is original and the results of my own research, unless otherwise indicated or acknowledged as referenced work. This academic writing has not been submitted to any other academic or non-academic institution.

I, hereby, acknowledge that I have been complied with Academic Rules and Regulations for Under Graduate, Universiti Teknologi MARA (UiTM), implemented throughout the conduct of my study and research.

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ABSTRACT

Managing money or financial resources is a crucial skills someone need to acquire. With the vast development in financial sector and technology, financial management skill is a must in order to cope with various financial risk and problems. Increasing amount of bankrupt individual among young generation is the indicator that they are having financial problems. Few sources of news were highlighting this topic in their headlines to let all people especially young generation, aware of this alarming financial scenario that happened in Malaysia. Due to this situation, this research was done aiming for identifying the financial management behaviour among UiTM Shah Alam student. This research used the quantitative approach by distributing sets of questionnaires regarding their financial behaviour and their awareness towards financial literacy. 268 samples are randomly selected form the sample size of approximately 18,000 students. The data were analysed using frequency analysis and one way ANOVA analysis. The results of the survey showed that most of the students were not having a proper financial management behaviour. They were not practising a good financial management in managing their financial resources in their daily life. However, in the aspect of awareness of financial literacy, the mean is quite high. The respondents are aware of the importance of financial knowledge and the consequence of having poor financial management. But in terms of implementation of financial knowledge, the mean is low among the respondent. Recommendation for the implementation of financial education among university student are also highlighted in this research in order to assist young generation in managing their financial resources efficiently.

Keywords: bankruptcy, financial literacy, financial behaviour, financial management, financial education

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TABLE OF CONTENTS

CONFIRMATION BY PANEL OF EXAMINERS	ii
AUTHOR'S DECLARATION	iii
ABSTRACT	iv
ACKNOWLEDGEMENT	v
TABLE OF CONTENTS	vi
LIST OF TABLES	ix
LIST OF FIGURES	x
LIST OF ABBREVIATIONS / NOMENCLATURES	xi
CHAPTER 1	1
INTRODUCTION	1
1.1 Research Background.....	1
1.2 Problem Statement	2
1.3 Research Objectives	3
1.4 Research Questions	3
1.5 Research Significance	4
1.6 Research Scope	5
1.7 Limitation of Scope.....	5
1.7.1 Limitation of Title.....	5
1.7.2 Limitation of Variable.....	6
1.7.3 Limitation of Sample	6
1.7.4 Limitation of Location	6
1.8 Operational Definition.....	6
1.8.1 Financial.....	7
1.8.2 Management.....	7