

**THE BEHAVIOUR OF UMK STUDENTS
TOWARDS FINANCIAL CRIME**

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DEGREE OF BUSINESS ADMINISTRATION (ISLAMIC
BANKING AND FINANCE)

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UNIVERSITI
MALAYSIA
KELANTAN

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by

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2024

APPENDIX 3: THESIS DECLARATION

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ABSTRAK

Penyelidikan ini tertumpu kepada pelajar UMK Kampus Kota di Pengkalan Chepa. Kajian ini melihat gelagat pelajar UMK terhadap jenayah kewangan. Kajian ini dilakukan secara deskriptif menggunakan soal selidik dalam talian untuk mengumpul jawapan responden. Hasil kajian mendapati tiga pembolehubah tidak bersandar iaitu pengetahuan, sikap dan norma subjektif secara signifikan mempengaruhi tingkah laku pelajar UMK terhadap jenayah kewangan. Hubungan antara pembolehubah bebas norma subjektif dan pembolehubah bersandar tingkah laku jenayah kewangan mempunyai hubungan yang kuat dan diikuti oleh pembolehubah bebas yang lain iaitu sikap dan pengetahuan. Kesimpulannya, kami telah belajar melalui kajian ini bahawa aspek persekitaran pelajar amat signifikan kepada pelajar dalam tingkah laku mereka terhadap jenayah kewangan.

Kata kunci: jenayah kewangan, tingkah laku, pengetahuan, sikap, norma subjektif

ABSTRACT

This research focuses on the UMK students from City Campus in Pengkalan Chepa. This study looks at the behaviour of UMK students towards financial crime. This research was done descriptively utilizing an online questionnaire to collect respondents' replies. The study's results revealed that three independent variables, namely knowledge, attitude, and subjective norms, significantly influence the behaviour of UMK students towards financial crimes. The relationship between the independent variable subjective norms and the dependent variable behaviour financial crime has a strong relationship and is followed by other independent variables namely attitude and knowledge. In conclusion, we have learned through this study that student surrounding aspects are very significant to students in their behaviour toward financial crime.

Keywords: *financial crime, behaviour, knowledge, attitude, subjective norms*

CHAPTER 1: INTRODUCTION

1.1 BACKGROUND OF THE STUDY

There are many types of crimes, especially on this day with many technologies that can be used in the wrong way. Usually, people who are involved in crime's activities want the financial resources and they use it in the wrong way to get it. Financial crime is the most crime's activities and they use technology to deceive their victims. Their motivation comes from the environment around them. The examples of motivation that they have to reach their goal are the rewards and money that they can get from their victims. Financial crimes are included in property crimes. The statistics of property crime can be seen as follows.



Source: Royal Malaysia Police

Figure 1.1: Crime index, violent crime and property crime cases Malaysia, 2016-2020

Property crimes are shown with yellow lines. The record shows that there is a reduction in property crime cases from 2016 to 2020. There are 52,344 cases of property crimes in 2020 compared to 90,028 cases of property crimes in 2016. Even though the cases are decreasing, the cases in 2020 are still in a large number.

This study is focused on financial crimes and it is one part from property crimes. Financial crime is often defined as a crime against property with an illegal crime. Users that commit financial crimes are exploited for personal benefit. Financial crime is defined as a crime committed for the purpose of gaining access to and control over property owned by others. Financial crime is sometimes described as the use of deception to earn illicit profits, which generally involves a breach of trust as well as certain criminal activity. Check fraud, credit card fraud, mortgage fraud, medical fraud, corporate fraud, bank account fraud, point of sale fraud, currency fraud, and a variety of other crimes are committed by those who conduct financial crimes. Insider trading, tax evasion, bribery, embezzlement, identity theft, cyber attacks, money laundering, and social engineering are all types of crime.

According to Gottschalk (2010), financial crime arises because of the chance to commit the crime when the criminal has flexible features that change based on the type of criminal involved. Depending on the criminal organization and criminal business people engaged, the sort of criminal might vary. Risks are generally associated with opportunities.

Financial crime today has a connection with technology. This matter is more dangerous when artificial intelligence (AI) is growing. People are getting braver to do a financial crime using technology because they can hide their true identity. The criminals can abuse the wrong picture and identity to commit a financial crime. This situation causes other bad things to innocent people. The looming trend for financial crime is fraud and scam.

Since fraud and scam websites are useful for spreading the word about fake identities, they can have a negative impact on victims of identity theft whose photos have been stolen and posted online. The ability of AI to create unique images that can be used to lure victims is a growing concern (D. Benoit & H. Thomas, 2022).

The factor that encourages financial crime to occur is the desire to cheat. The opportunities that encourage criminals to cheat because it is felt that no one can know about their bad activities. According to Joseph Wells (2021), cheating is a behaviour that encompasses many sorts of criminality that justify various techniques, including cheating in order to attain the intended purpose. They felt that they were safe from being attacked by victims.

Besides that, a wrong mindset is another thing that can encourage crime to occur. When a person is too free-thinking and has no strong religious beliefs, they can fall into a fallacy in thinking that eventually concludes that criminal activity or fraud is considered normal.

People must have a consciousness about financial crime and know how to protect their personal finances from falling to the criminal's hand. If people are aware, the criminals can find it difficult to survive and they may not maintain the illegal activities.

1.2 PROBLEM STATEMENT

The advancement of the Internet in this era has greatly influenced the way people live their daily lives. The progress of the Internet has helped society in doing things such as in business, work, politics and others. The use of the Internet also has the potential to help in economic growth in the country in order to be in line with progress in foreign countries. However, the Internet also brings with it negative things such as the threat of crime, especially crimes that occur in finance (Brands & van Wilsem, 2021).

Financial crime is a crime that does not involve violence where this crime is committed with the aim of obtaining money illegally which is illegal. This crime is also a serious crime that occurs not only abroad but also within the country. These financial crimes include embezzlement, bribery, fraud, forgery, identity theft on the internet and more. This financial crime can occur leading to the loss of a large amount of money and can affect financial institutions in the country. This financial crime can also affect growth and development in the country and reduce the ability to attract foreign investment in the country (Iwasokun et al., 2019).

This financial crime can happen according to the theory of planned behaviour. This theoretical concept is a theory that explains about the social attitude and personality characteristics of a person so that a person behaves in such a way in a certain situation. This theory of planned behaviour can be used to study the effect of variables on a person's behaviour (Yuniarwati et al., 2022). There are several factors that cause this financial crime to happen.

Knowledge is not only important as a tool for socializing in everyday life, it is also important in the formation of a relationship and an individual's behaviour. Every

individual must have knowledge because the level of knowledge can help a person not to be involved in any crime such as financial crime. When the level of knowledge increases, then the rate of financial crime in the country can be reduced. An individual with less knowledge will tend to commit crimes in the country. The researchers also found a study where the tendency of young people in the age group of 14 to 25 years to commit crimes is higher. This is why knowledge is very important in order to produce an educated society at this time (Tharshini & Ibrahim, 2022). Individuals who are less knowledgeable can also be said they do not have solid knowledge about something and lack awareness so that a person acts to commit financial crimes. For example, if a person works but has a low income or cheats, then that person intends to commit financial crimes to get more money.

According to Yuniarwati et al. (2022), the researchers identified that a person's attitude can lead to financial crimes where it can occur online. The researchers focus specifically on the relationship between attitude and financial crime where it needs to be avoided by the public. The public needs to be made aware of financial crimes that may occur such as online banking transactions or when shopping online. However, there are some other opinions that consider that a person's emotional response can also influence how a person responds to committing a financial crime. Internet users who have access to the internet can steal someone's identity online and it will cause concern or worry to the public who are not yet aware of this crime. Attitude can also be said to be an individual's actions that occur without them realizing that their actions are wrong due to lack of education by their parents and lack of religious education. Their immoral attitude causes them to act because they get less attention from the family until the occurrence of certain attitude actions.

Based on prior study, subjective norms describe social actions that a person feels whether they want to perform an action or not. a person's behaviour can also be influenced by other individuals who can be used as a reference when a person wants to do something. Subjective norms can also be linked to the level of influence of an individual that can be used as a reference in performing social actions. In short, this subjective norm is an individual's perception of how big a role that person has in influencing others to do an action. Subjective norms can also be said to occur due to external environmental influences such as the influence of social media, the influence of peers causing the person to act to commit financial crimes. The technology available at this time has been created so strongly that if a person is skilled in using

the technology, he or she can easily commit this financial crime. Therefore, a financial institution must have strong technology so that any financial information cannot be hacked by irresponsible people.

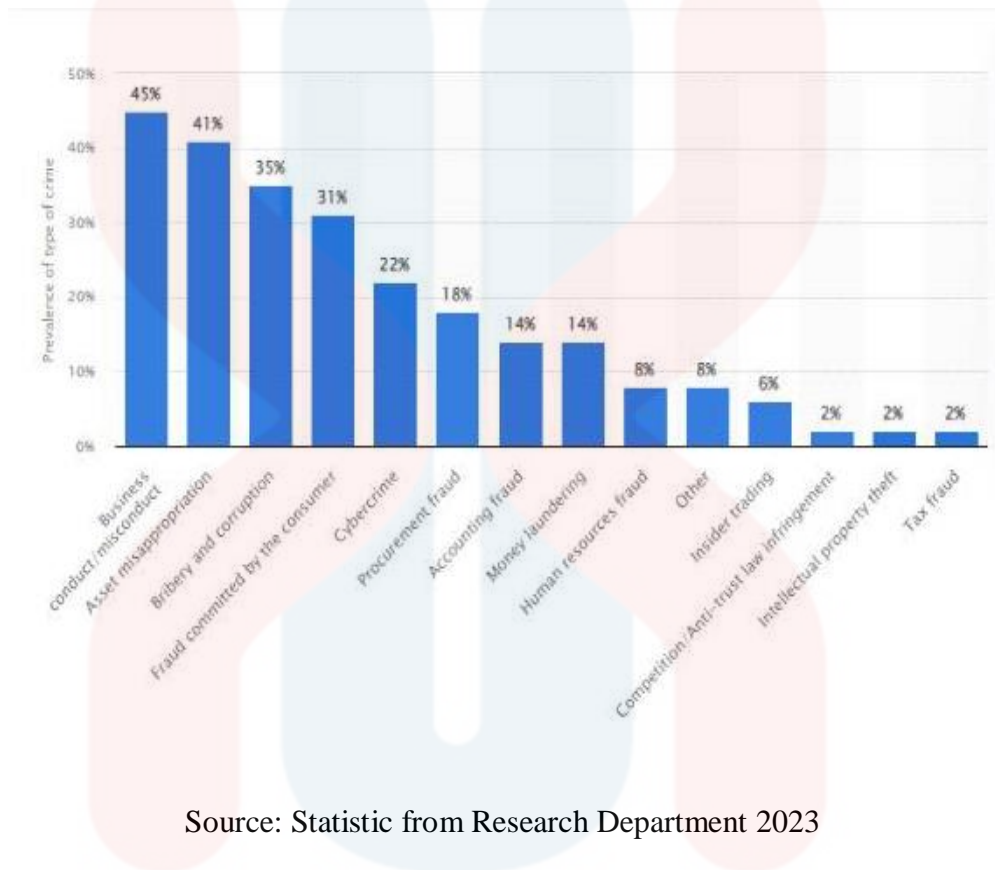


Figure 1.2: Types of Fraud or Economic Crimes in Malaysian organizations between 2015 and 2017

According to a source from the Ministry of Finance, a total of 31,169 online crime cases were reported in Kuala Lumpur from 2021 to 30 June 2022. According to PDRM data, these internet crimes include online purchase fraud, non-existent loans, fraud from Africa, China, or Macau, investment, business email compromise, and SMS fraud. Based on the Ministry of Communication and Digital, there are also as many as 98,607 cases of fraud that have occurred involving losses amounting to RM3.3 billion from 2017 to 2021. As many as 4340 cases with losses amounting to RM665 million have been recorded in 2021 compared to 2020 where a total of 4062 cases with losses amounting to RM637 million have been recorded. This crime is caused by those who can deceive victims just by using the phone and social media.

The behaviour that may lead UMK City Campus students towards financial crime will thus be discussed in this study. As a result, the primary goal of this research is to investigate the factors that contribute to financial crime among University Malaysia Kelantan students.

1.3 RESEARCH QUESTION

In order to achieve the main purpose of this study, there are three research questions to be carried out in this research. The following is the question in this study:

RQ1: Is there any significance between knowledge and behaviour of financial crime among UMK City Campus in Malaysia?

RQ2: Is there any significance between the attitude and behaviour of financial crime among UMK City Campus in Malaysia?

RQ3: Is there any significance between subjective norms and behaviour of financial crime among UMK City Campus in Malaysia?

1.4 RESEARCH OBJECTIVES

In order to achieve the main purpose of this study, there are three research objectives to be carried out in this research. The main objective of this study are:

RO1: To examine the relationship between knowledge and behaviour of financial crime among UMK City Campus in Malaysia.

RO2: To identify the relationship between attitude and behaviour of financial crime among UMK City Campus in Malaysia.

RO3: To analyze the relationship between subjective norms and behaviour of financial crime among UMK City Campus in Malaysia.

1.5 SCOPE OF THE STUDY

The purpose of this study is to analyze the behaviour toward of financial crime of which there are three aspects which are knowledge, attitude and subjective norms among University Malaysia Kelantan (UMK) students from City Campus. This research focuses on the UMK students from City Campus in Pengkalan Chepa. The researchers will utilize a questionnaire using a quantitative approach to gather information for this study. The researchers target the respondents required to be 351 students from UMK City Campus. In order to conduct the survey of the questionnaire, an internet platform which is Google Form will be utilized. The questionnaire will be

designed based on the behaviour among UMK City Campus students from Pengkalan Chepa towards financial crime.

1.6 SIGNIFICANCE OF STUDY

This study aims to help other researchers find out more about the behaviour of UMK students towards financial crime. Through this research, the researchers will find out about the factors that cause financial crime to occur against internet users who are university students. Among the factors that contribute to this financial crime are knowledge, attitude, and subjective norms. This study is important because through this research, it will explain these three factors that can be linked to how these causes influence an individual to commit financial crimes today.

In addition, this study will explain how knowledge can affect behaviour of financial crime among UMK students. Next, this research will examine the behaviour of UMK students about an attitude that can influence financial crime. In addition, through the analysis made by this study, the researchers can see if subjective norms have a relationship with behaviour at the UMK City Campus towards financial crime.

Thus, the overview presented in this study will convey valuable information for future research that explores the factors that contribute to financial crime and can lead to a more in-depth analysis. In fact, further research needs to be conducted to investigate this finding about the behaviour towards financial crime among students at the UMK City Campus. Therefore, it can help not only university students but also the government in taking action to stabilize and improve security in the financial system in Malaysia.

1.7 DEFINITION OF TERM

Examining student behaviour towards financial crime is the goal of this research. Furthermore, determining the application of finance in a student's everyday life is critical. Knowledge, attitude, and subjective norms all play a role in financial crimes. The terminologies used in this study help to explain the definition of a term.

1.7.1 Behaviour

In this study, the term "behaviour" refers to the stated that human behaviour, or for that matter, the behaviour of animals or even living beings in general, is

fundamentally distinct from the processes in nature examined by the natural sciences (Taylor, 2021). According to (Mustaffa et al., 2019) noble behaviour according to reason and religion then it is called good behaviour but if it produces bad behaviour according to reason and religion, then it is called bad behaviour. In this context of study, behaviour is defined as the action, performance, or way an individual acts or reacts in response to their environment or stimuli. It also includes a variety of observable activities, including both conscious and unconscious actions, verbal and non-verbal communication, and physical gestures about what causes a financial crime to happen to an individual.

1.7.2 Financial Crime

Financial crime is stealing property for personal benefit (Redzuan et al., 2019). Financial crime involves stealing and managing someone else's property for profit (Redzuan et al., 2019). Describe financial crime as deception for unlawful gain, including breach of trust and concealment (Gottschalk et al., 2022). Nonviolent crime perpetrated for monetary benefit by those with specialised technical and professional understanding of business and government, regardless of career. (Mike et al., 2022). Financial crimes include bribery, corruption, financial fraud, embezzlement, insider trading, tax violations, cyberattacks, and property crimes (Redzuan et al., 2019). Personal gain appears to be a key component of financial crime (Redzuan et al., 2019). In the context of this study, the term "financial crime" refers to any activity that involves the theft or misuse of ringgit money online.

1.7.3 Knowledge

In this study, the term "knowledge" refers to the intentional or unintentional loss of knowledge accumulated through learning and individual and collective actions (Shah & Hussin, 2018). According to Nweke (2015), the term "knowledge" refers to uncultured, unethical, myopic, hegemonic, intolerant, irresponsible, and unreasonable individuals who are literate in a given discipline, subject, or profession and who are knowledgeable about it. In the context of this study, "knowledge" refers to a person's lack of formal education and their lack of positive attributes, such that they are unaware that their behaviour may lead to financial crime.

1.7.4 Attitude

Attitude is the degree to which a person has favourable or unfavourable feelings and evaluations of a psychological object (Bananuka et al., 2020). Individual's positive or negative evaluation of the behaviour and perception of the social pressures placed on him or her to perform the behaviour (Kemp et al., 2019). A person's attitude is their conscious or subliminal, open or concealed cognitive or affective position towards an object. Attitudes are not always stable over time and can fluctuate with an individual's demeanour (Arvidsson et al., 2020). In the context of this study, attitude is defined as the degree to which one exhibits approval or disapproval of engaging in criminal activity.

1.7.5 Subjective Norms

Based on Santos and Liguori (2020), subjective norms influence how individuals perceive themselves, influence self-efficacy beliefs, affect outcome expectations, and subsequently influence the likelihood of forming domain-specific intentions. Subjective norms in terms of whether a person believes that his or her significant others believe that a particular behaviour should be performed (Bananuka et al., 2020). Subjective norms are defined as "the extent to which individuals perceive that the majority of their significant others believe they should or should not use the system" (Sun et al., 2020). Subjective norms can be understood in the context of this study as a person's conviction that they have an impact on the probability of developing an intent to conduct a financial crime.

1.8 ORGANIZATION OF THE PROPOSAL

This chapter is a general study about the behaviour towards financial crime among students at the UMK City Campus. Context and problem statements for the research have been developed. Following the development of research questions and objectives, the study has been determined. The scope of the research and also the significance of this study is important to determine the important factors that influence this study including definitions of term. This study is conducted to know how aware the students are about the dangers of financial crime. If students are not aware about this matter, they may fall into the traps set up by financial criminals. Desire to cheat

and a wrong mindset are two factors that lead someone to commit a financial crime, but their intention to do the crime can decrease if they were difficult to get a victim. Behaviour and knowledge is important to overcome financial crime issues.

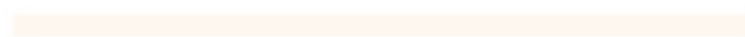
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CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION

The behaviour of University Malaysia Kelantan students towards financial crime is the focus of this study. This chapter will begin by explaining the underpinning theory about financial crime that will support the research. Apart from that, this chapter will also discuss some past studies that are used by the researchers as a reference for this paper. The discussion will continue with the hypothesis statement for this paper. Next, this chapter contains a discussion on the conceptual framework where the researchers also provide simple diagrams to support the arguments given. This literature discussion aims to examine the behaviour of UMK students towards financial crime and the factors that affect financial crime. Lastly, at the end of the chapter, the researchers also provide a brief conclusion that explains the findings for this chapter.

2.2 UNDERPINNING THEORY

Underpinning theory is based on the Theory of Planned Behavior (TPB). The planned behaviour theory can be used to anticipate behaviour in specific scenarios, such as forecasting behavioural intents in the creation of fraudulent financial statements in a specific situation (place, time, environment). There are three types of considerations that guide human behaviour according to the TPB. The considerations are (1) behavioural beliefs, (2) normative beliefs, and (3) control beliefs.

Behavioural beliefs are ideas about a behaviour's potential repercussions and it influences whether a behaviour is pleasant or unpleasant. Normative beliefs are assumptions regarding other parties' normative expectations. Control ideas produce perceived behavioural control (perception behavioural control), but normative beliefs produce felt social pressure (subjective norms). The three factors (attitude, subjective norms, and perceived behavioural control) interact to produce a behavioural intention, which serves as a "immediate antecedent" to the conduct.

A person's desire to commit a financial crime is related to TPB. This is because the desire is formed from attitude. A good attitude causes good desires to arise and a bad attitude causes bad desires to arise. Attitudes towards behaviour reflect a person's judgement of whether a certain behaviour is pleasant or unpleasant. People

associate their self-beliefs with the outcomes of specific behaviours. The criminals have the specific outcome behaviour and the outcome is unpleasant behaviour because they commit a financial crime.

Attitudes towards behaviour donate the extent to which a person's evaluation or evaluation is favourable or unfavourable towards a specific behaviour. Thus, an attitude is therefore a disposition that is represented as a positive or negative, agree with or disagree with, reaction to a thing, a person, an institution, a viewpoint, or a particular event (Yuniarwati, I. Cenik & Sofia Dewi, 2021, as cited in Ajzen 1991). Financial crime causes unpleasant responses. People will disagree with the action of crime.

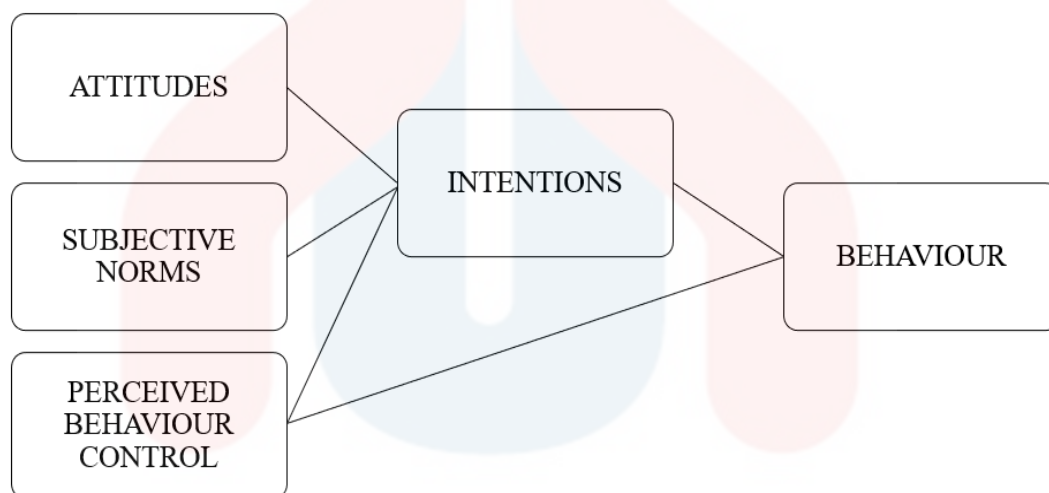


Figure 2.1: Theory of Planned Behaviour

2.3 PREVIOUS STUDIES

The research from Hazlina Padil, Eley Kasim, Salwa Muda, Hidayah Ismail and Laila Md Zin (2022) university students were targeted for financial literacy and knowledge of investment frauds. The study sought to investigate the relationship between budgeting abilities and financial aspirations, as well as university students' awareness of investment frauds. The main things that are highlighted are budgeting, financial and awareness. According to the findings of this study, budgeting skills increase students' awareness of investment scams if they have good budgeting abilities.

Nonetheless, even when students have a defined financial aim, it does not help to their understanding of investment scams. The connection between them is clear. Adequate budgeting skills has a significant connection with the awareness of investment scam among students. Individuals must carefully arrange their own finances in order to avoid making poor financial decisions. Being financially educated helps individuals develop effective financial plans and budgets, which is especially important for students in higher education institutions. (Hazlina Padil, Eley Kasim, Salwa Muda, Hidayah Ismail and Laila Md Zin, 2022).

The study from D. Benoit and H. Thomas's work (2022) emphasised the vital relevance of the human factor in cybercrime and the need for a larger multidisciplinary research agenda to better understand the continual evolution of online harms and develop more effective countermeasures. The term "human factor" has a broad definition that encompasses individual, institutional, and social components. It investigates individual human behaviours as well as the social structures that allow diverse groups and communities to act collectively, as well as the many types of institutional assemblages that create societal responds.

The study from Firda Suartha and Nyoman Werastuti (2021) focused on examining the causes of employees committing accounting fraud. The main things that are highlighted are subjective desires and behaviours that have implications for organizational culture and the emergence of accounting fraud. These matters are related to individuals. According to the findings of this study, persons are the leading cause of accounting fraud. Individual factors and organizational culture factors were employed as independent variables in this study, whereas accounting fraud was used as a dependent variable. Individual factors are defined as factors that originate within a person and have nothing to do with the organization. (Firda Suartha and Nyoman Werastuti (2021). This variable's indicators are family issues, financial difficulties, personality, and knowledge, whereas the organizational culture component is a behaviour that members frequently engage in that distinguishes an organization from others. Individual factors are part of the pressure factor in Gone theory in this study. Individual factors have a substantial effect on fraud, according to the findings of this study.

The study from B. Jelle and W. Johan (2021), focused on online financial crimes. Dependent variable in this study is fear of online financial crime. The independent variables is internet behaviour. Internet behaviour covers the user's

behaviour while using the internet and while protecting their pc from falling into the trap of financial crime. This study contributes to a growing corpus of research on the subjective characteristics of Internet-related crime by hinting that unpleasant Internet experiences, such as dread of online crimes, may restrict people's perceived online freedom, opportunities, and liberties.

2.4 HYPOTHESES STATEMENT

Hypotheses statement is based on study behaviour such as knowledge, attitude, and subjective norms among UMK students in City Campus towards financial crime. Based on the study hypothesis, the following were developed and were to be tested:

2.4.1 There is a relationship between knowledge and behaviour of financial crime among University Malaysia Kelantan students.

The new generation has the knowledge and ability to use new technology and has access to more information than previous generations. This causes concern to the community about financial crime behaviour that may occur on a large scale or with a small scale from financial crime cases that have occurred. In fact, they also have to prepare for the occurrence of unexpected fraud to avoid and minimize losses in fraud (Micheal, 2023). According to Micheal (2023) also stated that many people face or are given the opportunity to commit fraud. This is because the knowledge of fraud allows them to commit fraud with confidence and they are not afraid. In addition, knowledge can be created in the case of financial crime behaviour by deliberately turning a blind eye to the risk of adverse consequences (Ryder et al., 2014).

Next according to Tharshini & Ibrahim (2022), stating that a low level of knowledge and education has a high tendency to re-engage with financial crime behaviour. This is because of the low level of knowledge, education and skills such as difficulty in reading and counting which makes it difficult to get a job where they tend to commit crimes such as financial crime behaviour. Financial criminal behaviour occurs because they are faced with financial problems and receive less moral support from significant individuals in their lives (Tharshini & Ibrahim, 2022). Financial crime behaviour, such as whistleblowing, begins with devoted individuals who have knowledge of certain unlawful or unethical practises in the organisation (Owusu et al.,

2020). The behaviour and nature of crime can be studied based on individual knowledge because each knowledge is the result of natural phenomena (Yasir et al., 2022). Financial criminal behaviour usually involves knowledge of computer technology (Gottschalk, 2010a).

Financial crime such as money laundering can be committed with or without the knowledge of financial institutions or business partners to financial transactions, even if they are guilty of money laundering, actual or implied knowledge is required (Laundering, 2001). In addition, according to Tekeli and Gunsoy (2013), financial criminal behaviour is carried out by professionals for those who have technical skills with the purpose of obtaining personal or organizational income or obtaining illegally against other people and units by misleading or making false statements. The level of knowledge or education is a factor in the occurrence of financial criminal behaviour. Knowledge has an important function in the formation of criminal behaviour. Level of knowledge or education is important to explain financial criminal behaviour. The chance of committing a crime decreases as one's degree of knowledge rises (Tekeli & Günsoy, 2013).

H1: There is a significant effect between knowledge towards behaviour of financial crime among University Malaysia Kelantan students.

2.4.2 There is a relationship between the attitude and behaviour of financial crime among University Malaysia Kelantan students.

Attitudes based on motivation, greed, criminal needs or people who commit financial crimes. Greed is a major cause of financial crime in many countries and jurisdictions. The personality, knowledge and behaviour of fraudsters allow them to commit financial crimes with more confidence and less fear (Micheal, 2023). In addition, according to Ismail (2021), individual attitudes can have an impact on financial satisfaction where it tends to financial crime. Young workers are often associated with high indebtedness leading to poor and unplanned debt management which causes them to be trapped in financial criminal behaviour (Ismail, 2021). An attitude that allows an individual to intentionally or unintentionally commit dishonest acts such as committing financial crimes (Gottschalk, 2010b).

Next, Individual attitudes that indicate a lack of self-control or the inability to manage their wants. Financial crimes show that irresponsible persons are more likely to commit crimes (Yamen et al., 2019). Financial well-being is affected by financial conduct. Negative financial attitudes can lead to unlawful financial gain (Rai et al., 2019). A person may engage in financial criminal behaviour if he has a bad outlook on his finances, lacks the support of family and friends, and feels powerless over his finances. For instance, people who don't enjoy or save money may conduct financial crimes. Financial attitudes positively affect financial crime. After release, financial criminals are more optimistic about finances (Mielitz & Marcum, 2020).

Financial crime shows how attitude modifies fundamental character in financial criminal behaviour. Attitudes encourage fraud and financial crimes. Attitudes toward financial criminal behaviour are connected with ambition, recklessness, risk, arrogance, and power. They also support unlawful financial means. Financial offenders frequently have a long criminal history and choose unlawful means of financial gain. Lastly, they are easily influenced by opportunities that "look too good to pass up" and look for financial crimes to commit for financial gain (Andon et al., 2015).

H2: There is a significant effect between the attitude towards behaviour of financial crime among University Malaysia Kelantan students.

2.4.3 There is a relationship between the subjective norms and behaviour of financial crime among University Malaysia Kelantan students.

Subjective norms are the perceived pressure to commit financial criminal behaviour. Subjective norms are factors outside the individual that show a person's perception of financial crime behaviour. Subjective norms are the individual's subjective perception of the opinions of the people around them that influence the individual whether the considered financial crime behaviour is committed or not. Subjective norms influence the behaviour of taking financial crime actions. Subjective norms influence will affect the behavioural goals of people who can provide understanding or sensitivity to other people's opinions, which is highly valued. The individual takes action by seeing something around him because he believes that people

around the organization are references or references for the individual. Therefore, subjective norms have a positive effect on financial crime behaviour (Oktrivina, 2022).

Subjective norms found that a person's behaviour such as budgeting and lack of savings management is related to financial crime behaviour. Financial distress is a subjective assessment of an individual's financial situation and as a condition of individuals who consider their financial status to be less than satisfactory which leads them to worry. This is because individuals who have financial difficulties are an important element used in looking at the factors that cause financial crime behaviour (Ismail, 2021). Individuals may be forced to participate in financial criminal behaviour they consider to be illegal in certain situations in order to relieve financial strain or perceived hardship on themselves, their family, or their organisations. This makes the individual think he has to lie to achieve financial goals (Andon et al., 2015).

Whether a person commits a financial crime depends on their subjective norms and societal backing. First-time financial criminals lack faith in friends and family to support positive financial behaviour. Subjective norms promote financial crime. Financial criminals who sustain their families or maintain a standard of existence consider themselves financially competent. Financial crime behaviour and family and friend support (Mielitz & Marcum, 2020). Subjective norms increase financial criminal behaviour. If one believes that most references presume that a behaviour must be displayed, financial criminal behaviour will be socially pressured to be displayed (Utami et al., 2018). Subjective social norms possessed by other influential people influence an individual's decision to commit financial criminal behaviour. Friends, family, and peers can persuade someone to commit financial crimes. Thus, the acceptance or disapproval of prominent people can impact a person's financial criminal behaviour. Others' expectations may influence a person's financial criminal behaviour (Owusu et al., 2020).

H3: There is a significant effect between subjective norms towards behaviour of financial crime among University Malaysia Kelantan students.

2.5 CONCEPTUAL FRAMEWORK

To investigate the relationship between independent variables and dependent variables that have been established through hypothesis and operate in this research. The diagram below shows a conceptual framework that includes the dependent variable is behaviour of financial crime while the independent variables are knowledge, attitude and subjective norms. The diagram illustrates the relationship between factors that influence the behaviour towards financial crime among UMK City Campus students.

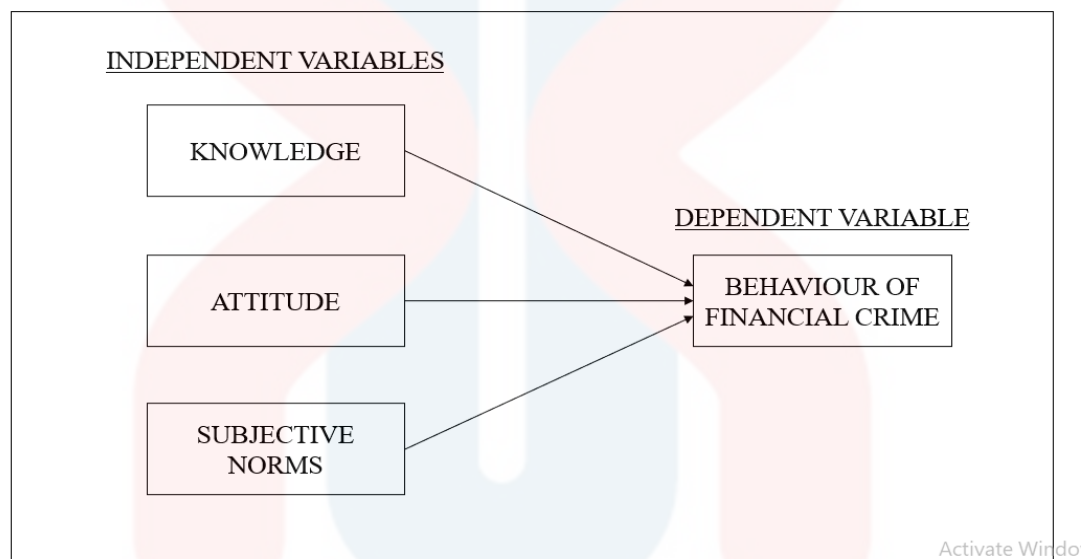


Figure 2.2: Conceptual Framework between Independent Variables and Dependent Variable

The diagram above depicts the conceptual framework that influences financial crime behaviour. The diagram depicts the key parts of this study as well as the link between independent and dependent variables. This section focuses on knowledge, attitude, and subjective norms as independent factors, with the dependent variable being financial crime behaviour. Each independent variable has a unique influence on financial crime. This study demonstrates that UMK students' behaviour towards financial crime is significantly influenced by their knowledge, attitude, and subjective norms.

2.6 CHAPTER SUMMARY

This chapter discusses the behaviour of University Malaysia Kelantan students towards financial crime. This chapter examines the relevant literature in this study, which focuses on how the factors that affect financial crime affect the behaviour of UMK students towards financial crime. Next, this chapter is intended to categorize our research topic's dependent and independent variables. The conceptual framework presented in this chapter serves to illustrate the relationship between the factors that affect financial crime and the behaviour of University Malaysia Kelantan students towards financial crime.



CHAPTER 3: RESEARCH METHODS

3.1 INTRODUCTION

This chapter discusses the analytical approach. The analytical method used to complete the case study is described in this chapter. Research design, data collection, study population, sample size, sampling technique, research instrument, measurement of the variables, procedure of data analysis, and chapter descriptions for this report have all been completed. Since research is a form of intellectual activity, it must be used in a business setting (Kothari,2004). Finally, the methodology of this investigation was described. This section describes the entire process of conducting this study session. When conducting industry research, analysis is a form of analytical practice that must be used (Kothari, 2004). Research procedures, data collection methods, sample strategies, and the work produced are part of the analytical approach.

3.2 RESEARCH DESIGN

A research design is a set of procedures for conducting research that can range from general hypotheses to data collection methods. This strategy includes several decisions the researchers make, which can be followed differently to make sense. The main conclusion is deciding how to research a particular topic. The target audience for the study, the research problem or issue being addressed, the personal experience of the researcher, and the chosen study design are all factors (Creswell, 2009). Qualitative and quantitative research are two types of research. Quantitative methods are theoretically validated, numerically measured, and statistically analyzed, focusing on objectivity and reproducibility. Smith and colleagues (1970), to draw conclusions or test hypotheses, quantitative analysis designs rely on numerical evidence. The inequality for both will affect the decision of which character to complete. Tests, questionnaires, probability sampling and document review are sources of quantitative data.

A quantitative research approach was used in this investigation. To test the relationship between the data collected, quantitative observations based on statistical data are used. Quantitative research designs are used when statistical inference to a set of actionable observations is important. The main difference between the four types is the amount of design control the researcher has over the variables in the

experiment (Fatima, 2019). This study will use quantitative methods. This is because quantitative research strategies consider numerical data that are continuous and variable. Quantitative is also referred to as numerical form. The main purpose of this study is to investigate the relationship between knowledge, attitude, subjective norms and the behaviour of UMK students towards financial crime. Second, a more significant sample size analysis could be implemented. As the research involved students from the Faculty of Entrepreneurship and Business, the findings are applicable to a wider public. Third, each respondent can be given a regular and formal questionnaire.

3.3 DATA COLLECTION METHODS

Data collection is a method of obtaining complete and accurate data by collecting and measuring information from various sources. Data collection allows individuals or researchers to answer relevant questions, evaluate results and assess the correct outlook for future probability and trend research (Yu et al.,2021).

The two types of data collection are primary data and secondary data. According to Hox and Boeije (2004), primary data includes information that can be used to supplement primary data acquired by other researchers for a variety of research purposes, such as official statistics, administrative records, and other accounts that are regularly maintained by organizations, as well as fresh data added to the existing social knowledge storage. Secondary data, on the other hand, is information that can be used to supplement primary data acquired by other researchers for a variety of research purposes. Primary data collection will be used by researchers in this study during the distribution of questionnaires to respondents, and the results of data collection will be obtained. Secondary data was also used in this investigation, which was referred to by the researchers in the journal article of the previous research study and used for this study.

A questionnaire in Google Form will be used by the researchers to collect data for the quantitative method in this investigation. The researchers want to survey students at the University of Malaysia Kelantan about behaviour of financial crime. The researchers use a quantitative approach because it is the easiest way to collect data and is based on mathematical calculations. Furthermore, quantitative data is often considered more objective and reliable than qualitative data (Nemanja, 2019). This

Google Form will be shared on social media platforms such as WhatsApp and Telegram.

3.4 STUDY POPULATION

Population is the entire group from which the data sample is taken. Population can refer to an item, event, measurement or a large group of people. Population is a participatory research that consists of a group of subjects associated with the same characteristics (Kenton, 2020). If the population is specified correctly, it is of type whether a particular unit belongs to the population or not. In a math keyword search, for example, the researchers must specify the student population such as age or grade, school type, location and academic year in which the data will be obtained.

Those involved in this study are University of Malaysia Kelantan students from the Faculty of Entrepreneurship and Business. This study focused on the students of City Campus, Universiti Malaysia Kelantan regarding students' behaviour towards financial crimes. This study focuses on various subjects. It is knowledge, attitude and subjective norms that influence behaviour of students towards financial crime. About 3,518 students are registered at the Faculty of Entrepreneurship and Business UMK City Campus in the academic year session 2022/2023. The table below shows student data in the faculty according to their major:

Table 3.1: Data of student in the Faculty of Entrepreneurship and Business

The Major	The number of students
SAA	124
SAB	822
SAE	202
SAK	816

SAL	813
SAR	741
Total	3,518

Source: Faculty Entrepreneur and Business Office

3.5 SAMPLE SIZE

A relevant sample size is a collection of objects chosen from the overall population to reflect the population, such as the number of research project participants. The precise technique for determining the suitable sample size must be followed in order to produce an accurate representation of the population data in the research. This is done to maximize the efficiency and accuracy of the research process. The accuracy of the data will decrease if the research only employs a limited sample size of the population to reflect the reality of the complete population. On the other hand, using a smaller sample size than the population increases the cost and time required to complete the study. As a result, a suitable sample size is utilised in this study to verify that the data collecting technique is followed correctly. The accuracy of the data will deteriorate if the research only employs a limited sample size from the population to reflect the reality of the complete population. The sample size for this research is expected to be 3,518 students, meaning the entire population. Krejcie and Morgan (1970) estimated that 3,518 respondents were required to represent approximately 351 students statistically.

Table 3.2: (Krejcie and Morgan) Table for determining sample size from a given population (1970)

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	246
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	351
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	181	1200	291	6000	361
45	40	180	118	400	196	1300	297	7000	364
50	44	190	123	420	201	1400	302	8000	367
55	48	200	127	440	205	1500	306	9000	368
60	52	210	132	460	210	1600	310	10000	373
65	56	220	136	480	214	1700	313	15000	375
70	59	230	140	500	217	1800	317	20000	377
75	63	240	144	550	225	1900	320	30000	379
80	66	250	148	600	234	2000	322	40000	380
85	70	260	152	650	242	2200	327	50000	381
90	73	270	155	700	248	2400	331	75000	382
95	76	270	159	750	256	2600	335	100000	384

Note - N is the population size

S is the sample size

3.6 SAMPLING TECHNIQUES

3.6.1 Non – Probability Sampling

The researchers used a non-probability sampling approach for their investigation. This method does not depend on randomness. This is because this method is more dependent on the researcher's ability to select elements in the sample. The sample was collected from the Faculty of Entrepreneurship and Business office at University Malaysia Kelantan. The sampling method refers to having people who will collect all the data for your research (MC Combes, 2021). By using this method, the researchers can pick and choose which studies to conduct depending on the factors they know will be of concern to their target audience. In addition, if the respondents are not randomly selected, it is difficult to calculate the sample distribution required to calculate the sampling error (Yan Piaw, 2012). The results of sampling may be biased, making it impossible for all aspects of the population to be included in the sample equitably. Non-random sampling is the term for this form of sampling.

3.6.2 Convenience Sampling

Convenience sampling is used to increase results and can facilitate selection. The individuals in the sample were selected based on their availability. If the researchers conduct a research survey. Convenience sampling refers to the practice of selecting respondents who have been prepared and readily available. In addition, convenience sampling is expected to be a popular approach, fast, easy to deliver results and has a low cost in its use among students. In fact, it is also a simpler sampling method compared to other methods (Ackoff, 1993). In addition, the researchers has overcome many research constraints such as convenience sampling. It also allows the researchers to collect data that would not otherwise be possible in the absence of a sampling frame.

3.7 RESEARCH INSTRUMENT DEVELOPMENT

This study used questionnaires as a research tool. The design of the questionnaire is a critical procedure. Besides that, the design of the questionnaire also must guarantee that only true data are obtained to fulfill the goal of the research and to answer research questions. Data is obtained from the respondents and the respondents are from UMK students in the City Campus. The researchers distribute the questionnaires on online platforms by using google form. This way can save time and be able to reach target respondents in a faster way. The procedures to design the questionnaire is critical because it affects data response rate, validity and reliability.

In this research, the researchers distribute questionnaires to three sections to the respondents. The sections are section A, section B and section C. Section A covered the question about demographic profile, section B covered independent variables and section C covered dependent variable.

3.8 MEASUREMENT OF THE VARIABLES

Measurement is defined as collecting data in the form of number values where the measurement of a value requires a scale. A scale is a tool used by an individual to

measure the variables studied by the researchers to distinguish them from each other. The scale consists of four types of scale that are used in measurement as stated in research methodology, namely nominal scale, ordinal scale, interval scale and ratio scale (Bougie & Sekaran, 2019). This study uses a questionnaire online that is a google form with a quantitative study to collect data among UMK students in the City Campus. The type of variable measurement that can be used in this study are nominal scale and interval scale.

3.8.1 Nominal Scale

In this study, the researchers used the nominal scale for Section A which is used to label variables in different classifications. This scale has no numerical value. According to Bougie & Sekaran (2019), a nominal scale is a scale used by researchers to measure certain categories or groups. For example, questionnaires provide the question about demographic profile such as respondent gender, age, ethnic, years of study and programme.

3.8.2 Interval Scale

The researchers employed an interval scale to answer questions regarding dependent factors and independent variables in Sections B and C, making it easier for respondents to mark questions on a set of questionnaires. The interval scale is a numerical scale that uses the sequence of the variables to differentiate between them (Bougie & Sekaran, 2019). The researchers used an interval scale based on a seven-point Likert Scale to answer the question in questionnaires.

A Likert Scale was employed in this study, and respondents were asked to select items based on a ranking system. This Likert Scale has seven points which are 1 for “Strongly disagree”, 2 for “Disagree”, 3 for “Somewhat disagree”, 4 for “Neither agree or disagree”, 5 for “Somewhat agree”, 6 for “Agree” and 7 for “Strongly agree”.

Table 3.3: Likert Scale

1	2	3	4	5	6	7
Strongly disagree	Disagree	Somewhat disagree	Neither agree or disagree	Somewhat agree	Agree	Strongly agree

3.9 PROCEDURE FOR DATA ANALYSIS

The systematic use of statistical and/or logical procedures for the aim of describing and illustrating, compressing and summarizing, and assessing data is known as data analysis. This section discusses the scientific method that transforms unprocessed data into plain numerical representations. In order to get insight into the efficiency of a system, it is necessary to analyze the data gathered. The questionnaire that has been filled out by the respondents will provide the basis for the collection of data

3.9.1 Statistical Package for Social Science (SPSS)

SPSS (Statistical Package for the Social Sciences) is a software program widely used for statistical analysis and management of all survey data. Additionally, SPSS has a large user community, with many online resources available for learning and troubleshooting. The Statistical Package for the Social Sciences (SPSS) will be used by the researchers in this study to gather, characterize, change, categorize, and encode the data from the questionnaire in order to understand the primary data (SPSS). The programmed software will make it easier and faster for the researchers to conduct quantitative studies. In order to generate numerical data and concrete facts, quantitative researchers apply methods from theoretical physics to information collected from questionnaires, which may then be categorized, ranked, or quantified using units of measurement (Ahmad et al., 2019). Descriptive analyses, reliability analyses, and the Pearson Coefficient are all useful instruments for data transformation.

SPSS is a beneficial statistical analysis application. It can perform a variety of tasks and is effective in a variety of fields. The data must be properly entered into SPSS.

After all data has been entered into SPSS, the researchers will execute the programme to ensure that every piece of data is analyzed. The data will be entered into SPSS for subsequent analysis. After analysis, the result will be displayed. This phase will commence following the collection of all questionnaire data.

3.9.2 Descriptive Analysis

Descriptive analysis is a statistical technique used to summarize and describe a dataset or population's primary characteristics. It involves organizing, summarizing, and presenting information in a meaningful and interpretable manner. The aim of descriptive analysis is to provide insight into the data's distribution, central tendency, and variability, without making any inferences or generalizations about the population as a whole. In descriptive analysis, the mean, which represents the average value of a dataset, is a frequently employed measure. Some other measurements include the mode (the most common value), the range (the difference between the highest and lowest values), and the standard deviation (a measure of the dispersion or variability of the data). In general, descriptive analysis is the first step in data analysis and functions as the foundation for more advanced statistical techniques. By analyzing and summarizing the data, analysts can obtain a basic comprehension of the dataset, identify potential problems or outliers, and make informed decisions regarding further analysis or modeling. So, in this analysis, researchers use this to ascertain the respondent's demographic profile.

3.9.3 Reliability Test

The dependability of a questionnaire refers to its reliability and validity. The consistency and stability of the questionnaire's results are referred to as reliability, while the extent to which the questionnaire measures what it intends to measure is referred to as validity. Ensuring the dependability of a questionnaire is crucial to obtain accurate and meaningful data for research or assessment purposes.

Reliability calculations are made by comparing several approximations of the exact computation. The aim of reliability testing is to test the software system exhaustively to ensure that the team discovers and fixes all system defects and flaws. Inter-rater reliability, parallel-type reliability, and test reliability are the three types of

dependability. Cronbach's Alpha was used in this study to evaluate internal and scale reliability. The high level of reliability had an excellent value of (≥ 0.90), the second level had a good value of (≥ 0.80), and the third level had an acceptable value of (≥ 0.70). The median level of reliability (≥ 0.60) will be of questionable quality. Furthermore, reliability below, which is (≥ 0.50) will be marked as unacceptable, since this indicates a very poor level of reliability indeed. The table below shows the explanation of Cronbach's alpha ranges given by George and Mallory (2003) (as cited by Matkar, 2012):

Table 3.4: Rule of Cronbach's Alpha Coefficient

Cronbach's Alpha Coefficient Range	Strengths of Association
> 0.90	Excellent
0.80 – 0.89	Good
0.70 – 0.79	Acceptable
0.60 – 0.69	Questionable
0.50 – 0.59	Poor
< 0.50	Unacceptable

Source: George and Mallory (2003)

3.9.4 Pearson Correlation

Pearson's correlation coefficient establishes the statistical interaction or relationship between two continuous variables to determine whether they have a linear connection. The research hypothesis would show that scores have a positive impact on others. The strength of a linear relationship between independent and dependent variables (IV and DV) may be determined with the help of Pearson Correlation Analytical (PCA), a crucial analytical tool. Therefore, the purpose of this research is to determine whether a relationship exists between the dependent variable (DV), which is the behaviour of University Malaysia Kelantan students towards financial crime, and the independent variables (IV), which are knowledge, attitude, and subjective norms. The researchers need to determine the strength of the connection between the IV and DV if they find evidence of a link. The correlation coefficient will have a value that falls somewhere in the range of -1 and 1, where a value of -1 indicates that there is no connection (negative) at all between the two variables, and a value of 1 indicates that there is a relationship that is totally perfect (positive) between the two variables. Table 3.9 outlines the fundamental rules of Correlation Coefficient size.

Table 3.5: Rules of Thumb about Correlation Coefficient Size

COEFFICIENT RANGE (R)	STRENGTH OF CORRELATION
0.9 to 1.0 / -0.9 to -1.0	Very High
0.7 to 0.9 / -0.7 to 0.9	High
0.5 to 0.7 / -0.5 to -0.7	Moderate
0.3 to 0.5 / -0.3 to -0.5	Low

0.0 to 0.3 / -0.0 to -0.3	Little, if any
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Source: Hinkle, Wiersma and Jurs (2003)

3.9.5 Pilot Test

It is essential to undertake pilot testing before conducting large-scale surveys because it is the most effective way to improve the reliability, validity, and usability of the questionnaire. This is particularly important in the areas of educational research, management research, and social science research. According to Cohen et al., (2013), the major purposes of pilot testing are to strengthen the reliability, validity, and practicability of the questionnaire. During the piloting phase, the questionnaire is given out to a subset of respondents who are intended to be representative of the research sample as a whole. Following this step, statistical analysis and feedback are utilized to reduce the total number of questionnaire items to a more manageable level. This step-by-step approach not only gives researchers a fundamental understanding of how to do pilot testing, but it also expands their awareness of the relevance of study validity and reliability. A pilot research may uncover flaws in the design of a planned experiment or process, which can then be rectified before committing both resources and time to large-scale studies. An effective method for conducting research necessitates meticulous preparation, and a pilot study is frequently incorporated into this technique. Pilot studies that are well-designed and well-conducted can also inform us about the perfect study technique and, on occasion, about the outcomes that are anticipated. As a result, researchers should be encouraged to disclose their pilot tests, and especially to report more completely on the real changes made to the study design and research method based on the outcomes of the pilot studies. Thus, researchers may reduce errors, improve data collecting quality, and increase the overall validity and reliability of their quantitative research project by conducting a pilot test.

3.10 CHAPTER SUMMARY

This chapter investigates the research technique and outlines how the study will be carried out. This section oversees research design, data collecting methods, study population, sample size, sampling methodologies, research instrument development,

variable measurement, and data processing procedures. This chapter looks at how questionnaires were distributed and how they were used in this study. This part also helps the analyst understand how to obtain and assess the information that will be gathered in order to continue the research and reach the goal of this study.

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CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

The purpose of this chapter is to describe the relationship between independent variables with dependent variable including knowledge, attitude, subjective norms and behaviour of the financial crime. Statistical Package for Social Science (SPSS) was used in this chapter to describe and analyse the data of the:

- Frequency analysis
- Descriptive analysis
- Validity and reliability
- Normality test
- Hypotheses testing

The questionnaires were made and distributed to the target respondents, namely among University Malaysia Kelantan (UMK) students. Before the actual data was distributed to the respondents, the data were distributed first to 30 respondents randomly to make a pilot test to test the reliability of the questions in the questionnaires. Then, the actual questionnaires were distributed to 420 respondents in UMK but the researcher got 400 respondents. The researcher concluded the other 20 respondents as missing value.

4.2 PRELIMINARY ANALYSIS

The new assessment's goal is to assure the feasibility and reliability of the behaviours and variables. The pilot test data is utilised to conduct reliability testing.

According to Junyong (2017), the feasibility of this study is confirmed by evaluating the inclusion and exclusion criteria for respondents, the expectations of materials and involvement, the collection and evaluation of components used for measurement methods in research, as well as research training and research assistants. The results of the study will be evaluated using Cronbach's Alpha 0, with a score of less than 0.60 being considered the bare minimum that may be considered acceptable. Table 4.1 shows general criteria for Cronbach's Alpha coefficient size.

Table 4.1: Rule of Cronbach's Alpha Coefficient

Cronbach's Alpha Coefficient Range	Strengths of Association
> 0.90	Excellent
0.80 – 0.89	Good
0.70 – 0.79	Acceptable
0.60 – 0.69	Questionable
0.50 – 0.59	Poor
< 0.50	Unacceptable

Source: George and Mallery (2003)

For the pilot test of this research, the researcher has conducted questions among 30 people randomly. This questionnaire was given to survey participants to test the instrument's reliability. The questionnaire is divided into five sections designated Section A,B,C,D, and E. Section A contains five questions that focus on the demographic profile of the respondents.

In addition, Section B,C, and D contain ten questions for each independent variable, while Section E focuses on the dependent variable which also contains ten questions. The question that involves this variable is about knowledge, attitude, and subjective norms towards the behaviour of financial crime. Table 4.2 presents the results of the pilot test for all variables based on the SPSS reliability test.

Table 4.2: Pilot Test Result for All Variables According to Reliability Tests

Cronbach's Alpha	Domain
0.774	Knowledge
0.665	Attitude
0.800	Subjective Norms
0.937	The Behaviour of Financial Crime

Source: Statistical Package for Social Science (SPSS)

According to table 4.2, Cronbach's Alpha for three variables is greater than 0.6, while only one variable is less than 0.6. As an example, the outcomes pertaining to the independent variables of knowledge, attitude, and subjective norms concerning financial criminal behaviour are 0.774, 0.665, and 0.800 respectively whereas the outcome pertaining to the dependent variable, namely the conduct of financial crime, is

0.937. In addition, values that are considered questionable, acceptable and good for use. As a result, the findings indicate that the research has a good internal consistency of items in assessing behaviour.

4.3 DEMOGRAPHIC PROFILE OF RESPONDENTS

Students from the City Campus of University Malaysia Kelantan who were enrolled in courses offered by the Faculty of Entrepreneurship and Business were asked to participate in this study. A total of 420 students were chosen to participate in the survey, and each responder received an equal number of sets of Google Forms via WhatsApp. However, only 400 data we were able to receive complete data while another 20 data were counted as missing values. In addition, there were 207 female responders and 193 male respondents among these 400 total respondents. The findings of this study will be discussed in further depth in the next section. These findings are derived from the responses that the respondents gave to the questionnaire that was sent to them. The researcher went into great depth regarding the background profiles of the people who participated in this study. The demographic characteristics of the respondents were the subject of the information that was gleaned from section A of the questionnaire. This profile includes the respondent's gender, age, race, programme, and year of study. Therefore, the demographic profile of the people who participated in this study is presented in each of the tables that can be seen below.

4.3.1 Gender

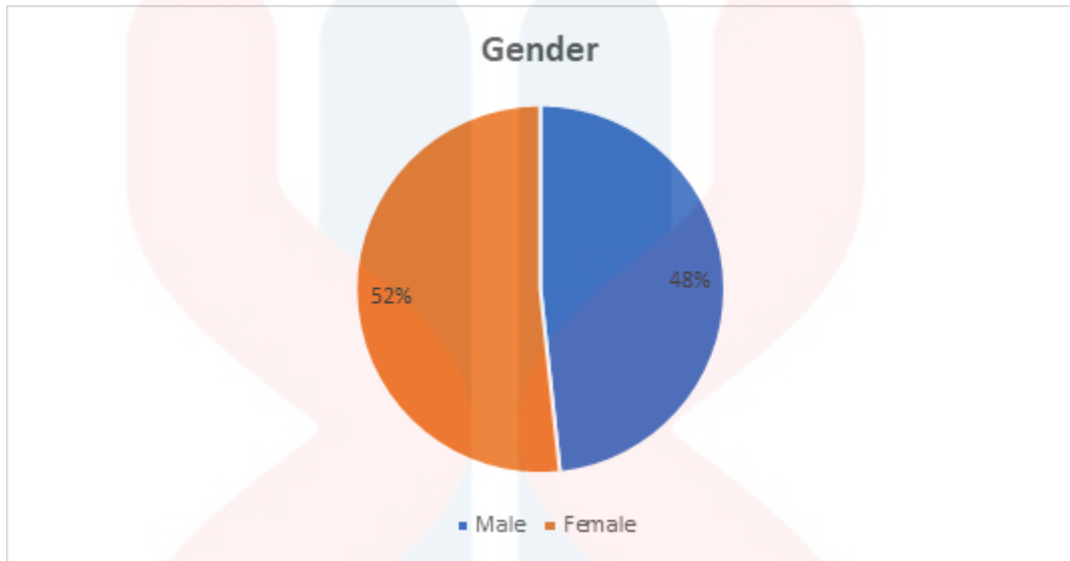


Figure 4.1: Gender group of Respondent

Table 4.3: Frequency Output of Gender

GENDER					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	193	48.3	48.3	51.7
	Female	207	51.7	51.7	100.0
	Total	400	100.0	100.0	

Source: Statistical Package for Social Science (SPSS)

Table 4.3 presents the findings about the frequency and percentage of responders based on the gender distribution of all respondents. According to the

findings of the research, female respondents account for the largest percentage value (51.7%), while also having the highest frequency (207 respondents). Despite the fact that there were a total of 193 male respondents participating in this research, the percentage of male respondents was the lowest at 48.3%.

4.3.2 Age

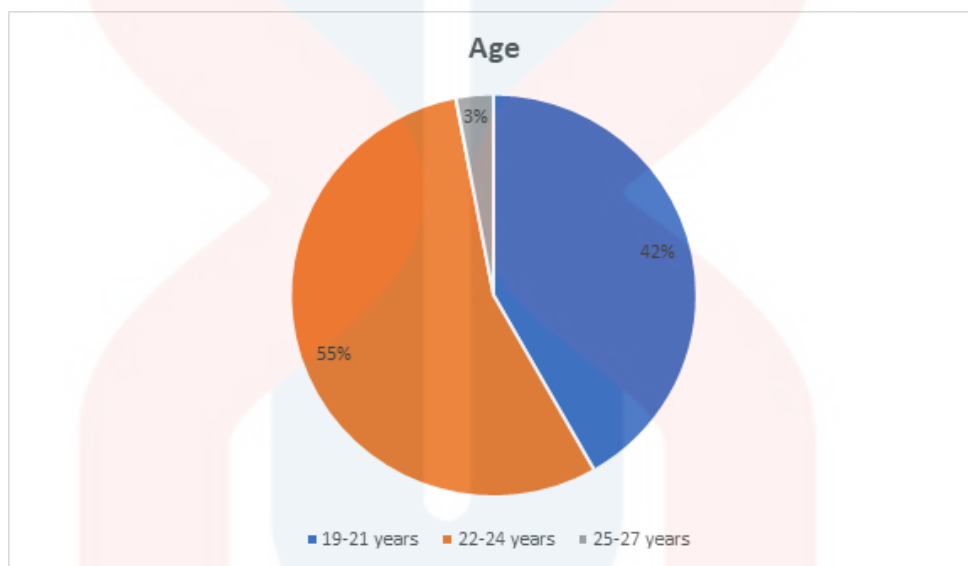


Figure 4.2: Age group of Respondent

Table 4.4: Frequency Output of Age

AGE					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	19-21 years	167	41.8	41.8	41.8
	22-24 years	221	55.3	55.3	97.0
	25-27 years	12	3.0	3.0	100.0
	Total	400	100.0	100.0	

Sources: Statistical Package for Social Science (SPSS)

Table 4.4 presents the data with regard to the frequency and percentage of respondents based on their age distribution. With a total of 221 respondents and a proportion of 55.3% falling into this age group, this table illustrates that the majority of respondents are between the ages of 22 and 24. This age range comprises the entire number of respondents. Comparatively, the frequency of individuals between the ages of 25 and 27 years old participating in this study is a total of 12 respondents and has a percentage of 3.0%, whereas the frequency of people between the ages of 19 and 21 years old participating in this study is a total of 167 respondents and has a percentage of 41.8%.

4.3.3 Ethnicity

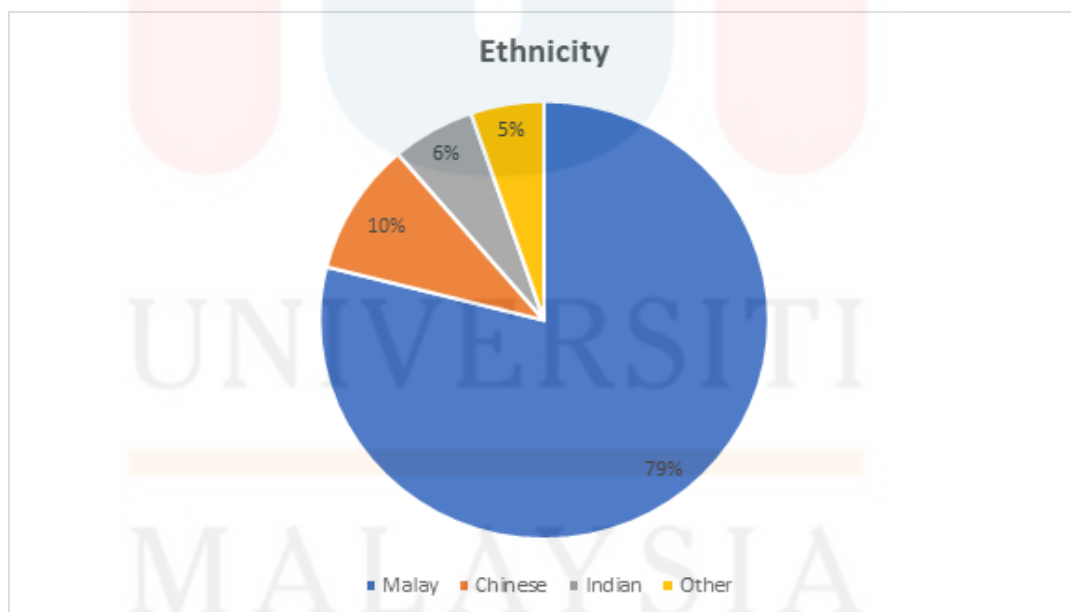


Figure 4.3: Ethnicity group of Respondent

Table 4.5: Frequency Output of Ethnicity

Ethnicity					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	316	79.0	79.0	79.0
	Chinese	39	9.8	9.8	88.8
	Indian	24	6.0	6.0	94.8
	Other	21	5.3	5.3	100.0
	Total	400	100.0	100.0	

Sources: Statistical Package for Social Science (SPSS)

Table 4.5 displays the frequency and proportion of responders by ethnic group. According to the analysis's findings, the bulk of respondents to this survey are Malay, with the highest response rate value of 79% and the maximum frequency of 316 respondents. While Chinese respondents account for 9.8% of all respondents with a frequency of 39. Furthermore, Indian and other respondents had a proportion of 6% and 5.3%, respectively, and a frequency of 24 and 21 respondents.

4.3.4 Year of Study

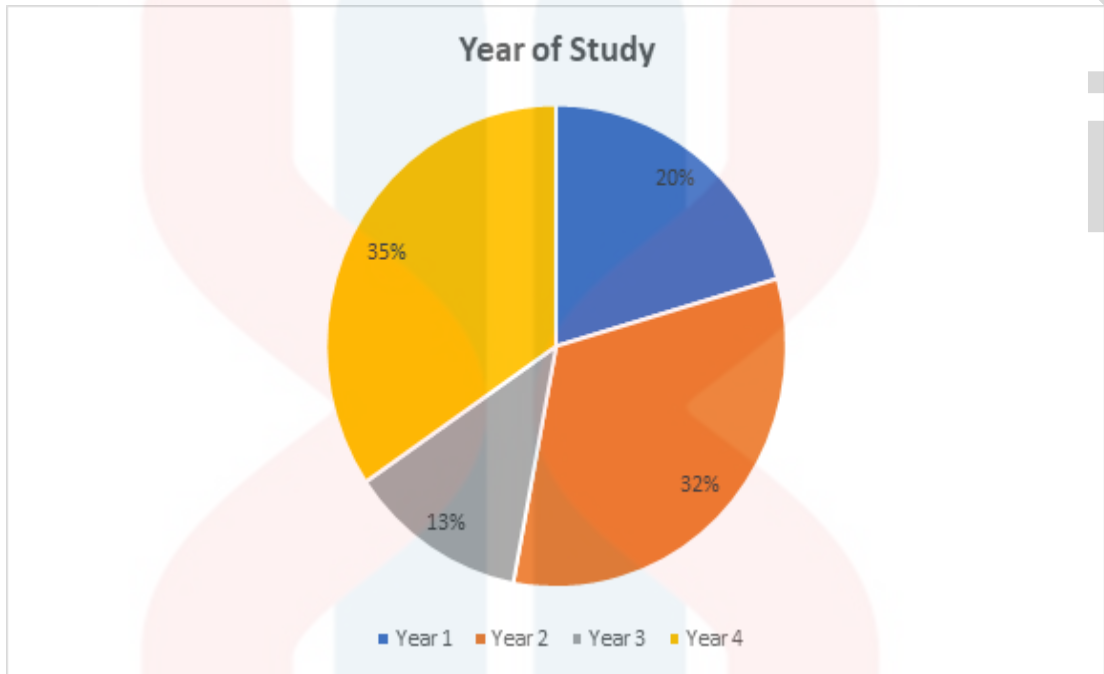


Figure 4.4: Year of study group of Respondent

Table 4.6: Frequency Output of Year of Study

		Year of Study			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Year 1	82	20.5	20.5	20.5
	Year 2	130	32.5	32.5	53.0
	Year 3	50	12.5	12.5	65.5
	Year 4	138	34.5	34.5	100.0
	Total	400	100.0	100.0	

Sources: Statistical Package for Social Science (SPSS)

The frequency of responses as well as the proportion of total responses are shown in table 4.6, which is organised according to the year of study. The findings of the study indicate that the respondent who had participated in the survey for the fourth year had the greatest percentage value (34.5%) and the largest number of respondents (138). Although the number of respondents for the second year is just 130, the percentage value for this year's survey is 32.5%, making it the second highest. In addition, respondents from the first and third years had a percentage value of 20.5% and 12.5%, respectively, and 82 and 50 respondents, respectively, as the frequency of respondents.

4.3.5 Programme

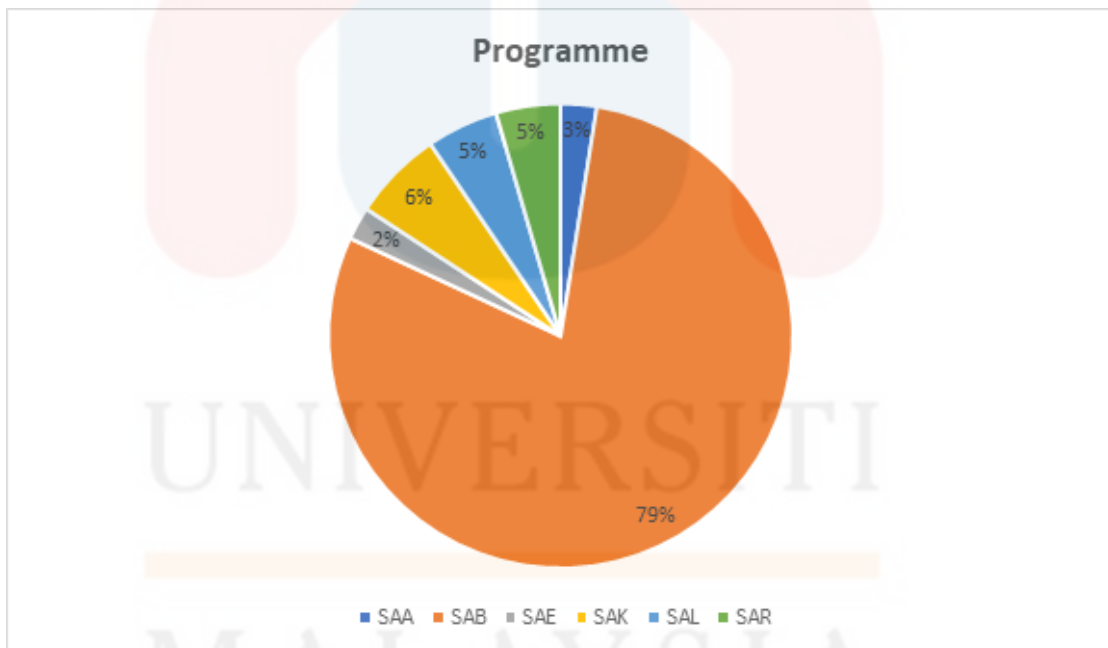


Figure 4.5: Programme group of Respondent

Table 4.7: Frequency Output of Programme

Programme					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SAA	10	2.5	2.5	2.5
	SAB	318	79.5	79.5	82.0
	SAE	9	2.3	2.3	84.3
	SAK	25	6.3	6.3	90.5
	SAL	20	5.0	5.0	95.5
	SAR	18	4.5	4.5	100.0
	Total	400	100.0	100.0	

Sources: Statistical Package for Social Science (SPSS)

The frequency of respondents as well as the proportion of respondents are broken down per programme division in table 4.7. Because it has the highest percentage value of 79.5% and a frequency of 318 respondents, the chart suggests that the majority of those who responded to this survey came from the SAB programme. In addition, the SAK course had the highest frequency of 25 responses and the second highest percentage value, which was 6.3%. Following that, the percentage of SAL programme respondents is 5.0%, with a frequency of 20 responses. The percentage number for SAR programme respondents is 4.5%, and the frequency is 18 responses. Aside from that, the percentage figure for SAA programme respondents is 2.5%, with a total of 10 respondents. Lastly, this survey found that respondents for the SAE course had the

lowest percentage value (2.3%) and the greatest frequency (9 respondents) of respondents overall.

4.4 DESCRIPTIVE ANALYSIS

Descriptive analysis is the analysis of data used to help researchers display, explain, and formulate data obtained from a questionnaire in a simpler way. In this section are description analysis for independent variable and dependent variable. It consists of mean and standard deviations based on a 7-Likerts scale which is, 1 represent to "Strongly disagree", 2 represent to "Disagree", 3 represent to Somewhat disagree, 4 represent to "Neither agree or disagree", 5 represent to "Somewhat agree", 6 represent to "Agree", 7 represent to "Strongly agree". The researchers employed descriptive analysis to examine the data obtained from questionnaire respondents, as illustrated in Table 4.8. The utilisation of these facilities enabled researchers to examine and assess the acquired data. Table 4.8 presents the responses of all 400 respondents who were surveyed by the researcher, answering each query pertaining to the dependent and independent variables.

4.4.1 Descriptive Analysis of Knowledge

Table 4.8: Descriptive Analysis of Knowledge towards Financial Crime

Descriptive Statistic							
		I have a good knowledge of financial crime	Based on my understanding, the current punishments for financial crimes are considered suitable	I know appropriate procedures and have sufficient knowledge about financial crime	Financial crime is influenced by poor education, unemployment and low income	Lack of proper education causes financial crimes	A wealthy person having higher education has more tendency to money laundering than those who have no higher education
N	Valid	400	400	400	400	400	400
	Missing	0	0	0	0	0	0
Mean		4.76	4.97	4.90	5.21	5.24	5.04
Std. Deviation		1.513	1.380	1.381	1.441	1.388	1.502
Percentiles	25	4.00	4.00	4.00	4.00	4.00	4.00
	50	5.00	5.00	5.00	6.00	5.00	5.00
	75	6.00	6.00	6.00	6.00	6.00	6.00
	100	7.00	7.00	7.00	7.00	7.00	7.00

Sources: Statistical Package for Social Science (SPSS)

Table 4.8 shows the independent variable of the knowledge towards Financial Crime. There are six (6) items for these independent variables. The highest mean is on the question “Lack of proper education causes financial crimes” which is 5.24. This

indicated that most of the respondents agree with this question. Meanwhile, the lowest mean for this variable is on the “I have a good knowledge of financial crime” which is 4.76.

Besides that, the highest standard deviation is on the question “I have a good knowledge of financial crime.” which is 1.513. Meanwhile, the lowest standard deviation for this variable is on the question “Based on my understanding, the current punishments for financial crimes are considered suitable” which is 1.380. Therefore, it indicates that respondents agree that the variable is important for knowledge towards Financial Crime.

4.4.2 Descriptive Analysis of Attitude

Table 4.9: Descriptive Analysis of Attitude towards Financial Crime

Descriptive Analysis							
		Do students who are more aware of financial crime have more positive attitudes towards financial crime prevention measures?	Individuals learn their attitudes about financial crime from a variety of sources, including their parents, peers, and the media	People who are struggling financially are more likely to engage in financial crime, especially if they believe that they have no other options	I regularly check my credit card statements to avoid financial fraud	I am careful with whom I share my personal information	If I am struggling financially, I will seek help from a trusted friend, family member, or professional
N	Valid	400	400	400	400	400	400
	Missing	0	0	0	0	0	0
Mean		4.94	5.30	5.34	5.08	5.43	5.49

Medium		5.00	6.00	6.00	5.00	6.00	6.00
Std. Deviation		1.438	1.330	1.326	1.491	1.338	1.323
Percent iles	25	4.00	4.00	4.00	4.00	5.00	5.00
	50	5.00	6.00	6.00	5.00	6.00	6.00
	75	6.00	6.00	6.00	6.00	6.00	6.00
	100	7.00	7.00	7.00	7.00	7.00	7.00

Sources: Statistical Package for Social Science (SPSS)

Table 4.9 displays the independent variable of the attitude towards Financial Crime. There are six (6) items for these independent variables. The highest mean is on the question, "If I am struggling financially, I will seek help from a trusted friend, family member, or professional" which is 5.49. This indicated that most of the respondents agreed with this question. Meanwhile, the lowest mean for this variable is on the question "Do students who are more aware of financial crime have more positive attitudes towards financial crime prevention measures?" which is 4.94.

Aside from that, the question "I regularly check my credit card statements to avoid financial fraud" has the largest standard deviation, which is 1.491. Meanwhile, the question "If I am struggling financially, I will seek help from a trusted friend, family member, or professional" shows the lowest standard deviation for this variable, which is 1.323. Therefore, it indicates that respondents agree that the variable is essential for the attitude towards Financial Crime.

4.4.3 Descriptive Analysis of Subjective Norms

Table 4.10: Descriptive Analysis of Subjective Norms towards Financial Crime

Descriptive Analysis							
		My friend taught me to not make the complicated password to avoid forgetting it	My brother always writes down all his password in a notebook and saves them in hidden places	I see my friend use an expensive smartphone and they look stylish	I heard there's a saying "let it be poor, as long as it's fashionable"	I like watching the influencer show off their money on social media	My friend always uses credit cards to shopping
N	Valid	400	400	400	400	400	400
	Missing	0	0	0	0	0	0
Mean		4.93	5.05	4.97	4.80	4.40	4.80
Medium		5.00	5.00	5.00	5.00	5.00	5.00
Std. Deviation		1.548	1.528	1.552	1.668	1.833	1.704
Percentiles	25	4.00	4.00	4.00	3.00	3.00	3.00
	50	5.00	5.00	5.00	5.00	5.00	5.00
	75	6.00	6.00	6.00	6.00	6.00	6.00
	100	7.00	7.00	7.00	7.00	7.00	7.00

Sources: Statistical Package for Social Science (SPSS)

Table 4.10 displays the independent variable of the subjective norms towards Financial Crime. There are six (6) items for these independent variables. The highest mean is on the question, "My brother always writes down all his password in a notebook

and saves them in hidden places” which is 5.05. This indicated that most of the respondents agreed with this question. Meanwhile, the lowest mean for this variable is on the question “I like watching the influencer show off their money on social media” which is 4.40.

Aside from that, the question "I like watching the influencer show off their money on social media" has the largest standard deviation, which is 1.833. Meanwhile, the question "My brother always writes down all his password in a notebook and saves them in hidden places" shows the lowest standard deviation for this variable, which is 1.528. Therefore, it indicates that respondents agree that the variable is essential for the subjective norms towards Financial Crime.

4.4.4 Descriptive Analysis of Behaviour

Table 4.11: Descriptive Analysis of Behaviour towards Financial Crime

Descriptive Analysis						
	I did not take a loan from an informal money lender or supplier if I did not have enough finances	I prioritise ethical and legal means to enhance my financial situation and generate income	I always ensure that I use my own authorised credit card for transactions	I am committed to upholding ethical standards and avoiding any involvement in corrupt practices, including bribery, embezzlement and extortion	I strictly adhere to legal and ethical practices and have never engaged in any unauthorised charges or banking fraud on a user's credit or debit card	I consistently uphold principles of trust and integrity, ensuring responsible use of resources and maintaining transparency in all activities

N	Valid	400	400	400	400	400	400
	Missing	0	0	0	0	0	0
Mean		4.17	4.08	4.33	4.14	4.29	4.32
Medium		5.00	5.00	5.00	5.00	5.00	5.00
Std. Deviation		1.958	1.969	2.014	2.011	2.004	2.058
Percentiles	25	2.00	2.00	2.00	2.00	2.00	2.00
	50	4.50	5.00	5.00	5.00	5.00	5.00
	75	6.00	6.00	6.00	6.00	6.00	6.00
	100	7.00	7.00	7.00	7.00	7.00	7.00

Sources: Statistical Package for Social Science (SPSS)

Table 4.11 displays the dependent variable of the behaviour towards Financial Crime. There are seven (6) items for these dependent variables. The highest mean is on the question, "I always ensure that I use my own authorised credit card for transactions" which is 4.33. This indicated that most of the respondents agreed with this question. Meanwhile, the lowest mean for this variable is on the question "I prioritise ethical and legal means to enhance my financial situation and generate income" which is 4.08.

Aside from that, the question "I consistently uphold principles of trust and integrity, ensuring responsible use of resources and maintaining transparency in all activities" has the largest standard deviation, which is 2.058. Meanwhile, the question "I did not take a loan from an informal money lender or supplier if I did not have enough finances" shows the lowest standard deviation for this variable, which is 1.958. Therefore, it indicates that respondents agree that the variable is essential for the behaviour towards Financial Crime.

4.5 VALIDITY AND RELIABILITY

Reliability is a statistic that reflects if a reliable instrument used to collect data for the instrument is deemed adequate. An excellent tool will not compel respondents to reply. Reliable indicates both trustworthiness and reliability. So, after several repetitions, the result will remain the same or constant. Cronbach's Alpha can be used to calculate a test instrument's dependability. The analysis in this study allows the research to assess whether these sets of questions have a high level of stability in measuring variables. If the Cronbach's Alpha value is as follows, the instrument is very reliable:

Table 4.12 Cronbach's Alpha Coefficient size

Cronbach's Alpha Coefficient Range	Strengths of Association
> 0.90	Excellent
0.80 – 0.89	Good
0.70 – 0.79	Acceptable
0.60 – 0.69	Questionable
0.50 – 0.59	Poor
< 0.50	Unacceptable

Sources: Statistical Package for Social Science (SPSS)

Table 4.13 Case Processing Summary

		N	%
Cases	Valid	400	100.0
	Exclude*	0	.0
	Total	400	100.0

a. Listwise deletion based on all variables in the procedure.

Sources: Statistical Package for Social Science (SPSS)

Table 4.14 Cronbach Alpha Knowledge toward Financial Crime

Reliability Statistics	
Cronbach's Alpha	N of Items
.921	6

Sources: Statistical Package for Social Science (SPSS)

Based on table 4.14, Cronbach's Alpha for six (6) items in the knowledge toward Financial Crime measure is .921. The good minimum value for this study is 0.8. As a result, the value is recognised as appropriate for use. The findings show that the item in the study has an excellent, reliable and high internal consistency in measuring ideas. Hence, the questionnaires employed in this study are focused with knowledge toward Financial Crime.

Table 4.15 Cronbach Alpha Attitude toward Financial Crime

Reliability Statistics	
Cronbach's Alpha	N of Items
.924	6

Sources: Statistical Package for Social Science (SPSS)

Based on table 4.15, Cronbach's Alpha for six (6) items in the attitude toward Financial Crime measure is .924. The good minimum value for this study is 0.8. As a result, the value is recognised as appropriate for use. The findings show that the item in the study has an excellent, reliable and high internal consistency in measuring ideas. Hence, the questionnaires employed in this study are focused with an attitude toward Financial Crime.

Table 4.16 Cronbach Alpha Subjective Norms toward Financial Crime

Reliability Statistics	
Cronbach's Alpha	N of Items
.844	6

Sources: Statistical Package for Social Science (SPSS)

Based on table 4.16, Cronbach's Alpha for six (6) items in the subjective norms toward Financial Crime measure is .844. The acceptable minimum value for this study

is 0.7. As a result, the value is recognised as appropriate for use. The findings show that the item in the study has a reliable and good internal consistency in measuring ideas. Hence, the questionnaires employed in this study are focused with subjective norms toward Financial Crime.

Table 4.17 Cronbach Alpha of Behaviour toward Financial Crime

Reliability Statistics	
Cronbach's Alpha	N of Items
.865	6

Sources: Statistical Package for Social Science (SPSS)

Based on the table 4.17, Cronbach's Alpha for six (6) items in the behaviour toward Financial Crime measure is .865. The acceptable minimum value for this study is 0.7. As a result, the value is recognised as appropriate for use. The findings show that the item in the study has a reliable and good internal consistency in measuring ideas. Hence, the questionnaires employed in this study are focused with behaviour toward Financial Crime.

4.6 NORMALITY TEST

By using the Statistical Package for Social Science (SPSS), the normality test is a statistical process used to verify whether a given collection of data follows a normal distribution. The normality test normally shows the Kolmogorov-Smirnov test and Shapiro-Wilk test. The Shapiro-Wilk test is more suitable to be used to evaluate smaller

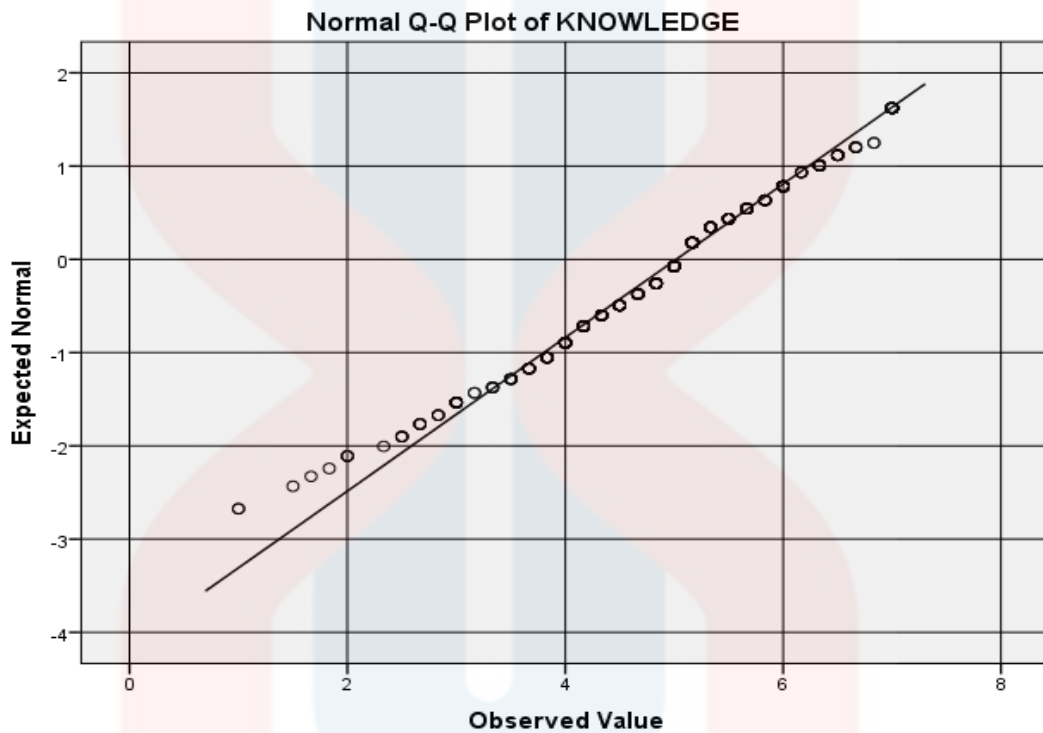
data that is less than 50 samples, but it can also be used to evaluate data of more than 50 samples. Usually, the researchers will use the Kolmogorov-Smirnov test to measure for a bigger sample of the normality value of the data (SPSS Statistic, 2018).

Table 4.18: Test of Normality

Test of Normality						
	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Knowledge	.076	400	.000	.971	400	.000
Attitude	.089	400	.000	.951	400	.000
Subjective norms	.108	400	.000	.968	400	.000
Behaviour of financial crime	.096	400	.000	.955	400	.000
a. Lilliefors Significance Correction						

From the table above, it shows the normality test of normality of the Kolmogorov-Smirnov test and Shapiro-Wilk test. Normality test shows that the hypothesis that the data are normally distributed is rejected if the p-value is less than 0.05 and the alpha level is 0.05. The table above shows that the data values for all the variables (knowledge, attitude, subjective norms and behaviour of financial crime) are significantly deviated from a normal distribution. If the normality test shows that the p-

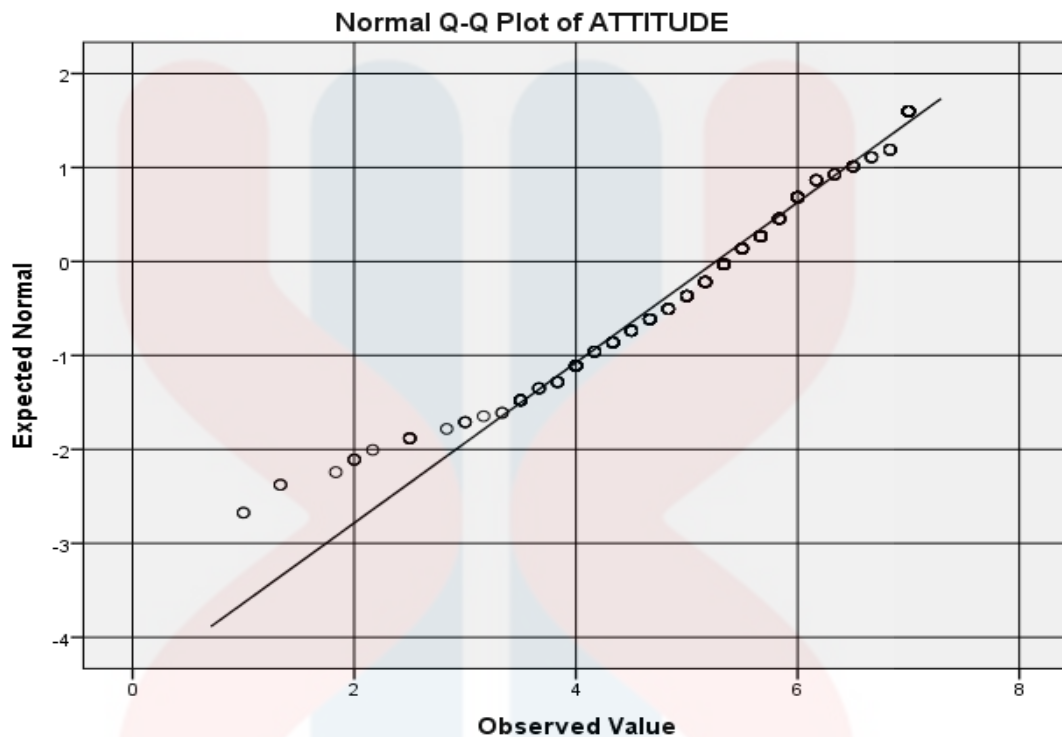
value exceeds 0.05, the null hypothesis remains valid. Figure below shows the normal Q-Q Plot which is called the Quantile-Quantile Plot for each variable which are knowledge, attitude, subjective norms and behaviour of financial crime.



Source: Statistical Package for Social Science (SPSS)

Figure 4.6: Normal Q-Q Plot of Knowledge

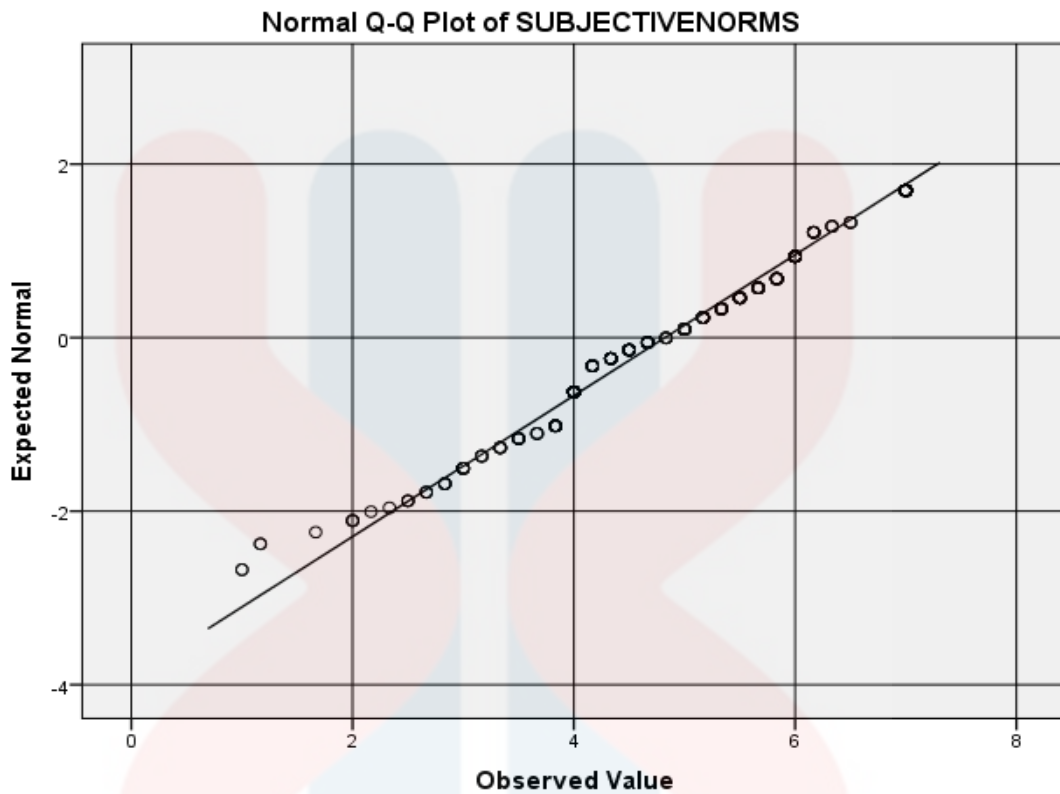
Figure 4.6 above shows the normal Q-Q plot of knowledge which is the plot that shows that the data was normally distributed. Even if the Q-Q plot first starts to wander from the straight line, the data seems to be nearly a straight line since the normal distribution is symmetric.



Source: Statistical Package for Social Science (SPSS)

Figure 4.7: Normal Q-Q Plot of Attitude

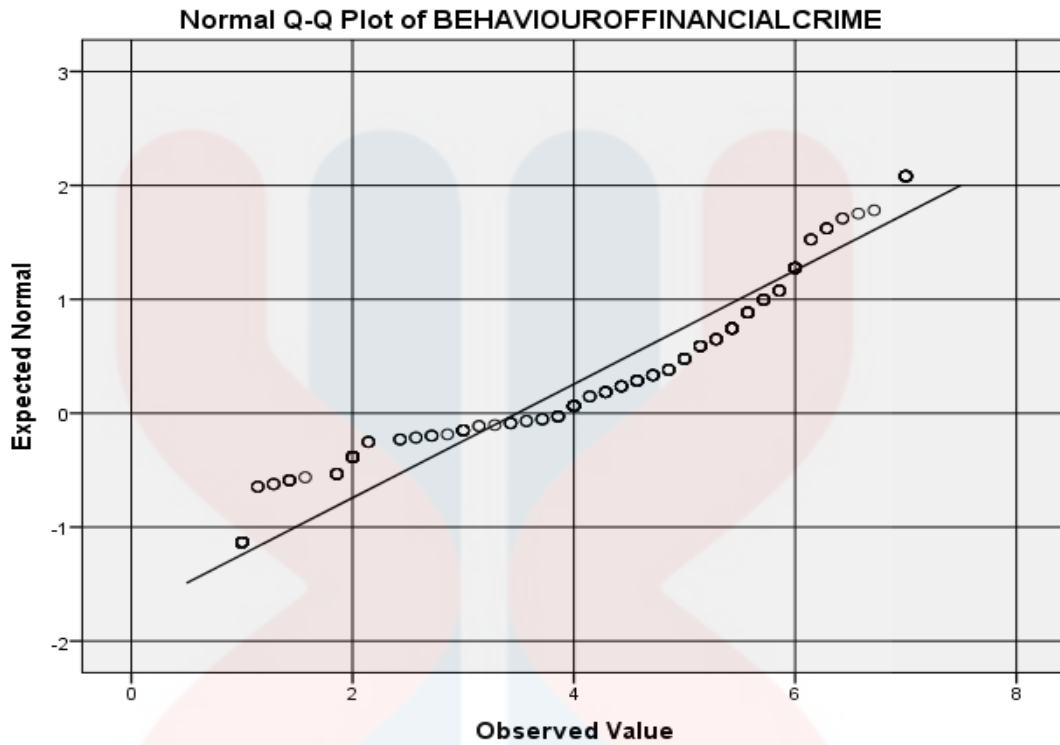
Figure 4.7 above shows the normal Q-Q plot of attitude which is the plot that shows that the data was normally distributed. Even if the Q-Q plot first starts to wander from the straight line, the data seems to be nearly a straight line since the normal distribution is symmetric.



Source: Statistical Package for Social Science (SPSS)

Figure 4.8: Normal Q-Q Plot of Subjective Norms

Figure 4.8 above shows the normal Q-Q plot of subjective norms which is the plot that shows that the data was normally distributed. Even if the Q-Q plot first starts to wander from the straight line, the data seems to be nearly a straight line since the normal distribution is symmetric.



Source: Statistical Package for Social Science (SPSS)

Figure 4.9: Normal Q-Q Plot of Behaviour of Financial Crime

Figure 4.9 above shows the normal Q-Q plot of behaviour of financial crime which is the plot that shows that the data was normally distributed. Even if the Q-Q plot first starts to wander from the straight line, the data seems to be nearly a straight line since the normal distribution is symmetric.

4.7 HYPOTHESES TESTING

Table 4.19: Pearson Correlations

Pearson Correlations					
		Knowled ge	Attitude	Subjecti ve Norms	Behaviour of Financial Crime
KNOWLEDGE	Pearson Correlation	1	.841**	.578**	.040
	Sig. (2-tailed)		.000	.000	.425
	N	400	400	400	400
ATTITUDE	Pearson Correlation	.841**	1	.582**	.070
	Sig. (2-tailed)	.000		.000	.161
	N	400	400	400	400
SUBJECTIVE NORMS	Pearson Correlation	.578**	.582**	1	.462**
	Sig. (2-tailed)	.000	.000		.000
	N	400	400	400	400
BEHAVIOUR OF FINANCIAL CRIME	Pearson Correlation	.040	.070	.462**	1
	Sig. (2-tailed)	.425	.161	.000	
	N	400	400	400	400
**. Correlation is significant at the 0.01 level (2-tailed).					

Table above shows the complete result of Pearson Correlation analysis between the independent variable and the dependent variable. Independent variables were knowledge, attitude, and subjective norms. Dependent variable was the behaviour of financial crime.

Table 4.20: The Relationship Between Knowledge and Behaviour of Financial Crime

Correlations			
		Knowledge	Behaviour of Financial Crime
KNOWLEDGE	Pearson Correlation	1	.040
	Sig. (2-tailed)		.425
	N	400	400
BEHAVIOUR OF FINANCIAL CRIME	Pearson Correlation	.040	1
	Sig. (2-tailed)	.425	
	N	400	400
**. Correlation is significant at the 0.01 level (2-tailed).			

Based on the table above, the results shows a significant relationship between knowledge and behaviour of financial crime. Pearson correlation showed 0.040 with a

significance level of 0.42. This indicates that there is a statistically significant correlation between knowledge and behaviour of financial crime ($r = 0.040$, $N = 400$, $p < .001$). This indicates a little if any correlation.

Table 4.21: The Relationship Between Attitude and Behaviour of Financial Crime

Correlations			
		Attitude	Behaviour of Financial Crime
ATTITUDE	Pearson Correlation	1	.070
	Sig. (2-tailed)		.161
	N	400	400
BEHAVIOUR OF FINANCIAL CRIME	Pearson Correlation	.070	1
	Sig. (2-tailed)	.161	
	N	400	400
**. Correlation is significant at the 0.01 level (2-tailed).			

Based on the table above, the results shows a significant relationship between attitude and behaviour of financial crime. Pearson correlation showed 0.070 with a significance level of 0.16. This indicates that there is a statistically significant

correlation between attitude and behaviour of financial crime ($r = 0.070$, $N = 400$, $p < .001$). This indicates a little if any correlation.

Table 4.22: The Relationship Between Subjective Norms and Behaviour of Financial Crime

Correlations			
		Subjective Norms	Behaviour of Financial Crime
SUBJECTIVE NORMS	Pearson Correlation	1	.462**
	Sig. (2-tailed)		.000
	N	400	400
BEHAVIOUR OF FINANCIAL CRIME	Pearson Correlation	.462**	1
	Sig. (2-tailed)	.000	
	N	400	400
**. Correlation is significant at the 0.01 level (2-tailed).			

Based on the table above, the results shows a significant relationship between subjective norms and behaviour of financial crime. Pearson correlation showed 0.462 with a significance level of 0.00. This indicates that there is a statistically significant

correlation between subjective norms and behaviour of financial crime ($r = 0.462$, $N = 400$, $p < .001$). This indicates a moderate positive correlation.

4.8 CHAPTER SUMMARY

This chapter is about data analysis and findings. This chapter contains preliminary analysis, demographic profile of respondents, descriptive analysis, validity and reliability, normality test and hypothesis testing. The analysis was carried out to determine whether there is a relationship between the dependent variable and the independent variable, as stated by the previous researcher.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

This chapter will begin by explaining about the findings of the previous chapter's question and hypothesis. The main goal for this chapter is to investigate whether knowledge, attitude and subjective norms can influence the behaviour of financial crime among University Malaysia Kelantan (UMK). The purpose of this chapter is to examine discussion and conclusion based on data that the researchers were analysed in chapter four. Furthermore, the researcher will discuss the implications and limitations according to data that the researcher has examined. Apart from that, this chapter will also give the suggestions for additional investigation as the final step. Lastly, at the end of the chapter, the researchers also provide a brief conclusion as complete investigation for this chapter.

5.2 KEY FINDINGS

Based on the study's research design, demographic, sample size, data collection method, research instrument, and data analysis approaches, this chapter analyses the findings from the previous chapter (Chapter 3) and the findings obtained in Chapter 4, and discusses their implications. This study's population consists of students at the Universiti Malaysia Kelantan (UMK), and its sample size was determined using the data provided in the table by Krejcie and Morgan (1970). This study therefore makes use of a sample size of 400 respondents. In order to gather data, students at University Malaysia Kelantan (UMK) were given questionnaires with 24 questions. These questions included responder demographics, independent variables, and dependent variables. Unfortunately, 20 records were eliminated, that is, marked as having no value

due to incompleteness in answering the survey, so only 400 records were included in this study. The data that was gathered from all of the respondents was analysed using the Statistical Package for the Social Sciences (SPSS). The analyses that were performed included reliability, frequency, descriptive, and Pearson correlation.

The aim of this research is to see the relationship between the behaviour such as knowledge, attitude, and subjective norms among University Malaysia Kelantan (UMK) towards financial crime. According to the relationship, researchers can easily understand how the variables influence behaviour among University Malaysia Kelantan (UMK) towards financial crime. Thus, researchers used the following data analysis below to demonstrate the relationship between the hypothesis, the dependent variable (DV), and the independent variables (IV).

5.3 DISCUSSION

This research observed the relationship of behaviour of financial crime with knowledge, attitude and subjective norms. Based on the results obtained, there is considered one out of three independent variables namely subjective norms because the p-value is less than 0.01. The researcher concluded that subjective norms have a significant value which is that the hypothesis is accepted and the data is true.

Table 5.1: Summary of hypothesis

	Hypothesis	Pearson Correlation's Result	
H1	There is little if any correlation between knowledge and behaviour of financial crime.	r = 0.40 p = 0.425	Not accepted
H2	There is little if any correlation between attitude and behaviour of financial crime.	r = 0.70 p = 0.425	Not accepted
H3	There is a moderate positive correlation between subjective norms and behaviour of financial crime.	r = 0.462 p = 0.000	Accepted

5.3.1 There is a relationship between knowledge and behaviour of financial crime among University Malaysia Kelantan students.

The purpose of primary research is to evaluate the relationship between knowledge and behaviour of financial crime among UMK students. The data about this relationship were explained in H1.

H1: *There is little if any correlation between knowledge and behaviour of financial crime.*

The findings of this study indicate that there is little if any correlation between knowledge and behaviour of financial crime. According to the correlation test, the

correlation value for knowledge and behaviour of financial crime is 0.40 and the significant value is 0.425 which is greater than 0.01. As a result, the results show that hypothesis 1 (H1) is rejected in this research.

Based on the research question 1, the study concludes that there is no significant relationship between knowledge and behaviour of financial crime among UMK students. This is because most of them lack knowledge about financial crime especially for those who have lack of education, unemployment and have low income. People who are unemployed or low income cause them to do financial crime to get more money because they need more money to get things to buy nowadays.

5.3.2 There is a relationship between the attitude and behaviour of financial crime among University Malaysia Kelantan students.

The second research is to evaluate the relationship between attitude and behaviour of financial crime among UMK students. The data about this relationship were explained in H2.

H2: *There is little if any correlation between attitude and behaviour of financial crime.*

This study indicates that there is little if any correlation between attitude and behaviour of financial crime. According to the correlation test, the correlation value for attitude and behaviour of financial crime is 0.70 and the significant value is 0.161 which is greater than 0.01. As a result, the results show that hypothesis 2 (H2) is rejected in this research.

Based on the research question 2, the study concludes that there is no significant relationship between the attitude and behaviour of financial crime among UMK students. This is because most of them tend to involve themselves in financial crime because of their attitude. Some of them learn about attitudes in financial crime via their parents, peers or social media. People who are struggling financially are more likely to engage in financial crime, especially if they believe that they have no other options.

5.3.3 There is a relationship between subjective norms and behaviour of financial crime University Malaysia Kelantan students.

The third research is to evaluate the relationship between subjective norms and behaviour of financial crime among UMK students. The data about this relationship were explained in H3.

***H3:** There is a moderate positive correlation between subjective norms and behaviour of financial crime.*

The findings of this study indicate that there is a moderate positive between subjective norms and behaviour of financial crime. According to the correlation test, the correlation value for subjective norms and behaviour of financial crime is 0.462 and the significant value is 0.00 which is less than 0.01. As a result, the results show that hypothesis 3 (H3) is accepted in this research.

Based on the research question 3, the study concludes that there is a significant relationship between subjective norms and behaviour of financial crime among UMK students. This is because subjective norms play a significant role influencing an

individual's decision making whether to participate in financial crime activities. People could be swayed by societal standards that they think to be acceptable or unacceptable when it comes to participating in illegal financial activities.

5.4 IMPLICATIONS OF THE STUDY

Implications of research are crucial because they serve to validate the research's findings, direct future studies, educate practitioners and policymakers, advance theoretical understanding, and prove the worth of research. To assist readers get the bigger picture and significance of the study, it is crucial to provide research implications in a manuscript as part of the research paper's conclusion section. Thus, this study aims to examine the relationship between behaviour with knowledge, attitude, and subjective norms among University Malaysia Kelantan (UMK) towards financial crime. Three independent factors were identified in this research among University Malaysia Kelantan (UMK), that is knowledge, attitude, and subjective norms. Factors impacting behaviour, including knowledge, attitude, and subjective norms, towards financial crime among University Malaysia Kelantan (UMK) may be better understood with the aid of this research. The purpose of this research was to gain a deeper understanding of the subject content.

This research highlighted knowledge as a relationship between behaviour among University Malaysia Kelantan (UMK) towards financial crime. Knowledge in this research can be defined as the refers to a person's lack of formal education and their lack of positive attributes, such that they are unaware that their behaviour may lead to financial crime. This study can help students to improve their knowledge so as not to get involved in financial crime activities. This is because when having good financial crime knowledge, the potential to produce a student generation who are less likely to

engage in financial crimes and also produce financial professionals who are committed to ethical conduct, thereby contributing to a more responsible and trustworthy financial sector.

Moreover, this study concludes that there is no significant relationship between the attitude and behaviour of financial crime among UMK students. As well as, this study can also help in identifying the most effective communication channels and strategies for promoting financial crime awareness and prevention. For example, this study finds most of them tend to involve themselves in financial crime because of their attitude. Some of them may recognize and understand attitudes towards financial crime through parents, peers or social media and also individuals who are struggling financially are more likely to engage in financial crime, especially if they believe they have no other choice. Thus, this study can help develop more information about financial crime based on the behaviour among UMK students. Targeted interventions and educational programs may be better designed to promote ethical financial practices and avoid financial crimes among students if there is a better understanding of how attitudes impact behaviour. Therefore, the implication of such a study would be to gain insights into the relationship between students' attitudes and their behaviour towards financial crime.

Furthermore, this research aids in identifying subjective norms among students at University Malaysia Kelantan (UMK) towards financial crime. Subjective norms refer to an individual's subjective norms that impact their decision to engage in financial criminal behaviour. These norms are based on their perceptions of the views of others around them. So, the results of this research indicate that UMK students' subjective norms significantly correlate toward financial crimes. This is because subjective norms play a significant role influencing an individual's decision making whether to

participate in financial crime activities. People may be influenced by subjective norms on what they consider to be acceptable or undesirable when it comes to engaging in financial crime activities. Despite that, people will feel social pressure to engage in financial crime behaviour if they think that most references assume that a behaviour must be displayed. Thus, this study finds a strong correlation between subjective norms and financial crime, it implies that influencing these norms could be an effective way to prevent financial crime.

For conclusion, by examining the behaviour that is knowledge, attitude, and subjective norms of University Malaysia Kelantan (UMK) students toward financial crime, one can gain significant knowledge that can be utilised to develop precise interventions and strategies aimed at combating and avoiding financial crime. Certainly, this study could serve as an action plan for future academics who want to learn more about financial crime and analyse factors influencing behaviour that is knowledge, attitude and subjective norm among the University Malaysia Kelantan (UMK), as well as improve and develop new theories. This will allow future scholars to conduct further studies on more important topics.

5.5 LIMITATIONS OF THE STUDY

The researcher is aware of various limits and weaknesses in this research, despite the fact that the overall aim is 400 respondents. Throughout the study effort, the researcher was subjected to a variety of constraints. Study constraints are possible flaws or difficulties that are typically beyond the control of the researcher and make it difficult for the researcher to provide a report on the study undertaken. There are certain inevitable constraints to guarantee that the research process goes properly.

The first limitation is the time restriction that requires obtaining information from respondents within less than 7 weeks. Some survey takers chose not to answer the questions. This is due to their reluctance to reveal their ideas or personal information. They are concerned that information from researchers may be shared with third parties. This is because currently there are too many fraudsters who are putting themselves at risk. Additionally, some respondents said it took too long to complete the questionnaire as it took between 10 and 15 minutes. This causes their time to be interrupted while they complete this study. In addition, it is possible that some respondents did not fully understand the question.

The second limitation is the Limited Access to Information which makes only a certain group of respondents have to answer the questions to collect data since this study focuses on students of the Faculty of Business and Entrepreneurship only regarding the behaviour of UMK students towards financial crimes. This is because they have different knowledge and experience regarding this study. It is this limitation that makes it difficult to fill in the data because most students are not interested in filling in and answering the distributed questions which causes a slowdown in data collection.

The next limitation of the study is that the scale used in the study is based on the limitations of the study. Since respondents' impressions are recorded using a Likert scale in this study, it is probable that bias stems from respondents' propensity to provide answers regardless of the questions they were asked. To put it another way, every respondent will have unique ideas and viewpoints that will shape how they answer the questions. A clear picture of the respondent's answer is likewise not given by the Likert scale scores. It will therefore be unable to ascertain the respondent's actual attitude. Lastly, the limitation of the study is that it is difficult for us to find reliable sources

because most of the journals and articles were published under the year 2018 and most of them are from abroad.

5.6 RECOMMENDATIONS FOR FUTURE RESEARCH

The researchers study is about the behaviour towards financial crime. The researchers aim this study to be conducted among UMK City Campus Students only. Thus, the scope of this study is limited to students in City Campus. For this reason, the findings naturally raise several questions that require more investigation. The recommendations that researchers can provide for future research is to consider expanding the study population. This includes the entire UMK students from three campuses as a whole. This is one way to get more findings and to refine the study's findings. Thus, increasing sample size and examining the approach used in this study thoroughly is important. The future researchers will be able to obtain more precise data if the data is collected from the various students in UMK, because each student has a different background and they may have an unique background. This situation may lead to more detailed findings in the research.

The second recommendation for future research is that the future researchers can add a space in the questionnaire form for respondents to write their opinion about the answer that they tick. Thus, the respondents can write their own opinion about the issues being studied and the relationship between the issue and the answer that they tick based on their true experiences. The respondents can give their opinion freely after they tick the answer. By this way, the respondents may express their opinion about the answer based on their true experiences. The respondents are from various backgrounds. Therefore, the researcher can get different responses and add value to the findings.

The third recommendation is that future researchers may consider a better scale to be used. The future researchers can use a better scale to obtain more accurate and

clear results such as the Guttman Scale. The Guttman scale is a cumulative scaling or scalogram analysis. It is an ordinal scale with statements arranged in a hierarchical sequence. Ensuring that research has the ability to generalise will require a better scale. The collection data process for the future research will consume more time if the future researchers expand the study population. Thus, the researchers must be patient and know how to engage politely with the respondents to pursue the feedback from them. The questionnaire form also must be concise and easy to complete. Respondents will not be interested in filling out the questionnaire form if the form has many pages and is difficult to complete.

5.7 OVERALL CONCLUSION OF THE STUDY

In conclusion, the purpose of this research is to identify and explore the factors that influence the behaviour of Universiti Malaysia Kelantan students towards financial crimes. The research revealed that three independent variables, namely knowledge, attitude, and subjective norms, significantly influence the behaviour of UMK students towards financial crimes. According to our research, we can see that the relationship between the independent variable subjective norms and the dependent variable behaviour financial crime has a strong relationship and is followed by other independent variables namely attitude and knowledge. This study provides researchers with a deeper understanding of the elements that influence the behaviour of UMK students towards financial crimes. The researchers anticipate that this research evaluation will serve as a great resource and a useful road map for future research. In addition, this study is expected to be a guide to the community and financial institutions to avoid being affected by financial crimes. Finally, some of the limitations of this study have allowed the researcher to provide further suggestions to improve the quality of future research.

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APPENDIX A - DRAFT OF QUESTIONNAIRE



FKP

THE BEHAVIOUR OF UMK STUDENTS TOWARDS FINANCIAL CRIME

Dear respondents,

Financial crime is the most crime's activities and they use technology to deceive their victims. Their motivation comes from the environment around them.

We are Bachelor of Business Administration (Islamic Banking and Finance) students from the Faculty of Entrepreneurship and Business (FKP), University Malaysia Kelantan. We are currently conducting a final year project research study. This questionnaire examines the behaviour of UMK students towards financial crime; your participation in answering this questionnaire is essential to help us complete our research study. We would appreciate your cooperation in answering this questionnaire. All the information will be confidential and used for research purposes only. Thank you for your cooperation.

Responden yang dihormati,

Jenayah kewangan adalah aktiviti jenayah yang paling banyak dan mereka menggunakan teknologi untuk menipu mangsa mereka. Motivasi mereka datang dari persekitaran di sekeliling mereka.

Kami merupakan pelajar Sarjana Muda Pentadbiran Perniagaan (Perbankan dan Kewangan Islam) dari Fakulti Keusahawanan dan Perniagaan (FKP), Universiti Malaysia Kelantan. Kami sedang menjalankan kajian penyelidikan projek tahun

keempat. Soal selidik ini mengkaji tingkah laku pelajar UMK terhadap jenayah kewangan; penyertaan anda dalam menjawab soal selidik ini adalah penting untuk membantu kami menyelesaikan kajian penyelidikan kami. Kerjasama tuan/puan dalam menjawab soal selidik ini amat kami hargai. Semua maklumat akan dirahsiakan dan digunakan untuk tujuan penyelidikan sahaja. Terima kasih atas kerjasama anda.

Your sincerely,

Yang ikhlas,

AHMAD SYAZWAN IZZUDDIN BIN ABDULLAH (A20A1243)

AINIFATINI BINTI DZULKIFLI (A20A1251)

AININA MARDIYAH BINTI SUHEILUDDIN (A20A1252)

AMIRA FARHANA BINTI MOHD MAZUKI (A20A1260)

UNIVERSITI
MALAYSIA
KELANTAN

SECTION A: DEMOGRAPHIC/ DEMOGRAFIK

1. GENDER/JANTINA

MALE/LELAKI	
FEMALE/PEREMPUAN	

2. AGE/UMUR

19-21	
22-24	
25-27	

3. ETHNICITY/BANGSA

MALAY/MELAYU	
CHINESE/CINA	
INDIAN/INDIA	
OTHER/LAIN-LAIN	

4. YEAR OF STUDY/TAHUN PENGAJIAN

YEAR 1	
YEAR 2	
YEAR 3	
YEAR 4	

5. PROGRAMME/PROGRAM

SAA	
SAB	
SAE	
SAK	
SAL	

SAR	
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SECTION B: KNOWLEDGE

Instruction: Please respond to each question by circling your measurement using the scales provided THE BEHAVIOUR OF UMK STUDENTS TOWARDS FINANCIAL CRIME. Please, kindly use the 7-point Likert scaling, 1-Strongly disagree, 2-Disagree, 3-Somewhat disagree, 4-Neither agree or disagree, 5-Somewhat agree, 6-Agree, 7-Strongly agree

Arahan: Sila jawab setiap soalan dengan membulatkan ukuran anda menggunakan skala yang disediakan PERLAKUAN PELAJAR UMK TERHADAP JENAYAH KEWANGAN. Sila gunakan penskalaan likert 7 mata. 1-Sangat tidak setuju, 2-Tidak setuju, 3-Agak tidak setuju, 4-Tidak juga setuju atau tidak setuju, 5-Agak setuju, 6-Setuju, 7-Sangat setuju

No.		1	2	3	4	5	6	7
1.	I have a good knowledge of financial crime. (Fredericks et al., 2016) <i>Saya mempunyai pengetahuan yang baik tentang jenayah kewangan.</i>							
2.	Based on my understanding, the current punishments for financial crimes are considered suitable. (Fredericks et al., 2016) <i>Berdasarkan pemahaman saya, hukuman semasa bagi jenayah kewangan adalah dianggap sesuai.</i>							
3.	I know appropriate procedures and have sufficient knowledge about financial crime. (Chang et al., 2017)							

	<i>Saya tahu prosedur yang sesuai dan mempunyai pengetahuan yang mencukupi tentang jenayah kewangan.</i>							
4.	<p>Financial crime is influenced by poor education, unemployment and low income. (Kulmie et al., 2023)</p> <p><i>Jenayah kewangan dipengaruhi oleh pendidikan yang lemah, pengangguran dan pendapatan yang rendah.</i></p>							
5.	<p>Lack of proper education causes financial crimes. (Rana & Awwal, 2020)</p> <p><i>Kekurangan pendidikan yang sewajarnya menyebabkan jenayah kewangan.</i></p>							
6.	<p>A wealthy person having higher education has more tendency to money laundering than those who have no higher education. (Rana & Awwal, 2020)</p> <p><i>Orang kaya yang mempunyai pendidikan tinggi lebih cenderung kepada pengubahan wang haram berbanding mereka yang tidak mempunyai pendidikan tinggi.</i></p>							

KELANTAN

SECTION C: ATTITUDE

Instruction: Please respond to each question by circling your measurement using the scales provided THE BEHAVIOUR OF UMK STUDENTS TOWARDS FINANCIAL CRIME. Please, kindly use the 7-point Likert scaling, 1-Strongly disagree, 2-Disagree, 3-Somewhat disagree, 4-Neither agree or disagree, 5-Somewhat agree, 6-Agree, 7-Strongly agree

Arahan: Sila jawab setiap soalan dengan membulatkan ukuran anda menggunakan skala yang disediakan PERLAKUAN PELAJAR UMK TERHADAP JENAYAH KEWANGAN. Sila gunakan penskalaan likert 7 mata. 1-Sangat tidak setuju, 2-Tidak setuju, 3-Agak tidak setuju, 4-Tidak juga setuju atau tidak setuju, 5-Agak setuju, 6-Setuju, 7-Sangat setuju

No.		1	2	3	4	5	6	7
1.	Do students who are more aware of financial crime have more positive attitudes towards financial crime prevention measures? (Barba-Sánchez et al. 2021) <i>Adakah pelajar yang lebih mengetahui tentang jenayah kewangan mempunyai sikap yang lebih positif terhadap langkah pencegahan jenayah kewangan?</i>							
2.	Individuals learn their attitudes about financial crime from a variety of sources, including their parents, peers, and the media. (Md Zin, N. 2022) <i>Individu mempelajari sikap mereka tentang jenayah kewangan daripada pelbagai sumber, termasuk ibu bapa,</i>							

	<i>rakan sebaya dan media.</i>							
3.	<p>People who are struggling financially are more likely to engage in financial crime, especially if they believe that they have no other options. (Aaltonen et al. 2016)</p> <p><i>Orang yang bergelut dari segi kewangan lebih berkemungkinan terlibat dalam jenayah kewangan, terutamanya jika mereka percaya bahwa mereka tidak mempunyai pilihan lain.</i></p>							
4.	<p>I regularly check my credit card statements to avoid financial fraud. (Zahra Zojaji , 2016)</p> <p><i>Saya kerap menyemak penyata kad kredit saya untuk mengelak daripada penipuan kewangan.</i></p>							
5.	<p>I am careful with whom I share my personal information. (Amanda Bobnis, 2022)</p> <p><i>Saya berhati-hati dengan siapa saya berkongsi maklumat peribadi saya.</i></p>							
6.	<p>If I am struggling financially, I will seek help from a trusted friend, family member, or professional. (Mukherjee's, 2013)</p> <p><i>Sekiranya saya bergelut dari segi kewangan, saya akan mendapatkan bantuan daripada rakan, ahli keluarga atau profesional yang dipercayai.</i></p>							

SECTION D: SUBJECTIVE NORMS

Instruction: Please respond to each question by circling your measurement using the scales provided THE BEHAVIOUR OF UMK STUDENTS TOWARDS FINANCIAL CRIME. Please, kindly use the 7-point Likert scaling, 1-Strongly disagree, 2-Disagree, 3-Somewhat disagree, 4-Neither agree or disagree, 5-Somewhat agree, 6-Agree, 7-Strongly agree

Arahan: Sila jawab setiap soalan dengan membulatkan ukuran anda menggunakan skala yang disediakan PERLAKUAN PELAJAR UMK TERHADAP JENAYAH KEWANGAN. Sila gunakan penskalaan likert 7 mata. 1-Sangat tidak setuju, 2-Tidak setuju, 3-Agak tidak setuju, 4-Tidak juga setuju atau tidak setuju, 5-Agak setuju, 6-Setuju, 7-Sangat setuju

No.		1	2	3	4	5	6	7
1.	My friend taught me to not make the complicated password to avoid forgetting it. (Jelle & Johan, 2021) <i>Kawan saya mengajar saya agar tidak membuat kata laluan yang sukar untuk mengelakkan dari masalah terlupa kata laluan.</i>							
2.	My brother always writes down all his password in a notebook and saves them in hidden places. (Rana & Awwal, 2020) <i>Abang saya sentiasa menulis kesemua kata laluan di dalam buku nota dan menyimpannya di tempat yang tersembunyi.</i>							
3.	I see my friend use an expensive							

	<p>smartphone and they look stylish. (Chang et al., 2017)</p> <p><i>Saya melihat kawan saya menggunakan telefon pintar yang mahal dan mereka kelihatan bergaya.</i></p>							
4.	<p>I heard there's a saying “let it be poor, as long as it’s fashionable”. (Jelle & Johan, 2021)</p> <p><i>Saya mendengar terdapat kata-kata yang berbunyi “biar miskin, asalkan bergaya”.</i></p>							
5.	<p>I like watching the influencer show off their money on social media. (Chang et al., 2017)</p> <p><i>Saya suka melihat pengengaruh menunjukkan duit mereka di media sosial.</i></p>							
6.	<p>My friend always uses credit cards to shopping. (Rana & Awwal, 2020)</p> <p><i>Kawan saya sentiasa menggunakan kad kredit untuk membeli-belah.</i></p>							

SECTION E: BEHAVIOUR OF FINANCIAL CRIME

Instruction: Please respond to each question by circling your measurement using the scales provided THE BEHAVIOUR OF UMK STUDENTS TOWARDS FINANCIAL CRIME. Please, kindly use the 7-point Likert scaling, 1-Strongly disagree, 2-Disagree, 3-Somewhat disagree, 4-Neither agree or disagree, 5-Somewhat agree, 6-Agree, 7-Strongly agree

Arahan: Sila jawab setiap soalan dengan membulatkan ukuran anda menggunakan skala yang disediakan PERLAKUAN PELAJAR UMK TERHADAP JENAYAH KEWANGAN. Sila gunakan penskalaan likert 7 mata. 1-Sangat tidak setuju, 2-Tidak setuju, 3-Agak tidak setuju, 4-Tidak juga setuju atau tidak setuju, 5-Agak setuju, 6-Setuju, 7-Sangat setuju

No.		1	2	3	4	5	6	7
1.	I did not take a loan from an informal money lender or supplier if I did not have enough finances. (Adele Atkinson, 2011) <i>Saya tidak mengambil pinjaman daripada pemberi pinjaman atau pembekal wang tidak rasmi jika saya tidak mempunyai kewangan yang mencukupi.</i>							
2.	I prioritise ethical and legal means to enhance my financial situation and generate income. (Adele Atkinson, 2011) <i>Saya mengutamakan cara etika dan undang-undang untuk meningkatkan keadaan kewangan saya dan menjana</i>							

	<i>pendapatan.</i>							
3.	<p>I always ensure that I use my own authorised credit card for transactions. (Adele Atkinson, 2011)</p> <p><i>Saya sentiasa memastikan bahawa saya menggunakan kad kredit sah saya sendiri untuk transaksi.</i></p>							
4.	<p>I am committed to upholding ethical standards and avoiding any involvement in corrupt practices, including bribery, embezzlement, and extortion. (Petter Gottschalk, 2010)</p> <p><i>Saya komited untuk menegakkan piawaian etika dan mengelakkan sebarang penglibatan dalam amalan rasuah, termasuk rasuah, penyelewengan dan pemerasan.</i></p>							
5.	<p>I strictly adhere to legal and ethical practices and have never engaged in any unauthorised charges or banking fraud on a user's credit or debit card. (Adele Atkinson, 2011)</p> <p><i>Saya benar-benar mematuhi amalan undang-undang dan etika dan tidak pernah terlibat dalam sebarang caj yang tidak dibenarkan atau penipuan perbankan pada kad kredit atau debit pengguna.</i></p>							
6.	<p>I consistently uphold principles of trust and integrity, ensuring responsible use of resources and</p>							

	<p>maintaining transparency in all activities. (Petter Gottschalk, 2010)</p> <p><i>Saya secara konsisten menegakkan prinsip amanah dan integriti, memastikan penggunaan sumber yang bertanggungjawab dan mengekalkan ketelusan dalam semua aktiviti.</i></p>							
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APPENDIX B - GANTT CHART

GANTT CHART OF FYP 1

Research Activities	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12	W13	W14
Distribution of groups, supervisors and evaluators														
Distribution of teaching and learning activities, guidelines and rubrics														
FYP 1 Process Briefing														
Database Searching & Reference Manager class														
Reading reference materials (journal articles, books, etc)														
Meeting with Supervisor														
Confirmation of appropriate project title														
CHAPTER 1 : INTRODUCTION														
Background of the study														
Problem Statement														
Research Question														

Research Objectives															
Scope of the Study															
Significance of Study															
Definition of Term															
Organization of the Proposal															
CHAPTER 2 : LITERATURE REVIEW															
Introduction															
Underpinning Theory															
Previous Studies															
Hypothesis Statement															
Conceptual Framework															
Chapter Summary															
CHAPTER 3 : RESEARCH METHODS															
Introduction															
Research Design															
Data Collection Methods															
Study Population															
Sample size															

Sampling Techniques															
Research Instrument Development															
Measurement of the Variables															
Procedure for Data Analysis															
Chapter Summary															
Make revision for the last time (Chapter 1-3)															
Send Draft for Research Proposal to supervisor															
Submit final report and turnitin results to examiner															
Presentation															

GANTT CHART OF FYP II

Research Activities	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12	W13	W14
FYP II Briefing Process														
Meeting with supervisor														
Submit the draft of the questionnaire to supervisor														
Selection of the questionnaires														
Distribution of the questionnaire via google form														
Brief SPSS														
Do pilot test and respondents data collection														
CHAPTER 4 : DATA ANALYSIS AND FINDINGS														
Introduction														
Preliminary Analysis														
Demographic Profile of Respondents														
Descriptive Analysis														
Validity and Reliability Test														

Normality Test														
Hypothesis Testing														
Chapter Summary														
Check the report with supervisor and improvements of Chapter 4														
CHAPTER 5 : DISCUSSION AND CONCLUSION														
Introduction														
Key Findings														
Discussion														
Implication of the Study														
Limitations of the Study														
Recommendations for Future Research														
Overall Conclusion of the Study														
Submit the poster for the presentation														
Check the report with supervisor and improvements of Chapter 5														
Finalize full report and do empirical paper														
Final presentation														

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
(COMPLETED BY SUPERVISOR AND EXAMINER)**

Student's Name: _____ Matric No. _____
 Name of Supervisor: _____ Name of Programme: _____
 Research Topic: _____

NO.	CRITERIA	PERFORMANCE LEVEL				WEIGHT	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Content (10 MARKS) (Research objective and Research Methodology in accordance to comprehensive literature review) Content of report is systematic and scientific (Systematic includes Background of study, Problem Statement, Research Objective, Research Question) (Scientific refers to researchable topic)	Poorly clarified and not focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Fairly defined and fairly focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Good and clear of Research objective and Research Methodology in accordance to comprehensive literature review with good facts.	Strong and very clear of Research objective and Research Methodology in accordance to comprehensive literature review with very good facts.	____ x 1.25 (Max: 5)	
		Content of report is written unsystematic that not include Background of study, Problem Statement, Research Objective, Research Question and unscientific with unsearchable topic.	Content of report is written less systematic with include fairly Background of study, Problem Statement, Research Objective, Research Question and less scientific with fairly researchable topic.	Content of report is written systematic with include good Background of study, Problem Statement, Research Objective, Research Question and scientific with good researchable topic.	Content of report is written very systematic with excellent Background of study, Problem Statement, Research Objective, Research Question and scientific with very good researchable topic.	____ x 1.25 (Max: 5)	

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
(COMPLETED BY SUPERVISOR AND EXAMINER)**

2.	Overall report format (5 MARKS)	Submit according to acquired format	The report is not produced according to the specified time and/ or according to the format	The report is produced according to the specified time but fails to adhere to the format.	The report is produced on time, adheres to the format but with few weaknesses.	The report is produced on time, adheres to the format without any weaknesses.	___ x 0.25 (Max: 1)
		Writing styles (clarity, expression of ideas and coherence)	The report is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The report is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The report is well written and easy to read; Majority of the points is well explained, and flow of ideas is coherent.	The report is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	___ x 0.25 (Max: 1)
		Technicality (Grammar, theory, logic and reasoning)	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	___ x 0.25 (Max: 1)
		Reference list (APA Format)	No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	___ x 0.25 (Max: 1)
		Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	___ x 0.25 (Max: 1)

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**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
(COMPLETED BY SUPERVISOR AND EXAMINER)**

3.	Research Findings and Discussion (20 MARKS)	Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	___ x 1 (Max: 4)	
		Measurement is wrong and irrelevant	Measurement is suitable and relevant but need major adjustment.	Measurement is suitable and relevant but need minor adjustment.	Measurement is excellent and very relevant.	___ x 1 (Max: 4)	
		Data analysis is inaccurate	Data analysis is fairly done but needs major modification.	Data analysis is satisfactory but needs minor modification.	Data analysis is correct and accurate.	___ x 1 (Max: 4)	
		Data analysis is not supported with relevant output/figures/tables and etc.	Data analysis is fairly supported with relevant output/figures/tables and etc.	Data analysis is adequately supported with relevant output/figures/table and etc.	Data analysis is strongly supported with relevant output/figures/table and etc.	___ x 1 (Max: 4)	
		Interpretation on analyzed data is wrong.	Interpretation on analyzed data is weak.	Interpretation on analyzed data is satisfactory.	Interpretation on analyzed data is excellent	___ x 1 (Max: 4)	
4.	Conclusion and Recommendations (15 MARKS)	Implication of study is not stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	___ x 1.25 (Max: 5)	
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	___ x 1.25 (Max:5)	
		Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	___ x 1.25 (Max:5)	
		TOTAL (50 MARKS)					