

**THE EFFECT OF FINANCIAL LITERACY ON
PERSONAL FINANCIAL MANAGEMENT AMONG
UNIVERSITY STUDENTS**

FKP

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2024

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The Effect of Financial Literacy On Personal Financial Management Among University Students

by

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A thesis submitted in fulfillment of the requirements for the degree of
BUSINESS ADMINISTRATION (ISLAMIC BANKING AND FINANCE)

**Faculty of Entrepreneurship and Business UNIVERSITI
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2024

APPENDIX 3: THESIS DECLARATION

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ACKNOWLEDGEMENT

We would first and foremost like to extend our sincere appreciation to everyone who helped us finish this senior project. We are incredibly appreciative of Encik Zul Karami Bin Che Musa, our supervisor, who has constantly helped us improve, provided advisers, and provided comprehensive supervision so that we could finish our research project. We are appreciative of our instructor for providing us with so much fresh knowledge regarding our study topic as it became more in-depth.

The Faculty of Entrepreneurship and Business (FPK) at the University of Malaysia Kelantan, in particular, has our sincere thanks for giving us the chance to conduct this study so that we can finish our coursework and graduate as soon as possible. Additionally, we would like to convey our thanks to the members of our group who, despite the challenges, have consistently been committed to making this research endeavour a success. We could not have finished our study assignment in the allowed time without their help. Last but not least, a heartfelt thank you to our cherished family for their financial support, encouragement, and drive to work hard in our studies.

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ABSTRACT

The main purpose of this paper is to investigate whether financial literacy would impact personal financial management by using a sampling of selected Universiti Malaysia Kelantan students. The data obtained from quantitative methods Financial literacy is well documented to affect personal financial decision-making and, hence, financial wellness. Therefore, this is why financial literacy is crucial. On top of that, examining earlier research from studies conducted outside of Malaysia suggests that financial literacy among students is required to prevent any difficulties from developing in the future as a result of a lack of information about personal financial management. This study emphasises the significance of financial literacy among students by examining financial awareness, financial knowledge, financial habits and behaviours, and financial attitudes.

Keywords: financial attitudes, financial awareness, financial habits and behaviours, financial knowledge and personal financial management.

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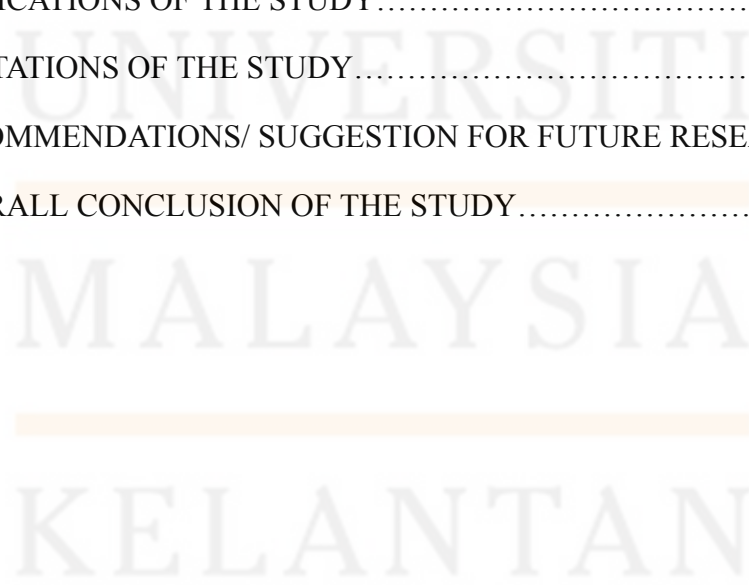
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CHAPTER 1

INTRODUCTION

1.1 BACKGROUND

Financial literacy is the behavior, information, awareness, attitude, and skill needed to make wise financial decisions and, ultimately, attain personal financial well-being, according to the OECD (Sangeeta et al., 2022). Financially literate individuals are better equipped to manage their money and respond to any situation, especially concerning money concerns. Financial literacy has become an essential individual life skill in many parts of the world after the Asian Financial Crisis in 1998, the Global Financial Crisis in 2008, and the Europe Sovereign Debt Crisis in 2012.

Financial literacy is a fundamental awareness of personal finance concepts (Yong & Tan, 2017). Financial literacy makes Planning and managing finances easier by giving them the knowledge, attitudes, and skills required to maintain a sound financial position in both present and future circumstances. Enhancing financial literacy will help one acquire assets or maintain financial security, or make wise financial decisions, particularly in the unpredictable and quickly changing financial markets. Therefore, educated and financially literate consumers are in a more favorable position to make sound decisions for themselves or their families, as they usually have higher financial stability and well-being. (Ana Shakirah Md.Sapir @ Md.Shafik & Wan Marhaini Wan Ahmad, 2020).

Personal financial management, which includes investing, budgeting, managing debt, saving, and other areas of personal money, enables individuals to manage their homes' finances and pursue their particular goals. The technique of methodically controlling income and budgeting expenses is known as personal financial management. Our ability to make our money work for us depends on our ability to handle our finances effectively. This is why preparation is essential. Hence,

creating a solid plan for action and implementing it to accomplish the desired goals or targets is the process of planning (Munohsamy, 2015).

Financial planning is a dynamic process that varies as our professional paths develop and our life stages advance, a reassessment of the plan is necessary as the situation evolves. Thus, to see if people can achieve their financial goals within the specified time frame, they must actively assess their financial plans when their life objectives and financial situation change. Personal financial planning and management are crucial for every person as they would have a better life due to good personal financial management. The better our financial situation becomes, the better our lives will be in the future as well as today. Most of the research on financial literacy on personal financial management discovered that students had poor personal financial management habits (Kwenda & Sihlongonyane, 2021).

1.2 PROBLEM STATEMENT

Many researchers are currently concentrating on the notion of financial literacy. Being financially literate or knowledgeable is essential and crucial for individuals to handle their money. Sadly, Malaysia is one of the nations with one of the lowest levels of financial literacy (Ibrahim et al., 2009). Lack of financial support accelerates awareness of increasing people's financial literacy. According to Yong and Tan (2017) having a basic understanding of finance can help people become more informed about economic issues. Inappropriate spending will have adverse effects on contributors to the economy as well as on individuals' well-being.

The student who lacks knowledge and proper financial management skills can experience financial problems (Gumbo et al., 2022). Therefore, personal financial management knowledge is crucial to help students make the best financial decisions possible. If they have enough financial understanding, they will be able to understand the risks they take on (Mohamad Fazli Sabri & Juen, 2014). Thus, personal finances must be organised, planned, and managed. Exposure to financial literacy students would help them make decisions that would have financial consequences after graduation. Finance-related topics are still incredibly trivial in Universiti Malaysia Kelantan. Hence, people must become more financially literate, especially college

students, in order for them to have good money management attitudes before starting a career. The students' positive outlook will enable them to practise sound personal money management as working adults.

Perbadanan Tabung Pendidikan Tinggi Nasional is a government study loan that the government offers to Malaysian students enrolled in tertiary education. Most students in higher education institutions in Malaysia receive this loan. Since education is the only purpose for PTPTN loans, it takes meticulous planning to ensure the money is used effectively. Consequently, the students wind up with additional debt and financial issues if they do not use the loan properly (Zulfaris et al., 2020). Thus, the capacity to make wise financial decisions is crucial for students, and financial education is critical for college students to enhance their skills in financial planning. Since most of the research in the field does not address financial literacy among students, this study aims to determine the level of financial literacy in personal financial management among University Malaysia Kelantan (UMK) students. Based on the preceding, the study examined structural relationships between financial awareness, financial knowledge, financial habits and behavior, and financial attitudes as relevant variables.

1.3 RESEARCH QUESTION

In this study, UMK students' personal financial management will be evaluated in relation to their financial literacy. The following inquiries are tried to be answered by this study:

1. What impact does financial awareness have on personal financial management among students?
2. What impact does financial knowledge have on personal financial management among students?
3. What impact do financial habits and behaviours have on personal financial management among students?
4. What impact do financial attitudes have on personal financial management among students?

1.4 RESEARCH OBJECTIVES

The goal of this study is to examine the impact of financial literacy on personal financial management among students at Universiti Malaysia Kelantan (UMK). In addition, the researcher has specific research goals targeted at this investigation, which are:

1. To identify whether financial awareness affects students' personal financial management.
2. To identify whether financial knowledge affects students' personal financial management.
3. To identify whether financial habits and behaviour affect students' personal financial management.
4. To identify whether financial attitudes affect the personal financial management of students.

1.5 SCOPE OF STUDY

This study aims to explore the effect of financial literacy on personal financial management among University Malaysia Kelantan (UMK) students. Therefore, the scope of this study has been limited to University Malaysia Kelantan (UMK) students in the Faculty of Business and Entrepreneurship (FKP) in order to accomplish the goal. It is because the researcher is also a University Malaysia Kelantan (UMK) student, so it will be easily connected to access to the respondents. Researchers will implement the quantitative method in terms of the questionnaire form for this study. The reason researchers choose these groups of respondents is because students usually will face a problem managing their money, especially from their scholarship they get. The accumulated financial literacy of consumers, particularly college students, appears to be less prepared to address these financial difficulties as the need for key financial knowledge grows (Williams & Oumlil, 2015). So, the researcher would like to conduct a study on the effect of financial literacy on personal financial management among University Malaysia Kelantan (UMK) students that focus on undergraduate in the Faculty of Business and Entrepreneurship students.

1.6 SIGNIFICANCE OF STUDY

The study's findings are expected to be able to provide crucial information and knowledge regarding the effect of financial literacy on personal financial management among undergraduate students. Financial literacy is the ability to understand and use a range of financial skills, including personal finance management, budgeting, and investing (Fernando, 2023). According to Garg and Singh (2018), the task of managing money is getting more challenging, especially for young people. Because of this, a number of countries and organizations have made an effort to raise people's financial literacy levels. Good financial management at a young age will benefit young in old age. Long-term financial success can be severely harmed by a person's lack of financial literacy. Hence, knowledge about personal financial management is such an important thing for youth, especially undergraduate students.

1.7 OPERATION DEFINITION

The terms contained in this research study are personal financial management, financial awareness, financial knowledge, financial habits and behaviours and financial attitudes to assist in the understanding of the research.

1.7.1 Personal Financial Management

Budgeting, savings, investments, debt management, and other areas of personal financial management that help a person achieve their goals are all included in personal finance management (Dew & Xiao, 2011). To put it another way, personal financial management is the process of managing income and planning out expenses. An individual learns to adjust the use of money to suit the systematically set expenses (Lai & Tan, 2009). Therefore, personal financial management is a key component as a measure of a person's financial literacy level.

1.7.2 Financial Awareness

Financial awareness is the key to a student's financial success when measuring the level of financial literacy, as it is related to the awareness behind good or bad

habits towards their financial management. Financially literate students are sure to be prudent in spending their money within their means (Shawna Newman, 2022). Expenses such as renting, borrowing, or making something out of reach have to be done when there is no alternative. This challenge often occurs when students have difficulty obtaining a hostel residence and are forced to rent outside the campus. The challenges they face force them to spend more when they lack the facilities provided. Hence, this situation gives them the financial awareness to manage their finances more carefully.

1.7.3 Financial Knowledge

A person who is financially literate has a fundamental understanding of the idea of financial management. According to Md.Sapir @ Md.Shafik and Wan Ahmad (2020), financial knowledge is a body of information acquired via education or experience that is specifically tied to the idea of managing finances to improve income, decrease expenses, increase assets, and reduce debt.

1.7.4 Financial Habits and Behaviour

Financial habits and behaviours refer to an individuals' actions and behaviours when it comes to financial management such as budgeting, saving, investing and spending habits. Individual habits can show a degree of financial literacy in managing their personal finances effectively. Financial literacy encourages individuals to behave well in the use of money so that decisions in financial management are appropriate and improve financial well-being (Dew & Xiao, 2011). Developing good financial habits and behaviours can help individuals build wealth, achieve financial stability and reduce financial stress.

1.7.5 Financial Attitude

Financial attitude are defined as beliefs, values and a person's tendency to make financial decisions. Trust and value are both related to the concept of personal finance when believing that good financial management has a good level of financial

literacy towards savings. While the tendency influences a person on how to assess the finances of management practices with some degree of agreement and disagreement (Chowa et al., 2012; Parrotta & Pyllis and J. Johnson, 1998).

1.8 ORGANIZATION OF THE PROPOSAL

This study is focusing on the effect of financial literacy on personal financial management among university students. In addition, the research question aimed to determine how personal financial management was intended to be practised by university students as well as the relationship between financial awareness, financial knowledge, financial habits and behaviours, and financial attitude.

An overview of the background, problem statement, research question, research objectives, scope of the study, definition of term, and organization of the proposal are provided in Chapter 1. This chapter provided an outline of the research methodology which was the quantitative data collection method that was used in research.

Chapter 2 discussed the literature review on introduction, underpinning theory, previous studies, hypotheses statement, conceptual framework and summary of the effect of financial literacy on personal financial management among university students such as financial awareness, financial knowledge, financial habits and behaviours and financial attitude.

Introduction, research design, data collection methods, study population, sample size, sampling procedures, research instrument development, measurement of the variables, procedure for data analysis, and summary are all covered in Chapter 3's analysis of the research methodologies.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

This chapter will discuss the analysis related to research studies on the elements that motivate students on personal financial management. Dependent variables and independent variables will also be defined in this chapter. This section provides a deeper understanding of how the study design was developed, including the dependent variable—personal financial management—and the independent variable (financial awareness, financial knowledge, financial habits and behaviour and financial attitude). The structure and goals of this study are judged to be compatible with some parts of previous studies. Along with the conceptual framework and characteristics, we also cover hypothesis formation in depth in this chapter. Finally, a summary brings this chapter to a close.

2.2 UNDERPINNING THEORY

2.2.1 Theory of Planned Behavior (TPB)

Theory functions as justifications, descriptions of, or forecasts phenomena specific to a conceptual framework. Theory acts as a link between or among variables. Three key components of behavioural intentions are included in the theory of planned behaviour: perceived control of behaviour, attitude, and subjective norms. The Theory of Planned Behaviour (TPB), created by the Theory of Reasoned Action (TRA), seeks to foretell a person's intentions when acting in a certain way at a specific time and location. It is crucial to comprehend how the Theory of Planned Behaviour (TPB) can describe a person's behaviour to observe financial literacy from a behavioural approach. Behavioural attitudes, subjective norms, and perceived behaviour control influence behavioural intentions. The Theory of Planned Behaviour (TPB) holds that a behaviour's aim is the best predictor of its outcome, which is controlled by the behaviour's attitude and social normative perception. Financial literacy is the ability and confidence of a person to apply financial knowledge and make personal financial decisions that must be handled. Thus, To comprehend the functioning of the financial

literacy process, TPB can be used in this regard. Knowing how much control each person has over financial decisions allows them to judge better.

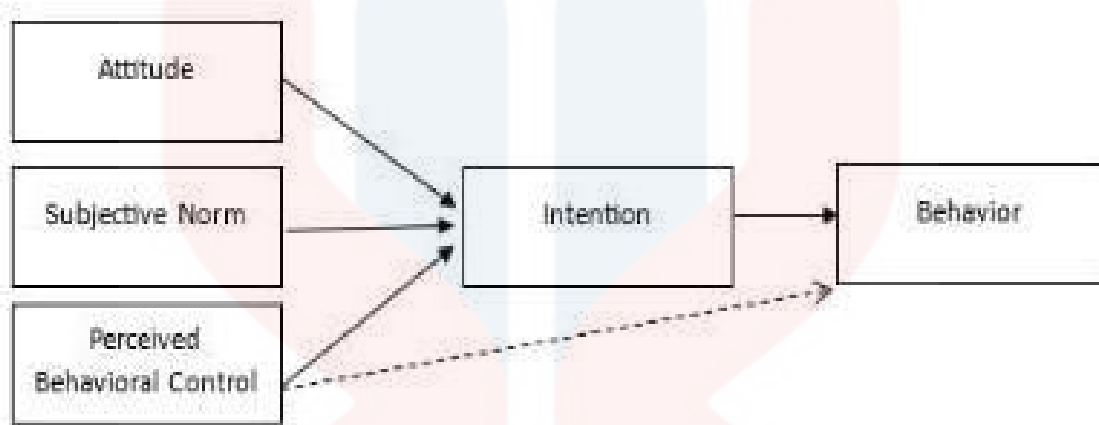


Figure 2.1: Framework Theory of Planned Behaviour (TPB)

TPB argues that as attitude significantly affects intention and behaviour, it becomes one of the key determinants. The perceived result of behaviour and the outcome of that behaviour can both be factors that can influence a person's attitude. It is stated under the TBP that actual behaviour is hindered by subjective and objective causes when the individual intends to perform a behaviour. This study shows that students will be motivated to engage in excellent financial literacy on personal financial management practices if they believe that particular financial behaviour, such as saving, would improve their financial well-being as students and in the future as employees. Human beings make decisions by using information systematically available because they are rational, according to TRA and TPB (Kwenda & Sihlongonyane, 2021).

In this theory, it can be argued that students will be more willing to engage in good financial literacy on personal financial management if they have good financial behaviour, according to Kwenda & Sihlongonyane (2021). However, other factors can also influence the student's intention to engage in sound financial management, either within or outside the student's control. Students may be prevented from exhibiting effective financial management behaviour for various reasons, such as a lack of

financial knowledge and financial awareness. Considering that attitude is thought to be the most important aspect in determining someone's intention to do something, this study can be attributed to TPB. There is no attitude if there is no object because attitude is usually directed towards something. Objects, views, people, norms, events, institutions, and others are subject to attitudes. In this study, attitude toward financial literacy indicate how students in UMK determine whether financial literacy on personal financial management is essential to know and apply and how this influences their financial decisions. Furthermore, TPB determines a student's attitude toward financial literacy.

In addition, based on the journals that researcher referred to, financial literacy among Malaysian muslim undergraduates Ana Shakirah Md.Sapir @ Md.Shafik and Wan Marhaini Wan Ahmad (2020) and Financial Literacy of Youths: A Case Study of Islamic Banking and Finance Students in Kolej Universiti Islam Antarabangsa Selangor Ahmad et al. (2016) stated that theoretical research of the financial awareness, financial knowledge, financial habits and behaviour and financial attitudes are effect towards financial literacy on personal financial management.

2.3 PREVIOUS STUDIES

2.3.1 Personal Financial Management

Based on the previous study, financial management among students is crucial especially in the modern era. The capability and certainty to manage one's personal finances through smart, long-term financial planning and acceptable, short-term decision-making are qualities that are referred to as financial literacy (Remund, 2010). Understanding financial management in terms of investing, saving, budgeting, and insurance is referred to as financial literacy. Young people at this age will waste their money on unnecessary things because they are influenced by social media. For instance, they would like to adopt a trend but are unable to do so, like purchasing a pricey smartphone. They use their scholarship to pay for their needs as a result. This is due to the fact that youngsters are becoming financially independent for the first time without continual parental oversight and direction (Marko Van, 2020). As a result,

they are in financial difficulty, which affects their ability to maintain their lives (Bamforth et al., 2018).

It shows this type of group has poor financial literacy and management, and only focuses on short-term goals. According to Tay Yee Ling (2020), the financial literacy among Malaysian university students tends to be low to moderate. Men and women score on average 45.14% and 46.26% in terms of financial literacy, respectively. They have the least knowledge, especially in terms of investment. The number of these percentages is at a very alarming level and should be given attention by the government especially. This is because they are less exposed to this matter. Hence, every person lives a better life when they are in control of their personal finances management.

2.3.2 Financial Awareness

Financial awareness and financial literacy are closely associated since understanding the value of good money management is a crucial first step in achieving financial literacy. When it comes to understanding the motivations behind his financial transactions and his good or poor behaviours, the key to a student's financial success is influenced by financial awareness. By having a high financial awareness value students can avoid spending money earned from scholarships and study loans to non-beneficial things. According to Md.Sapir @ Md.Shafik and Wan Ahmad (2020) people with a high level of financial literacy were cautious and lived within their means. In order to keep their financial situation stable, students nowadays must effectively manage their financial resources (Osman et al., 2023) especially from their scholarship and education loan.

In turn, financial awareness among students is an important factor to ensure that they have high financial literacy value. Therefore, programs related to financial awareness should be organized more frequently to ensure that students get exposure to good personal financial management. Although educated university students are more financially literate than other young groups, the former nevertheless have difficulty

comprehending difficult ideas, such as compound interest (Bamforth et al., 2018). Therefore, they need to get more disclosure related to financial awareness.

2.3.3 Financial Knowledge

Financial knowledge has a close association with financial literacy. Therefore, financial knowledge is described as a crucial component of financial literacy (Huston, 2010), and it is frequently used similarly with financial literacy. According to Huang et al., (2013) financial knowledge is viewed as a person's comprehension of financial ideas. Financial knowledge consists of four components which are basic money concept, investment, borrowing, and protection concept. With financial knowledge students will gain an understanding of basic financial facts that can confuse students, such as their student loan interest rates, savings through reductions and partnerships, and returns from future investments (Md.Sapir @ Md.Shafik & Wan Ahmad, 2020).

Therefore, in order to prevent financial product fraud and illegal behaviour, students need to have adequate financial knowledge. Based on Md.Sapir @ Md.Shafik and Wan Ahmad (2020), students, especially Muslim students should be made aware that any savings or investment that yields interest, or "riba" as it is called in Arabic, of any kind is considered "haram" and is not acceptable.

2.3.4 Financial Habits and Behaviours

According to the OECD (2013), financial habits and behaviours are very important and are a fundamental component in measuring an individual's level of financial literacy. The level of financial literacy can be measured through planning behaviour, investment behaviour, bill payment behaviour, saving behaviour and budget behaviour. According to Bhushan (2014), behaviour is said when individuals show good financial habits in making spending decisions and managing finances well such as individuals show good financial habits in making spending decisions and managing finances well building appropriate budget programs and controlling them, fast bill payments and frequency of saving. Meanwhile, individuals who manage finances well will disclose their financial behaviours such as recording expenses,

making financial budgets, planning expenses in advance, and comparing prices before buying (Dwiastanti, 2015; Nababan & Sadalia, 2013).

Thus, individuals with high financial literacy stability will exhibit positive financial behaviour towards financial management plans. Banerjee et al. (2017) also say that positive financial behaviour affects improving financial literacy and they will not have difficulties in making financial decisions and are always satisfied with the financial management competencies they set.

2.3.5 Financial Attitudes

The dimension of financial attitudes refers to the consideration, tendency, or tendency to respond positively or negatively to financial management. A person's money management skills are significantly influenced by their financial attitudes (Shih & Ke, 2013). Student financial concerns in obtaining a loan or study scholarship are shaped according to three focus aspects, such as money management surveys, availability and financial services operations, and a list of financial providers that maintain financial services. Therefore, students will be considered to have a positive financial attitude when they are of the view that debts that cannot be paid should be avoided because they are not likely to become borrowers (Kiyosaki, 2022).

The way someone manages money will be shown by their financial attitude (Furnham, 1984). The results of a study by Akben-Selcuk (2015) show that a person's attitude towards money influences their level of financial literacy. People with a positive attitude towards financial management divide their monthly bill payments more wisely, keep a monthly budget, and manage their future savings effectively. People with a positive financial attitude will be cautious in controlling their financial expenses, claim (Sabri & Aw, 2020). This is due to their conviction that meticulous planning and budgeting can assist in meeting future financial requirements.

In addition, financially literate individuals show a positive attitude towards financial management by maintaining their goal of saving money or managing money consistently. According to Parrotta and Phyllis and J. Johnson (1998), people are more likely to engage in good financial management when they have a positive attitude

towards saving money. Overall, individuals with good financial management managed to demonstrate the five basic dimensions of financial attitudes to measure their financial literacy levels. Those dimensions are anxiety, interest in financial issues, decision style, the need for precautionary savings, and spending tendencies.

2.4 HYPOTHESES STATEMENT

The hypothesis is a forecast or a clarification of the connection between two variables. It indicates that independent and dependent variables have a predictable connection. This research developed five hypotheses to investigate the connection between the dependent and four other independent variables.

Personal financial management has a positive effect on the fundamental importance of awareness, so to create financial stability, the element of financial awareness must exist in a person because it is a factor that affects procrastination, ultimately affecting decision-making. It will also affect financial decisions and investments in the market (Dewi et al., 2020).

H1: There is a significant relationship between financial awareness and personal financial management among students.

An understanding of financial income from financial knowledge that will be applied in living their lives is based on an effort to obtain prosperity in the future by obtaining financial data with actions according to financial understanding. As can be obtained from correct training, for example, lectures and financial-based learning to form financial resources and financial skills used to be more efficient and effective.

H2: There is a significant relationship between financial knowledge and personal financial management among students.

Financial knowledge is the determining factor in forming a person's financial behavior, so the behavior is the most significant effect in influencing personal financial management. According to the concept of the financial behavior of funds,

several assumptions will make it a financial decision. Therefore, financial behavior is closely related to personal financial management (Kamel & Sahid, 2021).

H3: There is a significant relationship between financial habits and behavior and personal financial management among students.

The personal financial management score of students becomes higher when students show a high financial attitude, so financial attitude has a significant positive effect on the personal financial management of UMK students. An individual's financial attitude can help them in making decisions on matters related to finance, for example, financial planning, financial administration, and how the individual settles on a single business venture option. Thus, to improve financial knowledge and implement financial attitudes, the development of programs specially designed by policymakers and educational institutions that will shape a person's skills in managing finances at the same time, improve a person's financial attitude by providing programs related to financial basics (Kamel & Sahid, 2021).

H4: There is a significant relationship between financial attitudes and personal financial management among students.

2.5 CONCEPTUAL FRAMEWORK

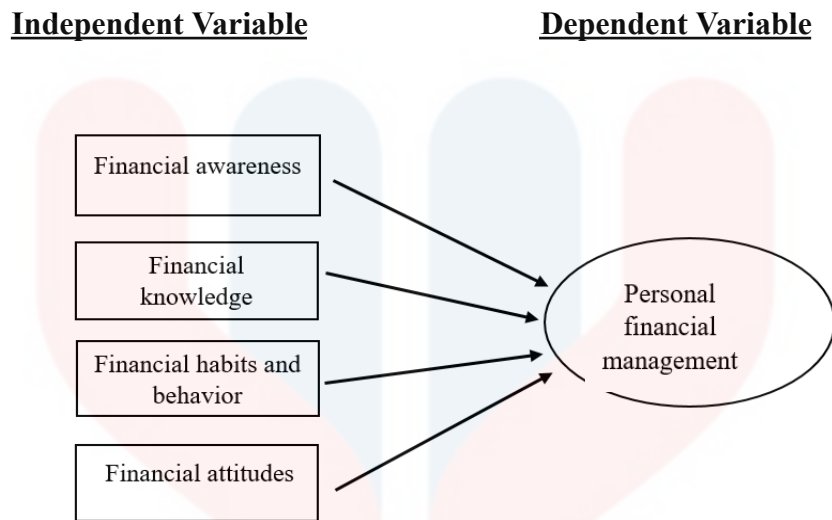


Figure 2.2: Conceptual Framework Model

2.6 SUMMARY

The literature review linked to the preceding components was addressed in this section's conclusion. Based on the literature study, the conceptual framework for the proposal was developed. In this study, the dependent variable, personal financial management, was examined together with the four independent variables, financial awareness, financial knowledge, financial habits and behaviours, and financial attitude. The researchers all agreed that there are four independent factors that affect personal financial management. The chapter that follows provides specific instructions for obtaining the findings of this study.

CHAPTER 3

RESEARCH METHODS

3.1 INTRODUCTION

The method of research employed in this study is presented in this chapter. The suggested research model was put to the test to see if it agreed with the hypotheses and the methods used to collect the data in line with the goals of the research question and the previous research study. This topic has been divided into several various parts in this chapter, including the research design, sampling techniques, data collection procedures, data analysis procedures, and summary. A review of the ethical decisions made in performing this study finishes the paper.

3.2 RESEARCH DESIGN

Research design refers to the framework of market research methodologies and procedures that the researcher has selected. Researchers employ the appropriate approach for the design they have chosen in order to guarantee the success of their investigations in the future. Research designs fall into two categories: qualitative and quantitative. Researchers can choose from a number of possibilities under study design, such as quasi-experimental studies, reviews, correlation studies, and experimental investigations. Other subcategories of research methods include designing experiments, developing research topics, and descriptive investigations. Research design includes the following steps: gathering data, measuring using the right tools, and interpreting the results.

Data collection and interpretation using numerical methods is called quantitative research. It is often employed to determine trends, averages, projections, and causal connections between the variables being examined. It is also used to extrapolate research findings to the relevant population. The process of collecting, analysing, and interpreting non-numerical data—like language from text, film, photos, or audio recordings—is known as qualitative research. It is possible to get insight into an individual's comprehension and interpretation of their social experiences through

qualitative research. In-depth interviews or diary entries are good ways to collect this sort of data, which may then be assessed using theme analysis or grounded theory.

Meanwhile, this study refers to the research paradigm to help lay down the way the research will be conducted. A research paradigm is a framework that fits the theory and practice of a discipline to create a research plan. The positivist research paradigm leads to quantitative studies because in this model there is a reality that can be measured and understood. Thus, positivist paradigm studies tend to propose empirical hypotheses, which are then supported or disproved through gathering and analysing data for research purposes.

The research for this study design follows descriptive research with quantitative techniques. A questionnaire approach was selected to obtain data from a multiple-choice survey given to the respondent in order to gather the data required for this research. Respondents' opinions, facts, or attitudes can all be gathered with questionnaires. An individual analysis serves as the study's analysis unit. Students at Universiti Malaysia Kelantan are given questionnaires via social media.

3.3 DATA COLLECTION METHODS

Data collection is the systematic method of gathering and measuring variable information, which enables one to run hypothetical tests, assess results, and respond to stated research questions. The goal of data collecting is to gather high-quality information that can be used for data analysis and to produce replies that are believable and trustworthy to the submitted queries. Whether using quantitative or qualitative data, sustaining the integrity of the research depends on accurate data gathering. The selection of samples from a given population follows the determination of the type of data to be used as the first step in the data gathering process.

This study used quantitative data collection. The quantitative approach employs a methodical, standard approach and use techniques like surveying and questioning. Quantitative data collecting techniques use random sampling along with standardised instrumentation to collect data on a range of experiences within established response categories. Collection of data from research by number of

populations. The researchers use probability sampling for the chosen objective when the population is greater.

In general, primary data collection involves collecting data from original sources or personal experience. Primary data not yet changed by any source then its validity is preferred over secondary data. Key findings were collected for this study using a Google Form based questionnaire using the quantitative analysis approach. Part A of the questionnaire for this study asks about demographic information like gender, age, faculty of study, and programme of study. Personal financial management is the dependent variables in Part B, whereas financial awareness, financial knowledge, financial habits and behaviours, and financial attitudes are the four independent variables in Part C.

3.4 STUDY POPULATION

In a study, a group of people from which a statistical sample is taken is called a population. Therefore, a population is any group of people who share a characteristic. Target population is a subset of the population who are identified as the targeted audience for this study. The study's target population are among University Malaysia Kelantan (UMK) students in the Faculty of Business and Entrepreneurship (FKP). According to the UMK's database, the number of students in the Faculty of Business and Entrepreneurship is 3535 undergraduates' students. Thus, the target population for this study is 3535 students.

3.5 SAMPLE SIZE

The quantity of observations needed to compute estimates for a given population is known as the sample size. The total number of students of Faculty of Business and Entrepreneurship (FKP) at Universiti Malaysia Kelantan (UMK) is 3535 students. The sample size of this study is determined based on Krejcie & Morgan (1970) table. The researcher uses this table because it uses a fixed formula to estimate population and is easier to estimate. Based on this table, the required number of students for this study is 346 respondents.

Table 3.1 : Krejcie & Morgon table

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3300	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

Note.—*N* is population size. *S* is sample size.

Source: Krejcie & Morgan, 1970

3.6 SAMPLING TECHNIQUES

Sampling is the process of selecting a representative sample from a population using certain sampling techniques in order to observe and analyse the characteristics of the entire population (Rahman et al., 2022). Sampling technique can be divided into two categories which is probability sampling and non-probability sampling. For this study, the researchers use probability sampling; probability sampling consists of simple random sampling, stratified sampling, systematic sampling and cluster sampling. Specifically, the researcher implemented a simple random sampling method for this research. According to Thomas (2022), in a basic random sampling, a portion of the population is selected at random. With this sampling strategy, there is an equal chance for every member of the population to be chosen. The researcher chose this technique because it is easy to conduct compared to other methods. Researchers do

not need to divide the population into subpopulations or conduct any other additional procedures before selecting respondents, unlike more complex sampling techniques. From the entire population, researchers basically choose a certain number of individuals.

3.7 RESEARCH INSTRUMENT DEVELOPMENT

3.7.1 PILOT STUDY

Before any data are collected, a pilot study can help determine whether the technique is valid, potential issues, and the utility and efficacy of the selected approach. To get input on the questionnaire's layout and the clarity of the questions, a pilot study was carried out. Subgroups of the sample needed for this study are employed for a pilot test in order to provide further clarification. Before we submit the questionnaire to the majority of responders, this experiment will help us figure out what is wrong with it.

As a result, the pilot test assists in avoiding questionnaire mistakes and in gathering reliable data during the main data collection. to guarantee the questionnaire's effectiveness. The targeted respondents each received one of thirty sets of questionnaires. The instrument's pre-test is a crucial step since the findings will demonstrate whether the research effectively meets its goals. Additionally, it will steer clear of queries and responses having murky or confusing meanings.

3.8 MEASUREMENT OF THE VARIABLES

Measurement Variables consist of unfamiliar components that may be used to measure a certain entity by taking one or more values. To decide which statistical inference test to use for each scale variable, the researchers will gather and evaluate data. The four different types of measurement scales are nominal, ordinal, interval, and ratio scales. Nominal and ordinal (Likert scale) measuring scales are employed in this survey. We organised the questionnaire into six pieces. Part A, which represents the respondent's profile in terms of demographics, is the first portion. Section B, the second section, contains the item for dependent variables. The questions in the next

section, sections C, D, E, and F are connected to the independent variables. This research's questionnaire item was modified for use in another investigation.

3.8.1 Nominal Scale

For qualitative variables, a nominal scale is used. As a result, only numbers are used to classify or identify things in this context. For qualitative variables, a nominal scale is used. As a result, only numbers are used to classify or identify things in this context. Foremost and affordable method of measuring is this one. Responses on a nominal scale are simply named or categorised. The demographic profile of each respondent is computed using the nominal scale in surveys created for the section A inquiry. Gender, age, ethnicity, and course are all measured on a nominal scale depending on the surveys in order to assess the target respondents.

3.8.2 Ordinal Scale

Numerical variables employ an ordinal variable. This is a kind of variable that only takes ranks or values when they are presented in a particular order. The continuation of the nominal variable at the second level of measurement is the ordinal scale. From least to most pleasant, the elements on this scale are presented in a declining order of satisfaction. Ordinal scales, as opposed to nominal scales, allow comparisons of the extent to which the dependent variable is present in the two individuals. One of the scales that was most frequently used in this study was the Likert scale. Strongly disagreed (1), disagreed (2), slightly agreed (3), agreed (4), and strongly agreed (5) are the five points of the Likert scale. The degree to which the assertions concur or differ is determined by this. Using the Likert scale, examine the questions in sections B, C, D, E, and F of the questionnaire.

3.9 PROCEDURE FOR DATA ANALYSIS

The Statistical Package for Social Science (SPSS) will be used to analyze and interpret the data in this study. This approach analyzes, personalizes, and establishes patterns between various data variables. Data analysis is evaluating data by carefully analyzing each component of the information presented using logic and science. This

type of inspection is just one of many options for conducting an exploration test. Ultimately, for data entry, the data will be reviewed, evaluated, and validated.

3.9.1 Descriptive Statistical

Descriptive statistical tools fulfill some essential functions that describe the sample features, looking for deviations from the primary hypotheses of inferential statistics in variables, and addressing research questions. A descriptive statistic is used to illustrate the critical points of the data in an organisation. Therefore, descriptive statistics can therefore also offer an analysis of the responses, which will help the study achieve its objectives. The data set for this study consists of the value distribution and will be measured using statistics or data. Furthermore, proportions of inconstancy and proportions of local propensity are spellbinding insights. Mean, median, and mode are components of regional propensity proportions, whereas standard deviation, change, base, and most extreme factors, kurtosis, and skewness are components of fluctuation proportions. When there are many high scores, the data will be positively skewed, while when there are many low scores, the data will be negatively skewed. Skewness is connected to the symmetry of the data distribution.

3.9.2 Reliability Test

The Reliability Analysis approach was utilised to evaluate the instrument's consistency. Cronbach's alpha determines the reliability of the respondents' ratings. The reliability coefficient that estimates the Cronbach Alpha coefficient is validated to obtain the reliability of the individual's satisfaction measurement. This coefficient indicates that an instrument is impartial and assures that it is consistent to measure various items at various times. When the Cronbach alpha scores are lower than 1, there will be more of a relationship between the independent and dependent variables. The statistics are relevant for additional analysis.

3.9.3 Pearson Correlation Coefficient

Pearson's product-moment correlation coefficient is the statistical measure of the linear correlation between two variables, X and Y. It has a value comprising the range +1 to -1, where 1 is the amount of the positive correlations, 0 is the absence of

any connection, and -1 is the sum of the negative correlations. Therefore, research has frequently used it to gauge the linear dependence intoxication of two variables. Multiple sets of points, each with an x and y correlation coefficient. The correlation coefficient is not calculated if the central figure is found in the additional 0 slopes since the variance Y is zero.

Table 3.2: Rule of thumb for interpreting the size of a correlation coefficient.

Size of correlation	Interpretation
0.90 to 1.00/ -0.90 to -1.00	Very high positive/ negative correlation
0.70 to 0.90/ -0.70 to -0.90	High positive/ negative correlation
0.50 to 0.70/ -0.50 to -0.70	Moderate positive/ negative correlation
0.30 to 0.50/ -0.30 to -0.50	Low positive/ negative correlation
0.00 to 0.30/ -0.00 to -0.30	Little if any correlation

3.10 SUMMARY

In summary, the chapter clarified the investigation approach and method used for this research. It described the methods used to gather the sample of organizations, choose surveys, construct the questionnaire, research materials, and respondents techniques. The chapter also describes the many analyses used to achieve this study's purpose. Chapter 4 of the research report will include the results of the investigation.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

This chapter discusses the findings from the data analysis. This section exhibits, analyzes, and evaluates the data carefully examined in the discussion in this chapter. This research has also reviewed and analyzed the data analysis results to determine whether the data may be used in this study. Therefore, the respondent demographic and the data analysis discussed in Chapter 3 will be the main focus of this section.

4.2 PRELIMINARY ANALYSIS

Preliminary analysis on data collection involves checking measurement reliability, evaluating manipulation efficiency, studying variable distributions, and identifying outliers. Using the results of the pilot test, a reliability test was carried out. A pilot test is a small-scale trial that is carried out to test and enhance the techniques and methods that will be utilised in a larger research study or project. A pilot test's primary goal is to discover and address any potential flaws, limitations, or practical challenges in the research design prior to launching the full-scale study. This allows researchers to improve the overall quality of the study by ensuring the reliability and validity of their data collection techniques. The results for this study were evaluated by using Cronbach's alpha (α).

Table 4.1: Reliability level and its coefficient of Cronbach's alpha

No	Coefficient of Cronbach's alpha	Reliability level
1	More than 0.90	Excellent
2	0.80-0.89	Good
3	0.70-0.79	Acceptable
4	0.60-0.69	Questionable
5	0.5-0.59	Poor
6	Less than 0.59	Unacceptable

Sources: George & Mallery (2019)

The researchers have run the questions for the pilot test of the research among 30 random respondents. The pilot test for this study is to check the reliability of the instruments. In this questionnaire there are six sections labelled a section A, B, C, D, E and F. In section A we survey the respondent's demographic profile consisting of eight questions. There are five questions in section B that focus on a dependent variable which is personal financial management. For section C, D, E and F focus on the independent variables of the research which are five questions for financial awareness, four questions for financial knowledge, five questions for financial habits and behaviour and five questions for financial attitudes. Table 4.2.2 shows the results of the pilot test for all variables by reliability test that have been analyzed from SPSS.

MALAYSIA

KELANTAN

Table 4.2: The Results of Pilot Test for All Variable by Reliability Test

Dependent Variable and Independent Variable	Cronbach's Alpha	Number of variable items
Personal Financial Management	0.779	5
Financial Awareness	0.758	5
Financial Knowledge	0.697	4
Financial Habits and Behaviour	0.681	5
Financial Attitudes	0.763	5

Based on table 4.2 above, the results of Cronbach's alpha for all variables are more than 0.6. The value is considered at the higher limits because it's not in the range of a poor level and it is questionable and good to use in the research.

4.3 DEMOGRAPHIC PROFILE OF RESPONDENTS

As shown in the table below, this survey section includes information about gender, age, race, status, programme, year of study, financial sources, and place of residence during the study. As a result, the respondents' demographic profile is shown in all tables and figures in this study.

4.3.1 GENDER

Table 4.3: Demographic profile of gender

GENDER					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	192	55.5	55.5	55.5
	Male	154	44.5	44.5	100.0
	Total	346	100.0	100.0	

Table 4.3 displays the frequency and percentage results of the respondents depending on gender segmentation. The data shows 192 female respondents, with the highest percentage figure of 55.5%. In this study, 154 male respondents and their percentage was the lowest at 44.5%.

4.3.2 AGE

Table 4.4: Demographic profile of Age

AGE					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	19-20 years old	63	18.2	18.2	18.2
	21-22 years old	115	33.2	33.2	51.4
	23-24 years old	156	45.1	45.1	96.5
	25 years old and above	12	3.5	3.5	100.0
	Total	346	100.0	100.0	

According to the results, the frequency and percentages of respondents are based on age segmentation. Based on the data, the majority of respondents (156 with a percentage of 45.1%) are between the ages of 23 - 24. Furthermore, 63 responders are 19-20 years old, with a rate of 18.2%. The number of 21-22 year old responses is 115, with a rate of 33.2%. Meanwhile, 12 respondents are 25 years old and above, the minor group of respondents (3.5%).

4.3.3 RACE

Table 4.5: Demographic profile of Race

		RACE			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	235	67.9	67.9	67.9
	Chinese	56	16.2	16.2	84.1
	Indian	47	13.6	13.6	97.7
	Others	8	2.3	2.3	100.0
	Total	346	100.0	100.0	

Table 4.5 displays the number of responses who filled out questionnaires for this study based on race in Malaysia. The table under column frequency showed the Malay who responded to the question with a percentage of 67.9% and a frequency of 235. Malay is the most that answers this questionnaire. For Chinese, there are 56 respondents, which is a percentage of 16.2%. There are 47 Indian respondents, which is a percentage of 13.6%. Meanwhile, there are 8 other respondents, and the percentage is 2.3%. The value obtained from this test shows more Malay race to activities than respondents from another race.

4.3.4 STATUS

Table 4.6: Demographic profile of Status

STATUS					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	334	96.5	96.5	96.5
	Married	12	3.5	3.5	100.0
	Total	346	100.0	100.0	

Table 4.6 shows the frequency and percentage results of the respondents based on their status segmentation. The data shows that 334 respondents are single, with the highest percentage figure of 96.5%. However, 12 married respondents participated in this study, and their percentage was the lowest at 3.5%.

4.3.5 PROGRAMME

Table 4.7: Demographic profile of Programme

PROGRAMME					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SAB	151	43.6	43.6	43.6
	SAA	43	12.4	12.4	56.1
	SAL	41	11.8	11.8	67.9
	SAK	35	10.1	10.1	78.0
	SAE	35	10.1	10.1	88.2
	SAR	41	11.8	11.8	100.0
	Total	346	100.0	100.0	

Based on the table of programmes, the most respondents that answered this question from SAB is 151, with a percentage of 43.6%. For SAA, there are 43 respondents, which is a percentage of 12.4%. There are 41 respondents from SAL and SAR, which is a percentage of 11.8%, respectively. Meanwhile, the lowest respondents from SAK and SAE, which are 35 respondents, had a percentage of 10.1% .

4.3.6 YEARS OF STUDY

Table 4.8: Demographic profile of Years of Study

YEAR OF STUDY					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Year 1	39	11.3	11.3	11.3
	Year 2	38	11.0	11.0	22.3
	Year 3	69	19.9	19.9	42.2
	Year 4	200	57.8	57.8	100.0
	Total	346	100.0	100.0	

With 57.8% and 200 respondents, fourth-year students comprise most of this research, while second-year students comprise the minority with 11.0% and 38 respondents. Finally, first-year students account for a reasonable percentage and frequency of year respondents, accounting for 11.3% with 39 respondents, and third-year students account for 19.9% of respondents (69).

4.3.7 FINANCIAL SOURCES

Table 4.9: Demographic profile of Financial Sources

FINANCIAL SOURCES					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Study Loan	247	71.4	71.4	71.4
	Scholarship	57	16.5	16.5	87.9
	Allowance from Parents	30	8.7	8.7	96.5
	Self-Sponsored	12	3.5	3.5	100.0
	Total	346	100.0	100.0	

Table 4.9 displays the frequency and percentages of respondents based on financial resources. The results indicate that most of the respondents, 247 out of 346 respondents, are from study loans, with the highest percentage, 71.4%. Meanwhile, the respondents from self-sponsored had the lowest percentage, which is 3.5%, and 12 of respondents. The second lowest respondents were from allowance from parents, having a percentage value of 8.7%, with 30 respondents. Furthermore, with 57 respondents, scholarship respondents have a percentage value of 16.5%.

4.3.8 PLACE OF RESIDENCE DURING THE STUDY

Table 4.10: Demographic profile of Place of Residence During The Study

PLACE OF RESIDENCE DURING THE STUDY					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Residential College	178	51.4	51.4	51.4
	Rental House	156	45.1	45.1	96.5
	Parents' House	12	3.5	3.5	100.0
	Total	346	100.0	100.0	

Table 4.10 above shows the results for the frequency and percentages of the respondents based on the place of residence during the study. According to the results, respondents from parents' houses had the lowest percentage, 3.5%, and 12 respondents. Meanwhile, most of the respondents, 178 out of 346, are from residential colleges, with the highest percentage, 51.4%. Furthermore, with 156 respondents in this research, the respondents from rental houses have a percentage value of 45.1%.

4.4 DESCRIPTIVE ANALYSIS

The research employed one dependent variable and four independent variables to determine the mean, with responses recorded using five Likert scales, namely 1-Strongly disagree, 2- Disagree, 3-Slightly agree, 4-Agree, and 5-Strongly agree to measure respondents' agreement or disagreement with a statement.

4.4.1 Descriptive Analysis of Dependent Variable

Table 4.11: Descriptive Analysis of Personal Financial Management

Personal Financial Management	N	Minimum	Maximum	Mean	Std. Deviation
I am familiar with the idea of personal financial management.	346	1	5	4.32	.733
I believe that I am good at managing finances.	346	1	5	4.08	.802
I am driven to increasing personal financial management.	346	1	5	4.34	.702
I think it's important to know personal financial management.	346	2	5	4.57	.606
I feel able to manage personal finances rationally.	346	2	5	4.14	.728

Table 4.11 revealed that the dependent variable, personal financial management, was highly valued by the respondents. The mean score for question two was the lowest, "I believe that I am good at managing finances," which was 4.08, indicating that the majority of respondents disagreed. However, the mean score for question four was the highest, "I think it's important to know about personal financial management," which was 4.57, indicating that the majority of respondents agreed. The highest standard deviation for question two, "I believe that I am good at managing finances." is 0.802, while the lowest standard deviation for question four, "I think it's important to know personal financial management." is 0.606. Therefore, the study

shows that personal financial management is a reliable and important aspect of financial management.

4.4.2 Descriptive Analysis of Independent Variable

Table 4.12: Descriptive Analysis of Financial Awareness

Financial Awareness	N	Minimum	Maximum	Mean	Std. Deviation
I have a good financial awareness.	346	2	5	4.32	.659
I received financial awareness during my university studies.	346	1	5	4.38	.745
I spend money according to the budget that I have made.	346	2	5	4.09	.797
I am aware of the important of saving.	346	3	5	4.58	.566
I realise the importance of improving my financial management skills.	346	2	5	4.55	.593

Table 4.12 revealed that financial awareness is a reliable and crucial variable for most respondents. For this independent variable consisting of five questions has a lowest mean of 4.09, indicating most respondents disagree with question three, "I spend money according to the budget that I have made." The highest mean is 4.58, indicating most respondents agree with question four, "I am aware of the important of saving." The highest standard deviation is 0.797 for question three, "I spend money according to the budget that I have made." while the lowest standard deviation is 0.566 for question four, "I am aware of the important of saving." indicating a consensus among respondents.

Table 4.13: Descriptive Analysis of Financial Knowledge

Financial Knowledge	N	Minimum	Maximum	Mean	Std. Deviation
I know how to manage my expenses.	346	2	5	4.16	.739
I understand about financial instruments such as debit card and credit card.	346	2	5	4.20	.721
I believe that financial education can increase financial knowledge.	346	1	5	4.53	.633
I believe that financial knowledge can help me to handle money efficiently.	346	2	5	4.55	.594

Table 4.13 revealed that financial knowledge is an important factor for effective money management. The independent variable, financial knowledge, was surveyed through four questions. The mean score for question one was the lowest, "I know how to manage my expenses," was 4.16, indicating that the majority of respondents disagreed. However, the mean score for question four was the highest, "I believe that financial knowledge can help me to handle money efficiently," which was 4.55, indicating that the majority of respondents agreed. The highest standard deviation for question one, "I know how to manage my expenses," is 0.739, while the lowest standard deviation for question four, "I believe that financial knowledge can help me to handle money efficiently," is 0.594, indicating consensus on the reliability of financial knowledge.

Table 4.14: Descriptive Analysis of Financial Habits and Behaviour

Financial Habits and Behaviour	N	Minimum	Maximum	Mean	Std. Deviation
I plan budget to achieve my financial objectives.	346	1	5	4.16	.773
I pay any bills including the monthly phone bill on time.	346	1	5	4.26	.781
I plan and control my daily expenses.	346	2	5	4.16	.750
I compare the price of an item before buying it.	346	1	5	4.30	.704
Before buying something, I think carefully whether I can afford it or not.	346	3	5	4.46	.580

Table 4.14 shows the independent variable which is financial habits and behaviour consists of five questions. The mean score for question one and three was the lowest, “I plan budget to achieve my financial objectives” which is 4.16 and “I plan and control my daily expenses” which is 4.16, indicating that the majority of respondents disagreed. However, the mean score for question five was the highest, “Before buying something, I think carefully whether I can afford it or not” which is 4.46, indicating that the majority of respondents agreed. The highest standard deviation for question two, “I pay any bills including the monthly phone bill on time” which is 0.781, while the lowest standard deviation for question five, “Before buying something, I think carefully whether I can afford it or not” which is 0.580, indicating consensus on the reliability of habits and behaviours.

Table 4.15: Descriptive Analysis of Financial Attitudes

Financial Attitudes	N	Minimum	Maximum	Mean	Std. Deviation
I have a point of view that excessive debts should be avoided.	346	3	5	4.59	.558
I am constantly cautious in controlling my financial expenses.	346	1	5	4.39	.629
I plan my personal financial management by putting aside a set of amounts every month to save or invest money in the future.	346	2	5	4.31	.727
I consistently keep my financial records to improve my financial management.	346	1	5	4.08	.854
I spend money according to my budget to plan my financial well.	346	2	5	4.23	.723

Table 4.15 shows the independent variable which is financial attitudes consists of five questions. The lowest mean score for question four, “I consistently keep my financial records to improve my financial management” was 4.08, indicating that most respondents disagreed. The highest mean score for the first question, “I have a point of view that excessive debts should be avoided.” was 4.59, indicating that most respondents agreed. The highest standard deviation for question four, “I consistently keep my financial records to improve my financial management” is 0.854, while the lowest standard deviation for question one, “I have a point of view that excessive

debts should be avoided.” is 0.558. The results show that financial attitudes are reliable and important for financial management, with respondents agreeing on the importance of maintaining financial records.

4.5 VALIDITY AND RELIABILITY TEST

A reliability test is the level of consistency and stability a test exhibits to evaluate the concept it intends to assess. A reliability test was used to see if study respondents agreed with the dependent variable items from the questionnaire. Subsequently, a linear scale ranging from strongly disagree to strongly agree was employed to determine the respondents' level of agreement. Once the respondents have answered all of the questions, the reliability test is used to look at the Cronbach alpha value, which provides an overall summary of the data in this study.

Table 4.16: Case processing summary

Case Processing Summary			
		N	%
Cases	Valid	346	100.0
	Excluded ^a	.0	.0
	Total	346	100.0

Table 4.17 below shows an overview of all the information gathered from the 346 respondents who answered the 24 questions that requested them to complete this study. With responses to every question asked of the respondents, the Cronbach alpha score of 0.959 indicates that the questionnaire data collected for this study can support the independent and dependent variables. This is because the Cronbach alpha value is higher than 0.07 in this study.

Table 4.17: Reliability statistics

Reliability statistics	
Cronbach's Alpha	N of Items
.959	24

Table 4.18: Results of reliability Cronbach's Alpha for the variables

Variables	Cronbach's Alpha	N of Items
Personal Financial Management	0.779	5
Financial Awareness	0.758	5
Financial Knowledge	0.697	4
Financial Habits and Behaviour	0.681	5
Financial Attitudes	0.763	5

Table 4.18 above shows Cronbach's Alpha reliability analysis results for each independent and dependent variable. Cronbach's Alpha was used to assess the reliability of four independent and dependent variables.

The dependent variable of Personal Financial Management had 5 items under it that called its reliability into question. This variable's Cronbach's Alpha result is 0.779, which is considered acceptable regarding internal consistency.

Additionally, the first independent variable, Financial Awareness, had 5 items under it with a Cronbach's Alpha value of 0.758 and an acceptable internal consistency (0.70-0.79). Next, the independent variable is Financial Knowledge comprises 4 items used to assess its reliability and validity. This variable has a

Cronbach's Alpha of 0.697. This value falls within the internal consistency of questionable (0.60-0.69)

Thirdly, independent variables of Financial Habits and Behaviour had 5 items with Cronbach's Alpha value is 0.681, with the internal consistency questionable (0.60-0.69). Furthermore, Financial Attitude is an independent variable, with 5 items used to test its reliability and validity. This variable's Cronbach's Alpha value is 0.763, showing an acceptable level (0.70-0.79).

All independent and dependent variables in this study are considered reliable, ranging between acceptable (0.70-0.79) and questionable (0.60-0.69). The results reveal that the reliability is also outstanding. As a result, it is reasonable to assume that all of the variables employed in this study were excellent and that the data are suitable for further investigation.

4.6 PEARSON CORRELATION

Table 4.19: The scale of Pearson's Correlation Coefficient

Scale of correlation coefficient	Value
$0 < r \leq 0.19$	Very low correlation
$0.2 \leq r \leq 0.39$	Low correlation
$0.4 \leq r \leq 0.59$	Moderate correlation
$0.6 \leq r \leq 0.79$	High correlation
$0.8 \leq r \leq 1.0$	Very high correlation

Sources: Hair et al. (2007)

4.6.1 Correlation between Financial Awareness and Personal Financial Management

Table 4.20: Pearson Correlation Analysis between Financial Awareness and Personal Financial Management

		Personal Financial Management	Financial Awareness
Personal Financial Management	Pearson's Correlation	1	0.768**
	Sig. (2-tailed)		000
	N	346	346
Financial Awareness	Pearson's Correlation	0.768**	1
	Sig. (2-tailed)	000	
	N	346	346

Table 4.20 showed the relationship between independent variable and dependent variable. The first correlation is between financial awareness and personal financial management and the finding shows that r-value is 0.768. This figure shows a high correlation relationship between financial awareness and personal financial management, according to the scale of pearson's correlation coefficient.

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4.6.2 Correlation between Financial Knowledge and Personal Financial Management

Table 4.21: Pearson Correlation Analysis between Financial Knowledge and Personal Financial Management

		Personal Financial Management	Financial Knowledge
Personal Financial Management	Pearson's Correlation	1	0.814**
	Sig. (2-tailed)		000
	N	346	346
Financial Knowledge	Pearson's Correlation	0.814**	1
	Sig. (2-tailed)	000	
	N	346	346

Table 4.21 showed the relationship between independent variable and dependent variable. The second correlation is between financial knowledge and personal financial management and the finding shows that r-value is 0.814. This figure shows a very high correlation relationship between financial knowledge and personal financial management, according to the scale of Pearson's correlation coefficient.

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4.6.3 Correlation between Financial Habits and Behaviour and Personal Financial Management

Table 4.22: Pearson Correlation Analysis between Financial Habits and Behaviour and Personal Financial Management

		Personal Financial Management	Financial Habits and Behaviour
Personal Financial Management	Pearson's Correlation	1	0.739**
	Sig. (2-tailed)		000
	N	346	346
Financial Habits and Behaviour	Pearson's Correlation	0.739**	1
	Sig. (2-tailed)	000	
	N	346	346

Table 4.22 showed the relationship between independent variable and dependent variable. The third correlation is between financial habits and behaviour and personal financial management and the finding shows that r-value is 0.739. According to the scale of Pearson's correlation coefficient, this figure shows a high correlation relationship between financial habits and behaviour and personal financial management.

4.6.4 Correlation between Financial Attitudes and Personal Financial Management

Table 4.23: Pearson Correlation Analysis between Financial Attitudes and Personal Financial Management

		Personal Financial Management	Financial Attitudes
Personal Financial Management	Pearson's Correlation	1	0.755**
	Sig. (2-tailed)		000
	N	346	346
Financial Attitudes	Pearson's Correlation	0.755**	1
	Sig. (2-tailed)	000	
	N	346	346

Table 4.23 showed the relationship between independent variable and dependent variable. The last correlation is between financial attitudes and personal financial management and the finding shows that r-value is 0.755. According to the scale of Pearson's correlation coefficient, this figure shows a high correlation relationship between financial attitudes and personal financial management.

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4.7 HYPOTHESES TESTING

This study employs the Pearson test method to assess the hypothesis. Pearson tests are used to examine correlations between dependent and independent variables. To ascertain whether there are hypothesis correlations between the dependent and independent variables, analyze the p-value, which should be between -1 and 1. The interpretation is that when two variables have a correlation value of 0.7, they are significantly and positively correlated. Variable B will expand if variable A grows, according to a positive correlation. Table 4.28 below displays Pearson Testing's entire revenue. According to the table below, all of the hypotheses have a positive relationship between the independent and dependent variables.

Table 4.24: Pearson Correlation

CORRELATIONS						
		Personal Financial Management	Financial Awareness	Financial Knowledge	Financial Habits and Behaviour	Financial Attitudes
Personal Financial Management	Pearson's Correlation	1	0.768	0.814	0.739	0.755
	Sig. (2-tailed)		.000	.000	.000	.000
	N	346	346	346	346	346
Financial Awareness	Pearson's Correlation	0.768	1	.840**	.695**	.756**
	Sig. (2-tailed)	.000		.000	.000	.000

	N	346	346	346	346	346
Financial Knowledge	Pearson's Correlation	0.814	.840**	1	.781**	.792**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	346	346	346	346	346
Financial Habits and Behaviour	Pearson's Correlation	0.739	.695**	.781**	1	.819**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	346	346	346	346	346
Financial Attitudes	Pearson's Correlation	.755**	.756**	.792**	.819**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000
	N	346	346	346	346	346

4.7.1 Hypotheses 1

H0: There is no significant positive relationship between financial awareness and personal financial management among students.

H1: There is a significant positive relationship between financial awareness and personal financial management among students.

The Pearson test table 4.24 above shows the relationship between financial awareness and personal financial management. The value of the correlation coefficient is 0.768, indicating a high positive correlation relationship between it. Meanwhile, there is a significant relationship between financial awareness and personal financial

management because the p-value is 0.000, less than $\alpha=0.05$, indicating that both variables are highly significant. As a result, it may be inferred that this hypothesis is positive since a positive correlation shows that independent variables rise if dependent variables rise as well. Furthermore, the Pearson correlation coefficient value between financial awareness and personal financial management is more significant than 0.5, indicating that the strength and direction are positive. As a result, the hypothesis, which is H1, is accepted.

4.7.2 Hypotheses 2

H0: There is no significant positive relationship between financial knowledge and personal financial management among university students.

H1: There is a significant positive relationship between financial knowledge and personal financial management among university students.

The Pearson test table 4.24 above shows the relationship between financial knowledge and personal financial management. The value of the correlation coefficient is 0.814, indicating a very high positive correlation relationship between it. Meanwhile, there is a significant relationship between financial knowledge and personal financial management because the p-value is 0.000, less than $\alpha=0.05$, indicating that both variables are highly significant. As a result, it may be inferred that this hypothesis is positive since a positive correlation shows that independent variables rise if dependent variables rise as well. Furthermore, the Pearson correlation coefficient value between financial knowledge and personal financial management is more significant than 0.5, indicating that the strength and direction are positive. As a result, the hypothesis, which is H2, is accepted.

4.7.3 Hypotheses 3

H0: There is no significant positive relationship between financial habits and behaviour and personal financial management among students.

H1: There is a significant positive relationship between financial habits and behaviour and personal financial management among students.

The Pearson test table 4.24 above shows the relationship between financial habits and behaviour and personal financial management. The value of the correlation

coefficient is 0.739, indicating a high positive correlation relationship between it. Meanwhile, there is a significant relationship between financial habits and behaviour and personal financial management because the p-value is 0.000, less than $\alpha=0.05$, indicating that both variables are highly significant. As a result, it may be inferred that this hypothesis is positive since a positive correlation shows that independent variables rise if dependent variables rise as well. Furthermore, the Pearson correlation coefficient value between financial habits and behaviour and personal financial management is more significant than 0.5, indicating that the strength and direction are positive. As a result, the hypothesis, which is H3, is accepted.

4.7.4 Hypotheses 4

H0: There is no significant positive relationship between financial attitudes and personal financial management among students.

H1: There is a significant positive relationship between financial attitudes and personal financial management among students.

The Pearson test table 4.24 above shows the relationship between financial attitudes and personal financial management. The value of the correlation coefficient is 0.755, indicating a high positive correlation relationship between it. Meanwhile, there is a significant relationship between financial attitudes and personal financial management because the p-value is 0.000, less than $\alpha=0.05$, indicating that both variables are highly significant. As a result, it may be inferred that this hypothesis is positive since a positive correlation shows that independent variables rise if dependent variables rise as well. Furthermore, the Pearson correlation coefficient value between financial attitudes and personal financial management is more significant than 0.5, indicating that the strength and direction are positive. As a result, the hypothesis, which is H4, is accepted.

4.8 SUMMARY

In Chapter 4, this study was evaluated and carried out using the SPSS software to get data analysis findings. The obtained data is utilised for descriptive analysis, reliability testing, and Pearson's correlation to assess the link between the independent and dependent variables and to discover the effect of financial literacy on personal financial management among university students.

CHAPTER 5

DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

In this chapter, the researcher will cover the recapitulation of the study findings, limitations, and recommendations as well as the overall conclusion of the study. The objectives of this study are to investigate the effect of financial literacy on personal financial management among University Malaysia Kelantan (UMK) students. The hypothesis of this study was tested using descriptive analysis and Pearson correlation analysis, the result has been presented in chapter 4. The findings, limitations, and suggestions of this study will be discussed in this chapter.

5.2 KEY FINDINGS

The main objective of this research is to determine the relationship between financial attitudes, habits, and behaviour, as well as financial knowledge and awareness, and how these factors affect University Malaysia Kelantan (UMK) City Campus students' individual financial management. The researchers agree that there is a demonstrable relationship between financial knowledge, financial awareness, financial habits and behaviour, and financial attitudes and the personal financial management of University Malaysia Kelantan (UMK) City Campus students after analysing the data presented in Chapter 4. The findings pertaining to the study goals are outlined in Table 5.1, which also confirms that there is a substantial correlation between the independent variables and the personal financial management of UMK City Campus students.

Table 5.1: Findings of the Result

Hypotheses	Result	Findings of data Analysis
H1: There is a significant positive relationship between financial awareness and personal financial management among university students.	$r = 0.768^{**}$ $p = 0.000$ High correlation	H1 is accepted
H2: There is a significant positive relationship between financial knowledge and personal financial management among university students.	$r = 0.814^{**}$ $p = 0.000$ Very High correlation	H2 is accepted
H3: There is a significant positive relationship between financial habits and behaviour and personal financial management among university students.	$r = 0.739^{**}$ $p = 0.000$ High correlation	H3 is accepted
H4: There is a significant positive relationship between financial attitudes and personal financial management among university students.	$r = 0.755^{**}$ $p = 0.000$ High correlation	H4 is accepted

5.3 DISCUSSION

5.3.1 Financial Awareness

H1 : There is a significant positive relationship between financial awareness and personal financial management among university students.

Personal financial management and financial awareness are positively correlated in a substantial way. In the chapter before this one was stated results of findings for this study, the value of correlation is 0.768 for financial awareness variable with personal financial management variable. According to Md.Sapir @ Md.Shafik and Wan Ahmad (2020) students' academic and living environments had a major influence on their understanding of the awareness underlying their financial transactions and the associated good and poor habits. According to the result of the finding, the respondents that stay at residential college spend their money according to the budget that they have made. It can be proved in the previous chapter, that 0.797 is the standard deviation for that query's result and the percentage of respondents that stay at residential college is 51.4%. Based on the result of finding, the respondents had received financial awareness during their university studies. High financial awareness can be achieved by programmes and campaigns that have been done by universities about personal financial management. It shows that undergraduates' students of UMK have a good personal financial management that is driven by financial awareness.

5.3.2 Financial Knowledge

H2: There is a significant positive relationship between financial knowledge and personal financial management among university students.

Financial knowledge is one of the comprehensions of a financial matter. Prior research has demonstrated that college students lack the information necessary to properly handle their personal finances (Chen & Volpe, 1998). As a result, the statement concurs that, based on the analysis of the variable presented, this hypothesis presents a link between financial literacy and individual financial management that may both prevent and comprehend the ability of university students to enhance skill adaptation. By altering their financial situation and decision-making ability, this can keep students from dropping out of school (Chen & Volpe, 1998). By employing the alternative hypothesis to strengthen the significant positive association between

financial knowledge and personal financial management and by examining Likert scale scores more than 4, it has also rejected H_0 and accepted H_2 . They possess the fundamental knowledge and abilities, they are able to make wise personal financial decisions. On the other hand, those who lack fundamental abilities and information are unable to make wise financial decisions for themselves. This is consistent with the study's findings, which demonstrate the section questions competency of Universiti Malaysia Kelantan (UMK) students. It may be said that students at Universiti Malaysia Kelantan possess a solid grasp of financial concepts.

5.3.3 Financial Habits and Behaviour

H_3 : There is significant positive relationship between financial habits and behaviour, and personal financial management among university students.

In the previous study, Bapat (2020) has stated that financial behaviour closely relates to financial literacy and describe as individual that have a good financial behaviour and habits will lead to good personal financial management. Meanwhile, based on the outcome of the hypothesis testing in Chapter 4, it demonstrates how there is a strong correlation between personal financial management and financial behaviours and habits. Financial habits and behaviour have a coefficient value of 0.739, indicating a high positive connection with individual financial management. Based on the result from the hypothesis testing it proves that the statement from the previous study is true and can be agree by researcher. According to the hypothesis result, it may be claimed that undergraduates' student of UMK have a good financial habits and behaviour. It can be proved by the descriptive analysis result, that they compare the price of an item before buying it. The value of that question is quiet high which is 0.704. In this study, the highest financial source of respondents is study loan with the percentage 71.4% which that a higher percentage compared to other resource. It can be concluded, that UMK undergraduate students spend money obtained from education loans frugally and only spend it on important things only.

5.3.4 Financial Attitudes

H_4 : There is a significant positive relationship between financial attitudes and personal financial management among students.

A strong positive relationship has been found between financial attitude and personal financial management among university students, which is supported by previous research (Mudzingiri et al., 2018; Rai et al., 2019; Sabri et al., 2008). The results of this study for this variable also support this finding. By embracing its optimistic outlook, this hypothesis presents the connection between students' personal financial management and their financial views. By recognising the significant positive correlation among independent factors, including the research's financial stance towards accepting alternative theories, the hypothesis permits an alternative by accepting H4 and rejecting HO (Collins, 2013). A positive financial attitude aids in comprehending topics such as managing money, creating and adhering to a monthly spending plan, saving money each month, and making financial goals for the future. Financial attitude, which relates to the focus on people's behaviour in financial circumstances by influencing their mentality through judgements made in the business and financial markets, establishes a link with personal financial management. By raising a value of more than four on a five-point Likert scale, it demonstrates the existence of a favourable correlation between financial management and students' financial attitudes. This demonstrates the University Malaysia Kelantan students' good financial attitudes and individual financial management skills in maintaining their efforts to improve their financial circumstances with a plan to set aside a certain amount each month to save or invest in the future. Through questioning respondents, the descriptive analysis presents a value greater than 4 by firmly endorsing the reality. Through enhancing financial awareness, knowledge, attitude, habits and behaviour, it promotes the maintenance of positive financial management. Based on the results of this hypothesis test, the researcher may be able to refocus heavily regarding the pupils, helping them to enhance their financial circumstances going forward. Having financial assistance for basic needs is not just beneficial for students attending institutions.

5.4 IMPLICATIONS OF THE STUDY

The purpose of this research was to determine the level of financial literacy in personal financial management among University Malaysia Kelantan (UMK) students. This research has implication for policy, economic, and individual. Policy suggestions for the university or other relevant education bodies may be informed by the study.

This could include pushing for compulsory financial literacy classes, offering financial education tools, or establishing policies in place to encourage students' responsible financial behaviour. Besides, university may consider introducing assistance programmes for students having economic difficulties. This could be peer mentorship programmes, financial counselling services, or tools to assist students manage their budgeting, student loans, and other financial issues.

Moreover, implications of this study include individual decision maker. Financial awareness and financial knowledge may affect the decision-making process of students for their financial expenses. Financial knowledge and personal financial management have a beneficial association. It indicates that raising awareness of financial matters can help students make better decisions. This can result the students have a better savings, investing, and budgeting of their financial resources. Lastly, this study has implications for the economy. Initiatives aimed at promoting financial literacy have the potential to decrease economic inequality by giving people the knowledge and skills needed to accumulate and manage wealth. Thus, a society that is more economically stable may benefit from this.

5.5 LIMITATIONS OF THE STUDY

As they worked to finish this study, researchers encountered a number of obstacles. Firstly, the study population for this research was focused on UMK students in the Faculty of Business and Entrepreneurship (FKP) in Campus Kota only. The objective of this research may not be achieved accurately because the sample is not diverse or does not reflect the larger UMK student population. It is because the UMK student population at three campuses may differ with the current number of student population for this research. Thus, the larger the number of representative samples for study, the more accurate the study findings obtained.

Furthermore, the survey used to obtain information for this study's independent and dependent variables is not well-structured. The unstructured survey design may affect the difficulties of respondents to understand the survey question wisely. It will result in the objective of the survey being unable to be achieved. In addition, the researcher did not provide intervention strategy suggestions derived from the study's findings. The researcher should refine the findings of the study for example if a

discrepancy in financial literacy has been noted, the researcher should provide recommendations for educational programs to increase financial knowledge and awareness.

5.6 RECOMMENDATIONS / SUGGESTION FOR THE FUTURE

Researchers urge further research on the following topics based on the findings from this study. To begin with, Future research on the topic may increase the sample size in order to emphasise the issue of financial literacy on personal financial management among University of Malaysia Kelantan students. This is a result of the survey only included responders from the UMK City Campus. Future studies should be conducted at all three Universiti Malaysia Kelantan campuses in order to increase the sample size.

Survey Design. Develop a well-structured survey instrument to collect data on financial awareness, financial knowledge, financial habits and behavior, financial attitude, and personal financial management. Ensure the survey questions are clear, concise, and address the specific aspects you aim to investigate. Beside that, **Intervention Strategies.** Propose intervention strategies based on the findings of your study. If there are identified gaps in financial literacy, suggest educational programs or workshops to enhance financial knowledge and awareness.

Policy Implications. Discuss potential policy implications for universities or educational institutions based on your findings. This could involve advocating for the execution of campus-wide initiatives or the inclusion of financial awareness programmes in the curriculum.

Not to mention, future studies must concentrate on Data Collection. Employ a combination of quantitative and qualitative data collection methods. This could include surveys, interviews, and focus group discussions to gain a comprehensive understanding.

5.7 OVERALL CONCLUSION OF THE STUDY

This study centers on exploring financial management within the context of financial literacy among university students across various disciplines, involving 346 participants from Universiti Malaysia Kelantan. Based on the Theory of Planned

Behaviour model that was established, the primary objective is to investigate the effect of financial literacy on the personal financial management of University Malaysia Kelantan (UMK) students. To accomplish this goal, the study proposes and validates a model comprising four pivotal variables: financial management (Dependent Variable), and financial knowledge, financial awareness, financial habits and behavior, and financial attitude (Independent Variables). The constructed model yields noteworthy findings, shedding light on the community's understanding of financial literacy management among Universiti Malaysia Kelantan students. In summary, the results indicate substantial statistical significance for the majority of the tested hypotheses, thereby concluding our final year project.

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APPENDIX A
DRAFT OF QUESTIONNAIRE

Strongly Disagree	Disagree	slightly agree	Agree	Strongly Agree
1	2	3	4	5

Table 1: Five-point Likert Scale

SECTION	VARIABLES	ITEMS	AUTHORS
A	Demographic	8	Bucher- Koenen, Lusardi, Alessie & Van Rooij (2017) Gamble, Boyle, Yu & Bennett (2014) Johnson & Sherraden (2007)
B	Personal financial management	5	Beta Swieeka, Eser Ye,silda g,Erean Ozen and Simon Grimo (MDPI)
C	Financial awareness	5	(Hoyt, 2016), Kiyosaki and Lechter, 2000).
D	Financial knowledge	4	Amagir, Groot, Maassen van den Brink, and Wilschut (2018)
E	Financial habits and behaviour	5	Dorjana Nano, Emil Istrofor (2017)

F	Financial attitude	5	Dorjana Nano , Emil Istrofor,University “Eqrem Cabej”, Gjirokaster, Albania JobProAdvice,Ontari-o,C anada(2017)
	Total	32	

3.7.4 Dependent Variable- Personal Financial Management

Sources	Modified item
Beta Swieeka, Eser Ye,silda g,Erean Ozen and Simon Grimo (MDPI)	1)I'm familiar with the idea of personal financial management.
	2) I believe that I am good at managing finances.
	3) I'm driven to increasing personal financial management.
	4) I think it's important to know personal financial management
	5) I feel able to manage personal finances rationally.

3.7.5 Independent variable

i. Financial awareness

Sources	Modified item
(Hoyt, 2016), Kiyosaki and Lechter, 2000).	1) I have a good financial awareness
	2) I received financial awareness during my university studies
	3) I spend money according to the budget that I have made
	4) I am aware of the important of saving
	5) I realise the importance of improving my financial management skills

ii. Financial knowledge

Sources	Modified item
Amagir, Groot, Maassen van den Brink, and Wilschut (2018)	1)I know how to manage my expenses
	2)I understand about financial instruments such as debit card and credit card
	3)I believe that financial education can increase financial knowledge
	4)I believe that financial knowledge can help me to handle money efficiently

iii. Financial habits and behaviour

Sources	Modified item
Dorjana Nano, Emil Istrofor (2017)	1) I plan a budget to achieve my financial objectives.
	2) I pay any bills including the monthly phone bill on time.
	3) I plan and control my daily expenses.
	4) I compare the price of an item before buying it.
	5) Before buying something, I think carefully whether I can afford it or not.

iv. Financial attitude

Sources	Modified item
<p>Dorjana Nan , Emil Istrofor, University “Eqrem Cabej”, Gjirokaster, Albania 2 JobProAdvice, Ontario, Canada (2017)</p>	<p>1) I have a point of view that excessive debts should be avoided</p>
	<p>2) I am constantly cautious in controlling my financial expenses</p>
	<p>3) I plan my personal financial management by putting aside a set of amounts every month to save or invest money in the future</p>
	<p>4) I constantly keep my financial records to improve my financial management</p>
	<p>5) I spend money according to my budget to plan my financial well</p>

**APPENDIX B
GANTT CHART**

ITEMS	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Briefing on PPTA 1														
Discussion title of study														
CHAPTER 1: INTRODUCTION														
Background of study														
Problem statement														
Research question														
Research objectives														
Scope of study														
Definition of term														
Organization of the proposal														
Submission of chapter 1														
CHAPTER 2: LITERATURE REVIEW														
Introduction														

Underpinning theory														
Previous studies														
Hypothesis statement														
Conceptual framework														
Summary/Conclusion														
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														
Summary/Conclusion														
Submission of chapter 2 and 3														

Discussion														
Implications of the study														
Limitations of the study														
Recommendation / Suggestions for the future research														
Overall Conclusion														
Submission of chapter 4 and 5														
Submission of first draft of PPTA II														
FINAL SUBMISSION OF PPTA II														
PRESENTATION FOR FINAL YEAR PROJECT 1														