

## TABLE OF CONTENTS

<b>ABSTRACT</b>	ii
<b>LEGITIMATION</b>	iii
<b>ENDORSEMENT PAGE</b>	iv
<b>DEDICATION</b>	v
<b>ACKNOWLEDGEMENT</b>	vi
<b>DECLARATION OF ORIGINALITY</b>	vii
<b>TABLE OF CONTENTS</b>	viii
<b>LIST OF FIGURES</b>	x
<b>LIST OF TABLES</b>	xi
<b>CHAPTER 1</b>	1
<b>INTRODUCTION</b>	1
<b>1.1 Research Background</b>	1
<b>1.2 Literature Reviews</b>	6
<b>1.3 Research Question</b>	7
<b>1.4 Research Objectives</b>	7
<b>1.5 Research Methodology</b>	7
<b>1.6 Object and Scope of Research</b>	8
<b>1.7 Contribution Of The Research Paper</b>	8
<b>1.8 Structure Of The Study</b>	8
<b>CHAPTER II</b>	10
<b>THEORETICAL FOUNDATION</b>	10
<b>2.1 Personal Financial Management Behavior</b>	10
<b>2.2 Financial Knowledge</b>	12
<b>2.3 Financial Attitude</b>	15
<b>2.4 Locus of Control</b>	17
<b>2.5 Previous Research</b>	19
<b>2.6 Conceptual Frameworks</b>	21
<b>2.7 Hypotheses</b>	22
<b>CHAPTER III</b>	25
<b>RESEARCH METHODOLOGY</b>	25
<b>3.1 Research Design</b>	25
<b>3.2 Data Sources</b>	25
<b>3.3 Population and Sample Design</b>	25

<b>3.4</b>	<b>Data Collection Techniques</b>	<b>26</b>
<b>3.5</b>	<b>Research Variables and Operational Definition</b>	<b>27</b>
<b>3.6</b>	<b>Research Instruments</b>	<b>29</b>
<b>3.7</b>	<b>Data Analysis Method</b>	<b>34</b>
<b>3.8</b>	<b>Classical Assumption Test</b>	<b>36</b>
<b>3.9</b>	<b>Hypothesis Testing</b>	<b>38</b>
	<b>CHAPTER IV</b>	<b>39</b>
	<b>DATA ANALYSIS</b>	<b>39</b>
<b>4.1</b>	<b>Pilot Study</b>	<b>39</b>
<b>4.2</b>	<b>Respondents Overview</b>	<b>40</b>
<b>4.3</b>	<b>Descriptive Questionnaire Results</b>	<b>45</b>
<b>4.4</b>	<b>Validity and Reliability</b>	<b>48</b>
<b>4.5</b>	<b>Classic Assumption Test</b>	<b>50</b>
<b>4.6</b>	<b>Multiple Linear Regression Test</b>	<b>52</b>
<b>4.7</b>	<b>Hypothesis Test Results</b>	<b>54</b>
	<b>CHAPTER V</b>	<b>55</b>
	<b>CONCLUSION</b>	<b>55</b>
<b>5.1</b>	<b>Conclusions</b>	<b>55</b>
<b>5.2</b>	<b>Limitation and Future Research</b>	<b>58</b>
	<b>REFERENCES</b>	<b>59</b>
	<b>APPENDIX</b>	<b>63</b>

## LIST OF FIGURES

<b>FIGURE</b>	<b>TITLE</b>	<b>PAGE</b>
2.1	Conceptual Frameworks	22
4.1	Respondent Profile: Gender	41
4.2	Respondent Profile: Age	42
4.3	Respondent Profile: Academic Year	43
4.4	Respondent Profile: Major	44

## LIST OF TABLES

<b>TABLE</b>	<b>TITLE</b>	<b>PAGE</b>
1.1	Asia / Pacific - Youth: Financial Literacy Index	3
2.1	Previous Research	19
3.1	Questionnaire Structure	27
3.2	Operationalisation of Variable	28
3.3	Likert Scale	30
3.4	Survey Statement	30
3.5	Reliability Analysis	35
3.6	Practical Rules for Interpreting the Correlation Values	36
4.1	Summary of Validity Statistics from 30 Samples	39
4.2	Summary of Reliability Statistics from 30 Samples	40
4.3	Summary of Respondents Profile: Gender	41
4.4	Summary of Respondents Profile: Age	42
4.5	Summary of Respondents Profile: Academic Year	43
4.6	Summary of Respondents Profile: Major	44
4.7	Questionnaire Results	45
4.8	Summary of Validity Statistics from All Samples	48
4.9	Summary of Reliability Statistics from All Samples	49
4.10	Summary of Normality Test	50
4.11	Summary of Multicollinearity Test	51
4.12	Summary of Heteroscedasticity Test	52
4.13	Summary of Multiple Linear Regression Test	53
4.14	Summary of Hypothesis Description	54