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# Factors Influencing Personal Financial Management Behaviour Among Polytechnics Student

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## *Abstract*

Nowadays, students must have effective personal financial management. Managing resources and making informed decisions has become a pressing challenge in daily life. Historically, human consumption was focused solely on meeting basic necessities. In the current scenario, it is crucial for everyone to demonstrate sound financial management practices. This study surveyed 150 Diploma in Accountancy students at Polytechnic Sultan Abdul Halim Muadzam Shah, (POLIMAS), Jitra, Kedah and this research aims to identify whether the financial attitudes and parental financial behaviour influence the personal financial management behaviour among students in Commerce Department, POLIMAS. The data was obtained using google forms consists of 4 parts: demographic, financial management behavior, financial attitudes and parental financial behavior. Data were analysed using the program Statistical Package for Science (SPSS) version 26. From the data analysis, parental financial behavior was found as the most significant factor (mean=3.25) compared than financial attitudes (mean=3.22) affecting students' financial management behavior. Consequently, this research aims to raise awareness among students about the importance of financial management practices in their lives.

**Keywords :** *family influences, financial attitudes, personal financial management behaviour*

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