



**FINANCIAL LITERACY: FACTOR INFLUENCING THE LEVEL OF  
FINANCIAL LITERACY AMONG COLLEGE STUDENTS  
(A STUDY CASE: KOLEJ POLY-TECH MARA KOTA BHARU)**

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## LETTER OF TRANSMITTAL

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Dear Sir/Madam,

### **SUBMISSION OF ISLAMIC BANKING PROJECT PAPER (ISB672)**

Attached is the copy of Islamic banking project paper (ISB672), entitled “Financial Literacy: Factor Influencing the Level of Financial Knowledge among College Student”. Case study at College Poly-Tech Mara Kota Bharu, Kelantan. To fulfill the requirement as needed by the Faculty of Business Management, University Technology MARA (UiTM).

Thank you.

Yours faithfully,

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## ACKNOWLEDGEMENT



In the Name of Allāh, the Most Gracious, the Most Merciful

Assalamualaikum w.b.t. Praise to Allah, the One who created the universe according to His will. First of all, I would like to give my sincere thanks to the Almighty for His blessing and giving us the chance to complete this assignment. Thanks to Allah for endowing me of His guidance in order to search and understand the task which had been assigned to me in order to fulfil the requirement as needed by the faculty of Business Management of UiTM.

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Thank you.

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## **ABSTRACT**

Understanding the factors that determine financial literacy and their effects can help policymakers or responsible parties and researchers to design and implement effective interventions for youth. Main focused of this research is to examine the factor that influences the level of financial literacy among college students. The study is used primary data by questionnaires and the sample consisted of 146 students and the target population of the study is from college Poly-Tech Mara Kota Bharu in Kelantan. SPSS software system is used for running the collected data. There are three independent variables such as financial attitude, financial knowledge and family influence whereby the dependent variable is the financial literacy. The results revealed that the family influence showed most significant positive relationship with the financial literacy, whereby the financial attitude and knowledge also significant but not strong as family influence. Finally, the limitation and recommendation are included to help further researchers to have a better finding of the result.

**Keywords:** financial attitude, family influence and financial knowledge