

(McMillan & Schumacher, 1984). This study's methodology is quantitative, making descriptive analyses possible.

Quantitative is from the word quantity (DBP dictionary), i.e., the sum or number. According to Chua (2016), quantitative easing is associated with numerical data and accuracy. According to Sabitha Marican (2005), quantitative research will be used if the study question requires a precise explanation in numerical form. Quantitative studies are consistently observed in the form of estimates that include specific numbers and formulas. The results include particular procedures in the form of diagrams, tables and statistical calculations.

3.2 POPULATION AND SAMPLE

Population refers to a group of individuals, objects or events that have the same characteristics that they want to study. According to Rohana Yusof (2014), individuals or objects in a particular population may vary in many respects. Meanwhile, according to Prof. Dr Sugiyono (2010), the samples are part of the population. For example, what is learned from the samples, conclusions will be made for the population. For that, samples taken from the population must be represented and represented. The population in this study is students of Polytechnic Bagan Datuk. From the population, researchers selected a sample of 30 students to answer the questionnaire from researchers.

3.4 RELIABILITY ANALYSIS

The minimum alpha that should be owned by a study of researchers conducting the study is 0.05, which is to study student spending trends at PBD and identify the factors that drive students' spending with the level of financial management practices. Data can be viewed through Cronbach's Alpha:

i)_Student Spending Pattern (Requirement)

Reliability Statistics	
Cronbach's Alpha	N of Items
.723	7

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
B1	24.23	13.426	.237	.731
B2	24.87	9.016	.657	.626
B3	25.07	11.306	.543	.677
B4	25.20	12.372	.151	.755
B5	25.17	10.213	.375	.714
B6	24.93	9.995	.547	.662
B7	25.33	9.264	.625	.637

ii) Student Spending Pattern (Required)

Reliability Statistics

Cronbach's Alpha	N of Items
.834	7



Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
B8	18.40	24.386	.468	.828
B9	18.83	20.764	.754	.785
B10	19.17	20.351	.680	.795
B11	19.17	19.040	.780	.775
B12	19.23	19.564	.798	.774
B13	19.70	20.907	.559	.816
B14	18.90	26.507	.104	.878

iii) Practice Management Among Students

Reliability Statistics

Cronbach's Alpha	N of Items
.761	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
C1	32.57	26.530	.475	.737
C2	32.73	26.409	.393	.745
C3	32.47	26.395	.390	.745
C4	33.00	27.517	.210	.770
C5	32.60	25.559	.652	.720
C6	32.07	25.995	.470	.736
C7	32.03	25.413	.565	.725
C8	32.37	24.171	.516	.727
C9	33.00	24.207	.352	.760
C10	32.97	24.378	.428	.742

iv) Factors Who Influence Student shopping

Reliability Statistics

Cronbach's Alpha	N of Items
.860	12

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
D1	34.63	62.102	.075	.871
D2	35.63	53.757	.549	.848
D3	35.67	53.057	.543	.848
D4	35.43	55.633	.476	.853
D5	35.90	53.886	.598	.845
D6	36.10	54.300	.543	.848
D7	35.63	51.551	.733	.836
D8	35.53	49.292	.728	.834
D9	35.67	50.713	.678	.838
D10	35.40	55.559	.340	.865
D11	35.97	57.413	.384	.858
D12	35.60	50.731	.731	.835

3.5 DATA COLLECTION

Researchers drew on primary and secondary data for this investigation. Primary data is a source of data or basic information about an investigation. Primary data sources are usually obtained directly from field studies but require adaptation by researchers before they become good results of the study. Manakala, secondary data is a method that is considered a guide for researchers to support the facts obtained from respondents. Through this secondary data, researchers have used reference materials such as books, journals and the Internet.

3.6 DATA ANALYSIS

Researchers use descriptive data analysis involving mean, percentage, standard deviation and frequency. In addition, researchers also used an inference based on 'Pearson Correlation.

For data analysis, researchers use IBM SPSS version 24 software. IBM SPSS is used to help analyse statistical data. Researchers have chosen the software because it is very efficient and easy to use to help researchers divide data and form statistics for practical and straightforward studies. To study the requirements of the relationship between the variables, Guilford's Rule of Thumb (1956), based on the table below:

r	The power of relationships
≤ 0.20	Almost none
0.20 – 0.40	Weak
0.40 – 0.70	Simple
0.70 – 0.90	High
0.90 ≥	Very High

CH 4: STUDY FINDINGS

4.1 DEMOGRAPHIC DATA OF RESPONDENTS

The data showed the gender of the respondents, consisting of male and female students. Female students made up 76.7 per cent of those who responded to the questionnaire. While for male students, seven respondents (23.3%)

Seventy-six per cent of the people who took the survey were between the ages of 20 and 23. Then, followed by the age range of 24 to 27 years with four respondents, 13.3%, and for those aged 28 to 31 years, there were three respondents, 10.0% per cent.

Based on the number of respondents, the majority were Malays, with a national population of 66.7%. Manakala, for the Chinese, has six respondents with a 20.0% share. Kemudian, followed by Indians with two respondents with 6.7% and for other races, two respondents who also had 6.7% per cent.

Next, the status of the respondents is divided into two, namely single and married. The majority of the single group was 28 respondents or 93.3%, whereas the marital quality of 2 respondents with 6.7%.

As for financial resources, most of those who received PTPTN were 17 respondents, with 56.7%. Meanwhile, the respondents who received the scholarship were two people, with a 6.7% rate. Next, respondents received financial resources from their parents, contributing 23.3%, followed by other sources, including four respondents with 13.3%.

In addition, for the year of study, the majority from year 2, 13 respondents with 43.3% and followed by year three students with ten respondents with 33.3% per cent and then, followed by year four students with 13.3% and year one students with 3% with 10.0%.

Lastly, for the school, the majority of PPSK is 20 respondents with 66.7% per cent. Meanwhile, students from PP Management, who are five respondents, with 16.7%, are followed by students from PPIK, i.e., three respondents, with 10.0% per cent. Next, students from PPIP were one respondent with 3.33% per cent and from other schools, i.e. one respondent with 3.3% per cent.

4.2 OBJECTIVE FINDINGS OF THE STUDY

i) Expenditure Patterns According to Students' Needs

The descriptive analysis uses frequency, per cent, min and standard deviation for expense patterns (requirements). The majority of spending patterns as needed are at a high of 26 response n is equal to 86.7%. He was then followed by a moderate spending pattern of 4 respondents, which equalled 13.3%. The mean for the spending pattern (requirement) is 4.16, and the standard deviation is 0.54.

ii) Expenditure Patterns According to Students' Requirements

The descriptive analysis uses frequency, per cent, the mean and standard deviation for the spending pattern (require). Most spending patterns according to the requirements are at a moderate level of 20 respondents, equivalent to 66.7%. Meanwhile, six respondents equalled 20% for the high level, followed by a low spending pattern of 4 respondents, equivalent to 13.3%. The mean for the desired design is 3.18, and the standard deviation is 0.76.

iii) Factors Driving Students to Shop With Financial Management Practices

Corporate Management Techniques Descriptive analysis uses standard frequency, percentage, mean and deviation for factors that drive students to spend—the majority for factors that caused students to spend moderately at 19 respondents, equivalent to 63.3%. Manakala for the high level of 9 respondents was equal to 30.0%, followed by a low of 2 respondents equivalent to 6.7%. The mean factor driving students to spend is 3.24, and the standard deviation is 0.66.

The descriptive analysis uses frequency, per cent, mean, and laughter to determine the level of financial management practises. The majority of financial management Those who practised were at a high level of 17 respondents, equivalent to 56.7%. Meanwhile, for a moderate level of 12 respondents, the equivalent of 40.0%, followed by a low of 1 respondent, was equivalent to 3.3%. The mean level of financial management practice is 3.62, and the standard deviation is 0.56.

iv) Correlation

The link between the factors that drive students to shop and the level of financial management practises is insignificant. Thus, there is no association between the factors that cause students to spend and financial management practices.

Based on the data results, the researchers concluded that for the student population at PBD, there is no association between the factors that drive students to spend and the level of financial management practices.

CH 5: DISCUSSIONS, IMPLICATIONS, PROPOSALS AND CONCLUSIONS

5.1 DISCUSSIONS

The discussion of the study was to look at the relationship between the literature highlights and the findings of the study. Based on the results of the studies that have been done, the relationship between the factors that drive students to spend and the level of financial management practices is insignificant. This is evidenced by a correlation test among the factors that cause students to spend with the group of financial management practices at polytechnic Bagan Datuk ($r = -2.95$, $p = 0.113$).

Should be. The findings relate to a previous study that stated that the results of studies on factors that drive students to spend money with a level of financial management practice are insignificant. This is because past studies have found that students spend a lot of money on unnecessary expenses such as entertainment, designer clothing, and gadgets. The study was also supported by Mustaffa and Fikri (2011), who found that students in higher education institutions adopted a wasteful spending attitude that exceeded the needs required. Hence, this factor encourages students to make incorrect judgments about their financial management (Shahryar & Tan, 2013).

Furthermore, the essential knowledge and skills that a student has been how to manage and spend money. These financial skills are crucial to changing the position of students at the moment. In this regard, the students' wise financial management can help them live their lives smoothly at the university. Hence, students need to manage and spend their money well, not to encourage them to waste it.

5.2 IMPLICATIONS AND RECOMMENDATIONS

5.2.1 IMPLICATIONS

i) Implications for students' spending patterns (requirements and requirements)

According to the results of a study conducted on 30 respondents, researchers found that the prevalence of student spending patterns tended towards a shift. So, the decision to change student spending patterns is a positive one. This is because students can distinguish that spending according to needs is better than spending according to their own needs.

ii) Implications of factors that predate students' spending with the level of financial management practices

According to the survey results, which 30 respondents made, the researchers found that the relationship between the factors that drive students to spend and the level of financial management practices is insignificant. The majority are at a moderate level for the factor that causes students to spend—peers and family upbringing influence such factors. Nevertheless, student spending is not influenced by those factors. This is probably several factors other than peer influence and family upbringing. For example, students may be affected by the social media factors that drive them to shop, for instance, through online applications such as Lazada and Shopee that regularly promote goods and services. Therefore, students are more likely to make purchases on these items. Still, they cannot refrain from spending due to the selling price of goods and services through cheap and affordable online applications.

5.2.2 SUGGESTIONS

i) Giving priority to items that students need

Students are advised to list the items to be purchased in advance as much as shopping. Students will be more likely to waste money if their financial management is not done well. In addition, students are also advised to always compare the prices of goods according to the current economic level to not be over-made in making purchases and expenses.

ii) Conduct financial management workshops for students

The implementation of workshops on good financial management is indeed seen as an effective strategy to know the best way to use money more prudently. For example, PBD under the student affairs management should conduct motivational talks and follow financial management workshops for students. With programmes like this, more students will adopt good financial management practices not only within the university but also off-campus. So, their lives may be more secure in the future with effectiveness and efficiency in financial management.

iii) Disciplined in financial management

In addition, students are also encouraged to teach disciplined practices in planning expenses. This is a demeanour because if students are more compliant and have a good stance on financial management, they will not face problems with financial management. Therefore, it can also help self-skills to apply financial management practises in the future better.

5.3 CONCLUSION

In conclusion, based on the studies done, it is clear that the behaviour and practices of financial management among Polytechnic Bagan Datuk (PBD) students are moderate and optimistic. A variety of factors may have an impact on it. Researchers obtained data from 30 respondents where the majority of students were more likely to spend on essentials than on their necessities. Researchers found that respondents also acknowledged that the level of financial management practises among students was moderate. This is because students are still trying to emphasise the proper financial management methods.

Therefore, studies have shown that financial management behaviours and practices among students in Universiti Sains Malaysia have implications that need to be improved. According to the proposals, students' expenses should be inclined towards savings to prevent students from being too wasteful in spending. Spending prudently and systematically can prevent students from experiencing stressful difficulties as they face life challenges in the world. If this continues to be applied among students, it will have a practical effect regardless of whether it is academic or social. Therefore, money is significant

in everyday life. Thus, the discipline measures in place for students should be nurtured to prevent further financial management problems. So, this study found that financial management behaviours and practices have different levels of perception among students.

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