

EXAMINING THE IMPACT OF FINANCIAL BEHAVIORS AND CONCERNS ON FINANCIAL HEALTH: A STUDY AMONG IPMA ALUMNI

AZAHARI JAMALUDIN*

INSTITUTE OF BUMIPUTERA ECONOMIC STUDIES
UNIVERSITI POLY-TECH MALAYSIA, MALAYSIA

ORCID: 0000-0001-7190-9826

EMAIL: AZAHARI@UPTM.EDU.MY

ROSMAWATI DERAMAN

UNIVERSITI POLY-TECH MALAYSIA, MALAYSIA

EMAIL: ROSMA@UPTM.EDU.MY

NOOR AZURA AHMAD SHAURI

UNIVERSITI POLY-TECH MALAYSIA, MALAYSIA

EMAIL: AZURA_AS@UPTM.EDU.MY

MOHD FARID SHAMSUDIN

UNIVERSITI KUALA LUMPUR, MALAYSIA

EMAIL: MFARID@UNIKL.EDU.MY

Abstract

This study examines the relationship between financial behaviours, financial concerns, and personal financial health among alumni of Institut Pendidikan MARA (IPMA). A structured questionnaire was developed based on initial qualitative insights from focus group interviews and distributed to 401 respondents. Data were analysed using Structural Equation Modeling (SEM) with SmartPLS to explore key financial behaviours' direct and mediating effects on financial health, including financial knowledge, budgeting, saving, spending, and impulse control. The findings reveal that budgeting, saving, and impulse control significantly enhance financial health, while financial concerns partially mediate the relationship between saving and financial health. On the contrary, financial knowledge and spending did not show a significant direct impact. The results underscore the importance of targeted financial education and behavioural interventions that address financial management skills and psychological aspects to improve financial well-being among young adults. The study contributes to the literature by highlighting critical pathways influencing financial health and providing practical recommendations for financial education programs.

Keywords: Financial Health, Financial Behaviours, Financial Concerns, Budgeting, SmartPLS, IPMA Alumni.

INTRODUCTION

Personal financial health has become a critical concern worldwide, particularly in rapidly evolving economies like Malaysia. The dynamic economic landscape, characterised by rapid technological advancements and diverse financial products, has significantly influenced personal financial management behaviours (Didenko, Petrenko, & Pudlo, 2023; Goyal, Kumar, & Hoffmann, 2023). In Malaysia, a

multicultural society with varied economic backgrounds, understanding the factors contributing to personal financial health is essential for fostering financial stability and overall well-being among its citizens (Ansar et al., 2019). Managing personal finances has become increasingly challenging, particularly for young adults who face complex financial environments marked by rising living costs, stagnant wages, and high consumerism (Che-Yahya et al., 2023; Roslan & Mustafa, 2020).

Financial pressures such as day-to-day budgeting, long-term saving, and managing impulsive spending are crucial for maintaining financial health (Hassan et al., 2021). The influence of cultural norms and societal expectations on spending habits further complicates financial decision-making, often promoting consumption over saving and investment (Yin, Yusof, & Yi, 2022). Economic uncertainties and fluctuations in urban areas where the cost of living is substantially higher exacerbate the challenges, underscoring the need for financial resilience and adaptability (Sabri et al., 2023). Such context highlights the importance of understanding how financial behaviours such as budgeting, saving, and spending impact overall financial well-being and the role of financial concerns in mediating the effects.

Regardless of efforts by the government and financial institutions to promote financial literacy, many Malaysians continue to struggle with effective financial management. The Malaysian Department of Insolvency reported a troubling rise in bankruptcy rates among individuals under 35, highlighting financial vulnerabilities among young Malaysians burdened with personal loans, credit cards, and student debts (Poh et al., 2021). Research shows that financial literacy alone may not suffice, as practical financial behaviours such as impulse control and budgeting are critical to improving financial health (Bakar & Bakar, 2020). The lack of comprehensive financial education tailored to specific demographics, such as young adults and low-income groups, further exacerbates financial distress (Selvadurai, Kenayathulla, & Siraj, 2018).

Given the challenges, this study aims to fill a critical gap in the literature by examining the relationships between financial knowledge, impulse control, budgeting, saving, and spending on financial health, with financial concerns acting as a mediating factor. Prior studies have largely focused on isolated financial behaviours without exploring how the behaviours collectively influence financial health or the extent to which financial concerns mediate the effects (Rahman et al., 2021). This study addresses this gap by exploring the intricate dynamics between financial behaviours and overall financial well-being, particularly among fresh graduates in Malaysia.

The findings of this study will contribute to the existing body of literature by providing insights into how financial education programs and policies can be tailored to address specific financial concerns, thereby promoting healthier financial behaviours. By understanding the role of financial concerns, this research will inform strategies to mitigate financial stress, enhance financial literacy, and improve personal financial health among young Malaysians. Developing targeted interventions that focus on practical financial management skills, alongside reducing financial worries, can foster a financially healthier and more resilient society.

Problem Statement

Personal financial health has become a significant concern in Malaysia, which is driven by rapid economic changes, technological advancements, and an increasingly consumer-driven society. Despite efforts by the government and financial institutions to promote financial literacy, many Malaysians continue to struggle with effective financial management (Bakar & Bakar, 2020). The rising cost of living, stagnant wages, and complex financial products have made managing personal finances particularly challenging, especially for young adults transitioning into the workforce (Che-Yahya et al., 2023). Understanding the underlying factors contributing to financial distress is essential for developing effective strategies to improve financial health.

A particularly alarming trend is the rising bankruptcy rate among young Malaysians. According to the Malaysian Department of Insolvency, a significant proportion of individuals declaring bankruptcy are under age of 35, often due to burdens from personal loans, credit cards, and student debt (Poh et al., 2021). This troubling statistic underscores young adults' financial vulnerabilities, who are often ill-prepared to navigate the complexities of the modern financial environment due to a lack of practical financial skills and inadequate financial education (Ahmad et al., 2019). This issue is exacerbated by a consumer culture prioritising material success and promoting spending, often at the expense of long-term financial stability (Yin, Yusof, & Yi, 2022).

Economic pressures such as rising housing, education, and healthcare costs further strain household budgets, making it difficult for individuals to save and invest for the future (Sabri et al., 2023). The financial challenges are particularly pronounced in urban areas, where the cost of living is substantially higher. The combination of immediate financial obligations and long-term financial goals has led to increased financial stress and anxiety among Malaysians (Roslan & Mustafa, 2020). Additionally, the influence of cultural norms and societal expectations on spending habits, such as the pressure to maintain a certain lifestyle, further complicates financial decision-making and often leads to unsustainable spending patterns (Yin et al., 2022).

Despite various initiatives to improve financial literacy, significant gaps remain in many Malaysians' financial knowledge and skills, particularly among youth and low-income individuals (Selvadurai, Kenayathulla, & Siraj, 2018). Financial education programs often fail to address the specific needs and challenges different demographic groups face, leaving many unprepared to make informed financial decisions. This gap is critical as financial knowledge alone does not necessarily translate into healthier financial behaviours. Practical skills such as impulse control, budgeting, and saving are essential for enhancing personal financial health but are often overlooked in financial education initiatives (Rahman et al., 2021).

Furthermore, financial concerns such as debt, savings, and future financial stability significantly mediate the relationship between financial behaviours and overall financial health (Bakar & Bakar, 2020). Persistent financial concerns can lead to stress, anxiety, and poor mental health, exacerbating financial difficulties and negatively impacting overall well-being (Ranta et al., 2020). Addressing the concerns is crucial for developing holistic approaches to improving financial health among young adults in Malaysia.

This study addresses the gaps by examining how financial knowledge, impulse control, budgeting, saving, and spending behaviours influence personal financial health, with financial concerns acting as a mediating factor. By identifying the key factors contributing to financial distress and understanding the role of financial concerns, this research seeks to inform the development of targeted financial education programs and policies. The findings will provide valuable insights into how Malaysians can enhance their financial management skills, reduce financial stress, and achieve better financial well-being in an increasingly complex financial environment.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Personal Financial Knowledge and Personal Financial Health

Personal financial knowledge is critical in determining an individual's ability to make informed financial decisions. It encompasses understanding financial concepts, products, and risks essential for effective financial planning and management (Ahmad et al., 2017). Financial knowledge equips individuals with the skills to budget, save, invest, and avoid unnecessary debt, all contributing to improved financial health (Hashim et al., 2021). In Malaysia, financial literacy levels remain a concern, with many individuals lacking the necessary knowledge to manage their finances effectively (Sabri et al., 2023).

Studies have consistently shown that individuals with higher levels of financial literacy are more likely to engage in positive financial behaviours such as budgeting, saving, and investing, leading to better financial outcomes (Loh et al., 2019). Financially knowledgeable individuals are better equipped to plan for future needs, manage their expenses prudently, and make informed decisions that enhance their overall financial well-being (Sinnewe & Nicholson, 2023). However, financial knowledge does not always translate directly into healthier financial habits. Behavioural biases, psychological barriers, and external influences such as cultural norms can hinder the practical application of financial knowledge (Veiga et al., 2019). This gap between knowledge and application highlights the complexity of financial decision-making, where knowing what to do is often insufficient to prompt action.

The challenges of acquiring financial literacy are compounded by barriers such as limited access to quality financial education, lack of tailored financial literacy programs, and inadequate integration of financial education into the formal education system (Selvadurai et al., 2018). Many financial education initiatives focus on delivering theoretical knowledge without adequately addressing the behavioural aspects of financial management. For example, financial education programs in Malaysia often fail to engage diverse

demographic groups, such as youth and low-income individuals, who face unique financial challenges (Ahmad et al., 2019). This disconnect between knowledge dissemination and practical application underscores the need for comprehensive approaches incorporating educational content and behavioural interventions.

Moreover, the influence of external factors such as societal expectations, advertising, and peer pressure can overshadow the impact of financial knowledge on decision-making. The consumer-driven culture in Malaysia encourages spending and immediate gratification, often at the expense of long-term financial stability (Yin et al., 2022). Thus, even individuals with adequate financial knowledge may struggle to maintain financial discipline in the face of such external pressures. Addressing the issues requires targeted financial education that imparts knowledge and equips individuals with strategies to overcome psychological and social barriers to sound financial management.

This study investigates the relationship between personal financial knowledge and financial health, particularly among young adults in Malaysia. By examining how financial knowledge impacts financial behaviours and overall financial health, this research seeks to provide insights into the effectiveness of financial education programs and highlight areas for improvement. Understanding the nuanced role of financial knowledge is essential for developing interventions that promote financial literacy and the practical application of this knowledge in everyday financial decisions.

Therefore, the following hypothesis is proposed:

H1: There is a significant relationship between personal financial knowledge and financial health.

Personal Impulse Control and Personal Financial Health

Impulse control refers to an individual's ability to resist short-term temptations and immediate gratifications in favour of long-term financial goals (Isa et al., 2020). It is a critical component of financial decision-making, directly influencing spending, saving, and overall financial behaviour. Individuals with strong impulse control are more likely to manage their expenses prudently, avoid unnecessary debt, and allocate their resources toward future needs, enhancing their financial stability (Veiga et al., 2019). Conversely, poor impulse control often leads to impulsive buying, overspending, and debt accumulation, which negatively impact personal financial health (Oppong et al., 2023).

Research has shown that impulse control plays a significant role in shaping financial behaviours, particularly in consumer-driven societies where advertising and easy access to credit encourage impulsive spending (Tee et al., 2023). Maintaining impulse control is especially challenging in Malaysia, where the cultural emphasis on material success and social status promotes consumption (Yin et al., 2022). This environment fosters behaviours prioritising immediate gratification over long-term financial planning, making it difficult for individuals to achieve financial stability.

Impulse control is not solely a function of knowledge but is also influenced by psychological and behavioural factors such as stress, self-control, peer pressure, and emotional triggers (Chun et al., 2021). Stress and anxiety, for instance, can weaken an individual's ability to exercise self-control, leading to impulsive financial decisions. Peer influence and societal pressures to conform to certain lifestyles further exacerbate impulsive spending, highlighting the need for targeted interventions to address behavioural influences.

Financial education programs can play a vital role in enhancing impulse control by equipping individuals with practical strategies to manage their spending habits. Training focusing on self-control techniques, budgeting, and goal-setting can help individuals resist impulsive urges and make more deliberate financial decisions (Selvadurai et al., 2018). However, the programs often overlook the behavioural aspect of financial management, focusing instead on theoretical knowledge, which may not sufficiently address the root causes of impulsive behaviour.

Maintaining impulse control is particularly challenging in environments that constantly promote consumerism. Marketing tactics, sales promotions, and social media advertisements are designed to trigger impulsive buying by creating a sense of urgency and desire (Hamid et al., 2023). Overcoming the influences requires awareness and developing strong financial discipline and strategies to counteract external pressures. This underscores the importance of integrating behavioural insights into financial education and interventions promoting better impulse control.

Given the significant impact of impulse control on financial behaviours and outcomes, this study aims to explore the relationship between personal impulse control and financial health among young adults in Malaysia. By examining this relationship, the research seeks to highlight the importance of impulse control in achieving financial stability and inform the development of more effective financial education programs that incorporate behavioural management techniques.

Therefore, the following hypothesis is proposed:

H2: There is a significant relationship between personal impulse control and personal financial health.

Personal Budgeting and Personal Financial Health

Budgeting is a fundamental aspect of financial management that involves planning, tracking income, and allocating expenses to ensure financial resources are used effectively (Sinnewe & Nicholson, 2023). It serves as a roadmap for individuals, helping them manage their money, prioritise spending, and set financial goals. Effective budgeting allows individuals to control their finances, meet their financial obligations, save for future needs, and avoid debt, contributing to overall financial stability (O'Neill et al., 2017). In Malaysia, where the cost of living has been rising, budgeting has become essential for managing financial pressures, particularly in urban areas where housing, education, and healthcare expenses are significantly higher (Sabri et al., 2023).

Research has consistently shown that regularly budgeting individuals are more likely to achieve better financial health. Studies indicate that budgeting helps individuals allocate their resources more efficiently, maintain financial discipline, and reduce stress associated with financial uncertainties (Murugiah, 2016). Budgeters are typically more adept at managing unexpected expenses and planning long-term financial needs, contributing to financial control and security (Lee et al., 2019). Moreover, budgeting fosters positive financial behaviours such as saving, investing, and prudent spending, which are critical to maintaining financial well-being.

Despite its numerous benefits, budgeting can be challenging for many individuals due to various factors, including irregular income, unexpected expenses, and a lack of financial discipline (Bakar & Bakar, 2020). Behavioural aspects such as self-control, motivation, and consistency are significant in budgeting success. For some, adhering to a budget can be difficult due to psychological barriers like procrastination, impulsivity, or the influence of external factors such as societal expectations and peer pressure (Hamid et al., 2023). The challenges highlight that budgeting is not just a financial exercise but also a behavioural one, requiring individuals to develop habits of discipline and self-regulation.

Additionally, many individuals lack the necessary skills or knowledge to effectively create and maintain a budget. Financial education programs can play a crucial role in addressing this gap by teaching budgeting techniques, encouraging goal-setting, and providing practical tools for financial planning (Selvadurai et al., 2018). Tailoring the programs to address behavioural challenges and providing continuous support can help individuals sustain their budgeting efforts. Practical applications, such as digital budgeting tools or apps, can also assist individuals in monitoring their expenses and staying on track with their financial plans.

In Malaysia, financial literacy programs have sought to promote budgeting as a key component of financial management; however, their reach and effectiveness remain limited among certain demographic groups, such as low-income earners and young adults (Ahmad et al., 2019). Educators can enhance their impact by integrating behavioural insights into the programs, helping individuals overcome the barriers to successful budgeting. This approach addresses the theoretical aspects of financial planning. It provides practical strategies that can lead to meaningful changes in financial behaviour.

Given the significant impact of budgeting on financial health, this study explores the relationship between personal budgeting practices and financial well-being among young adults in Malaysia. By examining this relationship, the research seeks to underscore the importance of budgeting as a critical skill for achieving financial stability and to highlight the need for interventions that support budgeting habits through financial education and behavioural training.

Therefore, the following hypothesis is proposed:

H3: There is a significant relationship between personal budgeting and personal financial health.

Personal Savings and Personal Financial Health

Personal saving behaviour refers to an individual's ability to set aside money for future needs, emergencies, and long-term financial goals. Saving is critical to financial health as it provides a cushion against

unexpected expenses, supports long-term planning, and helps individuals achieve financial stability (Sharma et al., 2021). In Malaysia, where economic uncertainties such as rising living costs and stagnant wages are prevalent, saving has become increasingly important for maintaining financial resilience (Sabri et al., 2023). Regular saving behaviour can mitigate financial stress, provide security during economic downturns, and enable individuals to take advantage of investment opportunities, enhancing overall financial well-being.

Research consistently demonstrates that individuals who engage in regular saving behaviours experience better financial outcomes. Studies have shown that saving helps build financial resilience, reduces anxiety associated with financial uncertainty, and allows individuals to handle financial shocks more effectively (Sinnewe & Nicholson, 2023). For instance, those with sufficient emergency funds can manage unexpected events, such as medical emergencies or job loss, without resorting to high-interest debt (Chun et al., 2021). Furthermore, saving habits are closely linked to other positive financial behaviours, such as budgeting and investing, which collectively contribute to improved financial health (Hashim et al., 2021).

Despite its benefits, many individuals face significant barriers to saving regularly. Common obstacles include low income, high levels of personal debt, and the lack of a structured financial plan (Murugiah, 2016). For those in lower-income brackets, the ability to save is often compromised by the need to prioritise immediate expenses over future financial security. Psychological factors such as lack of future orientation, low self-control, and high-risk aversion can negatively impact saving behaviour (Ahmad et al., 2017). The psychological influences highlight the importance of understanding the behavioural dimensions of saving, as financial decisions are not always rational and are often shaped by personal attitudes and mental biases. Financial education programs can play a vital role in promoting saving behaviour by teaching individuals about the importance of setting financial goals, the benefits of emergency funds, and the power of compound interest. Such programs can also help address psychological barriers by encouraging a long-term perspective and developing self-control techniques (Selvadurai et al., 2018). However, many financial education initiatives in Malaysia do not sufficiently target behavioural aspects or tailor their content to the unique needs of different demographic groups, such as students or low-income earners, limiting their overall effectiveness (Ahmad et al., 2019).

Practical strategies, such as automatic savings plans, digital savings tools, and personalised financial coaching, can also help individuals develop consistent saving habits. By making saving automatic and reducing the reliance on willpower, the tools help individuals build a safety net without requiring constant conscious effort (Veiga et al., 2019). Integrating practical approaches into financial education can enhance the impact of saving behaviours on personal financial health, particularly in a context like Malaysia, where economic pressures and consumer culture present ongoing challenges.

This study aims to explore the relationship between personal saving behaviour and financial health among young adults in Malaysia. By examining this relationship, the research seeks to highlight the importance of saving as a critical factor in achieving financial stability and inform the development of interventions that encourage consistent saving habits through financial education and behavioural support.

Therefore, the following hypothesis is proposed:

H4: There is a significant relationship between personal savings and financial health.

Personal Spending and Personal Financial Health

Personal spending behaviour refers to how individuals allocate their financial resources to meet their needs, wants, and desires. It involves decisions about where, when, and how money is spent, impacting an individual's ability to manage their overall financial situation (Murugiah, 2016). Responsible spending behaviour ensures that individuals live within their means, avoid unnecessary debt, and allocate funds toward essential needs and long-term financial goals (Lee et al., 2019). In Malaysia, where consumerism is prevalent, understanding spending patterns is critical to promoting financial well-being, especially in an environment where societal pressures and advertising heavily influence consumer behaviour (Yin et al., 2022).

Studies consistently show that responsible spending behaviour positively impacts financial health by helping individuals manage their resources effectively and avoid the pitfalls of debt (Hamid et al., 2023). Prudent spending ensures that funds are available for necessary expenses, such as housing, healthcare, and savings, contributing to financial stability and reducing stress (Oppong et al., 2023). Conversely, poor spending

habits, characterised by impulsive purchases and prioritising non-essential items, can lead to financial strain, debt accumulation, and long-term financial instability (Isa et al., 2020). The negative outcomes underscore the importance of cultivating mindful spending behaviours that align with financial goals.

Various factors influence spending behaviour, including psychological drivers such as impulsivity, materialism, and emotional spending. Emotional triggers, such as stress or the need for instant gratification, can lead to unplanned purchases that disrupt financial stability (Chun et al., 2021). Social influences, including peer pressure and the desire to conform to societal expectations, can also drive individuals to spend beyond their means. The impact of advertising and social media further exacerbates the behaviours by promoting a consumerist mindset that prioritises immediate enjoyment over long-term financial security (Tee et al., 2023).

Responsible spending is not solely about financial literacy but involves behavioural discipline, self-control, and prioritisation. Financial education programs can play a significant role in helping individuals develop better spending habits by teaching budgeting skills, how to differentiate between needs and wants, and the long-term effects of their spending decisions (Selvadurai et al., 2018). However, many programs fail to address the behavioural aspects of spending, focusing primarily on theoretical knowledge rather than practical, real-world applications that could help individuals manage their spending more effectively.

Challenges in maintaining responsible spending behaviours are prevalent, especially in a consumer-driven society like Malaysia. Emotional spending, impulsivity, and the influence of social norms often undermine attempts to control spending (Hamid et al., 2023). Practical strategies, such as setting spending limits, using budgeting tools, and cultivating awareness of personal spending triggers, can help individuals develop healthier spending habits. Additionally, integrating the strategies into financial education and offering personalised financial coaching can support individuals in managing their spending, thereby enhancing overall financial health (Veiga et al., 2019).

This study aims to explore the relationship between personal spending behaviour and financial health among young adults in Malaysia. By examining this relationship, the research seeks to underscore the importance of responsible spending as a key component of financial stability and inform the development of interventions that address financial literacy and behavioural aspects of spending.

Therefore, the following hypothesis is proposed:

H5: There is a significant relationship between personal spending and personal financial health.

Financial Concerns as a Mediator

Financial concerns refer to the worries and anxieties individuals experience regarding their financial situation, including concerns about debt, savings, and future financial stability (Ranta et al., 2020). The concerns can significantly impact financial decision-making, behaviour, and health. Financial concerns often mediate between various financial behaviours, such as saving, spending, and budgeting, and their outcomes on personal financial health. Persistent financial worries can lead to stress, anxiety, and poor mental health, further complicating financial behaviours and exacerbating financial difficulties (Rahman et al., 2021). Understanding how financial concerns mediate the relationships is crucial for developing holistic approaches to improving financial well-being.

Empirical studies have shown that financial concerns can negatively affect an individual's ability to make sound financial decisions. For example, individuals worried about debt may resort to short-term financial strategies prioritising immediate relief over long-term stability, such as taking out high-interest loans or making impulsive financial choices (Bakar & Bakar, 2020). The behaviours, in turn, undermine overall financial health and perpetuate a cycle of financial distress. Financial concerns can also diminish an individual's self-efficacy, reducing their confidence in managing finances effectively and further impairing their ability to engage in positive financial behaviours such as saving and investing (Garg & Singh, 2018). Financial concerns' psychological and emotional impacts extend beyond financial outcomes, affecting overall well-being. Financial stress can lead to mental health issues, such as anxiety and depression, that further impair an individual's ability to make rational financial decisions (Ahmad et al., 2019). The constant worry about financial stability can cause individuals to avoid engaging with their finances altogether, leading to neglecting to budget, save, or promptly address financial problems (Aslan, 2022). The emotional and psychological impacts underscore the importance of addressing financial concerns as a comprehensive approach to enhancing financial health.

Managing financial concerns is particularly challenging in environments marked by economic pressures and uncertainty, such as Malaysia. Rising living costs, stagnant wages, and limited access to financial resources exacerbate the concerns, making it difficult for individuals to achieve financial stability (Sabri et al., 2023). The lack of financial literacy and limited access to financial support systems further complicate the ability to manage financial stress effectively. The challenges highlight the need for targeted interventions that address financial and psychological aspects of financial concerns.

Financial education and support systems can play a pivotal role in mitigating financial concerns by equipping individuals with the knowledge and skills needed to manage their finances effectively. Programs that teach budgeting, debt management, and saving strategies can help reduce financial worries by providing individuals with practical tools to regain control over their financial situation (Selvadurai et al., 2018). Moreover, integrating psychological support, such as financial counselling or stress management techniques, can help individuals cope with the emotional aspects of financial stress, enhancing their ability to make better financial decisions.

This study explores the mediating role of financial concerns in the relationship between financial behaviours (such as financial knowledge, impulse control, budgeting, saving, and spending) and overall financial health. By examining the mediating effects, the research seeks to provide insights into how addressing financial concerns can improve the efficacy of financial behaviours and contribute to better financial health outcomes. Therefore, the following hypotheses are proposed:

- **H6:** Financial concerns mediate the relationship between personal financial knowledge and personal financial health.
- **H7:** Financial concerns mediate the relationship between personal impulse control and personal financial health.
- **H8:** Financial concerns mediate the relationship between personal budgeting and financial health.
- **H9:** Financial concerns mediate the relationship between personal saving and financial health.
- **H10:** Financial concerns mediate the relationship between personal spending and financial health.

METHODOLOGY

Research Design and Methodology

This study employs a quantitative research design to examine the relationships between personal financial behaviours, financial concerns, and personal financial health among alumni of Institut Pendidikan MARA (IPMA). A quantitative approach was chosen for its ability to systematically measure variables, test hypotheses, and generalise findings across a defined population (Creswell & Creswell, 2018). The research design is structured to provide a clear, empirical assessment of the proposed relationships, utilising advanced statistical techniques for data analysis.

Data Collection Methods

Data were collected using a structured questionnaire developed using a two-phase approach: qualitative and quantitative. The initial phase involved an interview session with a focused group comprising financial experts, educators, and alumni to identify the key themes and relevant factors influencing financial health. Insights gained from the interviews informed the development of the questionnaire items, ensuring that they were contextually relevant and reflective of the financial challenges faced by the target population. In the second phase, a quantitative survey method was employed to collect data from a larger sample, providing a broader perspective on the identified factors.

The questionnaire had multiple sections addressing key variables such as financial knowledge, impulse control, budgeting, saving, spending, and financial concerns. Measurement items were primarily based on validated scales from existing literature, modified to suit the study's context. A Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was used to capture participants' responses, allowing insights into their financial behaviours and concerns.

Target Population and Sampling

The target population for this study comprises alumni of IPMA, specifically young adults who have recently entered the workforce and are navigating the financial challenges associated with early adulthood. A

stratified sampling technique was employed to ensure a representative sample across various demographic subgroups, such as age, gender, income level, and field of study. Stratification was used to enhance the precision of the results by capturing variations in financial behaviour across different strata of the population, providing a comprehensive view of the financial health of IPMA alumni (Taherdoost, 2016). The rationale for choosing stratified sampling lies in its ability to improve representativeness and ensure that all relevant subgroups are adequately represented. This approach allows the study to draw more accurate inferences about the population, particularly when analysing how demographic factors influence financial behaviours and concerns.

Data Analysis Techniques

Data analysis was conducted using Structural Equation Modeling (SEM) with SmartPLS, a robust statistical tool widely used for analysing complex relationships between variables in social sciences (Hair et al., 2021). SmartPLS was chosen due to its ability to handle both reflective and formative measurement models, its suitability for small to medium sample sizes, and its effectiveness in handling non-normal data distributions. The analysis included assessing the measurement model to ensure reliability and validity and testing the structural model to evaluate the hypothesised relationships.

The measurement model was assessed to evaluate the constructs' reliability and validity. The structural model was tested to examine financial concerns' direct, indirect, and mediating effects on the relationship between financial behaviours and health.

Development of the Survey Instrument

The survey instrument was developed with a strong emphasis on content validity, drawing on qualitative insights from the focus group interviews and quantitative methods to ensure the questionnaire effectively captured the constructs. The interview phase provided critical input for refining the survey questions, ensuring they addressed the specific financial behaviours and concerns relevant to the IPMA alumni. Pilot testing was conducted with a small subset of respondents to assess the clarity and reliability of the items, and minor adjustments were made based on feedback to enhance the overall quality of the instrument.

Measurement of Variables

Key variables in the study include personal financial knowledge, impulse control, budgeting, saving, spending, and financial concerns, each measured using established scales adapted to the study's context. Financial health was assessed using a composite measure that included financial stability, stress, and satisfaction. The mediating role of financial concerns was specifically tested to understand how the concerns influence the impact of financial behaviours on overall financial health.

RESULTS AND FINDINGS

This section presents the results and findings of the study, analysing the data collected from the survey responses of IPMA alumni. The analysis was conducted using SmartPLS to evaluate the relationships between financial behaviours, financial concerns, and personal financial health. Key results, including the significance of hypothesised paths and the mediating effects of financial concerns, are discussed in detail.

Table 1: Respondent Profile

Demographic	Details	Frequency	Percentage
Age	Under 25	57	14%
	25-34	299	75%
	35 and above	45	11%
	Total	401	100%
Gender	Male	302	75%
	Female	99	25%
	Total	401	100%
Marital Status	Single	243	61%
	Married	158	39%
	Total	401	100%
Education Level	Diploma	125	31%
	Bachelor's Degree	276	69%

Employment Status	Total	401	100%
	Employed full-time	162	40%
	Employed part-time	103	26%
	Self-employed	113	28%
	Unemployed	23	6%
Monthly Income	Total	401	100%
	Less than RM 2,000	79	20%
	RM 2,000 - RM 4,999	312	78%
	RM 5,000 - RM 7,999	8	2%
	RM 8,000 - RM 9,999	1	0%
	RM 10,000 and above	1	0%
Years of Work Experience	Total	401	100%
	Less than 1 year	14	3%
	1-3 years	115	29%
	4-6 years	229	57%
	More than 7 years	43	11%
Area of Residence	Total	401	100%
	Urban	99	25%
	Suburban	225	56%
	Rural	77	19%
	Total	401	100%

The demographic profile of the respondents shows that the majority are aged between 25-34 years (75%), predominantly male (75%), and mostly single (61%). Most respondents hold a Bachelor's degree (69%), are employed full-time (40%), and earn between RM 2,000 - RM 4,999 per month (78%). A significant portion has 4-6 years of work experience (57%) and resides primarily in suburban areas (56%).

Table 2: Reliability and Validity Analysis of Measurement Constructs

Construct	Items	Loadings	α	CR	AVE
Budgeting	BDGT1	0.747	0.826	0.883	0.654
	BDGT2	0.789			
	BDGT3	0.887			
	BDGT4	0.806			
Financial Concerns	FINC1	0.841	0.871	0.912	0.721
	FINC2	0.827			
	FINC3	0.845			
	FINC4	0.883			
Financial Health	FINH1	0.814	0.921	0.937	0.681
	FINH2	0.843			
	FINH3	0.850			
	FINH4	0.892			
	FINH5	0.794			
	FINH6	0.859			
	FINH7	0.711			
Financial Knowledge	FINK1	0.677	0.731	0.830	0.551
	FINK2	0.779			
	FINK3	0.810			
	FINK4	0.695			
Impulse Control	IMPC1	0.601	0.832	0.892	0.678
	IMPC2	0.885			
	IMPC3	0.874			
	IMPC4	0.897			

Spending	SPND1	0.751	0.826	0.885	0.658
	SPND2	0.747			
	SPND3	0.685			
	SPND4	0.787			
Saving	SVG1	0.815	0.750	0.831	0.553
	SVG2	0.774			
	SVG3	0.864			
	SVG4	0.788			

The results indicate that all constructs demonstrated good reliability and validity, as shown by satisfactory loadings, Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE) values. Budgeting, Financial Concerns, Financial Health, Impulse Control, and Spending constructs showed strong internal consistency with Cronbach's Alpha values above 0.80. At the same time, financial knowledge and saving constructs were also reliable, though they were slightly lower. AVE values for all constructs exceeded the acceptable threshold of 0.50, confirming convergent validity and suggesting that the measurement items adequately represent their respective constructs.

Table 3: HTMT

	Budgeting	Financial Concerns	Financial Health	Financial Knowledge	Impulse Control	Saving	Spending
Budgeting							
Financial Concerns	0.492						
Financial Health	0.791	0.416					
Financial Knowledge	0.498	0.846	0.485				
Impulse Control	0.382	0.225	0.649	0.387			
Saving	0.622	0.758	0.437	0.684	0.320		
Spending	0.658	0.419	0.501	0.686	0.273	0.423	

The HTMT (Heterotrait-Monotrait) results indicate that all inter-construct correlations are below the threshold of 0.85, suggesting acceptable discriminant validity among the constructs. The highest HTMT value is between Financial Knowledge and Financial Concerns (0.846), which is still within the acceptable range, confirming that the constructs are distinct. This validates that the measurement items accurately capture the unique aspects of each construct without significant overlap.

Table 4: Hypothesis Testing

	Relationships	T-Value	P-Value	Decision
H1	Financial Knowledge → Financial Health	0.796	0.426	Rejected
H2	Impulse Control → Financial Health	7.808	0.000	Accepted
H3	Budgeting → Financial Health	12.190	0.000	Accepted
H4	Saving → Financial Health	2.529	0.012	Accepted
H5	Spending → Financial Health	1.714	0.087	Rejected
H6	Financial Knowledge →> Financial Concerns → Financial Health	2.219	0.027	Accepted
H7	Impulse Control → Financial Concerns → Financial Health	1.568	0.117	Rejected

H8	Budgeting → Financial Concerns → Financial Health	0.997	0.319	Rejected
H9	Saving → Financial Concerns → Financial Health	2.326	0.020	Accepted
H10	Spending → Financial Concerns → Financial Health	0.947	0.344	Rejected

The hypothesis testing results reveal varied impacts of the constructs on financial health. Hypothesis H1, which examined the relationship between Financial Knowledge and Financial Health, was rejected due to non-significant results (T-Value = 0.796, P-Value = 0.426), indicating that financial knowledge alone does not directly improve financial health. Similarly, H5, which explored the impact of Spending on Financial Health, was also rejected (T-Value = 1.714, P-Value = 0.087), suggesting that spending behaviours do not significantly affect financial health directly.

Conversely, several hypotheses were accepted, demonstrating significant relationships. Impulse Control (H2) and Budgeting (H3) were strongly associated with Financial Health, with high T-values of 7.808 and 12.190, respectively, and P-values of 0.000, confirming their crucial roles in enhancing financial well-being. Saving behaviour (H4) also influenced Financial Health positively (T-Value = 2.529, P-Value = 0.012). For the mediation effects, H6 (Financial Knowledge through Financial Concerns) and H9 (Saving through Financial Concerns) were accepted, indicating that financial concerns mediate the relationship between the constructs and Financial Health (H6: T-Value = 2.219, P-Value = 0.027; H9: T-Value = 2.326, P-Value = 0.020).

However, the mediation hypothesis H7, H8, and H10 were rejected, showing that Financial Concerns do not significantly mediate the effects of Impulse Control, Budgeting, and Spending on Financial Health (H7: T-Value = 1.568, P-Value = 0.117; H8: T-Value = 0.997, P-Value = 0.319; H10: T-Value = 0.947, P-Value = 0.344). The results highlight the importance of certain financial behaviours, particularly budgeting and impulse control while suggesting that financial concerns do not consistently mediate the relationship between financial behaviours and health outcomes.

DISCUSSION

The findings of this study highlight important relationships between financial behaviours, financial concerns, and financial health, suggesting several areas for further exploration. One key area is the need for more diverse sampling across different demographics, including age, income levels, and cultural backgrounds. According to Wang et al. (2022), broader demographic representation can provide a more nuanced understanding of financial behaviours, helping to identify subgroup-specific challenges and tailor interventions more effectively. Expanding sample diversity will enable researchers to capture a wider array of financial experiences and improve the generalizability of the results.

Additionally, longitudinal research is crucial for understanding how financial behaviours and concerns develop and impact financial health over time. Kim and Lee (2023) argue that longitudinal studies provide insights into causal relationships and the evolution of financial habits, offering a dynamic view of financial health that cross-sectional studies cannot capture. Such research could reveal critical turning points or life events that significantly affect financial behaviours, thus guiding more targeted and effective financial education programs.

Incorporating psychological factors such as financial anxiety, self-control, and self-efficacy into future studies could also deepen our understanding of the pathways linking financial behaviours to health outcomes. Mertens et al. (2023) highlight that psychological variables often mediate the effects of financial behaviours on financial health, suggesting that addressing psychological barriers may enhance the effectiveness of financial management strategies. By integrating the factors, future research can develop more holistic models that account for behavioural and psychological influences on financial well-being, ultimately leading to more comprehensive and impactful financial interventions.

CONCLUSION

The study's findings emphasise the significant role of financial behaviours and concerns in shaping personal financial health, underscoring the need for further research to expand our understanding of the dynamics. Expanding sample diversity to include broader demographic representation will enhance the generalizability of the findings and provide targeted insights for different population subgroups (Wang et al., 2022). Longitudinal research is particularly valuable for capturing the evolving nature of financial behaviours and their long-term impact on financial well-being. It offers critical insights that cross-sectional studies cannot provide (Kim & Lee, 2023). Moreover, integrating psychological variables such as financial anxiety, self-control, and self-efficacy into future studies could offer a more comprehensive view of how behavioural and psychological factors interact to influence financial health outcomes (Mertens et al., 2023). Addressing the research gaps will deepen theoretical understanding and inform the development of more effective and holistic financial education and support programs that cater to diverse needs.

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