

# Sosialisasi Kewangan di Kalangan Remaja

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## Abstract

*Financial socialization among adolescence is very important for the purpose of developing good financial behavior. The objective of this research is to measure financial activities of the adolescent. This is done by examining them according to age group, analyzing their family financial communication and examining factors that influence this financial behavior. The dependent variable for this study is financial socialization. The independent variables chosen are sex, ethnic, experience while staying at hostel, residence, mother's occupation and family income. This study used systematic sampling method to collect the data. A total of 1500 completed and answered questionnaires were distributed to students of UPM. Results indicate that respondent started receiving allowances, have own accounts, know family's financial situations, make own savings and handle own expenses at an earlier age. Majority of respondents sometimes discuss with their parents in term of family financial aspects. In conclusion, the adolescents learned about financial management from their interaction with peers, parents and media. The findings were consistent with the studies done by various researchers in the area of consumer socialization.*

## Pengenalan

Remaja merupakan masa pertumbuhan di mana seseorang itu berubah dari kanak-kanak ke dewasa dan keadaan bergantung kepada ibu bapa kepada keadaan di mana dia boleh membuat keputusan sendiri serta hidup berdikari (Setzler, 1989). Pada peringkat ini, pengaruh keluarga semakin berkurangan dan rakan sebaya dikatakan lebih mempengaruhi remaja (Arnett, 1995). Remaja adalah golongan yang penting di pasaran memandangkan bilangan mereka yang semakin bertambah.

Sebagai sebuah negara membangun, Malaysia mempunyai pola kependudukan berbentuk piramid. Golongan muda yang berumur antara 0 hingga 34 tahun merupakan kumpulan terbesar yang meliputi 69.1% daripada keseluruhan penduduk. Spesifik kepada golongan remaja, terdapat 19.5% penduduk Malaysia dalam kumpulan umur 15 hingga 24 tahun daripada keseluruhan populasi penduduk Malaysia pada tahun 2000 iaitu seramai 23.263.6 juta orang. Ia juga mewakili 9.9% pertambahan peratusan kumpulan ini berbanding tahun 1996 (Buku Tahunan Perangkaan Malaysia, 2000) dan 1.9% berbanding tahun 1999 (Buletin Perangkaan Sosial, 2000).

Chai dan Chung (1992), menyatakan bahawa pengguna remaja adalah satu

