



**A STUDY ON THE FACTORS THAT INFLUENCE FINANCIAL WELLBEING
AMONG EMPLOYEES IN
PETRONAS DAGANGAN BERHAD**

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KAMPUS BANDARAYA MELAKA**

JULY 2015

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**Submitted in Partial Fulfillment of the
Requirement for the
Bachelor of Business Administration (Hons) Finance**

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JUNE 2015

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
KAMPUS BANDARAYA MELAKA
“DECLARATION OF ORIGINAL WORK”

I, Azlandin bin Abdul Aziz, I/C Number: 920622-14-5223

and

Nurizyan binti Mohd Daud, I/C Number: 920512-14-6006

Hereby, declare that:

- This work has not previously been accepted in substances for any degree, locally or overseas, and is not being concurrently submitted for this degree or any other degrees.
- This project paper is the result of our independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources our information have been specifically acknowledge.

Signature: _____

Date: _____

LETTER OF SUBMISSION

29th June 2015

Head of Program
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Dear Sir/Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper title “FINANCIAL WELLBEING AMONG EMPLOYEES IN PETRONAS DAGANGAN BERHAD” to fulfill the requirement as needed by the Faculty of Business of Business Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely,

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ABSTRACT

The purpose of this study is to identify the factors that influence the financial wellbeing among employees in PETRONAS Dagangan Berhad. This study will identify whether there is significance relationship between independent variables which are financial literacy, financial behavior and childhood experienced with financial wellbeing as the dependent variable.

This research analyzes the primary data that were collected by distributed 130 questionnaires to the employees of PETRONAS Dagangan Berhad. The research finding showed there is positive and moderate relationship between financial behavior, financial literacy and childhood experience with financial wellbeing. However, only childhood experience and financial literacy that gives most influence towards financial wellbeing of employees in PETRONAS Dagangan (<0.05). Meanwhile financial behavior not have significant relationship towards financial wellbeing of employees in PETRONAS Dagangan Berhad.

Key words: Financial Behavior, Financial Literacy, Childhood Experience, Financial Wellbeing