



FACTOR OF OVER-INDEBTEDNESS AMONG EMPLOYEE

FELDA GLOBAL VENTURE

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JANUARY 2015

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IN FELDA GLOBAL VENTURE

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**Submitted in Partial Fulfilment of the
Requirement for the
Bachelor of Business Administration with Honours (Finance)**

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITY TEKNOLOGI MARA

KAMPUS BANDARAYA MELAKA

JANUARY 2015

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
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FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
BANDARAYA MELAKA
“DELCLARATION OF ORIGINAL WORK”**

I, NURUL AZIELLA BT ABD AZIZ, (I/C Number: 910726-01-6566)

Hereby, declare that:

- This work has not previously been accepted in substance 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 my independent work and investigation, except where otherwise stated
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: _____ Date: _____

LETTER OF SUBMISSION

6th January 2015

Madam Ros Anita Yahya

Project Advisor

Bachelor of Business Administration Honours (Finance)

KM 26, Jalan Lendu

78000, Alor Gajah,

Melaka Bandaraya Bersejarah,

Alor Gajah Melaka.

Dear Madam,

SUBMISSION OF PROJECT PAPER

Here, I attached together the project paper entitled "Factors of Over-Indebtedness among Employee in Felda Global Venture for the fulfilment required by the Faculty of Business Management, Universiti Teknologi Mara.

Thank you.

Yours sincerely,

NURUL AZIELLA BT ABD AZIZ

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Bachelor of Business Administration Honours (Finance)

ABSTRACT

The growing number of over-indebtedness in Malaysia has become increasingly from year to year. Over-indebtedness problems lead to the serious consequences for instant bankruptcy and blacklisted. The over-indebted problems also not directly impact towards individuals involves, but it also give impact towards financial systems and also economy. Thus, there are several variables that influence the over-indebtedness among employee. There are financial literacy, debt load and financial experience. In order to achieve the aim of study, questionnaire survey was used for this research project. The researcher had contributes the questionnaire to the employee who work in organization in Felda Global Venture. This will help researcher to obtain the accurate variable. Financial literacy is measures by a set of questions testing on the knowledge how they manage their financial. Debt load is to measure the level of indebted and financial experience is measured by a participant's that have experience in manage their financial. Overall, I find that debt load is low, especially among certain demographic groups. I also find that there are the relationship between financial literacy, debt load and financial experience.