



**DETERMINANTS OF FINANCIAL WELLNESS AMONG WORKERS IN JABATAN  
PENYIARAN NEGERI SEMBILAN**

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**BACHELOR OF BUSINESS ADMINISTRATION WITH HONS (FINANCE)  
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MARA UNIVERSITY OF TECHNOLOGY  
MALACCA CITY CAMPUS**

**DECEMBER 2012**

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

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## DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE  
FACULTY OF BUSINESS MANAGEMENT  
MARA UNIVERSITY OF TECHNOLOGY  
“DECLARATION OF ORIGINAL WORK”

I, Rahayu Binti Arshad, I/C Number: 890925-01-5974

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 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

Rahayu Binti Arshad  
Bachelor of Business Administration (Hons) Finance  
Faculty of Business Management  
MARA University of Technology  
Malacca City Campus

December 2012

Head of Program  
Bachelor of Business Administration (Hons) Finance  
Faculty of Business Management  
MARA University of Technology  
Malacca City Campus

Dear Sir / Madam,

Attached is the project title "Determinants of Financial Wellness among Workers in Jabatan Penyiaran Negeri Sembilan" to fulfill the requirement as needed by the Faculty of Business Management, MARA University of Technology, Malacca City Campus.

Thank you.

Yours Sincerely,

RAHAYU BINTI ARSHAD  
2010933595  
Bachelor of Business Administration (Hons) Finance

## **DETERMINANTS OF FINANCIAL WELLNESS AMONG WORKERS IN JABATAN PENYIARAN NEGERI SEMBILAN**

### **ABSTRACT**

The purpose of this study was to examine determinants that influence financial wellness. The results of this study can be used for better understanding on the relationships between and among determinants of financial wellness by highlighting the relationship among financial knowledge, financial behavior, and financial wellness. In this study, the workers in Jabatan Penyiaran Negeri Sembilan will be the sample target. The researcher personally distributed the questionnaire to 500 respondents. The data obtained from the sample will be analyzed using SPSS method which is primary data. The gathered data from the research process will go through several analyses; hence the result of this study will be interpreted. This study will be analyzed based on frequency analysis, reliability analysis, correlation analysis, and regression analysis. From the researcher findings, all the independent variables (financial knowledge and financial behavior) had significant relationship with dependent variables (financial wellness). This result show that the independent variables positive correlated with dependent variables. The most significant variable is financial behavior where the correlation analysis between financial behavior and financial wellness is the highest.