



FINANCIAL WELLNESS AMONG FELDA AND RISDA EMPLOYEES

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(HONS) FINANCE**

**FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
KAMPUS BANDARAYA MELAKA**

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

**FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
KAMPUS BANDARAYA MELAKA**

JULY 2011



**BACHELOR OF BUSINESS ADMINISTRATION(HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
KAMPUS BANDARAYA MELAKA**

"DECLARATION OF ORIGINAL WORK"

We, Shah Amiruzaini Bin Badhrul Hisham and Muhamad Helmi Bin Muhamad Ali, (I/C Number: 901023-14-6765 and 910302-14-6367)

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

4th July 2013

The Head of Program
Bachelor of Business Administration (Hons) Finance
Faculty of Business Management
Universiti Teknologi MARA
Melaka City Campus
110, Off Jalan Hang Tuah
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Dear Sir/Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper title “FINANCIAL WELLNESS AMONG FELDA AND RISDA EMPLOYEES” 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 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 relationships among demographic characteristics, financial literacy, financial behaviors, financial stress, and financial wellness. Samples were selected using multi-stage sampling technique among employees in public sectors. A total of 100 completed questionnaires were analyzed using path analysis to identify direct and indirect effects on financial wellness. The findings identified that financial wellness were financial behaviors, financial stress level, financial literacy, income, gender, marital status, home ownership, and education had either a direct or indirect effect on financial wellness. Age and ethnicity were found not significantly affect the financial satisfaction.