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The 8th Southeast Asia International Philanthropy Conference 2023 (SEAIPC2023)

**Future of Philanthropy and Sustainable Development:
Holistic Approach towards Innovative Fundraising
and Strategic Entrepreneurial Partnership
for Societal Well-Being**

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THE EFFECTS OF FINANCIAL WELL-BEING AMONG B40 HOUSEHOLD INCOME GROUP IN MALAYSIA: AN EMPIRICAL INVESTIGATION

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Abstract

Financial well-being is gained significant attention around the world due to the effect of COVID-19 pandemic. It is one of the elements of well-being and it was explained where an individual can control the financial matter on current life and future life as well without feeling worries on his or her financial situation and it is vital to get better quality of life. Thus, this study aims to analyses the factors that influencing financial well-being among young workers from B40 household income group. Three variables are tested for this study namely self-control, financial knowledge, and financial capability. The sample for this study consisted of 470 respondents participated in the survey using purposive sampling. The data collected via online form. Multiple regression analysis is employed to analyse the data gathered. The findings revealed that there was a significant relationship between self-control, financial knowledge and financial capability with financial well-being. Variables suggested for future research include spending behaviour, money management, and socio demographic factors. The study on financial well-being can also be extended into M40 household income group where this group also quite fragile and affected with the economy pressure. The results could be used as guide to related government agencies, financial institutions, and the individual as well in understanding the important of financial well-being to curb from facing financial problem and to have a better quality of life. Factors using are rarely used by the researcher especially for financial well-being specifically for this target group.

Keyword: Financial Well-being, Self-control, Financial Knowledge, Financial Capability, B40 Household Income Group