



**A STUDY OF FACTORS THAT INFLUENCE FINANCIAL STRESS
AMONG THE WORKERS AT HOLIDAY VILLA & SUITES
KOTA BHARU, MALAYSIA**

**ANIS FATIMAH BINTI ILIAS
2012209234**

**BACHELOR OF BUSINESS ADMINISTRATION
(HONS) FINANCE
FACULTY OF BUSINESS AND MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
KAMPUS KOTA BHARU**

JULY 2015

ACKNOWLEDGEMENT

Alhamdulillah, thanks to ALLAH S.W.T., the most Gracious and the most Merciful is upon his messenger Holy Prophet Muhammad S.A.W. I am very grateful to Almighty Allah S.W.T for giving me strength and opportunity to complete this final project paper. Without His Grace and Mercifulness, this project paper may not be complete on time.

First and foremost, I am extremely grateful for my respected project advisor, Madam Roseliza Binti Hamid for her continuous guidance, advice, comments and constant support starting I am doing my thesis until it finish. Thanks also to my second project advisor, Sir Ahmad Faiz Abdul Halim for her opinion and ideas. I would also like to take this opportunity to thank my families, who have given me the support, encouragement, financial support and sacrifices regarding this thesis to make sure I can finish it successfully. Moreover, I would like to express my special gratitude to all my friends for their nice views on my thesis and helping me in giving ideas and criticized. I also want to give a thanks to librarian staff at Universiti Teknologi MARA Kampus Kota Bharu who had given me a lot of help, moral support and suggestion regarding my thesis.

Last but not least, I would like to thank to those, who I have not mentioned, but has contributed throughout this research whether directly or indirectly. Thank you for your generous time and cooperation. Lastly my special acknowledgement goes to Universiti Teknologi MARA for granting me the opportunity to pursue my study in this Bachelor in Business Administration (Hons) (Finance). I appreciate all of your help and will not forget you all. Thank you.

TABLE OF CONTENT

TITLE OF PAGE.....	ii
DECLARATION OF ORIGINAL WORK.....	iii
LETTER OF SUBMISSION.....	iv
ACKNOWLEDGEMENT.....	v
TABLE OF CONTENTS.....	vi
LIST OF TABLES.....	ix
LIST OF FIGURES.....	ix
ABSTRACT.....	x

CHAPTER 1: INTRODUCTION

1.1	BACKGROUND OF STUDY	1
1.2	PROBLEM STATEMENT	5
1.3	RESEARCH OBJECTIVES	9
1.4	THEORETICAL FRAMEWORK	10
1.5	RESEARCH HYPOTHESIS	11
1.6	SIGNIFICANCE OF THE STUDY	11
1.7	DEFINITION OF TERMS	12
1.8	LIMITATION OF STUDY	15
1.9	SCOPE OF STUDY	16

CHAPTER 2: LITERATURE REVIEW

2.1.	OVERVIEW	17
2.2	LITERITURE ON DEPENDENT VARIABLE	17
2.2.1	FINANCIAL STRESS	17
2.3	LITERITURE ON INDEPENDENT VARIABLES	18
2.3.1	FLOOD	19
2.3.2	DEBT LEVELS	20
2.3.3	SAVING RATES	21
2.3.4	FINANCIAL EDUCATION	22

CHAPTER 3: RESEARCH METHODOLOGY

3.1	OVERVIEW	23
3.1	RESEARCH DESIGN	23
3.2	THE POPULATION AND SAMPLING SIZE	24
3.2.1	TARGET POPULATION	24
3.2.2	SAMPLING SIZE	24
3.3.3	SCALING METHOD	25
3.4	DATA COLLECTION METHOD	25
3.4.1	PRIMARY DATA	25
3.4.2	QUESTIONNAIRE	26
3.5	DATA ANALYSIS PROCEDURE	27

ABSTRACT

This study attempts to determine the factors influence financial stress among the workers at Holiday Villa Hotel & Suites Kota Bharu, Malaysia whether flood, debt levels, saving rates and financial education. This study was used 100 sample size among employees at Holiday Villa Hotel & Suites Kota Bharu, Malaysia (HVKB). The data collected was then tested on the linear regression analysis and then were use to test the hypothesis in this study. From the regression that were use in this study, researcher found that debt levels and saving rates are significant relationship with financial stress. While, flood and financial education show positive relationship with financial stress and there is no significant relationship between them. From this research, it revealed what is the most influence factors for the financial stress among employees at Holiday Villa Hotel & Suites Kota Bharu, Malaysia which is debt levels. Researcher also suggest some recommendation to the existing employees and future employees as well as for the future researcher.