



اَوْبُونُ سَيِّتِي تَيَكُونُ لُو كِنِي مَارَا  
UNIVERSITI  
TEKNOLOGI  
MARA

**Factors That Influence The Financial Independence  
Among Employee: A study at Koperasi Permodalan  
Felda Malaysia Berhad (KPF)**

**NUR AMANINA BINTI ABD RAHIM**

**( 2012736057 )**

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

**JUNE 2015**

## DECLARATION OF ORIGINAL WORK



اَوْبُوْ سَيِّدِي تِي كُنُوْ لُوْ كِي مَارَا  
UNIVERSITI  
TEKNOLOGI  
MARA

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

### “DECLARATION OF ORIGINAL WORK”

I’m Nur Amanina Binti Abd Rahim, (910918-14-6090)

Hereby declared that,

- This work has not previously been accepted in substance for my 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

29<sup>th</sup> June 2015

The Head of Program

Bachelor of Business Administration (Hons) Finance

Faculty of Business Management

University Teknologi MARA

Kampus Bandaraya Melaka

78300 Melaka

Dear Madam,

### SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “**Factors That Influence The Financial Independence Among Employee: A study at Koperai Permodalan Felda Malaysia Berhad**” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank You,

Your Sincerely,

NUR AMANINA BINTI ABD RAHIM

2012736057

Bachelor of Business Administration (Hons) Finance

## TABLE OF CONTENT

TITLE PAGE	i
DECLARATION OF ORIGINAL WORK	ii
LETTER OF SUBMISSION	iii
ACKNOWLEDGE	iv
TABLE OF CONTENTS	v
LIST OF TABLES	viii
ABSTRACT	xi

### CHAPTER 1: INTRODUCTION

1.1	Background of study	1-2
1.2	Background of company	3-4
1.3	Problem Statement	4-5
1.4	Research Objective	6
1.5	Research Question	6
1.6	Scope of study	7
1.7	Significant of study	7-8
1.8	Limitation of study	9
1.9	Definition of terms	10-11

### CHAPTER 2: LITERATURE REVIEW

2.1	Financial Independence	12-13
2.2	Financial literacy	14-15
2.3	Financial Self-efficacy	16
2.4	Financial Socialization	17-18
2.5	Theoretical Framework	19-20

## **ABSTRACT**

This research is conducted in purpose to determine the most influence factors that affect the financial independence. There are three variables that have been determined as the influenced factors based on the studies that have been done before. The three independent variables are financial literacy, financial self-efficacy and financial socialization whereby the dependents variables is financial independence. The researcher targeted 100 respondents at Koperasi Permodalan Felda Malaysia Berhad. Approximately of 100 questionnaires have been distributed and collected back by hand and the result and data have been recorded. The result and data of the findings have been analyzed by using the SPSS software. From the result, it can be conclude that there are significant relationships between the independents variables with the dependent variables. Besides that, the independent variables also give influence to the dependent variables. As for the conclusions, the researcher has suggested some recommendations for this study.