



**A STUDY OF FACTORS INFLUENCING FINANCIAL
DISTRESS AMONG EMPLOYEES
AT KOLEJ POLY-TECH MARA BANGI**

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ABSTRACT

Financial distress can be defined as a reaction, such as mental or physical discomfort, to stress about one's state of general financial well being. Nowadays people, credit is so easily available that people tend to overspend and find themselves into deep trouble and many employees were tend to bankruptcy. This study conducted because the researchers believe that there are many people who face financial distress in life. With many newspaper reports related to financial difficulties which include crime cases involving loan sharks' and credit card bankruptcies, it seem like many people which is from among employees now are facing difficulties financially might lead them to financial distress. This paper tries to investigate factors most and least important influencing financial distress among employees. The target population researcher focus on employees at Kolej Poly-Tech Mara Bangi in order to achieve the objectives. This paper uses self- administered survey questionnaire to analyze the topic. The data were analyzed using SPSS (Statistical Package for Social Science) version 16 and the statistical methods that have been used for the analysis are frequency analysis, descriptive analysis, regression analysis and correlation coefficient analysis.

Keywords: financial distress, finance: personal finance, financial problems

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