



اَوْنِيُوْرْسِيْتِي تِيْكْنُوْلُوْجِي مَارَا

UNIVERSITI TEKNOLOGI MARA  
CAWANGAN KELANTAN

**THE DETERMINANT OF FINANCIAL  
WELLNESS AMONG KELANTAN  
WORKERS**

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

**“In the name of Allah the Almighty, the Merciful, and the Beneficent”**

Glory to Allah S.W.T, Most Gracious, the Most Merciful, and peace upon his messenger Holy Prophet Muhammad S.A.W. All the worship belongs to only Allah. I seek refuge to Allah from the wickedness within and from the evil deeds. I also praised to Allah S.W.T for giving me courage, time, strength, and knowledge to complete this project paper properly.

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## **ABSTRACT**

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*This study analyzes the relationship of financial wellness to financial literacy, financial stress and financial behavior practice in a sample of 100 Kelantan workers. The objectives of the study are to determine the relationship between financial wellness and financial literacy, to determine financial behavior will affect financial wellness and to determine financial stress will affect the financial wellness. This study also want to know either all the three variable are significant or not with financial wellness. This study was based on simple random sampling method and the data was collected after they are answers the entire question required. This study also implemented on 100 respondents from various workers in Kelantan. Questionnaires were distributed and the data gathered was analyzed to derive possible findings of the study. For this study, a Multiple Linear Regression had been use to measure the relationship between the dependent variable (Financial Wellness) and independent variable (financial behavior, financial stress and financial literacy). Coefficient of determination, coefficient of correlation also had been use to measure the relationship between dependent variable and independent variable. Consistent with the prediction of the hypothesis, the entire variable has a significant positive impact on the financial wellness. While conducting this study, it also have several implications such as time constraint, financial constraints, lack of co-operation from respondents, questionnaire misinterpretation, and facing with respondents who did not understanding with the questionnaires. This research also included some recommendations that related to the study which is help worker to know their level about finance and help them to gaining the knowledge about financial.*

**Key words:** *Financial wellness; financial literacy; financial stress; financial behavior*

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