

**A STUDY ON DETERMINANTS OF FINANCIAL WELLNESS AMONG
PERBADANAN PUTRAJAYA STAFFS**

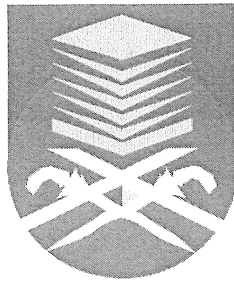
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FACULTY OF BUSINESS MANAGEMENT
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JUNE 2013

DECLARATION OF ORIGINAL WORK



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Hereby declare that:

- This work has not previously been accepted in substance for any degree, any locally or overseas, and is not being concurrently submitted for this degree or any other degrees.
- The project paper is the result of our independent work and investigation, except where otherwise stated.
- All verbatim extract have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: 

Date: 7 JULY 2013

ABSTRACT

The purpose of this study was to examine determinants that influence financial wellness. The results of this study can be used for better understanding on the relationships between and among determinants of financial wellness by highlighting the relationships among demographic characteristics, financial literacy, financial stress, financial behaviors, and financial wellness. The main concern is Perbadanan Putrajaya staffs, thus, in order to determine these staffs awareness of financial wellness. A total of 150 completed questionnaires were analyzed by using the Statistically Packaged for Social Science (SPSS) software. The findings identified that financial wellness were financial behaviors, financial stress level, financial literacy, gender, age, race, marital status, education level, income and level of position had either a direct or indirect effect on financial wellness.

Key words: Financial wellness, financial literacy, financial stress, financial behaviors.

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