

## FAKTOR PENENTU KESEJAHTERAAN KEWANGAN DALAM KALANGAN BELIA MELAYU MENGGUNAKAN PEMODELAN KUASA DUA TERKECIL SEPARA

(Determinants Factors of Financial Well-Being among Malay Youth Using Partial Least Square Modeling)

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### ABSTRAK

Berdasarkan Laporan Indeks Belia Malaysia 2019, tahap kesejahteraan ekonomi belia Melayu adalah pada tahap sederhana. Walau bagaimanapun, dapatan ini menunjukkan peningkatan berbanding pada tahun 2015-2017 yang mencatatkan tahap kesejahteraan ekonomi belia Melayu pada tahap tidak memuaskan. Ini memberi gambaran bahawa masih ada ruang untuk menambah baik kelemahan belia Melayu dalam menguruskan kewangan dan ekonomi. Justeru, kajian ini dijalankan bertujuan untuk menentukan faktor-faktor yang mempengaruhi kesejahteraan kewangan dalam kalangan belia Melayu menggunakan Pemodelan Kuasa Dua Terkecil Separa. Kaedah pensampelan mudah dilakukan di zon tengah iaitu di Putrajaya, Kuala Lumpur dan Selangor. Seramai 205 orang responden yang terdiri daripada kakitangan awam dan swasta terlibat dalam kajian ini. Instrumen kajian yang digunakan adalah borang soal selidik. Hasil analisis Pemodelan Kuasa Dua Terkecil Separa menunjukkan bahawa semua faktor yang dipertimbangkan menyumbang kepada kesejahteraan kewangan. Misalnya, penggajian didapati mempunyai hubungan yang signifikan dengan stres kewangan, kepuasan kewangan, dan kesejahteraan kewangan. Manakala, stres kewangan pula menunjukkan hubungan negatif dengan kepuasan kewangan dan dapatan ini menyokong kajian penyelidik terdahulu.

*Kata kunci:* belia; kesejahteraan kewangan; kuasa dua terkecil separa

### ABSTRACT

Based on Malaysian Youth Index Report 2019, the level of economic well-being of Malay youths is at moderate level. However, these findings shown an increase compared to 2015-2017 which recorded the level of economic well-being of Malay youth at an unsatisfactory level. This gives the impression that there is still room to improve the weaknesses of Malay youths in managing finances and economy. Thus, this study was conducted to determine the factors that influence financial well-being among Malay youth using Partial Least Squares Modeling. The convenience sampling method is done in the central zone, namely in Putrajaya, Kuala Lumpur and Selangor. A total of 205 respondents consisting of public and private employees were involved in this study. The research instrument used was a questionnaire. The results of the Partial Least Squares Modeling analysis show that all the factors considered contributed to financial well-being. For example, wages were found to have a significant relationship with financial stress, financial satisfaction, and financial well-being. Meanwhile, financial stress showed a negative relationship with financial satisfaction and these findings support previous researchers' studies.

*Keywords:* youth; financial well-being; partial least square

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