

Faktor Peramal Pengurusan Hutang dalam Kalangan Pekerja Muda

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Kata kunci:

Kata kunci: Pengurusan hutang, literasi kewangan, sikap terhadap wang, stres kewangan dan estim diri



Abstrak:

Statistik yang dikeluarkan oleh Jabatan Insolvensi Malaysia (2014), mendapati bahawa 58% individu yang diisytihar muflis adalah golongan pekerja muda. Ini jelas menggambarkan ketidakmampuan pekerja muda menguruskan hutang dengan bijak. Selain berhadapan dengan perubahan fasa kehidupan, pekerja muda turut berada dalam keadaan ketidakcukupan pendapatan yang menyebabkan mereka berhutang. Oleh itu, kajian ini bertujuan melihat faktor peramal kepada pengurusan hutang dalam kalangan pekerja muda. Seramai 508 orang responden iaitu 57.1% terdiri daripada kakitangan awam selebihnya terdiri daripada kakitangan swasta yang berumur 40 tahun ke bawah telah terlibat dalam kajian ini. Kaedah persampelan rawak berlapis dilakukan di zon tengah iaitu di Putrajaya, Kuala Lumpur, Selangor dan Perak menggunakan borang soal selidik (*self administered*). Hasil kajian menunjukkan bahawa, peratusan tertinggi literasi kewangan dan stres kewangan adalah pada tahap yang sederhana. Didapati bahawa pekerja muda memiliki estim diri yang positif manakala peratusan responden tertinggi dalam pengurusan hutang adalah di tahap yang rendah. Ujian Korelasi Pearson menunjukkan bahawa terdapat perkaitan yang signifikan antara literasi kewangan, sikap ketidakcukupan terhadap wang, sikap usaha/keupayaan terhadap wang, dan estim diri dengan pengurusan hutang pekerja muda. Walau bagaimanapun, terdapat hubungan signifikan yang negatif antara sikap obsesi terhadap wang dan stres kewangan dengan pengurusan hutang pekerja muda. Selain itu, ujian analisis Regresi Pelbagai yang dilakukan mendapati bahawa jantina, status kewangan, sikap obsesi terhadap wang, estim diri dan stres kewangan merupakan faktor penyumbang dengan estim diri merupakan peramal utama dalam kajian pengurusan hutang ini. Kajian ini memberi manfaat kepada para majikan agar menyediakan program pendidikan kewangan yang sesuai kepada kumpulan pekerja muda yang lebih terdedah kepada isu dan masalah berkaitan dengan muflis di usia muda. Pendidikan kewangan di tempat kerja dilihat sebagai salah satu program intervensi yang wajar diperkenalkan.

Keywords:

Keywords: Debt management, financial literacy, attitude towards money, financial stress and self esteem

Abstract:

Statistics released by the Department of Insolvency Malaysia (2014), found that 58% of people declared bankrupt is young employees. This reflects the inability of young employees to manage debt wisely. Clearly, young employees have to deal with life changes phase and also have to deal with inadequacy of income that causes them to be in debt. Therefore, this study aims to predict the factors of debt management among young employees. A total of 508 respondents that is 57.1% consisted of civil servants and the rest come from private employees who are aged below 40 were involved in this study. Multi stage sampling technique was performed in the central zone of Malaysian named Putrajaya, Kuala Lumpur, Selangor and Perak. Data were collected through self-administered questionnaire. The results showed that the highest percentage of respondents of financial literacy and financial stress were at a moderate level. Young employees seem to have positive attitude of self-esteem while, the highest percentage of respondents in debt management is at a low level. Pearson correlation test showed that there was significant correlation between financial literacy, attitude towards money (inadequate), attitude towards money (capability) and self-esteem with debt management of young employees.

However, there was a significant negative correlation between attitudes towards money (obsession) and financial stress with debt management of young employees. In addition, the multiple regression showed that gender, financial status, attitude towards money (obsession), esteem and financial stress had significant influence towards debt management whereas self-esteem become a major predictor to debt management. This study provides benefits to employers in order to provide appropriate financial education programs to groups of young employees who are more exposed to issues and problems related to bankruptcy at a young age. Financial education in the workplace is seen as a reasonable intervention programs to be introduced.