

**DETERMINANT FACTORS OF FINANCIAL WELFARE AMONG CIVIL
SERVANTS IN PADANG**

THESIS

Submitted as one of the requirements to complete the Bachelor's Degree in the Undergraduate Study Program Department of Management, Faculty of Economics and Business, Universitas Andalas.



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BACHELOR'S DEGREE INTERNATIONAL MANAGEMENT

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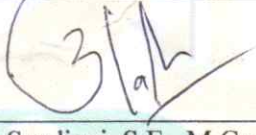
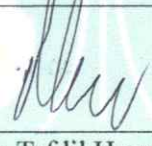
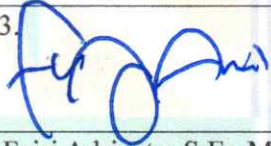
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<p align="center">Determinant Factors of Financial Welfare among Civil Servants in Padang</p> <p align="center"><i>Thesis by: Muhammad Dzakyul Fikri</i></p> <p align="center"><i>Thesis Supervisor: Laela Susdiani, S.E., M. Com (App.Fin).</i></p> <p align="center">ABSTRACT</p> <p><i>This study aims to examine the influence of Financial Literacy, Financial Attitude, and Work Environment on Financial Welfare of civil servants in Padang. The study used quantitative approach by distributing questionnaires online. The sample of this study was 100 respondents. The data obtained was analyzed using SmartPLS4. The result of this study showed that Work Environment has significant and positive effect on the Financial Welfare of civil servants in Padang. Meanwhile, Financial Literacy and Financial Attitude have a non-significant effect on the Financial Welfare of civil servants in Padang.</i></p> <p>Keywords: Financial Literacy, Financial Attitude, Work Environment, Financial Welfare</p>			

This thesis has already been examined and passed on August 21st, 2025. This abstract is already approved by supervisor and examiners.

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