

**“FINANCIAL LITERACY, FINANCIAL BEHAVIOR, PAY
SATISFACTION, AND FINANCIAL WELLNESS OF EMPLOYEES OF
MEDIUM-SIZED ENTERPRISES”**

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DOI: 10.5958/2249-7137.2025.00004.7

ABSTRACT:

This study intended to analyze the effects of financial literacy, financial behavior, and pay satisfaction on the financial wellness of employees of medium-sized enterprises in the Mysuru district of Karnataka state. Mysuru, a historical tourism hub with modern industry, is nestled in the Kaveri and Kabini river banks. This study explores how financial literacy, financial behavior, and pay satisfaction impact employee financial wellness in the district's medium-sized enterprises. Surveying 358 respondents from a population of 5015, researchers used questionnaires and SPSS tools to analyze data, results show significant correlations between variables. The study examines the moderating effect of financial behavior on financial literacy and financial wellness, and improved pay satisfaction also contributes to better financial wellness of the employee. These findings illuminate the interrelation among variables like financial literacy, and financial behavior pay satisfaction, with the financial wellness of the employees of medium-sized enterprises in Mysuru's evolving business landscape.

KEYWORDS: *Financial Literacy, Financial Behavior, Financial wellness, Employees, Medium-Sized Enterprises, Mysuru District.*

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