



**A STUDY ON FACTORS THAT INFLUENCE LEVEL OF PRE-RETIREMENT  
PLANNING OF MASKARGO EMPLOYEES**

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**“DECLARATION OF ORIGINAL WORK”**

I am hereby, declare that:

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

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**LETTER OF TRANSMITTAL**

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JANUARY 15

PROJECT ADVISOR

Mr Zakimi Bin Ibrahim  
Universiti Teknologi MARA City Campus,  
110 Off Jalan Hang Tuah, MELAKA

Dear Sir,

**SUBMISSION ON PROJECT PAPER**

I am hereby attached a documents that titled “**A STUDY ON FACTORS THAT INFLUENCE LEVEL OF PRE-RETIREMENT PLANNING OF MASKARGO EMPLOYEES**” to fulfill the requirement as needed by the Faculty of Business Management, University Technology MARA. I hope that you will find everything satisfactory.

Yours faithfully,

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(Ahmad Rusydi bin Md Isa)

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## **ABSTRACT**

The purpose of this study was to determine the factors influencing level of pre-retirement planning of MASkargo employees. The variables consist of locus of control, math anxiety, and risk tolerance. The respondents were 100 employees of MASkargo Sdn Bhd. The finding showed that locus of control, math anxiety, and risk tolerance has influence on level of pre-retirement planning of MASkargo employees. All variables show significance relationship towards the factor influencing customer purchasing decision through online shopping in Malaysia.

This study refers to primary data which is questionnaire as the method to collect all the data from sample respondents in accomplishing the research objectives. The data for this study was analyzed using reliability test, frequencies analysis, Pearson's correlation, and regression analysis was used for data analysis. The result of the study presented in this research agrees that locus of control, math anxiety, and risk tolerance can influence level of pre-retirement planning. The most factor influencing level of pre-retirement planning of MASkargo is risk tolerance. This study can be seen as a foreword to a more detailed study to be carried by future research on the issue of the factor influencing level of pre-retirement planning in Malaysia.