A STUDY ON "THE FACTOS THAT INFLUENCE RETIREMENT PLANNING BEHAVIOUR AMONG WORKING INDIVIDUALS AT REMBAU, NEGERI SEMBILAN "

PREPARE BY:

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"DECLARATION OF ORIGINAL WORK"

I, Norlida Binti Alias , (I/C Number : 890107-05-5085)

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 SUBMISSION

31 December 2012
The Coordinator of Program
Bachelor of Business Administration (Hons) Finance
Faculty Business Management
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Dear Sir/ Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled "THE FACTORS THAT INFLUENCE RETIREMENT PLANNING BEHAVIOUR AMONG WORKING INDIVIDUALS AT REMBAU, NEGERI SEMBILAN" to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank You

Yours Sincerely

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ABSTRACT

The title of this research is "The Factors that Influence Retirement Planning Behavior among Working Individuals at Rembau, Negeri Sembilan ". The first objective of this research is to identify the main factor that influencing retirement planning behavior among working individuals at Rembau, Negeri Sembilan.. The second objective is to determine the significant relationship between factors and retirement planning behavior among working individuals at Rembau, Negeri Sembilan. There are four independent variables involve in this research which are Knowledge of Retirement Planning, Goal Clarity, Potential Conflict on Retirement and Attitude of Retirement Planning. For the dependent variable is about the Retirement Planning Behavior. In order to achieve this research, the hypothesis focuses on the objective to identify whether have the significant relationship between Knowledge of Retirement Planning, Goal Clarity, and Potential Conflict on Retirement and Attitude of Retirement Planning toward Retirement Planning Behavior. In gathering the data, 200 set of questionnaire is distributed to working individuals at Rembau, Negeri Sembilan. Only 126 set of questionnaire was return back with answered. The reliability test, frequencies analysis, Pearson's correlation and regression method was used for data analysis. The result show all the variable are positive but weak and one variable which is Attitude toward Retirement Planning has the higher value in weak positive significant relationship with the Retirement Planning Behavior. The other three variables which are Knowledge of Retirement Planning, Goal Clarity, and Potential Conflict on Retirement have very weak positive significant relationship with the Retirement Planning Behavior.