

UNIVERSITI TEKNOLOGI MARA

**THE FACTORS THAT INFLUENCE RETIREMENT
CONFIDENCE AMONG WOMEN WORKING IN
SEGAMAT DISTRICT'S PUBLIC SECTOR JOHOR**

MUHAMAD ANAS BIN ADNAN

2014186651

Bachelor of Business Administration

(Hons) Islamic Banking

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Thesis submitted in fulfillment of the requirements for the degree of

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Faculty of Business and Management Universiti Teknologi Mara

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LETTER OF SUBMISSION

21th December 2017
Zuraidah Binti Sipon
Faculty of Business Management
Universiti Teknologi MARA
85009 SEGAMAT
JOHOR DARUL TAKZIM

Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached in this project paper titled **“The Factors that influence retirement confidence among women working in Segamat district’s Public Sector.”** to fulfill the requirement needed by the Faculty of Business Management, Universiti Teknologi MARA for the subject of ISB672

Thank you.

Yours sincerely,

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Bachelor of Business Administration (Hons) Islamic Banking

AUTHOR'S DECLARATION

I declare that the work in this project paper was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Universiti Teknologi MARA, regulating the conduct of my study and research.


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Faculty : Faculty of Business and Management

Thesis : The Factors that influence retirement confidence among women working in Segamat district's Public Sector.

Signature of Student : 

Date : December 2017

ABSTRACT

The aim of this research is to investigate the influence of financial literacy and financial management on retirement confidence among working women in Segamat district's public sector Johor Malaysia. A sample size of 100 respondents which mean 100 set questionnaire will be distributed to 100 women working in Segamat district's public sector. Pearson Correlational analysis to determine the relationship between the variables as the objective of this study is to determine the relationships between financial literacy, financial management and retirement confidence among women working in Segamat district's public sector. The findings reveal that financial literacy and financial management is positively correlated with retirement confidence. In addition, this study further examined the financial status, age and education background on retirement confidence. The multiple regression analysis was applied to determine the predictors of retirement confidence such as financial literacy, financial management, financial status, age and education background are significant predictors of retirement confidence among working women, with financial literacy and financial management as the major factor contributing towards retirement confidence. The main reasons to conduct this research are many previous studies have proven that women consistently perform a poor retirement confidence level compared to Men. Therefore, the goal of the research to helping working women to raise awareness of the retirement risks. This study will be use a quota sampling which means the subject are convenience chosen. Besides that, a quantitative method and primary data will be used to collect the data through survey questionnaire and secondary source such as journal, internet.