



**PERSONAL FINANCIAL PLANING:
FACTORS THAT AFFECT THE LEVEL OF AWARENESS
AMONG NEWLY EMPLOYED GRADUATES AT SCOPE
INTERNATIONAL (M) SDN BHD**

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OCTOBER 2010

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
WITH HONOURS (FINANCE)
FACULTY OF BUSINESS MANAGEMENT
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"DECLARATION OF ORIGINAL WORK"**

I, Mohd Firdzus Bin Bakri, (I/C Number: 870625385289)

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

19th OCTOBER 2010

Head of Program,
BA (Hons) Business Administration (Finance)
Faculty of Business Management
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Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached is a project paper entitled "Personal Financial Planning: The Factors That Affect the Level of Awareness Among Newly Employed Graduates at Scope International (M) Sdn Bhd" to fulfill the requirement under FIN667: Industrial Training (4.00) for the completion of degree studies as needed by Universiti Teknologi MARA.

Thank you,

Yours sincerely,

.....
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ABSTRACT

This research project was conducted to identify the factors that affect the awareness level on Personal Financial Planning among newly employed graduates at Scope International (M) Sdn Bhd. The purpose of this research is investigate the problems and suggest solution from literature and study done on the topic because the awareness level of newly employed graduates on personal financial planning is said to be low especially for those who lives in urban area like Kuala Lumpur. The researcher do literature review from the past researcher that are related to this study. The literature review helps to describe, summarise, evaluate, clarify and/or integrate the content of primary reports. Furthermore, the data methodology then, help the researcher to interpret the data from questionnaire that been distributed to convenient respondent. The methods use is Realibility Statistic (Cronbach's alpha), Frequencies (demographic statistic), Descriptive statistic and Hypothesis Testing which consists of Pearson Correlation Matrix and *t-Test* for Differences between Two Groups. Conclusions and recommendations will come out after data been analyze.

TABLE OF CONTENTS	PAGE
ACKNOWLEDGE	ii
TABLE OF CONTENTS	iii
LIST OF TABLES	vi
LIST OF FIGURES	vii
ABSTRACT	viii
CHAPTERS	
1. INTRODUCTION	1
1.1 Background Of The Study	2
1.2 Problem Statement	5
1.3 Research Objective	6
1.4 Research Question	6
1.5 Theoretical Framework	7
1.5.1 Dependent Variables	7
1.5.2 Independent Variables	8
1.6 Significant of Research	11
1.6.1 Researcher	11
1.6.2 University	11
1.6.3 Organization (Scope International (M) Sdn. Bhd.)	11
1.7 Limitation of Research	12
1.8 Definition of Terms	13
2. LITERATURE REVIEW	16
2.1 Introduction	17
2.2 Personal Financial Planning	18
2.3 Financial Management Knowledge	19
2.3.1 The Financial Planning Process	20
2.4 Government Encouragement	22