

UNIVERSITI TEKNOLOGI MARA

**SURVEY ON THE AWARENESS OF
GOVERNMENT WORKERS
TOWARDS SAVING FOR FUTURE**

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Academic Writing submitted in partial fulfillment of
the requirements for the degree of
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AUTHOR'S DECLARATION

I declare that the work in this academic writing 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 academic writing 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 Academic Rules and Regulations for Undergraduate, Universiti Teknologi MARA, regulating the conduct of my study and research.

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ABSTRACT

Saving is one of the essential things that are needed for each of individuals in the future. The aim of this study is to know the awareness of the government workers towards saving for the future and the factors that influence them for savings. This research is questionnaires as a survey method towards government workers in SK Pengkalan Jaya, Tasek Gelugor about the awareness and factors of savings. The findings indicate that all the respondents have the awareness and know how to make savings for the future and majority of them savings in deposit account. It is because they make savings for the emergency use. All of them have the personal allocate for savings for future around 11% and they were influenced by the family to save at the young age. Most of them make savings in the deposit account. Most of the respondents agree that the factors influence them to make savings for better health protection, education spending, financial independence, in case of emergency, to fulfil the luxury of life, high cost of living, to buy future assets and to get comfortable life after retirement.

TABLE OF CONTENTS

	Page
AUTHOR’S DECLARATION	ii
ABSTRACT	iii
ACKNOWLEDGEMENT	iv
TABLE OF CONTENT	v
LIST OF TABLES	viii
LIST OF FIGURES	ix
LIST OF ABBREVIATIONS	x
CHAPTER ONE: INTRODUCTION	
1.1 Introduction	1
1.2 Research Background	1
1.3 Problem Statement	2
1.4 Research Objectives	4
1.5 Research Question	4
1.6 Research Scope	4
1.7 Research Limitation	5
1.8 Research Significant	6
1.9 Conclusion	6
CHAPTER TWO: LITERATURE REVIEW	
2.1 Introduction	7
2.2 The Purpose of Savings	7
2.2.1 Saving For Health	7
2.2.2 Saving For Education	8
2.2.3 Saving For Emergency	9
2.3 Significant of Saving	10

	2.3.1 Retirement Planning	10
	2.3.2 Family Financial	10
2.4	Factors For Saving	11
	2.4.1 Financial Knowledge	11
	2.4.2 Saving Attitude	12
	2.4.3 Peer Influence	12
2.5	Conclusion	13

CHAPTER THREE: RESEARCH METHODOLOGY

3.1	Introduction	14
3.2	Type of Metodology	14
	3.2.1 Qualitative Data	14
	3.2.2 Quantitative Data	14
3.3	Design Of Research	14
	3.3.1 First Stage: Title And Objective of Research	15
	3.3.2 Second Stage: Review of Theoretical Study	15
	3.3.3 Third Stage: Data Collection Method	15
	3.3.4 Fourth Stage: Data Analysis and Findings	18
	3.3.5 Fifth Stage: Conclusion and Recommendation	18
3.4	Conclusion	20

CHAPTER FOUR: RESULT AND DISCUSSION

4.1	Introduction	21
4.2	Findings	21
	4.2.1 Section A: Profile of The Respondents	21
	4.2.2 Section B: The Awareness of The Government Workers About The Importance of Savings	24
	4.2.3 Section C: The Factors Influencing Government Workers For Savings	30
4.3	Discussion on The Finding	36
4.4	Conclusion	37