



**RETIREMENT PLANNING BEHAVIOR AMONG
PRIVATE SECTOR EMPLOYEE**

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Abstract

This paper discussed and reviews the retirement planning behavior among private sector employee. The objectives of this study are to examine the retirement planning behavior of private sector employee and to examine the factors that influence the retirement planning behavior among private sector employee. The respondent for this study is among the private sector employee around Kota Kinabalu, Sabah. Sample size for this study is 120 workers from various private sector companies that available around Kota Kinabalu City. Instrument that being used in this study is the questionnaire. These questionnaires are modified using the other researcher questionnaire in previous study. The finding shows that there are significant relationships between factors with the retirement planning behavior among private sector employee around Kota Kinabalu, Sabah.