



**An empirical investigation on factors that
affecting savings behavior towards retirement
planning.**

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DECLARATION OF ORIGINAL WORK.



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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 degrees.
- This project paper is the result of my independent work and investigation, otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledge.

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DATE:

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ABSTRACT

Most of the Malaysian nowadays are been declare bankruptcy in early age. The main factors why they been declare as bankruptcy is because due to less saving made. The objective of this paper is to identify factors that influence saving behavior towards retirement. There are three factors had been selected as independent variable which are individul, financial literacy, and social influence. 100 of questionnaires has been distribute and the data has been analysed using Statistical Package for Socia Science (SPSS).

The rsult of this research revealed that individual (0.000), financial literacy (0.000), and social influence (0.000) were significantly influence the saving behavior of employees around malacca. This research finding will help people to plan their expenditure and put their money

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