



**GENDER AND PROFESSION'S SECTOR THAT INFLUENCE IN
PERSONAL FINANCIAL PLANING**

**SYAMIMI BINTI OTHMAN
2009693202**

**BACHELOR OF BUSINESS ADMINISTRATION
WITH HONOURS (FINANCE)
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
MALACCA CITY CAMPUS**

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**BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
KAMPUS BANDAR MELAKA**

“DECLARATION OF ORIGINAL WORK”

I, *SYAMIMI BINTI OTHMAN*,

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

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Syamimi Binti Othman

Bachelor in Business Administration (Hons) Finance

Faculty of Business Management

ABSTRACT

This research is being conducted in order to look into gender and working sector comparisons in personal financial planning due to the fact that by having personal financial planning it can help to prevent financial difficulties. The research examines whether there are differences between gender and working sector with regard to financial literacy, attitudes to personal financial planning and frequency in managing personal financial planning. For the purpose of this research, five items were included under personal financial planning which are saving management, credit management, investment planning, insurance planning and retirement planning. Data were collected through questionnaire distributed to the people that from private working sector and government working sector. Result show that there are significant differences in financial literacy between gender and working sector comparisons but not in attitudes towards personal financial planning. Result for frequency of managing personal financial planning show a significance difference between male and female worker but no significant between the public and private sector.

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