

**THE DETERMINANT FACTORS OF INVESTMENT
DECISION AMONG STAFFS OF PEJABAT AGAMA
DAERAH SEGAMAT**

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DECLARATION OF ORIGINAL WORK



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I, NIZAINI BTE MOHAMAD,

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.

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ABSTRACT

This paper examines the determinants of investment decision by many people. There are many types of investment that we can get into it, for example; investment in cash, stocks, bonds, and properties. Nowadays, many people are very interested in investing in almost all of those types of investment. Specifically, I analyze how the reaction of Pejabat Agama Daerah Segamat staffs towards the decision of investment in long term. Besides that, I also discuss the factors that influence the decision making to invest that comes from various variables. Those variables which also known as independent variable includes age, gender, knowledge, level of income, and family size.

From the findings, it can be concluded that the majority of the respondents at Pejabat Agama Daerah Segamat do have an intention and interested to make an investment. This is shown by the cross-tabulation results which all the independent variables response positively to the dependent variable. It is because majority of the respondents are agree with the question of ‘are you interested to invest?’ no matter they are from different gender, age, level of education, level of income, and also family size. Most of them are interested to make an investment. However, there were also respondents that are not prefer to make any investment but they are only a few. Moreover, investment is a very important for us to secure our financial position in either short or long term.

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