



**THE FACTORS THAT INFLUENCED FINANCIAL
PLANNING FOR RETIREMENT**

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I hope this project paper will benefit those are interested in financial planning for retirement.

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ABSTRACT

The purpose of study to explore the factor that influenced financial planning after retirement. The independent variables that involved are income, attitude, and culture. Income plays an important roles for individual's life in order to planning for their saving. The amount of income they got will ascertain the amount of saving and the purpose of their saving. Besides that, the failure of retirement planning also influence by the attitude of the individual. Attitude means whether they are concern with their life after retired. There are thousand ways to plan for their life after retirement. The last factor is culture. Culture means that the ideas, customs and social behaviours of a particular people or society. Culture of a place or a race will influenced the tendency for proper financial planning. Nevertheless, most of the Malaysian ignore or they really unknowledgeable about financial planning. This study will investigate the relationship between all the variables to know the factors that most influenced to the success of financial planning for retirement.

Keywords: financial planning, retirement, income, culture, attitude, knowledge