



UNIVERSITI TEKNOLOGI MARA

**FACTORS THAT INFLUENCE RETIREMENT SAVING BEHAVIOR AMONG
EMPLOYEES:**

CASE STUDY AT MAJLIS BANDARAYA MELAKA BERSEJARAH

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KAMPUS BANDARAYA MELAKA.

JUNE 2014

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE

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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 other degrees.
- This project paper is the result of our independent work an investigation, except where otherwise stated.
- All verbatim has been distinguished by the quotation marks and sources of our information have been specifically acknowledged.

Signature: **NUR HUSNINA**

Date: 27th JUNE 2014

Signature: **MUHAMAD FAIZ**

Date: 27th JUNE 2014

LETTER OF SUBMISSION

27th JUNE 2014

The Head of Program

Bachelor of Business Administration (Hons) Finance

Faculty of Business Management

Universiti Teknologi MARA

Kampus Bandar raya Melaka

75200, Melaka.

Dear Madam,

Submission of Project Paper

Attached is project paper titled “***FACTORS THAT INFLUENCE RETIREMENT SAVING BEHAVIOUR AMONG EMPLOYEES: CASE STUDY IN MAJLIS BANDARAYA MELAKA BERSEJARAH (MBMB)***” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA (UiTM).

Thank You.

Yours sincerely,

NUR HUSNINA

(NUR HUSNINA BINTI OMAR)

MUHAMAD FAIZ

(MUHAMAD FAIZ BIN MANSOR)

ABSTRACT

This report is attempted to know what is the most factors that influence retirement saving behaviour among employees in Majlis Bandaraya Melaka Bersejarah (MBMB). Background and current issues in MBMB was highlighted in order to give a better understanding on what was happen. The research was focus on retirement saving behaviour among MBMB's employees and what were the most factors will influence them. Further, the research will know whether the financial risk, goal clarity or financial literacy that having the relationship to the retirement saving behaviour. The method use in this research is via questionnaire than been administered to employees in MBMB based on the convience sampling (non probability sampling). The employees come from this organization itself. Several mechanisms also have been suggested by the researcher in order to ensure that the saving behaviour can be maintained and benefited to the employees.

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