



**A STUDY ON FINANCIAL RISK TOLERANCE AMONG
EMPLOYEE IN A PRIVATE SECTOR**

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WITH HONOURS (FINANCE)

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DECEMBER 2012

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
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FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
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“DECLARATION OF ORIGINAL WORK”**

I, NOR AINI BINTI RAHIM, (I/C Number: 891128-06-5930)

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: _____

LETTER OF SUBMISSION

3 JANUARY 2013

The Head of Program
Bachelor of Business Administration (Hons.) Finance
Faculty of Business Management
Universiti Teknologi Mara
Kampus Bandaraya Melaka
75300 Melaka Bandaraya Bersejarah

Dear Sir/ Madam

SUBMISSION OF RESEARCH PAPER

Attached is the project paper entitled "A STUDY ON FINANCIAL RISK TOLERANCE AMONG EMPLOYEE IN A PRIVATE SECTOR" to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi Mara, Bandaraya Melaka.

Thank you

Regards,

.....

NOR AINI BINTI RAHIM

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BBA (Hons.) Finance

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ABSTRACT

This paper was conducted because we want to analyze the financial risk tolerance among employees in a private sector. The objectives of this research are to determine the relationship between self risk awareness and financial risk tolerance, to determine the relationship between risk management knowledge and financial risk tolerance and lastly, to determine the relationship between financial management knowledge and Financial risk tolerance. The researcher used stratified random sampling as a sampling method. For this method, every employee in a private sector can be selected as a respondent. Researcher has been distributed 130 questionnaires to the employees in a private sector at MidValley Megamall. From the findings, only self risk awareness is significant toward dependent variables while another two independent variables are not significant. As a conclusion, researcher found that self risk awareness is the most influence factors that affecting financial risks tolerance among employees in a private sector.