



**THE IMPORTANCE OF PERSONAL FINANCIAL PLANNING
AMONG EMPLOYEES
CASE STUDY: PERBADANAN KEMAJUAN NEGERI MELAKA**

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**BACHELOR OF BUSINESS ADMINISTRATION (HONS)
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UNIVERSITI TEKNOLOGI MARA
KAMPUS BANDARAYA MELAKA**

APRIL 2011

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**Submitted in Partial Fulfillment
of the requirement for the
Bachelor of Business Administration
(Hons) Finance**

**FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
KAMPUS BANDARAYA MELAKA**

APRIL 2011



DECLARATION OF ORIGINAL WORK

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

“DECLARATION OF ORIGINAL WORK”

I, **NURUL ATIQAHT BT ZULKIFLE, (I/C NUMBER: 890414-14-5080)**

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 investigations, except where otherwise stated.
- All verbatim extract have been distinguished by quotation marks and sources of my information have been specifically acknowledgement.

Signature: _____

Date: _____

LETTER OF SUBMISSION

3rd MAY 2011

The Head of Program

Bachelor of Business Administration (Hons) Finance

Faculty of Business Management

Universiti Teknologi MARA

Melaka

Dear Sir/ Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled "THE IMPORTANCE OF PERSONAL FINANCIAL PLANNING AMONG EMPLOYEES; CASE STUDY: PERBADANAN KEMAJUAN NEGERI MELAKA" to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you

Yours sincerely,

.....

NURUL ATIQA BTE ZULKIFLE

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Bachelor of Business Administration (Hons) Finance

ABSTRACT

The study was conducted to determine the relationship between employees' level of knowledge and awareness regarding the personal financial planning with their attitudes towards personal financial planning. The dependent variable in this study is employees' attitudes towards personal financial planning and the independent variables are employees' level of knowledge and awareness. The study was conducted from 22nd November 2010 until 11th April 2011 which covers 50 respondents from Perbadanan Kemajuan Negeri Melaka. 50 questionnaires were distributed to respondents who willing to answer the question and the entire questionnaire managed to be collected. SPSS 18 were used to analyze data collected and multiple regression technique was used to test the hypothesis. From the findings, there is significance relationship between employees' level of awareness with their attitudes towards personal financial planning whereas there is no significance relationship between employees' level of knowledge with their attitudes towards personal financial planning.