

**RETIREMENT PLANNING BEHAVIOUR**

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**Submitted in Partial Fulfillment  
Of the Requirement for the  
Bachelor of Business Administration (Hons)  
Islamic Banking**

**FACULTY OF BUSINESS AND MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
SEGAMAT, JOHOR.**

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**BACHELOR OF BUSINESS ADMINISTRATION (HONS) ISLAMIC BANKING  
FACULTY OF BUSINESS AND MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
SEGAMAT, JOHOR.**


**DECLARATION OF ORIGINAL WORK**

**NUR FARAHIN ALLIA BINTI ABDUL NASIR**

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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 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: 08/01/17

## LETTER OF SUBMISSION

Dr. Faridah Najuna binti Misman  
Faculty of Business and Management  
Universiti Teknologi MARA  
85009 SEGAMAT  
JOHOR DARUL TAKZIM


Dear Dr,

### SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “**RETIREMENT PLANNING BEHAVIOUR**” to fulfill the requirement as needed by the Faculty of Business and Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely,

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NUR FARAHIN ALLIA BINTI ABDUL NASIR  
**Bachelor of Business Administration (Hons) Islamic Banking**

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## ACKNOWLEDGEMENT

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the name of Allah most Gracious Ever Merciful

We praise Him and invoke His blessings on His noble Prophet. First and foremost, thank you Allah for giving me a strength, good health, and chance to finish this report effectively with energy and assurance.

Besides, I might want to pass a numerous thanks to Dr. Faridah Najuna binti Misman as my advisor who really understood the heart of a student and give me a direction and support in finishing this research.

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## **ABSTRACT**

Retirement is a stage that a person stops employment completely. Retirement life need a proper preparation because it can lead a person continuous employment at retirement age. Lack of retirement planning preparation will make them suffer. According to The Ant Daily (29th January 2015), it states that most Malaysians are ill-prepared for life after retirement. Thus, it is very important to have retirement planning. The main aim for this research is to investigate factor affecting retirement planning behaviour among working individuals. For this research, retirement planning behaviour is a dependent variable while attitude toward retirement, potential conflict in retirement and goal clarity are independent variables. For this research, questionnaires will be distributed to 150 working individuals which are limited for age from 26 to 55 years in Tanjung Malim, Perak.