



AWARENESS OF PERSONAL FINANCIAL PLANNING AMONG
THE EMPLOYEES;
CASE STUDY: PUTRA SPECIALIST HOSPITAL (MELAKA) SDN BHD

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APRIL 2011

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE

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“DECLARATION OF ORIGINAL WORK”

I, Nur Faizah Binti Tahwan , (I/C No: 880224-30-5048)

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: 29th APRIL 2011

LETTER OF SUBMISSION

29th April 2011

The Head of Program
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Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “AWARENESS OF PERSONAL FINANCIAL PLANNING AMONG THE EMPLOYEES; CASE STUDY: PUTRA SPECIALIST HOSPITAL (MELAKA) SDN BHD” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you,

Your sincerely,

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ABSTRACT

Previous research conducted found that an overuse of credit, overspending, lack of budgeting, too many debts, inadequate shopping and spending skills, low salary and lack of knowledge about money are the main factors that contribute to financial problems. Proper personal financial planning will allow an individual to live a comfortable life in his or her golden years without the need for concern on any financial constraint. This study is to determine relationship financial literacy, the attitudes towards personal financial planning and frequency of managing personal financial planning with awareness of personal financial literacy. A survey data was obtained from 50 of respondents by using a set of structured questionnaire.

The data obtained from questionnaires and secondary data were analyzed using SPSS version 14.0. From the result, financial literacy has a good and positive relationship with awareness of personal financial planning compared with attitudes toward personal financial planning and frequency of managing it. The recommendation and limitation were also included to assist those future researches who are interested to study further on this topic.