

A STUDY ON FACTORS THAT INFLUENCE PP(T)SB'S WORKERS IN MAKING PERSONAL INVESTMENTS DECISION

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JUNE 2015

ACKNOWLEDGEMENT

In the name of Allah, the Most Gracious and the Most Merciful,

Alhamdulillah, all praise to Allah for the strengths and His blessing in completing this research study. First and foremost, I would like to take this opportunity to express my profound gratitude and deep regards to my advisor, Madam Fauziana binti Fauzi @ Mat Rawi for her support and advice in complete this research. I am very appreciating what have she done to explain about his research. Without her guidance and persistent help, this research study would not have been possible.

I would also like to take opportunity to express a deep sense of gratitude to my supervisor at PETRONAS Refinery (Terengganu) Sdn Bhd, Miss Afifah Izzati binti Jumhari, for providing me with a good environment and facilities to complete this research study. I would like to acknowledge and thank her for the cordial support valuable information and guidance, which helped me in completing this research, study though various stages.

I would like to extend my deepest gratitude and special thanks to the employees of PETRONAS Refinery (Terengganu) Sdn. Bhd, for the valuable information provided by them in their respective fields. I am grateful for the cooperation, understandings and support during the period of my internship. Without any helps and the kind assistance of all parties mentioned above, I may not be able to completing my research study successfully.

Most importantly, none of this would have been possible without the love and patience of my family. Their support and encouragement was in the end what made

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this research possible. My parents receive my deepest gratitude and love for their dedication and the many years of support during my studies that provided the foundation for this research study.

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ABSTRACT

This research investigates the factors that influence employees of PETRONAS Refinery (Terengganu) Sdn. Bhd. in making personal investments decision. The literature provided discusses the three independent variables which are rate of return, future planning awareness and accounting information and the dependent variable is personal investments decision. The study aims at identifying the most significant factors that influencing in making personal investments decision. The project based on descriptive research design. The data was collected with the help of questionnaire in previous research. The questionnaire included Section A which covered demographic information and Section B to cover all variables which are personal investments decision, rate of return, future planning awareness and accounting information. Questions in Section B used 5 point Likert Scale. The sample size considered for the study was 120 wherein the entire sample was working with PETRONAS Refinery (Terengganu) Sdn. Bhd. from several departments. The software used for the analysis of the findings was SPSS (Statistical Package for Social Sciences) Version 20.0. Correlation analysis showed that there are positively relationship between all the dependent variables (rate of return, future planning awareness and accounting information) and personal investments decision. The findings from T-Test showed that all the independent variables were significant to the dependent variable.