



**RETIREMENT PLANNING BEHAVIOUR AMONG STAFF IN PEJABAT
DAERAH & TANAH MARANG, TERENGGANU**

SITI MUNIRAH BINTI MOHD AZAM

2010222594

**BACHELOR OF BUSINESS ADMINISTRATION
(HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT
MARA UNIVERSITY OF TECHNOLOGY**

JANUARY 2014

DECLARATION OF ORIGINAL WORK



BACHELOR BUSINESS ADMINISTRATION
WITH HONOURS FINANCE
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
"DECLARATION OF ORIGINAL WORK"

I, SITI MUNIRAH BINTI MOHD AZAM, (I/C NUMBER: 901111-11-5264)

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 results 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: _____

A handwritten signature in black ink, appearing to read 'Siti Munirah', written over a horizontal line.

Date: _____

8 - JAN - 2014

ABSTRACT

The research study titled "Retirement Planning Behaviour among Staff in Pejabat Daerah & Tanah Marang, Terengganu". The objectives of this research study to identify the level of awareness about retirement planning behaviour, to identify the relationship between each independent variable (financial literacy, awareness on savings and educational level) with the retirement planning behavior among staff in Pejabat Daerah & Tanah Marang, Terengganu and to identify between working experience of the staff regarding to retirement planning behavior. The researchers use data collection method of convenience sampling under purposive sampling. As a result, all objectives from the research study are supported.

TABLE OF CONTENTS

<u>CONTENT</u>	<u>PAGE</u>
ACKNOWLEDGEMENT	<i>i</i>
TABLE OF CONTENT	ii
LIST OF TABLES	iv
ABSTRACT	v
CHAPTER 1: INTRODUCTION	
1.1 Introduction	1
1.2 Problem Statement	1
1.3 Research Question	3
1.4 Research Objectives	4
1.5 Scope of Study	4
1.6 Significant of Study	4
1.7 Limitation of Study	4
1.7.1 Lack of experience and Knowledge	5
1.7.2 Time Constraint	5
1.7.3 Respondents	5
1.8 Hypothesis	6

1.9 Theoretical Framework	6
1.10 Definition of Terms	7
1.10.1 Retirement Planning	7
1.10.2 Financial Literacy	7
CHAPTER 2: LITERATURE REVIEW	
2.1 Preamble	8
2.2 Retirement Planning Behaviour	8
2.3 Financial Literacy	9
2.4 Awareness on savings	12
2.5 Educational level	13
CHAPTER 3: RESEARCH METHODOLOGY	
3.1 Preamble	13
3.2 Population	17
3.3 Sampling Technique and Size	17
3.3.1 The Sampling Design	17
3.3.2 The Sampling Size	18
3.4 Data Collection Method	18
3.5 Data Administrative and Analysis	19
CHAPTER 4: DATA ANALYSIS AND INTERPRETATION	