



**FACTORS INFLUENCING THE PERSONAL FINANCIAL PLANNING  
: A STUDY AMONG THE GOVERNMENT SERVANT  
AT KOTA BHARU**

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Submitted in Partial Fulfillment of the  
Requirement for the  
Bachelor of Business Administration with Honours (Finance)

**BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA KELANTAN  
KAMPUS KOTA BHARU**

**SUBMISSION DATE: JUNE 2013**

## **DECLARATION OF ORIGINAL WORK**



**BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE**

**FACULTY OF BUSINESS MANAGEMENT**

**UNIVERSITI TEKNOLOGI MARA KELANTANG**

**KAMPUS KOTA BHARU**

I, MUHAMMAD ZAINAL BIN AB RAHMAN, (I/C NUMBER:)

Hereby declares 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 it is otherwise stated.
- All verbatim extract have been distinguish by quotation marks and source of my information have been specifically acknowledgement.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**LETTER OF TRANSMITTAL**

Bachelor in Business Administration (Hons) Finance  
Universiti Teknologi Mara (UiTM) Kampus Kota Bharu,  
Kota Bharu,, Kelantan.

June 2013

Madam Nurazleena Bt Ismail  
The Head of Programme,  
Bachelor of Business Administration (Hons) Finance,  
Faculty of Business Management  
University Teknologi MARA UiTM; Kota Bharu, Kelantan

Dear Madam,

**SUBMISSION OF PROJECT PAPER**

Attached is the project paper titled 'Factors Influencing the Personal Financial Planning: A Study among the Government Servant at Kota Bharu' to fulfill the requirement needed by the Faculty of Business Management, Universiti Teknologi MARA

Your kindness in accepting the unbounded thesis is very much appreciated.

Thank you.

Yours sincerely,

.....

**MUHAMMAD ZAINAL BIN AB RAHMAN**

**2010108723**

**BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE**

## ACKNOWLEDGEMENT

ASSALAMUALAIKUM W.B.T.

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Alhamdulillah, with the submission of this project paper, I have fulfilled a partial fulfillment to the requirement for the Bachelor in Business Administration (Hons) Finance.

Special gratitude to my beloved family who has encourages and gives support to me from the beginning of this study.

Finally, I also give my deepest thanks to all my friends, who have always, be by my side for the support and help. Special thanks also go to all peoples who have directly or indirectly helping me in completing this thesis,

Thank you very much.

## **ABSTRACT**

This study attempts to determine the factors that influencing the personal financial planning among the government servant at Kota Bharu. This study uses primary and secondary data. 100 questionnaires was distributed to the different government organization at Kota Bharu. The data collected was then tested on the multiple regression analysis and then were use to test the hypothesis in this study. The researcher also measure how the several demographic factors can contribute to have a proper personal financial planning. The factors are gender, age, marital status, and education level. Besides that, the financial literacy also become independent variable in this study and it has a positive relationship with the personal financial planning. From this research, it's revealed what is the most influence the personal financial planning. Researcher also suggests some recommendation to the government servant as the respondents, the government its-self and the future researchers.