



اَوْنِيُوْرَسِيْتِي تِيكْنُوْلُوْجِي مَارَا

**UNIVERSITI TEKNOLOGI MARA
KAMPUS KOTA BHARU, KELANTAN**

**“FACTORS INFLUENCE WORKERS FOR
RETIREMENT PLANNING”**

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Dear Sir,

SUBMISSION OF PROJECT PAPER (FIN 667)

It is with great pleasure that I present you my thesis entitle “ **FACTORS INFLUENCE WORKERS FOR RETIREMENT PLANNING**” for your kind evaluation as required by the Faculty of Business Management, Universiti Teknologi MARA.

Thank You.

Yours sincerely,

.....
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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

“In the name of Allah the Almighty, the Merciful, and the Beneficent”

Glory to Allah S.W.T, Most Gracious, the Most Merciful, and peace upon his messenger Holy Prophet Muhammad S.A.W. All the worship belongs to only Allah. I seek refuge to Allah from the wickedness within and from the evil deeds. I also praised to Allah S.W.T for giving me courage, time, strength, and knowledge to complete this project paper properly.

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ABSTRACT

This exploratory research was carried out on teachers in Kota Bharu with the aim to identify the factors influence workers for retirement planning. This study was based on simple random sampling method based on teachers and the data was collected after they are answers the entire question required. Questionnaires were distributed and the data gathered was analyzed to derive possible findings of the study. For this study, a Multiple Linear Regression had been use to measure the relationship between the dependent variable (Retirement planning) and the factors of influence (age, income level, gender, health condition, financial knowledge, family size, marital status and saving attitude).Consistent with the prediction of the hypothesis, income level and saving attitude has a significant positive impact on the retirement planning. While conducting this study, it also have several implications such as time constraint, financial constraints, lack of co-operation from respondents, questionnaire misinterpretation, and facing with respondents who have lack of knowledge. This research also included some recommendations that related to the study which is can influence workers towards retirement planning. Besides, it also recommends that the organization should encourage their employees towards retirement planning.

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