



**A RESEARCH ON RETIREMENT CONFIDENCE
AMONG WORKERS IN KEDAH**

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IN THE MOST NAME OF ALLAH S.W.T, THE MOST COMPASSIONATE AND THE MOST MERCIFUL

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ABSTRACT

Retirement is when someone able to leave the working sector permanently in old age. In Malaysia most people have less confident about their retirement because they do not think about their expenses when they retire. Besides that, when the workers is young, they do not make an enough saving or investment for use in the old age. This thesis investigates the factors that influence retirement confidence among the workers in Kedah. The factors are retirement planning, saving and investment and also debt. The focus of this research is on all the workers in Kedah whether working at government sector, private sector and others. This thesis was carried out by questionnaire-based surveys to all the workers in the difference gender which is male and female. There is no specific age when distributed the questionnaire. Data collected from 100 workers that working in Kedah and the data was analysing using the SPSS software. The results of regression models revealed that there is only one factors that significant with retirement confidence which is retirement planning. Another factors, saving and investment and also debt are not significant with retirement confidence because the p-value is more than 0.05.

CHAPTER 1: OVERVIEW

1.0 Introduction

Based on this chapter, it will discuss about, problem statement of the study, the background of the study, significant of the study, research objective and research question. In this research, it will focus on the factors influence retirement confidence among the workers in Kedah.

Firstly is the background of the study. This study will be discussed about the variables which are independent variables and dependent variable. The variables in this study are the retirement confidence for dependent variable and the factors that influence retirement confidence among workers in Kedah are the independent variables. The factors is retirement planning, saving and investment and also debt.

Next is the research question. In this chapter will be discussing about research question that related to the conceptual framework in the research. In this research question have two items which is main research question and specific research question.