



**THE AWARENESS OF PERSONAL FINANCIAL MANAGEMENT AMONG
EMPLOYEES AT SIGNIFICANT TECHNOLOGIES SDN BHD**

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ADMINISTRATION (HONS) FINANCE
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MELAKA CITY CAMPUS**

SEPTEMBER 2014

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**Submitted In Partial fulfillment of the
Requirement for the
Bachelor of Business Administration
Honours (Finance)**

**FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
MELAKA CITY CAMPUS**

SEPTEMBER 2014

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITY TEKNOLOGI MARA
KAMPUS BANDARAYA MELAKA**

"DECLARATION OF ORIGINAL WORK"

I, SITI NUR SHAHIRAH BR AZMAN

IC Number: 910704-14-6642

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 result 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: _____

Date : 5 January 2014

LETTER OF SUBMISSION

5 January 2015

Head of Program

Bachelor of Business Administration (Hons) Finance

Faculty of Business Management

Universiti Teknologi Mara Melaka City Campus

110, Off Jalan Hang Tuah

76300, Melaka.

Dear Sir/ Madam,

SUBMISSION OF PROJECT PAPER

Attached is a project paper entitled “**The Awareness Of Personal Financial Management Among Employees At Significant Technologies Sdn Bhd**” to fulfill the requirement under FIN 667 : Industrial Training (4.00) for the completion of degree studies as needed by Universiti Teknologi Mara.

Thank you,

Yours Sincerely,

SITI NUR SHAHIRAH BT AZMAN

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BBA (Hons) Business Administration (Finance)

ABSTRACT

This paper investigates the awareness of personal financial management among employees at Significant Technologies Sdn Bhd. The problem statement in this research papers is the women have lower scores than men in the awareness of personal financial management because women in general are less interested in the topic of investment and Personal Finance. Other than that, women are also less the knowledge about the personal financial management will become the risk of bankruptcies, credit problems, poor savings rates.

Nowadays, the personal financial management is important to avoid from the overspending, bankruptcy. So, I want to determine the factor that can influence the awareness of personal financial management among employees at Significant Technologies Sdn Bhd. The objectives of the study are to study the relationship between financial knowledge skills, income level and retirement planning with the awareness personal financial management.

Furthermore, the research methodology is use to researcher to interpret data from questionnaire that has been distributed to respondents. Thus, 50 of questionnaires were disturbed to employees at Significant Technologies Sdn Bhd. The method use reliability statistic (Conbach's Alpha), frequency (Demographic statistic), descriptive statistic and hypothesis testing which consist of Pearson coefficient matrix, crosstab and regression analysis. Besides that, I have found out knowledge skills and retirement planning has significant relationship with the awareness of personal financial management among employees at Significant Technologies Sdn Bhd. And also, I find out income level have no significant relationship with the awareness of personal financial management among employees at Significant Technologies Sdn Bhd.