

MODELLING THE RETIREMENT PLANNING AMONG STAFF IN A PUBLIC UNIVERSITY BY USING MULTIPLE LINEAR REGRESSION
(Pemodelan Perancangan Persamaan Dikalangan Kakitangan di Sebuah Universiti Awam dengan Menggunakan Model Regresi Linear Berganda)

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ABSTRACT

Retirement is a stage in life when a person decides to leave the workforce permanently. In Malaysia, the typical retirement age is 65. Individuals can predict how quickly and likely they will be able to reach their retirement goals with good retirement planning. Hence, the purpose of this study is to identify the determinants of retirement planning which are health, job environment, and financial planning among staffs in a public university in Kelantan. In this study, 85 samples were selected using a stratified random sampling technique that involve academic and non-academic staff. The data were collected using questionnaire that was distributed via WhatsApp and e-mail. To achieve the objectives, the data was analyzed using Multiple Linear Regression. From this study, it can be concluded that there are two variables that significantly influence retirement planning which are health, and financial planning. In conclusion, individuals are advised to take good care of their health, and it is advisable for individuals to have investment property for future saving.

Keywords: financial planning; health; job environment; retirement planning

ABSTRAK

Persaraan adalah tahap kehidupan apabila seseorang memutuskan untuk meninggalkan kerja secara kekal. Di Malaysia, usia persaraan biasa adalah 65 tahun. Individu dapat meramalkan kehidupan selepas persaraan adakah dapat mencapai matlamat persaraan mereka dengan perancangan persaraan yang baik. Sehubungan itu, tujuan kajian ini adalah untuk mengenal pasti penentu perancangan persaraan merangkumi kesihatan, persekitaran pekerjaan, dan perancangan kewangan di kalangan kakitangan di satu universiti awam di Kelantan. Dalam kajian ini, 85 sampel dipilih menggunakan teknik pensampelan rawak berstrata yang melibatkan staf akademik dan bukan akademik. Data dikumpulkan menggunakan borang soal selidik yang diedarkan melalui WhatsApp dan mel-e. Untuk mencapai objektif, data dianalisis menggunakan Regresi Linear Berganda. Daripada kajian ini, dapat disimpulkan bahawa terdapat dua pemboleh ubah yang mempengaruhi secara signifikan terhadap perancangan persaraan iaitu perancangan kesihatan, dan kewangan. Kesimpulannya, individu disarankan untuk menjaga kesihatan mereka, dan disarankan bagi individu untuk memiliki harta pelaburan untuk simpanan di masa depan.

Kata kunci: perancangan kewangan; kesihatan; persekitaran pekerjaan; perancangan persaraan

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