



**FACTORS THAT INFLUENCE SAVING BEHAVIOR AMONG UNDERGRADUATES
AT UiTM MELAKA CITY CAMPUS**

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UNIVERSITI TEKNOLOGI MARA
BANDARAYA MELAKA**

JANUARY 2015

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

**FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
BANDARAYA MELAKA**

JANUARY 2015

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
WITH HONOURS (FINANCE)
FACULTY OF BUSINESS MANAGEMENT
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“DECLARATION OF ORIGINAL WORK”

I, NURUL AZLIN BINTI JELANI, (I/C Number: 910208-08-5502)

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: 6 January 2015

LETTER OF SUBMISSION

6 January 2015

The Head of Program
Bachelor of Business Administration (Hons) Finance
Faculty of Business Management
Universiti Teknologi MARA
Kampus Bandar raya Melaka
110 Off Jalan Hang Tuah
75300 Melaka

Dear Madam,

SUBMISSION OF PROJECT PAPER (FIN667)

Attached is the project paper titled "FACTORS THAT INFLUENCE SAVING BEHAVIOR AMONG UNDERGRADUATES AT UiTM MELAKA CITY CAMPUS" to fulfill the requirement as needed by the Faculty of Business Management, Mara University of Technology.

Thank You.

Yours Sincerely,

.....

NURUL AZLIN BINTI JELANI

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Bachelor of Business Administration (Hons) Finance

ABSTRACT

Personal financial planning is very important because it will determine a person's financial success. Financial management for all people are varies around the world and the most common one is saving. The purpose of this research is to study the factors that influence saving behavior among undergraduates at UiTM Melaka City Campus. Therefore, the research objectives in this study are to identify which factors that most influence saving behavior, to determine the relationship between Self-Control and Saving Behavior, to examine the relationship between Financial Literacy and Saving Behavior, and to identify the relationship between Parental Socialization with Saving Behavior among undergraduates at UiTM Melaka City Campus.

This research use primary data. Primary data are collected using questionnaires. The questionnaires are developed using multiple choices and five (5) point Likert scale. 200 questionnaires have been distributed to all students that come from semester 1 until semester 5 in Faculty of Business Management. The sampling procedure adopted was Stratified Random Sampling technique. The data obtained were analyzed using Statistical Package for Social Science (SPSS). Moreover, Frequency Analysis, Reliability Analysis, Pearson Correlation and Multiple Regression Analysis are used for the data analysis method. Based on findings in this study, it shows that there is a significant positive relationship exists between Saving Behavior towards Self-Control, Financial Literacy and Parental Socialization as the p-value is less than 0.05.

Keywords: Saving behavior, self-control, financial literacy, and parental socialization.