



UNIVERSITI TEKNOLOGI MARA

**THE FACTORS THAT INFLUENCE SAVING BEHAVIOR AMONG
UNIVERSITY STUDENTS**

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ABSTRACT

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This paper aims to examine the relationship between income/access funds, parent's financial behavior and peer influence on saving behavior among public and private university students in Kota Kinabalu, Sabah. Data were collected from the questionnaires that distributed around University Apartment, Sulaman by using simple random sampling. The questionnaires were randomly distributed to 150 students from public and private university. The result from the study shows that income/access funds, parent's financial behavior and peer influence have significant relationship with saving behavior.

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