



**AN EMPIRICAL INVESTIGATION ON DETERMINANTS OF ATTITUDE TOWARDS SAVING
BEHAVIOR AMONG EMPLOYEES AT JATI BERINGIN SDN BHD**

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“DECLARATION OF ORIGINAL WORK”

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In the name of Allah, the Most Gracious and the Most Merciful

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ABSTRACT

People intend to spend their money rather than save. Therefore, it is important to identify the determinants of attitudes towards saving behaviour. Nowadays, the saving practices decrease over the year. Thus, the purpose of this study is to identify the factor that affecting saving behavior. The research questions conducted defined the significant relationship between saving behavior and determinants of attitudes which consists of four variables which is financial literacy, parental involvement, peer influence and self control. This study was conducted among employee in Jati Beringin Sdn Bhd with the total respondents of 80 whom are among different status. The sampling technique is use in this research is stratified random sampling. The data were obtained by using SPSS 2.0.

The data consist of frequency analysis, descriptive analysis, scale reliability and Pearson Correlation Coefficient. The result indicates that all independent variable which is financial literacy, parental involvement, and peer influences have a moderate significant relationship towards saving behaviour. Moreover, self control is found to be the most significant relationship towards saving behaviour. This study provides information on factor effecting saving behavior.

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