

## **DECLARATION OF ORIGINAL WORK**



**BACHELOR OF BUSINESS ADMINISTRATION  
(HONS) FINANCE  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
JOHOR  
“DECLARATION OF ORIGINAL WORK”**

I am Nurul Wahidah Binti Md Razi

(I/C Number: 910101-01-5088)

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: \_\_\_\_\_

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Date: \_\_\_\_\_

## LETTER OF SUBMISSION

21 June 2015

Pn. Shahira Abd Jabar  
Department of Finance  
Scholl of Business and Management  
UITM Johor, Segamat, Johor  
Box 527, 85000 Segamat  
Johor, Malaysia.

Dear Mrs,

### SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “**THE DETERMINANTS OF SAVING IN MALAYSIA**” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely

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Bachelor of Business Administration (Hons) Finance

## **ACKNOWLEDGEMENT**

Foremost, I wish to count my blessings and thanks to Allah s.w.t for providing me with the good mental and physical and also other positive attributes to complete this challenging research paper. Special mention goes to my research advisor Pn. Shahira And Jabar for her guidance, supervision and support. Her goods comments and suggestions greatly assist in the successful completion of this project paper.

I also wants gives my appreciation to all those who have assisted in one way or another in the completion of this research paper. Moreover, very thankful to all my friends, family and office colleagues for their understanding, kindness and moral support during I'm tried to complete this assignment.

Thank you.

## **ABSTRACT**

The rapid demographic shift in Malaysia is expected to raise both micro and macro-economic issues. On the microeconomic front, health care, housing, and other related services for the purpose of improving the welfare of the elderly need to be addressed. In addition, macroeconomic issues related to saving, labor productivity, and capital flows also need to receive attention. Due to the inadequacy of recent and comprehensive data and information regarding the behavior of household savers through time, the study designed to increase savings interest. So, this research is to study about what actually the determinants that influences saving behavior in Malaysia. It conducts to determine is there relationship between of income, rate of return, inflation and consumption on saving in Malaysia.