



**A STUDY ON DETERMINANTS OF HOUSEHOLD SAVING IN
ASEAN COUNTRIES: MALAYSIA, PHILIPPINES AND THAILAND**

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Declaration of Original Work



**BACHELOR OF BUSINESS ADMINISTRATION WITH
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I, AHMAD AIMI ASYRAN BIN AHMAD MAZUKI (2017684104)

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, any 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: _____

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(AHMAD AIMI ASYRAN AHMAD MAZUKI)

LETTER OF SUBMISSION

14/01/2020

Miss Nurhaslinda binti Hashim
Faculty of Business and Management
Universiti Teknologi MARA Melaka
Campus Bandaraya Melaka
Melaka.

Dear Miss,

Submission of Final Project Paper

Attached is the project paper titled “**A Study on The Determinants of Household Savibf In ASEAN Countries: Malaysia, Philippines and Thailand**” to fulfill the requirement as needed by the Faculty of Business and Management, Universiti Teknologi MARA.

Thank you.

Sincerely,

Ahmad Aimi Asyran Ahmad Mazuki

2017684104

Bachelor of Business Administration (Hons) Finance

TABLE OF CONTENT

Title Page	i
Declaration of Original Work	ii
Letter of Submission	iii
Acknowledgement	iv
Table of Content	v
List of Figures	ix
List of Tables	x
List of Abbreviations	xi
Abstract	xii
CHAPTER 1 INTRODUCTION	
1.0 Introduction	1
1.1 Background of Study	3
1.2 Problem Statement	8
1.3 Research Objectives	16
1.4 Research Questions	17
1.5 Significant of Study	18
1.6 Scope and Coverage of Study	20
1.7 Limitation of Study	21
1.8 Definition of Terms	23

ABSTRACT

Household Saving is the segment of pay that is not being used in current utilizations. The purpose of this study is to observe the determinants of household saving rate that shape the financial situations of a nation in Southeast Asia which are Malaysia, Philippines and Thailand. The factors are deriving from the housing price index denoted by real property index, inflation rate measured by consumer price index, unemployment rate represented by % of total labour force and interest rate measured by % of government bond. The study follows descriptive research using panel data from 2009 until 2018. Final regression model has been chosen as the method to analyse the result. The empirical result shows that all variables have significant relationship towards household saving except housing price index.