



INVESTIGATION ON DETERMINANTS OF  
SAVING BEHAVIOR AMONG EMPLOYEES IN MALAYSIA

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## **DECLARATION OF ORIGINAL WORK**



### **BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS (FINANCE) FACULTY OF BUSINESS AND MANAGEMENT**

#### **UNIVERSITI TEKNOLOGI MARA**

#### **“DECLARATION OF ORIGINAL WORK”**

Azreenabila Binti Norliza, (I/C Number: 960422-14-5620)

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: \_\_\_\_\_

## **LIST OF TRANSMITTALS**

January 2020

Associate Professor Dr Shafinar Binti Ismail

Faculty of Business and Management

Universiti Teknologi MARA (Melaka) City Campus

75300 Melaka

Dear Dr,

SUBMISSION OF FINAL PROJECT PAPER Attached is the project paper title  
“DETERMINANTS OF SAVING BEHAVIOR AMONG EMPLOYEES IN  
MALAYSIA” to fulfill the requirement needed by the Faculty of Business  
Management, University of Technology MARA.

Thank You

Yours Sincerely,

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Bachelor of Business Administration with

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## **ABSTRACT**

This research is to investigate the relationships between financial knowledge, financial planning and retirement planning with saving behavior. The sample in this research is to investigate employees in Petronas, Malaysia which involved 150 totals of respondents were chosen through purposive sampling of employees that working in Petronas, Malaysia. In order to obtain the result, frequency distribution, descriptive analysis, reliability analysis, Pearson correlation analysis and multiple regression analysis were conducted in the analysis part. The findings recommend that the financial knowledge and retirement planning has significant relationships with saving behavior. Financial knowledge is found as the most influenced predictor towards saving behavior followed by financial planning and retirement planning. These finding could contribute to the body of knowledge by identifying determinants of saving behavior among employees in Petronas. Theory of planned behavior is used to underpin a proposed theoretical framework. The study shows the absence of financial knowledge, financial planning, retirement planning will enhance the level of saving behavior among employees in Petronas.

Keyword: Saving Behavior, Financial knowledge, Financial planning, Retirement planning.