



**FACTORS AFFECTING GROSS DOMESTIC SAVINGS  
IN MALAYSIA**

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**JANUARY 2020**

**DECLARATION OF ORIGINAL WORK**



**BACHELOR OF BUSINESS ADMINISTRATION  
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“DECLARATION OF ORIGINAL WORK”**

I, MOHAMAD HAAFIZH FAAIZ BIN ROSLI, (I/C NUMBER: 951026-02-5913)

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 degrees.
- This project-paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by equation marks and sources of my information have been specifically acknowledged.

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

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

## LETTER OF SUBMISSION

MOHAMAD HAAFIZH FAAIZ BIN ROSLI

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Dear Sir,

### SUBMISSION OF FINAL PROJECT PAPER

Attached is the project paper entitled “**Factors Affecting Gross Domestic Savings in Malaysia**” to fulfil the requirement a needed by the Faculty of Business Management, Universiti Teknologi Mara.

Thank you.

Sincerely,

MOHAMAD HAAFIZH FAAIZ BIN ROSLI

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## TABLE OF CONTENTS

### CONTENTS

TITLE PAGE	i
DECLARATION OF ORIGINAL WORK	ii
LETTER OF TRANSMITTAL	iii
ACKNOWLEDGEMENT	iv
TABLE OF CONTENTS	v
LIST OF FIGURES	ix
LIST OF TABLES	x
LIST OF ABBREVIATIONS	xi
ABSTRACT	xii

### CHAPTER 1: INTRODUCTION

1.0 Introduction	1
1.1 Research background	1-2
1.2 Problem Statement	2-5
1.3 Research Objective	
1.3.1 General Objective	5
1.3.2 Specific Objective	5
1.4 Research Question	5-6
1.5 Scope of Study	6
1.6 Significance of Study	7
1.7 Limitation	7-8

## ABSTRACT

The main objective of this study is to investigate the significant relationship between macroeconomic variables (more specifically inflation rate, unemployment rate, consumption and interest rate) with gross domestic savings in Malaysia. The data were collected annually and the period begins from 1983 to 2017. Ordinary Least Square regression method is practiced to evaluate the regression. E-Views program is being used to determine the econometric problems. The result has shown that there is a significant between macroeconomics variables towards Gross Domestic Saving. I hope that this study could give benefits and answers to know what factors that affect and make the Gross Domestic Saving rate reduced. Therefore, this study as well as will help an individual or family become financially secure in the future.