

**UNIVERSITI TEKNOLOGI MARA**

**FACTORS INFLUENCING SAVING  
HABIT AMONG RESIDENTS IN KOTA BHARU,  
KELANTAN.**

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Final Year Project Paper submitted in fulfilment  
of the requirements for the degree of  
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## AUTHOR'S DECLARATION

I declare that the work in this final year project paper was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Undergraduate, Universiti Teknologi MARA, regulating the conduct of my study and research.


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## **ABSTRACT**

The researcher's interest in exploring factors influencing saving habits has greatly increased in recent years due to society's awareness of its importance. Saving habit is an important element in disciplining people to achieve a quality life because peoples who have saving habit will influence the way they manage money throughout their lives. This study seeks to examine the saving habit among residents of Kota Bharu, Kelantan. This study uses primary data by questionnaires and the sample consisted of 200 peoples and the target population of the study is from Kota Bharu's residents. This study uses a Convenience sampling method to collect the data and the results were compiled by using Statistical Package for Society Science (SPSS) software version 22. The result comprised reliability and multiple linear regression analysis. There are four independent variables for this study which are financial literacy, parental socialization, peer influence, and self-control while the dependent variable is the saving habits. From the study, the researcher had gained significant results for all the independent variables.

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*Dr. Faridah Najuna Misman*

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