



اَوْنِبُورْسِيَّتِي تِيكْنُولُوجِي مَارَا

UNIVERSITI TEKNOLOGI MARA  
CAWANGAN KELANTAN

**A STUDY ON FACTORS THAT INFLUENCE THE  
SAVING BEHAVIOR AMONG GOVERNMENT  
SERVANTS AT KOTA DARUL NAIM, KOTA BHARU.**

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## **DECLARATION OF ORIGINAL WORK**

I declare that the work in this thesis was carried out in accordance with the regulations of University Technology Mara (UiTM). It is original and is the result of my own work, unless otherwise indicated or acknowledged as referenced work. This topic has not been submitted to any other academic institutions or non-academic institutions for any other degree or qualification.

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In the Name of Allāh, the Most Gracious, the Most Merciful

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## **ABSTRACT**

This paper report is about a study on factors that influence the saving behavior among government servant at Kota Darul Naim, Kota Bharu. There are three independent variables in this study which are purpose, level of income and asset choice. The objective of this study is to know the relationship between purpose, level of income and asset choice with the saving behavior. For this study, the primary data have been used where researcher had distributed 120 questionnaires among the government servant at Kota Darul Naim. The data collected have been analyzed using SPSS (Software Package Science Social) and AMOS (Analysis of Moments Structure). To test the significant, researcher used several method in analyzing the data through the comparative fit index (CFI), coefficient of determination, T-test, F-test, multiple regression and frequency distribution. The finding shows that two variables that is level of income and asset choice is not significant with dependent variables. Finding for another variable that is purpose have a relationship with saving behavior.

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