



UNIVERSITI TEKNOLOGI MARA

SAVING BEHAVIOR AMONG TM STAFF KOTA BHARU

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APRIL 2011



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“DECLARATION OF ORIGINAL WORK”

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Hereby, declare that:

- This work has not previously been accepted in substance for any degree, locally or overseas and 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: April 2011

ACKNOWLEDGEMENT

“In the Name of Allah the Almighty, the Merciful and the Beneficent”

Alhamdulillah, Glory to ALLAH S.W.T., the most Gracious and the most Merciful is upon his messenger Holy Prophet Muhammad S.A.W. I am very grateful to Almighty Allah S.W.T for giving me strength and opportunity to complete this final project paper. Without His Grace and Mercifulness, this project paper may not be complete on time.

First and foremost, I would like to thank my respected project advisor, Professor Madya Mohamad Safri bin Ya for his continuous guidance, advice, comments, and constant support at all stage of this research. Not forget to my second advisor, Miss Siti Nor Baya binti Abd Rashid for her support to complete this study. It would have been impossible without her guidance. I would also like to take this opportunity to thank my family, with my override gratitude for them, who have given me the support, encouragement and sacrifices regarding this project paper. Moreover, I would like to express my special gratitude to all my friends for their nice views on my thesis.

Last but not least, I would like to thank to those, who I have not mentioned, but has contributed throughout this research whether directly or indirectly. Thank you for your generous time and cooperation. Lastly my special acknowledgement goes to Universiti Teknologi MARA for granting me the opportunity to pursue my study in this Bachelor in Business Administration (Hons) (Finance). I appreciate all of your help and will not forget you all. Thank you

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ABSTRACT

This paper reports an exploratory study on relationship Saving Behaviour among TM staff Kota Bharu with return, income, financial knowledge and family size. The objective of the study is to determine the relationship between return, income, financial knowledge and family size with saving behavior among TM staff Kota Bharu. For this study, the primary data are used and the researcher had distributed the questionnaire among 100 employees in TM Kota Bharu. The data collected was tested by using regressions analysis. This indicates that most of the respondents agreed that there is relationship between the return, income, financial knowledge and family size with saving behavior among TM staff in Kota Bharu. Overall, the researcher concluded that all the variables model is acceptable and reliable for forecasting.