



**UNIVERSITI TEKNOLOGI MARA**

**DETERMINANTS OF SAVING BEHAVIOUR AMONG  
EMPLOYEES IN KELANTAN**

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(HONS.)(FINANCE)**

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## LETTER OF TRANSMITTAL

Bachelor of Business Administration (Hons.)(Finance)  
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Dear Sir,

### **SUBMISSION OF FINANCE PROJECT PAPER**

Attached is the copy of Finance Project Paper entitled “Determinants of saving behaviour among employees in Kelantan” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA (UiTM).

Thank you.

Yours faithfully,

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Nor Azira Binti Abd Aziz

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## TABLE OF CONTENTS

<b><u>CONTENTS</u></b>	<b><u>PAGES</u></b>
<b>TITLE PAGE</b>	I
<b>LETTER OF DECLARATION</b>	II
<b>LETTER OF TRANSMITTAL</b>	III
<b>ACKNOWLEDGEMENT</b>	IV
<b>TABLE OF CONTENTS</b>	V
<b>LIST OF TABLES AND LIST OF FIGURE</b>	VI
<b>ABSTRACT</b>	VII
<b>1.0 INTRODUCTION</b>	
1.1 Chapter Description	1
1.2 Background Of Study	2
1.3 Problem Statement	5
1.4 Research Objectives	6
1.5 Hypotheses	7
1.6 Significance of Study	8
1.7 Conceptual Framework	9
1.8 Scopes of Study	10
1.9 Limitations of the study	11
<b>2.0 LITERATURE REVIEWS</b>	
2.1 Chapter Description	12
2.2 Literature on Dependent Variable	
2.2.1 Saving Behaviour	12
2.3 Literature on Independent Variables	
2.3.1 Income Level	14
2.3.2 Interest Rate	16
2.3.3 Credit Availability	18

## **ABSTRACT**

This paper investigates the relationship of income level, credit availability and interest rate effects saving behavior among employee. The target population of this study was employees in area of Kota Bharu, Kelantan and use primary data (questionnaire) as data collection method. A convenience sampling technique use to target 75 respondents. The research design use in this is hypothesis testing framework. There are three independent variables (income level, interest rate and credit availability) use to test either it have significant to the dependent variable (saving). For data analysis, the finding shows that income level and interest rate has significant relationship with saving behavior. Meanwhile, credit availability not has significant relationship with saving behavior.