

UNIVERSITI TEKNOLOGI MARA

**DETERMINANTS OF SAVING BEHAVIOUR
AMONG
STUDENTS IN MALAYSIA**

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Thesis submitted in fulfilment
Of the requirements for the
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BACHELOR OF BUSINESS ADMINISTRATION (HONS) ISLAMIC BANKING
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
SEGAMAT, JOHOR

“DECLARATION OF ORIGINAL WORK”

I, SitiNurshuhadaBintiKamarulzaman, (930108-04-5018)

Here by, 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 otherdegrees.
- This project paper is the result of our independent work and investigation, expect where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: _____

Date: 08/01/2017

LETTER OF SUBMISSION

19th DECEMBER 2016

Madam Norsaliza Binti Abu Bakar

First Advisor

Faculty of Business Management

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Johor


Dear Madam,

SUBMISSION OF PROJECT PAPER (ISB672)

Attached is the project paper titled "**DETERMINANTS OF SAVING BEHAVIOUR AMONG STUDENTS IN MALAYSIA**" to fulfil the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank You.

Yours sincerely,


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Bachelor of Business Administration (Hons) Islamic Banking

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ABSTRACT

Many people are not affordable do saving because when they young, they do not make an enough saving for use in the old age. In Malaysia, most students less confident to prepare financial plan because they do not think about their future expenses when they graduate. Students in Malaysia are not likely to save upon they received their student loans and spent aggressively for non-academic purposes. Despite there are few studies focus on the saving behaviour of students, most of the studies were not drove by theory and merely focused on single factors. In order to achieve the stated primary purpose in the research, several objectives has been constructed to help the study to clearly focus on the areas that need that will support to answer the problem statement. The primary purpose of this study is to identify the determinants of saving behaviour among students in Malaysia. The specified purposes are to determine the relationship between financial literacy and saving behaviour among students, to determine the relationship between parental socialization and saving behaviour among students, to determine the relationship between peer influence and saving behaviour among students and to determine the relationship between self-control and saving behaviour among students. The saving behaviour is choosing as the dependent variable in this study. There are four independent variables to be used which are financial literacy, parent socialization, peer influence and self-control. The study will use a quantitative method approach. The primary data collection will be through survey questionnaire and secondary sources such as journal and internet. The statistical methods like descriptive analysis, factor analysis and regression analysis will use in this research. The regression results will show the independent variables are to be partially the determinants of saving behaviour among students (AkademiLaut Malaysia).

Keywords: saving behaviour, Determinants saving behaviour, Financial Literacy, Parental Socialization, Peer Influence and Self-control.