

**DETERMINANTS OF SAVING BEHAVIOUR AMONG EMPLOYEES IN DYSON
MANUFACTURING SDN BHD**

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**Submitted In Partial Fulfilment of the Requirement for the
Bachelor of Business Administration with Honours (Finance)**

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DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS (FINANCE)
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA KAMPUS JOHOR**

I, NUR RAIDAH BINTI ABDUL AZIZ,

(I/C Number: 870720565982)

I hereby declare that:

- This work has not previously been accepted in substance for any degree, locally or overseas and not being concurrently submitted for the 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: Dec 2015

LETTER OF SUBMISSION

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Dear Madam,

DETERMINANTS OF SAVING BEHAVIOUR AMONG EMPLOYEES IN DYSON MANUFACTURING SDN BHD

I am requires to do a project on the above project paper on the above topic. I hereby submitted this report and I really hope that this work will fulfil the requirement for the Bachelor of Business Administration (Hons) Finance.

Thank you

Yours Sincerely,

NUR RAIDAH BINTI ABDUL AZIZ (201104247)

ABSTRACT

1.1 Background of the study

Personal saving behaviour is important because it will determine a person's financial success. Therefore, it is important to identify the saving behaviour as people are more to spend rather than to save. This objective of study is to investigate whether financial literacy, peer influence and self-control have influence on the saving behaviour among employee in Dyson Manufacturing Sdn Bhd. Primary data were collected using self-administered questionnaire. Questionnaires were distributed to the 120 respondent. The data obtained were analysed using SPSS 18.0 which involves scale of descriptive, reliability, Pearson Correlation Coefficient and regression analysis. The result shown only financial literacy have influence towards saving behaviour among employee in Dyson Manufacturing Sdn Bhd. Findings highlighted the need for financial education programs for workers to be directed at facilitating changes in financial management practices and reduce financial stress and improving financial knowledge. Researcher has recommended that workplace financial education programs could improve workers' financial problem by reducing financial stress. Workers who attended financial education seminars and workshops reported less financial stress, and lower financial problem than those who did not.

From an investment perspective, saving takes place when individual is able to spend less than income and has made some amount of money every month. Yet, saving decision depends on many significant factors such as habits, needs, preferences of consumption and risk attitudes, etc. In fact, the current economic landscape with the implementation of Goods and Services Tax (GST) will also affect saving patterns. Furthermore, the reasons for saving differ among income levels, with

