THE FACTOR INFLUENCING SAVING RATE

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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 Universiti Teknologi MARA. It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations, Universiti Teknologi MARA, regulating the conduct of my study and research.

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ABSTRACT

There are many factors that influence the saving rate. The main purpose of this paper is to determine the economic variables that influence toward saving rate. In this study, the researcher discover many factors affect the rate of savings which varies among studies. The objectives of this study are to determine the economic variables that can significantly affect the rate of savings. Furthermore, the researcher using panel data method where the data collected are consist of 10 countries which is Malaysia, China, Brunei, Singapore, Philippines, Japan, South Korea, Vietnam, Australia and Thailand where the period is from 2009 until 2018. At the end of this paper, researcher found out which variables that have statistical significance on household saving rate that is real interest rate, and budget balance which indicates the objectives. Recommendation to banking institution, future investors, Small and Medium Enterprise (SME), insurance company and government also provided which indicate the end of this study.