



THE DETERMINANTS OF SAVING BEHAVIOUR AMONG GOVERNMENT
SERVANTS IN KUALA LUMPUR, MALAYSIA

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"In The Name of Allah SWT the Most Gracious and the Most Merciful"

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ABSTRACT

This study investigates factors affecting saving behaviour by examining the relationships among four factors including financial knowledge, financial attitude, financial self-efficacy, and financial management practice. The questionnaire was distributed and the findings were analysed using Statistical Package of Social Sciences 20.0 which are involved scale reliability, descriptive and regression analysis. The sample of the research is examined on the government servants in Kuala Lumpur, Malaysia and there have 150 total of respondents were selected through convenient sampling. The following are the results which are generated from this research study. The findings suggest that, four key factors have an effects on saving behaviour in which indicates that 61.3% of independent variables explained dependent variables. Financial knowledge, financial self-efficacy and financial management practice have a significant relationship between saving behaviour. Meanwhile, it shows that there is no significant relationship between financial attitude and saving behaviour. The results also indicate that financial self-efficacy becomes the important factors that influence the saving behaviour. Financial self-efficacy is the best predictor as most of government servants are managed to make progress towards financial goals. These findings could be useful references for related organizations as well as body of knowledge and practical implication that are interested in developing personal saving in a context of avoiding from bankruptcy.

Keyword: Saving Behaviour, Financial Knowledge, Financial Attitude, Financial Self-Efficacy, Financial Management Practice