



**FACTORS INFLUENCING SAVING BEHAVIOR AMONG STUDENTS IN UiTM
CAWANGAN (MELAKA) KAMPUS BANDARAYA**

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ABSTRACT

The objective of this study is to examine the relationship between three hypotheses which is the relationship between self-control, parental socialization and peer influence with saving behaviour among students in UiTM Cawangan (Melaka) Kampus Bandaraya. For the purpose of this study, the cross-sectional and hypothesis was deployed. Simple random sampling has been utilised with 302 respondents as sample size which is 165 usable questionnaires were answered and collected from the respondents based on their consent and voluntary basis.

The result revealed that two hypotheses shows a positive relationship and significant between each other while one hypothesis show a negative relationship and no significant while peer influence is the most influence factor on saving behaviour among students in UiTM Cawangan (Melaka) Kampus Bandaraya. As recommendations, parents are encouraged to educate their children about saving and peer is encouraged their friends to start saving by set a goal to achieve it. Other recommended other independent variable is financial literacy.

By using the analysed generated by SPSS (Statistical Package for Social Science) results are analysed and deductions being drawn. Finally, the findings from this study will make a student realized to make a saving since they were young.