



**Faculty of Administrative Science & Policy Studies
Universiti Teknologi MARA**

Title

**A Study on the Factors that Influence Awareness of Early Financial Saving
of Final Semester Students in UiTM Melaka City Campus**

Name of Students

Muhammad Haikal Izzat bin Yusof	2010132685
Nur Amalina Azanan	2010548215

Name of supervisor

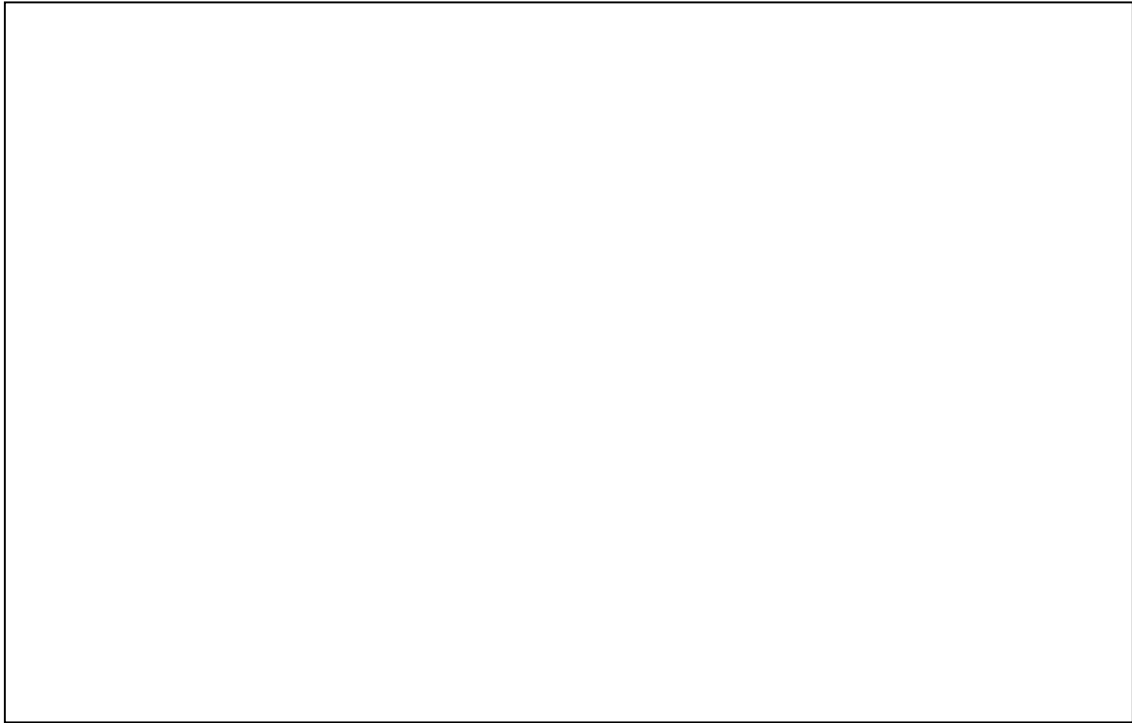
Madam Rosilawati Binti Sultan Mohideen

Name of co-supervisor

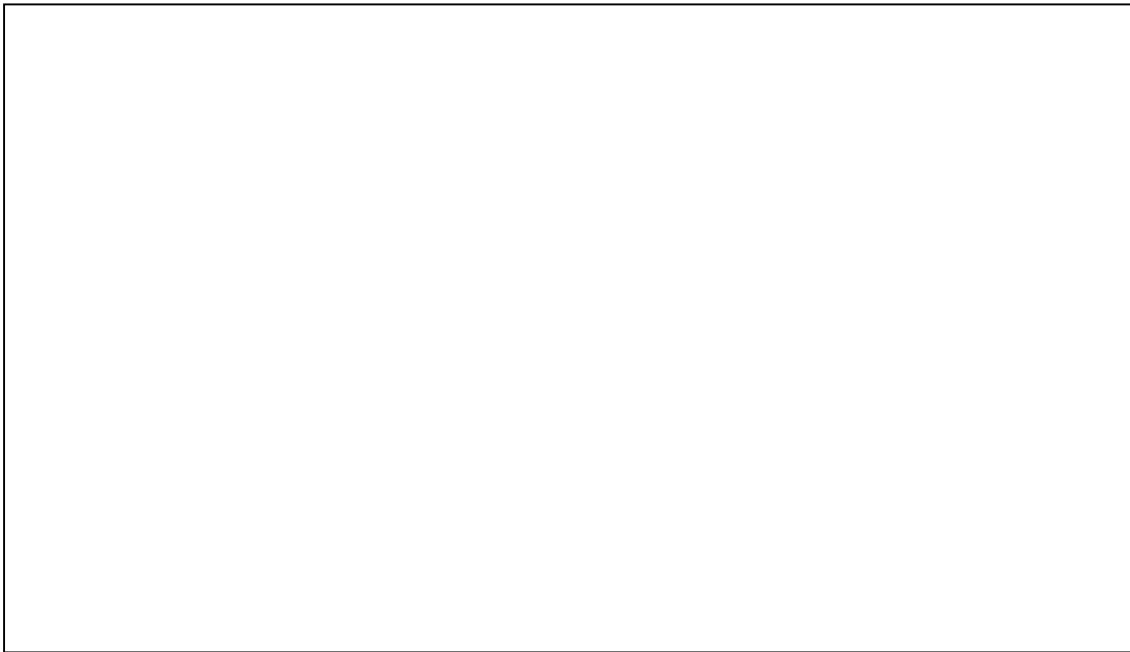
Mr Mohd Nazim Bin Ganti Shaari

Semester March 2013-January 2014

Supervisor's Comments

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Moderator's Comments

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LETTER OF TRANSMITTAL

Muhammad Haikal Izzat Bin Yusof
Bachelor of Administrative Science (Hons.)
Faculty of Administrative Science and Policy Studies
UiTM Bandaraya Melaka

Nur Amalina Binti Azanan
Bachelor of Administrative Science (Hons.)
Faculty of Administrative Science and Policy Studies
UiTM Bandaraya Melaka

Madam Rosilawati Binti Sultan Mohideen
Advisor Lecturer of Applied Research
Faculty of Administrative Science and Policy Studies
UiTM Bandaraya Melaka

Dear Madam,
Submission of Research Report

Regarding to the above subject matter, we hereby submit our research report titled “A Study on the Factors That Influence Awareness of Early Financial Saving of Final Semester Students in UiTM Melaka City Campus” as requirement for the completion of Applied Research Project (ADS555) subject for kind perusal and retention.

Thank You,
Yours Sincerely,

.....
Muhammad Haikal Izzat Bin Yusof
2010132685

.....
Nur Amalina Binti Azanan
2010548215

CLEARANCE FOR SUBMISSION OF THE RESEARCH BY THE SUPERVISOR

Name of Supervisor : Madam Rosilawati Binti Sultan Mohideen

Title of Research Report : A Study on the Factors That Influence Awareness of Early
Financial Saving of Final Semester Students
In UiTM Melaka City Campus

Name of Students : Muhammad Haikal Izzat Bin Yusof
Nur Amalina Binti Azanan

I have reviewed the final and complete research and approve the submission of this report for evaluation.

(MADAM ROSILAWATI BINTI SULTAN MOHIDEEN)

SUPERVISOR

ABSTRACT

Recently, the rate of bankruptcy is increasing among young whereas the rate of saving is decreasing. This is due to the lack of awareness of saving among the young. Moreover, it is less focus by responsible parties towards the young on this matter. There are several factors that can affect the awareness of financial saving such as financial knowledge, financial behavior and influence from family environment. This study is carried out to identify the factors that influence awareness of early financial saving of final semester students in UiTM Melaka City Campus. The level of awareness can be either low or high based on their financial information and habit in their daily life. The respondents are selected from final semester students in UiTM Melaka City Campus as a sample. The reliability analysis, frequency analysis, normality analysis and Spearman's Correlation were used to analyze the data. The correlation showed that the most significant factor that influences awareness of early financial saving is financial knowledge while the least is influence from family environment. The study also showed that there is relationship between financial knowledge, financial behavior, and influence from family environment towards awareness of early financial saving.