



**DETERMINANTS OF SAVING BEHAVIOR AMONG
SELF-EMPLOYED INDIVIDUAL**

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MALACCA CITY CAMPUS

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DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE

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We, Mohd Huzeer bin Mohamad Zaid (2012448836), and Fatin Nabila binti Abdul Rashid (20102887682);

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, locally or oversea and, is not being concurrently submitted for this degree or other degrees.
- This project paper is the result of our independent work an investigation, except where otherwise stated.
- All verbatim has been distinguished by the quotation marks and sources of our information have been specifically acknowledge.

Signature,

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LETTER OF SUBMISSION

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Dear Madam,

Attached is the project title "*Determinants of Saving Behavior among Self-Employed Individuals*" to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours Sincerely,

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ABSTRACT

Savings play an important role in economic development. Growth theories have shown that savings is a necessary ingredient to finance investment which will enhance a country's productivity. The purpose of this study is to investigate the determinants of saving behavior among self-employed individuals. The factors are deriving from saving behavior, financial stress and financial management. The study follows descriptive research using survey methods. A set of questionnaires with four (4) point likert scale was developed and 100 questionnaires were distributed to all self-employed individuals. Frequency distribution, reliability test, correlation analysis and regression analysis has been chosen as the method to find the result. The findings indicate that a financial management is the most determinants that influence the saving behavior than financial stress.

Keywords: Saving Behavior, Financial Stress, Financial Management.

TABLE OF CONTENTS

TITLE	PAGE
Acknowledgment	i
Table of Contents	ii - iv
List of Tables	v
Abstract	vi
CHAPTER 1	INTRODUCTION
1.0 Chapter Introduction	1
1.1 Background of Study	1 – 2
1.1.1 History of Saving Environment in Malaysia	3 – 4
1.2 Problem Statement	5 – 6
1.3 Research Objectives	7
1.4 Research Question	8
1.5 Theoretical Framework	9
1.6 Hypotheses Statement	10
1.7 Limitation of Study	11
1.8 Significance of Study	12
1.9 Definition of Term	13