



UNIVERSITI TEKNOLOGI MARA

“DETERMINANTS OF SAVING BEHAVIOUR AMONG PUBLIC IN SHAH ALAM”

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KAMPUS BANDARAYA MELAKA

JULY 2014

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS (FINANCE) FACULTY OF BUSINESS MANAGEMENT UNIVERSITI TEKNOLOGI MARA “DECLARATION OF ORIGINAL WORK”

I, Mohd Kamal Bin Nafiah, I/C Number: 910222-14-5655)

Hereby, declare that,

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

Signature,

(Mohd Kamal Bin Nafiah)

Date:

LETTER OF TRANSMITTAL

Puan Nor Aizan Binti Mohamed
Universiti Teknologi Mara
Kampus Bandaraya Melaka
Melaka

1st July 2014

Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “**DETERMINANTS OF SAVING BEHAVIOUR AMONG PUBLIC IN SHAH ALAM**” to fulfill the requirement as needed by the Faculty of Business **Management**, Universiti Teknologi Mara.

Thank You.

Yours sincerely,

.....

(Mohd Kamal Bin Nafiah)

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ABSTRACT

This research aims to study the determinant of saving behaviour among public in Shah Alam. The selected variables will be analyzed to discover the factors that contribute to saving behaviour of public in Shah Alam.

This research paper consists of two variables which are independent and dependent variable. Amongst the variables that researcher investigates the variables of parental support, retirement planning, self- control and the factor saving behaviour of people in Shah Alam. The data obtained are be treated as primary data as the researcher use questionnaires to obtain the required information from the respondents. Other than that, some of the related information were obtained from the secondary data such as journals and internet.

The variables will be analyzed by using the frequency distribution, descriptive analysis, the reliability analysis and multiple regression analysis. Computer software of Statistical Package for Social Science (SPSS) 2.0 is used in order to analyze the data.

The findings indicates that parental support is the most influence variable towards saving behaviour among public in Shah Alam. The research also shows that retirement planning is not significant towards saving behaviour of public in Shah Alam.

The researcher also has come out with few recommendations to be taken into consideration. By implementing these recommendations, it will help the public to realize the important to save money and the benefit of it in the future.

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