

**A STUDY THE LEVEL AWARENESS OF SAVING BEHAVIOR AMONG
STUDENTS AT POLITEKNIK KOTA BHARU, KELANTAN, MALAYSIA**

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**Submitted in Partial Fulfillment Of the
Requirement for the
Bachelor of Business Administration with Honours (Finance)**

**FACULTY OF BUSINESS MANAGEMENT
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DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
WITH HONOURS (FINANCE)
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"DECLARATION OF ORIGINAL WORK"**

WE,

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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 our independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of our information have been specifically acknowledged.

Signature: *syafinaz*

Date: 26 June 2014

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Date: 26 June 2014

LETTER OF TRANSMITTAL

Bachelor in Business Administration (Hons) Finance

Universiti Teknologi Mara (UiTM) Kampus Bandaraya Melaka
Melaka.

June 2014

Associate Madam Nor Aizan Binti Mohamed

The Head of Program,
Bachelor of Business Administration (Hons) Finance,
Faculty of Business Management,
Universiti Teknologi Mara (UiTM),
Melaka.

Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled "A Study the Level Awareness of Saving Behavior among Students at Politeknik Kota Bharu, Kelantan, Malaysia". To fulfill the requirement needed by the Faculty of Business Management, Universiti Teknologi MARA.

Your kindness in accepting the unbounded thesis is very much appreciated.

Thank you.

Yours sincerely,

Yours sincerely,

.....

.....

NORSYAFINAZ BT ABDUL AZIZ

FARHANA SYAHIRA BT KAMALUDIN

Bachelor of Business

Bachelor of Business

Administration (Hons) Finance

Administration (Hons) Finance

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ABSTRACT

This major purpose of this study is to examine the level awareness of saving behavior among students at Politeknik Kota Bharu, Kelantan that influence by financial socialization, financial literacy and childhood consumer experience. Questionnaires were distributed and self-administrated to 150 respondents at Politeknik Kota Bharu, Kelantan. The objectives of this research is to identify the relationship between financial socialization and saving behavior, the relationship between financial literacy and saving behavior and the relationship between childhood consumer experience and saving behavior among students at Politeknik Kota Bharu. Descriptive analysis, reliability analysis, Pearson Correlation analysis and linear regression analysis were used in this study. The research resulted showed that all independent variables which were financial socialization, financial literacy and childhood consumer experience has significant relationship with saving behavior.