



UNIVERSITI TEKNOLOGI MARA

**SAVING BEHAVIOR AMONG TM STAFF KOTA BHARU**

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**“DECLARATION OF ORIGINAL WORK”**

**I, SITI SYARMIMI BINTI MOHD ISA (I/C Number: 880417 – 03 - 5160)**

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, locally or overseas and 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:

Date: April 2011

## **ACKNOWLEDGEMENT**

“In the Name of Allah the Almighty, the Merciful and the Beneficent”

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## **TABLE OF CONTENTS**

<b>TITLE PAGE</b> .....	i
<b>DECLARATION OF ORIGINAL WORKS</b> .....	iii
<b>LETTER OF TRANSMITTAL</b> .....	iv
<b>ACKNOWLEDGEMENT</b> .....	v
<b>TABLE OF CONTENTS</b> .....	vii
<b>LIST OF TABLES</b> .....	x
<b>ABSTRACT</b> .....	xi

### **CHAPTER 1: INTRODUCTION**

1.0 INTRODUCTION OF STUDY .....	1
1.1 BACKGROUND OF STUDY .....	1
1.2 PROBLEM STATEMENT .....	2
1.3 OBJECTIVES OF STUDY .....	3
1.4 RESEARCH QUESTION .....	4
1.5 SCOPE OF STUDY .....	4
1.6 THEORITICAL FRAMEWORK .....	5
1.7 HYPOTHESIS .....	5

## **ABSTRACT**

This paper reports an exploratory study on relationship Saving Behaviour among TM staff Kota Bharu with return, income, financial knowledge and family size. The objective of the study is to determine the relationship between return, income, financial knowledge and family size with saving behavior among TM staff Kota Bharu. For this study, the primary data are used and the researcher had distributed the questionnaire among 100 employees in TM Kota Bharu. The data collected was tested by using regressions analysis. This indicates that most of the respondents agreed that there is relationship between the return, income, financial knowledge and family size with saving behavior among TM staff in Kota Bharu. Overall, the researcher concluded that all the variables model is acceptable and reliable for forecasting.