



**FACTORS THAT INFLUENCING SAVING BEHAVIOR
AMONG STUDENTS AT USM (HEALTH CAMPUS)**

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IN THE NAME OF ALLAH THE MOST GRACIOUS AND THE MOST MERCIFUL

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ABSTRACT

The purpose of this study is to study the factors that influencing saving behavior among students at USM (Health Campus). This study was conducted to identify whether financial literacy, financial socialization and self-control can influence towards saving behavior among students. For this study, the primary data was used and the researcher had distributed 100 questionnaires to the students at USM (Health Campus) at Kubang Kerian. The data collected was then tested on descriptive statistic and multiple regression analysis. The findings of this study shows that that financial literacy and self-control have positive relationship with saving behavior while financial socialization shows there is no significant relationship to the saving behavior among students.

TABLE OF CONTENTS

DECLARATION OF ORIGINAL WORK.....	i
LETTER OF SUBMISSION.....	ii
ACKNOWLEDGEMENT.....	iii
TABLE OF CONTENTS.....	iv
LIST OF FIGURES.....	.vi
LIST OF TABLES.....	vii
ABSTRACT.....	viii

Chapter 1 Research Overview

1.0	Introduction	1
1.1	Background of the study	2-3
1.2	Problem Statement	4
1.3	Objectives of the Study	5
1.4	Research questions	5
1.5	Theoretical framework	6
1.6	Research Hypotheses	7
1.7	Significant of the study	8-9
1.8	Definition of terms	9-10
1.9	Limitation of the study	11
1.10	Scope of study	11

Chapter 2 Literature Review

2.0	Introduction	12
2.1	Saving Behavior	12-13
2.2	Financial Literacy	13-15
2.3	Financial Socialization	15-18

	2.4	Self-control	19-20
Chapter 3		Research Methodology	
	3.0	Introduction	21
	3.1	Research Design	21
	3.2	Data Collection Method	21
	3.3	Sampling Techniques	22
	3.4	Data Analysis	24-29
Chapter 4		Findings and Analysis	
	4.0	Introduction	30
	4.1	Descriptive Statistics	31-35
	4.2	Reliability Analysis	36
	4.3	Multi Linear Regression	
		4.3.1 Correlation Test	37
		4.3.2 F-Test	40
		4.3.3 Autocorrelation Test	40-41
		4.3.4 Multicollinearity	41-42
		4.3.5 Normality	42-44
		4.3.6 Hypothesis Testing	44-45
Chapter 5		Conclusion and Recommendation	
	5.0	Introduction	46
	5.2	Conclusion	46-48
	5.3	Recommendation	48-50

Bibliography

Appendices