



**SAVINGS BEHAVIOR AMONG STUDENTS OF COSMOPOINT  
INTERNATIONAL COLLEGE  
KOTA BHARU**

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**Savings behavior among students of  
Cosmopoint International College, Kota Bharu**

Submitted in partial fulfillment of the requirements of BBA (Hons) (Finance) Business  
Management.

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**“declaration of original work”**

I, Nur Syazwani Binti Mat Razali, I/C number:.,

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:

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# ABSTRACT

Over the years, numerous researchers have studied on the determinants of personal saving behaviour among the households and employees rather than young adults such as university students. Despite there are few studies focus on the financial behaviour of university students, most of the studies were not drove by theory and merely focused on single factors. Therefore, this research is aims to investigate whether financial literacy, parental socialization, peer influence and self-control have significant influence on the saving behaviour of students in Cosmopoint International College, Kota Bharu.

Primary data are collected using self-administered questionnaire. The samples comprised 100 students from Cosmopoint International College. Meanwhile, Multiple Regression Analysis are employed to identify whether the four factors have relationship with the saving behaviour among students.

The findings show that all the financial literacy, parental socialization, peer influences and self control have positive relationship with saving behaviour. The influence of financial literacy, parental socialization,peer influences and self control agents on saving behaviour was more mixed, indicating that financial experience before college may create bad habits or poor attitudes toward financial management that could be mitigated through financial education during college. Implications of these findings for targeting financial education on particular kinds of students are discussed. In practical, this research can contribute to the retail banks in designing effective strategies to penetrate the young savers specifically student.