FACTORS AFFECTING SAVING BEHAVIOUR AMONG STUDENTS:
EVIDENCE FROM UiTM SABAH'S STUDENTS

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JULY 2020

DECLARATION OF ORIGINAL WORK

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"DECLARATION OF ORIGINAL WORK"

I, <u>NURAFIQAH BINTI MOHD ISMAIL</u> (I/C NUMBER: <u>960309-12-6428</u>)

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 independence 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: _____*fiqah*_____   Date: _____14th JULY 2020_____

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ABSTRACT

Most economists agree that increased savings would blossom economic activity growth and further boost the particular nation's economy. Recent figures, however, revealed that student bankruptcy in Malaysia has increased steadily over the last three years. This research therefore explores factors that impact saving behaviors by analyzing the relationships between three variables, including financial literacy, social influences, and self-control. A survey approach on the students at UiTM Sabah is used to analyze the study model. Data was collected using structured questionnaire and analyzed using SPSS software system. The results indicate that students' self-control plays a major role in their savings behavior, followed by financial literacy and peer influence.