



اَوْنُوْ سِيْتِي تِي كُوْلُوْ كِي مَارَا
UNIVERSITI
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MARA

**FACTORS THAT AFFECTING SAVING BEHAVIOUR AMONG
BACHELOR DEGREE STUDENTS IN UiTM SABAH**

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DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
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FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
“DECLARATION OF ORIGINAL WORK”**

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- 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.
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- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

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ABSTRACT

Behaviour of students towards their financial is very important for them which could be the biggest influence of their future. Having a good financial behaviour will lead them to a better life. This study is to analyse the factors that influence saving behaviour among UiTM Sabah students. This study used the quantitative approach through distributing questionnaires and a financial literacy test. The sample derived by using the multistage random sampling technique with the sample size of 228 participants. The data collected from the respondents were analysed by Statistical Package for Social Science (SPSS) version 25. The end results of the study revealed that there is positive and significant effect of financial literacy, parental socialization, self-control and peer influence towards saving behaviour. The independent variables in this study shows positive effect towards saving behaviour. As the concern, they can be used as references to improve other variables that are related to students' saving behaviour. These findings could give benefits to all of the institutions management in all Universities located in Malaysia to encourage students to improve their saving behaviour for their future.