



اَوْنَبُورْسِيَّتِي تِيكْنُولُوجِي مَارَا

UNIVERSITI TEKNOLOGI MARA
CAWANGAN KELANTAN

**SAVING BEHAVIOR AMONG JPNK STAFF KOTA
BHARU**

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**BACHELOR OF BUSINESS ADMINISTRATION (HONS)
FINANCE**

FACULTY OF BUSINESS MANAGEMENT

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LETTER OF TRANSMITTAL

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HEAD OF DEPARTMENT

Dear Sir,

**SUBMISSION OF FINANCE PROJECT PAPER (FIN 660); SAVING BEHAVIOR AMONG
JABATAN PELAJARAN NEGERI KELANTAN (JPNK) STAFF KOTA BHARU**

I am required to do a project paper on the above topic. I hereby submitted this report and I really hope that this work will fulfill the requirement for the Bachelor of Business Administration (Hons) Finance.

Thank you.

Yours sincerely,

.....
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ACKNOWLEDGEMENT

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

“In the name of ALLAH the almighty, The Merciful and The Beneficent.”

Alhamdulillah, Glory to ALLAH S.W.T., The Most Gracious and The Most Merciful is upon His messenger Holy Prophet Muhammad S.A.W. I am very grateful to Almighty ALLAH S.W.T. for giving me strength and opportunity to complete this final project paper. Without His Grace and Mercifulness, this project may not be complete in time.

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ABSTRACT

This project papers an exploratory study on relationship saving behavior among JPNK Staff Kota Bharu with family size, investment, financial knowledge and consumptions. The objective of the study is to determine the relationship between family size, investment, financial knowledge and consumptions among JPNK Staff Kota Bharu. For this study, the primaries are used and the researcher had distributed the questionnaire among 140 staff in JPNK Kota Bharu. The data collected was tested by using regression analysis. This indicates that most of the respondents agreed that there is relationship between family size, investment, financial knowledge and consumptions with saving behavior among JPNK Staff Kota Bharu. Overall, the researcher concluded that the entire variable model is acceptable and reliable for forecasting.

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