

**THE DETERMINANTS OF SAVINGS BEHAVIORS AMONG  
UITM JOHOR e-pjj STUDENTS**

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**Submitted in Partial Fulfillment of the  
Requirement for the  
Bachelor of Business Administration with Honours (Finance)**

**FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
PASIR GUDANG**

**DECEMBER 2015**



**BACHELOR OF BUSINESS ADMINISTRATION  
WITH HONOURS (FINANCE)  
FACULTY OF BUSINESS MANAGEMENT  
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**DECLARATION OF ORIGINAL WORK**

**I, KASYFULLAH BIN ABU BAKAR**

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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 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 specially acknowledged.

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Dear Madam,

**SUBMISSION OF PROJECT PAPER**

Herewith I submitted my project paper titled "**The Determinants of Savings Behaviors Among e-pjj Students in UiTM Johor Pasir Gudang Campus**" as part of the requirement of Bachelor of Business Administration (Hons) Finance.

I also like to thank you for your guidance and support.

Yours sincerely,

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## **ABSTRACT**

This study is focusing on "Saving behavior among e-pjj student in UiTM Pasir Gudang, Johor prepared for final project paper in completion of the courses in BBA (Hons) Finance. 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 (FL), parental socialization (PS), peer influence (PI) and self-control (SC) have significant influence on the saving behaviour (SB) of university ePJJ's students in UiTM Pasir Gudang. Over 85 e-pjj students from UiTM Pasir Gudang campus completed the self-administered questionnaire of determinants on their saving behaviour as well as how much they saved. The respondents come from various occupations and income, so the result obtain should be generalized. The findings show that all the FL, PS, PI and SC have positive relationship with SB while FL has the greatest impact on SB among the four independent variables. This signifies that financial literacy is playing important roles in saving behaviour. In practical, this research can contribute to practitioners to strengthen the knowledge about personal finance. The study also can provide parents with the insights to ensure that their children follow appropriate and effective saving behaviour.

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