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**FACTORS THAT CONTRIBUTE SAVING BEHAVIOUR
AMONG YOUTH IN SUNGAI PETANI**

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**CLEARANCE FOR SUBMISSION OF THE RESEARCH REPORT BY THE
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I have reviewed the final and complete research report and approve the submission of this report for evaluation.

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TABLE OF CONTENT

DECLARATION	i
LETTER OF SUBMISSION	ii
ACKNOWLEDGEMENT	iii
TABLE OF CONTENTS	iv-vii
LIST OF TABLES	vii
LIST OF FIGURES	ix
LIST OF ABBREVIATIONS	x
ABSTRACT	xi
CHAPTER 1: INTRODUCTION	
1.1 Introduction	1
1.2 Research Background	1-2
1.3 Problem Statement	3-5
1.4 Research Questions	6
1.5 Research Objectives	7
1.6 Scope of Study	7
1.6.1 Level	7
1.6.2 Territory	8
1.6.3 Time	8
1.7 Significance of the Proposed Study	8
1.7.1 Contribute to Body of Knowledge	9
1.7.2 Increase the Knowledge among Researcher	9
1.7.3 Assist the Understanding among Youth	9
1.8 Definition of Terms, Terminology and Concepts	10
1.8.1 Youth	10
1.8.2 Saving Behaviour	10
1.8.3 Parents Influence	10
1.8.4 Peer Influence	11
1.8.5 Financial Literacy	11

1.8.6 Self-Control	11
1.8.7 Amanjaya Shopping Mall Profile	12
1.9 Conclusion	12

CHAPTER 2: LITERATURE REVIEW & CONCEPTUAL FRAMEWORK

2.1 Introduction	13
2.2 Saving Behaviour among Youth	13-14
2.3 Factors that Related to Saving Behavior	15
2.3.1 Ethnic Culture	15
2.3.2 Gender Differences	16
2.3.3 Parents Influence	17-18
2.3.4 Peer Influence	18-19
2.3.5 Financial Literacy	19-20
2.3.6 Self-Control	20-21
2.4 Variable of this study	21
2.5 Conceptual Framework	22-23
2.5.1 Parents Influence	23
2.5.2 Peer Influence	23-24
2.5.3 Financial Literacy	24
2.5.4 Self-Control	24-25
2.6 Hypothesis	25-28
2.7 Conclusion	28

CHAPTER 3: RESEARCH METHOD

3.1 Introduction	29
3.2 Research Design	29
3.3 Unit / Level of Analysis	29-30
3.4 Sample Size	30
3.5 Sampling Technique	30-31
3.6 Measurement / Instrumentation	31-33
3.6.1 Section A: Demographic Profile	33

ABSTRACT

Youth are asset of country. However, there is still low awareness among youth to manage their saving due to this current situation when youth tendency wasted much money buying the desired items. If the youth did not have capability to manage their saving, how they can have a secure future especially when dealing with difficult situations? Therefore, this paper is to know the factors that related with saving behavior among youth in Sungai Petani. Data collection method used is self-administrative questionnaire and it scope among 200 youth of Amanjaya Shopping Mall Sungai Petani. The samples are chosen by using Rule of Thumb. The findings shows parents influence and financial literacy had positive correlation with saving behaviour, whereas peer influence and self-control showed negative correlation with saving behaviour. The mean values for saving behaviour among the respondents are at positive level. The parents influence has the greatest impact on saving behaviour among the independent variables. For the future research, hope the focusing on the wider scope to study factors of saving behaviour among youth instead stick or focusing in one place only.