



**UNIVERSITI TEKNOLOGI MARA**

**DETERMINANTS OF SAVING BEHAVIOUR AMONG WORKERS IN  
MALAYSIA**

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### **ABSTRACT**

The aims of this study to Determinants the saving behaviour among workers in Malaysia. Saving in Malaysia had increase due to poor financial management. Here we need determine the factor of saving behaviour. There are two objectives to determine this saving behaviour. Objective one is to determine the relationship between financial literacy, interest rate, consumption and saving behaviour and the second objective is to find the most influential factor that contribute to saving behaviour. The study used Cronbach's Alpha, Pearson Correlation and Multiple Linear Regression in order to find and achieve the objective. From the result, it reveals that all independent variables have significant relationship towards saving behaviour. Other than that, financial literacy has the most influence on saving behaviour. The data were collected using simple random sampling with 100 respondents at Jalan Tun Perak and Jalan Pudu Raya around Kuala Lumpur. Based on the results, it shows further understanding of the relationship and it may be useful for other researcher and education purposes.

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