



**DETERMINANTS OF HOUSEHOLD SAVING IN MALAYSIA, SINGAPORE
AND THAILAND**

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ABSTRACT

Saving is the segment of pay that is not being used on current utilization. The purpose of this study is to observe the determinants of the household savings rate that shape the financial situation of a nation in Southeast Asia such as Malaysia, Singapore, and Thailand. The factors are deriving from the household debt, inflation rate, household consumption and deposit interest rate. The study follows descriptive research using panel data from 2000 to 2018. Normality test, Redundant Effect Likelihood Ratio test, Hausman test, Regression Fixed Effect Model test, Multicollinearity test, and Final Regression Model test are been chosen as the method to find the result. The result shows that the most determinants that influence the household savings are inflation rate and household consumption.

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