

Title of Thesis	Factor Influence Saving Behaviour among University and College Students in Miri During Pandemic
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ABSTRACT

Malaysians are facing a low and stagnant income, which lead to a low rate of savings. Over the years, numerous researchers have studied the determinants of personal saving behaviour among 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, the objective of this study is to investigate the factor influence saving behaviour among university and college students in Miri during pandemic. The independent variables include financial literacy, risk tolerance, self-control, and financial socialization agents. In order to conduct informative research, the questionnaire is constructed and distributed electronically to 80 university and college students in Miri. There were 42 valid responses collected from students via an online google form which consists of three major sections. From the research study, the researcher can find out that the financial literacy and financial socialization agents exhibit a significant relationship with savings behaviour. Nevertheless, financial risk tolerance and self-control show a negative impact on savings behaviour. The results of this study are consistent with the expected relationship.