

---

# A Study on Determinants of Saving and Investment Culture among Lecturers in Kolej Poly-Tech MARA Bangi

Siti Nur Farah Hanum Mat Daud<sup>1</sup>, Nurina Rasyiqah Azman<sup>2</sup>, Nur Kasih Jamaluddin<sup>3</sup>,  
NurNabilah Mohamadin<sup>4</sup>, Azina Yaakob<sup>5</sup>

*Accounting and Finance Department, Kolej Poly-Tech Mara Bangi, Selangor, Malaysia*  
*E-mail: azina@gapps.kptm.edu.my<sup>5</sup>*

---

## ***Abstract***

The purpose of this case study is to evaluate determinants of savings and investments culture among lecturers at Kptm Bangi. Throughout the process that guided the study based on research questions, what are actually the motive of lecturers in KPTM Bangi to save and invest their money? What are the personal elements that motivate KPTM Bangi lecturers to save and invest their money? What are the societal factors of lecturers in KPTM Bangi to save and invest their money? Hence, the study showed that factors saving and investments consist of saving and investment motives. Investment behavior was based on individual opinion and jurisdiction on investment. Moreover, saving culture is also a factor in saving and investments. However, personal factors and societal factors have their differences respectively. The study adopted a quantitative method and survey research and 50 lecturers are responding to the survey.

***Keywords :*** *Investment; Saving culture; Saving among lecturers; Motive save and invest; Personal elements save and invest; Societal factor save and invest;*

---