

**ANALISIS PERILAKU MENABUNG**  
**(Studi Kasus Pada Mahasiswa Akuntansi di Universitas Muhammadiyah**  
**Yogyakarta)**

**ANALYSIS OF SAVING BEHAVIOR**  
**(A Case Study of Accounting Students in Universitas Muhammadiyah**  
**Yogyakarta)**

**UNDERGRADUATE THESIS**

Submitted as Partial Fulfilment of the Requirement for the Attainment of the Bachelor Degree of Economics in International Program of Accounting, Faculty of Economics and Business, Universitas Muhammadiyah Yogyakarta



By

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**2019**

## DECLARATION PAGE

Herewith, I

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Declare that the undergraduate thesis entitled “**ANALYSIS OF SAVING BEHAVIOR (A Case Study of Accounting Students in Universitas Muhammadiyah Yogyakarta)**” is my own original work to fulfil the requirement for the degree of *Sarjana Akuntansi (S.Ak)* in Faculty of Economics and Business of Universitas Muhammadiyah Yogyakarta. It does not include any content previously written or published by other people, expect those indicated in reference list. If there is any violation of scientific ethics found in this study, I am the only one responsible and willing to accept sanctions.

Yogyakarta, December 19<sup>th</sup> 2019



Saddwi Fitri Yuningsih

## **MOTTO**

Amalan yang lebih dicintai Allah adalah amalan yang terus menerus dilakukan walaupun sedikit

(Nabi Muhammad SAW)

Jika kamu ingin menghilangkan rasa ketakutanmu, jangan duduk diam di rumah dan memikirkannya, keluar dan sibukan dirimu.

(Dale Carneige)

Kebahagiaan adalah ketika apa yang kamu pikirkan, apa yang kamu katakan, dan apa yang kamu katakan selaras.

(Mahatma Gandhi)

Better to feel how hard education is at this time rather than feel the bitterness of stupidity later.

Learn from the past, live for today and plan for tomorrow

Stop dreaming and start doing

Everything will be okay in the end, if it's not okay, it's not the end

When you have never made a mistake, it means you have not tried anything

Our parents are the greatest gift in a life

The best sword that you have is a limitless patience

The more you give that's more you get

A goal without any plan is only a wish

## DEDICATION PAGE

***I would like to dedicate this undergraduate thesis to...***

***Allah SWT and Nabi Muhammad SAW*** who always get me and take care of me to be a good person until now and give me the opportunity to finish my undergraduate thesis

***My beloved parent***, who always have honesty sincerity to keep me healthy, educate,, accompany and pray for my success and support me until now

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Yogyakarta, December 19<sup>th</sup> 2019

Saddwi Fitri Yuningsih

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