



**Faculty of Administrative Science & Policy Studies
Universiti Teknologi MARA**

Research Title

**A STUDY ON STUDENT'S SPENDING BEHAVIOR AMONG PART SIX
STUDENTS IN UITM MALACCA CITY CAMPUS**

Name of Students


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Name of supervisor

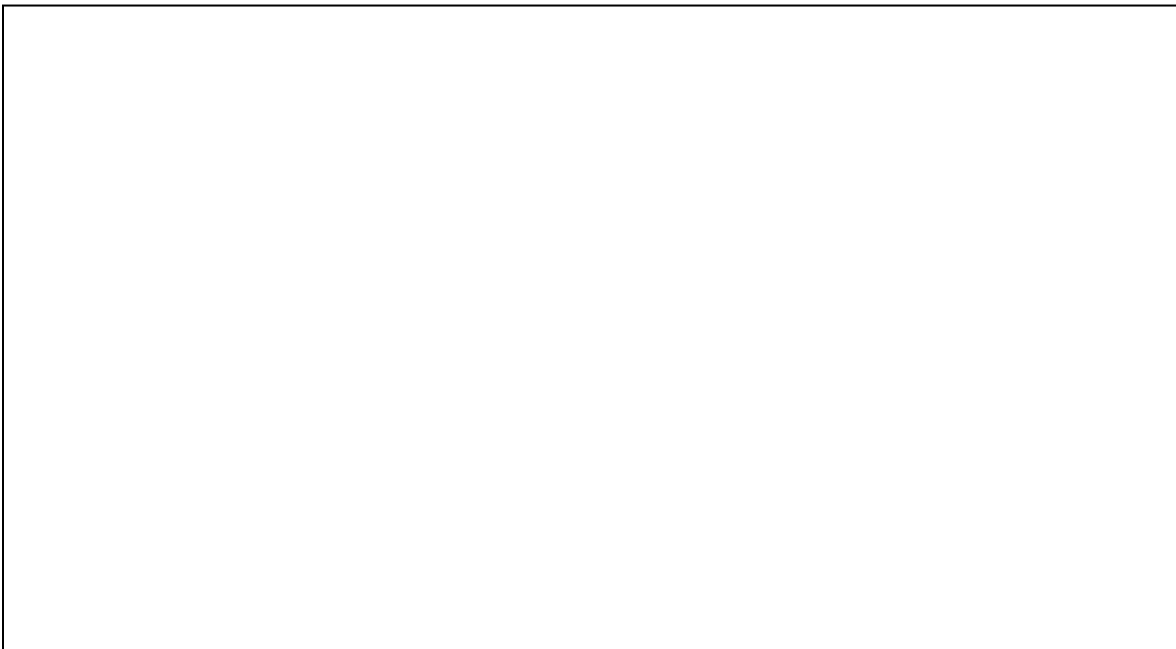
ASSOCIATE PROFESSOR HJ. MUSA BIN AHMAD

SEPTEMBER 2012

Supervisor's Comments

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Moderator's Comments

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**CLEARANCE FOR SUBMISSION OF THE RESEARCH REPORT BY THE
SUPERVISOR**

ASSOCIATE PROFESSOR HJ. MUSA BIN AHMAD

I have reviewed the final and complete research proposal and approve the submission of
this report for evaluation.

(Signature)

Date:

Acknowledgement

We as a group want to thank Allah S.W.T for giving the opportunity to conduct and then finish the research report on the time given. We also want to thank to our supervisor, Associate Professor Hj. Musa Bin Ahmad, our lecturer Associate Professor Hj. Shawal bin Kaslam and other lecturers for providing us with the right amount of supervision and guidance on finishing the proposal. May Allah bless both all of you, Amin.

We also want to thank to the people whom directly or indirectly involve in the research proposal. We also would like to thank our family and loved ones, for the enormous support in making this work.

In short, we would like to thank to every one for the support and help provided to us on completing this proposal. Thank you again.

ABSTRACT

Study loan were given to students in the tertiary education level to make sure that students can further their study without facing any financial problems. So, the students need to manage their study loans wisely. The students must use the money for educational and necessity only. If they spend money on non-necessity, the money will not be enough. This study was conducted to know whether the students spend their study loan for necessity or non-necessity and also to study the factor that affect the students spending behavior. In this study, we use stratified sampling technique and distribute the questionnaire to respondents which are Part Six students of UiTM Malacca City Campus. From the findings of this survey, the students spend their money more on necessity things rather than non-necessity things. It means that the students shown a good spending behavior. From the findings also tells that self control are the main factors that lead to good spending behavior. In conclusion, we can conclude that the students spend their study loan for necessity rather than non-necessity which shows the students have a good spending behavior.