



THE FACTORS OF CONSUMER BEHAVIOR WHEN PURCHASING
UNIT TRUST FUND

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OCTOBER 2010



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“DECLARATION OF ORIGINAL WORK”

I, Fauziana bt. Mohd Nazmi, (IC Number : 841111-08-6406)

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree or any degrees.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature : _____

Date : _____

LETTER OF SUBMISSION

29th OCTOBER 2010

The Head of Program
Bachelor of Business Administration (Hons) Marketing
Universiti Teknologi MARA
Kampus Bandaraya Melaka

Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “**THE FACTORS OF CONSUMER BEHAVIOR WHEN PURCHASING UNIT TRUST FUND**” to fulfill the requirements as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank You

Yours sincerely,

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ABSTRACT

The purpose of this study is to determine the factors of consumer behavior when purchasing unit trust fund and refine the theoretical framework of the consumers intention to purchase with attitude, self-efficacy, subjective norms, perceived behavioral control, financial literacy and sources of information. A descriptive research design was adopted for this study. From the SPSS analysis, it indicates that there are positive relationships between attitude, self-efficacy, subjective norms, perceived behavioral control, financial literacy, sources of information and intention to purchase unit trust fund. The respondents were working in Unit Trust Fund Management Company, and as such, the socio-economic background of the respondents may not be representative of consumer's purchase behavior generally. The findings reported in this paper indicate that there is strong relationship between financial literacy and consumer's intention to purchase unit trust fund where consumers with financial knowledge have higher confidence level when purchasing unit trust. This information should benefit practitioners and researchers alike.

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