



**UNIVERSITI TEKNOLOGI MARA**  
**SABAH CAMPUS**

**RESEARCH PROPOSAL**  
**SPENDING PATTERNS OF UiTM SABAH STUDENTS**

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# CHAPTER 1:

## INTRODUCTION

### 1.1 BACKGROUND OF STUDY

In the higher institution, student usually earn money from their parents and loan that they get in the campus atmosphere. There are a lot of influences spending through that automatically affect their spending pattern.

Student will be experiencing difficulties in keeping their cash flows steadily. This is cause by a various reason other than fulfilling the need of food and education material. Other factors that influenced the student to spend money are accessories, clothing and some other products; the attractiveness of the variety of these products in the market develops the desire of the students to buy. Entertainment also can be one of the big influenced in affecting the student spending pattern, students need entertainment to entertain themselves and to release their stress from studying and sometime some of the student will be spending too much on entertainment without realizing it. There also might be other things that sometimes affect the loss of budget, especially for those who do not get loan.

Some of the student who has success in applying the loan also can experience the budget loss because of inefficient spending pattern.