



**THE FACTORS THAT INFLUENCE SPENDING BEHAVIOURS AMONG
WORKERS AT MAHKOTA MEDICAL CENTER**

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UNIVERSITI TEKNOLOGI MARA

KAMPUS BANDARAYA MELAKA

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**Submitted in Partial Fulfilment of the
Requirement for the
Bachelor of Business Administration with Honours (Finance)**

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

KAMPUS BANDARAYA MELAKA

JULY, 2014

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS (FINANCE)

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

I, KHAIRULBARIYAH BINTI SAMSUDDIN, (I/C NUMBER: 911009-04-5318)

&

SUZANNA BINTI HASAN MYDIN, (I/C NUMBER: 911022-10-6154)

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, otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature:

Signature:

KHAIRULBARIYAH BINTI SAMSUDDIN

SUZANNA BINTI HASAN MYDIN

DATE:

LETTER OF SUBMISSION

4 JULY 2014

Head of Program
Bachelor of Business Administration (Hons) Finance
Faculty of Business Management
Universiti Teknologi MARA,
Kampus Bandaraya Melaka,
110 Off Jalan Hang Tuah,
75300 Melaka.

Dear Sir / Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled **“THE FACTORS THAT INFLUENCE SPENDING BEHAVIOUR AMONG WORKERS AT MAHKOTA MEDICAL CENTER.”** to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you

Yours sincere

.....
KHAIRULBARIYAH BINTI SAMSUDDIN

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BBA (Hons.) FINANCE

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ABSTRACT

Most of the Malaysian nowadays are been declare bankruptcy in early age. The main factors why they been declare as bankruptcy is because due to high in debt. The objective of this paper to identify factors that influence spending behaviour among workers at Medical Mahkota Centre. Three factors had been selected as independent variable which are individual, economic and income. 86 of questionnaire has been distribute and the data has been analysed using Statistical Package for Social Science (SPSS).

The result of this research revealed that individual (0.001), economic (0.029) and income (0.000) were significantly influence the spending behaviour of workers at Mahkota Medical Centre. This research finding will help people to plan their expenditure and avoid high debt in order to be free from been declare as bankruptcy. The findings also might help us to ensure that our economy will be in good conditions.