



**SPENDING HABIT AMONG STUDENTS IN UITM
SEGAMAT, JOHOR**

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ABSTRACT

As a student, they have a lot of sources for education such as family allowances, loans like PTPTN, Mara, Yayasan or Center of Zakat on state that offered this kind of educational budget, part time working and others. However, the allowance that they get from this kind of educational budget always does not enough to be spent in one semester. So, the purpose of this study is to determine what the factor that influences students in UiTM Segamat, Johor towards their spending habits. This was an exploratory study where a questionnaire was used to collect information from one hundred degree students in UiTM Segamat, Johor. The samples for this study were randomly chosen from various courses of degree students in UiTM Segamat, Johor. The finding of this study would provide a clearer vision about spending habit among students in UiTM Segamat, Johor.

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CHAPTER 1: INTRODUCTION

1.1 Introduction

This research is to determine the spending habit among students in UiTM Segamat, Johor. In this chapter, it will be discuss the background of the study, problem statement, research objectives, research question, scope of study, significant of study and limitation of study.

In the background of study, it will be discuss about the dependent and independent variables. The dependent variable in this study is spending habits and the independent variables are the factors that influence spending habits among UiTM Segamat degree students which is financial literacy, financial attitudes, advancement of technology, social activities and also cultural background.