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# The 8th Southeast Asia International Philanthropy Conference 2023 (SEAIPC2023)

**Future of Philanthropy and Sustainable Development:  
Holistic Approach towards Innovative Fundraising  
and Strategic Entrepreneurial Partnership  
for Societal Well-Being**

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## **FACTORS INFLUENCING SPENDING BEHAVIOUR AMONG BAAF STUDENTS IN KOLEJ POLY-TECH MARA BANGI**

**Ahmad Asif Bin Azam Khan; Mohamad; Shubaanul Kirom Bin Muazam; Siti Aishah  
Binti Mohd Fuad; Zachrya Afiq Norwani Bin Mohd Nordin**

*Undergraduate Student, Accounting Faculty, Kolej Poly-Tech MARA Email:  
[asifkhan130501@gmail.com](mailto:asifkhan130501@gmail.com)*

**Suziaiza Binti Salleh**

*Accounting Senior Lecturer, Accounting  
Faculty, Kolej Poly-Tech MARA*

### **Abstract**

The study explores the spending habits of Bachelor of Accounting and Finance (BAAF) students at KPTM Bangi, with the aim of identifying the key factors that influence their financial decision-making. To gain a comprehensive understanding of their spending patterns, a questionnaire was administered to over 100 respondents. The findings uncovered a wide range of factors that contribute to the spending behavior of BAAF students, including financial literacy, parental income, lifestyle choices, and peer influence. Notably, financial knowledge and lifestyle choices emerged as the two most influential internal factors that shape the spending habits of BAAF students. The survey data revealed that 31% of the respondents attributed their spending behavior to their financial knowledge, while 47 out of 100 respondents acknowledged that their lifestyle choices affect their spending habits. These findings highlight the complex nature of BAAF students' spending behavior, which is influenced by a variety of internal and external factors

**Keywords:** Financial Management, Lifestyle, Parental Income, Peers Influence