



**THE FACTORS THAT INFLUENCE CONSUMER
SPENDING HABITS AT IADA KETARA**

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JANUARY 2015

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
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UNIVERSITI TEKNOLOGI MARA
KAMPUS BANDARAYA MELAKA
“DECLARATION OF ORIGINAL WORK”**

I, Nur Anis Haziqah Binti Ismail, (I/C Number : 901118-11-5494)

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 other 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

7 January 2015

The Head of Program
Bachelor of Business Administration (Hons) Finance
Faculty of Business Management
Universiti Teknologi Mara
Kampus Bandaraya Melaka

Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached is the project paper title “The Factors That Influence Consumer Spending Habits at IADA KETARA” fulfils the requirement as needed by the Faculty of Business Management, Universiti Teknologi Mara.

Thank you

Yours sincerely,

.....

NUR ANIS HAZIQAH BINTI ISMAIL

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Bachelor of Business Administration (Hons) Finance

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ABSTRACT

The purpose of this study is to determine factors that influence consumer spending habits at IADA KETARA. The spending habits will keep increasing from every year not only in others country but also in Malaysia.

This study is to identify the relationship between independent variables which are consumer income, advertising, price of goods and services, consumer debts and factor to the dependent variable which is influence spending habit. This study also is to determine the most significant factor that influence consumer spending habits. This study were found that all the independent variables have significant and positive relationship with the dependent variables and consumer income is most significant factor that affecting consumer spending habit at IADA KETARA.

Future research is proposed to determine the others factors such as social factors, economic factor, culture factors and which affecting to the consumer spending habits.