



UNIVERSITI TEKNOLOGI MARA

**A STUDY ON DETERMINANTS OF SPENDING BEHAVIOR
AMONG UMK STAFFS**

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Dear Sir,

**SUBMISSION OF FINANCE PROJECT PAPER (FIN 667); A STUDY ON
DETERMINANTS OF SPENDING BEHAVIOR AMONG UMK STAFFS**

I'm required to do a project paper on the above topic. I hereby submitted this report and I really hope that this work will fulfill the requirement for the Bachelor of Business Administration (Hons) Finance.

Thank you.

Yours sincerely,

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ACKNOWLEDGEMENT

“In the Name of Allah the Almighty, the Merciful and the Beneficent”

Glory to Allah S.W.T, Most Gracious, the Most Merciful and peaceful upon his messenger Holy Prophet Muhammad S.A.W. All the worship belongs to only Allah. I seek refuge to Allah from the wickedness within and from the evil deeds. I also praised to Allah S.W.T for giving us courage, time, strength and knowledge to complete this project paper properly.

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LIST OF TABLES

Table	Title	Pages
Table 3.1	Rules of Thumb about Cronbach's Alpha Coefficient Size	39
Table 3.2	Coefficient of Correlation (R)	41
Table 3.3	Coefficient of Determination (R^2)	42
Table 4.1	Respondent's Gender	47
Table 4.2	Respondent's Age	48
Table 4.3	Respondent's Marital Status	49
Table 4.4	Respondent's Level of Income	50
Table 4.5	Respondent's Academic Qualification	51
Table 4.6	Respondent's Working Experience	52
Table 4.7	The Descriptive Statistics Table	53
Table 4.8	The Descriptive Statistics Table for Spending Behavior	55
Table 4.9	The Descriptive Statistics Table for Income	56
Table 4.10	The Descriptive Statistics Table for Easy Access to Credit (Credit Card)	57
Table 4.11	The Descriptive Statistics Table for Price	58
Table 4.12	The Descriptive Statistics Table for Product Quality	59
Table 4.13	Reliability Analysis of Spending Behavior	60
Table 4.14	Reliability Analysis of Income	60
Table 4.15	Reliability Analysis of Easy Credit to Access (Credit Card)	61
Table 4.16	Reliability Analysis of Price	61
Table 4.17	Reliability Analysis of Product Quality	62

ABSTRACT

This paper reports an exploratory study on relationship spending behavior with income, easy access to credit (credit card), price and product quality. The objective of the study is to determine the relationship between income, easy access to credit (credit card), price and product quality with spending behavior. For this study, the primary data were used. The data was collected by self-administered questionnaires from 100 respondents among UMK staffs and tested by using regressions analysis. This indicates that most of the respondents agreed that there is relationship between income, easy access to credit (credit card), price and product quality with spending behavior. Overall, the researcher concluded that the entire variables model is acceptable and reliable for forecasting.