

UNIVERSITI TEKNOLOGI MARA

**A STUDY OF SPENDING BEHAVIOUR
AMONG UITM STUDENTS**

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Academic Writing submitted in partial fulfillment

of the requirements for the degree of

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AUTHOR'S DECLARATION

I declare that the work in this academic writing was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of my own work, unless otherwise indicated or acknowledge as referenced work. This academic writing has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Under Graduate, Universiti Teknologi MARA, regulating the conduct of my study and research.


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ABSTRACT

Prudent spending behaviour by students is important to ensure the success of their study. This objective can be achieved if they spend money for learning priority. Therefore, the purpose of this study is to know students spending behaviour and the factors that influence spending practices towards education funding that received every semester for UiTM students. There are 100 students from sciences and non-science taken as respondents for this study. The collection of this data was made using the questionnaire. Statistical analysis is carried out using SPSS (Statistical Package for the Social Sciences). The factors such as age, gender, discipline, CGPA, study of the year, educational funding resources and the amount that student received also effect the financial literacy, awareness and attitude of spending behavior. Overall, the findings show that UiTM students still moderate in spending behaviour. Students spending behavior is very important not only for success in education but for the success and quality of their lives as students and the community in the future.

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