A STUDY ON SPENDING BEHAVIOR OF EDUCATION FUNDING AMONG STUDENT IN BUSINESS MANAGEMENT FACULTY UITM KOTA KINABALU,SABAH

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ABSTRACT

Cost of living seen growing especially during this economic crash this will affect the cost living of student especially for their educational funding needed by students for tuiton fees, food, transportation, and clothing to continue studies at the higher institutions. Many students are found to have to bind the stomach due to difficulties of money. Thus the spending behavior of education funding among students should be known in order to get answers and solutions to the problem. This study was carried out to find out the top category priority of spending behavior, the relationship between financial knowledge, family, friends and lifestyle toward spending behavior, factor that influence the spending behavior of education funding among student in Universiti Teknologi Mara, Kota Kinabalu, Sabah, and provide the student profile and data according priority of spending behavior. Factors that influence the spending behaviour of education funding are also explored in this study. A total of 100 students, that is, 34 people from a Bachelor of Administration in Marketing, 33 people with a Bachelor of Administration In finance and a total of 33 people from a Bachelor of business administration in economics has been selected based on sampling.

The spending behavior in this research is divide into six category which is groceries (food and drink), books and course equipments, transportation (vehicle, petrol), electronic and gadgets (laptop, mobile phones), tuition fees and others (rent, utilities, accessories and entertainment and etc) . Moreover, the factor that Influence spending behavior of students that involves is financial knowledge, the influence of family, influence of friends and the influence of lifestyle and the finding is obtained in this study. This quantitative data was analyzed through the crosstabulation analysis, and frequency analysis to identify the top category priority of spending behavior among students in UITM Kota Kinabalu, Sabah and to provide students data and profile according priority of spending behavior. Other than that, this study found that the top category of spending behavior among student in UITM Kota Kinabalu Sabah is groceries (food and drink). Besides that, the correlation and linear regression analysis are using to know the