

**UNIVERSITI TEKNOLOGI MARA (UiTM), SARAWAK**

**FACULTY OF ADMINISTRATIVE SCIENCE AND POLICY STUDIES**



**SPENDING AND SAVING PREFERENCES AMONG THE PUBLIC IN  
KOTA SAMARAHAN**

**ASHROOL ALYFF BIN SULAIMAN**

**2012527815**

**NOR FARHANA BINTI RAMLAY**

**2012739351**

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## **CHAPTER 1**

### **INTRODUCTION**

#### **1.0 INTRODUCTION**

This chapter will be focusing on the spending and saving preferences among the public in Kota Samarahan. This chapter will be further divide by seven (7) other sections, which are the background of the study, problem statement, research question, and research objective, scopes of research, and significance of study.

#### **1.1 BACKGROUND OF THE STUDY**

Saving was clarified by Keynes (1936) as the excess of income over what is spent on consumption. Saving is the amount of current income which is not spent on current consumption but reserved for use in the future. In details, saving also can be defining as a portion of disposal income which excess after consumption of consumer good (Keynes J. M., 1936). According to the Map world of finance, saving behavior is defined as understand on how people save in a country in order to realize the economic condition of the country.

However, According to Otto P. & Davies G. & Chater N. & Stott H., (2009), Spending in general and especially shopping has considerable informative potential as it carries an expression of people's preferences. According to social

## **CHAPTER 2**

### **LITERATURE REVIEW & CONCEPTUAL FRAMEWORK**

#### **2.0 INTRODUCTION**

Literature review is one of the important parts in a research study. In this literature review, all those related information gathered from various sources. All of the information used in this research would help in fostering high understanding on the subject matter. For instance, the preparation of literature review helps in generating ideas the theoretical background of our study. It also helps in clarifying the subject matter and it helps to identify the main focus of our research.

Apart from that, literature review also facilitates in the process of identifying previous studies on the same subject which had been carried out by other previous researchers. From the previous studies, it will able the comparison results from the theories or findings made by the other researchers with the findings that will be obtained. This literature review gives clear pictures on the design of conceptual framework. Besides, it also helps in generation ideas on designing the questionnaires.

As such, this chapter provides a review on literature on definition of spending preferences and saving preferences, factors that affecting the spending

## **CHAPTER 3**

### **RESEARCH METHODOLOGY**

#### **3.0 INTRODUCTION**

This chapter will show how this research is designed. Moreover, in this chapter also suggest how researcher can collect data needed to generate information regarding the intended research topic. For the purpose of this research, both primary and secondary data will be used in obtaining necessary data for the completion of this research.

#### **3.1 RESEARCH DESIGN**

The purpose of research design is to define how the police preferred their spending and saving preferences. This research is been conducted in Kota Samarahan, Sarawak. This is to obtain the feedbacks of the public in the Kota Samarahan on how they preferred on spending and saving on their salary. This study also tries to examine factors of the spending and saving preferences, the main pattern of the spending and saving preferences among the public in Kota Samarahan. All data and information we need will be collected and obtained from the responds of the public that we get from the distributed questionnaire.

The research design is simple random technique. Simple random technique is one of the main types of non-probability sampling methods. A