

Essei

[Education](#), [University](#)



5. 0 CONCLUSIONS This research investigated the money spending habits among students from various years and faculty of Universiti Teknologi Malaysia. Primary data were collected by randomly distributing questionnaires to 50 students. As mentioned earlier in the introduction, the purpose of this study was to identify the spending habits of UTM students. The following conclusions can be drawn based on the findings of the study:

- 1) This study was shown that most student received loan during their study to support their life.
- 2) UTM students often get their financial support once in a semester.
- 3) Roughly the students get their allowance in between RM 300- RM 700 per month, and the average monthly amount of financial support is RM 506.76
- 4) It reveals that least of the respondents spend more than RM 15 in a day but they usually spend about RM 10 to RM 15 a day
- 5) Mostly, they tend to go outing about 3 to 5 times in a month
- 6) Based on our questionnaire, mostly students spend their money on food followed by clothes and jewellery, t activities, bills, entertainment, daily needs and lastly on vehicles.
- 7) 72 percent of UTM students pay the university fees in the early of the semester.
- 8) Lastly, during this questionnaire were distributed, about 79 percent of the students have paid their university fees.

The results of this study indicate that amount of money they get per month and frequency they go outing in a month will influence students' spending habits. However, these findings are only true for Universiti Teknologi Malaysia students and cannot be generalized to other university students. The same study needs to be conducted with students from other universities to see if there are any similarities with the factors that will influence students' choice in their spending habits. The result of this study indicate that female

students indicated that the internet are very useful for students for studies purposes, entertainment and others as long as we are able to use the internet in the proper way. However these findings are only true for civil engineering female students and cannot be generalized to other university students. The same study needs to be conducted with students from other universities to see if they are only similarities with the determination on how well the respondents manage the usage of internet and the main purposes of internet usage among female students.