



THE DETERMINANTS OF SPENDING BEHAVIOR AMONG INDONESIA STUDENT IN PRIVATE UNIVERSITY IN SELANGOR

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ABSTRACT

Spending is an activity that almost everybody done every day. Spending is an act of transferring money into something people want or needs, it can either be in good form or service form. The purpose of this study is to investigate the factors that influence spending behavior among Indonesian student in Selangor. Specifically, this study aims to investigate the effect of personality trait, peers, financial knowledge, financial situation, and course taken on spending behavior among Indonesian student in Selangor. As for methodology, primary data was collected through at Selangor using survey instrument through social media platform. The collected data was the analyzed using SPSS. The finding revealed that personality trait and peers have positive relation on spending behavior. This research also includes a discussion, limitation, recommendation, and conclusion.

Keyword: Spending Behavior, Personality Trait, Peers, Financial Knowledge

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