

**SPENDING PATTERN OF CREDIT CARD USERS
IN KOTA KINABALU**

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I herewith present this study entitled, “**SPENDING PATTERN OF CREDIT CARD USERS IN KOTA KINABALU**” as a prerequisite of Bachelor Degree in Business Administration (Hons) Marketing.

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ABSTRACT

The main purpose of this thesis is to know the spending pattern of credit card user. How normally they spend their credit card and for what purpose? This study is conducted for the benefit of Maybank since it's concerning the feedback from Maybank customers towards their products and services. Besides Maybank, the result obtained from this study can be most valueable to the Bank Negara. Once the result have been identified on how they normally they use their credit card, both Maybank and Bank Negara can adopt or find a better solution on how to improve their products and services towards customers in a better way according to the standard and preferences of customers. Overall this will lead to higher sales and higher profit for the organization involves. Besides that, Maybank can find solution or reduce problems that have encountered during the study. This study has been conducted targeting the Maybank Customer in Kota Kinabalu area. The total number of sample being undertaken is 150 respondents by using questionnaire designed. A non-probability sampling techniques is chosen for this study. Procedures for analysis of data are gathered and analyzed qualitatively and quantitatively and were done by using the SPSS Version 11.0. The SPSS output was done using Microsoft Excel Application. Based on the finding, the majority of active credit card user is categorized under the age range of 21 to 30 years old. The most famous type of credit card use is the

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