

A STUDY ON SPENDING BEHAVIOUR AMONG
AMBANK CUSTOMERS
IN KOTA KINABALU BRANCH

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The main purpose of this research paper is to know AmBank Customers spending behaviour. How normally they spend their income and for what purpose? This study is conducted for the benefit of AmBank since its concerning the feedback from AmBank customers towards their products and services. Besides AmBank, the result obtained from this study can be most valueable to the AKPK. Once the result have been identified on how they normally spend their monthly income, both AmBank and AKPK 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. Besides that, AmBank will be able to reduce problems that have encountered during the study. This study has been conducted targeting the AmBank Customer in Kota Kinabalu branch. The total number of sampling being studied is 150 respondents by using questionnaire designed. A non-probability sampling techniques is chosen for this study. Procedure for analysis of data is 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 AmBank customer is categorized under the age range of 18 to 30 years old. The most preferred type of product is credit card. Majority of the respondents stated that they spend their income on entertainment and pleasure and less spending in terms of insurance. Based on the findings from this study, it is recommended that AmBank should enhance more in its marketing strategy particularly their target market and the improved further on the adoption of marketing mix. Besides that, AmBank should educate potential and existing customers and emphasize more on the danger of spending freely by ignoring its consequences.