A STUDY ON FACTORS INFLUENCING THE SPENDING BEHAVIOR OF CREDIT CARD HOLDERS IN KOTA KINABALU, SABAH.

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ABSTRACT

The general objective of the study is to identify factors influencing spending behavior of credit card holders. While the specific objectives aimed at determining how gender, age level, education level, working sector and income level affect the use of credit cards as a mean of payment s. This study would help the researcher identifying factors contributing to the behavior of spending of cardholders in Kota Kinabalu. Sampling was used to select the respondents to participate in the study. The researcher will use both primary source to collect the data. Questionnaire were designed and used to collect the primary data. The Statistical Package for Social Sciences (SPSS) version 2.0 was used as an aid to analyze data. Graphs, charts and table was used to represent the data from the answered questionnaire collected. Several respondents needed and were selected through convenience sampling. Using a convenient sampling method, a survey was conducted on 100 respondents in Kota Kinabalu, Sabah. The target population in this study is the cardholders in Kota Kinabalu area. After tested with reliability analysis, frequency distribution, correlation coefficient and regression analysis, the result shows that gender and personal income level per month are the most influencing factors towards spending behavior of cardholders in Kota Kinabalu.