

Title of Thesis	A STUDY OF SPENDING HABITS AMONG COLLEGE STUDENTS IN MIRI
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ABSTRACT

The purpose of this study is to study the spending habits among college students in IBS College Miri. It was conducted quantitatively using the questionnaire method by collecting number of the people in order to gather statistical information from the respondents. The data are collected and analysed using the simple static method.

The research result indicated four major finding. The first finding is the college students mostly like to spend their money on food because they are students and they need a lot of foods to survive in their life. The second finding is a majority of the female respondents mostly like to spend money on shopping because *shopping* is a *woman* thing, they love to explore things and even shopping comes to their rescue at this time when they feel sad or unhappy. On another hand, a majority of the male respondents mostly like to spend on entertainment compared to other activities because male mostly like to play game and half of them who play video, computer or online games, they feel that it keeps them from studying “some” or a “lot.” The third finding is majority respondents get the source income from the family income because the college students like to spend money on some expenses. The last finding the financial planning is an important ways to improve the financial management because it plays an important role in determining the college students how to spend their money wisely.

From the result, the researcher concluded the cause of the reason and also suggests four recommendations. The first recommendation is stay with parents to save ourselves much money and costs over their lifetime and should prepare home cooked food instead of eating outside. The college students should make a budget plan for their daily life expenses and able to help them to identify the wasteful expenditures and to achieve their financial goals. Besides that, the college students should set a limit on spending with having financial aid. Moreover, the college students should establish a good saving habit to learn some financial planning skills how to save the money.

Finally, this research created several areas that could be carrying out for future in-depth research. In future research, the researcher encourages enlarging the sample size of the research in order to reduce the potential of bias and increase accuracy. Besides that, the researchers also recommended to distribute the questionnaires to larger and diversity population in order to enhance the accuracy and reliability of the research. The future research also can be done in other region of Sarawak such as Kuching, Sibul, Bintulu and etc to find out other city spending habits of the college students.