

Title of Thesis	STUDY OF SPENDING BEHAVIOUR AMONG THREE RACIAL GROUPS OF COLLEGE STUDENTS IN MIRI
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ABSTRACT

In overall conclusion, this research was conducted to spending behaviour among young adult in Miri. For this research, the researcher adopted quantitative method and the collection was through self-designed questionnaire to get the research data. The data are collected and analyze using simple statistic method.

The findings of this research have revealed that most of the respondents usually spending most on foods. Second finding shows that respondents usually spending more during festival. The third finding shows that social factor which is from their friends always affect in spending behaviour by social night life, shopping, travelling, foods hunter, entertainment, movies, concert, football and more. The last finding shows in the term of what is your spending personality majority of the respondents chosen shop till you drop statement.

From the findings, the researcher suggests several recommendations for implemented. The recommendation advice preparing meals at home is cheaper than going out to eat at restaurant. Young adult should eating at home and packing their own lunches before off to school or work instead having a lunch at restaurant or “Kopitiam”. Also suggest they

need to make a list of the things you need to buy and track your spending. Keeping track of your festive spending is the best way to avoid going over your budget.

Besides that, the finding also suggests that instead of spending money on movies and concerts why not watching from Netflix and other video streaming sites on computer, it also can cut out cable costs by just watching TV on your computer. Moreover, young adult need to avoid temptation and easy to say, don't go to shopping and students need to leave debit/credit cards at home or let their parents keep it. Only take the cash that absolutely need and don't have a cash card with you to take extra out of the hole in the wall.

Lastly, the future research could explore equally the population of racial groups in Miri toward spending behaviour. Besides that, future research can investigate the spending behaviour among young adult in whole Malaysia.