

Title of Thesis	Study of investors in Miri and their investment behaviors
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## **ABSTRACT**

The purpose of this study is to analyze the Miri investors and their investment behavior. It is based on investor's profiling, risk tolerance, expected return and investment strategy in their financial investment. The research is focusing on the investor's behavior by their risk tolerance in Miri. The research is using questionnaire method and gathers information from 30 respondents. Researcher focuses on investors for around 21 to 65 years old. The data are collected and analyzed using simple statistic method.

The research result has indicated 5 major finding. The first finding is the respondents are not high risk taker and most are new investor. Therefore, respondents are mostly conservative and non-active investor type. They prefer to choose diversified and invest in long term because it generates a stable return with lower risk. Another finding discovered is the respondents are less aggressive because Malaysia is a global player and affected easily by global crisis. The researcher notice that diversified investment strategy is the most common strategy.

From the result, the researcher suggests several recommendations for implementation. Lower risk investor is recommended to invest in diversified portfolio such as fixed deposit, bond, money market or mutual funds. Besides that, invest in property, blue chip stock and capital guaranteed are another option for future profit with moderate risk. They can look for advisor or apply dollar cost averaging method to lower down their capital in the volatility of financial market. For better exposure by each individual, training course for consultant and public seminar for investor is necessary to increase knowledge on investment.

Finally, this research created several areas that could be carried out for future in-depth research which focusing the area of employers, entrepreneur and businessman as respondents. The relationship between risk management and job functioning. Financial planning for each group of individual includes reminsier or unit trust consultant.