

Title of Thesis	The study of public perception on investment club in Miri
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What separate us from the wealthy? Some claim that they have more money. The substantial fact here is to depict of how they park their revenues and to how investment can actually hedge the value of currencies. Not every investment portray security in that sense only to subject to inflation and taxes in a long run venturing in equities or bonds or other investment such as commodity trading and/or real estate, thus, no one can be a stand-alone think tank to hedge in this speculating market. Therefore, the paradigm of an investment club as an instantaneous reduction of risk in countering the adversity of real value from devaluation or preserving the future value of money by way of investing in a team through an investment club.

A quantitative data sampling was collected to inquire the segmented population in the acceptance of investment. Mean averages is exercised to value the result. The highest given demographic effect is education and the involvement in investment that bestow upon consent of an investment club's initiation. The research had shown that popularity of investment club among age below 35 is rather at a low level while the age at and above 35 is otherwise. The conjecture in relation that transpires on the low level in the consensus of investing is the lack of education. It is a major downfall that shifts the community in impoverishing of certain purchasing power and/or ability to expand as an individual to cope with rapid changes in the economics' future downturn effect (for example, unemployment, inflation, higher interest rates, etc). This subsequently leads to a national problem when its microeconomics movements are deprived by individual's self-impoverishment manner. The main structure to centralize the demographic given effect is to educate, there are recommendations in the thesis to which it comprises methods to deliver. This thesis will provide data and the full recommendation on challenging the adversity of commencing an investment club.