

Title of Thesis	Study The Gold Investment Behavior Among College Students In Miri
Name	Lee Hui Mee
Program	BBA (Hons) Finance (In collaborations with Twintech International University College of Technology, KL)
Date of Submission	January 2016

ABSTRACT

The purpose of this study is to analyze the Miri investor's investment behavior in gold. It is based on investor's profiling, risk tolerance, expected return and investment strategy in their investment. The research is focus on the investor's behavior of their risk tolerance and invests ability in Miri. The research is using questionnaire method and gathers information from 50 respondents. Researcher focuses on college student ages around 21 to 40 years old. The data are collected and analyze using simple statistic method.

The research result indicated 5 major finding. The first finding is the respondents are not high risk taker because they are still a new investor. Second finding is that gold jewelry are most popular and the first choice for young investors because it is easy to transact and keeping. Third finding shows that young investors willing to invest in gold because of its market prices and values. Next, fourth finding shows that most of the respondents hope to get high return from their gold investment. Last, the fifth finding is risk control strategy is the common strategy.

From the result, the researcher concluded the cause of the reason and also suggests five recommendations. For low risk investors financial institution can provide professional advice and recommend a suitable gold investment with low risk and low capital required. Goldsmith can utilize this trend to design more beautiful and light weight gold jewelry to encourage young and new investor to purchase gold. Family and friends, goldsmith should provide correct and positive information to encourage young and new investors invests their money in different investment to diversified investment risk. New investors can analysis the previous return provided from the investment and gets suggestions from the financial institutions or experienced investors.

This research created several areas that could be carrying out for future in-depth research. The researcher can apply the same topic to different population or different location compares the results between both researches.