

Title of Thesis	The Study of Saving Behaviour among Young Adults in Miri
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### **ABSTRACT**

The novel Coronavirus or COVID-19 has affected billions of people worldwide by causing them a huge health crisis and financial crisis. The nationwide lockdown is the best way to reduce the spread of the virus, but it caused almost all businesses and jobs suffered a big deal. In this situation, saving and spending has emerged as two pillars of the economy to support the country's economic movement. Saving as a habit can help oneself from any financial issues. This research is done to study the saving behavior among young adults in Miri. The research aims to find out if the four independent variables which are peer influence, self-control, financial literacy, and parental socialization may affect their saving behavior which is the dependent variable. Data are collected by distributing questionnaire and these data will be arranged in Microsoft Excel. The samples comprised of 32 respondents from every area in Miri. The data were tabulated according to percentage. A 5-point Likert scale measurement ranging from 1= strongly disagree to 5= strongly agree was implemented from Furnham (1984) and used to calculate mean for each statement. The rank was determined from the highest mean to lowest mean. The findings show that peer influence, self-control, financial literacy, and parental socialization have relationship to saving behavior. This signifies that these four variables can affects the saving behavior of young adults in

Miri. Besides, this research paper will be useful for the retail banks, future researchers, young adults, and parents.