

Title of Thesis	The Investing Behaviour of Miri Investors on Islamic and non-Islamic Unit Trust Funds
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Date of Submission	August 2015
Student Thesis Code	2015/AUG/TIUCT/BBAFA/03

ABSTRACT

Unit trust funds are always the investment tools which are the most closest to the public and are friendly-close. Not like the stock market or commodities, unit trust funds require lower deposit or payment at the beginning or throughout the whole investment period. The lower requirement allows it to gather and attract more public to invest in it.

Besides that, unit trust funds are which the investment tools with the lowest risk but with the guarantee return during a period of time. Low risk with guarantee return is always an attractive point for the investors who seeking for the safe investment.

As the research objectives, the understandings, the average performance, the factors consider by the investors and the risk tolerance has been found out to overcome a few major problems in this research study.

In this research study, four major findings have been found and also came out with a recommendation solution for every one of it. Each of the solution is to provide a better understanding for the investors about the unit trust funds and also ensure the agents to have a better understanding on what the investors needed.

The research shows that the first major finding which the public major knew about the non-Islamic unit trust funds but not the Islamic unit trust funds. This could be overcome by having a better marketing strategic to promote the Islamic unit trust funds. The second major finding is that the respondents are more willing to invest non-Islamic unit trust funds and it's because of lack of information about the Islamic unit trust funds. Agents and unit trust funds companies will have to provide more information about it and ensure the investors obtaining enough information to make the investment decision.

Return is always being a focus point for every investor in any kinds of investments. This research shows that return is the major factors that consider by the respondents during their investment. In details specific the return will be helping the investors to determine their investment.

For the last finding, long term return will be attractive for the investors. Recommendation as lower the gap to invest in unit trust funds will provide the investors enough cash flow to circulate throughout their daily usage. Long term investment tools like unit trust funds require long term deposit to continuously invest in.

As for the further research, this research result could be used to ensure the reliability of the future research in the future. And the future research could be done within the whole Sarawak or even the Malaysia.