

Title of Thesis	A STUDY ABOUT PUBLIC BEHAVIOUR ON FINANCIAL INVESTMENTS AMONG MIRI COMMUNITY
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ABSTRACT

The purpose of this study is to study about the public awareness of investors in Miri. It is based on investor's profiling, risk tolerance, expected return and investment strategy in their financial investment. The research is focused on the investor's behaviour in Miri. The research is using questionnaire method and gathers information from 30 respondents. Researcher focuses on investors for around 21 to 55 years old. The data are collected and analysed using simple statistic method.

The research result has indicated 5 major findings. The first finding is that respondent would like to invest based on their income, because they are more careful or less risk taker in investment. Therefore, respondents are mostly conservative and non-active investor type. The respondent would want to diversify their portfolio, because they want to reduce the risk they take while investing. Another finding discovered is the respondent thinks that investment to foreign financial market, such as in Singapore, Hong Kong will give a higher returns. 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, investment in property, blue chip stock and capital guaranteed are other options for future profit with moderate risk. They can find 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 reminisce or unit trust consultant.