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| Title of Thesis | A STUDY ON FINANCIAL LITERACY AMONG IBS COLLEGE STUDENTS |
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ABSTRACT

In the “cash flow “of modern society, everyone’s daily life is inseparable from the financial, deposit withdrawals, finance, bid for credit card, mortgage application. This shows the importance of financial literacy. In these study, the main aim is know about what is the financial literacy level of IBS college student and what IBS college student have to improve in financial literacy level. Not only that, this research also want to suggest to IBS college student how can they improve in their own financial literacy and IBS college students to their own personal finance situation have a clear understanding . Hopefully, this research will help IBS college student increase in their personal financial literacy. In overall conclusion, this research was conducted to examine financial literacy among IBS college student in Miri. For this research, the researcher adopted quantitative method and the collection was through self-designed questionnaire to get the research data. The data are collected and analyze using simple statistic method.

The findings of this research have revealed that most of the respondents financial literacy is level 3. Second finding shows that respondents family is responsible to college student’s financial literacy. The third finding shows that most of the respondent agree that female perform wore than male on the tests of the financial knowledge. The last finding shows that respondents think that take a financial literacy class will help to improve in financial literacy.

From the findings, the researcher suggests several recommendations for implemented. The recommendation advice IBS college student can goes online to play virtual stock market game is

made easier to college student learn how to trading stock in stock market. Also suggest that, IBS college students should always communication with parent and learn something financial knowledge from their parent.

Besides that, the finding also suggests that IBS female college student should be more confident to herself in financial literacy. Moreover, IBS college student should enroll in more financial literacy program to gaining the financial knowledge and experience search based on the comparison study such as comparison of races and age group.