

Title of Thesis	Saving Methods among Different Gender of College Students in Miri
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ABSTRACT

The research that has been conducted to study the saving methods among different gender of college students in Miri. The research objective is to identify how different gender of students saves through deposit in bank, to analyze how different gender of student saves through the investment, to understand how different gender of student saves through effective budgeting and to discuss how different gender of student saves through reducing cost of living. The research methodology used is quantitative research. Questionnaires are distributed to targeted Malaysians in Miri. The research finding shows that most of the respondents have average level of financial literacy. Both male and female of the college students have their own bank account to save their money. Majority of the male respondents have their own budgeting plan and half of the female respondents don't have their own budgeting plan. The recommendations are the respondents can try to understanding the difference between each product and select the most suitable product for themselves rather than only having saving account in the bank. Besides, the respondents who are beginners in invest should start invest from small amount and when become an expert can invest in big amount so that can avoid profit lost. In future research, the researcher can further explore on outside Miri because the results could be different in other city. The researcher can enlarge the sample size of the research in order to reduce bias and increase accuracy. Besides that, the researcher can enhance the design of questionnaires. More specific questions should be set as it reduce biases and serve a better indicator for examining the financial literacy level of college students.