

Title of Thesis	A Study on Money Management between Male and Female IBS College Students in Miri
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ABSTRACT

This research is to examine the money management between male and female IBS College students in Miri. Quantitative method through self-designed questionnaire with selective-based and rating-based answering technique is used and a sample size of 30 male and 30 female college students was targeted in this research. This research has revealed that more male respondents who usually save first before spend than female respondents. Furthermore, there are more female respondents who do not save regularly than male respondents. Lastly, both genders respondents agreed that planning for an emergency is most useful to improve monthly budget, look for savings before buy is significant to improve spending pattern, and planning on saving money is most important method to improve their saving pattern. The recommendation advice the male respondents should maintain and upgrade knowledge of saving, while female respondents should practice to save first before spend and learn from male on monthly budgeting. The students should plan on saving up a proportion of money mainly for emergency, notice about the best deal or discounts and practice to save first before spend as well as aware of long term or short term planning. Future research can explore to move further to whole Sarawak region and increase the sample size of the respondents. Also, future researchers can conduct research on the comparison of different education level respondents. Lastly, future research can also add one more research question about investment.