

Title of Thesis	A Study of Factors Influencing Investment Preferences among Different Age Group in Miri
Name	Terence Lee Hieng Jen
Program	BA (Hons) Accounting and Finance (In collaborations with UCSI)
Date of Submission	August 2018
Student Thesis Code	2018/AUG/UCSI/BAAF/01

ABSTRACT

The purpose of this study is to examine factors influencing investment preferences among the different age groups 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 study revealed that group 1, 2 and 5 prefer low risk and group 3 and 4 prefer high return as a factor before doing invest. Besides that, group 1, 2 and 3 mostly prefer invest in bank fixed deposit and group 4 and 5 mostly prefers invest in real estate. Next, group 4 has high risk tolerance level. Lastly, respondents groups 1, 2, 3, 4 and 5 agree that the sources of information considered before invest in stock are accounting information, advocate recommendation, firm image and company management. Information considered before invest in insurance is risk coverage by insurance company, Mutual funds is return on investment on mutual funds, fixed deposit is interest rate on fixed deposit and gold is stability of gold price and information considered before invest in property are price of the property, design of the property, location and safety. For defensive or passive investor, they should invest in mutual fund, bonds, bank fixed deposit. Besides, if the investors preferred to cover their risk of life and to get tax benefits they can option the insurance schemes. Before doing investment, investor should identify their own needs before doing investment in order to meet their investment objectives. Moreover, related parties should offer satisfied returns to their investors and various schemes should be introduced to attract the new investors. Investors need to analysis the investment factors carefully using the reasonable business knowledge before making an investment decision. They should evaluate all the variables in the environment instead of considering only one variable. Investors do also need to diversify their investment in different products by developing a portfolio of investments to minimize risks and maximize returns.