

Title of Thesis	A Study of Saving Behaviour among Different Gender of Young Adults in Miri
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### **ABSTRACT**

Saving consists of the amount left over when the cost of a person's consumer expenditure is subtracted from the amount of disposable income he earns in a given period of time. Besides that, saving behaviour also defined as understand on how people save in a country in order to realize the economic condition of that country. A number of bankruptcy cases among young generation in Malaysia are increasing year to year due to the mismanagement of the debts, it is crucial to exposure them the important of proper financial management at early stage. Based on the research of Malaysia Department of Insolvency (MDI) had reported a total of 224,943 individual bankruptcy cases from 1990 to 2010 and this number keeps increasing from year to year. The purpose of this study is to help have a better understanding about the saving behaviour among different gender of young adults in Miri. Besides, this research able to help the young adults to improve their knowledge on saving and know how to manage their financial. Future research could continuing monitor the saving behaviour of young adults and further investigated to different university programme and different educational level in order to know how they manage their financial and also the further research can be explored to other division in Sarawak state.