

Title of Thesis	A Study of Personal Financial Literacy among Young Adult in Miri
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ABSTRACT

The purpose of this research is to study and research the financial literacy young adult in Miri. In this study, the main aim is to study on the financial literacy level of young adult in Miri and how the college student could improve in their financial literacy. Not that only, this research also wants to suggest to young adult in Miri how can they improve in their financial literacy and to understand their own personal financial situation. This research will help young adult in Miri increase their personal financial literacy. In overall conclusion, this research was conducted to examine financial literacy among young adult in Miri. For this research, the researcher adopted quantitative method. The questionnaire has been designed by the researcher. A sample size of 60 young adult respondents who age 18-35 was targeted in this research. The questionnaires are distributed to those respondents by the researcher personally in Miri. The research result indicated 4 major finding. The finding of this research that majority respondents have their own financial plan for future. Second finding shows that, the personal financial literacy will influence the monthly saving. The personal financial literacy is important for a person. The third finding shows females have higher positives awareness toward spending money compare with the males. The last finding shows the respondents' family is responsible to young adult's financial literacy. From the findings, the researcher suggested few recommendations. First, recommendation is young adult should establish good habits. Young adult should save early and start early to invest in their young age. Even it is small amount, this action can help young adult have a good saving habit. Second is young adult should always communication with their parents and learn some financial knowledge from their parents. Third, the finding also suggests young adult should invest early. Lastly is young adults should attend more financial literacy program to improve their money management literacy and to help them enter adulthood better equipped to handle their financial affairs.