

Title of Thesis	A Study Of Factors Affect Saving Behaviour Among Young Adults In Miri
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ABSTRACT

Over the years, there are few researchers have studied on factors that effects on personal saving behaviour among employees and household rather than young adults such as university students. This research is study on the saving behaviours for young adults in Miri. In Miri City, most of the young adults have at least one savings account. Saving can be defined as the part of an individual's income that is not spent. A survey was conducted for data collection. Over the past decades, saving plays an important role in the process of economic growth and development. All the data was collected by using survey questionnaires, which is quantitative research method. Microsoft Excel spreadsheet would be used after the data were collected. From the research, five major findings had been found.

Primary data are collected using partially self-designed and partially adopted from the past research. The samples comprised 60 young adults in Miri. This research topic can help citizens in Miri to raise awareness about importance of savings. It is very important to let every single person to have a clear basic knowledge of managing their savings.

Besides, throughout this research, it can help many other people to increase their knowledge on savings which can benefit them to have money for future living and emergency uses. Several recommendations were provided for young adults in Miri so that they will have better knowledge on savings. Thus, based on our research, readers can gain much knowledge on the factors affecting saving behaviour and practice saving accordingly.

Last but not least, this research indirectly created several areas that could be carried out for future research on the findings. Some of the examples are how Malaysians in other states or countries manage their saving, how their thoughts can affect the changes of their behaviours when they are in different stage, age, and status, and how uneducated persons manage their saving.