

Title of Thesis	Factor Affecting Personal Financing Among Working Adults in Miri
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ABSTRACT

Personal financing issue in Malaysia throughout the year is rising especially between aged 25 to 34 which constitutes 60 per cent of total bankruptcy cases. It is important to understand the factor that affecting the personal financing. Thus, the research attempts to identify the factors affecting the personal financing among young adults in Miri. Several factors are used in this study including interest rate, inflation, tax and credit card loan. The research methodology will use quantitative research. Primary data will be collect by using Google form. The data will be collect and analyse by using simple statistic method. The research will be done through distributing 100 questionnaires working adults in Miri. Data collected from the survey are analyzed using Microsoft Excel.