



**THE LEVEL OF MALAY AWARENESS TOWARDS UNIT TRUST INVESTMENT**

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## ABSTRACT

This study is to investigate the level of Malay awareness towards unit trust investment. The objective of this research is to identify the level of Malay awareness towards unit trust investment. Second objectives is to examine whether benefits influence the awareness in unit trust and the next objectives is to examine whether benefits influence the awareness in unit trust investment. A fourth objective is to investigate whether risks influence the awareness in unit trust investment. A last objective is to study whether return influence the awareness in unit trust investment. In this study, 100 questionnaires were distributed conveniently to respondent in Keramat, Setiawangsa, Damai and Wangsa Maju. This research will only focus on Malay respondents. This questionnaire will be distributed by researcher personally. The research is using simple random sampling technique, where it will be distribute randomly to the respondents. The relationship between the independent and dependent variable will be testing using Pearson Correlation. Then, researcher carried out analysis which contains of Pearson Correlation Coefficient, Reliability Analysis, Frequency Analysis, Descriptive Analysis and Multiple Regression. The analysis findings is benefits of unit trust, the most significance factor that affect and most positive relationship with the level of Malay awareness. The conclusion and recommendations revealed the results of the findings which include the analysis of the factors studied. The recommendations are based on the conclusion of the study.

## **CHAPTER 1**

### **INTRODUCTION**

This research will be divided into five chapters. Basically, chapter 1 is the introduction which will cover the background of study, problem statement, and objectives of the study, significant of the study, scope of study, limitation of study and definition of terms.

#### **1.1 BACKGROUND OF THE STUDY**

Unit Trust is an investment scheme that pools money from many investors who share the same investment objective. The fund is managed by a group of professional Fund Managers and the assets are held within a trust, by a trustee. Unit trust is the best suited to investors with medium to long-term investment horizon and goals and it is one of the simplest ways to invest in the capital market. Investors can enjoy the benefits of professional fund management who will monitor the current development of the funds in the interest of the investors.

In Malaysia unit trust has actually existed for over 40 years. The first ever unit trust fund on our shores was the First Malayan Fund, launched in 1959 by the Malayan Unit Trust Limited. By 1960, Second Malayan Fund being launched and followed by the Third Malayan Fund the following year. The next unit trust company was Asia Unit Trust Berhad, a subsidiary of South East Asia Development Corporation, came into the picture in 1966. In the following year, the first Bumiputra fund was then launched soon after the