



**FACTORS AFFECTING FINANCIAL PLANNING  
AMONG YOUNG EMPLOYEES**

**AISHAH BINTI ABU SAMAH**

**2012257684**

**BACHELOR OF BUSINESS ADMINISTRATION  
WITH HONOURS (FINANCE)  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
BANDARAYA MELAKA**

**JANUARY 2015**

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**Submitted in Partial Fulfilment of the  
Requirement for the  
Bachelor of Business Administration with Honours (Finance)**

**FACULTY OF BUSINESS MANAGEMENT**

**UNIVERSITY TEKNOLOGI MARA**

**KAMPUS BANDARAYA MELAKA**

**JANUARY 2015**

**DECLARATION OF ORIGINAL WORK**



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BANDARAYA MELAKA  
“DELCLARATION OF ORIGINAL WORK”**

I, \_\_\_\_\_, (I/C Number: \_\_\_\_\_)

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, locally or overseas, and is not being concurrently submitted for this degree or any other degrees.
- This project-paper is the result of my independent work and investigation, except where otherwise stated
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## LETTER OF SUBMISSION

6th January 2015

Madam Nor Shahrina Md Rafien

Project Advisor

Bachelor of Business Administration Honours (Finance)

Universiti Teknologi Mara

Bandaraya Melaka

110 Off Jalan Hang Tuah

75300 Melaka

Dear Madam,

### SUBMISSION OF PROJECT PAPER

Here, I attached together the project paper entitled “Factors Affecting Financial Planning among Young Employees for the fulfilment required by the Faculty of Business Management, Universiti Teknologi Mara.

Thank you.

Yours sincerely,

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AISHAH BINTI ABU SAMAH

Matrix Number: 2012257684

Bachelor of Business Administration Honours (Finance)

## ABSTRACT

Financial planning advice is becoming a mandatory for all Malaysians. This is to ensure that they have a better standard of living presently, or in future. Having a adequate education about financials management is important as it able the employees to know, monitor, and effectively use financial resources to enhance the well-being and economic security of an individual, his family, and their business. So to be financially literate becomes important from the initial stages of one's career. But due to some personal or professional hindrances they become financially illiterate. This paper examines about three factors that might affect the financial planning among young employees. The three factors are attitude, commitment and personal income. Result of this study indicates that attitude plays a very crucial role to employees to do financial planning. Attitude is reflecting how employees aware and act regarding to manage their money. Credit cards, car loans and study loan are the example that Malaysians have to pay.

*Keywords: financial planning, young employees, attitude, commitment, personal income, financial literacy*