

**Universiti Teknologi MARA**

**Budget Management System for Malaysian  
University Students Using  
Forward Chaining**

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## ABSTRACT

Financial problems are common problem among people today. These problems exist because users do not organize their income very well. A budget is simply an organized way of managing user's finances. It enables them to balance and identify their income for specific finances. The application will suggest what they should do if the budget exceed the limit. Usually users record their financial manually. This is improper way to keep track of the funds either expenditure or saving. The aim of this project is to implement spending and saving plan using forward chaining technique and to develop prototype of mobile budget planner that has ability to help users in making decision in their budget. In this project research, forward chaining is used to be a parameter of the users' condition budget. Target user of this application is Malaysian student because students have limited access money such Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN), parents and income from part-time job to they live on. Android Studio and Java language will be used as software requirement during the development phase before transferring the application into hardware requirement such as mobile phone. The result of this project is to test the user be the wisely decided on making decision based on their budget management. As a conclusion, mobile budget planner enables them to make decision on the limited resources they have.

**Keyword:** Mobile, Budget Planner, Forward Chaining

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# CHAPTER 1

## INTRODUCTION

This chapter provides the background of the project study. It also gives details of significance of the project, the issues and problem that led to this research.

### 1.1 Background of Study

According to (De et al., 2010) poor financial literacy among college students is associated with ineffective financial behaviours, including low savings in this area of education. Money will cause of education personal financial planning on student's behaviour such as knowledge, effectiveness, needs and requirements in financial management. Based on previous researches (Sabri et al., 2012), personal and family background, academic ability, childhood consumer experience, financial socialization, financial literacy, and perceived financial well-being are the factors of financial literacy among students. Managing your personal finances means that you are knowing some technique that require the knowledge of personal finance education about the individual or one's family (Jakupi & Hajrizi, 2017).

### 1.2 Problem Statement

According the academics of the National College Health Assessment (ACHA, 2011) financial as the second rank of largest problem among college students. Normally, student in Malaysia get their sources from study loan such as Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN), scholarship, parents and any sources they find. They spend their money on clothes, food, transportation and cosmetics. The problem that people face right now are they