

UNIVERSITI TEKNOLOGI MARA

**ANALYSE THE PERSONAL
FINANCIAL PLANNING AMONG
THE PUBLIC IN SECTION 7, SHAH
ALAM, SELANGOR**

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Academic Writing submitted in partial fulfillment
of the requirements for the degree of
Bachelor in Muamalat (Hons.)

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AUTHOR'S DECLARATION

I declare that the work in this thesis/dissertation was carried out following the regulations of Universiti Teknologi MARA. It is original and is the results of my work unless otherwise indicated or acknowledged as referenced work. This thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I, as a result of this, acknowledge that I have been supplied with the Academic Rules and Regulations for Under Graduate, Universiti Teknologi MARA, regulating the conduct of my study and research.

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ABSTRACT

Financial management plays an essential role in one's life. However, many Malaysians are facing a financial crisis that involves increased household debt levels from year to year. Among the general public, working in the private sectors, government sectors and self-employed, their financial resources are reasonable but still having difficulty in financial planning. This problem is not a new issue in the life of the people in Malaysia which causes many among them to face in settling their deferred debt. Hence, research should be conducted to look at the personal financial management of the public working in Section 7, Shah Alam, Selangor. The study aims to analyze the entire personal finances among the people in Section 7, Shah Alam and examine the factors that influence them in doing financial planning. The design of this study quantitatively is by using the questionnaire as a research instrument that will involve a total of 100 respondents to be randomly selected from private sector employment, government sector and self-employment. Data collected will be analysed using the Statistical Package for Social Science Version 25 (SPSS) software. The findings show that most people in Section 7 can deal with their financial problems well because their financial management practices are at a moderate level and need to be improved. This study will hopefully guide the public on the aspect of personal financial management to help them plan future finances.

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