



FACTORS AFFECTING PERSONAL FINANCIAL PLANNING :

A STUDY AT KG. MELAYU SUBANG, SHAH ALAM

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ABSTRACT

The purpose of this study is to identify the level of dependent variable. Secondly to identify the relationship between financial knowledge, financial behaviour and parental influences towards personal financial planning. Third is to identify the most factor that affecting personal financial planning. In order to gain the data, questionnaire is constructed and distributed using simple random sampling method among 80 respondents of the people at Kg. Melayu Subang, Shah Alam. Reliability and regressions are applied to ascertain the factors that affecting Personal Financial Planning and to determine most factor between the three independent variables. Financial knowledge, financial behaviour and parental influence are found to have positive significant relationship with factors affecting personal financial planning. Financial Knowledge has the highest beta, thus it is the best predictor that affecting Personal Financial Planning. This research provide an in depth understanding on the factors affecting personal financial planning among Kg Melayu Subang, Shah Alam.

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