



**DETERMINANTS OF PERSONAL FINANCIAL PLANNING AN EMPIRICAL
INVESTIGATION**

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FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

BANDARAYA MELAKA

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

**FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
BANDARAYA MELAKA**

JULY 2014

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
WITH HONOURS (FINANCE)
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
“DECLARATION OF ORIGINAL WORK”**

I, Khairina Izwani Binti Mohd Idris, (I/C Number: 911027-08-5014)

I, Nur Aziana Farahin Binti Sahid, (I/C Number: 910304-07-5320)

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 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: _____

Signature: _____

Date: _____

LETTER OF SUBMISSION

04 July 2014

Coordinator Practical Training
Bachelor of Business Administration (Hons) Finance
Faculty of Business Management
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Kampus Bandaraya Melaka
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75300 Melaka

Dear Sir,

SUBMISSION OF PROJECT PAPER (BM 222)

Attached is the project paper title "Determinants of Personal Financial Planning an Empirical Investigation" to fulfill the requirement as needed by the Faculty of the Business Management, Universiti Teknologi Mara.

Thank you,

Yours Sincerely,

.....
Khairina Izwani Binti Mohd Idris
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ABSTRACT

Awareness towards personal financial planning has been viewed as an important thing which can determine the financial position among public in Shah Alam. This study therefore explore the factors influencing the personal financial planning and to study the relationship of financial literacy, employee consciousness, impulsive spending behaviour and stress towards awareness on personal financial planning. We discover that financial literacy, employee consciousness, impulsive spending behaviour and stress are instrumental in determining one's awareness towards personal financial planning. In more details, employee consciousness is firstly ranked, followed by financial literacy which comes second. Those factor identified provide better information and valuable insights to direct future awareness on personal financial planning.