

UNIVERSITI TEKNOLOGI MARA

**THE CONSEQUENCES OF
FINANCIAL STRESS ON EMOTIONS
AMONG INDIVIDUALS AND
COMMUNITIES**

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Academic Writing submitted in partial fulfilment
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AUTHORS DECLARATION

I declare that the work in this thesis/dissertation was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of my own 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, hereby, 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

The problem of financial among communities is increasing from year to year. This phenomenon creates a number of issues that are increasingly critical and difficult to solve. If these issues that not resolved, it would have given a huge loss to their economy in the future. This problem is due to the lack of understanding on the financial behavior. Moreover, people are also less aware of the importance of financial planning on their daily life. Hence, this study aims to analyze the affected of financial stress to the emotions and also to identify the relationship between financial stress with emotions. Finally to build up one of the guidelines on the management of financial stress and emotion problems. The method used in this research is qualitative study which the respondents are in in Kuala Lumpur. As a result, the findings show that the relationship between financial and emotion problems are positive and based on the result of findings, several suggestions have been proposed to give awareness among individuals and communities on how important the financial planning.

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