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Intelligent personal budget / Muhammad Izdihar Ilmin.

INTELLIGENT PERSONAL BUDGET

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[^] Tesis dimaksudkan sebagai Laporan Projek Sarjana Muda (PSM)

INTELLIGENT PERSONAL BUDGET

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This report is submitted in partial fulfillment of the requirements for the Bachelor of
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DEDICATION

To my beloved parents, supervisor, lecturers, and my friends for giving assistant
to complete this project successfully

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ABSTRACT

The system developed for Projek Sarjana Muda (PSM) is entitled Intelligent Personal Budget System which is a web based system that gives users the ability to calculate and plan their personal budget through the Decision Support System (DSS) function. With this system, users will input their monthly income and list their plan on what they are going to do for the whole month. Then, the system will calculate either their income is enough or not to stick with the plan. They can also manage their income better with the easy access to bank's website. Besides, they can also get an expertise advice and share their problem by using the forum function. As for the development tools, this system is developed with XAMPP software which includes the MySQL v.4.1.12 as the database, Apache v2.0.54.0 as the web server, PHP as the programming language, and PHP MY as the admin database interface. Plus, the development tool that is used to develop this system is Macromedia Dreamweaver MX 2004. Meanwhile, the hardware used is one set of computer which includes Windows XP SP2 Professional Edition, 166 Megahertz Intel Pentium Processor, 256 MB DDR memory, and 40 GB HDD hard disk. Hopefully, Intelligent Personal Budget is capable to help users in managing and planning their personal budget wisely.

ABSTRAK

Sistem yang dibangunkan untuk Projek Sarjana Muda (PSM) ini dikenali sebagai 'Intelligent Personal Budget System' yang mana sistem ini merupakan sistem berasaskan web yang akan membolehkan pengguna untuk mengira dan merancang perbelanjaan mereka dengan menggunakan fungsi 'Decision Support System'. Dengan menggunakan sistem ini, pengguna perlu memasukkan jumlah pendapatan bulanan mereka dan senarai perancangan yang ingin dilakukan pada bulan tersebut. Kemudian, sistem ini akan melakukan pengiraan berdasarkan pendapatan yang telah dimasukkan dan menyatakan sama ada jumlah tersebut mencukupi untuk mereka meneruskan perancangan mereka atau tidak. Pengguna juga boleh menguruskan perbelanjaan mereka dengan mudah melalui akses ke laman web bank. Tambahan pula, mereka boleh mendapatkan nasihat pakar dan berkongsi masalah mereka dengan menyertai forum yang terdapat di sistem ini. Sistem ini dibangunkan dengan menggunakan perisian XAMPP yang mana di dalamnya mengandungi MySQL v.4.1.12 sebagai pangkalan data, Apache v2.0.54.0 sebagai pelayan web, PHP sebagai bahasa pengaturcaraan, dan PHP MY sebagai antaramuka pangkalan data admin. Selain itu, Macromedia Dreamweaver MX 2004 turut digunakan dalam membangunkan sistem ini. Manakala antara alat perkakasan yang digunakan adalah satu set komputer yang mengandungi Windows XP SP2 Professional, prosessor Intel Pentium 166 Megahertz, memori DDR 256 MB, cakera keras HDD 40 GB. Diharapkan, 'Intelligent Personal Budget' ini akan dapat membantu pengguna di dalam menguruskan dan merancang perbelanjaan mereka dengan lebih baik dan bijak.

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CHAPTER I

INTRODUCTION

1.1 Project Background

Nowadays, budget is so important and can be acknowledge as one of the important subject in everyone life. The person, who can manage his/her budget, is the one who live happily ever after. This system is trying to help people all over the world to manage their budget. By implementing the Decision Support System (DSS), and the forum function, the system should interest people to register and they can always manage their budget everywhere and any time, as long as they have Internet.

By just log into the system, they will go through the DSS function and then enter how much they make in a month, how much they want to save and list what they want to spend on that month. The DSS will response with their planning either it appropriate with their income or not. Users always can change their plan with the useful advice from the DSS function.

The system also has the link to the bank's website and makes them easily to access for the website to manage their account online.

With the forum function, they also can share and change the idea on how to manage their income. This also can help them to make some friends. They also can make business through their friends.

1.2 Problem Statement

Every person worries about his/her money and this happen all over the world. Every thing has cost and always changes in just some period of time, and if the person does not have the budget planning, he/she should face difficulty. There are much to cover and need a full commitment and self-discipline to manage our own income. It's also hard to manage the money when we need to get travel.

Sometimes, it's even harder to manage budget without any help such as financial advice and financial strategy. As usual, the advices come from the variety source, and it's harder to people to find it. This will make them lazier to plan their income.

People always have another person to make example. When the communities at their surrounding have no concern about planning the budget, this will make them to be one with the community.

1.3 Objective

1. To help people to calculate their income

The main function of the system is to create the users account with the ability to calculate the entire list of expense planning by the user. The users just need to input their monthly income, their saving plan and list what they want to spend in the whole month, and the system will calculate either their planning is relevant with the income or not.

2. Help them in planning their income.

Users will have their reasonable income planning, as the system will generate the budget report as the result after they manage their income by listing and calculate the monthly budget. This reasonable income planning should help them much.

3. Create a community that has a mind of planning their money by forum.

The system will provide the forum function to the users for them to share their ideas, experience and opinion in planning the personal budget.

4. Easy access to bank's website through hyperlink.

This function should help users if they have some business to do with the bank such as to check their account and other business related with their income planning. With this function, they can get the bank's website that they desire more easy and faster.

1.4 Scope

1. Manage the budget.

Intelligent Personal Budget is the system that uses to help people to manage their income. Users will input their monthly income and list what their plan to do for the whole month. The system will calculate either their income is enough or not to stick with the plan. They also can manage their income more well with the easy access to bank's website.

2. Planning the income through advice.

The users will plan their budget using the DSS that will give support by advice and financial strategy after the first input (first planning) by users. The users can monitor their planning and can change their planning base on the DSS help.

3. Business forum.

Users can use the forum to give their idea about a certain things that related with business. They also can easily change their opinion through this forum.

1.5 Project Significance

The system should help the people that have a mind to plan their monthly income. With the function of the DSS and forum, the system should attract more people to manage their monthly income.

Using this web-based system, the users shouldn't have to worry about managing and planning their financial issues even they are on holiday. Users also can get an expertise advice and can share their problem using the forum function.

1.6 Conclusion

As the conclusion, the system will help people all around the world to manage and planning their budget. The people whose concern about their financial issues and the peoples that want to start their income planning will have benefit by this system.

The chapter has told the whole function of the system and how the system should works. The next chapter will discuss on literature review of the project and the methodology that use in developing the system.

CHAPTER II

LITERATURE REVIEW AND PROJECT METHODOLOGY

2.1 Introduction

Literature review is the fact and information that can be used as the reference. The data for the reference are finding from the past research or sentence and also the existing system that be use today. The purpose of a literature review is to give confidence to the reader about the project study with related information, sentence and the ideas that have been on a topic and what are the strengths and weaknesses.

Methodology is a method or process of activities that has been used in developing the system. There are phases in developing the system, and each step of this phase is shown by modeling it. Normally only the end goal of the process is manifested as a physical work product. In software, the analysis and design activities are normally governed by a specific methodology.

2.2 Fact and finding

2.2.1 Finance statement

For the today world, financial has become the big issues and give a lot of impact to every single person. As the statement like; “For the vast majority of people, paying off debt and saving money can be done painlessly” (Strain.J, 2004) and “There is a misconception that cutting ones expenses equates to saving money” (Strain.J(2004) is more then enough to show how finance can play a big thing in somebody live. To be survive in today financial issues, budgeting is becoming the popular words as everyone want to budget their income, according to Jeffry Strain (2005) when it comes to money, there are many myths out there that can cost you a lot of money if you fall into them. Most of them have a grain of truth to them, but have been simplified to such a degree that most people who follow the myth end up losing money in the process of trying to save money. Saving money is tough. Consumers are dipping deeper into their savings than any time (Gene Meyer, 2006). According to Darran Gardner (2003), saving money clearly requires a great deal of intelligence. It must also need planning, perseverance and a fanatical devotion to bank account's welfare.

Live beneath your means. Spend less than you make. Don't spend more than you can afford; all of this words are always been listen. For the concept is sound easy, there still hard to put it practical, as according to Strain.J (2004) changing times have made some popular frugal sayings obsolete. Benjamin Franklin would certainly have to revise his famous "a penny saved is a penny earned" phrase in today's environment. But it's still possible to budget and save money; “Well, there's no magic formula—only some simple rules to be followed with determination and persistence” (Marriott.J(2004).