

**“A STUDY ON THE FACTOR THAT CAUSING THE NON PERFORMING LOAN AT  
SABAH CREDIT CORPORATION”**

**FATIN AZIA BINTI MOHD NOOR**

**2012888862**

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CHAPTER 1

**ABSTRACT**

This study focused on The Factors Causing the Non Performing Loans at Sabah Credit Corporation. The main objectives for this study are to determine the relationship between interest rate, unemployment rate and also inflation rate at Sabah Credit Corporation. For this study, 120 set of questionnaires was distributed to make a survey and gather information about the factors of Non Performing Loans for analyze the results but only 100 questionnaire get back properly. From the findings, the result indicates that there is significance relationship between that four variable. The overall findings indicate that the respondents agreed with the factors. In conclusion, it is found that the factors of non performing loan in this research can contribute in order to causing the non performing loan.