A STUDY ON FACTOR CONTRIBUTE TO PROBLEM OF LOAN REPAYMENT AMONG MARA ENTREPRENURS IN KUANTAN UNDER BUSINESS IMPROVEMENT FINANCING SCHEME

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ABSTRACT

This research is focusing about the factors contribute to loan repayment problem among MARA entrepreneur under Business Improvement Financing Scheme at Majlis Amanah Rakyat Pahang (MARA Pahang) in Kuantan. The researcher decides to choose MARA Pahang because MARA is one of the institutions who help entrepreneur in business such as giving loan. The objectives of this research are to examine the relationship between independent variables (attitude, economic condition and business performance) and dependent variable (loan repayment). The other objective is to determine the most factor that influence loan repayment by entrepreneur. The respondents are entrepreneur who make loan with MARA Pahang in Kuantan. The researchers choose 150 respondents from 200 entrepreneurs in Kuantan who take loan under Business Improvement Financing Scheme. From the finding the researcher can conclude that only economic condition is influence loan repayment among MARA Pahang entrepreneur. Researcher findings, conclusion and recommendation can help MARA Pahang to improve loan repayment among entrepreneurs.