



THE DETERMINANTS OF HOUSEHOLD DEBT IN MALAYSIA

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WITH HONOURS (FINANCE)

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MELAKA

JULY 2019

DECLARATION OF ORIGINAL WORK



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

I, ABU NIDAL JOHAN BIN ABD AZIZ, (I/C Number : 950710-01-7341)

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 work 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: 05th July 2019

LETTER OF TRANSMITTAL

JULY 2019

MADAM NUR HAFIDZAH BINTI IDRIS

Lecturer

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Dear Madam,

Submission of Project Paper

Attached is the project paper titled:

“THE DETERMINANTS OF HOUSEHOLD DEBT IN MALAYSIA”

To fulfill the requirement as needed by the Faculty of Business Management,
Universiti Teknologi MARA.

Thank You

Yours Sincerely,

.....

ABU NIDAL JOHAN BIN ABD AZIZ

2016535397

Bachelor of Business Administration (Hons) Finance

TABLE OF CONTENTS

	Pages
TITLE PAGE	i
DECLARATION OF ORIGINAL WORK	ii
LETTER OF TRANSMITTAL	iii
ACKNOWLEDGEMENT	iv
TABLE OF CONTENTS	v - vii
LIST OF FIGURES	viii
LIST OF TABLES	ix
LIST OF ABBREVIATIONS	x
ABSTRACT	xi
CHAPTER 1 INTRODUCTION	
1.0 Overview	1
1.1 Background of Study	1 – 3
1.2 Problem Statement	3 – 6
1.3 Research Question	6
1.4 Research Objective	6
1.5 Significant of Study	7
1.6 Scope and The Coverage of Study	7
1.7 Limitations	8
1.8 Definition of Terms	8 – 9
CHAPTER 2 LITERATURE LIVIEW	
2.0 Overview	10
2.1 Introduction	10
2.2 Theoretical in Household Debt	10 – 11
2.3 Review of the Literature	
2.3.1 Research on Household Debt	11 – 13
2.3.2 Research on Population Growth	13 – 14
2.3.3 Research on Interest Rate	15 – 16
2.3.4 Research on Inflation Rate	17 – 18
2.3.5 Research on Housing Price Index	19 – 21

ABSTRACT

Household debt is the one of the important matters that need to be look seriously and done carefully. An error happen in managing household debt can lead to financial distress and bankruptcy. The aim of this study is to determine the factors of influencing rising in household debt in Malaysia between the variables which is population growth, interest rate, inflation rate, housing price index and household income. This study is using time series data for the period of thirty years starting from year 1987 to the year 2017. The regression analysis is employed to investigate whether the five variables construct will have a relationship with the determinants of household debts in Malaysia.