



THE DETERMINANT OF PERSONAL LOAN: EVIDENCE FROM SABAH CREDIT  
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BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS

(BUSINESS ECONOMICS)

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## TABLE OF CONTENTS

<b>CONTENT</b>	<b>PAGE</b>
<b>DECLARATION</b>	<b>ii</b>
<b>LETTER OF TRANMITTAL</b>	<b>iii</b>
<b>ACKNOWLEDGEMENT</b>	<b>iv</b>
<b>ABSTRACT</b>	<b>v</b>
<b>LIST OF TABLES</b>	<b>vi – vii</b>
<b>LIST OF FIGURE</b>	<b>viii</b>
<b>LIST OF GRAPHS</b>	<b>ix</b>
<b>LIST OF ABBREVIATIONS</b>	<b>x</b>
<b>CHAPTER 1: INTRODUCTION</b>	
1.1 Background of the Study	1 – 2
1.2 Problem Statement	2 – 4
1.3 Objective of the Research	4
1.4 Research Questions	4
1.5 Scope of Study	5
1.6 Significant of the Study	5
1.7 Limitations	6
1.8 Overview of the Research	6 – 7
<b>CHAPTER 2: LITERATURE REVIEW</b>	
2.1 Literature Review	8
2.1.1 Concept of Personal Loan	8 – 10
2.1.2 Concept of Lifestyle	10 – 11
2.1.3 Concept of Interest Rate	11 – 12
2.1.4 Concept of Influence from family and/or friend	12
2.2 Theoretical Framework	12 – 13
2.3 Hypothesis	13 – 14
2.4 Summary	14 – 15

## DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS (BUSINESS  
ECONOMICS)**

**FACULTY OF BUSINESS AND MANAGEMENT UNIVERSITI TEKNOLOGI MARA**

**“DECLARATION OF ORIGINAL WORK”**

**I, NORFADZILAH JUHURI, (I/C Number: 931001-12-5960)**

**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: 17.12.2019**

## ABSTRACT

This paper are to identify the determinant of the personal loan which the evidence collected from Sabah Credit Sandakan by using questionnaire. This paper using primary data with using 100 of respondent data based on the questionnaire that being answered. This paper using lifestyle, interest rate and influence from family and/or friend as independent variable which to answer either there a significant relationship with personal loan among Sabah Credit Sandakan's customer that also act as dependent variable. This paper using Sosial Package for Social Science software (SPSS) which using cross-tabulation and Pearson chi-square to identify two variable relationship between independent variables and dependent variables. The result of data use Pearson chi-square which the p-value that less than 0.05 reject the null hypothesis Or  $H_0$ . After the analysing the data, it found out that all the dependent variable do not have any significant relationship with the personal loan among customer in Sabah Credit Sandakan. The reason for this are due to time constraint, inaccurate information given by customer, limited respondent and also only specific to one location of data collection. This will be explain more on this research paper. Due to this result, further research with similar topic will be encourage for obtaining accurate result.

Keywords: personal loan, Pearson chi-square, Sabah Credit Sandakan

## LIST OF TABLES

<b>Table No.</b>		<b>Page</b>
<b>4.1</b>	Statistics for respondent Gender*Age	<b>20</b>
<b>4.2</b>	Statistic for respondent's Gender*Race	<b>21</b>
<b>4.3</b>	Statistic Respondent's Gender*Marital status	<b>22 – 23</b>
<b>4.4</b>	Statistic Respondent's Gender*Educational level	<b>23</b>
<b>4.5</b>	Statistic of respondent's gender*income level	<b>24</b>
<b>4.6</b>	Statistic for respondent's gender*type of occupation	<b>25</b>
<b>4.7</b>	Pearson Chi-square of lifestyle -I apply personal loan in order to support my extravagant lifestyle.	<b>27</b>
<b>4.8</b>	Pearson Chi-square of lifestyle - I easily get jealous with other's people lifestyle who are better than me. In order to be better than them, I use personal loan to improve my lifestyle.	<b>28</b>
<b>4.9</b>	Pearson Chi-square of lifestyle - I do not have specific purpose to do personal loan and I use all the money just to buy anything(s) that I wish to buy.	<b>28</b>
<b>4.10</b>	Pearson Chi-square of lifestyle - I make personal loan to support my vacation.	<b>29</b>
<b>4.11</b>	Pearson Chi-square of lifestyle - I use the personal loan as a capital for future investment such as land, house and any other investment.	<b>29</b>
<b>4.12</b>	Pearson Chi-square of Interest rate - Interest rate in Sabah Credit are low compare to any other financial institution.	<b>30</b>
<b>4.13</b>	Pearson Chi-square of Interest rate - I will apply personal loan regardless of the interest rate charged.	<b>31</b>
<b>4.14</b>	Pearson Chi-square of Interest rate - I believe interest rate of the personal loan in Sabah Credit would affect my decision to do personal loan.	<b>31</b>
<b>4.15</b>	Pearson Chi-square of Interest rate - I would demand on doing personal loan even the interest rate increase as long as Sabah Credit approve my request.	<b>31 – 32</b>
<b>4.16</b>	Pearson Chi-square of Interest rate - I believe the lower the interest rate of the personal loan would attract more potential borrower to do a personal loan in Sabah Credit.	<b>32</b>
<b>4.17</b>	Pearson Chi-square of Influence from family and/or friend - I believe that decision to do personal loan mostly	<b>33</b>