



THE DETERMINANT OF PERSONAL LOAN: EVIDENCE FROM SABAH CREDIT
SANDAKAN, SABAH

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BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS

(BUSINESS ECONOMICS)

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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

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

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