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Letter of Submission

Acknowledgement



UNIVERSITI TEKNOLOGI MARA

IDENTIFYING THE ALTERNATIVE OF MANAGING CREDIT RISK IN ISLAMIC PERSONAL FINANCING-I ASLAH

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ABSTRACT

The purpose of this study is to examine or to identify the alternative of managing credit risk in Islamic Personal Financing-i Aslah. The focus group that involve for doing this research is from 21 until 50 years old and its cover Bank Rakyat's staff that working at Kota Kinabalu branch. The period of time taken to collecting the data by using questionnaire is two weeks and the period of time to finish this research is twenty weeks. The method or design that researcher used for this study are reliability analysis, frequency distribution, descriptive analysis, correlation and regression analysis. A total 100 respondents were participated in answering questionnaire for this study. The findings of the study indicate that there is a significant relationship between the dependent variable which is Credit Risk Management and three independent variables which consist of decision making process, personal financing repayment and legal action.