



DETERMINANTS OF HOUSEHOLD DEBT IN ASIA PACIFIC REGION USING PANEL  
DATA ANALYSIS

ATIQA BINTI AZLAN  
2017690086

BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS (FINANCE)  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
BANDARAYA MELAKA

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## DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS (FINANCE)  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA

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I, ATIQAHA BINTI AZLAN

Here by, 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: 6 January 2020

## ACKNOWLEDGEMENT

*In the name of Allah, the Most Compassionate, the Most Merciful*

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## ABSTRACT

Households Debt cases rising each year in every countries. The purpose of this study is to identify the determinants of Households Debt (more specifically Lending Interest Rate, GDP Growth, Urban Population, Tertiary Enrolment and Tax Revenue). Does these variables gives a big impact to Households Debt ? The data was collected on yearly basis form 1988 until 2018 which is 30 years of period and to test whether these variables are significant or not significant towards Households Debt. The relationships of these variables and Households Debt will be tested using Panel Regression Random Effect Model. Secondary data from reliable sources will be gathered.

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