



**THE FACTOR THAT AFFECTING THE ABILITY OF MIDDLE INCOME
HOUSEHOLD TO HAVE AFFORDABLE HOME OWNERSHIP
IN URBAN AREA, KUALA LUMPUR**

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**BACHELOR OF BUSINESS ADMINISTRATION
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KAMPUS BANDARAYA MELAKA**

JANUARY 2013

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**Submitted in Partial Fulfillment of the Requirement for the Bachelor of
Business Administration with Honours (Finance)**

**FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
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JANUARY 2013

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
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"DECLARATION OF ORIGINAL WORK"

I, SYAHIDAH BINTI SEHAT (I/C Number : 890822-14-5338)

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: _____

LETTER OF SUBMISSION

JANUARY 2013

The Head Program
Faculty of Business Management
Universiti Teknologi Mara
Kampus Bandaraya Melaka
110 Off Jalan Hang Tuah
75300 Melaka Bandaraya Bersejarah.

Dear Sir/Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper title “*THE FACTOR THAT AFFECTING THE ABILITY OF MIDDLE INCOME HOUSEHOLD TO HAVE AFFORDABLE HOME OWNERSHIP IN URBAN AREA, KUALA LUMPUR*” to fulfill the requirement as needed by the Faculty of Business management, University Teknologi MARA.

Thank you.

Yours Sincerely,

.....

SYAHIDAH BINTI SEHAT

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Bachelor of Business Administration (Hons) Finance

ABSTRACT

The main purpose of this study is to examine the factor that affecting the ability of middle income household to have affordable home ownership in urban area. The factor such as macro factor (location, loan interest rates charged effect and financing facilities) and micro factor (demographic behaviour) are been used as the independent variables for this study. The distribution of questionnaire has been used to collect the information needed from the respondent which is specifically to the middle income group. From 100 questionnaires that have been distributed, only 87 questionnaires can be used. Then, the questionnaires were analyzed using SPSS version 17 and 19 program. Those variables were testing by Pearson Correlation to find the significant relationship between the dependent and independent variables. The result from the findings represents that all independent variables is significant towards dependent variables and can be used in making prediction on this study. This topic was chosen by researcher is because the researcher wants to know the reasons on why most of the middle income earners cannot afford to have affordable home ownership in urban areas, Kuala Lumpur.