



اَوْنِيُوْرَسِيْتِي تِي كُونُوْ لُو كِي مَارَا
UNIVERSITI
TEKNOLOGI
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“Factors that Influencing the Household Debt Rise in Malaysia”

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KOTA BHARU, KELANTAN

DECEMBER 2013

ACKNOWLEDGEMENT



“In the name of Allah, The most Gracious and Peace be upon His Messenger, the holy Prophet Muhammad SAW.”

First and foremost, Alhamdulillah, at last I am able to complete this report. Here, I would like to express my gratitude to my thesis's supervisor, Madam Noor Azila Mohd Zaid for her enthusiastic guidance, invaluable help, encouragement and patience for all aspect from this thesis progress. Her numerous comments, criticisms and suggestion during the preparation of this project are gratefully praised. Mostly for her patience on any problem that occurred during the thesis is invaluable and appreciated. It has been the most fruitful experience to have been able to do this research.

I would also like to express my appreciation and thank to my second examiner, Mr Zaihan Usman who had contributed in giving ideas and opinion directly in the completion of this study and for analyzing the progress of my work.

Finally, I wish to express my sincere gratitude to my beloved family and all my friends for their support, patience and encouragement in helping me to complete this project paper. Without their guidance, support, encouragement and advises, I may never have overcome this long journey in my studies. When I felt down, their love will always give me strength to faced all the problem. As a final point, I really hope that my masterpiece would be beneficial to those who are interested in this topic.

Thank you very much.

Nor Arifah bt Abidin

Disember 2013

ABSTRACT

Household debt in Malaysia has continued to grow every year. This paper employs a Multiple linear regression model to explore the factors of household debt rise in Malaysia. The factor measures refer to interest rate, inflation rate, Gross Domestic Product (GDP) and the housing price. The study wants to explore how these factors can affect the household debt rise in Malaysia. The results showed that the interest rate, inflation rate and GDP and housing prices have significant relationship with the household debt. Moreover, household debt is positively related to factor measures, especially to housing prices.

Key Words: Malaysian household debt, multiple linear regression model, interest rates, inflation rate, Gross Domestic Product (GDP), housing prices

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