



اَوْنِيُورْسِيْتِي تِيكْنُولُوجِي مَارَا

UNIVERSITI TEKNOLOGI MARA
CAWANGAN KELANTAN

**“A STUDY ON FACTORS THAT CONTRIBUTE TO INCREASING
HOUSEHOLD DEBT”**

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Dear Sir,

SUBMISSION OF FINANCE PROJECT PAPER (FIN 667)

Enclose here is a report of thesis paper entitle **“A Study on Factors That Contribute to Increasing Household Debt”**.

I really hope the accomplishment of this report capable to fulfill the requirement and expectation needed by Faculty and at the same time able to achieve the desired objectives of the course undertaken.

Lastly, I would like to express my sincere gratitude for the guidance and kindness that you rendered during the entire preparation and completion of this thesis report.

Thank you.

Yours Sincerely,

.....

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ACKNOWLEDGEMENT



Praise to Allah s.w.t the Almighty for His blessing in giving me the strengths, ideas, determination and patience in completing this project paper in which to fulfill the graduation requirement of Bachelor of Business Administration (Hons.) Finance

Besides, this project paper would not have materialized without the guidance, assistant and encouragement of many people surroundings. Thus, I would like to give my deepest gratitude to Madam Suraya Binti Husin as my advisor, PM Dr Azman Che Omar as my second examiner, for their guidance and constructive comments as well as their suggestions which helped me to improve the quality of this project paper. Their contributions have as well helped me to producing a project paper that is beyond my capabilities.

I also owe debt gratitude to my beloved mother and father, Wan Mat Bin Wan Musa and Rosliza binti Ibrahim respectively, for their support and valuable prayers for me.

Many individuals, including lecturers of Finance programmed in Universiti Teknologi MARA, Kampus Kota Branch, my classmates, housemates and all my friends assists me in completion of this project paper. At the risk of overlooking some individuals, I would like to specially acknowledge them for the help given. All their help and support are beyond repayment. May Allah SWT reward them with the best rewards in this world and Hereafter.

Thank you.
Wan Nurul Afiqah Binti Wan Mat
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ABSTRACT

This research is conducted to study on factors that contribute on increasing household debt. The objectives of this research are to identify the most and least dominant factor that contributes to price of oil and to determine significant relationship between gross domestic products (GDP), income and interest rate with the increasing household debt. Moreover, this study is to determine whether the three independent variables that have been taken as measurements that are gross domestic product (GDP), income and interest rate being influenced or not towards the dependent variable that is increasing household debt. The study done by using the secondary data as sources .The results show that there is some positive relationship between the measurements taken with the increasing household debt.

Keywords: Increasing Household Debt, Gross Domestic Product (GDP), Income and Interest Rate