

**INDEBTEDNESS AMONG MUSLIM YOUTH IN
PROJEK PERUMAHAN RAKYAT KUALA LUMPUR**

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**INDEBTEDNESS AMONG MUSLIM YOUTH IN PROJEK
PERUMAHAN RAKYAT KUALA LUMPUR**

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AUTHOR DECLARATION

I hereby declare that the work in this thesis is my own except for quotations and summaries which have been duly acknowledged.

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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ABSTRACT

This study is conducted to explore indebtedness issue among Muslim youth. In specific, this study examines the factors of indebtedness. This study also examines the relationship between factors of indebtedness and working behavior such as job satisfaction, retention and work-life balance. The data of this study has been collected through survey among 105 Muslim youth who stay at *Projek Perumahan Rakyat* (PPR) in Kuala Lumpur employing a purposive sampling technique to select the sample from the population. The questionnaire measured by a three-item scale adapted from the Michigan Organizational Assessment Questionnaire Satisfaction Subscale. The data of this study has been analyzed using the Statistical Package for Social Science (SPSS) involved descriptive analysis, exploratory factor analysis and correlation. This study found the factors of indebtedness are including credit card loan, housing loan, vehicle loan, education loan and personal loan. In addition, this study found insignificant relationship between factors of indebtedness and working behavior such as job satisfaction, retention, and work-life balance, except for the relationship between vehicle loan and job satisfaction that shows significant relationship which the value is .049, $p < 0.05$.

ABSTRAK

Kajian ini dijalankan untuk meneroka isu keberhutangan di kalangan remaja Muslim. Secara spesifik, kajian ini ingin mengkaji faktor-faktor keberhutangan. Kajian ini juga ingin mengkaji hubungan antara faktor-faktor keberhutangan dengan tingkahlaku bekerja seperti kepuasan kerja, pengekatan dan keseimbangan antara kerja dan kehidupan. Data kajian ini diambil menggunakan soal selidik ke atas 105 remaja Muslim yang tinggal di Projek Perumahan Rakyat (PPR) di Kuala Lumpur. Kajian ini menggunakan teknik persampelan bertujuan untuk memilih sampel dari populasi. soal selidik diukur dengan skala tiga item yang diadaptasi dari Michigan Organizational Assessment Questionnaire Satisfaction Subscale. Data kajian ini telah dianalisis menggunakan perisian *Statistical Package for Social Science* (SPSS) yang melibatkan analisis deskriptif, analisis faktor penerokaan dan analisis kolerasi. Kajian ini mendapati faktor-faktor keberhutangan adalah pinjaman kad kredit, pinjaman perumahan, pinjaman kenderaan, pinjaman Pendidikan dan pinjaman peribadi. Di samping itu, kajian ini juga mendapati tiada hubungan yang signifikan antara faktor-faktor keberhutangan dengan tingkahlaku bekerja seperti kepuasan kerja, pengekatan dan keseimbangan antara kerja dan kehidupan, melainkan hubungan antara pinjaman kenderaan dan kepuasan kerja yang menunjukkan hubungan yang signifikan nilainya ialah .049, $p < 0.05$.

ملخص البحث

الديون مشكلة شائعة في الاقتصاد الحديث لبلدنا. تميل الصعوبات التي قد تحدث مع سداد الديون حتى في الحالات القصوى إلى التأثير على رفاهية الملكية والرضا العام عن التوظيف الحالي. تستكشف هذه الورقة عوامل المديونية بين الشباب المسلم في (Projek Perumahan Rakyat (PPR) في كوالالمبور. الموارد المحدودة للاقتصاد وهو الدخل ستجعل المستهلكين يختارون مسار الدين لتلبية الاحتياجات وكذلك المرافق الأخرى للراحة مدى الحياة. تم تبني النظرية النظرية في هذه الدراسة وهي نظرية المادية من قبل. بالإضافة إلى أن الهدف من هذه الدراسة هو دراسة تأثير الدين على سلوك العمل. أجريت هذه الدراسة على 105 شاب مسلم في كوالالمبور باستخدام طريقة أخذ عينات هادفة تتضمن معايير محددة مثل العمر بين سنة ، والعمل والعيش في PPR ، كوالالمبور ، ومستوى دخلهم. تم استخدام مجموعة من الاستبيانات للإجابة على الترتيبات المحددة. ثم قياس الاستبيان بمقياس مكون من ثلاثة عناصر مقياس من مقياس الرضا الفرعي لاستبيان التقييم التنظيمي في ميشيغان. تم تحليل البيانات باستخدام برنامج الحزمة الإحصائية للعلوم الاجتماعية (SPSS) التي تضمنت التحليل الوصفي وتحليل العوامل الاستكشافية وتحليل ربط علاقة المبادلة. وجدت هذه الدراسة أن عوامل المديونية تشمل قرض بطاقة الائتمان ، وقرض الإسكان ، وقرض السيارة ، وقرض التعليم ، والقرض الشخصي. بالإضافة إلى ذلك ، وجدت هذه الدراسة علاقة غير ذات دلالة إحصائية بين عوامل المديونية وسلوك العمل مثل الرضا الوظيفي والاحتفاظ والتوازن بين العمل والحياة ، باستثناء العلاقة بين قرض السيارة والرضا الوظيفي التي تظهر علاقة معنوية بقيمة 0.049، $p < 0.05$.

TABLE OF CONTENTS

CONTENT	PAGE
AUTHOR DECLARATION	ii
ACKNOWLEDGEMENT	iii
ABSTRACT	iv
ABSTRAK	v
AL-MULAKHKHAS	vi
TABLE OF CONTENT	vii
 CHAPTER 1 : INTRODUCTION	
1.1 Background of Research	1
1.2 Problem Statement	7
1.3 Research Question	11
1.4 Research Objective	11
1.5 Significant of the Study	11
1.6 Scope of the Study	12
1.7 Definition of Concept	13
1.8 Thesis Outline	15
 CHAPTER 2 : LITERATURE REVIEW	
2.1 Introduction	17
2.2 Concept of Youth	17
2.3 The Characteristic of Youth	18
2.4 Indebtedness	21
2.4.1 Islamic Guidelines of Indebtedness	22
2.5 Factor of Indebtedness	24
2.5.1 High Living Cost	25
2.5.2 Materialistic Attitude	25
2.5.3 Greed Behavior	27
2.5.4 Social Need	28
2.5.5 Close People Influence	29
2.5.6 Poor Financial Management	29
2.5.7 Low Income Level	32
2.5.8 Credit Card	33
2.5.9 Education Loan	34
2.5.10 Personal Loan	35
2.5.11 Asset Ownership	36
2.5.12 Lack of Discipline	37
2.6 Projek Perumahan Rakyat (PPR)	38
2.7 Effect Of Indebtedness	41
2.7.1 Lack of Focus in Organization	42
2.7.2 Lack of Social Interaction	42
2.7.3 Source of Crime	42
2.7.4 Poverty	43
2.7.5 Marriage Trouble	43

2.7.6 Health Problem	44
2.7.7 Work-life Balance	46
2.7.8 Retention	46
2.7.9 Job Satisfaction	47
2.8 Theoretical Framework	47
2.9 Conceptual Framework	52
2.10 Chapter Summary	57

CHAPTER 3 : RESEARCH METHODOLOGY

3.1 Introduction	58
3.2 Research Design	58
3.3 Population and Sample	61
3.4 Data Collection Method and Procedure	61
3.5 Measurement	64
3.6 Data Analysis Method and Procedure	67
3.6.1 Procedure to Analyze Data Using SPSS	68
3.7 Chapter Summary	70

CHAPTER 4 : ANALYSIS

4.1 Introduction	71
4.2 Respondents' Background	71
4.3 Factor of Indebtedness	78
4.3.1 Credit Card Loan	78
4.3.2 Financial Loan	79
4.4 Exploratory Factor Analysis (EFA)	80
4.4.1 Job Satisfaction	80
4.4.2 Retention	84
4.4.3 Work-Life Balance	87
4.5 Correlation Analysis	89
4.5.1 Credit Card Loan with Job Satisfaction	90
4.5.2 Credit Card Loan with Retention	90
4.5.3 Credit Card Loan with Work Life Balance	91
4.5.4 Vehicle Loan with Job Satisfaction	92
4.5.5 Vehicle Loan with Retention	92
4.5.6 Vehicle Loan with Work Life Balance	93
4.5.7 Personal Loan with Job Satisfaction	94
4.5.8 Personal Loan with Retention	94
4.5.9 Personal Loan with Work Life Balance	95
4.6 Chapter Summary	96

CHAPTER 5 : DISCUSSION, IMPLICATION AND CONCLUSION

5.1 Introduction	97
5.2 Factors of Indebtedness	97
5.2.1 Credit Card Loan	98
5.2.2 Financial Loan	99
5.2.2.1 Housing Loan	99
5.2.2.2 Vehicle Loan	100

5.2.2.3 Education Loan	100
5.2.2.4 Personal Loan	101
5.3 Effect Debt toward Working Behavior	102
5.3.1 Job Satisfaction	102
5.3.2 Retention	103
5.3.3 Work-Life Balance	103
5.4 Implication of the Study	104
5.5 Limitation and Suggestion for Future Study	105
5.6 Conclusion	106
REFERENCES	107
APPENDICES	
Appendix I : Letter of permission to collect data	129
Appendix II : Questionnaire	132
Appendix III : Publication	143