

Title of Thesis	A Study of Young Adults' Perception on Demand of Housing Loan in Miri
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ABSTRACT

The main purpose of this research is to study young adults' perception on demand of housing loan in Miri. In Malaysia, there is oversupply of houses. Young adult is the lease group of investor on investing a house. One of the reason is young adults are lack of knowledge on applying housing loan. They think the housing price is high, the interest rates being charged by the bank loan is high, they also consider the payable of income tax and the amount of income level in order to meet the housing loan requirement. Therefore, this research aims to investigate the significant relationship between the dependent variable and independent variables. There are four independent variables included in this research study which are housing price, interest rate, taxation and income level. While the dependent variable for this study is the demand of housing loan. This research examines whether these independent variables positively or negatively influencing the young adults' perception on housing loan and significantly explain the changes in housing loan demand. The research methodology was used the quantitative research. A total of 96 sets of online survey questionnaires that has been distributed to young adults in Miri to obtain the data and information. Data collected from survey questionnaire will then convert into data form and analysed by using Microsoft Excel.