**MODELLING THE DETERMINANTS OF MALAYSIAN HOUSEHOLD DEBT**

Hafizah Hammad Ahmad Khan (Corresponding author)

School of Economics, Finance & Banking,

Universiti Utara Malaysia, 06010 Sintok, Kedah, Malaysia.

hafizah0486@gmail.com

Hussin Abdullah

Associate Professor,

School of Economics, Finance & Banking,

Universiti Utara Malaysia, 06010 Sintok, Kedah, Malaysia.

Shamzaeffa Samsudin

Senior Lecturer,

School of Economics, Finance & Banking, Universiti Utara Malaysia,

06010 Sintok, Kedah, Malaysia.

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**Conflict of interest**

The authors declare that there is no conflict of interest regarding the publication of this article.