FACTORS AFFECTING PERSONAL BANKRUPTCY IN MALAYSIA

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8th JANUARY 2019
DECLARATION OF ORIGINAL WORK

BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE
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I, AMIRA IZZATI BINTI ZULKIFLE, 961220146048

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, locally or overseas, and is not being concurrently submitted for this degree or any degrees.

- This project paper is the result of our independent work and investigation, except where otherwise stated.

- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: ........................ Date: ........................
LETTER OF SUBMISSION

8th JANUARY 2019

Miss Amizatul Hawariah Awang,

Faculty of Business Management

Universiti Teknologi MARA (Kampus Bandaraya Melaka)

75300, Melaka.

Dear Miss,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “FACTORS AFFECTING PERSONAL BANKRUPTCY IN MALAYSIA” to fulfil the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours sincerely,

AMIRA IZZATI BINTI ZULKIFLE

2017662522

Bachelor of Business Administration (Hons) (Finance)
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ABSTRACT

This study is to determine the Factors affects Personal Bankruptcy rates in Malaysia. There are five independent variables that have been select for this research. The independent variables are unemployment rate (UNR), non-performing loan (NPL), gross national income (GNI), household debt (HHD) and divorce rate (DVR). This study use the yearly data from 1985 until 2018 which total number of observation is 34 sample. Multiple linear regression model is applied to study the relationship between explanatory variables and explained variable. In this study, the results show two independent variables are significant, unemployment rate and divorce rate that influencing to Personal Bankruptcy rates in Malaysia except for non-performing loan, gross national income and household debt.