



**DETERMINANTS OF HOUSEHOLD BANKRUPTCY**

**IN MALAYSIA**

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## **DECLARATION OF ORIGINAL WORK**



**BACHELOR OF BUSINESS  
ADMINISTRATION WITH HONOURS  
(FINANCE)  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
“DECLARATION OF ORIGINAL WORK”**

I am Najwa Natasha binti Anuar

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 other degrees.
- This project-paper is the result of my 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** : \_\_\_\_\_

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## ABSTRACT

This study examines the determinants of household bankruptcy in Malaysia with variables where Bank Lending Rate (BLR), Inflation Rate (INF), Non Performing Loan (NPL) and Unemployment Rate (UEM). This research employs monthly time series data throughout year 2009 until 2018 with total observations of 92. The test had been tested using statistical EViews 10 software. This study is used Ordinary Least Square (OLS) Method to obtain the results. This study use the number of Household Bankruptcy (BC) in Malaysia as dependent variables. In the nut shells, the results revealed the Bank Lending Rate and Unemployment Rate have negatively significant on the number of Household Bankruptcy. The Inflation Rate and Non Performing Loan show positively significant on the number of Household Bankruptcy. The findings could provide some guidance to the future researcher in monitoring the Household Bankruptcy in Malaysia.

*Keywords: Household Bankruptcy, Bank Lending Rate, Inflation Rate, Non Performing Loan, Unemployment Rate*

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