



PERSONAL BANKRUPTCY AWARENESS
AMONG GOVERNMENT SERVANTS IN
JABATAN KETUA MENTERI MELAKA

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ABSTRACT

Malaysian's household debt is increasing gradually from year to year which shows there is lack of awareness especially towards the effect of personal bankruptcy among Malaysians. The purpose of this study is to analyse personal bankruptcy awareness by examining the relationships among three factors including, financial self-efficacy, social class and stigma. The questionnaire was distributed and the findings were analysed using Statistical Package of Social Sciences 22.0 which are involved scale reliability, descriptive and regression analysis. The sample of the research is examined on the government servants in Jabatan Ketua Menteri Melaka and there have 200 total of respondents were selected through convenience sampling. The following are the results which are generated from this research study. The findings suggest that, three variables have an effects on personal bankruptcy awareness in which indicates that 24.10% of dependent variables are explain by the independent variables. This research aims to investigate the relationship between the dependent variable and independent variables through the moderating variables. Reliability Test, Pearson's Correlation Analysis, Independents Sample T-test, One-way ANOVA and Chi Square Test had been used to analyse the result. The results show that financial self-efficacy becomes the important factors that influence the personal bankruptcy awareness. Financial self-efficacy is the best predictor to measure the level of awareness on personal bankruptcy among government servants in Jabatan Ketua Menteri Melaka. These findings could be useful references for related organizations as well as body of knowledge and practical implication that are interested in developing personal bankruptcy awareness in a context of avoiding from bankruptcy.

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