



**PERSONALITY TRAITS OF GENERATION Y IN MELAKA TOWARDS  
PERSONAL BANKRUPTCY AWARENESS**

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## ABSTRACT

This study investigates factors affecting personal bankruptcy awareness by examining the relationships among three factors including conscientiousness, extraversion, and openness to experience. The questionnaire was distributed and the findings were analysed using Statistical Package of Social Sciences 21.0 which are involved scale reliability, descriptive and regression analysis. The sample of the research is examined on the Generation Y in Melaka, Malaysia 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 key factors have effects on personal bankruptcy awareness in which indicates that 22.5% of variance in dependent variable is explained by the independent variables. Conscientiousness and openness to experience have a significant relationship between personal bankruptcy awareness while extraversion has insignificant relationship between personal bankruptcy awareness. The results also indicate that conscientiousness becomes the important factors that influence the personal bankruptcy awareness.

Keyword: Personal Bankruptcy Awareness, Conscientiousness, Extraversion, Openness to Experience

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