



UNIVERSITI TEKNOLOGI MARA

**FACTOR AFFECTING BANKRUPTCY AMONG
UNIVERSITY STUDENT: THE CASE OF UNIVERSITY
STUDENT IN KOTA KINABALU**

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ABSTRACT

University student bankruptcy has become a common problem for the young generation, and bankruptcy has become a barrier for university students to advance in careers. Therefore, this research intended to investigate the factors that contributed to the bankruptcy among university student which is gender, credit card spending, bank policies, attitude towards money and financial planning. The findings of the study provide useful information for both university students and the public to raise awareness of this issue of bankruptcy. Data were collected from Sabah public university students. Samples population of a public university student was selected using a stratified sampling technique. A total of 310 questionnaires was collected and software known as Statistical Package for Social Science, for short SPSS is used to run the data analysis. Hence, the result of the multiple regression analysis shows that four out of five variables are significant to the dependent variable. The lack of financial management skills is why many Malaysian university students now have high debts and are facing a high potential for bankruptcy.