



**AWARENESS TOWARD BANKRUPTCY RISK  
AMONG EMPLOYEES OF MAA TAKAFUL BERHAD,  
JALAN IPOH, KUALA LUMPUR.**

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**JULY 2013**

## **DECLARATION OF ORIGINAL WORK**



**BACHELOR OF BUSINESS ADMINISTRATION (HONS) INSURANCE  
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UNIVERSITI TEKNOLOGI MARA  
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**“DECLARATION OF ORIGINAL WORK”**

We are 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.

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## LETTER OF SUBMISSION

5<sup>th</sup> July 2013

The Head of Program  
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Dear Sir/ Madam,

### SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “Awareness Toward Bankruptcy Risk Among Employees of MAA Takaful Berhad, Jalan Ipoh, Kuala Lumpur” to fulfill the requirement as needed by the Faculty of Business Management Universiti Teknologi MARA.

Thank you

Yours sincerely

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## **ABSTRACT**

The research reported in this paper is the basic research on “Awareness Toward Bankruptcy Risk Among Employees of MAA Takaful Berhad, Jalan Ipoh, Kuala Lumpur”. Nowadays, bankruptcy is one of the leading factors that contribute people to be affected with financial risk. Increasing in Credit Card Debts, Medical Bills and Insurance fee can cause more expenses instead of saving. Here, the awareness toward factors influencing bankruptcy risk is very important. The main objective of this research are (1) to determine the level of awareness among employees of MAA Takaful toward bankruptcy risk, (2) To examine the relationship between literacy, experience and attitude with the awareness toward bankruptcy risk and (3) To determine most influential factor that contributes to the awareness of bankruptcy risk. 186 questionnaires were distributed to employees of MAA Takaful Berhad, Jalan Ipoh, Kuala Lumpur. The researcher applied a convenience sampling as the sampling technique. Throughout this research, the level awareness is recorded as in a high level group of awareness with 4.6210 amount of mean. Generally, there are moderate and significant relationship between independent variable (literacy, experience and attitude) and dependent variable (awareness). The most influential factor is experience with coefficient of 0.552. This coefficient shows that for every unit increase in experience, a 0.552 unit increase in the level of awareness toward factors influencing bankruptcy risk among employees of MAA Takaful. The result shows a positive relationship between experience and awareness toward bankruptcy risk among employees of MAA Takaful. In conclusion, several recommendations had been come out by researchers in order to improve the research at certain field.

# TABLE OF CONTENT

<u>CONTENTS</u>	<u>PAGE</u>
TITLE PAGE	i
DECLARATION OF ORIGINAL WORK	ii
LETTER OF SUBMISSION	iii
ACKNOWLEDGEMENT	iv
ABSTRACT	v
<b>CHAPTER 1: INTRODUCTION</b>	
1.1 Background of Study	1
1.2 Problem Statement	2
1.3 Research Questions	4
1.4 Research Objectives	5
1.5 Scope of Study	6
1.6 Limitation of Study	7
1.7 Significance of Study	8