UNIVERSITI TEKNOLOGI MARA

THE INFLUENCES OF PERSONAL BANKRUPTCY IN MALAYSIA

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ABSTRACT

Bankruptcy means the state of being completely deficient in a particular quality or value and it is normally discussed to as financial ruin. Personal bankruptcy is one of the main concerns by the policy maker in nowadays. The aim of this study is to investigate either unemployment rate, lending rate and non-performing loans do have impact on personal bankruptcy case in Malaysia. Previous researcher recommends to increase the frequency of the data by using daily, monthly, or quarterly data as a larger sample size can increase the accuracy and increase the likelihood to obtain desirable results. Thus, this research data will be will use the monthly data of each variables to get the accuracy on each test.

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