THE FACTORS OF PERSONAL BANKRUPTCY IN MALAYSIA

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ABSTRACT

This study aims to determine the factors that affect the personal bankruptcy in Malaysia. Hence, the dependent variable is perconal bankruptcy case. Meanwhile, the independent variables are divorce case, lending rate and unemployment rate. This study use a period from 1989 to 2018 with a total 30 observations. By using Eviews, the data been analyse using descriptive analysis, test on assumption and regression analysis to determine the factor accurately. Based on the result of this finding, it is found that all independent variable has significant relationship toward personal bankruptcy in Malaysia. Divorce case significant positively relationship that effect dependent variable while lending rate and unemployment rate have a significant negatively toward dependent variable.