

TABLE OF CONTENT

ACKNOWLEDGEMENT	i
THE ABSTRACT	ii
LIST OF TABLES AND LIST OF FIGURE	iii
ABBREVIATIONS	iv

CHAPTER 1: INTRODUCTION

1.1	INTRODUCTION	1 - 3
1.2	PROBLEM STATEMENT	3 - 4
1.3	RESEARCH QUESTIONS	4
1.4	RESEARCH OBJECTIVES	4
1.5	SCOPE OF STUDY	4
1.6	SIGNIFICANCE OF THE PROPOSED STUDY	5
	1.6.1 Student	5
	1.6.2 Government and Non-Government	5
	1.6.3 University	5
1.7	DEFINITION OF TERMS, TERMINOLOGY AND CONCEPTS	6 – 7
	1.7.1 Awareness	6
	1.7.2 Degree Student	6
	1.7.3 Bankruptcy	6
	1.7.4 Creditors	6
	1.7.5 Youngster	7

CHAPTER 2 : LITERATURE REVIEW & CONCEPTUAL FRAMEWORK

2.1	INTRODUCTION	8
2.2	LITERATURE REVIEW	8 - 14
2.3	FACTORS ASSOCIATED WITH YOUNGSTER'S AWARENESS ON BANKRUPTCY	14-15
	2.3.1 Individual Knowledge	15
	2.3.2 Media Influence	16
	2.3.3 Family Background	16

2.3.4	Individual Attitude	17
2.4	CONCEPTUAL FRAMEWORK	18
2.4.1	Conceptual Framework Explanation	19
2.4.1.1	Independent Variable	19
2.4.1.2	Dependent Variable	19
2.4.1.3	Individual Knowledge	19
2.4.1.4	Media Influence	19
2.4.1.5	Family Background	19 - 20
2.4.1.6	Individual Attitude	20

CHAPTER 3 : RESEARCH METHOD

3.1	INTRODUCTION	21
3.2	RESEARCH DESIGN	21
3.3	UNITS OF ANALYSIS	21
3.4	SAMPLE SIZE	22
3.5	SAMPLING TECHNIQUE	22
3.6	MEASUREMENT AND INSTRUMENT	22 - 23
3.7	DATA COLLECTION	23
3.8	DATA ANALYSIS	24
3.8.1	Descriptive Analysis	24

CHAPTER 4 : FINDING AND ANALYSIS

4.1	INTRODUCTION	25
4.2	PROFILE OF THE RESPONDENTS	25 - 26
4.3	FREQUENCY, MEAN, STANDARD DEVIATION AND VARIANCE	27 - 35
4.4	FINDING FROM THE OBJECTIVE 1	35 - 36
4.5	FINDING FROM THE OBJECTIVE 2	36 - 38

ACKNOWLEDGEMENT

We would like to express our special thanks of gratitude to our lecturer for ADS555, Miss Farhana Yaakub, who gave us the golden opportunity to do this research study and guiding us to the list of reference. By doing this research study, we came to know about so many new things in doing research and also have study the important points to be included in the research study in an attractive way.

Secondly, we also would like to thanks our parents and friends for helping us to do this research study. We are making this project not only for marks but also to increase our knowledge. With the knowledge, as a student, we may develop the research study skills in highest order, and ready to face any challenge. Indeed, recognizing the problems in the research study and help both of us to be confident that we could develop our skills for the future.

Besides that, it would not have been possible for both of us to write this research study without the help and support of the kind people around us, especially to the Director of the Malaysia Department of Insolvency of Kota Kinabalu and all the staff which helped us a lot by providing some information regarding bankruptcy matter, and the statistics.

Finally, once again we would like to thanks for everyone who has assist us from the beginning until end of this report writing.

Phillisca P Lajati
Maria Magdalena Labi
Bachelor of Administrative Science (Honours)
Faculty of Administrative Science & Policy Studies
Universiti Teknologi MARA, Sabah.

THE ABSTRACT

Bankruptcy is a legal status of a person or other entity that cannot repay the debts it owes to creditors. In most jurisdictions, bankruptcy is imposed by a court order, often initiated by the debtor. A person can be declared as a bankrupt if the debt owing is more than RM30,000.00 and the creditor may file for bankruptcy action against the person through the court.

In today's society, people perception about bankruptcy is considered embarrassing as they don't have wide knowledge and exposures about bankruptcy. Therefore negative perception occurs among the society. This could lead to low self-esteem and low quality life to the person affected in terms of friendship with the community.

As reported by the Malaysia Department of Insolvency (Mdi), every year there are increasing numbers of bankruptcy cases in Malaysia. Therefore the need to spread awareness about the bankruptcy matters is important as to reduce the number of bankruptcy cases every year. The government, NGO's and private sector may sit together to carry out campaigns and talk pertaining to this matter. Not forgotten the media responsibility to spread the awareness on bankruptcy to the public. Bankruptcy cases among youngsters also been reported as increasing. In university or college, the academic affairs may initiate activities or campaign about bankruptcy as to give wide exposures to the students. Early prevention of bankruptcy sign is important to reduce the number of cases every year.