

**DETERMINANTS OF PERSONAL BANKRUPTCY CASES IN
MALAYSIA**

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ABSTRACT

Personal bankruptcy is one of the policymakers ' primary issues in today's world. The reason is that Malaysia's growing bankruptcy trend will fundamentally become a stumbling block for Malaysia to become a "high-income country" by 2020. Unfortunately, the bankruptcy problem continues to grow from year to year, and this has increased interest in studying what are some of the possible appropriate variables leading to bankruptcy. With the hope of these appropriate variables, policymakers will be able to assist develop a fresh strategy that can be more efficient in managing bankruptcy in Malaysia. This research is aimed at investigating the effect on bankruptcy of unemployment rate, lending rate, inflation rate and gross net income. For findings, this research used 33 annual information from 1985 to 2017.

Multiple Linear Regressions are the technique used for this research. Therefore, all the test performed in this research is to define the relationship with the dependent variables that are bankruptcy between all the independent variables. This study's primary aim is to explore the significant relationship between unemployment rate, lending rate, inflation rate, and bankruptcy gross net income. The findings indicate that all these independent variables are significant in this research except for the rate of inflation.