

PERCEIVED FLOOD RISK AND INSURANCE STATUS AMONG PAHANG RESIDENTS: A COMPARATIVE STUDY

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ABSTRACT

Flooding has been a regular concern in Pahang, Malaysia, causing significant property damage and disrupting lives. Relying largely on the government to provide financial help in the event of floods may not be a sustainable approach, given the government's current financial strain. It is crucial for Pahang residents to proactively uptake flood insurance to ensure their resilience in the face of flood-related disasters. Understanding residents' perceptions of flood risk and their insurance status is crucial for effective disaster management and the development of mitigation strategies. The study intends to investigate the differences in perceived flood risk levels among residents with different insurance statuses. The study employed a quantitative approach,