



اَللّٰهُمَّ صَلِّ وَسَلِّمْ عَلٰى اَبْنائِكَ
UNIVERSITI TEKNOLOGI MARA

**FACTORS THAT INFLUENCE UiTM ALUMNI'S ATTITUDES
TOWARDS PTPTN LOAN REPAYMENT**

**MAZIHA BINTI ABDUL KADIR
2013602306**

**BACHELOR OF BUSINESS ADMINISTRATION
(HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
KAMPUS KOTA BHARU**

MARCH - JULY 2015

ACKNOWLEDGEMENTS

Alhamdulillah, thanks to ALLAH S.W.T., the most Gracious and the most Merciful is upon his messenger Holy Prophet Muhammad S.A.W. I am very grateful to Almighty Allah S.W.T for giving me strength and opportunity to complete this final project paper. Without His Grace and Mercifulness, this project paper may not be complete on time.

First and foremost, I am extremely grateful for my respected project advisor, Sir Mohd Hanif Bin Baharudin for his continuous guidance, advice, comments and constant support starting I am doing my thesis until it finish. Thanks also to my second project advisor, Dr. Zulkifli Bin Mohamed for his opinion and ideas. I would also like to take this opportunity to thank my families, who have given me the support, encouragement, financial support and sacrifices regarding this thesis to make sure I can finish it successfully. Moreover, I would like to express my special gratitude to all my friends for their nice views on my thesis and helping me in giving ideas and criticized.

Last but not least, I would like to thank to those, who I have not mentioned, but has contributed throughout this research whether directly or indirectly. Thank you for your generous time and cooperation. Lastly my special acknowledgement goes to Universiti Teknologi MARA for granting me the opportunity to pursue my study in this Bachelor in Business Administration (Hons) (Finance). I appreciate all of your help and will not forget you all. I really hope that my masterpiece would be beneficial to those who are interested in this topic. Thank you.

TABLE OF CONTENTS

Chapter 1 : Introduction

1.0 Overview	1
1.1 Background of Study	2 - 3
1.2 Problem Statement	4
1.3 Objective of Study	5
1.4 Research Hypothesis	6 - 7
1.5 Significance of Study	8
1.6 Theoretical Framework	9
1.7 Scope of Study	10
1.8 Limitation of Study	11
1.9 Definition of Terms	12

Chapter 2 : Literature Review

2.0 Overview of Literature Review	13
2.1 Review of Related Underlying Theory	13 - 14
2.2 Review of Dependent Variable	
2.2.1 UiTM alumni's attitudes towards PTPTN loan repayment	15 - 16
2.3 Review of Independent Variable	
2.3.1 Knowledge about Loan Repayment	17 - 18
2.3.2 Awareness of Loan Repayment Issues	19 - 20
2.3.3 Perception of impact of loan repayment	21 - 22
2.3.4 Parental influence	23 - 24

Chapter 3 : Research Methodology

3.1	Research Design	25
3.2	Sampling Design	25
3.2.1	Target Population	26
3.2.2	Sampling Technique	26
3.3	Types of Data and Collection Method	
3.3.1	Primary Data	27
3.3.1.1	Questionnaire	27
3.4	Data Analysis	28
3.4.1	Descriptive Analysis	28
3.4.2	Reliability Test	29
3.4.3	Multicollinearity Test	29
3.4.4	Regression Model	30
3.4.5	Pearson Correlation Coefficient Test	31
3.4.6	R-squared	32
3.4.7	T-test	32
3.4.8	F-test	33
3.4.9	P-value	33
3.5	Hypothesis Testing	34

Chapter 4 : Data Analysis

4.0	Overview	35
4.1	Frequency Distribution Analysis	
	(Demographic profile of respondent)	36 - 39

ABSTRACT

Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) Education Loan Scheme is one of the organizations that provide education loans to students pursuing their studies in local institutions of higher learning (IPT). The research being conducted by the researcher is to explore the Factors That Influence UiTM Alumni's Attitudes towards PTPTN Loan Repayment. The study was conducted in Kota Bharu, Kelantan and the target population is the UiTM alumni's. The sample chosen for the research are 120 UiTM alumni's that make an agreement with PTPTN. The researcher has used Statistical Package for the Social Science 20.0. Based on the findings, knowledge about loan repayment, awareness of loan repayment issues, perceptions of impact of loan repayment and parental influence show a significant relationship between UiTM alumni's attitudes towards PTPTN loan repayment.

Key words: Education Loan Scheme, Attitudes towards PTPTN Loan Repayment, knowledge about loan repayment, awareness of loan repayment issues, perceptions of impact of loan repayment, parental influence