



اُنْبُوْرَسِيْتِي تِكْنُوْلُوْجِي مَارَا  
UNIVERSITI  
TEKNOLOGI  
MARA

**A STUDY ON THE FACTORS THAT CAUSE IPT GRADUATES  
DEFERRED DEBTS**

**AT KOTA BHARU, KELANTAN**

**PREPARED BY**

**NUR SHAMIMI BINTI PAUZI**

**2010281108**

**BACHELOR OF BUSINESS ADMINISTRATION (HONS)**

**FINANCE**

**FACULTY OF BUSINESS MANAGEMENT**

**UNIVERSITI TEKNOLOGI MARA**

**KAMPUS KOTA BHARU,**

**KELANTAN**

**JUNE 2012**

## **ACKNOWLEDGEMENT**

Assalamualaikum, In the name of Allah SWT, Most Gracious, Most Merciful. Praise to Allah, the one and only for giving strength, good health and high spirit to complete this research. This paper could not be successfully done if He does not help and complete this project paper before the due date.

First of all, I would like to take the opportunity to express my a deepest thanks and appreciation to my first advisor, Sir Wan Mohd Firdaus Wan Mohamad, for the guidance, cooperations, opinion and support from the day I start to doing my research paper until I had fulfilling the requirements of this project paper.

It is also not forgotten to my second examiner, Sir Mohd Naseer Abdul Majid for sharing the knowledge for me in completing this research paper. Special thanks to both my lecturer for give an encouragement for me to do this project paper.

Lastly, my appreciation goes to my family for their moral support and encouragement. Thank you for them for understands me in completing this research. My special thanks also to my all friends that spent time with me, give a full cooperation, support and ideas and suggestion in completing this research. I really appreciate it.

Thank you very much!

## **ABSTRACT**

---

*Loan is something that relates with much kind of matters in this world. Loan is given to the person that is not able to expand for their life. The loan given will be reduced the burden of the people. The loan that is mean can be divided into several types which are either personal loans, educational loans or others. For this research, it is conducted in objective to determine the factors that cause IPT graduates students deferred debts. A survey is among graduates' students that have work already. The factors that were selected to meet the objectives of this study are including three factors. It is determine as an independent variables. The independent variables for this study are financial constraint, attitudes of the borrower and characteristics of the borrower in paying debts of educational loans. In this research, the researcher used a primary data which the structured of questionnaires. With the distribution of the questionnaires, the researcher will get the information to support and collect data that support the objectives of the research. The information and the data are gathering through from government and also private sectors. This research also represents the kind of the borrowers who are having problems in repayment their educational loans and how they should managed to settle their loan repayment consistently. The researcher can identify the problems of the borrower and able to take corrective action to solve this problems. The useful recommendations also provided in order to improve this problems and it is supported for future research*

# TABLE OF CONTENTS

DECLARATION OF WORK	iii
LETTER OF TRANSMITTAL	iv
ACKNOWLEDGEMENT	v
TABLE OF CONTENT	vi
LIST OF TABLES	ix
LIST OF FIGURES	x
ABSTRACT	

TITLE	PAGE
<b>CHAPTER 1</b>	
1.0 INTRODUCTION.....	1
1.1 Background of the Study.....	1
1.1.1 Introduction of PTPTN.....	3
1.1.2 Loan Repayment Period by PTPTN.....	4
1.2 Deferment of Loan Repayment.....	5
1.3 Problem Statement.....	8
1.4 Objectives of the Study.....	9
1.5 Research Questions.....	10
1.6 Hypotheses of the Study.....	10
1.7 Theoretical Framework.....	12
1.8 Scope of the Study.....	13
1.9 Definition of Terms.....	14
1.10 Significance of the Study.....	15
1.11 Limitations of Study.....	16
<b>CHAPTER 2</b>	
2.0 INTRODUCTION.....	18
2.1 Dependent variable.....	18
2.1.1 Factors that Cause IPT Graduates Students Deferred Debts.....	19
2.2 Independent Variables.....	20
2.2.1 Financial Constraint.....	20
2.2.1.1 Income.....	21
2.2.1.2 Unemployment.....	23

2.2.1.3 Responsibility.....	27
2.2.2 Attitudes.....	28
2.2.3 Characteristics of the Borrowers.....	30
2.2.3.1 Gender.....	30
2.2.3.2 Age.....	31
2.2.3.3 Race.....	31
<b>CHAPTER 3</b>	
3.0 INTRODUCTION.....	34
3.1 Research Design.....	35
3.2 Data Collection Methods.....	35
3.2.1 Primary Data.....	35
3.2.2 Secondary Data.....	37
3.3 Population and Sample.....	38
3.4 Method of Analyzing Data .....	39
<b>CHAPTER 4</b>	
4.0 INTRODUCTION.....	44
4.1 Reliability Analysis .....	45
4.2 Descriptive Analysis.....	49
4.3 Frequency Analysis.....	51
4.3.1 Gender.....	53
4.3.2 Age .....	54
4.3.3 Race.....	55
4.3.4 Marital Status.....	56
4.3.5 Level of Income.....	57
4.3.6 Level of Education.....	58
4.3.7 Number of Dependents.....	59
4.3.8 Types of Loans.....	60
4.3.9 Types of Occupation.....	61