



**A STUDY ON UITM DUNGUN'S
GRADUATES' ATTITUDE TOWARDS PTPTN LOAN
REPAYMENT**

**NOR JANNAH BT ISMAIL
2006116699**

**BACHELOR OF BUSINESS ADMINISTRATION
WITH (HONOURS) ISLAMIC BANKING
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
DUNGUN, TERENGGANU.**

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DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
WITH HONOURS (ISLAMIC BANKING)
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
TERENGGANU**

I'm, Nor Jannah bt Ismail, IC Number: 850223065452

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, locally, or overseas and is not being concurrently submitted for this degree/ any other degrees.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
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ABSTRACT

Repayment PTPTN loan is the obligation that must be performed by all borrower, as write in the agreement. The unwillingness to pay PTPTN loan will create an injustice for the future generation. The borrower must realize about their obligation and increase awareness to pay the loan. Nowadays, there are a group of graduate students that not performed their repayment, repaying student loans can be challenging for graduates. Borrowers that are having difficulties making payments and that can establish financial hard may qualify for either a forbearance or deferment, which will temporarily delay payments. This able to pay the loan is related to the attitude borrower itself. Therefore, in this study the researcher tries to examine the attitude and variables towards repayment of PTPTN loan. The researcher tries to relate the variables such as demographic, economy, and social responsibility. A sample of 100 questionnaires were collected and analyzed.

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