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**ATTITUDE AND PERCEPTIONS OF MALAY MUSLIM STUDENTS
TOWARDS EDUCATIONAL LOAN REPAYMENT: A QUALITATIVE
APPROACH**

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Abstract

This study investigates the attitude and perceptions on educational loan repayment among Malay Muslims in Malaysia. Researches in the realm of educational loans have identified several factors contributing to defaults and repayments. These include the characteristics of students as they begin college, such as family income, race/ethnicity, and students' college experiences in terms of the type of institution, field of study and educational outcomes. However no studies have so far explored the attitude and perceptions on educational loan repayment among Malay Muslims. The study adopts a qualitative methodology that involves focus groups and semi-structured interviews. The respondents are the final year degree students in one public university in Malaysia. The results show that attitude and perceptions have influence educational loan repayment among Malay Muslims.

Keywords: Education loan repayment; malay; muslim; attitude