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Level of Understanding Risks from PTPTN Loans Among IPT Students in Shah Alam

MOHAMMAD AZIZUL HAKIM BIN SHAMSURI

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AUTHOR'S DECLARATION

I declare that the work in this academic writing was carried out in accordance with the regulations of University Teknologi MARA. It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This academic writing has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Under Graduate, University Teknologi MARA, regulating the conduct of my study and research.

Name of Student : Mohammad Azizul Hakim Bin Shamsuri
Student ID No   : 2014189349
Programme   : Bachelor in Muamalat- IC210
Faculty   : Academy of Contemporary Islamic Studies
Thesis   : Level of Understanding Risks from PTPTN Loans Among IPT Students in Shah Alam.
Signature of Student :
Date   : July 2018

ABSTRACT

This paper purpose to create of the Level of Understanding Risks from PTPTN Loans Among IPT Students in Shah Alam. PTPTN is implemented to assist students to further their studies to higher levels. High and rising budgets have led the government to open their eyes and provide opportunities for problematic students from the financial perspective to finance their education through PTPTN loans. This paper uses data from primary data by contributing questionnaires from 100 students of IPT in Shah Alam. In addition, secondary data such as journals, newspapers and electronic resources are used to get more information to complete data. Furthermore, researchers use descriptive statistics on liker questions to measure the respondents' consent on the questions given. The SPSS software program was used in processing the data from the questionnaires collected. Hence, this chapter will be divided into four parts, which are frequency of demographic profile, descriptive analysis, Pearson correlation analysis, and frequencies analysis. There are only two factors influence awareness that have significant relationship with Level of Understanding Risks from PTPTN Loan among Students in Shah Alam which are knowledge and repayment and the founding found that the factors are moderate. Conclusion, this study gives some information and awareness towards Level of Understanding Risks from PTPTN Loans Among IPT Students in Shah Alam.

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