

**UNIVERSITI TEKNOLOGI MARA**

**UNDERSTANDING OF UJRAH  
APPLICATION IN PERBADANAN  
TABUNG PENDIDIKAN TINGGI  
NASIONAL (PTPTN) AMONG UITM  
STUDENTS**

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## ABSTRACT

Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) is an organization established by the government to provide financial loan facilities to all Malaysian students to further their study. Nowadays, the number of Malaysian student who make education loan with PTPTN is increased. PTPTN has implemented the use of a system based on Islamic law, namely by applying the use of *ujrah* in its loan system. PTPTN used *ujrah* loan which charged 1% for the service costs. This research aim is to study the practice of financing *ujrah* and its procedure to use the system as well as the understanding level of UiTM students in the *ujrah* system that implemented in PTPTN. This study is based on the results from the data collected through surveys that have been disseminated through social media to all UiTM Dungun students. Another method adopted in this research regarding with primary sources and secondary sources. The question arises about the situation are, how the system of *ujrah* is conducted in PTPTN? What are the eligibility requirement for making loan and the procedure for using the *ujrah* contract in PTPTN? And to what extend is the understanding level of UiTM students about the *ujrah* contract in PTPTN. After the data and information are successfully collected, it will be analysed to evaluate and determine the data.

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