

**UNIVERSITI TEKNOLOGI MARA**

**UNDERSTANDING THE  
IMPORTANCE OF DEFERRED DEBT  
REPAYMENT IN ISLAM: A STUDY  
OF EDUCATION FINANCING DEBT  
(PTPTN) AMONG UITM DUNGUN,  
TERENGGANU STUDENTS.**

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## **ABSTRACT**

The issue of education debt repayment becomes a topic that is not outdated every year. Such things indeed will cause worry, fear, anxiety and anger for the borrowers after completing their studies at the tertiary level. The burden of debt is a huge responsibility to carry out with full commitment. It is found that these debt repayment problems occur due to several factors that influence their debt repayment patterns, such as unemployment problems, personal and family financial problems, attitude problems and much more. Of course, such issues cannot be resolved in an easy way, this leads to the urge for education debt borrowers, especially PTPTN, to remain committed and responsible in implementing their debt obligation after they have borrowed. Therefore, several initiatives need to be taken so that the issue of debt repayment which has become a norm among these graduates can be resolved. This study is conducted with the aim to assess the understanding of the university students from Universiti Teknologi MARA Dungun, Terengganu in regards to the importance of education debt repayment in particular PTPTN from the Islamic perspective. The data and information obtained were taken from a survey that was conducted online. Through the survey, the respondents were provided with a number of questions consisting of demographic information question, knowledge questions and also understanding questions regarding to the concept of debt in order to evaluate their understanding on this matter. It is hoped that this research will be able to contribute to the awareness of people and become one of the solutions to resolve the issue of education debt repayment in the country.

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