

THE MISUSE OF LOANS (PTPTN) AMONG BASC
STUDENTS IN UITM SABAH

KATY ANDREA

2004117005

SUSANTIE JUSIT

2004248993

16 OCTOBER 2006

ACKNOWLEDGEMENT

First and foremost, we would like to express our deepest gratitude to God who makes all things possible and gives me the desire, ability, opportunity and the motivation to complete this research project on time.

This research project would not have possible without the help, advice, cooperation and commitment of various individuals. On top of the list, we would like to express our sincere gratitude and deep appreciation to our research lecturer, Prof. Madya Dr. Hj. Hilmi Abd Rahman, and our supervisor Mr Haijon Gunggut for invaluable guidance, contribution and encouragement. Their help is deeply appreciated.

We also wish to extend our thanks to our parents and family for their continue support, prayers and faith in us too.

For our friends who always motivate and support us especially in times of difficulties, thank you.

Katy Andrea Gilbert
Susantie Jusit

Bachelor of Administrative Science (Honours)
Faculty of Administrative Science & Policy Studies
Universiti Teknologi Mara, Sabah.

TABLE OF CONTENTS	PAGE
DECLARATION	ii
LETTER OF SUBMISSION	iii
ACKNOWLEDGEMENT	iv
TABLE OF CONTENTS	v
LIST OF TABLES	vi
LIST OF FIGURES	vii
ABSTRACT	viii
CHAPTERS	
I INTRODUCTION	
1.1 Introduction	1
1.2 Problem statement	6
1.3 Research objectives	7
1.4 Scope of the study	8
1.5 Significance of the study	10
1.6 Definition of terms/concepts	12
2 LITERATURE REVIEW	
2.1 Literature Review	13
2.2 Conceptual Framework	17

3	RESEARCH METHODOLOGY AND DESIGN	
3.1	Introduction	19
3.2	Data Collection Method	20
3.3	Research Design	23
3.4	Data Analysis Procedure	24
3.5	Presentation Of Result	25
4	ANALYSIS AND INTERPRETATION OF DATA	
4.1	Demographic Profile Of Respondents	26
4.2	Spending And Misuse Of Loan	36
4.3	Solutions To Reduce Misuse Of Loan	51
5	CONCLUSION	59
	BIBLIOGRAPHY	62
	APPENDICES	
	Appendix I Questionnaire	
	Appendix II Section C Findings	

THE ABSTRACT

Abstract

Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) is one of the financial institutions that gives loan to students as a education loan that offered by the PTPTN is aimed to subsidize part of the education fees as well as the living expenses of the student. In this research, we would like to study the misuse of loans which given by the Perbadanan Tabung Pinjaman Tinggi National to university students in Universiti Teknologi MARA Sabah Branch. The misuse of loans is the use of the loan that derivates from the original purposes. In our research, we will use questionnaire methods to collect data. At the end of this project we can identify the different way of using PTPTN between resident and non resident in spending their lans to academic purposes and also to examine whether university students misuse their loans that given to them. Lastly, what can be done to reduce student's misuse of their loansis by University keep the PTPTN for students until the end of the semester of all payment must made through university. Furthermore, PTPTN should make monthly loan to ensure that students will use their money in a proper way.