



**DETERMINANTS FACTOR OF STUDENT'S PERCEPTION TOWARDS  
REPAYMENT EDUCATIONAL LOANS (PTPTN) IN MAHSA COLLEGE:  
GRADUATE PERSPECTIVE**

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## **ABSTRACT**

This study examined and explores that influenced and encourages to student repayment educational loans in MAHSA College Sabah (MCS). The main purpose of this research is to find out the perception of the student towards repay the loans after graduate. Data that this study will be use is primary data only. Primary data is based on the information obtain from questionnaire and interview with 100 sample/respondent. There are three independent variables and one dependent variable in this study. The entire variable has analysed by using SPSS Program. The result shows that there is positive result for all the variables and have relationship between the variables.

# CHAPTER 1

## INTRODUCTION

### 1.0 Introduction

The first chapter is presenting the introduction about the background of the study, problem statement, research question, research objectives and the limitation of the study. At the background of study will introduce the loans that the government provide to help student which is PTPTN agency. Other than that, the study informs about the terms and conditions and how to apply for the loan without any mistake. For the next part, will include all the problem of borrowers why their fails to unpaid the loans. Research objectives in this paper will achieve of research purpose which the researcher wants to investigate. The research question will explain what the researcher wants to answers. Lastly, the limitation of the study will define who will include in the research and also find dependent and independent variables.

### 1.1 Background of the Study

#### 1.1.1 Education in Malaysia

Most of the children in Malaysia will start their study begin with pre-schools either private or government schools. After that, the children who reach 7 years and above can continue their education in primary school. Based on the Malaysia Education (2019) data, there are 7,803 number of primary school including Sekolah Jenis Kebangsaan (SJK). During 6 years in primary school, student will attend Ujian Pelajaran Sekolah Rendah (UPSR) before continue to secondary school. The government provide free education and giving Primary School Aid (BAP) to minimize cost of education. The end of the secondary education, students sit for the public common examination, Sijil Pelajaran Malaysia (SPM).

Student can continue their studies to the higher learning phase at pre-university qualification, matriculation programmes, certificate or diploma at higher educational educations. Other than that, the higher education student has opportunities and chooses to continue their studies include certificate, diploma, undergraduate and post graduates. Undergraduates include bachelor degree and professional qualification while post graduates studies offer master degrees and PhDs.

In Malaysia, there are 20 public universities and 451 private universities or college (2019) in Malaysia. For private institutions divided into 3 types which are colleges, university college and universities. College refer to the independent institutions that prepare students to sit as external candidates at other universities. For University Colleges is an independent higher education institutions that has power to award degree but does not have university status, even though is usually working towards it. Universities is private universities in Malaysia are institutions that award undergraduate and post-graduates degrees.

Table 1: Private University and college in Malaysia

IPTS		Total
University	47	53
University(Campus)	6	
Foreign University Branch Campuses in Malaysia	10	10
University College	34	38
University College(Campus )	4	
College	350	350
<b>TOTAL</b>		451

Sources: Private Higher Education Management

Table 2: Public University in Malaysia

1	Universiti Malaya (UM)	2	Universiti Sains Malaysia (USM)
3	Universiti Kebangsaan Malaysia (UKM)	4	Universiti Putra Malaysia (UPM)
5	Universiti Teknologi Malaysia (UTM)	6	Universiti Islam Antrabangsa Malaysia (UIAM)
7	Universiti Utara Malaysia (UUM)	8	Universiti Malaysia Sarawak (UNIMAS)
8	Universiti Malaysia Sabah (UMS)	10	Universiti Pendidikan Sultan Idris (UPSI)
11	Universiti Sains Islam Malaysia (USIM)	12	Universiti Teknologi MARA (UiTM)
13	Universiti Malaysia Terengganu (UMT)	14	Universiti Tun Hussein Onn Malaysia (UTHM)

15	Universiti Teknikal Malaysia Melaka (UTeM)	16	Universiti Malaysia Perlis (UniMAP)
17	Universiti Malaysia Pahang (UMP)	18	Universiti Sultan Zainal Abidin (UniSZA)
19	Universiti Malaysia Kelantan (UMK)	20	Universiti Pertahanan Nasional Malaysia (UPNM)

Sources: Department of Higher Education of Malaysia

However, Polytechnic also one of the options to students for pursued their higher learning after completing the Sijil Pelajaran Malaysia (SPM). Students have done in Matriculation, Community College, Institut Kemahiran MARA (IKM) and Institut Kemahiran Belia Negara (IKBN) also can apply to continue studies at Polytechnic. There are three types of Polytechnic available in Malaysia namely Premier Polytechnic, Conventional and Polytechnic Metro.

Table 3: Number of Polytechnic

Types	Number of Polytechnic
Premier Polytechnic	3
Conventional	25
Polytechnic Metro	5
<b>TOTAL</b>	<b>33</b>

Sources: Study Malaysia website

### 1.1.2 Educational loan in Malaysia

Malaysia is a provided the higher education learning to create an economy and the excellent society based on advanced technology than previous year. The number of student continues study to the higher education is increase every year estimated over 60,000 per year. However, the Malaysian Government has increased the number of institution to enhance development of universities and economic development in the future.

In order to encourage student to continue studies in higher education, government implemented various financial aids such as scholarship, student loans, work-study program and grants. Scholarship refers to for those get excellent performance during studies. For grants is the aids that will give to express the expectation of financial needs and the work-