



“AN EMPIRICAL STUDY ABOUT FACTORS
INFLUENCING STUDENT DECISION TO
APPLY FOR AN EDUCATIONAL LOAN
(PTPTN)”

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ABSTRACT

The purpose of this paper is to investigate whether the independent variable have a relationship with the dependent variable. The dependant variable in this research is the student decision to apply for education loan (PTPTN), while the independent variable is peers influence, parental influence, self-control and poor financial management. The first chapter in this research will be discussing about the background of the study, problem statement, research objective, research question and more. This chapter will introduce about the research. The second chapter will discuss about the literature review about this research and the concluding remarks. Chapter three, it will discuss about the research methodology that contain the research design, sampling technique and much more. For example, the respondent of this research will be consists of student from Universiti Teknologi Mara Kota Kinabalu, Universiti Malaysia Sabah and Politeknik Kota Kinabalu. In chapter four, it is the discussion of the results, after all the result from the questionnaire is collected, it is time to key-in the data and analyse the result. Reliability, correlation and regression analysis will be obtain from SPSS and will be interpreted. And lastly is conclusion and recommendation. This chapter will provided the conclusion that have been interpreted in chapter four and recommendation will be provided at the end.

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