

UNIVERSITI TEKNOLOGI MARA

**AWARENESS OF PEOPLE IN
ALOR GAJAH TOWARDS REPAYMENT OF
PTPTN EDUCATIONAL LOANS
AMONG GRADUATED STUDENTS**

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ABSTRACT

PTPTN is a loan that assists students who are experiencing financial difficulties in continuing their education to a higher degree. Students and parents are fully aware of the need to discuss and address issues relating to the repayment of PTPTN Education Loans, and they are eager to do so. Even though most graduates are familiar with the notion of the PTPTN loan, they are unconcerned about the payback of their education loan. PTPTN profits are used to help poor students who want to further their studies to a higher level by providing financial assistance. Undoubtedly, the lack of experience of graduates who consider delaying the repayment of their PTPTN school loans has exacerbated the current crisis. One of the aspects of PTPTN that is being investigated is the issues and obstacles that people have when it comes to repaying their education loans. The purpose of this research is to examine and describe the concerns and challenges associated with PTPTN in Malaysia, with a particular emphasis on Alor Gajah. A content analysis technique has been used to classify and create past studies in the past. The findings of the research also reveal that for graduates to properly fulfil their education debts, a comprehensive strategic strategy is required. It is anticipated that this research will discourage graduates from postponing the repayment of education debts that they have taken out.

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TABLE OF CONTENTS

	Page
AUTHOR'S DECLARATION	ii
ABSTRAK	iii
ABSTRACT	iv
ACKNOWLEDGEMENT	v
TABLE OF CONTENTS	vi
LIST OF TABLES	viii
LIST OF FIGURES	ix
LIST OF SYMBOLS	x
LIST OF ABBREVIATIONS / NOMENCLATURE	xi
CHAPTER ONE INTRODUCTION	1
1.1 Research Background	1
1.2 Problem Statement	2
1.3 Research Objectives	3
1.4 Research Questions	3
1.5 Scope of The Study	3
1.6 Significance of The Study	4
CHAPTER Two LITERATURE REVIEW	5
2.1 Introduction	5
2.1.1 Tertiary Education	5
2.1.2 Background of PTPTN	6
2.2 Repayment of PTPTN Loan	7
2.2.1 Awareness of People in Alor Gajah towards the Repayment of PTPTN Educational Loan among Graduated Students	7
2.2.1.1 Job	7

CHAPTER THREE RESEARCH METHODOLOGY	8
3.1 Introduction	8
3.2 Research Instruments	8
3.3 Research Participants	9
3.4 Data Collection	10
3.5 Data Analysis	11
3.6 Conclusion	12
CHAPTER FOUR RESULTS AND DISCUSSIONS	13
4.1 Introduction	13
4.1.1 Quantitative Analysis: Online Questionnaire	13
4.1.2 Frequency Analysis of Demographic Profile	13
4.2 Descriptive Statistic of Statement	15
4.3 Discussion	18
4.3.1 To Examine the Awareness of PTPTN Repayment of Educational Loan	18
4.3.2 To Identify the Specifics Factors That Influence Graduated Students in Alor Gajah to apply PTPTN Repayment of Educational Loan	19
4.4 Conclusion	20
CHAPTER FIVE CONCLUSION AND RECOMMENDATIONS	21
5.1 Introduction	21
5.2 Recommendation	22
5.3 Conclusion	23
REFERENCES	24
APPENDICES	26