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Topic:

"Students' Perception Towards The Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN)"

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Submission letter Declaration of Work Acknowledgment List of Chart List of Abbreviations and Terms Abstract

CHAPTER 1:	1.0)	Introduction	1
	1.1)	Problem statement	3
	1.2)	Objective of the study	4
	1.3)	Scope of the study	5
	1.4)	Hypothesis	6
	1.5)	Significance of the study	8
	1.6)	Limitation of the study	9

CHAPTER 2:	2.0) Literature Review			
	2.1) History of PTPTN	11		
	2.2) Objectives of PTPTN	12		
	2.3) Administration of PTPTN	13		
	2.4) Perception	15		

ABSTRACT

The objective of the study is to know the opinion and the recommendation of the students to increase the loan distributed whether there are satisfied or dissatisfied with the loan distributed lately. Other than that, it also to help the students detect and solve their problems regarding their study loans under the PTPTN systems. Then, it is to identify the factors that which lead to the unsatisfied of the students about the study loans and also to identify the problems regarding their study loans under the PTPTN system.

The result shows that majority of the respondent dissatisfied with the PTPTN services in terms of time such as the time taken to give the loan and collecting loan payment back. This could be due to the failure of the PTPTN to bank in the loan in the beginning of the semester. Besides that, the former holders of PTPTN are unable to find job, therefore they failed to pay for the loan within the time given.

Under recommendation of this study, PTPTN should be strict in terms of the rule of paying back. The reason is because there are some students who already got the job but refuse to pay the loan.

1.0) INTRODUCTION

Perbadanan Tabung Pelajaran Tinggi Nasional (PTPTN) is one of the biggest education fund corporation in Malaysia. Established under Act 566 and enforced on 1st July 1997, PTPTN is responsible in providing loans to diploma and degree students of local public institute and local private institute of higher learning.

There are several functions of PTPTN provided as stated in Act 566 such as to provide study loans to the students, monitoring them and collecting loans re-payment. Besides that, the function of PTPTN is also to collect deposits and providing saving schemes in order for the purpose of higher learning education. It also executes other functions given beyond those mentioned above.

The main objective of PTPTN is to become an institution with self financial sources to provide education loan to every student in higher learning institutions. The education loan offer by the PTPTN is aimed at subsidizing part of the education fees as well as the living expenses of the students.

However, for the time being, PTPTN has problems in managing their operations such as late repayment from the PTPTN former loan-holders. The problems that occurred also affected the PTPTN loan-holders whereby they dissatisfied with the services provided by the PTPTN.

2.0) LITERATURE REVIEW

(i) HISTORY OF PERBADANAN TABUNG PENDIDIKAN TINGGI NASIONAL (PTPTN)

Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) or National Higher Education Fund Cooperation was establish under Act 566 and was enforced starting on 1st July 1997. The PTPTN is responsible in controlling and managing the education fund in providing loans to the qualified students who are in the government higher education learning institutions (IPTA) and Bumiputera's students who are in private higher education learning education institutions (IPTS). The fund was starting their operation on 1st November 1997.

This education fund was existed because of the effort and the serious commitment of the government in making sure that all of the students in the IPTA and the bumiputera's students in IPTS get the students loans from government, so that the students can further their study to the IPTA and IPTS without any financial problems. PTPTN was given automatically to every qualified student which the government worker's children are including the uniform service workers and the retired workers after they apply for the loan.