

Title of Thesis	A study of the importance of higher-education loan (PTPTN) to Miri students
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ABSTRACT

The objectives of this research were to understand the importance of higher educational loan, the cause of the problems and the background of the problematic borrowers provided by one of the major government agencies in Malaysia that providing such facilities to the students in higher learning institutions.

This research was conducted by way of quantitative research method and the data were obtained through questionnaire. Informants for this research were selected from the management of the government agency of educational loan provider which represented by five of its personnel. Also represented in this research were five borrowers who are having problems with their loan repayment and five borrowers who managed to pay their loan consistently.

The research had found that: (1) the approach practiced by the government agency of educational loan provider was too lenient and the collection of the loans were made by taking into account the problem faced by the borrowers; (2) in the process of recovering the loans, publishing the name of the borrowers in local newspapers was found to be the most effective way; (3) the borrowers who performed badly in their study and studying abroad were the most problem loan paymaster; and (4) attitudes, influenced by friends, economic recession and family commitment were to be among the main factors for the borrowers to delay their repayment of the educational loan.

The future research which could help to explain more in the research topic is to look at students in different state of Malaysia and also to conduct comparison between Malaysia and worldwide students.