

Title of Thesis	A Study of Higher Education Loan (PTPTN) among Students in IBS College Miri
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ABSTRACT

The objectives of this research were to understand the importance of higher educational loan (PTPTN), the impact of the loan 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. Also represented in this research were fifty borrowers who are borrowing PTPTN loan in IBS College Miri. Moreover, there are 28 questions is conducted by the researches in this survey questionnaire and total of 50 self-administered questionnaires were done by those students who apply PTPTN loan and study in IBS College Miri. The result of statistical analyses was analyzed by using Microsoft Excel. 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.