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**ANTECEDENTS OF THE EDUCATIONAL LOAN  
REPAYMENT AMONG THE POLIMAS STUDENTS**



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THE POLIMAS STUDENTS**



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**UUM**  
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**Thesis Submitted to**  
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## ABSTRACT

*Rising in the Malaysian cost of living, as well as the government constraint in providing sufficient aid together with the narrow performance of PTPTN repayment collection, called for the citizen to make saving for future education. Various plan and strategies proposed by the government to manage the overspending issues, however, the results found to end up with the more desperate condition. Concerns with these, this study, therefore determining the significant antecedents which encouraging the intention of educational loan repayment. Few arguments raised in accordance to problem centered within the current debated issues. For that intensifies, this study contributes 400 questionnaires to POLIMAS student, which subsequently provided by the 327 valid's and reliable responses. Resulted, all the proposed antecedents found to significantly related to the educational loan repayment. The parental socialization is found to be most influential. Overall, this study manages to fulfill the targeted objectives. Nevertheless, there were some important issues regarding the limitation in sample size, the constraint of the literature review as well as the cost and time constraints. Future study is recommended to investigate the other significant antecedents related to the government and managerial practice policy and strategy.*

**Keywords:** *repayment, students, parents, social media, saving, financial, literacy, efficacy*

## ABSTRAK

*Kos sara hidup yang kian meningkat di kalangan rakyat Malaysia, kekurangan sumber pendapatan oleh kerajaan berikutan kegawatan ekonomi dunia telah mengundang kepada pelbagai isu dan salah satunya adalah berikutan kepada kekangan pembayaran balik pinjaman pelajaran. Berikutan dengan itu, pihak kerajaan menyeru kepada sikap menabung untuk pendidikan masa hadapan di samping memperkenalkan pelbagai namun menimbulkan kebuntuan. Terkesan dengan isu berbangkit, kajian ini dijalankan bagi menyalurkan alternatif alternatif yang dapat dimanfaatkan dan oleh itu, kajian ini dijalankan untuk mengenalpasti facto-faktor yang signifikasi dengan niat untuk membayar pinjaman pendidikan. Kajian ini memperlihatkan masalah berkaitan dengan lebih jelas melalui kaji selidik yang dijalankan ke atas 400 orang pelajar Polimas, dan hasilnya 327 respon dikenalpasti sah dan boleh dipercayai. Hasilnya, kajian ini mendapati faktor seperti sikap menabung serta pengaruh media sosial dapat dimanfaatkan dalam melahirkan niat untuk mematuhi pembayaran balik pinjaman pendidikan. Walau bagaimanapun, terdapat beberapa isu-isu penting mengenai had saiz sampel, kekangan kajian literatur dan juga kekangan kos dan masa. Kajian masa depan adalah disyorkan untuk menyiasat latar belakang penting lain yang berkaitan dengan kerajaan dan dasar amalan pengurusan dan strategi.*

**Kata kunci:** *pembayaran balik, pelajar, ibu bapa, media sosial, menabung, kewangan, literasi, keberkesanan diri*

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# **CHAPTER 1**

## **INTRODUCTION**

### **1.0 Introduction**

This study has visualized the real condition of the Malaysian educational loan issues which subsequently encouraging the researchers to identify the antecedents of educational loan repayment. As the beginning section, this section comprises of nine subsequent sub-sections which are the development of Malaysian higher education funding system followed by statement of research problem. This section later, proposing the research questions which driven to proposition of the research objectives. Next, the significant contribution of this study is expressed together with the research's term determination proposed. Lastly, the organization of the remaining chapters depicted for overall view of this study proposes and aims.

### **1.1 The Development of Malaysian Higher Education Funding Scheme**

Prior to Malaysian inflation crisis in the late 1990s, the government of Malaysia generously granted the scholarships for higher education students. However, the implementation of this grant is not really in fairness. Stated in the New Economic Plan of Malaysia (1971 to 1990), Malaysia's education system, particularly the HES found to barriers in many perspectives even though for the strong qualifications. These barriers is accordance with the ethnicity-quota policy, which exercised in the manner of limiting the access among non-*Bumiputera*, typically to the Chinese and Indian ethnic. Highlighted, during 1980, the majority of Malaysian students in abroad are the Malays students (51.2%), which also granted for the government scholarships. However, the majority rate of Malays shrinks during 1983, positioning the Chinese as the majority of the total population, followed by Malays and India.

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