THE PROBLEM OF PTPTN SCHOLARSHIP DEFAULTERS: GRADUATES AVOIDING PAYMENT

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(ISLAMIC BANKING AND FINANCE) WITH HONOURS

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			POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	**Content (10 MARKS)** (Research objective and Research Methodology in accordance to comprehensive literature review) Content of report is systematic and scientific (Systematic includes Background of study, Problem Statement, Research Objective, Research Question) (Scientific refers to researchable topic)		Poorly clarified and not focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Fairly defined and fairly focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Good and clear of Research objective and Research Methodology in accordance to comprehensive literature review with good facts.	Strong and very clear of Research objective and Research Methodology in accordance to comprehensive literature review with very good facts.	____ x 1.25 (Max: 5)	
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3.	**Research Findings and Discussion (20 MARKS)**		Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	___ x 1 (Max: 4)
			Measurement is wrong and irrelevant	Measurement is suitable and relevant but need major adjustment.	Measurement is suitable and relevant but need minor adjustment.	Measurement is excellent and very relevant.	___ x 1 (Max: 4)
			Data analysis is inaccurate	Data analysis is fairly done but needs major modification.	Data analysis is satisfactory but needs minor modification.	Data analysis is correct and accurate.	___ x 1 (Max: 4)

		Data analysis is not supported with relevant output/figures/tables and etc.	Data analysis is fairly supported with relevant output/figures/tables and etc.	Data analysis is adequately supported with relevant output/figures/table and etc.	Data analysis is strongly supported with relevant output/figures/table and etc.	____ x 1 (Max: 4)
		Interpretation on analyzed data is wrong.	Interpretation on analyzed data is weak.	Interpretation on analyzed data is satisfactory.	Interpretation on analyzed data is excellent	____ x 1 (Max: 4)
4.	**Conclusion and Recommendations (15 MARKS)**	Implication of study is not stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	____ x 1.25 (Max: 5)
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	____ x 1.25 (Max:5)
		Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	____ x 1.25 (Max:5)
					TOTAL (50 MARKS)	

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ABSTRACT

Various financial aids are provided by the government to help students continue their studies to a higher level such as PTPTN loans, MARA loans, as well as loans or scholarships from several non-government organizations. Most students have applied for PTPTN because the conditions are open to all Malaysian citizens regardless of household income and previous exam grades. Nowadays, most successful graduates are PTPTN borrowers but most graduates avoid repaying loans and it still exists among young people. Most half of the graduates do not pay the loan due to several factors that can affect this problem. Therefore, this study focuses on the problem of PTPTN scholarship borrowers: graduates avoiding repayment. This study is focusing on the problem of graduates who are avoid from paying back their loan especially in PTPTN loan. The aim of this study is to identify the relationship between the integrity, media awareness, parental influence, job marketability and the problem of graduates avoiding repayment.

Keyword: Integrity, Media awareness, Parental Influencer, Job Marketability

CHAPTER 1: INTRODUCTION

1.1   Background of Study

Financial aid and scholarships play an important role in assisting students' educational endeavours and providing equal access to higher education. The financial aid becomes critical for students who want to continue their studies (Bakar, Masud, and Jusoh, 2006). The National Higher Education Fund Corporation (PTPTN) in Malaysia has played an important role in providing financial support to students through its numerous scholarship programmes. However, there has become concern about PTPTN scholarship defaulters, particularly graduates who intentionally refuse to pay back their debts.

The PTPTN scholarship programmed is intended to help honorable students who do not have the financial resources to pursue higher education. Scholarship recipients receive financial assistance for tuition, living expenses, and other educational costs during their study period. Following graduation, these students are required to repay the loan in an organized and affordable manner, maintaining the program's viability and allowing future generations to benefit from the same assistance. However, the issue of PTPTN scholarship defaulters has become a pressing one, posing considerable obstacles to the scholarship program's overall effectiveness and viability. Despite the Malaysian government's and its agencies' efforts to assist these university students, many students continue to take it for granted by failing to repay their study loans. The payback of the amount borrowed is substantially lower than expected as the number of borrower's increases (Wong, Nasharuddin, and Ismail, 2015).

Several reasons contribute to the situation of graduates not repaying their loans. One important aspect is a lack of awareness and comprehension of the significance of loan repayment. Some graduates may be unaware of the influence their actions may have on future students' access to financial aid, leading to a disregard for their payback commitments. Furthermore, the lack of

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effective educational initiatives and financial literacy programmed aimed at loan beneficiaries may add to this lack of understanding. Another reason is the economic difficulties that some graduates endure, even getting employment. Factors such as stagnant salaries, expensive living costs, and financial obligations unrelated to schooling may make timely repayments difficult. Furthermore, the lack of strict enforcement measures and inadequate repercussions for loan repayment default may further drive graduates to evade repayment.

The issue of PTPTN scholarship defaulters not only impacts the program's financial viability, but it also damages the scholarship system's trust and legitimacy. It limits the government's ability to support future students and undermines the notion of repaying a loan to help others get an education. Addressing this issue necessitates a thorough knowledge of the motivations for graduate defaulters as well as the creation of appropriate repayment programmed. Policymakers, educational institutions, and PTPTN can discover viable solutions to ensure the scholarship program's effectiveness and durability by researching the elements that contribute to graduates avoiding loan payback. Such remedies could include improving financial literacy programmed, enforcing tighter enforcement methods, researching alternate payback choices, and cultivating a culture of responsibility and gratitude among scholarship recipients. Therefore, the purpose of this research is to investigate the topic of PTPTN scholarship defaulters and to consider viable solutions. It aims to enhance loan repayment rates and the overall sustainability of the PTPTN scholarship programmed by putting light on the underlying issues and making effective recommendations.

1.2   Problem Statement

The issue of PTPTN scholarship defaulters, especially graduates who avoid repayment, has become a major concern in Malaysia. The National Higher Education Fund Corporation (PTPTN) is a Malaysian government agency that provides financial aid to Malaysian students pursuing higher education. The purpose of the PTPTN loans is to assist students who are unable to afford their studies and require financial assistance to continue their education. While the PTPTN loan scheme has enabled many students to pursue higher education, the issue emerges when graduates fail to return their loans, putting the government and the education sector under financial duress. Graduates have been delaying repayment for some time, and the amount of unpaid loans has been increasing year after year. According to the PTPTN, the loan recovery rate for 2019 was only 44%, suggesting that more than half of graduates with outstanding loans made no repayments. This issue has a huge impact since it not only jeopardises the future of the PTPTN loan scheme but also jeopardises the viability of the education system. The PTPTN loans are designed to finance future generations of students, and the government's capacity to offer financial help to future students may be jeopardised if funds are not recovered. Graduates may delay repaying their PTPTN loans for a variety of reasons. As a result, it is critical to address the underlying causes of this issue and devise effective measures to encourage graduates to meet their repayment commitments.

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1.3   Research Question

The following question regarding to this study:

i.   What is the level integrity of the graduates towards their attitude of PTPTN loan repayment.

ii.   What is the relationship between media awareness and the graduates that avoiding repayment of PTPTN.

iii.   What is the relationship between parental influence and the graduates that avoiding repayment of PTPTN.

iv.   How the job marketability influences the graduate's avoiding repayment of PTPTN.

1.4   Research Objectives

There are four objectives regarding to this study to examine the problem of the graduate's avoiding repayment of PTPTN:

i.   To examine the integrity of the graduates towards their attitude of PTPTN loan repayment.

ii.   To determine the relationship between media awareness and the graduates that avoiding repayment of PTPTN.

iii.   To identify the relationship between parental influence and the graduates that avoiding repayment of PTPTN.

iv.   To measure the job marketability of the graduates that avoiding repayment of PTPTN.

1.5   Scope of the Study

As general knowledge, this study was conducted with the aim of looking at the problem of non-compliance by university graduates in explaining the PTPTN scholarship which is the main issue every year. To be clearer, the scope of this research has been narrowed down by the researcher and only focused on the problem of graduates from University Malaysia Kelantan (UMK) who received the PTPTN aid only. As is known, only individuals who are qualified and meet certain conditions can be offered this PTPTN loan.

This study was also conducted after making observations on other previous studies. In fact, almost every year when there will be an issue or case involving the default of graduates who refuse to explain the repayment of the PTPTN loan. This will simultaneously cause problems and disruptions to the country's banking industry which is currently in the process of increasing the country's economic activities. Not only that, several factors such as integrity, media awareness, parental influence and job marketability are the reasons for the outbreak of this problem. Without these things, of course there would be no issue of non-payment of PTPTN loan repayments by university graduates. The situation can also be linked to the theory of planned behavior which refers to the attitude of the graduates themselves who do not want to repay PTPTN. Even if the graduate can explain the payment, but because of the theory this problem is very difficult to contain.

1.6   Significance of Study

1.6.1   To the researcher

This study allows the researchers to practice the knowledge that has been learned during their stay at UMK. It also helps the researchers to learn about the problem and find the best solution to overcome it. In addition, the researchers are also able to think more deeply to understand the situation and identify the appropriate theories used in this problem.

1.6.2   To the financial institution

Financial institutions (banks) involved in PTPTN loan activities can use the study made as a reference before granting loans. With this, the party can identify students who meet the desired conditions and ensure that the student has a plan to repay the loan in the future. The bank can also find out the main factors that cause the problem of non-payment of PTPTN repayments through this study.

1.6.3   To the government

This study can be used as a guide or reference for making observations. In this case, the government can impose appropriate measures if there are graduates who refuse to explain the loan repayment after seeing this in-depth study that has been done. He will also be more careful in choosing students to be given financial aid from now on.

1.6.4   To the future research

This study will be able to help researchers in the future as a guide or a main source of reference. Not only that, the information gathered in this study is also likely to be useful to researchers in the future.

1.7 Definition of Term

In this study, the research was purposely for higher level educational loan for students especially for The National Higher Education Fund Corporation (PTPTN). Most of the graduates are avoiding from repayment the loan to PTPTN after getting job due to some reasons and this research is for to know why the graduates avoid repayment the loan.

1.7.1 Loan

An agreement between the bank and students or guarantor for entering college or university to pay the education fee and then pay back after finish the study.

1.7.2 PTPTN Loan

Special fund that established under Ministry of Higher Education with its objectives was providing or offering the educational loans to all students who are pursuing their studies at a higher education.

1.7.3 Integrity

The quality of being honest and having strong moral principles in paying the educational loan after graduates.

1.7.4 Media awareness

Different methods in giving information to others in newspaper, an internet, or television to make people more aware on those particular issues that comes out with positive impact to surrounding.

1.7.5 Parental influence

An attitude, opinion, and action from parents that can influence mindset of their child to make any decision and the power to make other agree and listen to.

1.7.6 Job marketability

The number of job available in a certain country or particular place that giving an

impact on unemployment graduates after finish studies unfortunately students avoid from pay back the education loan.

1.8   Organization of the Proposal

This study was consisted of five chapter which the first chapter was represented to introduction of the research of this study, the problem statement, research question, objectives of the research, scope of the study, significance of the study, definition of term, and organization of the proposal. Chapter two presented about the literature review of the study which it will giving more understanding on The Problem of PTPTN Scholarship Defaulters: Graduates Avoiding Repayment. Chapter three discussed about the research methods that included research design, data collection method, study population, sample size, sampling techniques, research instrument development, measurement development, measurement of the variables, and procedure for data analysis. Chapter four was discussed about the data analysis of the study and the testing of the hypothesis of the research. The last chapter of the study focused on practical implications and contribution to knowledge.

CHAPTER 2: LITERITURE REVIEW

2.1   Introduction

In this topic, this study explained the problem of students why they avoided repayment to PTPTN after graduated that connected to the underpinning theory which it was led to what theory has been used into this research. It was also explained the previous studies where it has been searching by other researchers. The researcher also discussed about both variables which is independent and dependent variables. The independent variables in this study were integrity, media awareness, parental influence, and job marketability that influences graduates to avoid repayment. These issues were giving a big impact to PTPTN in rolling their fund year to year and will affect other students. This chapter would be explained an overview for literature study the problem of PTPTN Scholarship defaulter which avoid repayment.

2.2   Underpinning Theory

The Theory of Planned Behaviour (TPB) is a social psychology theory that tries to understand and predict human behaviour based on a person's plans. Icek Ajzen first proposed the idea in 1985 as a method to expand upon his earlier thesis, The Theory of Reasoned Action. Ajzen (1991) says that intentions are thought to catch the driving factors that affect behaviour. Intentions show how hard people are willing to try and how much effort they plan to make to do the behaviour. Generally, the more strongly someone wants to do something, the more likely they will do it. The TPB says that behaviour plans are affected by three main things: attitudes, subjective rules, and the way behaviour is seen to be controlled.

Attitudes are a person's general thoughts or feelings about a certain behaviour. They are based on what people think will happen and what will happen as a result of doing the behaviour. It is noteworthy how attitudes can influence actions. When they hold a favourable attitude towards a

particular behaviour, they are more likely to be motivated to engage in it. Conversely, if their attitude towards a behaviour is unfavourable, they may experience less of a desire to perform it. This demonstrates the importance of maintaining a positive outlook.

Subjective rules involve how a person's behaviour is affected by the people around them. They are affected by what the person thinks others will think of them and how they feel about themselves. Subjective norms are made up of two parts: normative views and the desire to follow the standard. Normative views are what a person thinks important others, like family, friends, or co-workers, expect from them regarding their behaviour. The desire to follow societal rules can be seen through a person's motivation to cooperate.

Perceived behavioural control refers to a person's belief in their ability to do a certain activity. Some of these elements include the individual's belief in their ability to bring about the desired activity, the perceived difficulty of the behaviour, and the existence of barriers to the behaviour. Those with more seen behavioural control are more likely to engage in an activity, whereas those with less control are less likely to do so.

These three things affect a person's decision to do a certain behaviour. The more a person wants to do something, the more likely they are to do it. Intention is seen as the direct cause of behaviour, but that does not mean behaviour will happen because other things can get in the way.

The TPB has been used in many areas, such as health psychology, environmental psychology, market behaviour, and organisational behaviour. It gives a framework for understanding and predicting human behaviour, which helps researchers and practitioners develop effective ways to promote or change behaviours by focusing on the important factors that affect goals. Therefore, we have decided to look into this idea more to learn more about our study, "PTPTN Scholarship Defaulters: Graduates Avoiding Repayment."

2.3   Previous Studies

2.3.1   The integrity level of graduates in paying PTPTN.

As we know, every human being has a different attitude. This view of identity implies much through his discussion of integrity and utilitarianism (Bernard Williams 1973). In fact, this view also spread his criticism of Kantian moral theory. There are several aspects that are the cause of changes in attitude and personality, especially for graduates. These include environmental changes, psychological factors, and self-confidence. In this aspect of the study, the graduates were linked to their level of transparency when they were told to repay the PTPTN loan used when they were in the past university.

A previous study by Ajzen and Fishbein (2005) says how they use the concept to perform a specific behavior to an object or target. According to them, it is seen as something that guides human behavior. Chudry, Foxall, and Pallister (2011) also found that there is an existence of evaluation between positive and negative towards every intention and behavior done by an individual. Therefore, it can be concluded through previous studies that the difficult transparency attitude of graduates in repaying PTPTN is directed by two main factors, namely behavioral trust, and normative trust. The study also found that almost most students are not transparent by trying to avoid making full PTPTN payments. They are seen as deliberately not wanting to complete PTPTN despite having the money to at least pay little by little. However, they will mostly use the salary from work to pay for something else instead of focusing on completing PTPTN first.

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2.3.2 The power of the media in influencing graduates to pay for PTPTN.

Based on nearly 30 pieces of information from various sources provided via the internet, the possibility for graduates to be aware of PTPTN loan repayment is high. This is explained through the results obtained through the study (Grolnick & Slowiaczek, 1994), it is possible to evaluate the effectiveness of the power of the media in increasing the awareness of young people about financial responsibility more quickly. In fact, there can be no doubt that the current generation is very literate in computer information technology (IT). This is because the study found an increase in the use of media among students because they increasingly depend on the internet to get any desired information. According to a study from Volkwein et al. (1998) on the other hand, it is argued that students believe they are responsible for repaying their loans in full. It is further reinforced by the existence of the term "loan repayment awareness". It means when students have realized that they must pay back the loans they made while studying after they graduate.

2.3.3 The influence of parents in the payment of student loans.

Parents are such important individuals that their advice is a priority for every child including the grown-up. Therefore, it is not surprising if the influence of parents is very strong in influencing the decisions of students who are also their children. According to the opinion by Vandell & Pierce (2002), it states that every parent has a positive influence on the growth of their children's personality. This explains that every parent has their own aura in shaping their children's attitudes directly or indirectly. Because of this, parents who can control their children's behavior well will be influenced to ensure that their children can pay off their PTPTN education loan debt without delaying it.

To ensure that children listen to their parents' advice in repaying PTPTN debt after receiving a salary, a good relationship factor is also necessary. Children who regularly talk closely with their parents about positive behavior are more likely to readily accept positive advice and it is also happen for the opposite (Grolnick and Slowiaczek, 2008). It means the children that have strained relationship with their parent will get the negative behaviour which led to them being stubborn in future. In addition, another study from Calender and Kemp (2000) has concluded that the size of any parental contribution is closely related to social class in which people with moderate incomes also must pay PTPTN loans even if the amount is small.

2.3.4 The job marketability factor guarantees that the loan can be repaid.

Getting a job is very difficult these days due to various factors. As we know, the higher the level of a person's job, the higher the possibility of salary or income that will be obtained. However, the fact is that getting a good job first is very difficult among graduates. This at the same time forced them to bear PTPTN loan debt even longer. In fact, some of them had to take part-time jobs while waiting to get a permanent job.

We can also see this as a lesson. This is said to be so because having a high level of education does not guarantee ease in getting a job. The strong competitive factor makes some of the graduates unable to get a permanent job, which in turn leaves them in a dilemma about how to pay the PTPTN loan. This situation forces the graduates to wait longer to get a permanent job. This will only have a negative impact because there are also some graduates who do not get jobs and suffer from mental problems due to thinking about the amount of debt that needs to be paid.

2.4   Hypotheses Statement

2.4.1   Integrity

Based on study by Mohd Idres, et al. (2020), it stated that people usually describe an integrity as doing right thing even nobody else is around. Integrity can be defined as an ability to act with honesty and be consistent in whatever it is one is doing based on the particular moral, value or belief compass the person it has. A study by Zahari (2020), stated that research on integrity on various levels such as individual, organisations and national had expanded at an increasing rate in recent years. The actions of integrity are acting within the society's moral value of norms that are considered ethical or with good judgement (Huberts, 2018). Students who have graduated must have integrity and honesty to repay the National Higher Education Fund Corporation (PTPTN) loan, and must not neglect their responsibility towards loan repayment. This is because it will affect other students who apply for this education loan. So, it hypothesized that:

H1: There is a significant relationship between the integrity of the graduates towards their attitude of PTPTN loan repayment.

2.4.2   Media Awareness

A challenge for higher education organizations is to find ways to manage information efficiently to attract and motivate graduates to give awareness about PTPTN loan repayment with combining and exploiting the functions available on social networking sites. In this day and age, the frequent use of social media increases the number of media users to thousands of opinions from all over the world with one click. This can increase awareness among graduates that want to avoid repayment about how important PTPTN repayment is. Hanafi A.H.A, et al. (2018) found that awareness from media influenced the borrower's intention to repay PTPTN loan. So, it hypothesized that:

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H2: There is a significant relationship between media awareness and the graduates that avoiding repayment of PTPTN.

2.4.3   Parental Influence

The results from the article by Shakthi (2018) show that parents advise to repay, students' intention to repay through salary deduction. Expectation of ease of repayment and higher age of the borrower all lead to a higher priority for paying back education loan borrowed. From a previous study, Zolkeplee S.Z., et al. (2018), it showed that parental influence variable recorded positive influence on student's perception towards educational loan repayment (PTPTN). So, it hypothesized that:

H3: There is a significant relationship between parental influence and the graduates that avoiding repayment of PTPTN.

2.4.4   Job Marketability

Trinidad C (2023) said that the job market is where the supply (individuals who are actively seeking jobs) and demand (businesses) of the labor force, as well as other factors, interact. The factors include the economic activity level, industry trends, the need for certain skill sets or education level, etc. Mitchell McIvor and Robert Andersen (n.d) stated that debt will have a positive impact on job outcomes for those with high SES backgrounds. These individuals will be motivated to find good jobs, especially high paying, in order to quickly pay their debt off. For example, the rapidly growing information technology sector continues to drive the demand for computer engineers with strong programming skills. These graduates are also likely to be able to rely on their families for financial assistance until they receive a good job, meaning they have to wait for job offers according to the job market available at that time to repay back education loan (PTPTN). So, it hypothesized that:

H4: There is a significant relationship between job marketability and the graduates that avoiding repayment of PTPTN.

2.5 Conceptual Framework

Based on literature review, the research model had been developing to observe the relationship between the factors of the graduates avoiding loan repayment (PTPTN).

Figure 2.0: Conceptual Framework
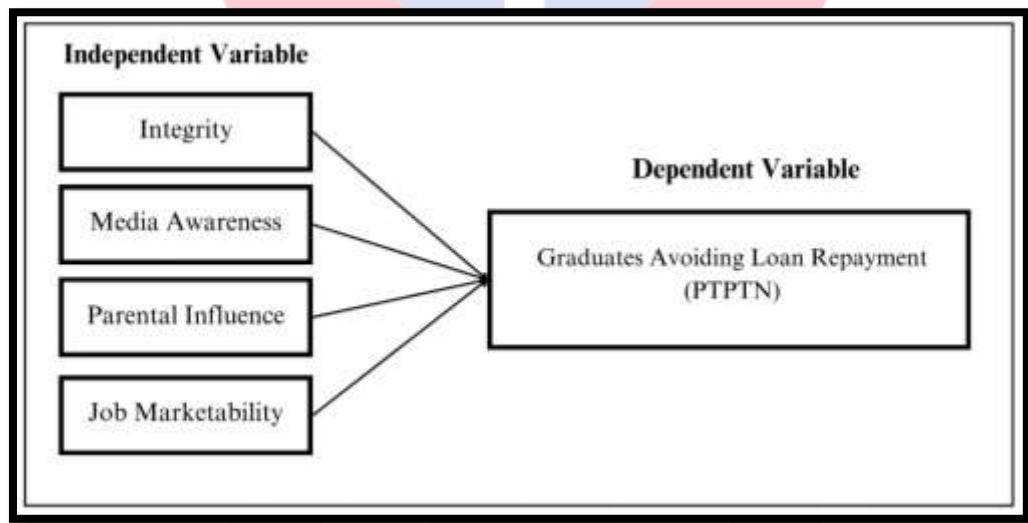
2.6 Summary/Conclusion

As a conclusion, this chapter was investigated the relevant literature review for this study including the type of theory used which is the theory of planned behavior. It was concluded the hypotheses of independent and dependent variables of the study to find the integration of related issues in this study. The independent variables are integrity, parental influence, media awareness, and job marketability influences the graduate from avoiding the repayment to PTPTN in a long term. From the independent variables research by this study, it will give a big impact to the new generation in applying the loan of PTPTN due to the previous issues of graduate.

CHAPTER 3: RESEARCH METHOD

3.1 Introduction

In this chapter, the study will focus this research on the method used to obtain information related to the researcher's study. In this regard, the research method used is based on a comprehensive observation of the literature review that has been made in the previous chapter. The topic outlines the methods involved in this research. With that, this chapter will cover several important parts including the study design, sampling procedure, variable specification and the data collection method used in this study. Finally, it is important to ensure that the information collection method used is accurate, true, and able to achieve the research objectives that have been made by the researcher.

3.2 Research Design

The purpose of this study is to identify the problem that occurs when there are university graduates who avoid making repayments on loans made while studying, especially PTPTN loans. The researcher has used a qualitative method of data collection, which is by using an online questionnaire to Universiti Malaysia Kelantan (UMK) students as respondents. Therefore, the data that has been collected can help researchers to identify the main factors that make these university graduates avoid making payments. Factors that have been mentioned to respondents include integrity, media awareness, parental influence, and job marketability. Through the information, the researcher can see the main influence that makes it particularly difficult for PTPTN borrowers to repay their payments.

3.3   Data Collection Methods

The method of data collection used in this study is to use an online survey that is through an online questionnaire. The question asked is focused on the main issue of this study, which is the problem of university graduates who avoid repaying payments for PTPTN loans. The link form for the questionnaire will be distributed to the main target of the researcher, which is to the students of Universiti Malaysia Kelantan (UMK) who are in the Kota Campus because the student population is larger than the UMK students in the Bachok Campus and the Jeli Campus. This coincides with what has been explained in the scope of the study in the previous chapter.

3.4   Study Population

In this study, the population for the research were the students from University Malaysia Kelantan which concluded all courses and year to answer the questionnaire of The Problem of PTPTN Scholarship Defaulters: Graduates Avoiding Payment. Study population can be described as a large collection data from particular group in the main focus for any specific research. It is not only limited to the human population, it can be in animals, measurement, object that have a characteristic. A well-defined population in research may help in choosing the right sample size that represent to the entire population. Moreover, the number of the population in this research known as 'N'. Based on the data statistic from University Malaysia Kelantan, the total undergraduate enrollment are 12,699 students in 2023 for 3 campus in UMK which are UMK Bachok, Kota Campus, and Jeli Campus. The target population for this research is on Kota Campus which have 6,855 students where it is biggest population among campus in UMK but in this study, it will more focusing only on 150 students among Kota Campus University Malaysia Kelantan.

3.5   Sample Size

Sample size is a crucial component of statistical analysis because it directly affects how reliable and applicable study results are. Several things, like the research goals, the plan of the study, the desired level of precision, the size of the predicted effect, the statistical power, and the resources that are available, all play a role in determining the sample size. It is important to take into consideration about the specific research question, the group being studied, and the statistical methods being used. Different study methods and statistical tests may call for different ways to figure out how big a group should be.

Finding the right sample size means finding a balance between the need for accuracy and the need for practicality. Researchers use statistical formulas and methods, like power analysis, to figure out how big a sample size they need to see effects or differences in the community that are important. Most of the time, a larger sample size makes it easier to find smaller effects, but this may not always be possible or necessary, based on the study situation. Cochran W. G. (1977) says that the researcher needs to be able to figure out the limits of mistakes and errors in the survey's most important items in order to decide on the sample size.

Sample is a subset or representative sample of the study's population (Arikunto, 2010). The researcher must restrict the samples in sampling by taking into account the big population, limited time, and high cost of the study. This study aims to determine the sample size required for a research project focused on undergraduate students at Campus Kota, University Malaysia Kelantan. In this study, the minimum sample size for Structural Equation Modeling (SEM) is determined to be 150 respondents.

Table 3.0: Determining Sample Size

Exhibit 1.7	Sample Size Recommendation a in PLS-SEM for a Statistical Power of 80%											
	Significance Level											
	1%				5%				10%			
Maximum Number of Arrows Pointing at a Construct	Minimum R²				Minimum R²				Minimum R²			
	0.10	0.25	0.50	0.75	0.10	0.25	0.50	0.75	0.10	0.25	0.50	0.75
2	158	75	47	38	110	52	33	26	88	41	26	21
3	176	84	53	42	124	59	38	30	100	48	30	25
4	191	91	58	46	137	65	42	33	111	53	34	27
5	205	98	62	50	147	70	45	36	120	58	37	30
6	217	103	66	53	157	75	48	39	128	62	40	32
7	228	109	69	56	166	80	51	41	136	66	42	35
8	238	114	73	59	174	84	54	44	143	69	45	37
9	247	119	76	62	181	88	57	46	150	73	47	39
10	256	123	79	64	189	91	59	48	156	76	49	41

Source: Cohen, J. A power primer. *Psychological Bulletin*, 112, 155–519.

3.6   Sample Techniques

Sampling techniques are methods for selecting a subset of individuals or items from a larger population in order to undertake research or draw inferences about the population. The goal is to get a group that correctly shows what the population is like and how different it is. Sampling methods are important in research and data analysis because it is often hard or impossible to study or collect data from an entire community due to things like time, cost, and access. Therefore, researchers use different sampling methods to make sure that the group of people they choose is representative and can give accurate results. The sampling technique used is random sampling, which selects a random sample of a predetermined population and suggests an appropriate sample size between 100 and 200 respondents for interpretation estimation with Structural Equation Model (SEM). Because of this, the minimum sample calculations will be used to calculate the number of samples. As a consequence, the number of samples will be chosen depending on the outcomes of the calculations for the minimum sample size. For this research study, "The Problem

of PTPTN Scholarship Defaulters: Graduates Avoiding Payment," a sample size of 150 students has been selected as respondents for the questionnaire

3.7   Research Instrument Development

Research instrument means any tool that used in doing research to collect and obtain the data of respondents that is relevant to the title of the research. A good instrument used in the research make the instrument been validated and proven reliability. The good instrument can be able to answer the aims, objective, and question of the research. The research instrument development used in this research is questionnaire by the google form because the type of instruments is very helpful in conducting the research. This method of research was collected the data among students in University Malaysia Kelantan who were applied the loan of PTPTN during their studied. This research were using the method of questionnaire to gather the data or information of students to know their problems and opinion or perception on avoiding repayment the loans.

Furthermore, this research were used the quantitative data collection methods. Quantitative research can be described as a process in collecting the data of respondents and analyzing the numerical data. It can be used to make a predictions of the research, test causal relationships, find the averages and pattern, and generalize results to wider populations. The main objective of the quantitative research was for knowing the statistic of the people in responding the questionnaire about the research study and the exact specific data information about the respondents. Quantitative research also explained about the process and methods of the research in data preparation and data analyzing that used the inferential statistic and descriptive.

Besides, it was also included a Likert Scale in research instrument which describe the agreement and disagreement about the independent and dependent variables. Likert Scale was the most popular attitude scale in measuring the data collection of respondents and it was measure

the attitude, behaviors, emotional, feelings, and opinion of the respondents. For answering the Likert Scale, it was consists the question or statement that followed by the five scale of answer that respondent should choose the option given depending on the respondent's feeling. The most popular option answer given in questionnaire depending on the independent and dependent variables were 1) Strongly Disagree, 2) Disagree, 3) Slightly Agree, 4) Agree, 5) Strongly Agree. The respondents had to choose the multiple answer given by ticking the selected answer.

Table 3.1: Five Point Likert-Scale

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

3.8   Measurement of the Variables

The measurement scale is used to classify the measured variables, so there are no errors in data analysis and to build the next research step. According to Sugiyono (2006), the measurement scale is an agreement used as a template to determine the length and shortness of the interval found in the measuring tool so that the agency can produce quantitative data after being used in the measurement. In addition, the scale is an instrument or more suitable to be calleda mechanism that is usually used to differentiate individuals related to the variable we choose in the study. Therefore, in doing statistical analysis, the researcher will use a variety of data because it dramatically influences the selection of models and statistical test tools that will be used. Researchers usually use different types of measurement scales known as nominal scales, ordinal scales, interval scales and even rations. In the study examining graduates that avoiding repayment of PTPTN, nominal scales, ordinals, and intervals were used. The researcher believes these three scales will provide more detailed information to help produce a sustainable and transparent study.

3.8.1 Nominal scale
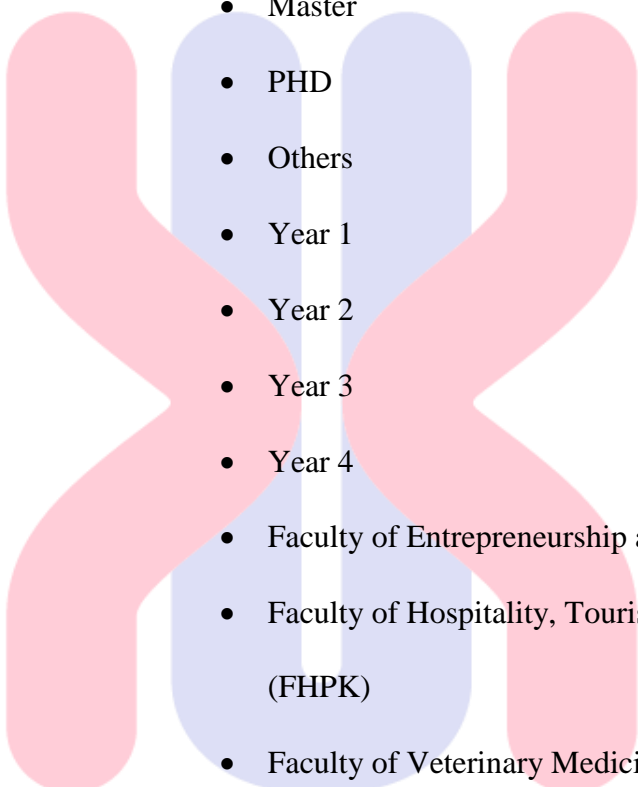
The nominal scale is the lowest scale among the available measurement scales. Statistically speaking, this scale has limited capabilities because it can only distinguish things or events from one another based on name or, more deeply, such as a predicate. The researcher used this scale in the first part of the questionnaire, which is in part A. This scale is usually used for non-numerical variables (quantitative) or situations where numbers do not carry any meaning that can affect the meaning conveyed. In the questionnaire prepared by the researcher, the scale for this measurement can help the researcher to classify the participants into a group such as a gender group and age of the respondent. This makes responses between categories easy for respondents to choose from. Referring to experts, this scale is suitable for use in this section because of the nature of the scale that gives the researcher some bases and categories of results, as discussed above. Therefore, this scale is grounded and insightful in this study.

Table 3.2: Nominal Scale

PART A: DEMOGRAPHICS	
AGE	• 19 – 21 years old
	• 22 – 24 years old
	• 25 – 27 years old
	• 27 years old and above
GENDER	• Male
	• Female
RACE	• Malay
	• Chinese
	• Indian

	• Others
CURRENT LEVEL OF EDUCATION	• Diploma / Any certificate
	• Degree
	• Master
	• PHD
	• Others
YEAR	• Year 1
	• Year 2
	• Year 3
	• Year 4
FACULTY	• Faculty of Entrepreneurship and Business (FKP)
	• Faculty of Hospitality, Tourism, and Wellness (FHPK)
	• Faculty of Veterinary Medicine (FPV)
	• Faculty of Science Data and Communication (FSDK)
	• Others
DO YOU CURRENTLY USE PTPTN LOAN?	• Yes
	• No

3.8.2 Ordinal scale

Next, the researcher uses the ordinal scale in this study. This scale has a higher position than the nominal scale. This scale is suitable for use when the researcher wants multiple measurement results other than showing differences with a sequence or level of objects measured according to specific characteristics. Usually, this measurement will represent non-calculative concepts such as frequency level, pleasure, happiness, pain level and many more. A Likert scale is often used to measure public opinion by asking how much they will agree with an issue or statement submitted on a questionnaire.

3.8.3 Interval scale

In addition to the two scales above, the researcher used an interval scale to measure the study data. This interval scale has the same characteristics as the two scales above. This scale has fixed intervals and is more focused on the findings desired by the researcher. In this study, the measurement will be based on the 5 Likert scales containing five categories: strongly agree, agree, normal, disagree and strongly disagree. The method is a popular and universal method used to collect data comprehensively, saving time and understanding the respondent's thinking pattern. In addition, the perception of the answer chosen by the respondent is more valid and accurate based on the method above.

3.9 Procedure for Data Analysis

Based on website of Study.com, Rachel and Brianna (2022) stated that data analysis is a method or process that systematically applies techniques for describing data, drawing conclusions from data, and evaluating data. Data analysis is the way data is collected and organized so that researchers can see and relate it. Data in statistics are often interpretations of raw data to show relationships between variables. For example, a researcher would like to study graduates who avoid repaying their PTPTN. Researchers aggregate data on gender, age, grade, salary, and more. This raw data is interpreted by specific statistical programs to show relationships between various variables. These procedures help reduce risk in decision-making by providing useful insights and statistics, often displayed in charts, pictures, tables, and graphs. In this study, data were collected by questionnaire and analyzed by using Statistical Package for Social Science (SPSS). This type of approach is to examine and analyses the data collected from the respondent to identify the summary of this research.

Figure 3.0: The step of data analysis
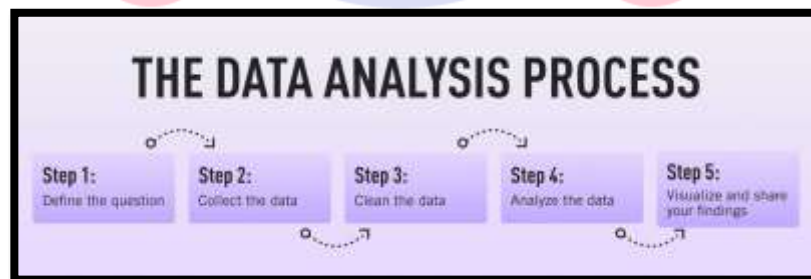
The procedure of systematically applying statistical or logical techniques in order to best explain and demonstrate, condense and review, and evaluate data is the definition of data analysis. Besides, some scholars such as Shamoo and Resnik (2003) define that various analytic procedures are a way of providing drawing inductive presumptions from data and differentiating the signal or the phenomenon of interest from the statistical instabilities presented in the data. Below are the steps on data analysis:

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1. **Define the question:** Find out why we do this analysis, what kind of data analysis we want to use, and what data we plan to analyze. We create some question based on dependent and independent variable of this study.

2. **Collect the data:** After the identification of needs, the next step is to collect data from sources that include case studies, surveys, interviews, questionnaires, and direct observation. We organize the collected data for analysis.

3. **Clean the data:** Data cleaning which not all data collected is useful. So, the data that we think is useless will be cleaned. This process includes spaces, duplicate entries and basic errors. We have to clean the data before sending it for analysis.

4. **Analyze the data:** The Statistical Package for Social Science or also known as SPSS is the analysis tools that we used in conducting the data that has been collected. At this stage we will use data analysis software and other tools to help us interpret and understand the data until we reach a conclusion.

5. **Visualize and share your findings:** After getting the results, the next step is to interpret the data and make the best action based on our findings. Data visualization is the best way to present our information graphically in a way that people can read and understand. We will use charts, graphics, maps, points, or a number of other methods. Visualization helps us gain important information by comparing groups of data and observing their relationships.

Apart from that, the qualitative research of data analysis consists of statistical procedures whereby a lot of analysis will become a continuing iterative method that the data is constantly gathered and analyzed almost simultaneously. Therefore, according to the procedures of analyzing the data that have been reported in the previous chapter, this chapter will then continue

to analyze the result of the data analysis. The Statistical Package for Social Scienceor also known as SPSS is the analysis tools that we used in conducting the data that has been collected.

Consider the problem, objective and hypothesis by testing the thesis (arguments defended and to be proven), enables the discovery of answers to researched questions (research findings), and achieve the objectives of the study. Two categories of data or information which is primary (from questionnaires, experiments) and secondary (records written) must be written. Data or information based on questionnaires or experiments requires certain skills, especially the formation of questionnaires, how to interview, how to operate tools, and record readings. There are times when questions about a phenomenon cannot be explained directly, then it requires careful observation and further study. From the specific questions, determine whether primary or secondary data (or both) is needed. Data or information is determined after operationalizing the problem, objective, and hypothesis implemented correctly.

3.10   Summary/Conclusion

In summary, the importance of data in relation to media research shows that data analysis itself is important in highlighting its intrinsic support in solving research questions. Research may involve a large number of personnel, and lack of time and resources may make it impossible to cover them all. Sampling a selected subset of people within a unit can therefore help researchers get a rough picture of the results. This is done through the use of research instruments and tools such as surveys, questionnaires, focused research groups and interviews. These tools help researchers collect data from selected respondents as accurately as possible and distinguish data between qualitative and quantitative data. Finally, after data collection, frequency tables are used manually or by computer in large-scale studies to visualize the raw data collected, to properly analyze the data, and to support the findings of the study.

CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.1 Introduction

This chapter determines the result of the data collected from the respondents by using the data analysis which is Statistical Package for the Social Sciences (SPSS). SPSS is also known as IBM SPSS Statistic. It is an analysis software for statistical data. The respondents were classified by the demographic profile which were age, gender, race, education level, year and faculty. Demographic profile data were analysed by using descriptive analysis. Descriptive analysis helps to describe, illustrate, or usefully summarize data points for patterns to emerge that meet all the data's requirements. It is the process of using both recent and old data to find patterns and connections. Reliability analysis of the data was examined by using Cronbach's alpha method. Next, the normality test also used in this method is to determine whether the sample data has been drawn from a normally distributed population. Last but not least, Spearman correlation is used to examine whether have relationship or not between the dependent and independent variables.

4.2 Preliminary Analysis

Table 4.1: Pilot Test Result

Variable	Number of Item	Cronbach's Alpha
Graduated Avoiding Loan Repayment (PTPTN)	6	0.919
Integrity	6	0.916
Media Awareness	7	0.921
Parental Influence	7	0.933
Job Marketability	7	0.935

Here, the Cronbach's Alpha for dependent variable, graduate avoiding payment is 0.919 meanwhile 0.916, 0.921, 0.933 and 0.935 for independent variables which are Integrity, Media Awareness, Parental Influence and Job Marketability. Cronbach's Alpha above 0.7 is considered reliable. So, the result of pilot test showed a reliable result.

4.3   Demographic Profile of Respondents

In this section, the demographics characteristic has been analyzed by the researchers that gained from the questionnaire from 150 respondents. There were 7 questions generated to complete the demographic questionnaire which were gender, age, race, education level, year, faculty, and did respondent currently use PTPTN.

Table 4.2: Respondents demographic profile

Respondent profile	Classification	Frequency, N=150	Percentage (%)
Gender	Male	43	28.7
	Female	107	71.3
Age	19 - 21 years old	120	80
	22 -24 years old	13	8.7
	25 - 27 years old	17	11.3
Race	Malay	116	77.3
	Chinese	18	12
	Indian	10	6.7
	Others	6	4
Education Level	Diploma	4	2.7
	Degree	146	97.3
Year	1	15	10

		2	20	13.3
		3	52	34.7
		4	63	42
Faculty		FKP	85	56.7
		FHPK	50	33.3
		FPV	6	4
		FSDK	4	2.7
		Other	5	3.3
PTPTN		Yes	117	78
		No	33	22

Figure 4.1: Pie chart of gender
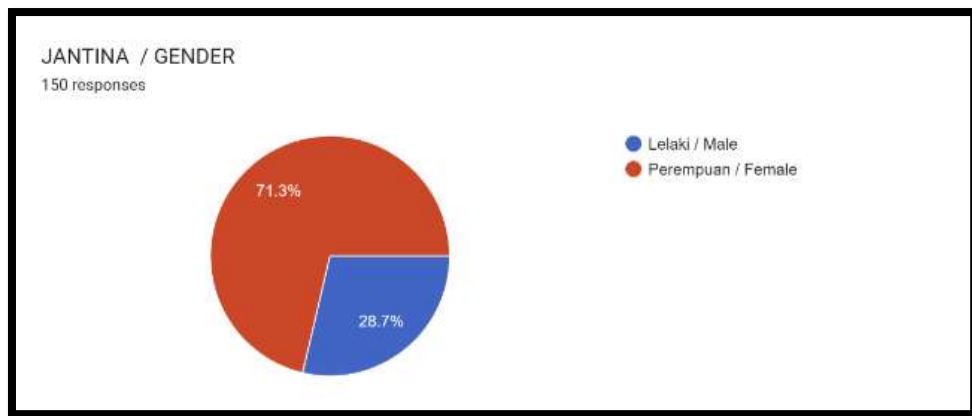
This research obtained 150 respondents that gained from questionnaire. Based on the figure 4.1 above, there were 107 respondents were female and 43 respondents were male collected from University Malaysia Kelantan.

Figure 4.2: Pie chart of age
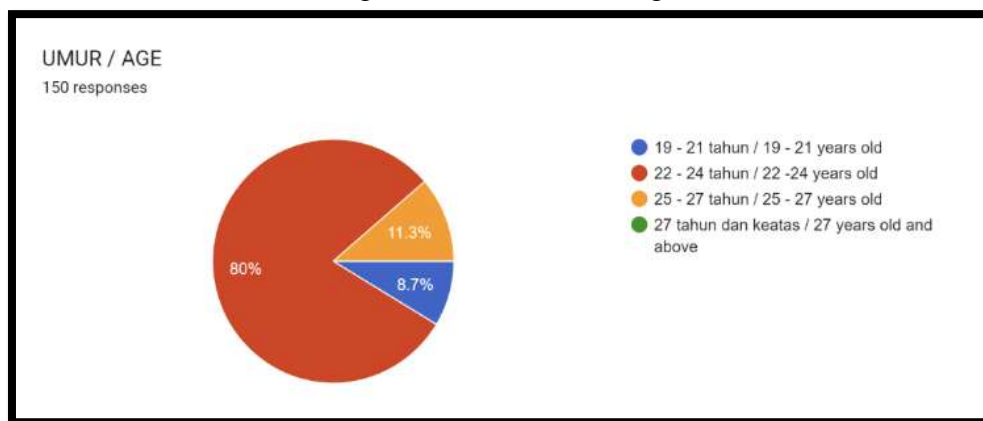
According to the figure above, the researcher can conclude that the majority of the respondents were range from 22 – 24 years old which 80% (N=120) from the total respondents in University Malaysia Kelantan. 11.3% (N=17) were from the range 25 –27 years old, and 8.7% (N=13) were from the age between 19-21 years old.

Figure 4.3: Pie chart of race
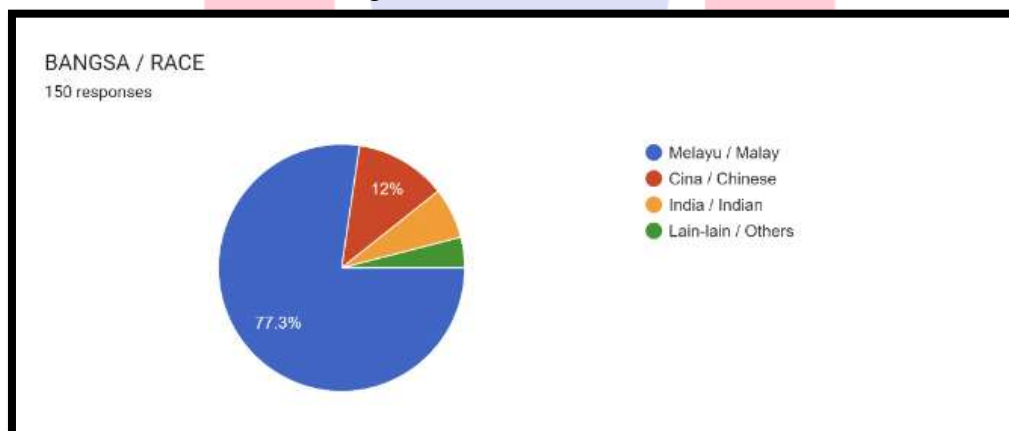
Based on the figure 4.3 above, out of 4 race groups, Malay has recorded highest percentage which 77.3% (N=116) of the respondent followed by 12% (N=18) from Chinese. Most of the respondent were from Malay students in University Malaysia Kelantan.

Figure 4.4: Pie chart of current level of education

TAHAP PEMBELAJARAN SEMASA / CURRENT LEVEL OF EDUCATION
150 responses

- Diploma
- Degree
- Master
- PHD
- Lain-lain / Others

97.3%
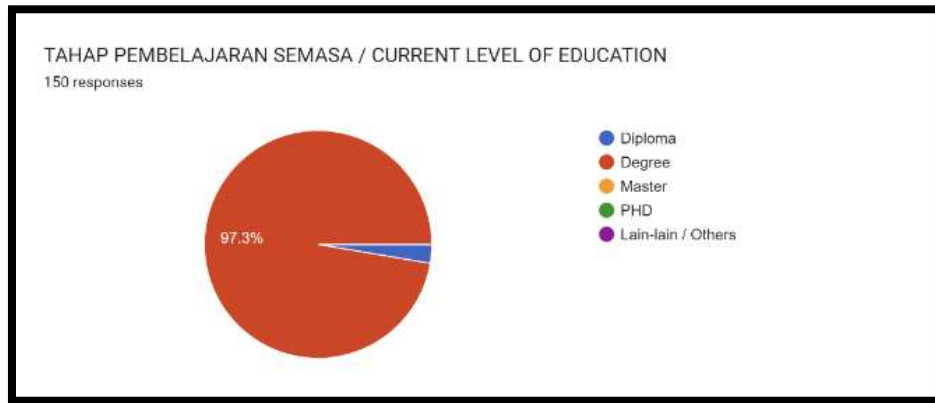
According to the figure above, 97.3% (N=146) of the total respondent were degree students. Almost all of the respondents were degree students in University Malaysia Kelantan. Meanwhile, there were only 4 respondents from diploma students, and it may be from other universities.

Figure 4.5: Pie chart of year

TAHUN / YEAR
150 responses

- Tahun 1 / Year 1
- Tahun 2 / Year 2
- Tahun 3 / Year 3
- Tahun 4 / Year 4

42%
10%
13.3%
34.7%
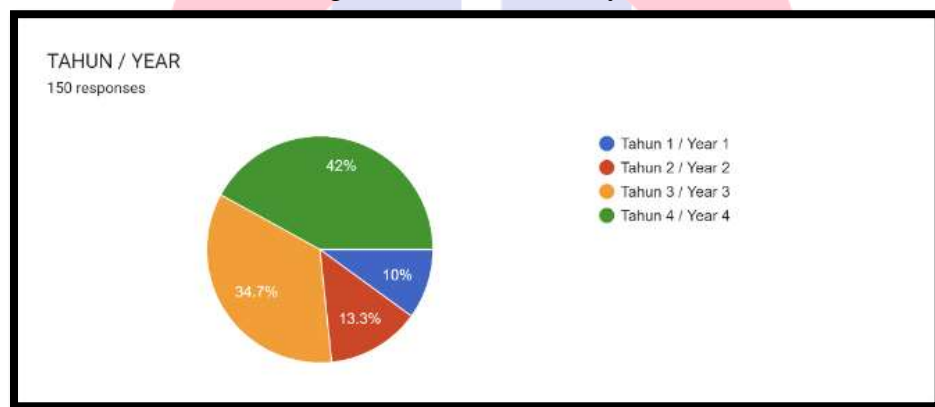
Based on the figure 4.5 above, the year of the respondents, Year 4 have the highest number of percentages which was 42% (N=63). Year 1 was the least percentage among 4 years of students in University Malaysia Kelantan which 10% (N=15) only. The second highest percentage of respondents was Year 3 which 34.7% (N=52) only. The third highest percentage of respondents was Year 2, which involved 13.3% (N=20) respondents.

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Figure 4.6: Pie chart of faculty
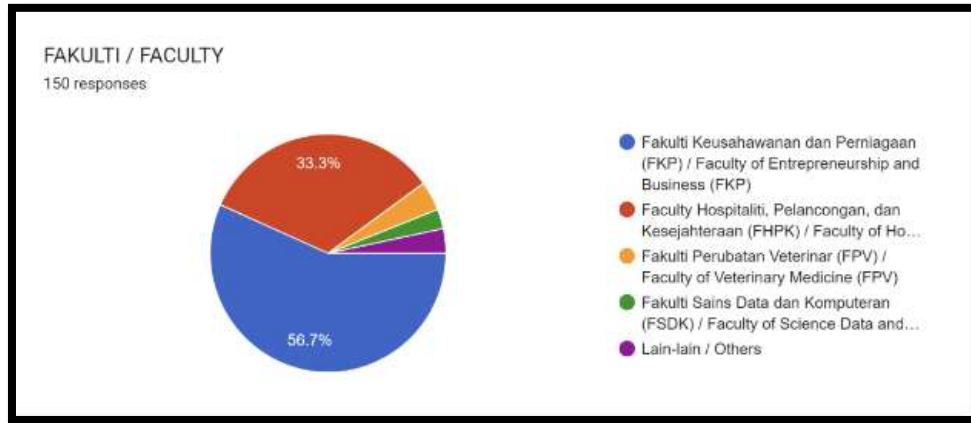
Based on the figure 4.6 above, Faculty of Entrepreneurship and Business (FKP) had the highest percentage of respondents which 56.7% (N=85) among other faculties. The second highest percentage of respondents among faculty was Faculty of Hospitality, Tourism, and Wellness (FHPK) which was 33.3% (N=50), and the remaining other 3 faculties were the same percentage which 20% (N=5) for each balanced faculty.

Figure 4.7: Pie chart of PTPTN loan
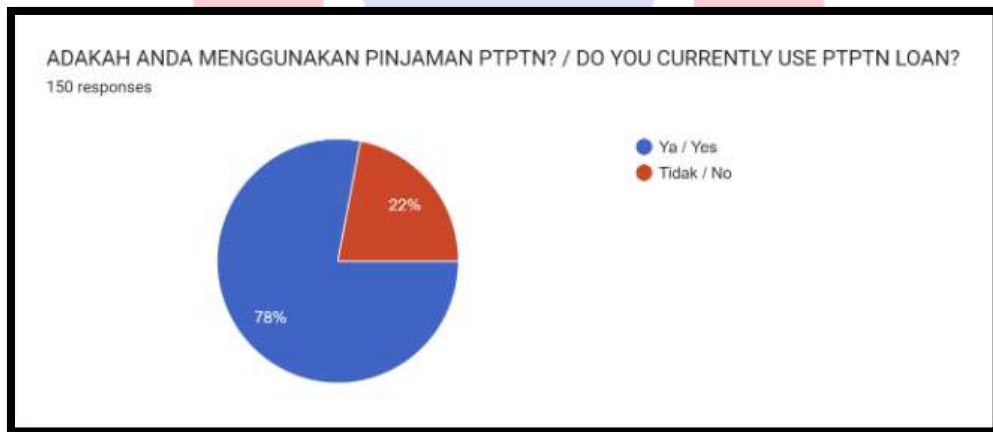
According to the figure above, 78% (N=117) respondents were currently using PTPTN loan in their further studies. Only 22% (N=33) of respondents did not use PTPTN as their educational loan.

4.4 Descriptive Analysis

In this section, descriptive analysis analyze all of the variables. It will be demonstrated the result which is graduates avoiding loan repayment (PTPTN) one of the dependent variables and another independent variable are integrity, media awareness, parental influence, and job marketability. Each means of the variable was analyses by researchers.

4.4.1 Overall mean score for variables

Based on Descriptive Statistics, researchers calculate the mean score and standard deviation using 5 Likert Scale (1=Strongly Disagree to 5=Strongly Agree).

Table 4.3: The overall Mean Score on Each Variable and Dimension

Part	Dimension	Mean	Std. Deviation	N
B	Graduates Avoiding Loan Repayment (PTPTN)	4.7800	.40056	150
C	Integrity	4.8211	.36130	150
D	Media Awareness	4.7971	.36422	150
E	Parental Influence	4.7790	.40392	150
F	Job Marketability	4.7829	.37073	150

Table 4.3 shows the dependent variable, graduates avoiding loan repayment (PTPTN) and independent variables, integrity, media awareness, parental influence, and job marketability. The result compute that the dependent variable, graduates avoiding loan repayment score mean, M= 4.7800 and Standard Deviation, SD=0.40056. The four independent variables are strongly satisfied which are the integrity mean score M=4.8211, SD=0.40056, media awareness score M=4.7971, SD= 0.36422, parental influence score M=4.7790, SD=0.40392 and job marketability score M=4.7829, SD= 0.37073.

4.4.2 Descriptive analysis for dependent variable

Table 4.4: Descriptive analysis of Graduates Avoiding Loan Repayment (PTPTN)

Graduates Avoiding Loan Repayment (PTPTN)	Mean	Std. Deviation	N
It is important for students paying back education loan after graduate.	4.77	.520	150
I am believing that nowadays still have some graduate students did not want to pay PTPTN loan even though have success career.	4.77	.455	150
Most of the graduates know the consequences and disadvantages if they do not make repayment of the PTPTN loan within a certain period of time.	4.82	.385	150
Lack of financial knowledge causes graduates to avoid paying back PTPTN loans.	4.79	.509	150
Should the government provide more financial assistance to graduates to help them repay their PTPTN loans?	4.80	.449	150
The loan repayment method of the National Higher Education Fund Corporation (PTPTN) according to the Income Contingent Loan (ICL) is a practical proposal that does not burden the borrower.	4.73	.517	150

Based on Table 4.4 the average mean for Graduates Avoiding Loan Repayment (PTPTN) was 4.7800. To elaborate, the mean for question 1 where the respondents consider to paying back education loan after graduate was 4.77 with SD, 0.520. The mean of question 2 where the respondents have believe that nowadays still have some graduate students did not want to pay PTPTN loan even though have success career was 4.77(SD=0.455). Next, the highest mean of question 3 where the respondent believe positive that most of the graduates know the consequences and disadvantages if they do not make repayment of the PTPTN loan within a certain period of time was 4.82(SD=0.386). After that, the mean of respondent sure that lack of financial knowledge causes graduates to avoid paying back PTPTN loans was 4.79(SD=0.509). The mean of question 5 where the respondents believe if the government provide more financial assistance to graduates, it help them to repay their PTPTN loans 4.80(SD=0.449). Lastly, respondent most agree that the loan repayment method of the National Higher Education Fund Corporation (PTPTN) according to the Income Contingent Loan (ICL) is a practical proposal that does not burden the borrower show mean 4.73(SD=0.517).

4.4.3 Descriptive analysis for independent variable

Table 4.5: Descriptive analysis of Integrity

Integrity	Mean	Std. Deviation	N
I am aware that it is my responsibility to repay PTPTN loan after graduate.	4.85	.460	150
In my opinion, level of integrity influence graduates to make repayment of PTPTN loan.	4.83	.380	150
I have higher level of integrity in paying back PTPTN loan repayment.	4.84	.368	150
Low level of household income in the future will affect my integrity in keep paying monthly PTPTN loan.	4.78	.490	150
If there is have any discount and initiative from government for graduates, it will increase my level of integrity in paying loan after getting job.	4.85	.380	150
I am believing that if I have higher level of integrity on paying back the loan, it will help other student to make loan for their studies.	4.79	.486	150

Based on Table 4.5, the average mean for integrity was 4.8211. Firstly, the mean for question 1 where the respondents aware that it is their responsibility to repay PTPTN loan after graduate was 4.85 with SD, 0.460. The mean of question 2 where the respondents have believe that level of integrity influence graduates to make repayment of PTPTN loan was 4.83(SD=0.380). Next, the mean of question 3 where the respondent have higher level of integrity in paying back PTPTN loan repayment was 4.84(SD=0.368). After that, the mean of respondent sure that low level of household income in the future will affect their integrity in keep paying monthly PTPTN loan was 4.78(SD=0.490). The highest mean of question 5 where the respondents believe if the if there is have any discount and initiative from government for graduates, it will increase the level of integrity in paying loan after getting job was 4.85(SD=0.380). Lastly, respondent most agree that if they have higher level of integrity on paying back the loan, it will help other student to make loan for their studies shows mean 4.79(SD=0.486).

Table 4.6: Descriptive analysis of Media Awareness

Media Awareness	Mean	Std. Deviation	N
In my opinion, social media can influence graduates to repay PTPTN loans.	4.77	.480	150
I realized that the importance of social media can have a positive effect on graduates to repay PTPTN loans.	4.79	.438	150
I believe social media can help graduates to find information about PTPTN loan repayment.	4.81	.439	150
The level of effectiveness through social media such as Facebook, WhatsApp and	4.79	.422	150

others is high compared to the use of newspapers and television for graduates to realize the importance of PTPTN loan repayment.			
Advertisements about PTPTN loan repayments on social media can increase awareness among graduates not to delay PTPTN repayments.	4.81	.439	150
I am confident that an awareness program through social media to repay PTPTN loans can have a positive impact on graduates.	4.81	.396	150
I am aware that the social media factor increases the motivation of students to maintain their academic performance in order to get the PTPTN loan repayment discount.	4.79	.472	150

Based on Table 4.6, the average mean for media awareness was 4.7971. Firstly, the mean for question 1 where the respondents mostly agree that social media can influence graduates to repay PTPTN loans was 4.77 with SD, 0.480. The mean of question 2 where the respondents had realized that the importance of social media can have a positive effect on graduates to repay PTPTN loans was 4.79(SD=0.438). Next, the mean of question 3 where the respondent believe that social media can help graduates to find information about PTPTN loan repayment was 4.81(SD=0.439). After that, the mean of respondent sure that the level of effectiveness through social media such as Facebook, WhatsApp and others is high compared to the use of newspapers and television for graduates to realize the importance of PTPTN loan repayment was 4.79(SD=0.422). The mean of question 5 where the respondents believe that advertisements about PTPTN loan repayments on social media can increase awareness among graduates not to delay PTPTN repayments was 4.81(SD=0.439). Besides, the respondent confident that an awareness program through social media to repay PTPTN loans can have a positive impact on graduates shows mean with 4.81(SD=0.396). Lastly, respondent aware that the social media factor increases the motivation of students to maintain their academic performance in order to get the PTPTN loan repayment discount shows mean 4.79(SD=0.472).

Table 4.7: Descriptive analysis of Parental Influence

Parental Influence	Mean	Std. Deviation	N
In my opinion, parental influence is very important in influencing graduates to repay PTPTN loans.	4.80	.449	150
The influence of parents is very necessary so that graduates can clear PTPTN loan debt as soon as possible after entering the world of work.	4.79	.457	150
I believe that good advice and education from parents since childhood influenced the graduates to try to repay the loan as soon as possible after getting a job.	4.80	.449	150
The stubbornness of graduates in paying off PTPTN loans after having a job is due to the influence of their parents.	4.73	.609	150
I believe that a good relationship between parents and their children will make it easier for graduates to receive advice or any reprimands from parents for them to repay PTPTN loans.	4.79	.422	150
I believe that parents can influence graduates to pay off their PTPTN loan debt first when they get a job instead of using their salary for other things.	4.77	.440	150
I agree that there are some graduates who fail to clear the PTPTN loan payment because there is no advice from their parents for them to pay it.	4.77	.494	150

Based on Table 4.7, the average mean for parental influence was 4.7790. Firstly, the mean for question 1 where the respondents mostly agree that parental influence is very important in influencing graduates to repay PTPTN loans was 4.80 with SD, 0.449. The mean of question 2 where the respondents had realized that the influence of parents is very necessary so that graduates can clear PTPTN loan debt as soon as possible after entering the world of work was 4.79(SD=0.457). Next, the mean of question 3 where the respondent believes that good advice and education from parents since childhood influenced the graduates to try to repay the loan as soon as possible after getting a job was 4.80(SD=0.449). After that, the mean of respondent sure that the stubbornness of graduates in paying off PTPTN loans after having a job is due to the influence of their parents was 4.73(SD=0.609). The mean of question 5 where the respondents believe that a good relationship between parents and their children will make it easier for graduates to receive advice or any reprimands from parents for them to repay PTPTN loans was 4.79(SD=0.422). Besides, the respondent confident that believe that parents can influence graduates to pay off their PTPTN loan debt first when they get a job instead of using their salary for other things shows mean with 4.77(SD=0.440). Lastly, respondent agree there are some graduates who fail to clear the PTPTN loan payment because there is no advice from their parents for them to pay it shows mean 4.77(SD=0.494).

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Table 4.8: Descriptive analysis of Job Marketability

Job Marketability	Mean	Std. Deviation	N
Graduates with more marketable jobs are more likely to earn a higher salary, which would make it easier for them to repay their PTPTN loan.	4.82	.403	150
Graduates with high job marketability may be more likely to have access to financial planning and advice, which could help them to manage their debt and repay their PTPTN loan more effectively.	4.81	.429	150
Graduates with less marketable jobs may find it more difficult to find a job and earn a decent salary, which could make it more likely that they will default on their PTPTN loan.	4.79	.406	150
Graduates with low job marketability may have difficulty finding a job that pays enough to cover their living expenses and loan repayments. This can lead to a situation where they are forced to prioritize their basic needs over their PTPTN loan repayments.	4.75	.480	150
Graduates with low job marketability may feel less motivated to repay their loans if they feel that they have not benefited from their education. This may be the case if they have difficulty finding a job in their field of study or if they are underemployed.	4.76	.444	150

I believe some graduates may simply not be aware of their options for repaying their PTPTN loan, or they may not be motivated to repay their loan if they believe that they will not be penalized.	4.75	.480	150
In my opinion, job marketability should not affect a graduate's willingness to repay their PTPTN loan. Everyone has a responsibility to repay their debts, regardless of their job marketability.	4.81	.413	150
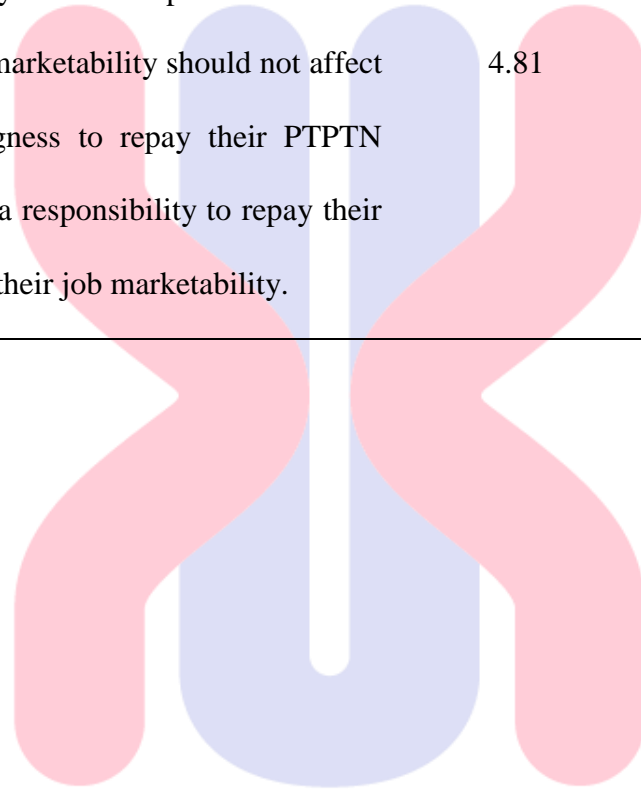
Based on Table 4.8, the average mean for job marketability was 4.7829. Firstly, the mean for question 1 where the respondents mostly agree that graduates with more marketable jobs are more likely to earn a higher salary, which would make it easier for them to repay their PTPTN loan was 4.82 with SD, 0.403. The mean of question 2 where the respondents had realized that the graduates with high job marketability may be more likely to have access to financial planning and advice, which could help them to manage their debt and repay their PTPTN loan more effectively was 4.81(SD=0.429). Next, the mean of question 3 where the respondent believes that graduates with less marketable jobs may find it more difficult to find a job and earn a decent salary, which could make it more likely that they will default on their PTPTN loan was 4.79(SD=0.406). After that, the mean of respondent sure that the graduates with low job marketability may have difficulty finding a job that pays enough to cover their living expenses and loan repayments was 4.75(SD=0.480). This can lead to a situation where they are forced to prioritize their basic needs over their PTPTN loan repayments. The mean of question 5 where the respondents believe that graduates with low job marketability may feel less motivated to repay their loans if they feel that they have not benefited from their education was 4.76(SD=0.444). This may be the case if they have difficulty finding a job in their field of study or if they are underemployed. Besides, the respondent believes some graduates may simply not be aware of their options for repaying their PTPTN loan, or they may not be motivated to repay their loan if they believe that they will not be penalized shows mean with 4.75(SD=0.480). Lastly, respondent agree that job marketability should not affect a graduate's willingness to repay their PTPTN loan shows mean 4.81(SD=0.413). Everyone has a responsibility to repay their debts, regardless of their job marketability.

4.5   Validity and Reliability Test

Lee Cronbach created the Cronbach's Alpha in 1951 to assess the internal consistency and reliability of a composite score. To validate the accuracy and internal consistency of the data, Cronbach's Alpha analysis was used. The Cronbach's Alpha range is between 0 to 1. The table below presents the Rules of thumb for Cronbach's Alpha Coefficient Range by George and Mallery (2016).

Table 4.9 The Rules of Thumb of Cronbach's Alpha Coefficient Range

Cronbach's Alpha Range	Level of Reliability
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha > 0.8$	Good
$0.8 > \alpha > 0.7$	Acceptable
$0.7 > \alpha > 0.6$	Questionable
$0.6 > \alpha > 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Cronbach's Alpha result of 0.4 and below is measured as unacceptable, and values of 0.9 and above were indicated as an excellent result. An increasing the value to 1 will increasing the internal consistency reliability of the item. In general, a score of more than 0.7 is usually okay. However, it would be better if the result was higher than 0.9.

4.5.1 Reliability result for Graduates Avoiding Loan Repayment (PTPTN)

Table 4.10 Reliability result for Graduates Avoiding Loan Repayment (PTPTN)

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.919	.922	6

The reliability analysis in Table 4.10 shows the researcher can derive that Cronbach's Alpha for the dependent variable of graduates avoiding loan repayment (PTPTN) is 0.919. It is evident from the rules of thumb Cronbach's Alpha Coefficient Range that 0.919 has excellent consistency and stability. The data also shows that the standardized item-based Cronbach's alpha is 0.922, which is excellent. As a result, it is claimed that the test was trustworthy for conducting more analysis. Researchers posed six questions about graduates avoiding loan repayment (PTPTN) to the respondents. In essence, the reliability test demonstrated that respondents realized the purpose of each question and provided accurate responses.

4.5.2 Reliability result for Integrity

Table 4.11 Reliability result for Integrity

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.916	.918	6

The reliability analysis in Table 4.11 shows the researcher can derive that Cronbach's Alpha for the dependent variable of graduate's integrity is 0.916. It is evident from the rules of thumb Cronbach's Alpha Coefficient Range that 0.916 has excellent consistency and stability. The data also shows that the standardized item-based Cronbach's alpha is 0.918, which is excellent. As a result, it is claimed that the test was trustworthy for conducting more analysis. Researchers posed six questions about graduate's integrity to the respondents. In essence, the reliability test demonstrated that respondents realized the purpose of each question and provided accurate responses.

4.5.3 Reliability result for Media Awareness

Table 4.12: Reliability result for Media Awareness

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.921	.922	7

The reliability analysis in Table 4.12 shows the researcher can derive that Cronbach's Alpha for the dependent variable of media awareness is 0.921. It is evident from the rules of thumb Cronbach's Alpha Coefficient Range that 0.921 has excellent

consistency and stability. The data also shows that the standardized item-based Cronbach's alpha is 0.922, which is excellent. As a result, it is claimed that the test was trustworthy for conducting more analysis. Researchers posed seven questions about media awareness to the respondents. In essence, the reliability test demonstrated that respondents realized the purpose of each question and provided accurate responses.

4.5.4 Reliability result for Parental Influence

Table 4.13 Reliability result for Parental Influence

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.933	.938	7

The reliability analysis in Table 4.13 shows the researcher can derive that Cronbach's Alpha for the dependent variable of parental influence is 0.933. It is evident from the rules of thumb Cronbach's Alpha Coefficient Range that 0.933 has excellent consistency and stability. The data also shows that the standardized item-based Cronbach's alpha is 0.938, which is excellent. As a result, it is claimed that the test was trustworthy for conducting more analysis. Researchers posed seven questions about parental influence to the respondents. In essence, the reliability test demonstrated that respondents realized the purpose of each question and provided accurate responses.

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4.5.5 Reliability result for Job Marketability

Table 4.14 Reliability result for Job Marketability

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.935	.936	7

The reliability analysis in Table 4.12 shows the researcher can derive that Cronbach's Alpha for the dependent variable of job marketability is 0.935. It is evident from the rules of thumb Cronbach's Alpha Coefficient Range that 0.935 has excellent consistency and stability. The data also shows that the standardized item-based Cronbach's alpha is 0.936, which is excellent. As a result, it is claimed that the test was trustworthy for conducting more analysis. Researchers posed seven questions about job marketability to the respondents. In essence, the reliability test demonstrated that respondents realized the purpose of each question and provided accurate responses.

4.6   Normality Test

From this study, the researcher uses a normality test to examine whether the sample was normally distributed or not. It also serves to determine whether the method is appropriate for data measurement. In this study, the researchers should use Pearson's Correlation to determine the study's hypothesis if the data were normally distributed. In other words, if the data were not normally distributed, the researchers would use Spearman's Correlation to compute the hypothesis.

Table 4.15 Result of Normality Test

Tests of Normality						
	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Graduates Avoiding Loan Repayment (PTPTN)	.415	150	.000	.614	150	.000
Integrity	.423	150	.000	.565	150	.000
Media Awareness	.398	150	.000	.608	150	.000
Parental Influence	.401	150	.000	.600	150	.000
Job Marketability	.388	150	.000	.627	150	.000

a. Lilliefors Significance Correction

Table 4.15 above shows the result of normality testing by using two methods which are Kolmogorov-Smirnova and Shapiro-Wilk. According to Gupta A. et al. (2019), the Kolmogorov-Smirnov test will be used for n 50, while the Shapiro-Wilk test is more suitable for sample sizes below 50 samples. However, it can also be used for sample sizes of more than 50. Since the researchers used 150 samples which is more than 50 samples, the result from Kolmogorov-Smirnova will be used to determine the normality test. The significance level needs to be more

than 0.05 to assess whether the data is normal. While the data is not typical if the significant value is less than 0.05.

From table 4.15 above, the normality test indicates that the significant value for all the variables, which are graduates avoiding loan repayment (PTPTN), integrity, media awareness, parental influence and job marketability are < 0.001, which means it is less than 0.05. As a result, the researchers conclude that the normality testing using the Kolmogorov-Smirnova test indicates that all the variables do not follow the normal distribution and are classified as non-normal data.

Figure 4.8: Normal Q-Q Plot of Graduates Avoiding Loan Repayment (PTPTN)
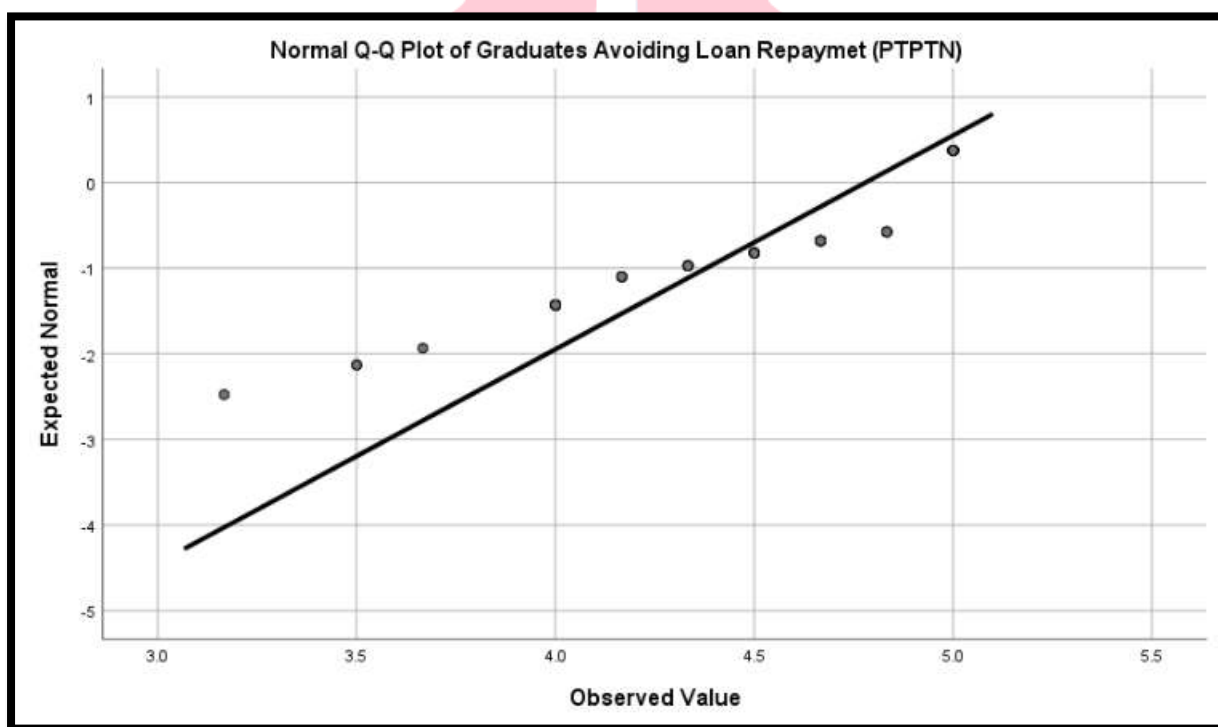
Figure 4.9 Normal Q-Q Plot of Integrity

Normal Q-Q Plot of Integrity
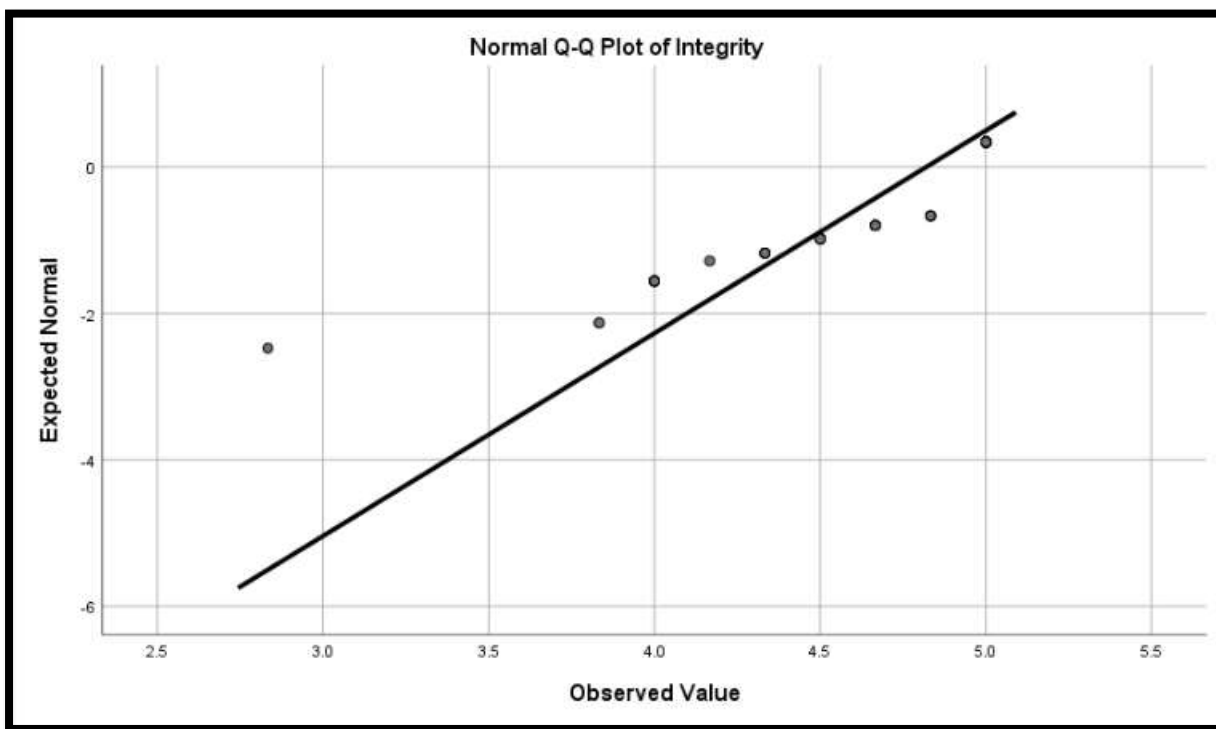
Figure 4.10 Normal Q-Q Plot of Media Awareness

Normal Q-Q Plot of Media Awareness
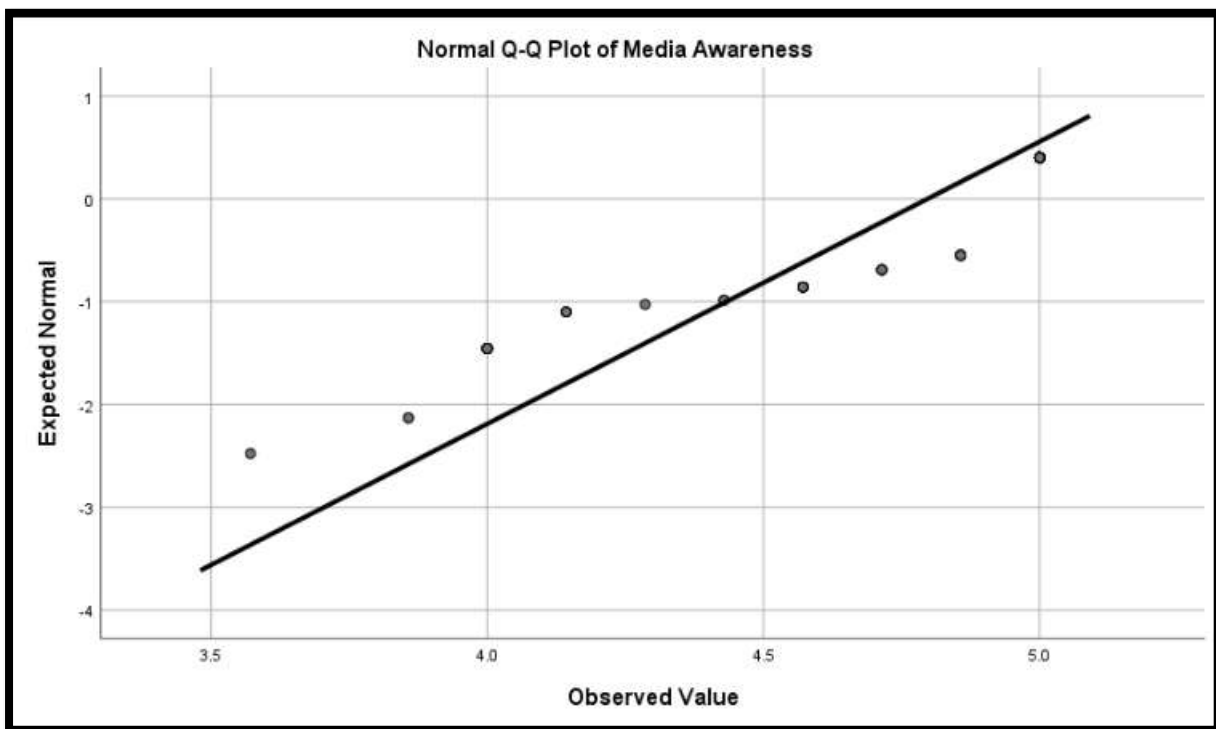
Figure 4.11 Normal Q-Q Plot of Parental Influence
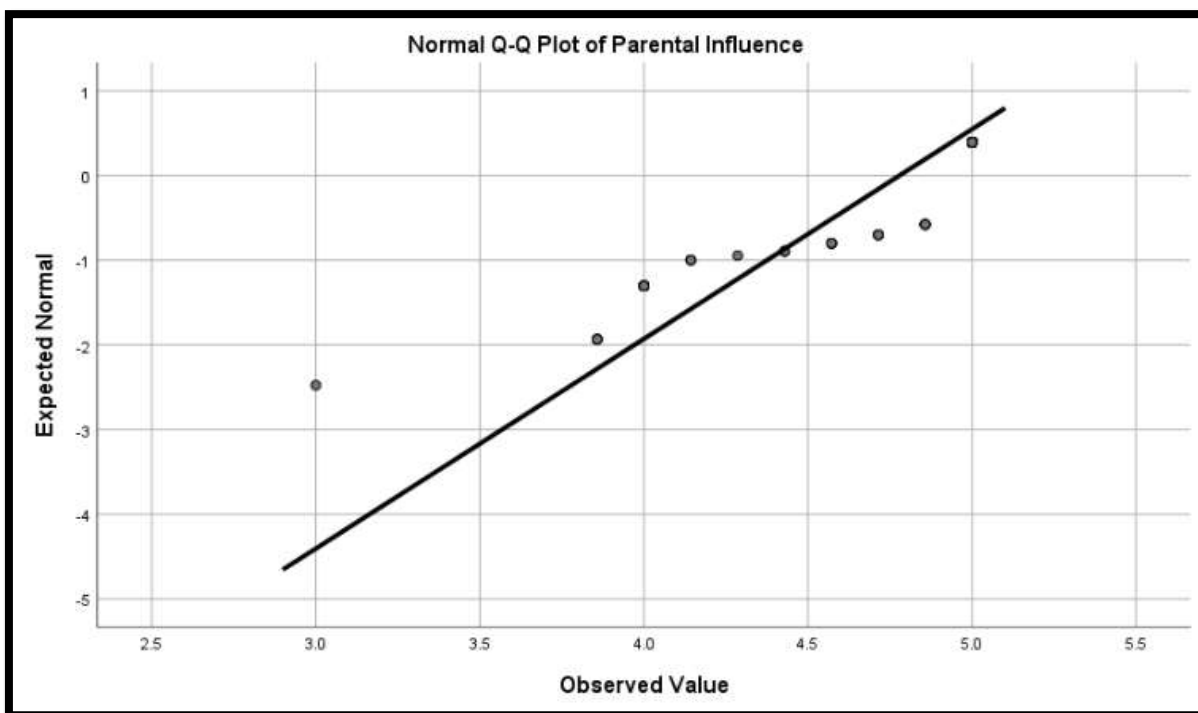
Figure 4.12 Normal Q-Q Plot of Job Marketability
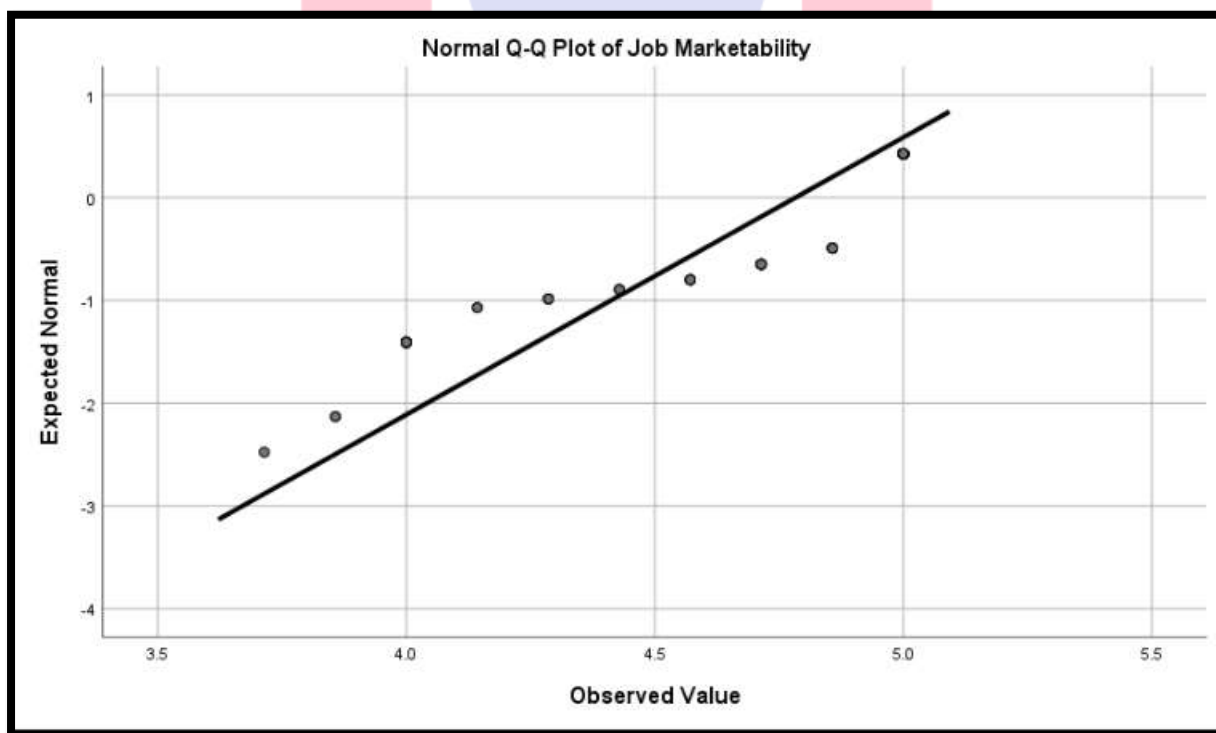
4.7 Hypothesis Testing

4.7.1 Hypothesis 1

H1: There is a significant relationship between the integrity of the graduates towards their attitude of PTPTN loan repayment.

Table 4.16 Spearman correlation for Integrity

			Graduates Avoiding Loan Repayment (PTPTN)	Integrity
Spearman's rho	Graduates Avoiding Loan Repayment (PTPTN)	Correlation Coefficient	1.000	.782[**]
		Sig. (1-tailed)	.	.000
		N	150	150
	Integrity	Correlation Coefficient	.782[**]	1.000
		Sig. (1-tailed)	.000	.
		N	150	150

**. Correlation is significant at the 0.01 level (1-tailed).

Based on table 4.16 above shows a significant relationship between the graduates avoiding loan repayment (PTPTN) and integrity. This can be proven through the value of the Spearman correlation coefficient which is 0.782 which means that the two variables have a strong correlation. Furthermore, the p-value reached the level of 0.000 which is below 0.05 which means statistically significant. Therefore, H1 can be accepted and believable.

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4.7.2 Hypothesis 2

H2: There is a significant relationship between media awareness and the graduates that avoiding repayment of PTPTN.

Table 4.17 Spearman correlation for Media Awareness

			Graduates Avoiding Loan Repayment (PTPTN)	Media Awareness
Spearman's rho	Graduates Avoiding Loan Repayment (PTPTN)	Correlation Coefficient	1.000	.859[**]
		Sig. (1-tailed)	.	.000
		N	150	150
	Media Awareness	Correlation Coefficient	.859[**]	1.000
		Sig. (1-tailed)	.000	.
		N	150	150

**. Correlation is significant at the 0.01 level (1-tailed).

Based on table 4.17 above shows a significant relationship between the graduates avoiding loan repayment (PTPTN) and media awareness. This can be proven through the value of the Spearman correlation coefficient which is 0.859 which means that the two variables have a strong correlation. Furthermore, the p-value reached the level of 0.000 which is below 0.05 which means statistically significant. Therefore, H1 can be accepted and believable.

4.7.3 Hypothesis 3

H3: There is a significant relationship between parental influence and the graduates that avoiding repayment of PTPTN.

Table 4.18 Spearman correlation for Parental Influence

			Graduates Avoiding Loan Repayment (PTPTN)	Parental Influence
Spearman's rho	Graduates Avoiding Loan Repayment (PTPTN)	Correlation Coefficient	1.000	.826**
		Sig. (1-tailed)	.	.000
		N	150	150
	Parental Influence	Correlation Coefficient	.826**	1.000
		Sig. (1-tailed)	.000	.
		N	150	150

**. Correlation is significant at the 0.01 level (1-tailed).

Based on table 4.18 above shows a significant relationship between the graduates avoiding loan repayment (PTPTN) and parental influence. This can be proven through the value of the Spearman correlation coefficient which is 0.826 which means that the two variables have a strong correlation. Furthermore, the p-value reached the level of 0.000 which is below 0.05 which means statistically significant. Therefore, H1 can be accepted and believable.

4.7.4 Hypothesis 4

H4: There is a significant relationship between job marketability and the graduates that avoiding repayment of PTPTN.

Table 4.19 Spearman correlation for Job Marketability

			Graduates Avoiding Loan Repayment (PTPTN)	Job Marketability
Spearman's rho	Graduates Avoiding Loan Repayment (PTPTN)	Correlation Coefficient	1.000	.758**
		Sig. (1-tailed)	.	.000
		N	150	150
	Job Marketability	Correlation Coefficient	.758**	1.000
		Sig. (1-tailed)	.000	.
		N	150	150

**. Correlation is significant at the 0.01 level (1-tailed).

Based on table 4.21 above shows a significant relationship between the graduates avoiding loan repayment (PTPTN) and job marketability. This can be proven through the value of the Spearman correlation coefficient which is 0.758 which means that the two variables have a strong correlation. Furthermore, the p-value reached the level of 0.000 which is below 0.05 which means statistically significant. Therefore, H1 can be accepted and believable.

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4.8 Summary

In this chapter, all the analysis were obtained by running the SPSS software. The preliminary analysis, descriptive analysis, reliability test, normality test, and Spearman's Correlation have been used in determining the relationship between the dependent and independent variables to identify the problem of PTPTN scholarship defaulters why the graduates avoiding the payment of PTPTN among students in University Malaysia Kelantan.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 Introduction

In this chapter, the researcher will emphasize the main findings obtained based on the study related to the problem of PTPTN scholarship borrowers where the graduates do not repay the loans made. It will also be followed by a discussion section to determine whether the hypothesis in the study is accepted or rejected. The researcher will also include implications and limitations that may occur based on the findings obtained in addition to providing recommendations for other researchers' studies in the future based on the results of the study.

5.2 Key findings

The researcher's main goal of the study is to determine the relationship between the level of integrity, media awareness, influence from parents and job marketability with the attitudes of graduates in repaying PTPTN loans made while studying. In part 4, the researcher agreed and did a more in-depth study of the factors listed in making it difficult for these graduates to repay the loan. For this reason, Table 5.1 below will briefly show how the results of the study achieved the main objective of this study. It will show all the factors studied such as the level of integrity, media awareness, influence from parents and job marketability of the respondents who are students at Universiti Malaysia Kelantan (UMK).

Table 5.1: The result for key findings

Hypothesis	Results	Finding of data analysis
There is a significant relationship between the integrity of the graduates towards their attitude of PTPTN loan repayment.	r = 0.782 p= 0.000 Strong	H1 is accepted
There is a significant relationship between media awareness and the graduates avoiding repayment of PTPTN.	r = 0.859 p= 0.000 Very Strong	H2 is accepted
There is a significant relationship between parental influence and the graduates avoiding repayment of PTPTN.	r = 0.826 p= 0.000 Very Strong	H3 is accepted
There is a significant relationship between job marketability and the graduates avoiding repayment of PTPTN.	r = 0.758 p= 0.000 Strong	H4 is accepted

5.3   Discussion

A total of 150 respondents consisting of Universiti Malaysia Kelantan (UMK) students at the Kota Campus, Pengkalan Chepa, Kelantan have already given feedback to the research conducted. To ensure that our study obtains useful information, the questions presented in the questionnaire are appropriate because the majority of PTPTN borrowers are university students in particular. This is to ensure that each respondent provides useful results to our study. From the results of the study, almost all of our respondents are PTPTN borrowers and have their own and unique views on the problem of repaying the loan after the end of their studies.

Here, the respondent will be specifically asked about the reason why the PTPTN borrower is having difficulty explaining it again. It is an independent variable which is a factor such as the level of student integrity, awareness through the media, influence from parents and also the availability of jobs. The information obtained from the online questionnaire will be analyzed to find out about the main problems of students who find it difficult to repay the loans made. Furthermore, finding the relationship between the independent variable and the dependent variable is also the main objective that the researcher wants to achieve and is supported by previous studies. Not only that, this study will also be helped by the Theory of Planned Behavior (TPB) in a previous study by Icek Ajzen. It is a social psychology theory that tries to understand and predict human behavior based on a person's plans.

5.3.1 Hypothesis 1: There is a positive relationship between the integrity of the graduates towards their attitude of PTPTN loan repayment.

Table 4.16 shows that the level of integrity has a good and strong relationship with the factor of graduates avoiding PTPTN repayment. Based on the information that has already been ascertained from the graph made when the results of the Spearman correlation coefficient which is 0.782. This means that the two variables have a strong correlation which supports the statement of hypothesis 1 which says that the level of integrity of graduates has an important relationship with their attitude of PTPTN loan repayment. The statement of the hypothesis is supported by previous studies by Bernard Williams (1973), Ajzen and Fishbein (2005) and Chudry, Foxall, and Pallister (2011). In general, the level of integrity of graduates is directed by two main factors, namely behavioral trust, and normative trust which is the answer to this problem based on past studies. Because of this, different individual attitudes affect the level of integrity in repaying PTPTN loans.

5.3.2 Hypothesis 2: There is a positive relationship between media awareness and the graduates avoiding repayment of PTPTN.

Table 4.17 shows that media awareness has an excellent and strong relationship with the factor of graduates avoiding PTPTN repayment. Based on the information that has already been ascertained from the graph made when the results of the Spearman correlation coefficient which is 0.859. This means that the two variables have a strong correlation which supports the statement of hypothesis 2 which says that the media awareness has an important relationship with the graduates avoiding repayment of PTPTN. The statement of the hypothesis is supported by previous studies by Grolnick & Slowiaczek (1994) and Volkwein (1998). In general, the use of media among students because they increasingly depend on the internet to get any desired information which is the answer to this problem based on past studies. In this context, the results

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shown in our study can be concluded that media awareness of graduates who do not repay loans is important in line with the progress of the internet which makes it easier for graduates to get various types of information.

5.3.3 Hypothesis 3: There is a positive relationship between parental influence and the graduates that avoid repayment of PTPTN.

Table 4.18 shows that the parental influence has a strong relationship with the factor of graduates avoiding PTPTN repayment. Based on the information that has already been ascertained from the graph made when the results of the Spearman correlation coefficient which is 0.826. This means that the two variables have a strong correlation which supports the statement of hypothesis 3 which says that the parental influence on the graduates has an important relationship with the graduates that avoid repayment of PTPTN. The statement of the hypothesis is supported by previous studies by Vandell & Pierce (2002), Grolnick and Slowiaczek (2008), and Calendar and Kemp (2000). In general, the parents keep reminding their children's will be influenced to ensure that their children can pay off their PTPTN education loan debt without delaying it. In other words, the children will surely obey both their parents and this factor will make it easier for the graduates to be influenced to pay back the PTPTN loans made.

5.3.4 Hypothesis 4: There is a positive relationship between job marketability and the graduates that avoid repayment of PTPTN.

Table 4.19 shows that the job marketability has an excellent and strong relationship with the graduates avoiding PTPTN repayment. Based on the information that has already been ascertained from the graph made when the results of the Spearman correlation coefficient which is 0.758. This means that the two variables have a strong correlation which supports the statement of hypothesis 4 which says that the job marketability has an important relationship with the

graduates that avoid paying PTPTN loans. In general, our research has shown that getting a good job first is very difficult among graduates. It is because of many various factors related to the strong competition that makes it hard to get a permanent job. By that, they will not have enough money to make a repayment to the PTPTN loan. So, this makes job marketability one of the strong factors to make these graduates avoid paying their loan. Not only that, their debt will increase in the future if they cannot pay it fastly from now.

5.4   Implications of the Study

According to the study, the factors that affect graduates' payback behaviour regarding education loans, especially PTPTN, are very important for lawmakers and educational institutions that want to increase loan return rates and encourage grads to be financially responsible. The substantial influence of honesty on repayment behaviour is one important discovery. This emphasises how crucial it is to teach students moral principles, and it suggests integrating integrity-focused programmes into curriculum to help students develop a feeling of accountability for debt repayment.

Next, this report also emphasises how important social media is in disseminating knowledge about debt repayment alternatives and financial literacy. This is a chance for educators and policymakers to use social media to reach and educate a greater number of graduates, which will improve their loan repayment and financial decision-making practices. The important impact of parental supervision on graduates' debt repayment behaviour is another important realisation. This highlights how important parental participation in financial education is. Institutions and legislators should think about putting in place programmes that teach parents financial literacy so they can help and encourage their kids in realising the value of making loan payments on time.

Moreover, the association between increased job marketability and timely loan repayment highlights the need for educational establishments to prioritise the development of employable skills and the provision of financial planning advice to students. Career services may be very important in helping recent grads find better-paying employment and create repayment plans for their student loans. The validity of the study's conclusions is reinforced by its reliability analysis, giving policymakers a solid platform on which to build focused initiatives. Comprehensive financial literacy programmes, using social media as a teaching tool, encouraging honesty in institutional operations, and improving career assistance to increase graduates' commitment to loan payback are a few examples of these approaches.

As a result, this study concludes that policymakers and educational institutions should incorporate integrity-focused education, make use of social media for financial education, include parents in financial literacy initiatives, and give priority to career services in order to increase graduates' commitment to timely repayment of student loans such as PTPTN and foster responsible financial behaviour as a whole.

5.5   Limitations of the Study

5.5.1   The Size of the Sample and Its Representativeness

It is possible that the sample size of 150 respondents, which was selected, may not adequately portray the varied range of PTPTN borrowers. A number of demographic criteria, including age, gender, ethnicity, and socioeconomic origins, should be taken into consideration in order to guarantee adequate representation. Because of the small sample size and the possibility of regional biases, it may be difficult to generalise the results to the full population of PTPTN borrowers throughout Malaysia. This is because of the restricted sample size. It is possible that the applicability and representativeness of the research might be improved by investigating other methods to expand the size and variety of the sample.

5.5.2   Data Collection Methods

Even though questionnaires are widely used, they may be exposed to prejudices such as social preference bias or respondents producing responses that are socially acceptable. Subjectivity is also a potential issue with questions. By supplementing the data obtained from the questionnaire with qualitative approaches like as interviews or focus groups, it may be possible to get a more comprehensive understanding of the experiences and perspectives of borrowers. Other than that, it may be difficult to verify that the responses provided by respondents accurately represent their own personal experiences. For the purpose of enhancing data dependability, the use of validation measures or follow-up questions to cross-verify replies might be beneficial.

5.5.3 Validity and Reliability

The validity of the measuring scales that were used for variables such as integrity, media awareness, and so on is very important. While the reliability of the scales was evaluated using Cronbach's Alpha, it is also essential to ensure that the scales are valid. The dependability of the research might be improved by carrying out content validity tests, conducting pilot testing, or making use of known scales that have been shown to be valid. There is also a possibility that the accuracy of responses might be affected by ambiguity in the way that participants perceive the items on the scale. It may be possible to overcome the issue by carefully writing the questionnaire questions and providing instructions that are clear.

5.5.4 Normality Testing and Statistical Analyses

The presence of non-normality in the distribution of data may restrict the usefulness of certain statistical tests or analyses that presume normality. When dealing with situations like this, it may be beneficial to investigate alternate statistical procedures, such as sampling or non-parametric testing, which might potentially provide more trustworthy results. If the sample size is sufficient, then the assumption of normality in some statistical techniques may also be dependent on the sample size. There is a correlation between ensuring that the sample size and distribution are adequate and the robustness of statistical studies.

5.5.5 Hypothesis Testing and Correlation

The presence of strong correlations between factors and the repayment behaviour of graduates does not always mean that there is a direct connection between them. Possibly distorting these connections are factors that have not been examined or accounted for. The use of underlying modelling or long-term study has the potential

to provide light on the relationships between variables. The limitations of the study's ability to explain loan repayment behaviour may be attributed to the fact that it fails to take into account external variables, such as economic circumstances and policy shifts, which have the potential to impact such behaviour. This might be accomplished by performing sensitivity studies or taking into account the external elements that are being considered.

5.5.6 External Factors and Broader Context

Changes in societal or economic conditions, legislation implemented by the government, or cultural transformations might have a substantial influence on the types of loan repayment behaviours that individuals engage in. It may be possible to get a more thorough knowledge by including these external elements into the analysis or by investigating the impact of these factors using qualitative research methodologies. Depending on the local setting, differing repayment behaviours may be influenced by variations in local circumstances or differences between regions. It is possible that the applicability of the research might be improved by investigating these variances and modifying your suggestions appropriately.

5.5.7 Scope and Recommendations

The identification of variables that influence repayment behaviour is of major significance; yet, the provision of policy suggestions or actions that are based on the results might add value to the decision-making process. The usefulness of the research might be improved by offering specific recommendations to decision-makers in government, educational institutions, or financial organisations. Next, proposing long-term remedies, such as financial literacy programmes, legislative modifications, or institutional support systems, might give a comprehensive approach to tackling the

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issues of repayment. This is in addition to the identification of the elements that have an impact.

5.5.8   Timeframe and Currency of Data

Considering the ever-changing nature of the economic, social, and policy contexts, it is possible that the conclusions of current study may become irrelevant in the future. The relevance and application of the results in the present situation might be ensured by the process of conducting follow-up studies or regular updates. Therefore, using longitudinal studies to monitor changes over time might give insights into emerging patterns or adjustments in loan repayment behaviours. These studies are referred to as longitudinal studies.

In order to overcome these possible limitations, research methods must be improved, various viewpoints must be taken into account, measuring instruments must be validated, external influences must be investigated, and results must be kept current and relevant. Future studies on PTPTN loan repayment practices may provide more thorough, comprehensive, and useful insights for borrowers, educational institutions, and policymakers by taking these factors into account.

5.6 Recommendations and suggestions for the future study

The research of PTPTN loan repayment behaviours among graduates is essential to guaranteeing the long-term viability and efficacy of higher education financial assistance programmes. To fully address the difficulties of loan repayment behaviours, more study and methodological improvements are necessary given the limits of the previously conducted, although informative, work. As a result, the following are some recommendations and suggestions for the research that could be conducted in the future about the understanding of PTPTN loan repayment behaviours.

5.6.1 Diversify Sample and Methodologies

In order to ensure a more inclusive and thorough knowledge of PTPTN borrowers, future research should place a high priority on diversifying participant samples and methodology. A more comprehensive understanding of the experiences of borrowers would be provided by broadening the participant pool to encompass a range of demographics, including age groups, genders, ethnicities, and socioeconomic backgrounds. Integrating mixed-method methods that combine quantitative surveys with qualitative techniques like as interviews or focus groups might also give detailed insights into borrowers' particular experiences and issues.

5.6.2 Enhance Data Collection and Validity

Improving the collection of data and maintaining its validity requires conducting pilot tests of survey instruments prior to implementing it on a larger scale. This is necessary in order to improve questionnaire questions and make certain that they capture information that is accurate and relevant. Measurement scale validation by expert reviews or pre-tests may significantly improve the reliability and validity of data that has been gathered. Furthermore, the addition of qualitative insights derived

from theme analysis or open-ended questions to quantitative data will enhance the statistical results by providing a more comprehensive contextual understanding.

5.6.3 Longitudinal Studies and Causal Relationships

It would be advantageous to design longitudinal studies that monitor the behaviours of borrowers over an extended period of time in order to get a better understanding of patterns and trends in loan repayment among graduates. The use of advanced statistical approaches, such as structural equation modelling or causal analysis, may assist in the establishment of causal linkages between various variables, therefore providing new light on the factors that impact the behaviours of individuals who repay loans.

5.6.4 Incorporate External Factors and Contextual Analysis

In the future, research should investigate the effect of external factors, including as the state of the economy, changes in policy, and socio-cultural characteristics, on the repayment behaviours of borrowers. Analysis would be more thorough if study results were contextualised by taking into account geographical or cultural variations. The use of qualitative research methods, including focus groups or ethnographic studies, within particular settings or areas may provide deeper understanding of the cultural and social norms that influence repayment behaviours.

5.6.5 Broaden Scope and Policy Recommendations

It is crucial to expand the scope of study to include the roles played by financial institutions, policymakers, and educational organisations in loan management and repayment in alongside borrower behaviours. Enhancing the loan repayment ecosystem will include evaluating the efficacy of current rules and making practical suggestions based on actual data. It would also be advantageous to assess how policy

interventions or changes affect the behaviour of borrowers in order to inform future policy choices.

5.6.6 Regular Updates and Long-Term Studies

For the purpose of monitoring changes and trends in the repayment behaviours of borrowers over time, it is essential to conduct periodic or longitudinal studies. Regular updates and long-term studies are also relevant. The provision of thorough insights into emerging patterns via the use of regular updates would make it easier to formulate policies that are adaptable. It is possible to foresee future trends with the assistance of long-term predictions that are generated by predictive analytics or forecasting models. This makes it possible to put proactive measures into action.

5.6.7 Utilize Advanced Statistical Techniques

Investigating the use of sophisticated statistical methods, such as machine learning algorithms or predictive modelling, may be of assistance in the process of analysing huge datasets in order to recognise trends, forecast repayment behaviours, and more precisely categorise possible defaulters. When compared to more conventional approaches, the use of these methodologies has the potential to greatly improve both the accuracy and the depth of research.

5.6.8 Collaborate with Stakeholders

Establish collaborative relationships with stakeholders is also can be one of the utmost importance to establish collaborative relationships with various stakeholders, such as PTPTN, financial institutions, governments, and educational organisations. It is possible to get a more thorough knowledge of the behaviours and requirements of borrowers by engaging in conversation, exchanging thoughts, and gaining access to detailed databases. These kinds of cooperation will make it easier to link the findings of research with the execution of actual solutions and policies.

In conclusion, these suggested approaches might help future study projects aimed at PTPTN loan repayment behaviours. Studies will be enhanced by embracing varied samples, strong methodology, longitudinal analysis, and stakeholder partnerships. These elements will provide thorough insights for efficient policy interventions and better graduate repayment practices. Through the exploration of these fields, scholars may make a significant contribution towards enhancing the effectiveness and durability of PTPTN loan initiatives.
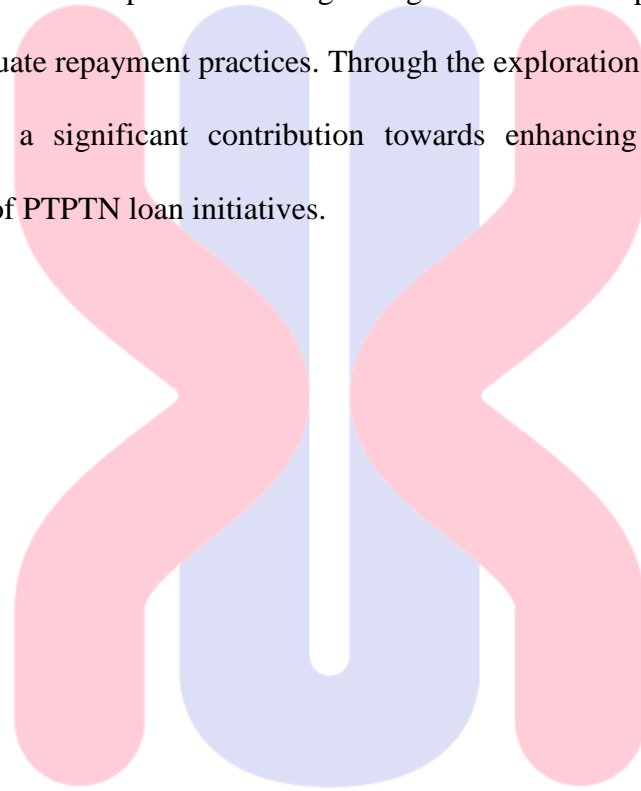
5.7 Overall conclusion for the study

This study dives further into the complex problem of graduates in Malaysia among students in University Malaysia Kelantan for not making their PTPTN scholarship repayments on time. This study explores a range of aspects, including integrity, media awareness, parental influence, and job marketability. A well-structured research technique was used to gather qualitative data, analyse data using SPSS, and interpret the findings. This approach produced a thorough analysis.

The results highlight the intricate relationship between a number of factors and graduates' tendency to defer repaying PTPTN loans. The importance of moral principles and social norms in forming appropriate financial behaviour is highlighted when integrity is shown to be a critical element affecting graduates' attitudes towards loan repayment. Additionally, by increasing graduates' motivation and knowledge, media attention especially on social media sites like Facebook and WhatsApp that helps to promote payback.

A major factor affecting graduates' decisions on debt repayment is parental influence. Graduates' mentalities are greatly influenced by their early education and parental guidance, which has an impact on their dedication to repaying debts when they find job. The research highlights the critical role parents play in influencing their children's loan repayment behaviour by establishing in them a feeling of responsibility and financial discipline.

Furthermore, graduates with better employment prospects and greater earning potential may be more likely to meet their payback responsibilities, according to the association found between job marketability and PTPTN loan repayment. On the other hand, those who are struggling financially as a result of fewer desirable employment options find it difficult to meet their repayment commitments, which might result in default.

In evaluating the variables impacting graduates' repayment behaviour, the study technique used which includes a structured questionnaire and statistical analysis using SPSS proves to be dependable. The study's findings, which clarify how attitudes, social norms, and perceived behavioural control affect repayment choices, are consistent with theoretical frameworks like the Theory of Planned Behaviour (TPB).

There are certain drawbacks to the research, one of which is that the data did not follow a normal distribution, which might possibly influence the capacity to generalise the results to a larger population. Despite this, the knowledge this study offers has significant implications for schools, financial institutions, and politicians. The problem of PTPTN loan defaulters may be resolved by putting in place policies that increase financial literacy, impose higher payback requirements, and cultivate a culture of accountability among scholarship winners.

As a result, this study provides a more nuanced understanding of the variables influencing graduates' avoidance of PTPTN loan repayment. It also highlights the necessity of implementing a variety of strategies to address this widespread problem, preserving the scholarship program's viability and efficacy and encouraging future students to manage their finances responsibly.

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PART A: DEMOGRAPHICS	
AGE	19 – 21 years old 22 – 24 years old 25 – 27 years old 27 years old and above
GENDER	- Male - Female
RACE	- Malay - Chinese - Indian - Others
CURRENT LEVEL OF EDUCATION	- Diploma / Any certificate - Degree - Master - Phd - Others
YEAR	- Year 1 - Year 2 - Year 3 - Year 4
FACULTY	- Faculty of Entrepreneurship and Business (FKP) - Faculty of Hospitality, Tourism, and Wellness (FHPK) - Faculty of Veterinary Medicine (FPV)

	• Faculty of Science Data and Communication (FSDK)
	• Others
DO YOU CURRENTLY USE PTPTN LOAN?	• Yes
	• No

PART B: DEPENDENT VARIABLE					
Question	**Likert Scale**				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Adalah penting bagi pelajar untuk membayar balik pinjaman pendidikan / *It is important for students paying back education loan after graduate.*					
Saya percaya pada masa kini masih terdapat beberapa pelajar siswazah yang tidak mahu membayar pinjaman PTPTN walaupun telah berjaya dalam kerjaya / *I am believe that nowadays still have some graduate students did not want to pay PTPTN loan eventhough have success career.*					
Kebanyakkan para graduan mengetahui akan akibat dan keburukan jika tidak membuat pembayaran semula pinjaman ptptn dalam					

tempoh masa tertentu / *Most of the graduates know the consequences and disadvantages if they do not make repayment of the ptptn loan within a certain period of time.*					
Kekurangan pengetahuan tentang kewangan menyebabkan graduan mengelak untuk membayar balik pinjaman PTPTN / *Most of the graduates know the consequences and disadvantages if they do not make repayment of the ptptn loan within a certain period of time.*					
Perlukah kerajaan memberi lebih banyak bantuan kewangan kepada graduan untuk membantu mereka membayar balik pinjaman PTPTN? / *Should the government provide more financial assistance to graduates to help them repay their PTPTN loans?*					
Kaedah pembayaran balik pinjaman Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) mengikut Income Contingent Loan (ICL) merupakan cadangan yang praktikal dan tidak membebankan peminjam / *The loan repayment method of the National Higher Education Fund Corporation (PTPTN) according to the Income Contingent Loan (ICL) is a practical proposal that does not burden the borrower.*					

PART C: INDEPENDENT VARIABLE (LEVEL OF INTEGRITY)					
Question	**Likert Scale**				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Saya menyedari bahawa membayar semula pinjaman PTPTN adalah tanggungjawab saya / *I am aware that it is my responsibility to repay PTPTN loan after graduate.*					
Pada pendapat saya, tahap integriti mempengaruhi graduan untuk membuat pembayaran balik pinjaman PTPTN / *In my opinion, level of integrity influence graduates to make repayment of PTPTN loan.*					
Saya mempunyai tahap integriti yang tinggi dalam pembayaran semula pinjaman PTPTN / *I have higher level of integrity in paying back PTPTN loan repayment.*					
Tahap pendapatan isi rumah yang rendah pada masa hadapan akan menjejaskan integriti saya untuk terus membayar pinjaman PTPTN secara bulanan / *Low level of household income in the future will affect my integrity in keep paying monthly PTPTN loan.*					
Sekiranya terdapat sebarang diskaun dan inisiatif					

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daripada kerajaan untuk graduan, ia akan meningkatkan tahap integriti saya dalam membayar pinjaman selepas mendapat pekerjaan / *If there is have any discount and initiative from government for graduates, it will increase my level of integrity in paying loan after getting job.*					
Saya percaya bahawa jika saya mempunyai tahap integriti yang lebih tinggi untuk membayar balik pinjaman, ia akan membantu pelajar lain membuat pinjaman untuk pengajian mereka / *I am believing that if I have higher level of integrity on paying back the loan, it will help other student to make loan for their studies.*					

PART D: INDEPENDENT VARIABLE (MEDIA AWARENESS)					
Question	**Likert Scale**				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Pada pendapat saya, media sosial boleh mempengaruhi graduan untuk membayar balik pinjaman PTPTN / *In my opinion, social media can influence graduates to repay PTPTN loans.*					
Saya menyedari bahawa kepentingan media sosial boleh memberi impak yang positif kepada graduan untuk membayar balik pinjaman PTPTN					

/ I realized that the importance of social media can have a positive effect on graduates to repay PTPTN loans.					
Saya percaya media sosial boleh bantu graduan untuk mencari maklumat tentang pembayaran balik pinjaman PTPTN / I believe social media can help graduates to find information about PTPTN loan repayment.					
Tahap keberkesanan melalui media sosial seperti facebook, whatsapp dan lain-lain adalah tinggi berbanding penggunaan surat khabar dan televisyen untuk graduan menyedari kepentingan bayaran balik pinjaman PTPTN / The level of effectiveness through social media such as facebook, whatsapp and others is high compared to the use of newspapers and television for graduates to realize the importance of PTPTN loan repayment.					
Iklan tentang pembayaran balik pinjaman PTPTN di media sosial boleh meningkatkan kesedaran graduan untuk tidak menangguh bayar balik PTPTN / Advertisements about PTPTN loan repayments on social media can increase awareness among graduates not to delay PTPTN repayments.					

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	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Saya yakin dengan adanya program kesedaran melalui media sosial untuk membayar balik pinjaman PTPTN boleh memberi impak positif kepada graduan / *I am confident that an awareness program through social media to repay PTPTN loans can have a positive impact on graduates.*					
Saya sedar bahawa faktor media sosial meningkatkan semangat pelajar untuk mengekalkan prestasi akademik mereka untuk mendapatkan diskaun membayar balik pinjaman PTPTN / *I am aware that the social media factor increases the motivation of students to maintain their academic performance in order to get the PTPTN loan repayment discount.*					

PART E: INDEPENDENT VARIABLE (PARENTAL INFLUENCE)					
Question	**Likert Scale**				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Pada pendapat saya, pengaruh oleh ibu bapa adalah sangat penting dalam mempengaruhi para graduan untuk membayar balik pinjaman PTPTN / *In my opinion, parental influence is very important in influencing graduates to repay*					

PTPTN loans.					
Pengaruh ibu bapa adalah sangat diperlukan supaya para graduan dapat menjelaskan hutang pinjaman PTPTN secepatnya setelah menuju ke alam pekerjaan / *The influence of parents is very necessary so that graduates can clear PTPTN loan debt as soon as possible after entering the world of work.*					
Saya percaya bahawa nasihat dan didikan yang baik daripada ibu bapa sejak kecil mempengaruhi para graduan untuk berusaha membayar balik pinjaman dengan secepatnya setelah mendapat pekerjaan */ I believe that good advice and education from parents since childhood influenced the graduates to try to repay the loan as soon as possible after getting a job.*					
Kedegilan para graduan dalam menjelaskan pinjaman PTPTN setelah mempunyai pekerjaan adalah berpunca daripada pengaruh ibu bapa / *The stubbornness of graduates in paying off PTPTN loans after having a job is due to the influence of their parents.*					
Saya percaya bahawa hubungan yang baik di antara ibu bapa dengan anak mereka akan memudahkan para graduan menerima nasihat atau					

|					
apa-apa teguran daripada ibu bapa untuk mereka membayar balik pinjaman PTPTN */ I believe that a good relationship between parents and their children will make it easier for graduates to receive advice or any reprimands from parents for them to repay PTPTN loans.*					
Saya yakin bahawa ibu bapa dapat mempengaruhi para graduan dalam usaha melangsaikan hutang pinjaman PTPTN mereka terlebih dahulu apabila mendapat pekerjaan berbanding menggunakan wang gaji mereka untuk perkara lain / *I believe that parents can influence graduates to pay off their PTPTN loan debt first when they get a job instead of using their salary for other things.*					
Saya bersetuju bahawa terdapat beberapa graduan yang gagal menjelaskan bayaran pinjaman PTPTN adalah kerana tiadanya nasihat daripada ibu bapa untuk mereka membayarnya / *I agree that there are some graduates who fail to clear the PTPTN loan payment because there is no advice from their parents for them to pay it.*					

PART F: INDEPENDENT VARIABLE (JOB MARKETABILITY)					
Question	**Likert Scale**				
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Graduan yang mempunyai pekerjaan yang lebih boleh dipasarkan lebih berkemungkinan memperoleh gaji yang lebih tinggi, yang akan memudahkan mereka membayar balik pinjaman PTPTN mereka / *Graduates with more marketable jobs are more likely to earn a higher salary, which would make it easier for them to repay their PTPTN loan.*					
Graduan yang mempunyai kebolehpasaran pekerjaan yang tinggi mungkin lebih berkemungkinan mempunyai akses kepada perancangan dan nasihat kewangan, yang boleh membantu mereka menguruskan hutang dan membayar balik pinjaman PTPTN mereka dengan lebih berkesan / *Graduates with high job marketability may be more likely to have access to financial planning and advice, which could help them to manage their debt and repay their PTPTN loan more effectively.*					
Graduan yang mempunyai pekerjaan yang kurang boleh dipasarkan mungkin lebih sukar untuk					

mencari pekerjaan dan memperoleh gaji yang berpatutan, yang boleh menyebabkan mereka akan gagal membayar pinjaman PTPTN mereka / *Graduates with less marketable jobs may find it more difficult to find a job and earn a decent salary, which could make it more likely that they will default on their PTPTN loan.*					
Graduan yang mempunyai kebolehpasaran pekerjaan yang rendah mungkin mengalami kesukaran mencari pekerjaan yang membayar cukup untuk menampung perbelanjaan hidup dan pembayaran balik pinjaman mereka. Ini boleh membawa kepada situasi di mana mereka terpaksa mengutamakan keperluan asas mereka berbanding pembayaran balik pinjaman PTPTN mereka / *Graduates with low job marketability may have difficulty finding a job that pays enough to cover their living expenses and loan repayments. This can lead to a situation where they are forced to prioritize their basic needs over their PTPTN loan repayments.*					
Graduan yang mempunyai kebolehpasaran pekerjaan yang rendah mungkin berasa kurang bermotivasi untuk membayar balik pinjaman mereka jika mereka merasakan bahawa mereka					

tidak mendapat manfaat daripada pendidikan mereka. Ini mungkin berlaku jika mereka menghadapi kesukaran mencari pekerjaan dalam bidang pengajian mereka atau jika mereka tidak bekerja / *Graduates with low job marketability may feel less motivated to repay their loans if they feel that they have not benefited from their education. This may be the case if they have difficulty finding a job in their field of study or if they are underemployed.*					
Saya percaya sesetengah graduan mungkin tidak menyedari pilihan mereka untuk membayar balik pinjaman PTPTN mereka, atau mereka mungkin tidak bermotivasi untuk membayar balik pinjaman mereka jika mereka percaya bahawa mereka tidak akan dihukum / *I believe some graduates may simply not be aware of their options for repaying their PTPTN loan, or they may not be motivated to repay their loan if they believe that they will not be penalized.*					
Pada pendapat saya, kebolehpasaran pekerjaan seharusnya tidak menjejaskan kesanggupan graduan untuk membayar balik pinjaman PTPTN mereka. Setiap orang mempunyai tanggungjawab untuk membayar balik hutang mereka, tanpa					

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mengira kebolehpasaran pekerjaan mereka / *In my opinion, job marketability should not affect a graduate's willingness to repay their PTPTN loan. Everyone has a responsibility to repay their debts, regardless of their job marketability.*					
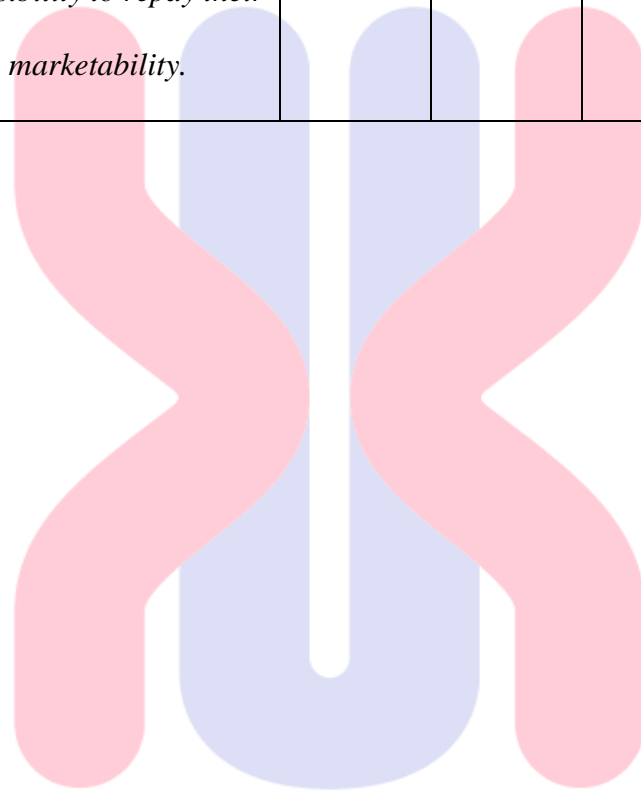
MONTH / WEEK ACTIVITY	MAR				APR				MAY				JUNE				JULY				NOV				DEC				JAN				FEB			
	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4
Project Title Selection	▮	▮																																		
Project Research & Finding			▮	▮	▮	▮																														
Introduction							▮	▮																												
Literature Review									▮	▮																										
Research Methodology											▮	▮																								
Preparation for Proposal Presentation													▮	▮	▮																					
Final Corrections and Amendments																	▮	▮																		
Collecting Data																					▮	▮	▮													
Analyze & Discussion																									▮	▮	▮									
Conclusion & Summary																											▮	▮								
Preparation for Final Presentation																													▮	▮	▮					

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