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## **Bridging Success and Well-being: Insights from B40 university students**

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### **Abstract**

This study examines B40 university students' well-being in terms of cost of living, learning, social engagement, and academic performance. The quantitative cross-sectional study of 157 UiTM students finds positive relationships between these variables and student well-being. Financial aid and support are suggested. The study shows how well-being components are interconnected and offers policymakers and educators practical advice. Despite limitations, this research contributes to understanding student well-being, especially for economically disadvantaged students.

**Keywords:** Well-being; Academic Performance; B40 University Students

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### **1.0 Introduction**

The term "personal well-being" refers to an individual's feelings about their life (Çınar & Akman, 2022). It encompasses emotional responses, satisfaction with their living environment, and a subjective assessment of their overall quality of life. Although there is no standard definition of well-being, the term is generally associated with the standard of living and quality of life, including economic, social, physical and psychological aspects, and is beneficial to society. In Malaysia, these aspects are manifested in quality healthcare, affordable housing, better public safety and security, better emergency services, better social integration and cohesion, and wider participation in sports. Accordingly, the Malaysian Well-Being Index (MyWI) was developed to measure the level of well-being of the people from an economic and social point of view. MyWI performance in 2020 decreased 2.1 percent to 118.3 points compared to 120.8 points in 2019 (DOSM, 2021). Throughout 2020, the country's socioeconomic landscape experienced uncertain momentum following the COVID-19 pandemic and Russia's invasion of Ukraine. The number of poor households has increased, absolute poverty and unemployment have increased, average monthly household income has decreased and food insecurity among low-income households has increased, to name a few. Before, university students among others were very impressed. Facing an array of challenges, demands, and disruptions that impact their well-being, educational institutions worldwide had to swiftly adapt due to the sudden onset of the COVID-19 pandemic, making traditional in-person classroom lectures unfeasible (Nik Md Salleh et al., 2022). The Malaysian government has categorized the population into three primary groups, depending on their monthly gross household income (Sani et al., 2020). These groups are defined as follows: B40, which refers to the bottom 40 percent with low income, M40, representing the middle 40 percent

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with average income, and T20, signifying the top 20 percent with high income. However, at UiTM, 70 percent of students come from B40 families, while only 30 percent are from the M40 and T20 categories. These B40 students come from low-income families who earn less than RM4850 per month. As a theoretical basis, this study drew on the Conservation and Resources (COR) theory, that primary principle, which suggests that losing resources has a more pronounced impact than gaining resources Hobfoll (2011), has been utilized to explain the factors that influence the well-being of B40 university students. More specifically, it was hypothesized that cost of living, learning, social engagement and academic performance predict the well-being of B40 university students.

### 1.1 Problem Statement

In 2019, the COVID-19 pandemic had a profound global impact on health, economy, and society. According to various studies, well-being among B40 university students is influenced by physical and mental health, income, social involvement and academic achievement. The pandemic caused a significant economic crisis, with more than half a million middle-income households (M40) in Malaysia falling into the bottom 40 percent category (B40), as reported by the Department of Statistics Malaysia. However, in 2022, there has been an improvement, with a 2.5 percent increase in median household income to RM6,338. Despite this positive shift, the growth rate remains slower compared to the pre-pandemic years, where a 3.9 percent rise in household income was observed in 2019. The impact of infectious diseases, exemplified by COVID-19, has significantly disrupted learning activities across various levels. To mitigate the spread of these diseases, there has been a transition towards non-traditional online or virtual learning methods. A study by Nik Md Salleh et al. (2022) reveals that students generally accept online learning positively, though financial challenges due to the rising cost of living have hindered some from securing part-time jobs to cover tuition fees. Students in the B40 category face a higher risk of not being able to complete their studies on time because some of them choose to drop out of the university or be expelled from the university. Social relationships among B40 students can also have a significant impact on their well-being. Manap, Hamid et al. (2019) in their study of 91 Malaysian undergraduate students revealed that students experienced various levels of deep depression in higher education institutions; 19.8% experienced a moderate level, 14.3% mild; 8.8% severe level and 2.2% very severe level. Negative emotions such as depression not only affect physical well-being but also lead to suicidal thoughts and behaviors (Islam, Low et al., 2018). Moreover, our existence is intricately intertwined with a digital culture that not only influences our choices and freedom but also substantially impacts on our overall well-being. Therefore, this study aims to investigate the effect of the cost of living, learning, social engagement and academic performance on the well-being of B40 university students.

## 2.0 Literature Review

### 2.1 Well-being

Families in the B40 income levels face the possibility of exposing their children, especially adolescents, to danger as they are under considerable stress. In addition, a youngster from a poorer family may have better coping skills than one family with a higher income, which can have a positive impact (Othman et al., 2021). The academic, psychological, self-personal, physical, social, and spiritual well-being of students were the six components that comprised their overall well-being. Moreover, engagement in particular activities designed to improve students' social connections was essential, which later contributed to the significant level of well-being. Well-being can also be a predictor of adolescents' academic achievement (Mubarak & Pierewan, 2020). Kunjapu et al., (2021) highlighted that feelings of low achievement, lack of engagement, and strained relationships were all linked to increased levels of depression. Consequently, the scholars underscored the significance of universities implementing proactive outreach programs to educate undergraduate students and their families in the M40 and B40 groups about psychological well-being, depression, and the resources available for support. Hence, universities should review their study conditions and focus on intervention measures and counseling services to support students' psychological well-being (Heumann et al., 2023).

### 2.2 Cost of Living

A cost of living crisis is a time when the prices of essential daily necessities, like food, fuel, and housing, rise substantially faster than people's incomes, which impacts lower-income households Harley & Leeds (2023), particularly the well-being of B40 university students. Ab Rashid et al. (2023) suggested that circumstances, cost of living, income, risk, prospects, and workload exhibited a positive correlation with the socio-economic sustainability of the B40. Specifically, the term "cost of living" encompasses the overall expenditure incurred by households on various goods and services, alongside their financial obligations, all aimed at upholding a specific standard of living. This concept is influenced by the purchasing patterns of households and the expenses they need to cover for goods and services (Cribb et al., 2023). The crisis in the cost of living not only affects students' daily experiences but can also potentially undermine the future significance of their university education (Wicklow, 2022). Unfortunately, the impact of student attrition at the university level is expected to affect the financial situation of B40 students. This is primarily due to the family's financial obligations escalating as students' educational loans need to be settled, regardless of whether the students complete their degree or not (Sani et al., 2020). Hence, it is hypothesized that:

H1: Cost of living is positively related to B40 university students' well-being.

### 2.3 Learning

Brachtl et al. (2023) demonstrate that the quality of the surrounding environment of the learning place is significantly associated with stress and well-being. Thus, adjusting the design of the immediate learning environment can thus serve to alleviate factors that adversely affect students' well-being and motivation to learn. For instance, an online learning scenario that tries to emulate traditional learning focuses on expository strategies. Most students reported that their well-being deteriorated during the semester, but tutorials, workplace availability, and social support were protective factors (Pérez-Villalobos et al., 2023). There are many different types of learning methodologies, such as project-based learning, and students who are typically not accustomed to this structure are encouraged to take charge of their learning by talking with peers and other individuals about the advice they receive, the experiences they limit, and/or the opportunities they had to try something new (Konrad et al., 2021). The physical and emotional well-being of students must be prioritized for education to be conducted in a constructive, beneficial, productive, and successful manner. The level of exposure to and ability to handle stress significantly influences an individual's capacity for learning. Therefore, the hypothesis is:

H2: Learning is positively related to B40 university students' well-being.

## 2.4 Social Engagement

Students' social engagement can be described as going beyond social behaviors with a learning orientation, such as joining a study group and communicating with other students and teachers about the course materials, in addition to academically related behaviors, like paying attention in class and doing your homework (Severo, 2013). B40 university students fall within the category of youth; the environment has a significant influence on how well a person's life is going. Youth community engagement is linked to benefits for their health and well-being (Korich & Fields, 2023). Community engagement is a valuable starting point for addressing youth access issues, including training and skills preparation for future prospects. The academic environment, however, is an essential setting for social interaction for students who live at home, have other commitments like family and job obligations, or find it challenging to meet friends in more informal circumstances. Students felt more socially engaged when teachers used technology to monitor and evaluate their progress as well as to cultivate a sense of community. However, they also lost social interaction when they were left to handle digital tools independently and were repeatedly urged to undertake internet searches. Hence, it can be assumed that:

H3: Social engagement is positively related to B40 university students' well-being.

## 2.5 Academic Performance

Arslan & Coşkun (2023) have emphasized how important a sense of belonging at school is for the mental health and well-being of adolescents at high risk academically. One of the elements that can affect academic achievement is psychological capital. Self-efficacy is the ability to accept and put out extra effort to achieve in difficult situations. Optimism is referred to as positivity regarding present or potential success. In order to succeed, hope refers to holding onto goals and, when required, rerouting roads in that direction. Resilience is the ability to hold on, recover, and go above and beyond in order to succeed when faced with challenges (Luthans & Youssef-Morgan, 2017).

In a study by Năstăsă et al. (2022), forestry students who performed better academically reported higher feelings of success and engagement and lower negative emotions in response to unfavorable academic assessments than students who performed worse academically and students who dropped out. Thus, this study assumes that:

H4: Academic performance is positively related to B40 university students' well-being.

## 3.0 Methodology

### 3.1 Research Design

The study utilized a quantitative research design, converting numerical data into practical statistics for descriptive and statistical analysis. The cross-sectional strategy was employed, allowing for cost-efficient evaluation of sample attributes without long commitment. This method also facilitated examining of variable interactions within a specific time frame, enhancing the comprehensive analysis of the study's objectives.

### 3.2 Data Collection and Analysis

The study utilized a survey methodology to gather data, employing a meticulously designed questionnaire as the primary tool to obtain information from the study participants. The questionnaire was constructed in both English and Malay languages to allow participants to select their preferred language for answering the questions. The questionnaire items were methodically designed after conducting a thorough analysis of current literature, guaranteeing relevance and comprehensiveness in addressing the research objectives. The respondents of the study were comprised of 157 Universiti Teknologi MARA (UiTM) students. The respondents were selected using the random sampling method to prevent bias and ensure that every respondent has an equal chance of being chosen. Furthermore, several statistical techniques, including data analysis and hypothesis testing, were applied using IBM SPSS Statistics version 22.0. The research methodology was designed to gather robust data, incorporate participant preferences, mitigate bias, and employ appropriate statistical techniques, enabling the examination of hypotheses and exploration of the research model through Pearson correlation analysis.

## 4.0 Findings

### 4.1 Reliability and Descriptive Analysis

Table 1 shows that all constructs' Cronbach's Alpha values ranged between 0.75 to 0.87, indicating the internal consistency and reliability of the overall scale. Greater reliability is indicated by higher values, indicating that each construct's components consistently measure the intended study. Values over 0.8 are regarded as good, and values over 0.6 are also generally accepted.

Table 1. Reliability Coefficients of Variables

Variables	Number of Items	Cronbach's Alpha
Cost of living	6	0.80
Learning	6	0.84
Social Engagement	6	0.79
Academic Performance	8	0.75
Well-being	8	0.75

The respondents in the study are mostly female (88.5%), mostly in the age range of 20–23 (73.9%), and equally distributed throughout degree (49.7%) and diploma (50.3%) programs. The study population includes students from a variety of semesters, with Semester 2 (42.0%) and Semester 4 (24.8%) having the highest percentage of full-time students (98.7%). According to CGPA, academic achievement is mostly focused in the 3.50–4.00 range (40.1%). In terms of finances, the majority (59.2%) rely on loans, with self-funded students coming in second (26.1%) and scholarship holders (14.6%). Most respondents (70.7%) are from the Faculty of Business & Management, and every single one of them reports making less than RM4850 a month for their household income. This demographic information gives a detailed picture of the study respondents and provides essential context for the research findings as well as possible implications for analyses and interpretations.

### 4.2 Hypotheses Analysis

Table 2 shows the relationship between the well-being domains and B40 university students in Malaysia. Pearson's Correlation was run to test the association between the variables and the results indicated the presence of a significant association between cost of living, learning, social engagement, academic performance and B40 university students' well-being in Malaysia.

Table 2. Correlations among domains of well-being of B40 university students

Variables	Correlations	1
1. Well-being	Pearson Correlation Sig (2-tailed) N	
2. Cost of living	Pearson Correlation Sig (2-tailed) N	.351** 0.000 157
3. Learning	Pearson Correlation Sig (2-tailed) N	.584** 0.000 157
4. Social engagement	Pearson Correlation Sig (2-tailed) N	.539** 0.000 157
5. Academic performance	Pearson Correlation Sig (2-tailed) N	.575** 0.000 157

This study findings provide a significant insight on the B40 university students' well-being in Malaysia. The students' well-being was investigated based on four constructs that were cost of living, learning, social engagement and academic performance.

## 5.0 Discussion

The well-being of students is to some extent influenced by various factors. This study found that the cost of living positively related to B40 university students' well-being (Hypothesis 1) but had a relatively low correlation which is particularly relevant given the rapid changes in the dynamic environment that contributed to these circumstances as per Ngu et.al. (2023). Generally, the cost of living in Malaysia depends mainly on the location, types of accommodation and lifestyles of each student. Thus, it is important to consider all of the variables at play even though there may be a positive association between B40 university students' well-being and their cost of living. Furthermore, the results of this study showed that learning is positively related to B40 university students' well-being, which supports Hypothesis 2. This means that students with higher levels of learning motivation, engagement, achievement, and satisfaction tend to have higher levels of well-being, such as happiness, life satisfaction, self-esteem, and resilience.

Likewise, the results of this study showed that social engagement is positively related to B40 university students' well-being, which supports Hypothesis 3. This means that students who have higher levels of social interaction, participation, and support tend to have

higher levels of well-being. This observation aligns with the research by Cunha, Dens & Granic (2023), which suggests that emotional well-being and the engagement in healthy and productive activities were positively related. Social engagement can enhance the social capital of B40 university students, by increasing their access to information, opportunities, and assistance. Social engagement can also foster a sense of belonging, identity, and trust among B40 university students, which can improve their psychological well-being.

Similarly, the study's findings supported Hypothesis 4 by demonstrating a favorable relationship between academic achievement and the well-being of B40 university students. This implies that students who perform better academically, as measured by grades, test scores, and GPA, also typically exhibit better levels of wellbeing (as measured by resilience, happiness, and life satisfaction). This result is in line with Cobo-Rendon et.al., (2020), which proposed that positive emotions are predicted by psychological well-being, while academic performance is predicted by its achievement dimension. B40 university students' well-being can be improved by academic accomplishment since it raises their sense of self-efficacy, self-worth, and intrinsic value of learning. Students who perform well academically may also be eligible for possibilities and benefits like scholarships, accolades, and job opportunities.

Understanding the implications of the relationships between cost of living, learning, social engagement, and academic achievement on the well-being of B40 university students extends beyond the confines of current research, offering insights crucial for policy and intervention strategies. Addressing economic disparities through financial aid and affordable housing options can alleviate financial burdens, fostering an environment conducive to academic and personal growth. Fostering a supportive learning environment that enhances student motivation and engagement can contribute to overall well-being, as can cultivating inclusive campus communities that promote social interaction and peer support. Recognizing academic achievement and providing support services to facilitate success can bolster students' sense of self-worth and fulfillment. These findings underscore the importance of holistic support mechanisms in promoting the well-being and success of B40 university students, informing strategies that empower resilient and thriving student communities.

## 6.0 Conclusion & Recommendations

This study aimed to examine the influence of living costs, learning, social engagement, and academic performance on the well-being of B40 university students. Results indicated associations between all variables and well-being. The study also found a positive but relatively low correlation between the cost of living and well-being, considering the dynamic environmental changes.

Several recommendations are proposed. Firstly, financial aid, community support, and policy initiatives should be considered, despite the positive association between well-being and the cost of living. Strategies to promote learning include assigning challenging assignments, providing praise and feedback, fostering independence, and creating an inclusive learning atmosphere. Similarly, creating an inclusive campus culture, encouraging participation in extracurricular activities, and facilitating interaction with peers, mentors, and instructors can enhance social engagement. Encouraging social involvement has been shown to improve well-being and academic progress among B40 university students. To strengthen the connection between academic performance and well-being, students achieving better academically should enhance their resilience, happiness, and life satisfaction. Offering high-quality instruction, constructive criticism, and a supportive learning environment can promote academic success and improve B40 university students' well-being. Lastly, it is essential to cater to the diverse needs of all students. This includes implementing mental health support through on-campus counselling services, awareness campaigns, and workshops on stress management, mindfulness, and resilience. Financial assistance programs, including financial literacy initiatives and scholarships for B40 university students, should be established to alleviate financial burdens. Academic support can be enhanced through peer mentoring programs, workshops on effective study habits, time management, and tutoring services. However, there are some limitations of the study to address which the study's sample may not accurately represent the diversity of B40 university students in Malaysia, as it focuses on a single institution and overlooks variations in experiences, backgrounds, and challenges across different universities or regions. Therefore, for future research, qualitative research methods like interviews or focus groups can provide a deeper understanding of B40 university students' experiences, perceptions, and challenges, enabling researchers to develop targeted interventions and support services from their perspectives.

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## Paper Contribution to Related Field of Study

This study highlights that various components of well-being are linked, focusing on how learning, social engagement, and academic performance all affect the overall well-being of B40 university students. This information could help to form policies that aim for a more integrated support system.

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