

# IMPACT OF COST OF LIVING, LEARNING, SOCIAL ENGAGEMENT AND ACADEMIC PERFORMANCE ON WELL-BEING OF B40 UiTM STUDENTS

Noorazzila Binti Shamsuddin<sup>1</sup>  
Nik Sarina Binti Nik Md Salleh<sup>2</sup>  
Sakinah Binti Mat Zin<sup>3</sup>  
Roseliza Binti Hamid<sup>4</sup>  
Nurul Syaquirah Bte Zulqernain<sup>5</sup>

<sup>1</sup>Faculty of Business & Management, Universiti Teknologi MARA (UiTM), Malaysia,  
(E-mail: nzila614@uitm.edu.my)

<sup>2</sup>Faculty of Business & Management, Universiti Teknologi MARA (UiTM), Malaysia,  
(E-mail: sarina707@uitm.edu.my)

<sup>3</sup>Faculty of Business & Management, Universiti Teknologi MARA (UiTM), Malaysia,  
(E-mail: sakin405@uitm.edu.my)

<sup>4</sup>Faculty of Business & Management, Universiti Teknologi MARA (UiTM), Malaysia,  
(E-mail: rose286@uitm.edu.my)

<sup>5</sup>Faculty of Business & Management, Universiti Teknologi MARA (UiTM), Malaysia,  
(E-mail: syaquirah@uitm.edu.my)

## Article history

**Received date** : 7-3-2023  
**Revised date** : 8-3-2023  
**Accepted date** : 15-4-2023  
**Published date** : 15-4-2023

## To cite this document:

Shamsuddin, N., Nik Md Salleh, N. S., Mat Zin, S., Hamid, R., & Zulqernain, N. S. (2023). Impact of Cost of Living, Learning, Social Engagement and Academic Performance on Well-Being of B40 UiTM Students. *Journal of Islamic, Social, Economics and Development (JISED)*, 8 (52), 237 - 245.

---

**Abstract:** *The purpose of this paper is to empirically investigate behavioural and contextual impact of cost of living, learning, social engagement and academic performance on well-being of B40 UiTM students. A quantitative method was used by utilizing the correlation method to scrutinize the dissimilarities of study sample characteristics and examine which variables are connected. Also, questionnaires are used to gather information from respondents. The study objectives are to identify the level of well-being, to identify the statistically significant differences of gender and family background and also to identify the influence of cost of living, learning, social engagement and academic performance on the well-being of B40 UiTM students. This study contributes to the literature on well-being among B40 UiTM students by assessing the main variable impact on it.*

**Keywords:** *Well-being, B40, Universiti Teknologi MARA (UiTM)*

---

## Introduction

Well-being is an important component of physical and psychological health and a vital source for individual development. It is one of the fields that attracts the interest of researchers to study its relationship with other theories, especially those related to psychological theories. As for Cooper, Burton and Cooper (2014), personal well-being can be thought of as life satisfaction based on an individual's perception of their health, happiness and sense of purpose. While there

is no standard definition of well-being, the term is generally associated with a standard of living and quality of life that encompasses economic, social, physical and psychological aspects, and is beneficial for society. In Malaysia, these aspects are manifested in quality healthcare, affordable housing, improved public security and safety, enhanced emergency services, greater social integration and unity, as well as widespread participation in sports.

Accordingly, Malaysian Well-being Index (MyWI) was developed to measure the levels of citizen's wellbeing from an economic and social perspective. The performance of MyWI in 2020 decreased 2.1 percent to 118.3 points as compared to 120.8 points in 2019 (DOSM, 2021). Throughout the year 2020, the socioeconomic landscape of the country experienced uncertain momentum following the COVID-19 pandemic and Russia's invasion of Ukraine. The number of poor households has risen, absolute poverty and jobs losses have increased, average household monthly income has decreased and food insecurity among low-income households has increased, to name a few. Prior to this, university students among others were highly impacted. They faced numerous challenges, demands and turbulences that influence their wellbeing (Plakhotnik et. al., 2021).

In Malaysia, our government classified our population into three main groups based on their gross monthly household income: B40 meaning bottom 40 percent (low income), M40 meaning medium 40 percent (average income), and T20 meaning top 20 percent (high income). Currently, it was reported 70 percent of UiTM's students come from the B40 family while only 30 percent represent M40 and T20. These B40 students are coming from the bottom-tier families that have an income less than RM4850 per month. They are experiencing many underprivileged lifestyles which impact their academic performance (Puteri NE Nohuddin, Zuraini Zainol and Mohd Hanafi Ahmad Hijazi, 2021). The rising cost of living prompted these students to drop out from their studies (Sani et al., 2020) and some of them suffering from depression (Manap, Hamid et al., (2019). Undoubtedly, it is crucial to study the impacts of cost of living, learning, social engagement and academic performance on the well-being of B40 university students.

At the end of 2019, the world was hit by the COVID-19 pandemic which caused a huge impact on the world's population, a challenge to public health, the economy and social disruption. Besides, the level of well-being among B40 students can be affected by a variety of factors, physical and mental health, income, social engagement, academic achievement, and many others (Chin et al., 2020; Md Nawi et al., 2021; Nastasa et al., 2022). Department of Statistics Malaysia (DOSM) revealed that over half a million middle-income (M40) households have fallen into the bottom of 40 per cent (B40) category due to the current health and economic crises caused by the COVID-19 pandemic (Arfa Yunus & Teh Athira Yusof, 2021). The increase in the cost of living causes some of the students struggling to make ends meet to complete their education, and some of them need to rely on aid provided by the government and universities (Qistina Sallehuddin, 2022). Students in the B40 category faced a higher risk of being unable to graduate on time as some of them chose to drop out from the university or were expelled by the university. Social relationships among B40 students can also greatly impact their self well-being. Manap, Hamid et al. (2019) in their study of 91 Malaysians undergraduate students revealed that students experiencing various levels of deep depression in higher education institutions; 19.8% experienced moderate level, 14.3% mild; 8.8% severe and 2.2.% very bad level. Negative emotions such as depression occur not only affects physical well-being it also brings to suicidal thoughts and behaviours (Islam, Low et al.,2018). Therefore, this study aims to investigate the impacts of cost of living, learning, social

engagement and academic performance on the well-being of B40 university students. Additionally, the objectives of this study are to identify the level of well-being among the B40 students of UiTM and to examine the statistical significant differences of gender and family background on well-being of B40 students within the UiTM environment.

### **Problem Statement**

Well-being can be described as a lasting condition that allows an individual or population to grow and prosper. Additionally, well-being is usually associated with positive mental health (Ruggeri et al., 2020). At the end of 2019, the world was hit by the COVID-19 pandemic which caused a huge impact on the world's population, a challenge to public health, the economy and social disruption. To slow down the spread of the virus, many schools and universities around the world have closed and changed teaching and learning methods through online platforms or online distance learning. Moreover, research findings by Mubarok & Pierewan, (2020) also discovered that students with high level of well-being tend to have higher academic performance. Besides, the level of well-being among B40 students can be affected by a variety of factors, including physical and mental health, income, social engagement, academic achievement, and many others (Chin et al., 2020; Md Nawi et al., 2021; Nastasa et al., 2022).

Many people around the world are experiencing dramatic changes in their health, social relationships, and economic situation as a result of the post-COVID-19 pandemic. Department of Statistics Malaysia (DOSM) revealed that over half a million middle-income (M40) households have fallen into the bottom of 40 per cent (B40) category due to the current health and economic crises caused by the COVID-19 pandemic (Arfa Yunus & Teh Athira Yusof, 2021). Besides, Shahzad, Hassan et al. (2020) stated that the impact of this epidemic could not be predicted, but it has affected the education system with most countries having to adapt to new teaching and learning methods. One of the factors that can affect well-being of B40 students is cost of living. As there is an increase in the cost of living, education was viewed as a luxury good for B40, especially in tertiary education at the university level, as in Malaysia primary and secondary education is almost free for all income categories (Ismail, 2021). The increase in the cost of living causes some of the students struggling to make ends meet to complete their education, and some of them need to rely on aid provided by the government and universities (Qistina Sallehuddin, 2022). Students in the B40 category faced a higher risk of being unable to graduate on time as some of them chose to drop out from the university or were expelled by the university. This situation can cause a significant loss in human capital resulting from the student dropouts as fewer professionals and expert skills would be produced by public universities (Sani et al., 2020). Social relationship among B40 students can also greatly impact their self well-being. Manap, Hamid et al. (2019) in their study of 91 Malaysians undergraduate students revealed that students experiencing various levels of deep depression in higher education institutions; 19.8% experienced moderate level, 14.3% mild; 8.8% severe and 2.2.% very bad level. Limited dorm room or their house without much social contact during COVID-19 quarantine made this worse level. Negative emotions such as depression occur not only affects physical well-being, it also brings to suicidal thoughts and behaviours (Islam, Low et al., 2018). These rapid changes can affect their mental health or well-being (Thandavaraj, Gani et al., 2021). Students from the B40 group are no exception. They are among the groups that are affected by the changes that occur in this dynamic environment. Therefore, this study aims to investigate the impacts of cost of living, learning, social engagement and academic performance on the well-being of B40 university students.

### Research Questions

The purpose of conducting this study is mainly derived from the desire to understand the well-being of B40 students within the UiTM environment. Specifically, this study attempts to address the following research questions:

1. What is the level of well-being among the B40 students of UiTM?
2. Are there any significant differences on the well-being of B40 UiTM students based on gender and family background?
3. What is the influence of cost of living, learning, social engagement and academic performance on the well-being of B40 UiTM students?

### Research Objectives

There are several research objectives to be fulfilled. The objectives are identified, such as:

1. To identify the level of well-being among the B40 students of UiTM.
2. To identify the statistical significant differences of gender and family background on B40 UiTM students' well-being.
3. To identify the influence of cost of living, learning, social engagement and academic performance on the well-being of B40 UiTM students.

## Literature Review

### Well-being

Students' well-being represents a dependent variable. Recent literature based on integration framework review by Cooke et al., (2016) explained that there are six domains of student well-being highlighted whereby they defined student's well-being as the capabilities that students need in order to live a happy and fulfilling life, which may consist of various functions (Organisation for Economic Co-operation and Development (OECD), 2017). Parents from B40 income levels are at risk of putting their kids, particularly teenagers, in danger because they are already experiencing stress. However, poverty can also have positive effects, as it can offer teenagers stronger coping mechanisms than those from families with a standard income (Wan Othman et al., 2021). The six domains determined of student's well-being include academic, psychological, self, physical, social and spiritual well-being (Borgonovi and Pál, 2016; Ohrt et al., 2019; Dix et al., 2020; Schwartz et al., 2021). Additionally, participation in specific activities aimed at enhancing the students' interpersonal relationships was necessary. This could be a factor affecting the respondents' high level of well-being and well-being can also be a predictor of adolescents' academic achievement (Mubarok & Pierewan, 2020). Besides, there were contradictory findings about the connections between various aspects of student well-being and academic achievement that help to provide information about how to simultaneously promote well-being and work toward increasing achievement levels among the students (Ling et al., 2022). Kunjiapu et al., (2021) reported that low sense of achievement, engagement, and relationship were all influenced by a high level of depression. As a result, the findings emphasise the importance of universities engaging in active outreach initiatives to educate undergraduates and their families in the M40 and B40 categories about psychological well-being, depression, and the availability of support resources.

### Cost of living

In constructing the conceptual framework, cost of living has been chosen as an independent variable. Based on a study by Moretti (2013), cost of living can be measured by house prices, rents and the price of goods and services for each area. In addition, cost of living also refers to the total amount spent by households on goods and services, as well as their financial

commitments, in order to maintain a given quality of life. Both the spending habits of households and the costs they must pay for goods and services determine this cost of living (Bank Negara Malaysia, 2019). Particularly in huge global cities that are also global financial hubs, the cost of living in a city becomes a crucial indication to track and monitor fundamental living standards and by monitoring the cost of living is important for policymakers, governments, multinational companies (MNCs), and employees as well as for employers and workers (Giap & Duong, 2016). Wahab et al., (2018) discovered the issue of the increase in the cost of living as a whole is not due to households increasing their spending in order to meet their ever-changing and increasing needs. Instead, their spending is focused on meeting the cost of living that has increased as a result of changes in the market and their finances. Student attrition at university will have a financial impact on B40 students. The financial burden on the family will increase as students' education loans must be paid even if they do not graduate (Sani et al., 2020). Therefore, it is hypothesized that:

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

### **Learning**

Islam and Shafiq (2016) claimed that the two core elements of any education system are teachers and students, who practice teaching and learning approaches in the classroom. In addition, there are several other important elements (e.g: assessment, quiz or test, policy, curriculum etc.) that affect the learning process as well. There were many types of learning method like project-based learning, students, who are generally not familiar with this format, are encouraged to take responsibility for their own education by talking with peers and other people about the guidance they received, the experiences they had, and/or the opportunities they had to try something new (Konrad et al., 2021). According to Currie (2020), the health and happiness of students must be taken into consideration if education is to take place in a way that is constructive, beneficial, productive, and successful. The degree to which one has experienced and learned to manage stress has a substantial bearing on their ability to learn. Students' readiness to learn can differ greatly due to a variety of factors, including the experiences they've had in their lives and the amount of stress they've endured.

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

### **Social Engagement**

Third is social engagement among students that can be defined beyond social behaviours with a learning orientation, such as joining a study group and getting in touch with other students and teachers to discuss course materials, in addition to academically linked actions, like studying and attending class (Severo, 2013). According to Huda et al., (2020) as B40 students can be categorized as youth, the support from the environment give huge impact to improve a person's life. The support from the environment gives a huge impact to improve a person's life. Community engagement is a good foundation to solve youth difficulties in accessing education, provide training and skills in preparing for future opportunities. However, students who are living at home, have other commitments like family and career responsibilities, or find it difficult to meet friends in more informal contexts, the academic setting is a crucial location for social involvement. Moreover, students are more likely to remain in higher education, and to succeed, when they have a strong sense of belonging (Jones & Thomas, 2010). In the study by Md Nawi et al., (2021) found that when instructors used technology to track and assess student achievement as well as to foster a feeling of belonging, the students felt socially engaged. However, they also lost social engagement when they were forced to constantly be told to

conduct online searches and when they were left to manage digital tools on their own. Hence, it can be assumed that:

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

### **Academic Performance**

The fourth independent variable is academic performance. Psychological capital is one of the variables that can influence academic performance. Psychological capital can be characterized by self-efficacy, optimism, hope and resilience (Luthans et al., 2015). Self-efficacy refers to one's confidence to accept and put in extra effort to succeed in challenging tasks. Optimism refers to having a positive attribution about current or future success. Hope refers to preserving on goals and redirecting paths toward goals when necessary to achieve success. Resilience refers to holding on and bouncing back and even beyond for achieving success when facing problems and difficulty (Luthans and Youssef-Morgan, 2017). A study by Năstasă et al. (2022) found that when compared to students with worse academic performance and students who dropped out, forestry students with better academic performance reported higher feelings of success and engagement and lower negative emotions in response to unfavorable academic assessments. According to the study by Hassan et al., (2020) discovered that there was a statistically significant difference between family income and academic performance whereby students from B40 family had different levels of academic performance compared with students from M40 and T20 family. Thus, this study assumes that:

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

### **Gender and well-being**

A study by Sana Akhter (2015), indicated that there is a difference between the levels of psychological well being reported by male and female students that is statistically significant. This is due to the fact that biological and psychological differences do indeed exist between the sexes, and when these differences combine with the environment of an organisation or the circumstances of a given event, they can result in different outcomes. In contrast, the results of a study that was carried out by Kunjiapu et al., (2021) found that students in the B40 category experienced the most detrimental effects of the COVID-19 pandemic in terms of their psychological well-being. Despite the fact that female students had a higher mean level than male students, there was no significant difference in the psychological well-being of the students based on gender. Therefore, this study assumes that :

H5: There is a significant difference in B40 UiTM students' well-being based on gender.

### **Family background and well-being**

In addition, previous research has concluded that poverty has some effects on adolescent development, particularly for families in the B40 category, because poor teenagers are typically accompanied by a lack of family support, which can lead to mental health problems such as stress and depression (Wan Othman et al., 2021). One of the most crucial elements influencing university students' financial well-being is their background, or more specifically, their parents' financial situation. As a result, individuals who lack financial independence are expected to make financial decisions based on advice from their families (Mohamad et al., 2020). A study by Kunjiapu et al., (2021) showed the students whose families fell into the middle-income to low-income category where M40 and B40 experienced a higher level of stress. This is because

a reduction or loss of household income tends to bring about family conflicts, which can negatively affect the well-being of their children. Hence, it can be hypothesised that :

H6: There is a significant difference in B40 UiTM students' well-being based on family background.

### **Methodology**

The research design that the researchers adopted in this study is a quantitative method. Quantitative data will be gathered based on exact measurement of variables via designed, consistent and validated data collection tools and techniques. Then, data will be analyzed using descriptive and inferential statistics to come up with research findings that generalize largely (Trafimow & MacDonald, 2017). Primarily, this study involves a quantitative approach which is mainly suitable at studying big groups of people and creating generalizations from the sample being deliberated to wider groups outside that sample (Banerjee & Chaudhury, 2010).

This study is utilizing the correlation method to scrutinize the dissimilarities of the study sample characteristics and examine whether two or more variables are connected (Williams, 2007). Correlation is actually a statistical test to create a design of two variables (Creswell, 2002). The characteristics of the sample or study group may change according to time consumed in conducting the research. Realizing this, in the development design, the researcher used cross-sectional study instead of longitudinal. The researchers compare different variables at the same time and not over a period of time. Moreover, this research study also adopts the survey method in collecting the data. Questionnaire is used as it is a structured means to gather information from the respondents and yields responses that enable the researcher to conduct statistical tests (Burns and Burns, 2008). Moreover, all items in the questionnaire are to be developed by referring to past literature. The resulting data from the questionnaire are also easy to be analyzed (Patten, 2016). Questionnaire survey is considered as a suitable method in data collection for business research because it allows the researcher to gather data at a particular point of time.

The population of this study comprises UiTM B40 students (129,783 people) (Mohamad Hafiz, 2022). According to the sample size determination method by Krejcie and Morgan (1970), 763 UiTM B40 students will be selected for the research sample. A sample size of 30 to 500 is sufficient to conduct research (Sekaran, 2007; Roscoe, 1975). Hence, 763 is adequate enough.

Further, this study decides on a preliminary evaluation to avoid some errors which could completely mess up the results of the analyses. Therefore, after coding of data, data screening will be executed to detect data entry errors. Then, treatments of missing data, outliers, multicollinearity and response bias are made. Furthermore, IBM SPSS Statistics version 22.0 will be employed for data analysis, hypotheses testing and several other statistical methods. To analyze the research model and check the hypotheses, Pearson correlation analysis, and Multiple regression analysis will be used.

### **Conclusion**

Based on the proposed framework, this study empirically investigated the impact on cost of living, learning, social engagement and academic performance on well-being of B40 university students. Besides, the study also identifies the statistical significant differences of gender and family background on B40 UiTM students' well-being. The further result will interpret the level of well-being, the statistical significant differences of gender and family background and the

most influential impact among cost of living, learning, social engagement and academic performance on the well-being of B40 UiTM students.

### Acknowledgement

The authors would like to express gratitude to management of Universiti Teknologi MARA Cawangan Kelantan for their support. This paper is funded by Geran Dalamana Dana Universiti Teknologi MARA Cawangan Kelantan 2022 (File No: 600-TNCPI 5/3DDN (03)(008/2022). All authors have reviewed and authorized the final manuscript.

### References

- Arfa, Y. & Teh, A. Y. (2021). Over half a million M40 households are now B40, says PM. *New Straits Times*. <https://www.nst.com.my/news/nation/2021/09/729370/over-half-million-m40-households-are-now-b40-says-pm>
- Banerjee, A., & Chaudhury, S. (2010). Statistics without tears: Populations and samples. *Industrial psychiatry journal*, 19(1), 60
- Burns, R. P., & Burns, R. (2008). *Business research methods and statistics using SPSS*. Sage
- Chin, B. M., Hwa, Y. S., & Eam, L. H. (2020). Income and subjective well-being: A case study. *Kajian Malaysia*, 38(2), 91–114. <https://doi.org/10.21315/km2020.38.2.4>
- Creswell, J. W. (2002). *Educational research: Planning, conducting, and evaluating quantitative* (Vol. 7). Prentice Hall Upper Saddle River, NJ.
- Currie, H. N. (2020). Mindful Well-Being and Learning. *Journal of Chemical Education*, 97(9), 2393–2396. <https://doi.org/10.1021/acs.jchemed.0c00777>
- DOSM (2021, December 1). Malaysian Well-being Index 2020. <https://www.dosm.gov.my/v1/index.php?r=column/pdfPrev&id=a0EzVVRiRGg3U0hISnFMWUdJa3E4dz09>
- Giap, T. K., & Duong, L. N. T. (2016). Measuring Cost of Living for Ordinary Residents in Cities: A New Index. *Business and Management Studies*, 2(3), 52. <https://doi.org/10.11114/bms.v2i3.1824>
- Huda, H., Rahman Ahmad Dahlan, A., Husna Binti Kamaruzaman, A., Binti Huda, H., & Noor Namirah Hasinah Binti Noor Raziff, S. (2020). The role of Malaysian University-of-the-Future in the Digital Era: Community Engagement for Improving the Wellbeing of B40 Youth in Malaysia through Humanising Digital Entrepreneurship Programme. *International Journal of Computer Science and Information Technology Research*, 8(3), 86–99. <https://doi.org/10.13140/RG.2.2.19481.85604>
- Ismail, N. A. (2021). The rising cost of living among b40 households in penang state: Does lifestyle matter? *Malaysian Journal of Consumer and Family Economics*, 27(2011), 25–43.
- Islam, M. A., Low, W. Y., Tong, W. T., Yuen, C. C., & Abdullah, A. (2018). Factors Associated with Depression among University Students in Malaysia: A Cross-sectional Study. *KnE Life Sciences*, 4(4), 415-423. doi:10.18502/kls.v4i4.2302
- Konrad, T., Wiek, A., & Barth, M. (2021). Learning processes for interpersonal competence development in project-based sustainability courses – insights from a comparative international study. *International Journal of Sustainability in Higher Education*, 22(3), 535–560. <https://doi.org/10.1108/IJSHE-07-2020-0231>
- Kunjiapu, S., Mageswari, K., & Frankie, S.-P. G. (2021). Psychological Well-Being and Depression Among Undergraduates During COVID-19 in Malaysia: A Case Study. *Malaysian Journal of Chinese Studies*, 10(2), 49–67. <https://doi.org/10.6993/MJCS.202112>
- Ling, X., Chen, J., Chow, D. H. K., Xu, W., & Li, Y. (2022). The “Trade-Off” of Student Well-Being and Academic Achievement: A Perspective of Multidimensional Student Well-



- Being. *Frontiers in Psychology*, 13(March), 1–11.  
<https://doi.org/10.3389/fpsyg.2022.772653>
- Manap, R., Hamid, A. S., Ghani, A. M (2019). Depression, Anxiety and Stress Among Undergraduate Students. *Journal of Social Sciences and Humanities*, 16(2), 1-7. ISSN: 1823-884x
- Md Nawi, S., Mohd Yusof, S., Kamaludin, P. N. H., & Sain, N. (2021). Exploring Malaysian Tertiary Students' Behavioural, Cognitive, Emotional and Social Engagement and Disengagement in ODL. *International Journal of Academic Research in Business and Social Sciences*, 11(4), 1296–1311. <https://doi.org/10.6007/ijarbss/v11-i4/9826>
- Mohamad Hafiz, Y. B. (2022, April 10). 129,780 pelajar UiTM B40. *Utusan Malaysia*. <https://www.utusan.com.my/berita/2022/04/129780-pelajar-uitm-b40/>
- Mohamad, A., Asat, S. H., Mohamed, C. R., Ashari, A. A. H., Ishak, R., Wan Ali, W. R., & Hassan, O. Z. (2020). Effective approaches to financial well-being among university students: A conceptual paper. *Journal of Contemporary Social Science Research*, 4(1), 12–21. <https://ir.uitm.edu.my/id/eprint/35038/>
- Mubarok, F., & Pierewan, A. C. (2020). Well-Being and Academic Achievement on Students in City of Yogyakarta. *Jurnal Ecopsy*, 7(1). <https://doi.org/10.20527/ecopsy.v7i1.6025>
- Năstăsă, L. E., Cocoradă, E., Vorovencii, I., & Curtu, A. L. (2022). Academic Success, Emotional Intelligence, Well-Being and Resilience of First-Year Forestry Students. *Forests*, 13(5), 1–17. <https://doi.org/10.3390/f13050758>
- Patten, M. (2016). *Questionnaire research: A practical guide*. Routledge
- Qistina, S. (2022). Mixed reaction from students over fixed meal price. *New Straits Times*. <https://www.nst.com.my/news/nation/2022/07/813456/mixed-reaction-students-over-fixed-meal-price>
- Ruggeri, K., Garcia-Garzon, E., Maguire, Á., Matz, S., & Huppert, F. A. (2020). Well-being is more than happiness and life satisfaction: A multidimensional analysis of 21 countries. *Health and Quality of Life Outcomes*, 18(1), 1–16. <https://doi.org/10.1186/s12955-020-01423-y>
- Roscoe, J. T. (1975), *Fundamental research statistics for the behavioral sciences*, Holt, Rinehart and Winston, New York, United States.
- Sani, N. S., Nafuri, A. F. M., Othman, Z. A., Nazri, M. Z. A., & Nadiyah Mohamad, K. (2020). Drop-Out Prediction in Higher Education Among B40 Students. *International Journal of Advanced Computer Science and Applications*, 11(11), 550–559. <https://doi.org/10.14569/IJACSA.2020.0111169>
- Sekaran, U. (2007). *Research Methods For Business: A Skill Buiding Approach (Fourth)*. New Delhi: WILEY.
- Severo, M. S. (2013). Academic and Social Engagement in University Students. 1–152.
- Trafimow, D., & MacDonald, J. A. (2017). Performing inferential statistics prior to data collection. *Educational and Psychological Measurement*, 77(2), 204-219
- Wahab, M. A. A., Shahiri, H. I., Mansur, M., & Zaidi, M. A. S. (2018). The rising cost of living in Malaysia: A slow hh income growth or increasing standard of living. *Jurnal Ekonomi Malaysia*, 52(1), 125–139.
- Wan Othman, W. N., Zainudin, Z. N., Yusup, Y. M., & CheAmat, M. A. (2021). Family Functioning and Psychological Well-Being Among B40 Adolescents: A Systematic Review. *Turkish Online Journal*
- Williams, C. (2007). Research methods. *Journal of Business & Economics Research (JBER)*, 5(3)