

Predicting the Elements of Life Necessities for Students at UiTM Melaka

*Ahmad Rosli Mohd Nor¹, Muhammad Saifullah Samsul¹, Khairunnisa Abd. Samad¹, Mohd Izwan Mahmud²

¹Universiti Teknologi MARA, Melaka, Malaysia

²Universiti Kebangsaan Malaysia, Malaysia

*ahmadrosli@uitm.edu.my, muhammadsaifullahbinsamsul@gmail.com, khairunsamad@uitm.edu.my,
izwan@ukm.edu.my

Corresponding Author: Ahmad Rosli Mohd Nor

Abstract: This research delves into the hotly contested topic of residency requirements in our country, which is now receiving a lot of attention from the media. Students at public colleges, especially those from low-income families who already face many obstacles, should pay special attention to this issue. Students who must manage the challenges of university life in addition to having to repay student loans are even more disadvantaged. Thus, the purpose of this study is to investigate the social, psychological, and financial aspects that impact the need for living on campus. 200 questionnaires in all were disseminated using Google Forms and then analyzed. The study utilized multiple regression analysis to evaluate the predictor factors that influence kids' fundamental survival needs. According to the findings, societal factors ($b = -.455$) had the biggest impact on the fundamental requirements of UiTM Melaka degree and diploma holders. The kids' basic needs were also strongly impacted by psychological ($b = -.310$) and economic ($b = -.357$) aspects. These results highlight the vital role that social, economic, and psychological interventions have in improving people's quality of life—not just in college settings, but also in general. The study's high R Square value (.978) indicates that these factors together account for almost all variances in quality of life. As a result, this research supports all-encompassing approaches that target these important factors to enhance people's general well-being, especially those of those who are vulnerable.

Keywords: *Psychology, social, financial, students, necessities of life.*

1. Introduction

Numerous teenagers are refusing to continue their education in universities, whether public or private, according to reports in the mainstream media lately. This problem contradicts the historical situation in which families' and students' ambition was to pursue higher education (Turner, Holdsworth, & Scott-Young, 2017). The ability of teens and their families to live as students facing significant financial, psychological, and social problems is one of the main factors that drives them to decide against continuing their education. Academic and personal changes are part of this life system shift, which exposes college students to demanding living situations and calls for a high level of adjustment (Rahat & Ilhan, 2016; Skovholt & Ronnestad, 2003). University students' well-being and academic performance will suffer if they are unable to handle this life shift (Bayram & Bilgel, 2008). Students must adapt to these changes and have a very high level of self-endurance (Wang, 2009). According to the research by Erdogan, Ozdogan, and Erdogan (2015), self-resilience can aid college students in adjusting to the changes that come with living on campus. According to Dyrbye et al. (2010), students must be able to adjust both inwardly and externally to university life. If not, there's a good chance they'll give up on their education or experience depression, which will make it harder for them to function as college students.

According to earlier research, kids who are adaptable to a new situation can enhance their quality of life, have a more favorable attitude toward their learning environment, and succeed academically (Tyre, Griffin, & Simmons, 2016). Furthermore, students' academic success may also be influenced by their capacity to overcome social, psychological, financial, and economic challenges in life. To support students living their lives as distant and alone students, we must identify the most important variables in their lives.

It is impossible to discount the possibility that the current scenario may result in higher living expenses across the board, including for groceries, services, and raw materials. A person's educational costs will go up as a result of changing lifestyles and Malaysia's growing cost of living. In the interim, in addition to having to pay for educational supplies like textbooks and stationery, they are also indirectly impacted by price increases, particularly when the government begins raising the Sales and Services Tax (SST) to 8% in 2024. Students need

to know the importance of treating this part of financial management seriously due to the escalating difficulties of modern life.

In light of the points put forward, a study on the factors predicting university students' life necessities ought to be conducted to ascertain what needs students have in the areas of psychology, social work, finance, and economics while they pursue their studies at UiTM.

2. Literature Review

Financial

Management is the deliberate and ongoing process of assisting a group or a person in reaching their objectives. Brigham et al. (2014) define financial management as the art and science of managing money, utilizing a range of economic theories and accounting objectives to help individuals and businesses reach their objectives. Being a student is not an easy task because, in addition to doing tasks like reviewing lessons and turning in assignments from lecturers, students also need to manage their money wisely and effectively to continue their education in higher education without experiencing any financial difficulties. Undergraduates are more likely to successfully meet their demands in life if they possess strong self-management abilities, such as time management and money management. In addition to making it more difficult to meet fundamental needs, poor self-management can raise stress and anxiety levels (Baumeister & Heatherton, 1996).

Psychology's Impact

Recent research on student psychology has demonstrated the important influence that psychological elements including social support, coping mechanisms, and academic anxiety have on students' living needs. To help students deal with concerns connected to their requirements, such as stress management and mental resilience development, psychological treatments are crucial, according to a study by Roberts and Smith (2021) (Roberts & Smith, 2021). The psychological aspects of stress, positive psychology, self-management, and self-assurance are among the key psychological elements that influence students' requirements. A thorough comprehension of these variables can aid in the development of more successful support plans for UiTM Melaka students, enabling them to better satisfy their basic needs and achieve success in both their personal and academic lives. Maslow classified human needs into five levels: security, love, admiration, self-actualization, and physiological needs. Before undergraduates can concentrate on higher requirements like self-esteem and personal performance, they must first attend to their physiological needs, such as food and shelter, and their security needs, such as financial stability (Maslow, 1943).

Social Factor

When discussing the needs of life, the term "social factor" refers to the impact that relationships, social interactions, and community involvement have on an individual's well-being and quality of life. These elements cover a wide spectrum of social dynamics, such as Social support. It is the mental, practical, and informational help that one gets from friends, family, and the community. Robust social support systems can support people in times of need, ease stress, and improve their general mental and emotional health (Cohen & Wills, 1985). The degree to which a person is involved in social activities and linked to their society is known as their social integration. According to Putnam (2000), social integration can improve life satisfaction, lessen feelings of loneliness, and promote a sense of belonging. A person's happiness and sense of fulfillment in life are greatly influenced by the strength and depth of their relationships, including their friendships, love partnerships, and family ties. Emotional stability and personal fulfillment are facilitated by positive interactions (Reis & Gable, 2003). Cultural norms and values are the accepted ideas and customs that shape a community or culture and shape people's behavior and attitudes. One's feeling of identity and belonging can be affected by adhering to or departing from these norms (Markus & Kitayama, 1991).

3. Methodology

The purpose of this study was to investigate the predictive variables that influence UiTM Melaka students' basic requirements. This study was conducted at the UiTM Melaka Branch, which comprises three campuses: the Kampus Jasin Melaka (KJM), the Kampus Bandaraya Melaka (KBM), and the Kampus Alor Gajah Melaka (KAG). This study uses a quantitative methodology to analyze primary data that was obtained using a Google Form

questionnaire. The questionnaire was broken down into four sections: Part A provided background information about the respondents, while Parts B, C, and D each had 28 question items that the respondents had to respond to meet the study's goals.

The study's research started with a reliability analysis of the data collected to gauge students' living necessities. To ascertain the coefficient strength that has been examined for the factors of measurement of students' living needs, as indicated in Table 1, the study will employ a table by Hair et al. (2003). According to the analysis, this questionnaire's Alpha value is 0.86, which is Very Good and is displayed in Table 1.

Table 1: Alpha Cronbach value and interpretation

Alpha Coefficient Range	Coefficient Strength
< 0.60	Weak
0.60 to < 0.70	Moderate
0.70 to < 0.80	Good
0.80 to < 0.90	Very Good
>0.90	Excellent

Source: Hair et al. (2003)

The study's objectives were then analyzed using the multiple regression approach to identify the elements that determine students' living needs. The relationship between dependent and non-dependent factors is found using this method, which helps identify the living needs of pupils. The relationship between the dependent and non-dependent variables for the study was ascertained using this method. The impact of the non-dependent variable on the dependent variable will be examined in this analysis. The sample size for this quantitative investigation was determined to be 140 respondents. The process of choosing a sample size involves using the G-Power sample selection application. It is a free tool that may recommend sample sizes based on the impact of sample size and strength of the kind of analysis that will be performed and the total population is not required (Wan Ahmad, et. al., 2018). The lowest suggested sample size for research needing Multiple Regression analysis (effect size: 0.8 and eer prob.: 0.05) was 49 individuals. Following the determination of the sample size and the stratified random selection of respondents, the study instruments were distributed to the participants. Once the respondents had completed responding to every question the researchers had sent them, the study instruments were once more gathered. The required data are measured and gathered using study tools. There are two elements to the tool, or questionnaire, which were employed in this investigation. Student demographic data from UiTM Melaka is included in Part A. Predictor elements affecting UiTM Melaka students' living needs are listed in Part B.

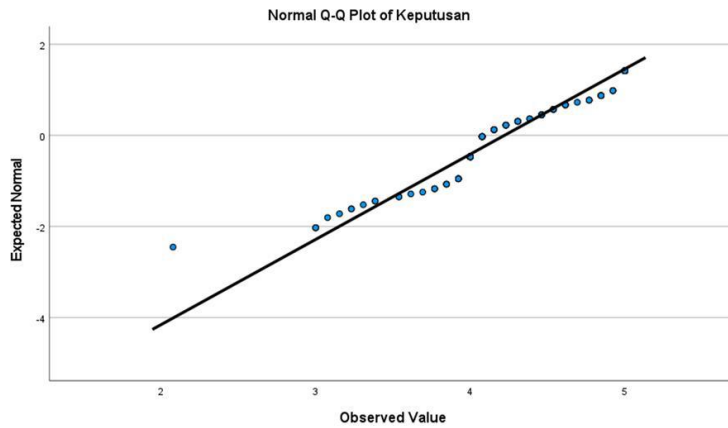
Analysis, both descriptive and inferential

The percentage value for the first research question, which concerns the participation of Muslim women by field in technical sector jobs in career selection by institution, was obtained through the analysis of the study using SPSS 23.0 software. The Multiple Linear Regression Analysis test was used to identify the predictor characteristics that influence profession selection to investigate the link between these factors and job choice.

Test of Normality

To find out if the distribution is normal or not, one needs to run the Data Sample Normalcy Test. A parameterized statistical test is inappropriate for the given data if the distribution is aberrant or does not fit the normal distribution criteria. To ascertain whether or not the data from these trials were normally distributed, multiple tests were required. The histogram's form indicates whether the frequency distribution of the study's data is dispersed normally or not. The histogram's shape indicates that the high middle, where the majority of the scores are concentrated, and the low left and right indicate that the frequency of the distribution of the study's data is typically dispersed.

Figure 1: Normal Q-Q Plot with Data Histogram



The Q-Q analysis of the plot for the predictor factor for each respondent is displayed in Figure 1. The data is concentrated along the straight line of the Q-Q plot, as indicated by the form of the histogram, which depicts the data's normal distribution. Pallant (2020) and Hair, et al. claim that... Al (2010) dispersed data if the information obtained from the instrument by the respondents is 45 degrees above a straight line. The left and right histograms' shapes indicate a low distribution since a little proportion of respondents have both too few and too many scores. If the data is represented as a graph, an arc line is a bell. Normal scattered data can be presumed when normal curves are displayed in the form of a bell-shaped curve. The data used in this study are distributed normally, according to the Normal Probability Plot (also known as the Normal Q-Q Plot). All of the responder data that was gathered from the instrument is dispersed in a straight line that extends to the diagonal. As stated by Pallant (2010) and Hair, et al. (2010) Normal distributed data if every response gathered from the device is above a straight line at a 45-degree angle.

The study's non-leaning and leaning factors had a linear connection. This study's data are dispersed randomly and don't follow any particular trend. As stated by Hair, et al. Since there is a linear relationship between the non-leaning and leaning variables, al. (2010) found that the data is distributed regularly. The results of the tests indicate that the study data satisfies the requirements for a normal distribution. Additionally, the test displays a linear association between leaning and non-leaning characteristics. In summary, the test's results demonstrate normalcy utilizing a Q-Q analysis of the plot, which indicates that the study's data are all distributed normally.

4. Results and Discussion

This questionnaire was completed by 200 UiTM Melaka students who come from B40 households.

Finding predictors factor in university students' living necessities

It's critical to understand the components that significantly impact university students' necessities. This is because to enhance the welfare and well-being of the students, this is what the university administration needs to emphasize.

Table 2: Findings from the Living Needs Predictor Factors

Predictive Factor	n	beta	p
Sosial	200	.455	.000
Psikologi	200	.310	.000
Kewangan	200	.357	.000

The regression coefficient for social factors is significantly positive ($b = .455$, $p < .001$). This implies that social characteristics and quality of life have a strong positive correlation. In this case, a rise in social elements corresponds to an improvement in life quality. A significant positive regression coefficient ($b = .357$, $p < .001$) is also seen for financial considerations. This demonstrates that money plays a significant role in determining life quality and that bettering one's financial situation is linked to a higher standard of living. Additionally, quality of life was significantly and favorably impacted by psychological characteristics ($b = .310$, $p < .001$). This indicates that improving one's psychological state is a significant component in raising one's standard of living.

Table 3: Synopsis of Model

Model	R	r Square	Adjusted R Square	Std. The error of the estimate
1	.989	.978	.977	.11784

A high r value (.989) suggests that quality of life and all three predictor categories (social, financial, and psychological) are highly correlated. These three factors account for 97.8% of the difference in quality of life, according to r Square (.978) and Adjusted r Square (.977). The little Std. The great degree of accuracy with which this regression model can predict quality of life is indicated by the Error of the Estimate value (.11784). All things considered, these results point to the importance and strength of social, economic, and psychological variables as quality-of-life determinants. Nearly the whole variation in the study participants' quality of life could be explained by the combination of these three characteristics.

We may relate and explain how social, financial, and psychological aspects affect quality of life by referring to prior studies based on the data from Tables 2 and 3. This can be accomplished by emphasizing how each of these variables is a significant predictor in earlier research and how the results of the present investigations either confirm or expand upon that knowledge.

Social Elements

Numerous prior research has demonstrated the significance of social factors in affecting an individual's quality of life. For instance, Ryff and Singer (1998) stress the significance of meaningful social relationships as a crucial element of psychological health and a high standard of living. Strong social ties lower stress and offer emotional support, both of which enhance quality of life, according to the study. This view is supported by the current study's results, which demonstrate a high regression coefficient for social factors ($b = .455$, $p < .001$). Social variables unquestionably have a considerable impact on quality of life. This could be a result of the vital emotional and psychological resources that people receive from their families, communities, and supportive social relationships.

Aspects of Finance

Numerous studies on quality of life have also recognized financial problems as a significant component. For instance, Diener and Biswas-Diener (2002) discovered a positive correlation between income and happiness, particularly in civilizations where meeting fundamental necessities is challenging in the absence of sufficient financial means. The current study's results, which indicate a substantial association between money and quality of life ($b = .357$, $p < .001$), support the idea that achieving financial stability is crucial to enhancing personal well-being. A stable financial situation makes it possible to obtain improved social, educational, and health services, all of which improve one's quality of life.

Psychological Elements

Qualitative aspects of life are also influenced by psychological elements, such as mental and emotional wellness. According to the WHO (2001), mental health is a key factor in quality of life, and those who experience psychological distress typically have worse quality of life ratings. In reality, according to a report by the Malaysian Security Council, half a million Malaysians suffer from depression, indicating that the country's mental health status is extremely concerning (MKM 2024). The current study's results, which indicate that psychological elements have a significant impact on quality of life ($b = .310$, $p < .001$), corroborate earlier research emphasizing the importance of psychological well-being for a high standard of living. This shows that in an attempt to enhance overall quality of life, therapies targeted at enhancing mental health and lowering psychological distress are crucial.

5. Conclusion

The results of this study show that social, financial, and psychological variables are significant predictors of life quality. These results are in line with earlier studies that have repeatedly highlighted the significance of these three categories in determining a person's overall well-being. This study highlights the significant influence these variables have on people's lives by confirming that they jointly explain nearly all the variance in life quality—with an extraordinarily high R Square value of .978.

The strong association that has been seen indicates that specific actions in these domains are crucial for improving the overall well-being of the populace. In addition to being essential elements of well-being, psychological health, financial security, and social support systems are interrelated pillars that, when improved, can significantly increase life satisfaction and pleasure in general. To promote a healthier and happier society, legislators, medical professionals, and social planners should give priority to integrated initiatives that address these factors comprehensively. This study supports the idea that raising people's quality of life necessitates a multidimensional strategy that takes into account both their unique needs and the larger social context in which they live.

References

- Baumeister, R. F., & Heatherton, T. F. (1996). Self-regulation failure: An overview. *Psychological Inquiry*, 7(1), 1-15.
- Bayram, N., & Bilgel, N. (2008). The prevalence and socio-demographic correlations of depression, anxiety, and stress among a group of university students. *Social Psychiatry and Psychiatric Epidemiology*, 43(8), 667-672.
- Bilgel, N., and Bayram, N. (2008). The frequency and sociodemographic relationships between stress, anxiety, and depression in a sample of college students. *Social Psychiatry and Psychiatric Epidemiology*. 43(8), 667-672.
- Biswas-Diener, R., and Diener, E. (2002). Does having money make you feel better subjectively? Research on Social Indicators, 57(2), 119-169.
- Brigham, E. F., Ehrhardt, M. C., Gessaroli, J., & Nason, R. (2014). *Financial Management: Theory and practice* (3rd Canadian ed.). Nelson Education.
- Cohen, S., & Wills, T. A. (1985). Stress, social support, and the buffering hypothesis. *Psychological Bulletin*, 98(2), 310-357. <https://doi.org/10.1037/0033-2909.98.2.310>
- Dyrbye, L. N., Thomas, M. R., & Shanafelt, T. D. (2010). Medical student distress: Causes, consequences, and proposed solutions. *Mayo Clinic Proceedings*, 80(12), 1613-1622.
- Erdogan, B., Ozdogan, A., & Erdogan, A. (2015) University Students' Resilience Level: The Effect of Gender and Faculty. *Procedia - Social and Behavioral Sciences*, 186, 1262-1267
- Hair, J.F., Black, W.C., Babin, B.J. & Anderson, R.E. (2010). *Multivariate Data Analysis*. Upper Saddle River, NJ: Prentice-Hall.
- Heatherton, T. F., and Baumeister, R. F. (1996). A Resource-Depleting Approach to Self-Regulation Failure. *Psychological Bulletin*, 124(2), 247-259.
- Heller, D. E. (2001). The Function of Financial Assistance in Maintaining College Students. *Journal of Student Financial Aid*, 31(2), 16-25,
- Ilhan, T., and Rahat, E. (2016). Resilience, relational self-construal, social support, and coping strategies are factors that indicate how well students will transition to college life. *Theory & Practice in Educational Sciences*, 16(1), 187-208.
- Jacob, S. (2011). Higher education's financial management issues are addressed with an emphasis on students' budgeting and financial literacy. *Journal of Educational and Developmental Psychology*. 1(1), 94-104.
- Lee, A., Daley, M., Crawford, J., Clark, S., Brooks, R., & Maxis, R. (2007). A focus on the psychological, social, and economic obstacles is one of the factors that contribute to academic achievement in higher education. *Journal of Higher Education Research*, 28(3), 225-240
- Lee, S. H., and Jang, S. J. (2022). Social Affects on Academic Achievement and Student Well-Being. *Journal of Higher Education Research*, 15(1), 45-60.
- Markus, H. R., & Kitayama, S. (1991). Culture and the self: Implications for cognition, emotion, and motivation. *Psychological Review*, 98(2), 224-253. <https://doi.org/10.1037/0033-295X.98.2.224>

- Maslow, A.H. (1943). An explanation of human motivation. 370–396 in *Psychological Review*, 50(4).
- Majlis Keselamatan Malaysia. (2024) Malaysia's Mental Health Is Growing Worse. Putrajaya. retrieved from <https://www.mkn.gov.my/web/ms/2023/04/13/kesihatan-mental-di-Malaysia-semakin-membimbangkan/>.
- Pallant, J. (2020) SPSS: Survival Manual 7th Edition. Allen and Unwin.
- Putnam, R. D. (2000). *Bowling alone: The collapse and revival of American community*. Simon & Schuster.
- Rahat, E., & Ilhan, T. (2016). Coping styles, social support, relational self-construal, and resilience in predicting students' adjustment to university life. *Educational Sciences: Theory and Practice*, 16(1), 187-208.
- Reis, H. T., & Gable, S. L. (2003). Toward a positive psychology of relationships. In C. L. M. Keyes & J. Haidt (Eds.), *Flourishing: Positive psychology and the life well-lived* (pp. 129-159). American Psychological Association.
- Roberts, L. M., & Smith, J. D. (2021). Psychological support for university students: A review of mental resilience and stress management interventions. *Journal of Educational Psychology*, 113(5), 835-848.
- Rønnestad, M. H., and Skovholt, T. M. (2003). Challenges faced by a new counsellor or therapist. *Career Development Journal*, 30(1), 45–58. The doi:10.1023/A:1025125624919
- Ryff and Singer, C. D. (1998). The characteristics of good human health. 1–28 in *Psychological Inquiry*, 9(1). 10.1207/s15327965pli0901_1
- Shanafelt, T. D., Thomas, M. R., and Dyrbye, L. N. (2010). An extensive analysis of psychological distress markers such as anxiety, depression, and other conditions among medical students in the United States and Canada. 354–373, *Academic Medicine*, 81(4). 3181d56d24 <https://doi.org/10.1097/ACM.0b013e>
- Smith, A., and Roberts, L. (2021). Academic performance and student well-being are influenced by psychological factors. 627–641 in *Journal of Educational Psychology*, 113(4).
- Schunk, D. H., and Pintrich, P. R. (2002). *Theory, Research, and Applications of Motivation in Education*. Pearson Training.
- Skovholt, T. M., & Rønnestad, M. H. (2003). *The evolving professional self: Stages and themes in therapist and counsellor development*. John Wiley & Sons.
- Turkey, A., Ozdogan, O., and B. Erdogan. (2015). Students' self-esteem and adjustment to university life. *Journal of International Educational and Instructional Studies*, 5(3), 35–40.
- Turner, M., Holdsworth, S., & Scott-Young, C. M. (2016). Resilience at University: the development and testing of a new measure. *Higher Education Research & Development*, 36(2), 386–400. <https://doi.org/10.1080/07294360.2016.1185398>
- Tyre, M., Simmons, D., and Griffin, L. (2016). The significance of adaptability for pupils' general well-being and academic achievement. *Journal of Educational Psychology*. 108(4), 593-610.
- Wan Ahmad, A. M., Mohd Ibrahim, M. S., Husein, A. and Khamis, F. M. (2018). *Sample Size Calculations Made Easy Using G*Power*. USM Press.
- Wang, J. 2009). an investigation into resilience traits in foreign graduate students' adjustment to US colleges. *Journal of Studies in International Education*. 13(1), 22–45
- World Health Organisation (WHO). (2001). *New knowledge, new hope in mental health* (World Health Report, 2001). World Health Organisation, Geneva. Taken from the website <https://www.who.int/whr/2001/en>
- Zhang, J., and Chen, H. (2021). College Students' Financial Behaviour and Financial Literacy. *Journal of Financial Education*, 47(1), 1-23.