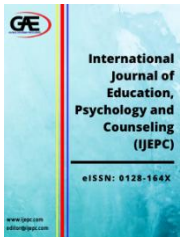
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FINANCIAL ANXIETY, FAMILY SUPPORT & FINANCIAL LITERACY: FACTORS INFLUENCING THE ACADEMIC PERFORMANCE OF MALAYSIAN UNIVERSITY STUDENTS

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Abstract:

This study investigates the relationship between financial stress and academic performance among Malaysian university students, focusing on financial anxiety, family financial support, and financial literacy as primary independent variables. A quantitative cross-sectional survey was conducted using an online structured questionnaire, primarily targeting undergraduate students at Universiti Teknologi MARA (UiTM) Seremban 3 campus, with additional responses from the Seri Iskandar and Puncak Alam campuses. The final dataset comprised 193 usable responses, which were analyzed using descriptive statistics and Pearson correlation analysis in SPSS. The demographic analysis indicates a highly vulnerable student population, with 62.2% from Bottom 40% (B40) low-income households and 40.9% primarily dependent on educational loans. The results demonstrate a statistically

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significant, moderate-to-strong positive correlation between financial anxiety and academic performance ($r = .595$, $p < .001$), implying that financial anxiety may serve as a stress-induced motivator associated with high stakes and economic responsibility. In contrast, family financial support ($r = -.069$, $p = .338$) and financial literacy ($r = .022$, $p = .766$) show no significant association with academic performance. These findings suggest that psychological and emotional responses to financial strain have a more substantial effect on academic achievement than parental financial support or self-reported financial literacy. Therefore, it is recommended that universities and policy stakeholders adopt comprehensive student support frameworks, including targeted mental health counseling, conditional financial aid, and practical resource management modules, to alleviate anxiety and promote long-term academic resilience.

Keyword:

Academic Performance, Cross-Sectional Study, Financial Anxiety, Financial Literacy, Malaysia, University Students

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Introduction

Academic performance is a key indicator of student success and an important measure of the quality of higher education systems; In the last 10 years Malaysia had become a major education hub in the region with a major development of its tertiary education sector. In 2025, Malaysia's public and private universities had more than 1.2 million students with over 130,000 of them being international students (Your-Uni, 2025). This growth is in line with Malaysia's achievements in widening access to education and its international standing, but it has also brought greater challenges for students. Not least, financial pressure has been recognized as a major threat to academic achievement.

Financial stress is the experience of both objective economic hardship and subjective financial insecurity. Financial stress is the emotional, physiological, and relational effects of financial strain such as worry, stress and difficulty making decisions (Heo et al., 2020). In accordance with this, Ali et al. (2021) define it as "a state of discomfort that arises when an individual cannot meet financial obligations or satisfy the basic needs of life or access to sufficient financial resources" (p. 2). The major factors leading to financial stress among university students are increasing tuition fees, increasing cost of living, lack of financial literacy and poor financial support systems. Further, students are balancing their academic work and part-time work which results in time constraints, fatigue and academic disengagement (Joo et al., 2008; Britt et al., 2016).

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Empirical research consistently demonstrates a negative relationship between financial stress and academic performance. Students experiencing high levels of financial stress frequently report lower grades, diminished concentration, and increased psychological distress (Andrews & Wilding, 2004; Northern et al., 2010). For instance, Britt et al. (2016) identified financial stress as a significant predictor of academic difficulties and emotional exhaustion among college students. This pattern is also evident in Malaysia, where students from lower-income households exhibit higher dropout intentions and reduced educational satisfaction (Asri et al., 2017).

These persistent challenges underscore the need to examine the specific dimensions of financial stress and their effects on student success. Therefore, this study investigates the factors contributing to financial stress among Malaysian university students, with particular attention to its relationship with academic performance. The research centers on three key variables: financial anxiety, family financial support, and financial literacy. These variables were chosen for their theoretical and empirical significance to student wellbeing and educational outcomes. Financial anxiety, defined as the emotional response to financial uncertainty, has been directly linked to impaired cognitive performance and academic disengagement (Archuleta et al., 2013). Conversely, family financial support may serve as a protective factor against economic hardship, although access to such resources differs across socioeconomic backgrounds (Asri et al., 2017). Financial literacy, defined as the practical knowledge and skills required for managing personal finances, has been shown to enhance student confidence and reduce vulnerability to financial stress (Lim et al., 2014).

With the examination of these dimensions, the present study offers an exhaustive understanding of the way financial stress appears among Malaysian university students and is linked with academic performance. The results of the present research will be used for the development of the policies and financial support programs that are aimed at the reduction of economic pressure on students and development of academic resilience. The importance of economic well-being in terms of educational success is underlined in this research.

Literature Review and Hypotheses Development

Determinants of Academic Performance

Academic achievement is usually described as the measurable achievements attained by individuals via exams and coursework (Narad, 2016). Fundamental theoretical approaches consider academic success to be an essential measure of intellectual development and mental capabilities (Pascarella & Terenzini, 1980), which incorporate cognitive, behavioral, and affective elements (York et al., 2015). Since academic achievement plays a significant role as one of the measures of the institutional quality, the need to investigate the determinants of academic performance becomes evident. Some socioeconomic factors including financial stress, anxiety, literacy, and family support have been known to influence learning.

Financial Anxiety and Academic Performance

Financial anxiety refers to the chronic emotional response to the state of financial distress and poverty due to the fear of depletion of resources that hampers people from performing their everyday activities (Archuleta et al., 2013). Financial anxiety is regarded to be caused by the poor level of financial literacy and inappropriate financial behaviors (Britt et al., 2015). This

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complex problem occurs due to a person's sense of helplessness when dealing with finances and self-efficacy.

An overwhelming body of literature on this topic reveals a negative correlation between financial anxiety and academic achievement. Financial anxiety causes cognitive overloading, distracts individuals from their learning process and creates disengagement in academic organizations (Adeyemo, 2007; Xu & Rashid, 2023). The negative influence of financial anxiety on Western higher education students is revealed by reduced academic endurance, GPA, and overall well-being, especially for those coming from first-generation and marginalized backgrounds (Britt et al., 2020). Moreover, this harmful trend remains prevalent in different tuition payment systems, such as those related to medical specialties in Saudi Arabia (AlQarni et al., 2021) and more broadly, in the student stress networks in Australia, China, Pakistan, and the United Kingdom (Qureshi, 2016; Wang et al., 2024).

Based on these collective insights, the following hypothesis is proposed:

H1: There is a significant negative relationship between financial anxiety and the academic performance of university students.

Family Financial Support and Academic Performance

Financial assistance by family involves monetary assistance from parents or guardians both directly and indirectly, which involves payment of fees, accommodation, and other related costs (Chowa et al., 2012). Financial assistance becomes one of the most important tools of financial socialization that shapes students' financial practices, their academic concerns, and their views on money (Gudmundson & Danes, 2011; Jorgensen and Savla, 2010). Constant financial support by parents acts as a psychological shield that helps in reducing acute stress and developing an environment where students can concentrate cognitively.

Various empirical studies have indicated the existence of a positive relationship between the economic support provided by families and the academic performance of their children. Secure and reliable parental economic support enables students to focus on academics and avoid having part-time jobs (Adebayo, 2022). In addition, having considerable economic capital in the family together with having higher socioeconomic status (SES) increases the academic self-efficacy, motivation, and resilience of the students (Almubark et al., 2023; Moneva et al., 2020; Zhang, 2021). On the other hand, some studies have found that absolute economic resources do not play an important role compared to the encouragement and emotional support of parents (Lochner, 2011; Wang & Sheikh-Khalil, 2014).

To investigate this relationship within the target sample, the following hypothesis is proposed:
H2: Family financial support has a significant positive relationship with the academic performance of university students.

Financial Literacy and Academic Performance

Financial literacy includes structural knowledge and competence in understanding economic information about oneself and making appropriate budgeting, resource management, and investing decisions (Huston, 2010; Lusardi & Mitchell, 2014; Remund, 2010). Financial literacy models that include behavioral aspects define financial literacy as one of the key

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conditions for making correct financial decisions and achieving financial prosperity in the future (Atkinson & Messy, 2012).

A vast body of international research highlights the positive role of financial literacy as a factor influencing the success of students in their studies. Greater financial knowledge leads to lower financial stress, better ability to cope with sudden economic shocks, and higher academic resilience (Hall, 2022). In Southeast Asian and other emerging educational environments, high numeracy competencies and the presence of formal programs of financial education are essential predictors of better learning performance and preparation for professional activities (Sani et al., 2018; Sani et al., 2022). Being the source of decreased levels of stress, both financial literacy and financial self-efficacy ensure sufficient mental resources for continuous academic concentration (Sani, 2018; Sani et al., 2019; Sani et al., 2020; Xu & Rashid, 2023). Hence, financial literacy is an instrument for economic empowerment as well as for achieving institutional goals in education.

Drawing on the preceding discussion, the following hypothesis is advanced.
H3: Financial literacy has a significant positive relationship with the academic performance of university students.

Methodology

Research Design and Sampling Procedures

In conducting this research, a quantitative cross-sectional survey research design was used in order to determine the financial factors – both structural and psychological – that have an impact on the performance of the students. This study was carried out among the undergraduate students of Universiti Teknologi MARA (UiTM), which is one of the largest university networks in Malaysia, with over 190,000+ students in 34 campuses. According to Krejcie & Morgan table of 1970, the sample size in this case should have been 380 subjects, but the sample size in this case is N=193 subjects. Sampling of the data was carried out in two stages. In the first stage, simple random cluster sampling using randomizer software identified three branches of the institution, which are UiTM Seremban 3, UiTM Puncak Alam, and UiTM Seri Iskandar. In the second stage, convenience sampling helped to distribute the digitized questionnaire among the students. Because of some administrative barriers and patterns of participation during the process of collecting data, most of the cases (93.8%) came from UiTM Seremban 3.

Measurement and Instrumentation

The data was obtained through the use of a self-administered questionnaire. All the items that were related to the latent variable were rated using a 5-point Likert Scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Face and content validity were ensured through the reviewing process done by the subject matter experts before actual utilization. There were five sections in the questionnaire:Academic Performance: Evaluated using self-reported Cumulative Grade Point Average (CGPA) on a standard 4.00 scale, a method validated for empirical reliability by Pascarella and Terenzini (2005).

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- Financial Distress: Using a scale modified from Archuleta et al. (2013), this measures the chronic emotional, worrying, and psychological problems faced when dealing with lack of money.
- Familial Financial Assistance: Based on questions from Jorgensen and Savla (2010). These include the extent to which family provides money in terms of consistency, adequacy, and frequency.
- Financial Literacy: Tested on questions based on the OECD/INFE Financial Literacy Framework, but focusing more on practical skills like budgeting, interest rate calculations, and credit management.

Demographic Controls: Background variables were used to address sample variation. The background variables were gender, age, campus location, academic year, family size, income categories, and major source of funding.

Data Analysis

Data analysis involved the use of IBM SPSS Statistics software version 23. Before running inferential analysis, data screening and cleaning procedures were used to ensure there was no problem such as missing values and entry errors in the data. The internal reliability of the scales used was tested using Cronbach's Alpha and all the constructs had Cronbach's Alpha above the required level of 0.70. Frequencies, percentages, means, and standard deviation were generated as descriptive statistics to offer a complete description of the demographics and academic profile of the participants. It was tested and established that the data met the requirements of normality, linearity, and homoscedasticity for parametric test. Pearson's product-moment correlation was used to measure relationships.

Findings & Discussion

Demographic Profile of the Respondents

In all, N = 193 completely filled-out questionnaire responses were collected from undergraduate students of three Universiti Teknologi MARA (UiTM) campuses; namely, Seremban 3, Seri Iskandar, and Puncak Alam. The main aim of conducting the descriptive profiling was to determine the initial characteristics of the sample group. Information regarding various socioeconomic variables from respondents was collected in relation to gender, age, campus attended, academic year, family size, income range of parents per month, and financial sources. Table 1 presents an overview of these descriptive measures.

Table 1: Demographic Characteristics of the Sample

Variable	Description	Frequency	Percentage (%)
Gender	Male	50	25.9
	Female	143	74.1
Age	18-21 years old	22	11.4
	22-25 years old	167	86.5
	26-29 years old	3	1.6
	30 years old and above	1	0.5

Campus Location	UiTM Seremban 3	181	93.8
	UiTM Seri Iskandar	7	3.6
	UiTM Puncak Alam	5	2.6
Academic Level	Diploma	2	1.0
	Bachelor's Degree	191	99.0
Household Size	1–2 persons	3	1.6
	3–4 persons	41	21.2
	5–6 persons	85	44.0
	More than 6 persons	64	33.2
Parental Monthly Income	RM 5,249 and below (B40)	120	62.2
	RM 5,250 to RM 11,819 (M40)	59	30.6
	RM 11,820 and above (T20)	14	7.3
Financial Assistance	Educational Loan (e.g., PTPTN)	79	40.9
	Family Support	76	39.4
	Scholarship	27	14.0
	Part-Time Employment Income	5	2.6
	Alternative Sources	6	3.1

Note:N = 193. Percentages may not sum to exactly 100% due to rounding.

Descriptive Analysis and Sample Contextualization

The distribution of frequencies shows the unique institutional makeup of the sample. There is an evident gender distribution of the mostly female (74.1%) sample, whereas the male gender makes up for 25.9% of the sample. A significant portion of the sample is aged 22-25 years (86.5%), while a small part consists of respondents aged 18-21 years (11.4%). Participants above 25 years are scarce (2.1%), which indicates that the sample mostly consists of traditional young tertiary students. Geographically speaking, a vast number of the respondents attend the UiTM Seremban 3 institution (93.8%), and some are from UiTM Seri Iskandar (3.6%) and UiTM Puncak Alam (2.6%).

Socio-economic and household statistics reveal that a considerable number of students hail from families that are medium to large in size. Those belonging to households with 5 to 6 individuals are the majority (44%) among the students, whereas those coming from families with more than 6 members form 33.2% of the total students' population. As per the DOSM classification, 62.2% of the students are categorized under the Bottom 40% (B40) low income earning RM5, 249 or less per month.

The financial allocation pattern highlights the reasons for the sample's dependency on funding from outside sources. Formal loans for education, primarily those from the National Higher Education Fund Corporation (PTPTN), make up the highest percentage of funds (40.9%), closely followed by financial assistance from the immediate family members (39.4%). Institutional scholarships make up 14%, whereas income from part-time work (2.6%) and other sources of funding (3.1%) form a minority of the sample. Overall, these indicators imply that

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the students belong to a very vulnerable group who come from lower middle class families and are financially dependent.

Research Objective I: **Main Sources of Financial Stress**

The initial research objective (RO1) of this study was to identify the primary dimensions of financial stress among university students through analysis of baseline descriptive levels. Mean scores and standard deviations were computed for the three core constructs: financial anxiety, family financial support, and financial literacy. The corresponding descriptive statistics are provided in Table 2.

Table 2: Descriptive Statistics of the Core Variables

Construct	Mean (μ)	Standard Deviation (σ)	Interpretive Level
Financial Anxiety	3.015	0.974	Moderate
Family Financial Support	3.617	0.781	Moderate-to-High
Financial Literacy	3.615	0.697	Moderate-to-High / Good

Note: Evaluated on a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree); N = 193

Descriptive indices are shown in Table 2, which offer a holistic picture of the economic situation of the students. Financial Anxiety was found to have an average score of $\mu = 3.015$ ($\sigma = 0.974$), revealing that students sampled face a relatively high and constant psychological tension with regard to their own financial security. On the contrary, Family Financial Support has shown the highest average score of all the factors studied ($\mu = 3.617$, $\sigma = 0.781$), pointing at a relatively high and constant material/structural support from their parents/guardians.

In terms of financial literacy, the average was $\mu = 3.615$, suggesting that the subjects had quite a good grasp on the subject matter. In addition to this, Financial Literacy was the component with the lowest standard deviation ($\sigma = 0.697$). This low standard deviation suggests that there is a great amount of agreement between the participants about their financial competence.

A synthesis of the descriptive baselines based on RO1 presents an interesting paradox. Despite the significant support from their families in terms of finances and their own financial literacy, there is a moderately high level of financial anxiety among the student group. This observation suggests that having enough financial resources and knowing how to use them efficiently is not sufficient for reducing financial anxiety. Financial anxiety can be considered a separate emotion and psychological issue, which needs further analysis in relation to the students' grades.

Research Objective II: Financial Anxiety and Academic Performance

The second research objective (RO2) was to investigate the empirical relationship between financial anxiety and academic performance among university students. To determine the direction and strength of this relationship, a Pearson product-moment correlation analysis was employed. This parametric method was selected because the variables are continuous and the

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data satisfied the required distributional assumptions. The correlation coefficients and hypothesis testing results are provided in Table 3.

Table 3: Pearson Correlation Matrix Between Financial Anxiety and Academic Performance

Variable	Metric	Academic Performance	Hypothesis Status
Financial Anxiety	Pearson Correlation Coefficient (r)	.595**	Not Supported
	Significance (2-tailed)	.000	
	Sample Size (*N*)	193	

Correlation is statistically significant at the 0.01 level (2-tailed)

The inferential statistics presented in Table 3 reveal a statistically significant positive correlation between financial stress and the academic performance of students ($r = .595$, $p < .001$). In this regard, since the formal research hypothesis (H1) predicted a significant negative correlation, where high levels of anxiety would negatively influence the performance of students, it can be concluded that H1 is not supported.

This positive correlation contrasts the prevailing Western perspective in which financial pressure is always regarded as a totally demotivating factor of cognition (Bennett et al., 2020; Came, 2024). Instead, it brings to attention an interesting socio-economic phenomenon in this group of Malaysian undergraduates. Financial stress is seen not as an element that drains out their capacity to engage in academic pursuits but, rather, acts as a stress-motivating force.

This can be explained using the theory of economic survival and academic accountability. According to the demographic benchmark of the research, the majority of the sample participants belong to the B40 category of low-income families (62.2%), and also, they are heavily dependent on loans received from educational institutions (40.9%). These students experience financial stress due to their clear understanding of the financial repercussions of poor academic performance. This includes the possible reduction of their CGPA score, leading to the withdrawal of PTPTN loan and turning of the loan into debt instead of scholarship, or even unemployment.

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Research Objective III: Family Financial Support and Academic Performance

The third research objective (RO3) sought to investigate empirically the association between financial assistance from the family and the performance of the university students

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academically. The analysis that was conducted in relation to this linear association is Pearson product moment correlation. The results of the statistical analysis are presented in Table 4.

Table 4: Pearson Correlation Matrix Between Family Financial Support and Academic Performance

Variable	Metric	Academic Performance	Hypothesis
Family Financial Support	Pearson Correlation Coefficient (r)	-.069	Not Supported
	Significance (2-tailed)	.338	
	Sample Size (*N*)	193	

Note: Correlation is not statistically significant at the 0.05 level (2-tailed).

From the inferential measures shown in Table 4, there exists a minimal and negative linear relationship between family financial support and academic performance ($r = -.069$, $p = .338$). Using the psychometric classification of correlation coefficients in Guilford's matrix, the above coefficient shows that the relationship between the two variables is trivial. Moreover, the value of the probability ($p = .338$) is more than the standard level of significance of .05, meaning that there is no significant relationship and it is due to the chance alone. Hence, the second hypothesis, H2, is not supported.

Based on the above, one can infer that the differences in terms of family financial support, whether in terms of the extent or regularity of such, do not seem to correlate to any academic performance indicators among the sampled student population. The findings seem to conflict with traditional socio-economic theory as far as the benefits of a resource-rich environment go but fit with the local dynamics discussed in the descriptive profile. This is because 62.2% of the students surveyed fall within the B40 category and the biggest contributor of educational funding comes in the form of institutional loans at 40.9%.

This research result conforms to the structure-oriented analysis presented by Tan et al. (2021) and Wong et al. (2020), who assert that the material capital possessed by parents does not necessarily affect their children's performance. In other words, academic performance is determined by psychological factors such as individual motivation, financial efficacy, and encouragement from the parents' side. Collectively, these results indicate that within this student segment, direct family financing is not a primary determinant of cumulative academic performance.

Research Objective IV: Financial Literacy and Academic Performance

Fourth Research Objective (RO4): The correlation between financial literacy and academic performance of college students to be explored empirically. Pearson Product-Moment Correlation has been used to find the linear relationship between variables. The findings of the statistical test and hypothesis testing are given in Table 5.

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Table 5: Pearson Correlation Matrix Between Financial Literacy and Academic Performance

Variable	Metric	Academic Performance	Hypothesis Status
Financial Literacy	Pearson Correlation Coefficient (r)	.022	H_3: Not supported
	Significance (2-tailed)	.766	
	Sample Size (*N*)	193	

Note: Correlation is not statistically significant at the 0.05 level (2-tailed).

The results indicated in Table 5 show that there is very little linear correlation between financial literacy and academic achievement ($r = .022$, $p = .766$). As per Guilford's criteria for interpreting correlation coefficients, this suggests that the connection between these variables is extremely insignificant. Furthermore, the p-value ($p = .766$) exceeds the criterion of statistical significance of .05, meaning that the correlation between the two variables cannot be considered statistically significant and might have happened by coincidence. Consequently, the third hypothesis of the research, stating a positive correlation between financial literacy and academic performance, cannot be supported by the findings.

From a practical standpoint, these results signify that baseline financial literacy, comprising knowledge about budgeting, interest rates, and credit, does not correlate with cumulative grade point averages (CGPA). While this result contradicts theories suggesting that financial literacy is a direct determinant of institutions' performance (Alshammari, 2023; Sani et al., 2019), it corroborates the descriptive baseline paradox. The level of respondents' self-reported financial literacy is consistent and high ($\mu = 3.615$, $\sigma = 0.697$); however, it seems to function independently of performance in the classroom. This independence implies that cognitive abilities used for financial management cannot be associated with those used in higher education. In modern universities, financial literacy can be used exclusively as a way to manage resources personally but not as an incentive for academic success. Budgeting helps students cope with finances effectively; however, it does not affect studying, intellectual performance, and examination results. The presented results confirm that financial literacy is necessary for well-being and stress relief of students (Xu & Rashid, 2023) but cannot be considered a direct determinant of academic results.

Conclusion

In this study, the relationships among financial anxiety, family financial assistance, financial literacy, and the academic achievement of UiTM undergraduates were analyzed at three different UiTM campus locations in Malaysia. Socioeconomically, the respondents in the study sample belonged to a very sensitive population, where 62.2% came from B40 families, and more than 40% of them had used formal education loans such as PTPTN to finance their studies.

However, the findings from the empirical research reveal a surprising paradox regarding economic survival of the students. Measures of description have revealed that even when the students are well-supported by their families and have good financial skills, they still feel financially stressed.

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Inferential analyses carried out through Pearson correlation provided results different from the Western standard theory. There was a significant correlation with moderate to high strength between financial anxiety and academic achievement ($r = .595$, $p < .001$) resulting in the rejection of H1 due to the difference in directions. Financial anxiety is not an impediment to cognitive processes, but rather, a motivational factor resulting from stress. The students are conscious of the fact that they come from families of low income and are at risk of losing their scholarship.

On the contrary, family financial assistance ($r = -.069$, $p = .338$) and financial literacy ($r = .022$, $p = .766$) were found to be non-significantly related to academic success. Thus, H2 and H3 have been rejected formally. These results indicate that, after obtaining loans externally, academic success is unrelated to parents' income. Moreover, although the importance of personal financial literacy lies in the effective management of resources, the abilities associated with budgeting operate separately from the abilities required for classroom activities and exams.

In this study, it is found out that the psychological and emotional reaction to financial stress has a more powerful effect on educational outcomes than the tangible indicators of family support and financial literacy of these students. Financial stress acts as a two-edged sword for these students, as it encourages good educational performance and helps maintain their GPA level.

These results indicate the need for the implementation of interventions by universities and student affairs departments and policy makers that incorporate holistic measures to help relieve the psychological aspect of the student's financial burden. Considering the fact that financial anxiety serves as an effective and risky academic motivation for these low-income and financially dependent students, counseling centers at universities should come up with programs to provide mental health care for them. In addition, financial aid agencies of the universities and loan institutions like PTPTN are recommended to create conditional buffering schemes and academic mentoring programs for the GPA fluctuating students without immediately penalizing them financially which might increase their anxiety level. Though there was no significant connection between financial literacy and academic achievements of the students, its significance as an important life skill cannot be denied. Universities, thus, are advised to redesign the curriculum of financial literacy programs in order to include the practical and mandatory modules on resource utilization, entrepreneurship, and credit management.

Apart from its empirical insights, this research has several limitations from a methodological perspective. First, there is an extreme geographical concentration within the sample. It is observed that 93.8% of the respondents are from UiTM Seremban 3 but only 3.6% and 2.6% of the respondents are from Seri Iskandar and Puncak Alam respectively. These figures cannot be considered sufficient for a sample of the two colleges. Hence, the results can be said to speak to the situation at UiTM Seremban 3 but may not be applicable elsewhere in UiTM or in the higher education system of Malaysia in general. Another limitation involves the usage of self-reported CGPA rather than official university transcripts.

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Ethics Statement: This study was conducted in accordance with ethical research standards. All procedures involving human participants were reviewed and approved by the Faculty Review Ethics Committe. Informed consent was obtained from all participants prior to data collection. Participation was voluntary, and respondents were assured of confidentiality and anonymity. The data collected were used solely for academic purposes.

Author Contribution Statement: **N.S.** conceptualized the research framework, formulated the methodology, performed the data analysis, drafted the original manuscript, and served as the corresponding author overseeing the project. **K.M.S.**, **S.S.H.**, and **N.S.N.** contributed to the study design, refined the measurement instruments, and coordinated the multi-campus data collection process. **N.A.A.** and **S.A.H.** assisted with data curation, statistical validation, and literature synthesis. **A.M.H.** provided administrative support, resource management, and critical revisions to the manuscript. All authors (**N.S.**, **K.M.S.**, **S.S.H.**, **N.S.N.**, **N.A.A.**, **S.A.H.**, and **A.M.H.**) participated in reviewing, editing, and approving the final version of the manuscript for submission.

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