

# The Issue of Living Frugally amongst Students of Private Higher Education Institution in Selangor

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## ABSTRACT

Financial problem is amongst the issues frequently faced by students at the higher education level, particularly in private higher education institutions. This issue contributes to the decline in students' academic performance and discipline throughout their period of study. The objective of this study is to identify the issue of "tightening one's belt" or "living frugally" among students, as well as to analyze daily spending patterns in order to understand their financial management practices. The study also examines the relationship between knowledge of daily expenditure management and attitudes toward daily expenditure management. The study employs the planned behavior theory to evaluate the roles of knowledge and attitudes, as well as the relationship between intention and financial management behavior. A quantitative approach was adopted, using a questionnaire distributed to 214 respondents to obtain relevant data on daily expenditures and the issue of living frugally faced by students. The findings indicate that students' knowledge of financial management is at a moderate level with a mean score of 3.36 (SD = 1.23), while students' attitudes toward financial management is also moderate, with a mean score of 2.95 (SD = 1.15). The research hypothesis was rejected, as the correlation values showed no significant relationship between the two constructs. Both the Pearson test ( $r = 0.066$ ,  $p > 0.05$ ) and the Spearman test ( $r_s = 0.053$ ,  $p > 0.05$ ) indicated statistically very weak and insignificant correlations. Nevertheless, this study still provides guidance for students on more efficient financial management practices. In addition, universities and religious institutions have the potential to serve as role models in assisting students to overcome financial difficulties. Overall, this study makes a valuable contribution on efforts to improve students' well-being in private higher education institutions through better financial management and support from religious institutions.

## INTRODUCTION

Food insufficiency among students in higher education institutions is an increasingly alarming global phenomenon, particularly among students from low socioeconomic backgrounds. In Malaysia, this issue is often associated with households in the bottom 40 per cent income group (B40), who experience financial hardship that affects their ability to obtain nutritious and sufficient food (Zainal et al., 2021). Students in this group are frequently forced to "tighten their belts," endure hunger, and reduce the frequency of meals in order to meet other more pressing financial needs.

Incidents involving students affected by food shortages are not new. For example, local media reports have previously highlighted a case of a student at the International Islamic University Malaysia who fainted after not eating for two days due to financial constraints (Malaysiakini, 2016). With the number of university students reaching approximately 1.5 million nationwide, the rising cost of living including increases in the prices of basic necessities has added further pressure on students, especially those who do not receive adequate financial support (Ismail et al., 2022).

This situation worsened following the outbreak of the COVID-19 pandemic, which had a profound impact on household economies, including those of higher education students. A study by Norazman et al. (2021) found that the pandemic exacerbated students' food security issues as household income sources were disrupted and opportunities for part-time employment declined. The effects of food insufficiency are not limited to physical aspects such as nutritional deficiencies, but also extend to students' mental health, learning concentration, and emotional well-being (Ali et al., 2020).

Therefore, this issue requires a holistic and collaborative approach involving multiple stakeholders, including higher education institutions, the government, non-governmental organizations (NGOs), and local communities. Solutions such as the provision of food assistance, food bank programs, financial support facilities, and part-time employment opportunities are among the mechanisms that can be introduced or strengthened to ensure that students do not remain trapped in a cycle of hunger and deprivation (Yusof & Rahman, 2023). These collective efforts are crucial in ensuring that every student has access to adequate basic necessities, enabling them to achieve their academic and personal potential optimally.

## RESEARCH BACKGROUND

Students' socioeconomic status (SES) is an important factor influencing various aspects of their lives, including well-being, academic performance, and the ability to access basic necessities such as food. In the context of higher education, students from low-income families face numerous challenges, including food insecurity which can directly affect learning concentration and mental health (Ibrahim et al., 2021; Abdullah et al., 2022). Therefore, studies that examine issues of food insufficiency need to take into account students' economic backgrounds comprehensively, including family income, parents' occupations, and the number of household dependents (Yusof & Sulaiman, 2020).

Low socioeconomic status may cause students being unable to obtain sufficient or nutritious food, forcing them to reduce the number of meals or endure hunger in order to minimize daily expenses (Alias et al., 2021). In the long term, this situation not only affects physical health but also lowers students' motivation and cognitive abilities (Wong et al., 2023).

Beyond individual student factors, the role of higher education institutions is also a crucial component in addressing food insufficiency. Institutions have the capacity to provide various forms of interventions and facilities, such as food voucher programs, periodic food assistance, food bank system, or food storage facilities such as refrigerators and mini kitchens (Rahman & Mohd Noor, 2022). However, the effectiveness of these initiatives depends on institutional policies and the efficiency of aid delivery to target groups.

This study also examines the role of higher education institutions in terms of implementing student welfare policies, particularly in reducing the food and financial burden of B40 students. The implementation of policies such as temporary cash assistance, food voucher distribution, and collaboration with NGOs or the corporate sector can have a positive impact if carried out comprehensively and systematically (Zainuddin et al., 2023).

By identifying the relationship between students' socioeconomic status and access to adequate food, as well as evaluating the role of higher education institutions in supporting student welfare, this study is expected to propose more effective evidence-based strategies to address food insufficiency on campus. The insights gained may also serve as a foundation for the development of more inclusive and comprehensive policies aimed at improving student well-being at the national level.

### Problem Statement

The issue of food insufficiency among students in higher education institutions is becoming increasingly alarming and has emerged as a form of new poverty that occurs in a concealed manner, often referred to as "hidden hunger," particularly among students from low-income (B40) families (Ibrahim et al., 2021). Economic pressures arising from the rising cost of living, as well as the long-term impacts of the COVID-19 pandemic, have forced many students to choose hunger, reduce their food intake, or endure prolonged hunger in order to

survive on campus (Alias et al., 2021; Wong et al., 2023). This phenomenon not only affects physical health but also undermines mental well-being and academic performance (Abdullah et al., 2022).

Although various food assistance and welfare programs have been established by higher education institutions including food banks, food vouchers, and collaborations with NGOs, the effectiveness of their implementation remains questionable (Rahman & Mohd Noor, 2022; Zainuddin et al., 2023). Furthermore, the lack of empirical data on students' levels of knowledge regarding daily expenditure management and their attitudes toward financial planning makes it difficult to design targeted intervention efforts. Limited financial management knowledge may lead students to make poor financial decisions, including in prioritizing food-related purchases (Yusof & Sulaiman, 2020).

Therefore, this study is conducted to examine the relationship between knowledge of daily expenditure management and attitudes toward daily expenditure management among students in higher education institutions. It is hoped that this study will help identify factors influencing students' ability to manage their expenditures more efficiently, thereby reducing the risk of food insufficiency and improving their overall well-being on campus.

## LITERATURE STUDY

The issue of food insufficiency among students in higher education institutions has increasingly attracted the attention of researchers and the general public due to its implications for students' physical health, mental health, and academic performance (Ibrahim, Ismail, & Yusof, 2021; Abdullah, Lim, & Anuar, 2022). This situation is often associated with students' financial instability, particularly among those from low-income (B40) families who face difficulties in meeting basic needs, including access to sufficient and balanced food (Wong, Chong, & Lim, 2023).

Several local and international studies have also shown that food insecurity among students is becoming increasingly concerning, especially following the impact of the COVID-19 pandemic, which reduced part-time employment opportunities and increased the cost of living (Alias, Johari, & Hamzah, 2021). Students who fail to manage their finances effectively are more likely to experience financial stress, which ultimately contributes to daily food insufficiency (Rahman & Mohd Noor, 2022).

In this context, financial knowledge and attitudes toward daily expenditure management have been identified as important factors in determining students' ability to manage their financial resources effectively (Yusof & Sulaiman, 2020). Students who possess basic knowledge of expenditure planning, saving, and prudent money use are reported to be more likely to make rational financial decisions, thereby reducing the likelihood of experiencing food constraints.

To understand students' behavior in managing daily expenditures, this study is designed based on the Theory of Planned Behavior (TPB) proposed by Ajzen (1991). According to TPB, the intention to perform a behavior is influenced by three main components: attitudes toward the behavior, subjective norms, and perceived behavioral control. In the context of this study, financial knowledge may influence students' attitudes toward sound financial management, which in turn shapes their intentions and behaviors in managing daily expenditures (Zainuddin, Ahmad, & Khalid, 2023). Therefore, attitudes toward financial management serve as a predictor of actual financial management behavior, in line with the TPB framework.

Furthermore, TPB also allows researchers to assess whether perceived behavioral control factors—such as institutional support, access to subsidized food facilities, or student financial assistance—affect the extent to which students are able to implement good financial management practices. Higher education institutions that provide initiatives such as food assistance programs, financial counseling, and food vouchers can reduce students' economic stress and support desired behavioral change (Wong et al., 2023).

Overall, this study examines the influence of students' knowledge and attitudes toward daily expenditure management using TPB as its theoretical foundation. By understanding the factors that influence intentions and

financial management behaviors among students, the findings of this study are expected to contribute to the development of more effective and sustainable student support strategies.

## METHODOLOGY

This study is guided by the Theory of Planned Behavior, which supports the selection of variables and the use of a quantitative approach to measure the empirical relationships between knowledge, attitudes, and financial practices, in line with the theoretical framework. A quantitative research design employing descriptive and inferential survey methods was used to systematically collect data related to students’ understanding, attitudes, and practices regarding daily expenditure management. The research hypotheses are as follows:

- H<sub>0</sub>: There is no significant relationship between knowledge and attitudes toward daily expenditure management.  
 H<sub>1</sub>: There is a significant relationship between knowledge and attitudes toward daily expenditure management.

A total of 214 undergraduate students from private higher education institutions in Selangor who reside in residential colleges were selected using purposive sampling. The research instrument was a questionnaire developed based on previous literature, comprising of four sections: demographics (Section A), financial knowledge (9 items, Section B), attitudes toward financial management (9 items, Section C), and daily expenditure practices (11 items, Section D). A 5-point Likert scale was used, ranging from 1 = Strongly Disagree to 5 = Strongly Agree. Table 1 presents the interpretation of mean scores based on the 5-point Likert scale. The instrument was validated by two experts and demonstrated high reliability, with Cronbach’s Alpha values exceeding 0.70 for all sections.

Table 1. Mean Interpretation Score based on Scale

Mean Score Range	Interpretation Level
1.00 – 1.89	Very low (SR)
1.90 – 2.69	Low (R)
2.70 – 3.49	Moderate (S)
3.50 – 4.29	High (T)
4.30 – 5.00	Very high (ST)

The questionnaires were distributed in person after a briefing was given, and participation was voluntary. Data were analyzed using SPSS version 26, employing descriptive analyses (mean, standard deviation, percentage) and triangulated using the Pearson and Spearman correlation analyses. Table 2 presents the interpretation of correlation coefficient values across three levels: high, moderate, and low.

Table 2. Strength of Relationship between 2 Variables

No.	Correlation coefficient (r)	Relationship
1	+0.70 – 1.00	High
2	+0.30 – 0.69	Moderate
3	+0.00 – 0.29	Low

## FINDINGS AND DISCUSSION

Referring to Table 3, the analysis found that overall, students’ level of knowledge regarding daily expenditure management was at a moderate level, with an overall mean of 3.36 and a standard deviation of 1.23. In conclusion, although students demonstrated a moderate level of knowledge about daily expenditure management, they were clearly aware of the main factors that forced them to “tighten their belts,” particularly in order to save money and cope with the cost of living.

Table 3: Knowledge of Daily Expenditure Management

Num	Item	Mean	Interpretation level
B2	I live frugally to save on expenditure.	4.140	High
B9	I live frugally because of high cost of living.	4.164	High
B4	I live frugally because of learning necessities (books, notes, etc.).	3.972	High
B1	I live frugally because of insufficient money.	3.771	High
B3	I live frugally because of buying other necessities.	3.383	Moderate
B5	I live frugally because of paying accommodation fee.	3.173	Moderate
B8	I live frugally because of lack of education funding.	3.084	Moderate
B6	I live frugally because of giving money to family members.	2.374	Low
B7	I live frugally because of lending money to other friends.	2.159	Low

Referring to Table 4, the students' mean attitude score was 2.95 (SD = 1.15), indicating an overall moderate level of attitude. In conclusion, students demonstrated a positive attitude in making prudent financial decisions, such as choosing affordable food. However, they were also less inclined to spend on non-essential items such as phones and beauty products, reflecting good financial awareness.

Table 4: Attitudes toward Daily Expenditure Management

Num	Item	Mean	Interpretation level
C1	I choose to dine at places with fair pricing.	4.495	Very High
C2	I choose meals with decent pricing.	4.467	Very High
C8	Most of financial assistance / loan / scholarship is only enough for studying necessities.	3.794	High
C7	I rationed daily meal expenditure to pay study fee.	2.780	Moderate
C9	I prioritize on paying rent.	2.528	Low
C5	I give some financial assistance / loan / scholarship to family.	2.453	Low
C6	I use e-hailing facilities compared to HEI facilities.	2.598	Low
C4	I purchase beauty products beyond my financial ability.	1.794	Very Low
C3	I live frugally because I want to have the latest smart phone model.	1.654	Very Low

Table 5 shows that the overall mean score of students' suggestions regarding the role of higher education institutions was 4.50 (SD = 0.94), indicating a very high level. It can be concluded that students strongly support intervention measures by higher education institutions to help alleviate financial burdens, particularly through the provision of free Wi-Fi, affordable food, and financial assistance in the form of zakat or cash.

Table 5: Suggestions for Higher Education Institutions in addressing Students' Living Frugal Issues

Num	Item	Mean	Interpretation level
D6	HEI is suggested to provide free WiFi on campus.	4.678	Very High
D11	HEI is suggested to provide assistance / zakat to fund underprivileged students.	4.617	Very High
D2	HEI is suggested to provide affordable menu to underprivileged students.	4.612	Very High
D1	HEI is suggested to provide food bank to students.	4.547	Very High
D10	HEI is suggested to provide laptop assistance to eligible students.	4.533	Very High
D3	HEI is suggested to provide dry / ready to eat food to underprivileged students.	4.519	Very High
D5	HEI is suggested to provide fee discount to eligible students.	4.444	Very High
D7	HEI is suggested to provide collaboration with NGO related to students' welfare.	4.449	Very High
D9	HEI is suggested to provide space for students to carry out entrepreneurial activities on campus.	4.421	Very High

D8	HEI is suggested to provide facilities to keep notes and books for underprivileged students.	4.341	Very High
D4	HEI is suggested to provide part-time working opportunities for underprivileged students.	4.290	High

Normality tests were conducted on the two main constructs of the study, namely Knowledge of Daily Expenditure Management (Knowledge) and Attitudes Toward Daily Expenditure Management (Attitude), using two methods: the Kolmogorov–Smirnov test and the Shapiro–Wilk test, as shown in Table 6. The test results indicate that for Knowledge, the p-value for the Kolmogorov–Smirnov test was 0.078, while the p-value for the Shapiro–Wilk test was 0.071. Both values exceed the significance level of 0.05, indicating that the data for Knowledge are normally distributed. For Attitude, the p-value for the Kolmogorov–Smirnov test was 0.200, while the Shapiro–Wilk test showed a p-value of 0.154. These values also exceed the 0.05 significance level, indicating that the data for Attitude likewise meet the normality assumption. Overall, these results show that the data for both constructs are normally distributed. Therefore, the use of parametric statistical tests, such as t-tests and Pearson correlation, is appropriate for further analysis.

Table 6: Normality Tests for Knowledge and Attitude

Test	Construct	Statistic value	p-value	Result/ Interpretation
Kolmogorov–Smirnov	A	0.070	0.078	Data normal (p > 0.05)
Kolmogorov–Smirnov	B	0.052	0.200	Data normal (p > 0.05)
Shapiro–Wilk	A	0.987	0.071	Data normal (p > 0.05)
Shapiro–Wilk	B	0.990	0.154	Data normal (p > 0.05)

Table 7 presents the correlation analysis assessing the relationship between Knowledge and Attitude. Two types of correlation tests were used: Pearson correlation to determine the linear relationship and Spearman correlation to measure the monotonic relationship between the two variables. The results from the Pearson correlation analysis showed a correlation coefficient of  $r = 0.066$  with a p-value of 0.338. Meanwhile, the Spearman correlation test showed a correlation coefficient of  $r_s = 0.053$  with a p-value of 0.439. Both correlation values are very low, and the p-values for both tests exceed the significance level of 0.05. Therefore, it can be concluded that there is no significant relationship between Knowledge and Attitude toward daily expenditure management among the respondents. This suggests that an increase in Knowledge does not necessarily correspond to a change in Attitude toward daily expenditure management.

Table 7: Correlation Analysis between Knowledge and Attitude

Correlation test	Construct	Correlation-coefficient	p-value	Result/ Interpretation
Pearson	Knowledge- Attitude	$r = 0.066$	0.338	Linear correlation very low, not significant (p > 0.05)
Spearman	Knowledge- Attitude	$r_s = 0.053$	0.439	Monotonic correlation very low, not significant (p > 0.05)

Based on these results, the null hypothesis ( $H_0$ ), which states that there is no significant relationship between knowledge and attitude toward daily expenditure management, is accepted. Therefore, the alternative hypothesis ( $H_1$ ), which assumes a significant relationship between the two constructs, is rejected.

## CONCLUSION

These findings indicate that although knowledge of daily expenditure management is important, it does not directly influence individuals' attitudes toward such management among the respondents of this study. It is possible that other factors not analyzed in this study, such as psychological, social, or environmental factors, also play a role in shaping attitudes toward daily expenditure management. Further research may need to involve additional variables that could impact the relationship between knowledge and attitude, such as personal experience, financial education, or respondents' demographic factors. Additionally, the use of other

methodologies, such as qualitative studies or experimental designs, could help provide a more holistic understanding of the factors influencing attitudes toward daily expenditure management.

The results of this study suggest that the relationship between knowledge and attitude toward daily expenditure management is more complex and may be influenced by other factors that require further investigation. Overall, this study focuses on students' financial management perceptions and practices while other factors such as family conditions, external funding means, parental support, sociocultural factors and psychological stress could be considered for future researches.

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