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CULTURAL ADAPTATION, FINANCIAL CONSTRAINTS AND STUDENT MOBILITY TO BORNEO, MALAYSIA

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ABSTRACT

This paper aims to examine the relationships between cultural adaptation and financial (internal or external) constraints and students' mobility to study in Borneo with special reference to UiTM. The results of correlation and path analyses have shown that cultural adaptation is positively related to students' mobility with beta values $\beta = 0.495$, t-value = 10.26, p<0.01. Therefore, hypothesis (H1) of the study is accepted. The result equally established a positive relationship between external financial constraints and student mobility with β values = 0.05, but it is not significant as p>0.05. Therefore, hypothesis (H3) of the study is rejected. However, in this study, the results also confirmed that a negative relationship exists between internal financial constraints and students' mobility to Borneo with $\beta = -0.187$, t-value = -3.95, p<0.01. Therefore, hypothesis (H2) is accepted as postulated in the study.

Keywords: Student-mobility, Borneo, Perception, Culture, Adaptation, Financial constraints

INTRODUCTION

An individual's reluctance when it comes to the issue of pursuing further studies beyond dhisusual territory and boundaries cannot be denied. The perception of fear is always high regardless whether

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the destination is within his or her region, state or country of origin. This is an observable phenomenon that has been witnessed among young Malaysian school leavers when they are offered admission in Sabah and Sarawak and vice-versa for Bornean youth to universities in the Peninsular; even though all these regions are within the same Malaysia. In many cases, it goes beyond reluctance to an outright rejection of the offer by the candidate. Such a phenomenon would be curious to anyone of authority in the university. In fact, the peculiarity of the problem is a reflection of its seriousness and its profound future effects on the Government's national integration policy and efforts to unite the country's numerous races from a tender age. There can be manifold reasons for the occurrence of this problem, which deserve the attention of academics and educational institutions. As such, there has been some theoretical speculation regarding financial constraints and cultural adaptation, among other things, that may be the root cause of admissions rejection by those in Peninsular Malaysia to study in Borneo and vice-versa. However, the truth behind these assumptions needs substantive investigation through rigorous empirical study in order to accurately ascertain the causality of these actions. Therefore, this paper aims to address the relationship between financial constraints, cultural adaptation and students' mobility using UiTM as a case study. Methodologically, the paper uses a correlation approach via a cross-sectional survey to obtain primary data and confirm the reality on the ground. It is hoped that the findings of this study will provide valuable input to the university, especially UiTM, as it has branches all over Malaysia, as well as to the Ministry of Higher Education and policy makers at large.

LITERATUREREVIEW

Moving from one culture to another for the purpose of learning has been well understood in the history of humans. This has also been considered a golden opportunity and privilege in life. Advancements in technology have made it possible to move across national and ethnic boundaries. It is obvious that culture enriches everyone with "normative information" about the values that guide people's interactions in society. It reflects how people think and behave towards one another when they find themselves in new cultures. A lack of these values and an inability to adapt can contribute to greater life stress, if not total frustration. In fact, the degree and severity of stress and its impact on affected individuals will depend on the magnitude of the dissimilarity between one's own culture and the new culture (Schmitt *et al.* 2003). Although a person temporarily entering another culture to study as is the case in this work, he or she needs to adapt to the everyday demands of living, communication and cultural behaviour of the local people (Johnsonand Sandhu, 2007). In other words, such students who left their own state or country of origin to pursue studies elsewhere are often faced with the need to adjust to unique cultural issues and isolation, which can cause psychological distress (Masgoret and Ward, 2006).

Theoretical background to cultural adaptation

Cultural adaptation has generally been addressed in literature by previous researchers, which helps to shed light on its various dimensions and conceptual meanings. It comprises two distinctive elements which are acculturation and intercultural contact. Acculturation is "when groups of individuals of different cultures come into continuous first-hand contact, with subsequent changes in the original culture patterns of either or both groups" (Redfield et al., 1936). In a recent study by the International Organization for Migration (IOM), acculturation is understood as "the progressive adoption of elements of a foreign culture (ideas, words, values, norms, behaviour, institutions) by persons, groups or classes of a given culture" (International Organization for Migration, 2004). Johnson and Sandhu, (2007) provided a workable definition saying that acculturation is "changes in values and behaviours that result from sustained contact with a second culture". Pedersen, (2010) noticed that acculturation is an inevitable gradual process of assimilation into the host-culture in its uni-dimensional understanding of the concept. In other words, students in another cultural state or country can adjust to the host culture on a continuum along the length of the period spent in that culture. Hence, theorists of acculturation argue that an individual's adaption to the host culture increases with "full assimilation into the new culture" with the possibility of partially losing some of their own culture. However, when considering the bi-dimensional aspect of acculturation, losing ones original cultural orientation may not arise for those who can adapt to the new culture while maintaining their own cultural background in the host-country or state (Berry et al., 2006; Ward, 2001). Intercultural contact on the other hand is the process towards acculturation to a new culture, which can be understood in terms of the stress, learning, and social identification that a person normally goes through in a new culture (Yeh and Inose, 2003). In addition, social identification to a new culture explains the mental process of acculturation-adaptation with respect to attributions, perceptions and attitudinal values, especially with regards to how an individual views others in comparison to himself (Yeh and Inose, 2003). This can obviously be captured from the perspective of ethnic identity or cultural grouping and categorization, which can contextually lead to prejudice and discrimination against a person in a new culture or society. With regards to the mental process behind culture learning in adaptation, a person begins to build up his or her communication style or communication competence. He also embraces learning about values and norms of the new culture of the host-state through effective interactions with local people. In other words, culture learning captures "the cross-cultural differences in verbal and nonverbal communication, rules, norms and practices that contribute to misunderstandings between cultures" (Masgoret, and Ward, 2006).

Cultural adaptation and student mobility: empirical evidence

Student mobility to another place of study is a global phenomenon that is widely recognized. In 2010 alone, The European Association for International Education (EAIE) estimated that "more than 4 million students were studying outside their home" (Yeh, and Inose, 2003). Some of these students carried their cultural differences to the institutions of learning regardless whether the institutions are within their regions, countries or continents. However, host institutions in that particular state "needs

to recognize the complexity of mobility and have a framework of support for both incoming and outgoing students" (Yeh, and Inose, 2003) from the countries. In addition, the learning institution hosting students from other states or countries needs to secure their rights and welfare. The fact is that many students who pursue studies outside their own localities have experienced negative circumstances. For example, the European Association for International Education (EAIE) in its report highlighted that "international students have suffered discrimination on the grounds of race, religion, culture, and gender and have been confronted with circumstances on and off campus, which pose a threat to their safety, dignity and security". Cultural differences may undermine the morale and aspirations of a student at the beginning of his or her journey or in preparation for that journey. A study conducted by a group of researchers on non-EU mobility to Europe has shown that uncertainty about cultural-matching and/or differences gave rise to anxieties among students. It gave rise to doubts about whether they should take up the challenge or not. It even creates "fear and anxiety of the unknown, pressures at home and concerns over their physical safety" (Gromkowska-Melosik and Katarzyna, 2006). However, the report highlights the fact that real problems start upon the student's arrival in the host state. Among the underpinning factors related to cultural problems and adaptation are "language, frustration, loneliness and homesickness". In addition, the "lack of confidence" and adaptation is leads to the "overwhelming thrill of relying totally on oneself" and the fear of unknown ways of life. Researchers mention that the strain of finding "proper words to express one's thoughts" or a fear that expressions they use are not "easily understood or can be misleading" are considered "frustrating and stressful" by students in terms of language or expression in cultural adaptation (Gromkowska-Melosik and Katarzyna, 2006). In other words, while a person is in the midst of another culture, accent is also important in order to make one's voice heard and acceptable for effective communication and expression of thoughts.

Financial constraints and student mobility

In studies by other researchers outside of Malaysia, valuable empirical evidence and reflections on how financial constraints and cultural adaptation have undermined the mobility of many students in Europe have been highlighted. According to a report on a study conducted by the European Commission (i.e., European Commission, Flash Eurobarometer, 2009), several factors were recognized as an obstacle to students' mobility from one region, state and/or country for further studies. For example, it was found that, among other things, "lack of funds (61%), language barriers (38%), difficulty to get recognition (36%), and lack of information (35%)" [12], contributed to difficulties in mobility. In another study carried out in 2011, it was found that "one third of the students who have not stayed abroad answered that they had no access to funding or that it would have been too expensive, and a quarter mentioned family commitments" (European Commission, Flash Eurobarometer, 2009). It is also interesting to note that between 2005 and 2008, the outcomes of the studies by another group of researchers have shown that "financial insecurity was the most mentioned obstacle in all countries (57% of the students), followed by insufficient support in the home country (49%) and lack of individual motivation (48%), (Orr *et al.*, 2008). Besides cultural

adaptation, separation from family, parents and friends were also identified as the main problems underpinning to the lack of mobility to study somewhere other than one's own region, state and country of origin. In fact, there is evidence that language differences or slang, socio-economic background and financial issues are more important constraints towards students' mobility for further studies (Orr *et al.*, 2011).

On the basis of the related evidence revealed in the literature, two fundamental research questions are raised as follows: first, is there a relationship between cultural adaptation and students' mobility to Borneo and vice-versa? Second, is there a relationship between financial constraints and students' mobility to Borneo and vice-versa? To answer the two research questions, three related hypotheses are postulated in this study, which are:

- H1: there is a positive relationship between cultural adaptation and students' mobility to Borneo.
- H2: there is a negative relationship between internal financial constraints and students' mobility to Borneo.
- H3: there is a positive relationship between external financial constraints and students' mobility to Borneo.

It is worth mentioning that we divided financial constraints to two dimensions given that there are two possible sources of income and its underlying constraints (i.e., from parents and external loans and/or funding bodies).

METHODOLOGY OF THE STUDY

Sampling technique, sample size and data collection

As this study addresses the issue of students' mobility, cultural adaptation and financial constraints, convenience sampling is chosen as a technique for this research. Random sampling was used to obtain information from a particular subset of UiTM students in Shah Alam, Sabah and Sarawak. The valid sample size for this study was 330 out of 332 collected. Hence, the unit of analysis is individual students in Borneo and Peninsular Malaysia. Datawas collected through personally administered questionnaires by this study's team of researchers between July-December 2012. In addition, a follow up was carried out until January 2013. This method was chosen because the designed questionnaires could be collected from the informants within a short period of time and any doubts that the respondents might have about any item of the questionnaire can be clarified on the spot (Sekaran and Bougie, 2010). Therefore, the research tool was a cross-sectional survey carried out within the stipulated period mentioned using SPSS for data analysis.

Goodness of measures for instrumentation

Researchers used a questionnaire with a five-point Likert scale to obtain data for each of the constructs in the model. Based on the insights obtained from previous studies on cultural adaptation and financial constraints the questionnaire was adapted and adopted. In this study, we have used both validity and reliability tests to measure the goodness of data. While reliability was used to test how consistently the instruments had measured the constructs, we conducted content and face validity to appreciate the level of understanding and clarity of the instruments to the respondents via a pilot test of 30 questionnaires prior to full distribution to all the respondents. Reliability is an indication of the consistency with which the instrument measures the concepts and helps to access the "goodness" of measure (Sekaran and Bougie, 2010). Therefore, reliability is a measure of how closely the various items that constitutes a scale correlate. There are many different types of tests for reliability estimates. One of the most widely used tests is Cronbach's Alpha employed in this study as shown in Table 1.

Variable	No of Items	Cronbach Alpha
Student Mobility	6	0.85
Cultural Adaptation	7	0.75
Financial Constraint (internal)	3	0.62
Financial Constraint (external)	4	0.72

Table 1: Reliability results for the constructs

By looking at the results of the reliability tests in Table 1, the Cronbach's Alpha results ranged from 0.62 to 0.85 thus confirming the reliability of the instrument. The range of the reliability test using Cronbach's Alpha is from zero to one. If it is closer to one, it means there is high level of internal consistency among the items and thus reliability of the instruments was ensured in this study (see: Table 1). Given the self-reported nature of the data, we also used the Harman one-factor test to examine any potential common method variance bias (Harman, 1967). As contended by Podsakoff and Organ (1986), common variance bias is problematic if a single latent factor accounts for a majority of the total explained variance. In this study, the result of the un-rotated factor analysis shows that the first factor only accounted for 15.2% of the total 68.8% variance and thus common method bias does not exist.

Variable	Mean	Kurtosis	Skewness
Cultural Adaptation	3.35	0.49	-0.29
Internal Financial Constraint	2.82	-0.28	-0.15
ExternalFinancial Constraint	3.21	0.37	-0.11
Students' Mobility	3.65	0.58	0.53

Normality of the data distribution has been captured in this study through the results obtained from kurtosis and level of skewness. Results in Table-2 show that the distribution of the data across the

scale is normal where the values of both kurtosis and skewness are between an acceptable standard of ± 0 to ± 2 (Ambali, 2008). In this study, there is no violation of normality in data distribution as the results indicated.

DISCUSSION OF RESULTS

Profile of respondents

Table-3 shows the frequency and percentages of distribution of the profile of the respondents. The distribution of the respondents by gender is 37.9% male and 62.1% female. A majority of the respondents are in between 18 to 20 years-old which is about 91.5.0% followed by 21-23 years-old, 7.6% respectively. Most of the respondents are from the Sarawak campus 85.5%. A majority (64.4%) of the respondents have taken a loan for their studies from education funding bodies. According to the results, the percentage of respondents who are pursuing their Diploma is 92.4%, while those at the Degree level are 7.6%. Most of the respondents are from families with between 4-6 siblings (58.8%) and 7-9 siblings (36.1%). Only a few (1.5%) of the respondents come from families with 1-3 siblings.

Variables	Category	Frequency	Percentage
Gender	Male	125	37.9
	Female	205	62.1
	18-20	303	91.5
Age	21-23	25	7.6
	24-25	3	0.9
Campus	UiTM Sabah	48	14.5
	UiTM Sarawak	282	85.5
Level of Study	Diploma	306	92.4
	Degree	24	7.6
Education Funding	Loan	212	64.4
	Scholarship	3	0.9
	Self-funding	113	34.4
	others	1	0.3
No in Family	3-Jan	5	1.5
	6-Apr	194	58.8
	9-Jul	119	36.1
	>9	12	3.6

Table 3: Respondents' profile

As the objective of this study was to ascertain the relationship between cultural adaptation, financial constraints and students' mobility to Borneo, we employed a bivariate statistical analysis to achieve the objective. In addition, assumptions underlying the inferential statistics (Pearson Correlation) have been satisfied, especially linearity, scale of measurement and normality of data distribution as mentioned earlier in the paper (Ambali, 2009). The results of the Pearson correlation as shown in Table-4 implied that there is a significant positive relationship between cultural

adaptation and student mobility, where r = 0.527, p<0.01. In addition, the result also indicates a significant positive relationship between external financial constraints on the student and their mobility with r = 0.186, p<0.01. However, the results indicate a negative relationship between internal financial constraints and students' mobility whereby r = -0.240, p<0.01.

	Mobility		
Construct-Variables	Pearson Correlation(r)	Sig	
Cultural Adaptation	0.527^{**}	0	
Internal Financial Constraint	-0.240**	0	
External Financial Constraint	0.186**	0	

Table 4: Correlation results

** represents significant at 1% level

Hypotheses testing

Having satisfied all assumptions of multiple regression, which include: normality, linearity, absence of collinearity as captured by the values of the Variance Inflation Factor (VIF) and tolerance level (Ambali, 2008). Among the predictors, a multiple regression analysis was undertaken to test the three postulated hypothesis put forward in this paper. The results depicted an R^2 value of 0.32 indicating that 32% of the variance in students' mobility level to Borneo can be explained by cultural adaptation, for both internal and external financial constraints. It is of paramount importance that the predictive capacity of R^2 of the research model for the study (i.e., endogenous latent variable) is examined (see: Table 5).

Hypotheses	Relationship	β -Coefficient	t-value	Remark
H1	^a CA -> Mobility	0.495	10.26**	Accept
H2	^b IFC -> Mobility	-0.187	3.95**	Accept
H3	^c EFC-> Mobility	0.05	1.06	Reject
$R^2 = 0.32$, $F = 47.97$, ^a VIF (CA/Cultural Adaptation) = 0.94, Tolerance = 1.06; ^b VIF (IFC/Internal				
Financial Constraint) = 0.97, Tolerance=1.02; ^c VIF (EFC/External Financial. Constraint) = 0.93,				
Tolerance=1.0	07.			

Table 5: Summary of regression analysis results

** represents significant at 1% level

It is worth it to note that, R^2 values of 0.67, 0.30 and 0.19 for dependent variables are described as substantial, moderate and weak respectively(Chin, 1998). In this study, the R^2 value of endogenous latent or dependent variables (i.e., *students' mobility*) explained by the three predictive constructs is 32%, and is within a substantial level. In addition, the results in Table-5 also show that cultural adaptation is positively related to student mobility with beta values $\beta = 0.495$, t-value = 10.26, p<0.01. Therefore, hypothesis (*H1*) of the study is accepted. The result equally established a

positive relationship between external financial constraint and student mobility with β values = 0.05, but it is not significant as p>0.05. Therefore, hypothesis (*H3*) of the study is rejected. However, in this study, the results also confirmed that a negative relationship exists between internal financial constraints and students' mobility to Borneo with β = -0.187, t-value = -3.95, p<0.01. Therefore, hypothesis (*H2*) is accepted as postulated in the study.

CONCLUSION AND RECOMMENDATIONS

This paper has demonstrated the relationship between cultural adaptation and financial constraints regardless of whether internal or external as key determinants of students' mobility to Borneo for further studies. The results show positive significant relationship between acculturation or cultural adaptation and students' mobility. It also helps ascertained the nature of relationships between internal financial constraints and mobility. In this context, the results show a positive relationship between students' internal constraint and mobility to Borneo. This implies that the willingness and acceptance of UiTM admissions by young school leavers to further studies in Borneo depends on the financial capability of the parents, especially when internal sources of funding are not guaranteed. The same goes to external financial constraint, which is positively related to students' mobility in this paper. Sometimes, students given admission find it difficult to study loans or scholarships. Therefore rejection of UiTM admission by students from the Penisular Malaysia to study in Borneo may not be their preferred option but due to lack of financial sources for their studies and other essential monetary needs of life. Hence, the UiTM authority needs to pay attention to these findings to facilitate mobility of students to Borneo. Financial aid, as suggested in this paper, is one way to increase students' mobility. This could be in terms of an air-ticket at least once or twice within the duration of study. For students who are financially poor but very brilliant, internal endowment funds could also be arranged either as a form of loans or scholarships for them. It is hoped that the findings of this study will help the university tackle the issue of outright rejections of UiTM admissions to study at Borneo by students from Peninsular Malaysia vis-a-vis the Sarawakians and Sabahans young school leavers in the future. Based on the findings in this study, the following are recommended for further action by the institution as well as by policy-makers. Most of the students need co-activation in adapting to new environments. Landing in Borneo for the first time requires familiarity with the local way of life. Social interaction should be encouraged by the university through co-curriculum activities among Sabahans, Sarawakians and those from Peninsular Malaysia.

Group assignments that require those from Borneo and the Peninsular to work together are crucial to facilitate mutual cultural adaptation. University internal assistance for less privileged students is essential. Since most students are from poor families and are far from their parents, they would definitely need financial help from time to time.

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