

The Mediating Effects of Subjective Well-Being on the Relationship between the COVID-19 Pandemic and Withdrawal Intention among B40 University Students: A Conceptual Framework

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Abstract

Despite many studies investigating the determinants of students' withdrawal intention, scant evidence could be found related to how COVID-19 occurrence affected the intention to drop out by university students. Furthermore, the mediating effect of students' subjective well-being has been ignored by previous studies. Therefore, this conceptual paper proposes a framework which links the mediating effect of subjective well-being on the relationship between COVID-19 occurrence and students' withdrawal intention from university. In addition, this paper also proposes a quantitative cross-sectional survey to verify the proposed framework. A research sample of undergraduate students from many disciplines and study areas belonging to the B40 socioeconomic group currently enrolled in both public and private institutions in Malaysia would be surveyed and data would be analyzed using PLS-SEM. The framework proposed by this study highlights a research gap in the present literature which needs to be filled to enhance the current understanding of extended effect of COVID-19 to higher education.

Keywords:

Withdrawal Intention, B40, COVID-19, Subjective Well-Being

INTRODUCTION

The worldwide transmission of COVID-19 persists unabated, exhibiting no discernible indications of deceleration. As of May 24, 2021, the World Health Organisation (WHO) has recorded a total of 166,814,851 confirmed infections of COVID-19, along with 3,458,905 deaths.(WHO, 2020). As a result of COVID-19, many people lost their jobs. It exacerbated risks, particularly for those with less economic security, such as the self-employed, young people, women, and members of minority groups (ILO-OECD, 2020). Department of Statistic Malaysia provided classification of income groups into 3 main categories, whereby T20 with the mean (average) monthly income of RM19,752, M40 with the mean (average) monthly income of RM7,971, followed by B40 with the mean (average) monthly income of RM3,401 (MEF, 2023). Hence, students in the B40 age range from 13 and up are viewed as vulnerable. The Ministry of Higher Education has prioritized five focus areas, including ensuring all

students have equal access to lifelong education (StudyMalaysia.com, 2021). Increased access to the best education for all Malaysians, regardless of background or financial situation, is a goal of continuing initiatives of the Ministry of Higher Education (MOHE) (2012b). This research was motivated by the Shared Prosperity Vision 2030, which highlighted the growing gap in median monthly income between the T20 and B40 age groups and the disproportionately large number of semi- and low-skilled employees (72.8 percent). B40's difficulties with e-learning were discovered to have been exacerbated by the sudden spread of COVID-19 (Chung et al., 2020).

Despite the government's best efforts, many pupils drop out of school, suffer from poor mental health, and live in unsafe environments (Malay Mail, 2020; The Star, 2020). This study is in line with the objectives of the government to decrease the country's dependence on semi- and low-skilled workforce, address economic sabotage and discrimination, enhance the overall welfare of communities, and reduce wealth inequality. These objectives correspond to the third, fourth, fifth, and seventh Strategic Thrusts, namely human capital, the labour market and employee compensation, social well-being, and social capital, respectively. By polarity management, nine vulnerable groups, including children, will receive priority treatment. Present endeavours primarily focus on mitigating the surge in individuals who tested positive for the COVID-19 virus (KKM, 2021). This problem is complicated by medical worker shortages (CDC, 2020) and worn-out frontlines workers (NST, 2020). Therefore, this research aims to explain why events like COVID-19 fuel B40 students' desire to leave college. The extraordinary COVID-19 epidemic that has created unimaginable mental agony has been claimed to increase the withdrawal intention of university students, even though comprehensive research has been conducted on college students' dropout rates. The closure of schools and universities exacerbates difficulties in measuring student participation; the danger of student attrition is not visible until classes are resumed (World Bank, 2020).

LITERATURE REVIEW

Pandemic of COVID-19

The etiology of COVID-19 can be attributed to the emergence of a novel SARS-CoV-2, first identified on December 31, 2019, in Wuhan, China, as reported by the World Health Organisation (2020). This illness, characterised by its ability to resist mortality, has resulted in a valuable disruption on a worldwide scale. The global impact of COVID-19 continues to persist without any indication of abatement. As of May 24, 2021, according to the World Health Organisation (WHO, 2021), there had been 166,814,851 confirmed cases of COVID-19, with 3,458,055 documented fatalities. In response to a sustained increase in daily new COVID-19 cases exceeding 6,000 for seven days, Malaysia has implemented a new movement control order, MCO 3.0 (CNA, 2021). This analysis employs the Affective Events Theory, which strives to explain the impact of events on individuals, as its theoretical framework. The explanation is substantiated by the inclusion of references to McKibbin and Fernando (2020) as well as Smith et al. (2011). Specifically, the outbreak of the COVID-19 disease is highlighted as an event that has caused disorder in society's daily routines and has disrupted economic growth.

Additionally, it is argued that this event has had a lasting and significant effect on individuals' well-being (Restubog et al., 2020). According to Fernández Cruz et al. (2020), research findings indicate that students who struggle to navigate and overcome challenging circumstances effectively face a heightened likelihood of experiencing academic

underachievement and ultimately discontinuing their education. This study posits that the repercussions of bad events, such as the COVID-19 Pandemic, are anticipated to disproportionately severely affect those already disadvantaged, explicitly referring to university students belonging to the B40 socioeconomic group.

Withdrawal Intention

As demonstrated by the works of Thomas (2002) and Tinto (1975) cited by Haverila et al. (2020), the issue of low retention rates in academic institutions has been the subject of ongoing scholarly discussion. Tinto (1973) established two classifications for dropout phenomena: the first pertains to those who withdraw from their registered institution without attaining any degree, while the second category encompasses those who fail to get a degree despite their enrollment (Sandoval-Palis et al., 2020). According to Sandoval-Palis et al. (2020), the study revealed that students who were most susceptible to dropping out were those in precarious circumstances and had low academic performance.

A comprehensive investigation used categorisation methodologies to forecast student withdrawal rates from academic institutions (Sani et al., 2020). This research offers valuable insights by identifying B40 university students as vulnerable to dropout. In Malaysia, the emphasis of categorisation strategies in education has primarily been on student achievement rather than attrition, as Sani et al. (2020) noted. The assessment of the impact of student attrition rate involved the examination of many criteria, including demographic characteristics, involvement in virtual learning, academic achievement, transcripts, financial considerations, and sociodemographic variables (Sani et al., 2020). According to Ueda et al. (2022), students belonging to the B40 group are considered to be susceptible populations with a heightened susceptibility to the effects of the COVID-19 pandemic. Because of the long-term problems caused by the COVID-19 pandemic, these marginalised groups are more likely to experience social upheaval, such as economic instability, the stress of having to care for others, and the stress of being confined, such as living in small homes and having their daily routines changed (Prime et al., 2020).

Bernardo et al. (2016) suggest that the act of dropping out from educational institutions has negative outcomes for both the individuals involved and the reputation of the institutions themselves. Moreover, Iglesias et al. (2020) asserts that such dropouts have far-reaching implications for economic advancement and the broader societal fabric. The research conducted by Willcoxson et al. (2011) reveals a noteworthy association between the expectations held by first-year students regarding the educational institution and their likelihood of withdrawing from it (Li & Carroll, 2020). The consequences of dropouts encompass several aspects, such as the potential for defaulting on student debts, diminished prospects for obtaining well-compensated employment, and a significant missed opportunity for the nation's efforts to uplift the B40 demographic to higher professional and skilled levels, as observed by Sani et al. (2020).

Weiss and Cropanzano (1996) employ the Affective occurrences Theory (AET) to elucidate the impact of unfavourable occurrences on behaviour guided by judgment. Chen et al. (2020) posits that the attitude and behaviour of an individual are influenced by the occurrence of an adverse event, as suggested by the AET. The stressor-emotion model was indicated by Spector and Fox (2005), whereas Martinko et al. (2002) utilised causal reasoning theory to elucidate the emotional event process. The process described entails an individual's subjective assessment of an occurrence, resulting in counterproductive behavioural actions (Krischer et al., 2010). A study in Luxembourg revealed a substantial correlation between

unfavourable life experiences and an inclination towards dropping out and the likelihood of dropout occurrence (Samuel & Burger, 2020). The COVID-19 epidemic has precipitated a substantial worldwide health disaster, resulting in far-reaching ramifications. Significant economic consequences are observed, as indicated by a notable decline in employment opportunities (Pew Research Centre, 2020).

Furthermore, it is worth noting that there has been a significant rise in psychiatric disorders, as reported by the American Psychiatric Association (APA, 2020). This has been accompanied by a lengthy disruption to social systems, as highlighted by Prime et al. (2020). Additionally, there has been a global upsurge in demonstrations against lockdown measures, as documented by the World Politics Review (WPR, 2020). Like several other nations, Malaysia has also experienced the repercussions of the various difficulties posed by the COVID-19 Pandemic. The Edge Markets (2021) analysis indicates a notable escalation in job decline.

Additionally, TheMalaysianReserve (2021) highlights a rise in suicide instances. Moreover, NST (2020) sheds light on the issue of domestic violence, while Malay Mail (2020) reports on the concerning trend of student withdrawal from academic pursuits. Hence, this study posits that unpleasant occurrences, such as the COVID-19 epidemic, elicit a propensity among university students belonging to the B40 socioeconomic group to consider withdrawing from their academic pursuits.

Subjective Well-being (SWB)

The claim was posited that by placing significant attention on dropout as the result of a multifaceted process. The potential impact of brief stresses and ephemeral psychological states on dropout intentions and actual dropout behaviour may have been accidentally disregarded (Samuel & Burger, 2020). This oversight is particularly relevant in situations when acute suicidal impulses are involved (The Star, 2021). During the COVID-19 Pandemic, the prevalence of mental health issues such as depression, anxiety, and stress-related disorders has increased, according to a study (Thakur, 2020). As these emotional states are believed to play a significant role in withdrawal intentions, this highlights the significance of addressing emotional well-being to reduce individual attrition rates. According to Krischer et al. (2010), the Affective occurrences Theory posits that unfavourable occurrences lead to a detrimental passionate encounter, subsequently stimulating behaviour guided by judgment. The Affective Events Theory is particularly noteworthy for its ability to provide insight into the impact of adverse events, such as the COVID-19 Pandemic, on individuals' emotional states, hence impacting their decision-making processes (Weiss & Beal, 2005).

The emotional responses of university students from the B40 socioeconomic category have been triggered by the negative repercussions of the COVID-19 epidemic, as posited by the Adverse Event Theory (AET). Consequently, these students have begun to consider discontinuing their education. To put it another, the withdrawal intention of university students in the B40 socioeconomic group will be heightened due to a decline in their subjective well-being. In this study, the researchers have selected subjective well-being as the preferable indicator of emotional state, considering both the pursuit of current well-being and the aspiration for long-term well-being. The observation substantiates this assertion that subjective well-being is commonly employed to comprehensively evaluate an individual's life (Dolan, Peasgood, & White, 2008).

According to Diener et al. (1999), subjective well-being (SWB) is commonly conceptualised as a multidimensional construct that includes both emotional experiences and

cognitive evaluations of an individual's existence (Dolan et al., 2008). According to Yan et al. (2021), pandemics have the potential to elicit significant amounts of stress. To date, a research investigation centered on the withdrawal intention of university students from the B40 socioeconomic group has shown the necessity of examining the emotional well-being of these individuals. Accurately assessing student participation is a significant difficulty for educational institutions, exceptionally when schools and universities are closed. Without an efficient tracking system in place, it is difficult to determine the extent of student engagement.

Furthermore, the possibility of student attrition may only become evident when educational institutions are authorised to recommence their activities (World Bank, 2020). Furthermore, the use of Subjective well-being as a comprehensive measure of an individual's life is suggested to be timely and relevant, given the challenges encountered by university administrators in accurately assessing students' genuine emotional states, especially during the current critical period of adhering to strict standard operating procedures to address the globally concerning situation. During the COVID-19 pandemic, students were subject to limitations on their mobility, either being confined to their dormitories or required to remain within their own residences.

This study aims to enhance an early intervention strategy by examining the present emotional condition of B40 university students, which may potentially impact their desire to withdraw. Hence, it is imperative to establish a framework for subjective well-being to make progress in developing appropriate strategies and intervention programs that cater to university students who are in danger of discontinuing their studies. This study aims to give university administration insights into the factors that influence subjective well-being among B40 group students and the possible ramifications of these factors in the context of the COVID-19 Pandemic. Based on the synthesis of the literature review, the focuses of this research are;

- i. to elucidate the correlation between unfavorable occurrences felt as a result of the COVID-19 pandemic and the withdrawal intention of students in the B40 group.
- ii. to explain the correlation between adverse circumstances attributed to the COVID-19 pandemic and the subjective well-being of students belonging to the B40 socioeconomic group.
- iii. to elucidate the relationship between Subjective Well-being and Withdrawal Intention among students from the B40 socioeconomic group.
- iv. to elucidate the mediation function of subjective well-being in the relationship between the perception of unpleasant events associated with the COVID-19 pandemic and the withdrawal intention of students in the B40 group.

METHODOLOGY

Research Design

The study design encompasses several components and methodologies (Sproull, 1995). Quantitative cross-sectional survey-based studies are commonly favored as a study approach in response to the uncertainties arising from the COVID-19 pandemic, particularly in light of the expected prolongation of the movement control order (MCO), which serves as a risk mitigation strategy. Wysocki (2008) also explained the Cross-sectional research enables researchers to investigate cohorts of individuals at a certain moment in time.

Population and Sampling

The research sample consists of undergraduate students from many disciplines and study areas belonging to the B40 socioeconomic group currently enrolled in both public and private institutions in Malaysia. The study will focus on undergraduate students from each state in Malaysia to gather samples. According to Hair et al. (2010), having a minimum of 100 participants for research models with five or fewer constructs is recommended. The suggested range for research models with seven or fewer constructs is between 150 and 300 participants. Additionally, for research models that involve several constructs, it is advised to have a sample size of more than 500 participants.

Data Collection Procedure

The survey approach is being contemplated for this study because it can gather substantial data (Cooper & Schindler, 2014; Saunders et al., 2009). Furthermore, it is worth noting that one of the most renowned and extensively employed data collection techniques in business and management studies is the survey method, as highlighted by Saunders et al. (2009). The aforementioned technique offers notable benefits owing to its straightforward implementation, which may be linked to participants' familiarity with the survey mechanism, as highlighted by Baxter and Babbie (2004) and Fraenkel and Waller (2002). The study proposal centres on the dependent variable of withdrawal intention, examining the independent variables of the COVID-19 epidemic and subjective well-being. The survey has four distinct elements, namely personal information, unfavourable encounters, emotional well-being, and unproductive job behaviours.

Structured examinations, a confined and predetermined set of query options, were used to determine the exploratory nature of the inquiries in this study. In consideration of the demanding academic schedules of the B40 cohort, it is suggested that the survey be completed in less than 30 minutes. This study asked Classification Questions (sociodemographic variables) like age, gender, race, marriage status, number of children, course taken, education level, and university. This study will employ a 5-point Likert Scale to evaluate three concepts. Included are the 22-item Impact of Event Scale, Revised (IES-R), the 15-item Life Satisfaction and Effect Balance Score, and the 3-item Withdrawal Intention modified from the Turnover Intention Scale.

Data Analysis

During data analysis, all returned responses will be numbered for identification purposes. The questionnaires will be coded and imported into SPSS version 22.0 for analysis. Absent responses (if any) will be identified and coded separately from reactions that cannot be used to increase the reliability of the study. SmartPLS will use the PLS-SEM method to analyze the collected data (Henseler, Hubona, and Pauline, 2016; Hair, Hult, Ringle, & Sarstedt, 2017).

Descriptive Analysis

The descriptive information examines many statistical measures, including frequency, average score, mean, and standard deviations. The descriptive analysis incorporated the sample characteristics and all the constructs employed in the research. The Partial Least Squares (PLS) technique, as described by Wold (1982), is a form of second-generation structural equation modeling. It is utilized in structural equation models that incorporate latent variables and a

relationship between an array of variables and their effects (Latan & Ramli, 2013; Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014).

The strategy described in this study is a very effective and adaptable method utilized in building and predicting statistical models (Kwong & Wong, 2013; Henseler et al., 2016; Hair et al., 2017). The study project has chosen to utilize Partial Least Squares Structural Equation Modelling (PLS-SEM) due to the following factors.

Firstly, it is essential to note that most social science research data often exhibit deviations from normality (Osborn, 2010). However, it is worth mentioning that the Partial Least Squares (PLS) path modeling technique does not need the assumption of normality for the data. PLS treats non-normal data like normal data. In this study, the PLS path modeling technique was employed to mitigate any challenges related to normality that might develop during the data analysis (Chin, 2010).

Furthermore, Bollen (1989) asserts that Partial Least Squares Structural Equation Modelling (PLS-SEM) has the potential to yield pertinent and reliable findings. In contrast, alternative analytic methods such as SPSS sometimes produce inconclusive results, necessitating further studies. Structural Equation Modelling (SEM) is well recognised as a prominent statistical technique utilised in social and behavioral sciences. It can simultaneously examine many interactions (Hair et al., 2014; Tabachnick & Fidel, 2014; Latan & Ramli, 2013).

Furthermore, Hulland (1999) emphasised that using Partial Least Squares (PLS) route modeling is particularly suitable for real-world scenarios and can be advantageous when dealing with intricate models. The expectations around soft modeling techniques, such as resilience in developing and verifying complex models, are focused on accurately estimating these models (Hair, Ringle, & Sarstedt, 2013; Latan & Ramli, 2013). The present study examines the relationship between four models inside the structural model framework, utilising Partial Least Squares Structural Equation Modelling (PLS-SEM) to achieve accurate prediction.

Furthermore, when it comes to mediation evaluations, structural equation models have emerged as a primary method of analysis, surpassing regression analysis (Preacher & Hayes, 2004; Hair et al., 2013). The efficacy of this approach stems from its ability to account for measurement flaws and accurately evaluate mediating effects (Nitzl, Roldan, & Cepeda, 2016). The current study employed the SmartPLS route modeling technique to validate the measurement and structural models. The measurement methodology was utilised to assess the reliability and validity of the constructs. In contrast, the researchers employed a structural model to conduct the bivariate correlation analysis and regression analysis to elucidate the relationships and impacts among the investigated components (Latan & Ramli, 2013; Henseler, Ringle, & Sarstedt, 2015). The mediating effects of subjective well-being on the link between the perceived adverse event of COVID-19 and the withdrawal intention of B40 university students were determined using the PLS algorithm and bootstrapping approach (Preacher & Hayes, 2004; 2008).

Evaluation of PLS models

Hair et al. (2013) put forth two vital methodological components for assessing PLS Models: the examination of the measurement model and the structural model.

Evaluation of Measurement Model

This study assesses the reflecting measurement models by examining their internal consistency, concept unidimensional, concurrent, and discriminant validity.

Evaluation of the Structural Model

On the contrary, the primary factor for evaluating the structural model is the assessment of many criteria, such as R-squared, practical significance, predictive relevance, goodness of fit, predictive performance, and hypothesis testing (Henseler & Sarstedt, 2013).

Measurement Model

The measurement model entails the assessment of reflecting measurement models, focusing on their internal consistency, unidimensional, convergent validity, and discriminant validity, as outlined in the following summary:

- a) The construct validity of a measurement model is established when the indicator loadings are above a threshold of 0.70. The term "confirmatory factor analysis" (CFA) is also used to refer to this concept (Hair et al., 2011).
- b) Convergent validity refers to the extent to which different measures of the same construct are positively related. To establish convergent validity, the average variance extracted (AVE) should exceed a threshold of 0.50, as suggested by Hair et al. (2014).
- c) Discriminant validity refers to the extent to which a latent construct is distinct from other constructs. According to Fornell-Larcker (1981), discriminant validity is established when a construct's average variance extracted (AVE) is higher than the squared correlation between that construct and another latent construct. The loadings of the indicator have been compared to the cross-loadings of all other hands. Nevertheless, the correlation's heterotrait-monotrait ratio (HTMT) is considered significant (Henseler et al., 2015).
- d) Internal Consistency Reliability - Cronbach's alpha is commonly regarded as the minimum internal consistency reliability estimate. In contrast, composite reliability is the maximum estimate of the actual reliability, which remains unknown. According to Cronbach and Meehl (1955) and Hair et al. (2014), both measurements must be above a threshold of 0.70.

Structural Model

- a) The significance of R-squared (R^2) values in marketing research studies is determined based on thresholds of 0.75, 0.50, and 0.25, which are seen as indicators of strong, moderate, and weak relationships, respectively (Henseler, Ringle, & Sinkovics, 2009; Chin, 2010; Hair et al., 2011).
- b) The assessment of the impact of effect sizes of latent variables on dependent latent variables may be conducted by an analysis of f^2 , which quantifies the appropriate magnitude. According to the study done by MacKinnon and Fairchild (2010), it has been demonstrated that effect sizes of 0.10, 0.30, and 0.50, as described by Cohen (1988), may be categorised as small, medium, and large, respectively, concerning the predictive variables.
- c) The predictive validity of the model can be evaluated using a blindfolding technique, as suggested by Tenenhaus, Esposito, Chatelin, and Lauro (2005). This technique involves calculating the value of Q^2 , which is obtained by subtracting the ratio of the

sum of squared errors (SSE) from the sum of squares of the observed responses (SSO) from one. According to Ringle, Wende, and Becker (2015), a positive value of Q^2 signifies the existence of predictive validity inside the model, whereas a negative value of Q^2 shows the lack of predictive validity.

- d) The model's measure of goodness of fit is designated as the only indicator of goodness of fit in PLS-SEM. The word "step" mentioned here pertains to the calculation of the geometric mean of the average variance extracted (AVE) of the endogenous variables and the average coefficient of determination (R^2). According to Latan and Ghazali (2012), prior research (Tenenhaus et al., 2005; Henseler & Sarstedt, 2013) have classed goodness-of-fit values of 0.10, 0.25, and 0.36 as small, medium, and large, respectively.
- e) The scholarly article by Shmueli et al. (2016) provides an extensive framework for prediction utilising Partial Least Squares (PLS) route models. The authors present a comprehensive set of methodologies for conducting forecasts and assessing the predictive accuracy of these models.
- f) Hypothesis testing entails evaluating the statistical significance of path coefficients using the bootstrapping method (Preacher & Hayes, 2004; 2008). The methodology involves employing a minimum of 5,000 bootstrap samples, requiring the number of instances to align with the number of observations in the original model. Helm, Eggert, and Garnefeld (2009) and Hair et al. (2014) provided the crucial t-values for three-tailed tests. The values observed are 1.65 at a significance level of 0.10, 1.96 at a significance level of 0.05, and 2.58 at a significance level of 0.01.

CONCLUSION

This study provides an analysis of the effects of the COVID-19 epidemic on the well-being of university students. It explores how these effects might influence students' decision-making processes, potentially leading to adverse outcomes in their academic pursuits and compromising their safety and general well-being. In light of the enduring economic and social consequences of the COVID-19 pandemic, academic institutions must implement the subjective well-being framework to assist B40 group students in navigating the challenges brought about by COVID-19 and adapting to the new educational norms.

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