

*Challenges Experienced by Malaysian Students Abroad*  
(Cabaran yang Dihadapi oleh Pelajar Malaysia di Luar Negara)

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*ABSTRACT*

*This paper examines the challenges and adaptations faced by Malaysian students while studying abroad. To improve the quality of human capital in the country, many firms encourage Malaysian students to study overseas in various fields. The quality of education and the advancement of science and technology in foreign countries enable students to gain new knowledge that is not offered by local universities. Nevertheless, students suffer from financial stress and culture shocks when adapting to a new environment in host countries. This study examines 198 Malaysian students from numerous universities and colleges abroad, including Europe, Asia, Oceania, North America, and Middle East. The findings imply that students experience financial hardship and depend on several sources to survive when studying abroad. In addition, students face difficulties in practicing their religions and cultures, language proficiencies, and changes in food preferences. The lack of social support and the limited number of friends are also the dilemmas faced by the students in the host country.*

*Keywords: Financial stress; culture shocks; Malaysian students; study abroad*

*ABSTRAK*

Kertas ini mengkaji cabaran dan penyesuaian yang dihadapi oleh pelajar Malaysia semasa belajar di luar negara. Untuk meningkatkan kualiti modal insan di negara ini, firma menggalakkan pelajar Malaysia untuk belajar di luar negara dalam pelbagai bidang. Kualiti pendidikan dan kemajuan sains dan teknologi di negara-negara asing membolehkan pelajar mendapat pengetahuan baru yang tidak ditawarkan oleh universiti tempatan. Walau bagaimanapun, pelajar mengalami tekanan kewangan dan kejutan budaya apabila menyesuaikan diri dengan persekitaran yang baru di negara hos. Kajian dibuat di kalangan 198 pelajar Malaysia dari pelbagai universiti dan kolej di luar negara, termasuk Eropah, Asia, Oceania, Amerika Utara, dan Timur Tengah. Dapatan kajian menunjukkan bahawa pelajar mengalami masalah kewangan dan bergantung kepada beberapa sumber untuk terus hidup apabila belajar di luar negara. Selain itu, pelajar menghadapi masalah dalam mengamalkan agama dan budaya mereka, kecekapan bahasa, dan perubahan dalam pilihan makanan. Kekurangan sokongan sosial dan bilangan kawan yang terhad juga adalah dilema yang dihadapi oleh para pelajar di negara hos.

Kata kunci: Tekanan kewangan; kejutan budaya; pelajar Malaysia; belajar di luar negara

## INTRODUCTION

The increasing attraction of a foreign degree stems from perspectives that students benefit from better career opportunities and higher quality life in progressively internationalized workplaces. Students strive vigorously to gain entry into educational institutions abroad. Anecdotal evidence based on survey findings by Anderson Market Analytics (2015) shows that 72.2% of undergraduate students favor to study abroad. A total of more than 1,100 undergraduates are asked about their faiths of studying overseas in the survey. Further, the poll indicates that Malaysian students select United Kingdom as the main choice of destinations followed by United States, Australia, and Singapore. The survey also discloses that financing is the greatest obstacle when considering higher learning institutions abroad.

Tagg (2014) reports that Malaysian students prefer to pursue their studies overseas rather than in Malaysia to seek for a distinguished professor in a specific field. The students want the best education to obtain a respected job and a fat salary especially for those who are taking a doctorate degree. Further, the encouragement of family is important to encourage students to make decision in studying abroad. Some students have extended family who resides in the host country in which they can help students to adjust with the new culture environment. Such findings are similar with those of Deloitte (2008). Tagg (2014) provides additional evidence that studying abroad is an opportunity for students to experience new culture and gain new knowledge in foreign countries.

Despite the benefits of studying abroad, students endure challenges such as financial stress that is related to savings and survival needs. Malaysian students also experience culture shocks for a period of time as they live in a different culture compared to that in the home country. Students feel personal disorientation when experiencing an unfamiliar way of life in the foreign country.

Previous studies find that language competencies of students in the host country, differences in social networks, and food culture shocks are difficulties faced by students abroad (Anderson & Betz, 2001; Poyrazli, Arbona, Nora, McPherson, & Pisecco, 2002; Zhang & Goodson, 2011). Therefore, there is a crucial need to fear about the pressing problems faced by the Malaysian students who have been struggling to survive in other countries.

This study investigates the financial stress and culture shock related issues experienced by Malaysian students around the world to get a better understanding of the concerns involved. The personal experience

of Malaysian students on the adaptation to the host country is examined. A total of 198 students take part in this study, consisting of respondents from Europe, Asia, Oceania, North America, and Middle East.

This study provides several vital implications to policymakers, academics, and researchers. Specifically, this study aims to strengthen the understanding of the financial stress, culture shocks, and adaptation experienced by Malaysian students abroad in further details using a large number of participants from various colleges and universities abroad. In addition, policymakers can implement initiatives designed to assist the students studying abroad.

The remainder of this paper is organized as follows. Section 2 reviews the literature. Section 3 describes the data and the methodology. Section 4 presents the findings and Section 5 provides the conclusion.

## LITERATURE REVIEW

Financial stress is related to the incapability of meeting financial commitments among college students (Northern, Obrien, & Goetz, 2010). Heckman, Lim, and Montalto (2014) report that the majority of the students experience financial stress due to their personal finance. Students spend most of their time in educational institutions and therefore they do not have the opportunity to generate income by seeking for some part time jobs during the leisure time (Falahati, Paim, Ismail, Haron, & Masud, 2011). Most students who newly enter universities do not take responsibility to prepare their own money. Hence, students need to manage their money smartly by using their own financial skills in spending for a variety of expenses to survive in the university (Cunningham, 2001; Mae, 2002).

Munro and Hirt (1998) indicate that students are at risk due to the lack of knowledge in budgeting and money management. Budgeting is the act of dividing financial sources into several categories to track expenses (Kidwell & Turrisi, 2004). Budgeting is fundamental in financial management as it can influence the spending patterns and avoid overspending that lead to debt accumulations and negative outcomes.

Religions and cultures concern with human attitudes and beliefs including values, moral codes, and traditions (Ember & Ember, 1990; Lacina, 2002). If citizens are unable to accept other religions in their countries, people from different backgrounds feel offended as people from host countries start to feel suspicious of them and this may lead to the difficulty

of adapting to the new culture (Al-Sharideh & Goe, 1998; Lacina, 2002). Students abroad encounter several problems in adjusting to the new environment and culture because of the differences in norms and values, causing loneliness, tiredness, feeling of being victimized, negative responses, and paranoia. In addition, Poyrazli, Arbona, Bullington, and Pisecco (2001) show that students suffer from poor academic results as a result of their inability in coping with the new culture.

Research by Furnham and Erdman (1995) states that language competencies are crucial for students abroad. Based on the survey, most of the participants experience communication problems with the society in host countries. Although English language is used globally and the preparation of the language is made in home countries, students still have problems in understanding the language of the host country because the society tend to use their native languages instead of English. Hence, the relative importance of foreign students placed on host language proficiency is crucial (Mustaffa & Ilias, 2013).

It is a must for students to master good socializing skills to survive in foreign countries. Previous research documents that there is a link between the period of staying in foreign countries and social support received. The longer the period of staying in host countries, students are able to make new friends and enhance their social networks by communicating with the local society (Daly & Carpenter, 1985; Moghaddam, Taylor, & Wright, 1993; Ward & Kennedy, 1994). Further, Novera (2004) reports that students struggle to find halal food while studying overseas. There are only certain places sell the halal food.

As shown in the literature review, there are many challenges experienced by students abroad. This study contributes to the literature by providing new evidence on the problems faced by Malaysian students in various universities and colleges abroad.

## DATA AND METHODOLOGY

Data is collected from 198 Malaysian students studying abroad in various universities and colleges in 2016. In particular, the respondents are from 98 universities and colleges in different regions in the world, including Europe, Asia, Oceania, North America, and Middle East as reported in Appendix A. These are the popular regions where Malaysian students choose to study.

Students are asked to complete the questionnaires forwarded through Google Forms. A few open ended questions are provided to give extra

depth of knowledge about the experience encountered by Malaysian students in the foreign countries. The questionnaire is used to examine the financial stress and culture shocks faced by students overseas. The questionnaire is adapted from Baier (2005) and Allen and Kinchen (2009).

## RESULTS

Table 1 presents the demographic information on Malaysian students abroad. There are 57 male respondents and 141 female respondents. The majority of the respondents are Malay with 183 students. Further, the Asian region has the highest number of respondents in this study. Specifically, the percentage of students studying in Asia, Europe, Oceania, Middle East, and North America are 59.6%, 22.2%, 10.6%, 4.6%, and 3% respectively.

Moreover, Islam is the dominant religion in the study. In particular, 191 respondents are Muslims, while the remaining students abroad embrace Christianity, Buddhism, and Hinduism. Most of the students studying in the field of Medical and Life Science and Engineering and Technology followed by Visual and Performance Arts, Liberal Arts, Business, and others. Nearly all of the respondents study abroad for more than a year.

Table 2 displays the financial sources obtained by Malaysian students to survive abroad. Most of the students tend to seek money by looking for part time jobs rather than asking from parents. Although they have to deal with the class schedules and assignments, working part time is one of the ways to survive in the foreign country. Moreover, some of the students borrow money from family members and friends to support the living expenses. Due to the strong currency values in the foreign country, students are forced to pursue extra money. Therefore, they suffer from financial stress due to the lack of money when studying abroad. Such findings are consistent with Northern et al. (2010) and Heckman et al. (2014). This is supported by the selected statements from the students themselves.

*I have once did not have enough money to survive in a month because my housemate had to suddenly moved out and the house rent almost doubled in price. I have never felt so ashamed to ask for money from my parents. In fact, it seems sad that I rarely get to join Malaysian student events because the transport cost is too high (Medical and Life Science, University of Sydney).*

*The cost of living in Sydney is too high. The sponsorship*

Table 1. Demographic information

Characteristics of students		N	%
Gender	Male	57	28.79
	Female	141	71.21
Race	Malay	183	92.42
	Indian	3	1.52
	Chinese	5	2.53
	Others	7	3.54
Religion	Islam	191	96.46
	Christianity	1	0.51
	Buddhism	5	2.53
	Hinduism	1	0.51
Age	18-20	25	12.63
	21-23	164	82.83
	24-26	5	2.53
	27 and above	4	2.02
Region of study	Europe	44	22.22
	Oceania	21	10.61
	Middle East	9	4.55
	North America	6	3.03
	Asia	118	59.60
Field of study	Medical and Life Science	69	34.85
	Engineering and Technology	86	43.43
	Visual and Performance Arts	3	1.52
	Liberal Arts	17	8.59
	Business	14	7.07
	Others	9	4.55
Year of study	Less than a year	13	6.57
	1-2 years	71	35.86
	3-4 years	78	39.39
	5 years and above	36	18.18

*allowance I get is enough just to survive (Medical and Life Science, University of Sydney).*

*Living cost is the most difficult experience (Medical and Life Science, University of Tasmania).*

*Finding a part time job to pay for college fees would be one of the most difficult experiences in the foreign country (Business, Kingston International College).*

*Not enough money to pay monthly house rental (Engineering and Technology, Hanyang University Korea).*

Table 2. Sources of funding

Sources of funding	N
Borrowing money from family members and friends	65
Parents	58
Working part-time job	92
Sponsorship	5

Table 3 shows the findings of whether students abroad manage their personal finance and prepare their own budgeting. There is evidence that 55 respondents claim that they are good at managing their personal finance, while the majority of the respondents manage their financial source in a moderate shape and 27 students handle their finances poorly. There are 60% of respondents have a written budget within the group that manages the finance in a good way. In contrast, 81%

of the respondents do not prepare their own budget within the group that handles the money incompetently. It indicates that students who have good management of their finance are able to control their spending and successfully avoid overspending. This is in line with the findings of Munro and Hirt (1998) and Kidwell and Turrisi (2004). Alarming, 103 out of 198 students abroad do not have a written budget.

Table 3. Personal financial management and monthly written budget

Manage personal finance		A written monthly budget		Total
		Yes	No	
Well	N	33	22	55
	%	60	40	100
Moderate	N	57	59	116
	%	49	51	100
Poorly	N	5	22	27
	%	19	81	100
Total	N	95	103	198
	%	48	52	100

Table 4 shows the number of respondents who embrace different religions in each region. More than half of the Muslim students abroad pursue their studies in Asia, followed by Europe, Oceania, Middle East, and North America. Muslim students have most difficulties in practicing their religions and cultures while studying

abroad. The results are consistent with those of Al-Sharideh and Goe (1998) and Lacina (2002). This is proven by the selections of statements from the Muslim students themselves.

*The culture of the locals would be the most difficult*

experience here (Engineering and Technology, University of Adelaide).

The changing seasons affecting the prayer times. It is common for students in United Kingdom to pray anywhere we can on campus and off campus because we have to rush to classes. Also, there is lack of Islamic environment that we always have back in Malaysia (Liberal Arts, University of Manchester).

Told to take off my hijab in a theme park due to safety purpose. No place to conduct prayers. Have different views with the local Muslims (Medical and Life Science, Ragas Dental College).

Not being able to be active in societies in universities due to the difference in cultures and customs (Engineering and Technology, University of Sydney).

Facing racism and fight for your right to practice your religion and fight prejudice against Islam (Engineering and Technology, Ecole Nationale Supérieure CPE Lyon).

People sometimes do judge us based on our appearance (Medical and Life Science, University of Padjadjaran).

Most difficult time is when people ask me about my religion and they want me to explain about it (Engineering and Technology, Ube National College of Technology).

Taken together, Muslim students have problems in practicing their religions and cultures in the foreign country regardless of the locations examined. Thus, the students have no choice but to adapt to the new environment while practicing their religions and cultures.

In addition, Malaysian students abroad have problems in communicating with foreigners. Following are comments from students who have problems with language competencies when studying abroad.

Studying all the subjects in the class by using Japanese language which is really hard (Engineering and Technology, Ichinoseki National College of Technology).

Table 4: Practicing religion in each region

Region of Study		Religion				Total
		Islam	Christianity	Buddhism	Hinduism	
Europe	N	43	0	1	0	44
	%	22.50	0.00	20.00	0.00	22.20
Oceania	N	21	0	0	0	21
	%	11.00	0.00	0.00	0.00	10.60
Middle East	N	9	0	0	0	9
	%	4.70	0.00	0.00	0.00	4.50
North America	N	6	0	0	0	6
	%	3.10	0.00	0.00	0.00	3.00
Asia	N	112	1	4	1	118
	%	58.60	100.00	80.00	100.00	59.60
Total	N	191	1	5	1	198
	%	96.50	0.50	2.50	0.50	100.00



*Having difficulties in communicating with local students in the class (Medical and Life Science, Cardiff University).*

*It is difficult to start a conversation because I do not speak Arabic and they do not speak English (Medical and Life Science, Tanta University).*

*Misunderstanding of any information provided in local languages had troubled me often” (Engineering and Technology, Tokyo Institute of Technology).*

*I have problems in understanding the English slangs of foreigners especially those who are talking in fast pace” (Medical and Life Science, The University of Melbourne).*

*It is hard to understand the lectures or people who talk too fast (Medical and Life Science, University of Bristol).*

*A bit difficult to understand their accents (Business, University of London).*

Based on the above statements, most of the local students are using the host country language to

communicate in their daily conversations. Further, students who study in the regions that use English in communication have problems in understanding the accent and speaking speed. This is probably due to the preference of Malaysian students in using Malay language rather than English in their daily lives (Sidek, 2009).

Table 5 reports that Malaysian students who stay less than a year in the foreign country are not able to have more than 10 foreign friends as their close friends, while students who stay for one year and above have more than 10 close foreign friends. The results support the findings of Daly and Carpenter (1985), Moghaddam et al. (1993), and Ward and Kennedy (1994). That is, students who stay for a longer period in the foreign country are able to broaden their social networks and make close foreign friends. This is supported by the statements below.

*The most difficult time in the foreign country is when you tried to make friends with peers (Medical and Life Science, University of Bristol).*

*Getting along with the citizens especially students is difficult (Engineering and Technology, Dongyang Mirae University).*

Table 5. Number of foreign friends and year of study

Year of study		Close foreign friends				Total
		0 or 1	2 - 5	8 - 10	More than 10	
Less than a year	N	2	10	1	0	13
	%	15.40	76.90	7.70	0.00	100
1-2 years	N	31	35	4	1	71
	%	43.70	49.30	5.60	1.40	100
3-4 years	N	28	45	4	1	78
	%	35.90	57.70	5.10	1.30	100
5 years and above	N	21	13	1	1	36
	%	58.30	36.10	2.80	2.80	100
Total	N	82	103	10	3	198
	%	41.40	52.00	5.10	1.50	100

*It is hard to make friends with local students (Engineering and Technology, Hanyang University).*

Table 6 reports that most of the respondents have problems in adjusting the change in food preferences. This is due to the host countries such as in Japan, Korea, Europe, and Oceania have limited Halal food as the Muslim population is minority. This is in line with the results of Novera (2004) who found that students are having hard time finding halal food while studying abroad. In addition, food in the host country tastes different from the food in the home country. This is supported by the selected statements by the students.

*Since I am a Muslim, the hardest thing would be food especially here, in Japan where most of its food contains alcohol, animal or pig based extracts (Liberal Arts, Daito Bunka University).*

*It is hard to find Halal restaurants since my college is at the countryside and thus I have to order all my Halal meats from online shops which is very troublesome (Engineering and Technology, Sasebo National College of Technology).*

*It is hard to find Halal franchises (Medical and Life Science, University College Dublin).*

*Halal food is very limited (Medical and Life Science, University of Bristol).*

*Missing Malaysian food but do not want to buy them from Asian restaurants in Melbourne because quite pricey (Medical and Life Science, The University of Melbourne).*

*The food is tasteless so usually I make my own food everyday. Japanese people do not eat spicy food (Engineering and Technology, Hachinohe Institute of Technology).*

The cost of the Halal food is quite expensive even though the food is sold at the Malaysian restaurant in overseas. This is due to the limited number of Halal stores and food in the host country. In order to survive in the host country, students have to buy the food from online shops, cook their own meals or travel far from the educational institution to seek for Halal food.

Table 6: Adapting to foreign food

Difficulty in adjusting to foreign food	%
Strongly agree	22.73
Agree	33.84
Neutral	24.75
Disagree	14.65
Strongly disagree	4.04

## CONCLUSION

This study analyzes the challenges experienced by the Malaysian students abroad. A total of 198 respondents from various regions, including Europe, Asia, Oceania, North America, and Middle East involved in the research. There is evidence that Malaysian students suffer from the financial stress and have problems in practicing their cultures and religions, facing language barriers, creating good social networks, and adapting to the food in the host country.

This study provides important implications to policymakers, academics, and researchers. Policy makers should design strategies to assist the students who are studying abroad to overcome their problems in terms of financial stress, culture shocks, and adaptation. For instances, financial assistance and workshop on managing culture shocks should be provided for students who are planning to study abroad. Future research should address more issues faced by Malaysian students studying overseas in various educational institutions.



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