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Contents

Factors that Influence the Financial Planning in Malaysia

Stanley Y.P.L.,Patrick K.P.K.

Abstract

According to the Employee Provident Fund, Malaysians have insufficient retirement fund to sustain their retirement life. This paper studies financial literacy and wealth accumulation among Malaysians. A sample of thirty individuals has been chosen as a focus group. The focus group consists of six groups from 25 to 55 years old. This discussion is about retirement planning and saving profile from the perceptions of different levels of education. The results show individual perception on financial literacy, attitude towards saving, and awareness towards financial products. In addition, accessibility, availability and affordability are the factors that affect the attitude towards saving, financial literacy and awareness towards financial products. The existing financial products offered in financial market are important for retirees to plan their golden years. Therefore, customers should obtain financial services and products from financial providers to achieve financial independence.

Keywords: Retirement fund, financial literacy, wealth accumulation, focus group, awareness, availability, accessibility, affordability

Corresponding Author:

Professor Stanley Yap Peng Lok,
Faculty of Graduate School of Business,
SEGi University,Kota Damansara, 47810,
Petaling Jaya, Selangor- Malaysia
Email: stanleyypl@segi.edu.my

Introduction

Over the years, personal debt among Malaysians is getting worse and as a result the excessive debt has led to default and bankruptcy Yuen (2014). The difficulty of personal debt repayment is caused by the inability to balance the debt and income.

Lu, et. al. (2015) concur with the statement by Yuen (2014) that people's debt accumulation rate rises faster than their income growth, which may result in the default towards repayment and bankruptcy. Therefore, the increase in non-performing loans, insufficient in cash flow management and the lack of financial literacy are the factors which lead to the increase of personal bankruptcy (Cheng, et. Al, 2014; Hancock et. Al, 2013; Huhmann & Mc Quitty, 2009; Roberts & Jones, 2001). Kaviyarasu (2012) pointed that among all these factors, lack of financial literacy is the main cause of failure of cash flow management.

In addition, according to the statistics of Bank Negara Malaysia, the ratio of household debt to GDP has experienced an increase since 2000. Until 2013, this ratio has become the worst ratio compared to other countries in the Asia-Pacific region. The ratio of household debt to GDP in Thailand is 30%, Indonesia is 15.8%, Hong Kong is 58%, Taiwan is 82%, Japan is 75%, and Singapore is 67% respectively (Bank Negara Malaysia, 2014). The latest data from the Department of Statistics (2014b) shows that the median monthly wages and salaries are RM1700 in 2013. This implies that half of the workforce

got this amount or less, making them deficits, and forcing them to seek for assistance to meet daily needs.

According an analysis highlighted in 2013, the household debt includes 56.5% mortgage loans, 20% car loans, 8.3% personal loans, 5% credit cards, 7.8% securities insurance, and others at 2.4%. The higher debt in mortgage, car and other luxury goods cut down the impact of personal savings as well as retirement planning, which eventually leads to both short-term and long-term saving problems. In fact, in Malaysia, saving for retirement is perceived as a relatively new concept. Malaysians save for their children's needs, who in return are expected to provide support for them in retirement and in their twilight years (Beh & Folk, 2013).

This study reveals a serious problem in Malaysia in terms of the financial planning, which needs to be solved immediately. Many researchers and policymakers have to pay more attention on the retirement plan. For example, it is difficult to determine the key factors of retirement planning based on the policy, which will lead to poor family financial planning for the long term. Retirement planning comprises of two parts. Firstly is the role of the government to create a pension system in order to support the retirees in their future life. Secondly, is that individuals have to plan their wealth accumulation in advance to meet the financial needs during their retirement life. Thus, this research emphasizes on the personal retirement plan where a framework for retirement planning behavior is proposed to focus on

financial literacy and wealth accumulation through a focus group in Malaysia.

Literature review

According to Brigham and Ehrhardt (2013), personal financial planning refers to the continuous process of personal expenditure, finance and investment in order to achieve their financial goals. People are aware of this issue and tend to pay more attention for a better lifestyle and healthy financial condition. Hence, there are a variety of financial products and investment tools offered for people to achieve their financial goals. Lin et. al. (2016) elaborated that financial problems can be solved more intelligently if an individual is equipped with a comprehensive financial plan. For example, an effective surplus cash flow helps to accumulate wealth, maintain value, resist inflation, and utilize wealth during the retirement.

Furthermore, some people lack the ability to cope with cash flow management, risk and insurance planning, investment planning, tax planning, retirement and real estate, education planning and other financial needs. Ali et. al. (2015) demonstrated that Malaysia's financial planning industry has experienced a growth within the recent 5 years. Malaysians are unable to handle their financial issues. In addition, they also do not pay attention to the importance of financial planning, which will be beneficial on them (Albeerdy & Gharleghi, 2015) since they lack financial literacy and preparation of long-term plans.

Due to the issues of an aging population, retirement planning has become the primary task of policymakers (Brucker & Leppel, 2013; Elder & Rudolph, 1999; Yao, et. al., 2003). Even though creating a personal retirement plan depends on intention and willingness, it is essential to be aware on the preparation for future retirement life.

However, consumers do not realize the importance of financial planning (Ng, et. al., 2011). The insufficient savings and limited assets result in a higher level of surplus, which will lead to consumers being not prepared for planning their retirement (Joo & Grable, 2005). An effective retirement plan is different from a financial plan. The wealth that is being accumulated in the early stages of life become a source of financial support for retirement (Elder & Rudolph, 1999), Retirement planning has a significant impact on accumulating wealth (Ameriks, et. al., 2002; Lusardi, 1999; Lusardi & Mitchell, 2007a; Lusardi & Mitchell, 2009; Lusardi & Mitchell, 2011b). Lusardi (1999) state that the distribution of net wealth is various in different types of planners. The result shows that the median planners are able to accumulate wealth three times more than those of non-planners.

Certain information is needed in order to develop a retirement plan. According to the study done by Gustman and Steinmeier (1999), Rohwedder and Soest (2006), and Delavande and Rohwedder (2011), there is little evidence that show individuals can access adequate information such as pensions and social security. Although recent studies show that financial knowledge can be very useful for financial behavior (Xiao, et. al., 2011), a variety of researches have revealed

that there is a significant relationship between financial behavior and financial literacy (Hilgert, et. al., 2003; Lusardi & Mitchell, 2011; Robb, et. al., 2012). Others researches suggest that lack of retirement preparation is derived from insufficient educational opportunities which can develop a negative savings attitude (Bernheim, et al., 1997), consumers being overconfident in the quality of their financial decisions (Hershey & Wilson, 1997), as well as inaccurately estimating their own longevity (Walsh, et. al., 1989).

Moorthy, et. al. (2012) advocate a variety of methods to accumulate retirement planning funds and emphasize that the financial planning information can be obtained from retirement calculation, retirement seminars, financial experts, and other methods. In addition, Lusardi (2003) pointed out that financial planning has a positive impact on a good personal experience. However, most unpredictable events could not be planned as early as possible before retirement such as health problems and financial constraints (Ameriks, et. al., 2002; Waldkirch, et. al., 2004).

Methodology

A focus group study was conducted before the questionnaire was distributed. The formation of focus groups is based on a structured conversation in which qualified and eligible respondents are invited to share their views and experiences on their retirement plans, financial markets as well as related products. There are five groups of six participants with different educational levels (a convenience sampling procedure). These five groups are divided into highly educated and

less educated groups. The highly educated group consists of lecturers, professionals, students and in-service personnel with MBA degrees while the self-employed and the administrative personnel make up the less educated group. These groups are mixed with male and female Malaysians in the age group of 25-45 years old.

This research is based on a qualitative and exploratory method, which includes a group interview and a questionnaire. The questionnaire was conducted after the interview to assess the participants' different financial literacy levels and their savings information. The period of the discussion group is about forty-five minutes. Before that, a moderator was appointed to provide some guidelines for the discussion. The discussion was subjective and they were no correct or wrong answers. They shared their thoughts pertaining to the assigned issues related to this study. The moderator had sufficient financial knowledge in financial planning and this proved to be useful as the discussion was directed in the correct path. The discussion was tape recorded and this eased the process of transcription.

Retirement Planning

Retirement planning: Participants were asked, "What do you think about your retirement planning?" There were several responses, such as "this is your future plan after retiring", "this is a plan, you have to prepare for your tomorrow," and "this is a plan to know the total amount of pension received". All the participants knew the definition of retirement planning. The main concern is the different interpretations of retirement.

Sixty percent of them did not have any retirement planning, while one of them felt it was meaningless due to the short period of time before retiring. Ten participants mentioned that they have never considered about retirement at their young age. This is because they felt they still had the time or their income was not sufficient for their retirement savings.

There were four participants who did not believe on the retirement age limit and they had decided to work until they could not continue to work anymore. Six of them planned to retire at sixty. The others intend to work until they are able to accumulate enough wealth to live comfortably after retirement. The group discussion mirrored the life cycle theory. Forty percent of the participants did not know the total amount of money that they needed to prepare for retirement and how they could obtain the target amount. Ten percent of participants stated that it was impossible to know the exact amount of money needed due to the inflation and medical costs. Twenty percent of participants said that this is based on their capability of saving before retirement. One of them stated that they would estimate the amount of retirement funds needed with the help of a financial planner. The rest of the group mentioned that lifestyle, the health condition and status of debts would impact the amount of money needed to calculate for retirement.

Financial Literacy
Seventy percent of the participants responded to all the questions correctly. On the other hand, thirteen percent of participants could only respond to one question correctly.

Saving Attitude

Sixty-three percent of people tried to control themselves by hearing unexpected, adverse or bad financial news, and twenty-two percent of people have always thought that this news has caused excessive reactions. On the contrary, more than half of the participants would sell their stocks as the growing return on the stock market, and only twenty-five percent of people will do nothing, or buy more stocks.

In addition, fourteen out of thirty respondents have sufficient savings to pay for the living expenses for more than six months. However, the rest only can survive under their savings for less than 6 months. Furthermore, about fifty percent of the respondents said that investment growth is faster than inflation. However, the rest of the investors still believe that the growth rate of security of investment is at the same level or lower than the rate of inflation. In ten percent of the portfolio, sixty-three percent of the participants can accept the biggest loss of the portfolio in any year, while twenty-three percent of the portfolio cannot afford any loss in the first year.

Financial Products

The next area focuses is on the wealth accumulation and the awareness of financial products in terms of retirement in the markets. All participants were familiar with insurance, unit trust, stocks, bonds and property. One of them highlighted Islamic financial products, such as SUKUK and overseas investment. Two people mentioned about the lack of hedging products in Malaysia. Most participants commented to the lack of awareness and financial products in

Malaysia due to the lack of professionalism in the education system or agency advisory services.

Investment

For investment, most of the participants are engaged in either life or health insurance. This suggests that they are more concerned about protection than investment. Ten percent of the respondents thought that their property is their investment. People have different risks for different financial products. One participant said that due to the high commission and management costs, they were reluctant to participate in any investment. Another two stockholders said they enjoyed investing because they knew that high risk would lead to high returns. Those without shares said it would take longer, but they would get advice from professionals regarding stock picking.

In addition, five respondents mentioned that their other savings plans lack details and types of assets. When respondents are asked, "what kind of financial products do they like best?" they answered insurance for conservation and savings. Eighty percent of respondents stated that the affordability and availability of financial products play an important role in investment. One respondent said he did not believe in any financial products as he believed in himself rather than the financial market.

Another participant pointed out that, it is important to know the goals and objectives in order to find the right financial products. In addition, it is important to consider the choice of any product's reputation, past performance and product returns. More than half of the respondents

adverted that obtaining any information about different financial products is very crucial in their investments. Seventy percent of respondents seem to get financial products information from their families and friends. Few of them have pointed out that various financial columns, books and materials have provided them with the information. Five respondents mentioned that they gained access to information from their agents or financial planners. One of them said that social media is very important. Three of them seemed to seek information by themselves by whatever means necessary, rather than relying solely on other people's advice.

Conclusion

This research shows the retirement planning framework on the basis of financial literacy and wealth accumulation. A focus group discussion was conducted by collecting information about retirement planning. When asked to explain how to obtain sufficient funds they need to retire, they stated that their attitudes towards saving is important for accumulating wealth in the golden age.

The financial literacy level of respondents shows that financial literacy plays an important role in mastering the financial concepts for financial activities. People with high financial literacy tend to have a better understanding of the concepts involved, even though they are not able to clearly express their views or strategies all the time. The group agreed that systematic planning was important but uncertainty in terms of income, health and other factors make it difficult to determine the best financial plan for them.

It was emphasized that awareness is the most important factor for the use of financial products in the market. The findings show that people with low level of awareness have a precautionary factor in financial planning. Lack of awareness will not only affect the development of the financial system within the country, but also will influence the overall quality of life of the people.

Another factor affecting people's decision to use financial products is affordability The findings show that the more expensive financial products and services are, the fewer people intend to participate, which is a rational expectation of consumer behavior. Accessibility is the next influential factor in using financial products. Due to the limited access to financial services and products, it is difficult for them to make decisions about the design, delivery and price of products such as mortgages, insurance and savings.

Another key factor that significantly affects the use of financial products is availability. In other words, if the availability of financial services and products is more convenient, then it will help expand people's contact with different stages, speed up equal opportunities and reduce financial inequality. This is important for the financial activities in the economy. The government should encourage financial institutions to offer consumers with more availability to all financial services and products.

The limitation of the focus group is that respondents may not be able to express their thoughts for more specific discussions in a sincere

manner. This is due to the asymmetric information, especially different opinions from different participants. Therefore, this research suggests a need for further research in this area, because the information about retirement planning behavior may be difficult to obtain. In addition, future researchers need to conduct longitudinal studies to have a better understanding regarding retirement planning behavior.

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Journalism Education in Private Higher Learning Institutions in Malaysia: Factors Affecting Undergraduates' Choice

Chandrasekaran V., Ng M.L

Abstract

In the current digitally-networked era, journalism schools worldwide, especially those in developing countries are gearing towards offering courses to cater to evolving market demands and needs. In this context, there is a growing concern, especially among private higher learning institutions in Malaysia on whether to continue offering journalism or provide other courses within mass communication studies. This paper looks at private universities in Malaysia to explore on factors affecting students' choice when opting for journalism studies. It aims at verifying if there is a need to conceptualize new ways of imparting journalism education in these institutions. The study employed quantitative research method on 300 respondents from five private universities that offered journalism studies. The preliminary research findings showed that 51% preferred non-journalism courses while 49% pursued journalism at degree and diploma levels. Among the strong reasons cited for students' reluctance to pursue journalism education in Malaysia were their dejection on the country's inhibitory laws on freedom of expression, fear that journalists were exposed to physical arm, and lack of language competency to meet journalistic writing skills. The study, which also looked at preferences based on gender, found that female students were keener to specialize in journalism. Opportunities to socialize and educate the public on various issues affecting the society were found to attract students into journalism studies. While there are widespread research interests in journalism worldwide, this study hopes to track down important elements undergraduates, especially from those coming from a developing country like Malaysia, look for when opting for journalism studies. It is also hoped it will help provide recommendations to formulate proper curriculum for journalism educators.

Corresponding Author:

Introduction

Mensing (2010) argues that the justification for journalism schools to continue graduating thousands of hopeful recruits is increasingly debated in a context where established economic model for journalism is collapsing. While the media sector has seen dramatic changes, many journalism programs fail to meet new challenges of the industry (Hume, 2007).

In many countries, journalism education remains a stepchild at the universities despite growing enrolments (Hume, 2007). This, Hume believes, is because most programs lack the money and institutional support to reform and adapt to the digital age .

In this context, this research seeks to investigate the issue from the perspective of the students enrolled into mass communication studies in five private universities in Malaysia to analyse on factors that affects undergraduates choice when opting for journalism.

The study aims to:

1) Identify trends in private universities in Malaysia offering degree program in Journalism, and
2) Identify factors that affect Malaysian undergraduates' choice when opting for journalism studies in private higher learning institutions.

Literature Review

There is a growing concern, especially among private higher learning institutions in Malaysia on whether to continue offering journalism or provide other courses within mass communication program. According to Mensing (2010), debates about whether journalism meets the definition of a profession surface regularly. In the light of the current developments in the field of journalism, "the call to reinvent journalism education has often been repeated" (Mensing, 2010, p. 512). In view of the changing needs, many have identified new ways to conceptualize journalism education, including Dennis (1984), Medsger (1996), Reese (1999), Reese and Cohen (2000), Carey (2000), Adam (2001), MacDonald (2006), and Deuze (2006).

Mensing argues that "developing new models more appropriate to the needs of this age, as opposed to that of the media industries of the past, is a compelling obligation for journalism educators and scholars" (2010, p.516). Despite this, Hume says that "most entry-level professional journalists come out of university-based journalism programs, which makes universities an important factor in media capacity building" (2007, p.4). This could be more useful, especially for private higher learning institutions offering journalism program in Malaysia.

According to Karan (2001), despite criticisms about journalism course being theoretically based and lacking a professional approach, there is extensive demand for a degree, diploma or a certificate in communication and journalism. Teachers and media practitioners believe that both education and qualification are essential in the present media environment (Karan, 2001).

Karan (2001) suggests that programs at the university level need a massive overhaul to cater to changing needs and reforms. Acknowledging the changing trends in journalism, Megwa (2001) sums up that the internet will continue to have impact on news work and online journalism will constitute a significant part of journalism education. Sharing similar views, Hume (2007) states that students should learn the basics of working with a variety of different media platforms, rather than focusing exclusively on print, broadcast, or digital formats.

To analyse students' response on journalism program, Hanna and Karen (2007) conducted a research on British journalism undergraduates on what motivated them to become journalists. Their research showed a lack of change in students' preferences for subject areas and career goals. They found that this could be an effect of experiences, and confidences gained, during journalism education. With changes and new evolving trends in journalism, it seems important that views of the undergraduates need to be assessed to identify their specific interests that would enable the relevant universities tailor appropriate journalism programs, especially in a developing country like Malaysia.

What drives undergraduates to opt for journalism? This has been a continuing topic of concern for many academic research, especially those centred on journalism education. What are the areas and concerns that calls for new outlook when preparing undergraduates opting for journalism program? Mensing (2010) calls for a move away from industry-driven education to a more community-orientated

approach that takes advantage of new technology and citizen participation. As journalism programs are taught extensively worldwide, innovative ways are blended to prepare undergraduates to fit into journalism industry which has since changed its traditional platform of reporting.

A 2005 study reported that 60 percent of US journalism schools were preparing students to work across multimedia platforms (Castaneda, et al. 2005). While this may be the case, there are also concerns that these new fads about technology may underestimate the need to meet industry needs in journalism. Aumente (2007) urges that innovation be guided by careful experimentation to avoid courses being driven by new media "fads" rather than industry demand. Stewart (2007) raises concerns on journalism education citing a lack of resources and insufficient expertise among journalism educators and competing demands for teaching resources (Auman and Lillie 2008) that hampers an effective journalism education.

Despite all these arguments and concerns, educators and media practitioners are seen to be supportive of efforts towards a more converged curriculum. Huang et al (2006) in a landmark study found consensus among educators and news professionals on the need to address media convergence in university courses while continuing to emphasise traditional journalism skills and critical thinking. Changes in global finances have also seem to reshape media industry and hence journalism education. They argued that journalism education should reflect a shift away from mainstream journalism, to freelancing and entrepreneurial journalism (Quinn 2010). Balsamo (2011) notes that

the introduction of new technology platforms by corporations like Google and apple have resulted in signification paradigm shift in journalism education.

In this context, the present on-going research would focus on an important research question: What are the factors affecting Malaysian undergraduates when choosing journalism course? The research is undertaken for SEGi University and nearing completion. The findings reported in this paper is preliminary. Only relevant data would be used for the preliminary report here. As such, the discussion in this report would not be exhaustive.

Research Methodology

The research method used in this study is quantitative survey. A set of survey questionnaires has been designed using purposive sampling and distributed to 300 undergraduate students pursuing Bachelor in Communication or Media studies in Klang Valley, Malaysia. The respondents are from five noted private higher learning institutions in Malaysia. The questionnaire were rendered personally using research assistants whereby the respondents were chosen based on the criteria that there are mass communication students.

Participants who signed the consent forms were asked to fill out the survey questionnaire. The questionnaire contains two sections – demographics, and their reasons for pursuing or not pursuing a career in journalism, adapted from Hanna and Sanders (2007). Sample statements of non- pursuance include "Journalism is, in itself, unattractive as a career", "Journalism is unattractive because of low

wages" and "Journalism is unattractive because of job demands."
However, if the students were keen on pursuing a career in journalism,
the sample statements will include "Journalism is attractive because of
the non-routine work", "Journalism is a creative occupation" and
"Journalism is a self-education profession." The participants will be
asked to state their agreements for each items on a five-point Likert
Scale where 1 represents strongly disagree while on the other
continuum, 5 represents strongly agree. To measure the reliability of
the scale, a Cronbach Alpha test was performed after the completion
of the pilot study.

Sections in the questionnaire were analyzed and tabulated by using the
Statistical Package for the Social Sciences (SPSS). The demographic
data will be summarized using charts and descriptive statistics while
the push and pull factors will be established through percentages and
cross tabulations.

Findings and Discussion

Reliability analysis

Cronbach's Alpha	No. of Items
0.908	35

The reliability analysis using Cronbach's Alpha of 35 items in the
questionnaire showed high validity with r = 0.908. The questions were
hence found to be highly reliable.

Demographic Analysis

Age	Frequency	Valid Percent
18 – 20 years old	96	32
21 – 23 years old	164	54.7
24 and above	40	13.3
Total	300	100

Of the 300 respondents surveyed, almost 55% were aged between 21 and 23 while 32% were between 18 and 20 and 13% who were above 24. The demographic distribution is skewed towards the early 20s probable because of the educational system in Malaysia which allows students to undertake Diploma level education before pursuing their degree courses. Students in Malaysia generally opt for diploma after completing their Form Five education when they are 17 years. After a two-and-half year stint doing Diploma they opt for a Degree course. So they majority of the respondents would have pursued their diploma before entering their degree courses.

Gender	Frequency	Valid Percent
Male	95	31.7
Female	205	68.3
Total	300	100

According to collected data, almost 70% of students interviewed were females. This may be due to the population structure of Malaysia where women outnumber men.

Ethnicity	Frequency	Valid Percent
Malay	210	70
Chinese	35	11.7
Indian	46	15.3
Others	9	3
Total	300	100

The ethnicity breakdown shows that 210 or 70% of the respondents were Malays and out of the overall numbers who preferred to do journalism 67% were Malays. This is an interesting finding which shows a different consciousness on journalism among Malay students. However, it is worth noting here that 60% of the Malaysian population comprise Malays.

University	Frequency	Valid Percent
1	60	20
2	60	20
3	60	20
4	60	20
5	60	20
Total	300	100

Five private universities were chosen for this survey. They were all accredited with between 4 and 5–tier ranking set by the Malaysian government. A university accorded with 6-tier ranking is deemed excellent , while 5 is considered good. The universities included in this survey are all based in the Klang Valley, the financial hub of Selangor, which is the richest state in Malaysia. The names of the universities are withheld for confidentiality.

Course	Frequency	Valid Percent
Degree	206	68.7
Diploma	94	31.3
Total	300	100

Almost 70% of the respondents for this survey were pursuing a degree in Mass Communication studies.

Is Journalism a preferred major?

The respondents were asked whether journalism was a preferred major. The response received was something which was beyond the overall expectation of the researchers. The results were found to portray an encouraging trend in journalism studies in all the five universities surveyed.

	Frequency	Valid Percent
Preferred	147	49
Not Preferred	153	51
Total	300	100

A total of 49% chose journalism as their preferred major while 51% did not opt for journalism. These seems somewhat to be a paradox as many of the private universities were currently relegating journalism studies to a non-important category whereby they are not offered as a major subject. The finding somewhat shows that interest in journalism is still strong among undergraduates. This could be because of job opportunities available for journalism students in Malaysia. Out of the 147 who preferred doing journalism, 72% were females. Researchers

could not ascertain why there was a overwhelming interest among female students for journalism.

Why choose Journalism?

The respondents who opted to do journalism were asked on why they chose to do journalism on 5-point Likeart scale. The findings showed a different trend among Malaysia students.

Factors are based on the mean for each question below (Close to 5 mean denotes a strong factor)

Statement	Mean
Journalism offers opportunities to meet different types of people	4.1
Journalism allows me to educate the public	3.82
Journalism is a creative occupation	3.77
Journalism offers opportunities to change the society	3.75
Journalism provides opportunities to learn from various fields	3.73
Journalism offers good job prospects	3.69
Journalism is an exciting field	3.68
Journalism allows me to monitor public affairs	3.57
Journalism allows me to investigate wrongdoings	3.59

Based on the mean above, students opting for journalism studies show a strong inclination to meeting different types of people in the course of their duties. Socialising element may seem to attract students into journalism. This is an interesting finding as many would expect students to opt for journalism because they would want to change the

world through their writings. This again may also indicate the preferences of Generation Y who seem to be social animals. They always show a propensity to interact with people. 3.

The need to educate the public seems to be the next important reason why students preferred journalism. This is quite understandable as the young generation are now exposed to various anomalies and wrongdoings in society and as such, they may play the role of educators, highlighting important issues in society.

There is also an admiration for the job among students who opt for journalism. Sizeable number consider journalism as a creative occupation. This could be mainly due to exposure to media outlets which offers opportunities for creativity.

In contrast to general assumption, consideration on journalism offering good job prospects is not given much importance. It only shows a moderate mean reading of 3.69. This could be the result of current issues in Malaysia that may have altered the worldview of undergraduates bent on taking up journalism as their career.

Journalism considered to be an exciting field is placed on the lower rung of importance with a moderate mean of 3.68. Undergraduates may be overpowered by the demands of the job and other considerations when they do not feel excited about the job.

There is also small interests in students opting to journalism to investigate on wrong doings.

Perception on Journalism

The respondents were also asked on their overall perception of journalism and there were no strong indications of them being satisfied with the quality of journalism education in the five institutions. To the statement "I am satisfied with the quality of journalism education in my institution" a moderate mean of 3.81 was registered. In contrast, there was a strong indication when students agreed that their institutions prepared them with skills needed for journalism career. Generally, they agreed that their institutions are providing them with the required exposure in journalism.

Conclusion and Recommendations

The findings reported in this paper is only preliminary. Reasons for not choosing journalism were not included in this analysis. The survey showed that female students show a higher propensity in choosing journalism compared with males and respondents were not idealistic about journalism when choosing the course. Although they showed an interest in the job, agreeing that it was a creative job, they showed a strong inclination to socialize while engaging in journalism. This seemed to be the uppermost reason in their minds when opting for journalism.

This study did not look into journalism curriculum as a possible factor affecting students' choice on journalism. Perhaps future research could factor this in. It is also felt that a mixed research method could be used in future to delve into the actual reasons for opting or not opting for journalism studies.

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Retirement Planning Behavior for Financial Independence in Malaysia

Stanley.Y.P.L.,Mahadevan A/L.S.

Abstract

A standard instrument is required to measure retirement planning behavior(RPB), especially for long term financial planning. This paper studies the reliability and validity of RPB. A sample of 900 Malaysians participated in this study. The focus of the study was to measure the Retirement Planning Behavior scale that was developed from the literature of different papers. The results show that RPB is a valid measurement based on its reliability and validity. The findings highlight two dimensions for the RPB scale which consist of attitude and intention towards retirement planning. Retirees will benefit from RPB as they will achieve financial freedom after their retirement.

Corresponding Author:

Professor Stanley Yap Peng Lok,
Faculty of Graduate School of Business,
SEGi University,Kota Damansara, 47810,
Petaling Jaya, Selangor- Malaysia
Email: stanleyypl@segi.edu.my

Introduction

Retirement represents a huge life transition for a majority of employees (Atchley, 1991). It is defined as when an individual stops continuing his or her primary career and usually begins to receive pension from either a public or private source (O'Rand & Henretta, 1999). Fehr, (2012) reported that most people suffer considerable amount of pressure in the transition to or the actual state of retirement. One of the most effective alternatives to assist a more successful transition into retirement is planning (Petkoska & Earl, 2009). Several studies show that people who made arrangements for their retirement demonstrate lower levels of pre-retirement anxiety, better adjustment, as well as greater satisfaction in retirement as compared to people who have failed to plan (Adams &Rau, 2011; Hershey, et al., 2010). Planning for retirement has various components such as financial security, good health and so on. Many theoretical types of researches, along with practical interventions focus on the financial domain of retirement planning, maybe at the expense of a broader set of domains such as health, leisure, interpersonal relationships, and work (Parker, et al., 2012; Knoll, 2010; Binswanger & Schunk, 2012).

The major issue in retirement planning literature review is that there is a lack of theory for assessment of retirement planning behavior. Some past researches have employed the role theory (Dorfman, 1989; Reitzes & Mutran, 2004) as well as continuity theory as proposed by Atchley, 1989, but these past researches did not develop a measurement to examine the theories directly. Therefore, the objective of this study is to develop a coherent measurement of retirement

planning according to the theory of planned behavior. Behavioral intentions might be affected by three elements as suggested by planned behavior theory which is the attitude toward the behavior, subjective norms, and perceived behavioral controls. Behavioral intention influences an individual's behavior patterns. Two factors in the theory of planned behavior which covers attitude and intention of behavior are employed in this study. There are two areas in the retirement planning. Firstly, retirement planning associates with the government's responsibility to support retirees during retirement through various retirement plans that include mandatory contribution. Secondly, is the individual's responsibility to plan for their retirement through investment or saving sufficient money for future retirement years. This study addresses the assessment of personal retirement planning.

Literature review

Retirement planning

Personal retirement planning refers to a personal plan for an individual for their retirement. A plan is required that comprises of saving, investing as well as spending based on their income which may vary for each individual (Joo & Grable, 2005; Ng, et al., 2011). Justification is given for the lack of retirement planning like insufficient savings or limited properties, which are two dominant factors for those who are unprepared to plan for retirement (Joo & Grable, 2005). This results to insufficient saving. Past studies have established a strong association between knowledge and behavior (Lusardi & Mitchell, 2011; Robb, et al., 2012). People who are

classified as "planners" are likely to have greater financial literacy compared to those who are classified as "non-planners" (Lusardi & Mitchell, 2007; Lusardi & Mitchell, 2009).

Although there are lot of a studies for retirement planning, the measurement of this behavior has rarely been studied. Despite the increase of evidence for the viability of retirement planning, the literature is overwhelmed by a broad as well as a questionable range of measurement scales (Elder and Rudolph, 1999; Noone, et al., 2010; Quick and Moen, 1998). For example, one of the largest aging surveys in the world, the Health and Retirement Survey (HRS), gauges retirement planning with three questions: "How much have you thought about retirement?"; "How much have you discussed it with your spouse?" and "How much have you discussed it with your friends or colleagues?" Other studies on retirement planning and well-being such as Quick and Moen (1998) inquire regarding the respondents level of plans for retirement which highlights a single three-level indicator.

Nevertheless, the questions of this research are too broad and general. In these questions, for instance, they do not investigate the different areas of retirement planning in which people are concerned about. It should include the type of factors, or aspects of planning leading to greater prosperity. In order to resolve these limitations, there is a need to develop a more detailed conceptualized question list (Hunter, 1976).

Currently, scholars differentiate and measured four aspects of retirement planning which are financial, health, lifestyle, as well as psychological planning. Friedman and Scholnick (1997) argue that planning encompasses different stages. The primary stage of planning for a future occasion is known to build up a mental representation of the problem space. Once a psychological comprehension of the subject is developed, objectives for what is to come are built up.

Subsequently, some individuals prefer to start planning or undertake the required behaviors to accomplish their goals. This decision is according to the issues of timing as well as the apparent viability of preparatory behaviours. Then, they form a plan or a strategy to reach their objectives. The plans are then executed and adjusted when necessary. Noone, et al., (2010) support this idea through determining the four stages to a retirement plan namely: retirement representations, retirement goals, the decision to prepare, and preparedness.

Methodology

Data and Sample Selection

The relevant primary data was collected through a survey instrument. The population of this study was from Malaysia. In 2016, Malaysia had an estimated 31.7 million population with 16.4 million being males. Ethnic Malay had the highest percentage (68.6%) followed by the Chinese (23.4%) and Indians (7.0%). The remaining 1.0% were other ethnic races. (Statistics Department of Malaysia, 2015). The samples of this present study were drawn from the KlangValley region in Malaysia with about eight million population in the year 2014. The

Klang Valley region was selected due to approximately 40% of the Gross Domestic Product of Malaysia generated from this area. In addition, it also represents the demographics of the country.

This study uses the convenience sampling approach which is a nonprobability sampling technique. This is due to the cost and lack of population list constraints. The current study attempts to minimize uncertainty as well as biasness through evaluating the sample's representativeness, adding diversity, and increasing number of samples. The questionnaires were distributed to Malaysians in different locations such as shopping malls, local markets, restaurants, public libraries as well as other high-density areas. Nine hundred questionnaires were distributed for this study.

The response rate in this study is 86.6% based on seven hundred and eighty (780) questionnaires were returned out of 900. From this group, since a large proportion of questions were not answered or straight lining (choosing the same response option for a set of items) as well as varying response patterns, a total of 260 responses were removed for further analysis. Thus, only 520 from 780 (66.6% response rate) were deemed usable. Three ethnic groups comprising of Malays, Chinese, and Indians were the focus of this study. A 6-point Likert-like scale, which ranged from strongly disagree to strongly agree was employed throughout this study. The questions of this study were all closed-ended.

Measurement and Statistical Analysis

This paper adapted the questions from MacFarland, et al., (2004), Noone, et al., (2010), Petkoska and Earl (2009), and Lusardi, et al., (2012) to measure the retirement planning behavior. In addition, the research adapted the questions from other prominent studies pertaining to retirement planning. The final part of the questions included age, gender, race, marital status, education, and income. There were five age categories: 18 to 29 (who finished their school education and may enroll in an university or seek for a job), 30 to 39 (most probably secure a job), 40 to 49 (may accumulate money or have savings), 50 to 59 (near to retirement age), and 60 and above (most probably retired) in this paper. Malay, Chinese, and Indians were three ethnic groups with diverse opinions, perceptions, and practices as a result of their cultural and ethnic background.

The reliability estimation of the internal consistency of the scale was measured by Cronbach alpha coefficient, which is an index referring to the number of variables and means of correlation between variables. It is the core reliability internal consistency index (Hair, et al., 2010). A reliable scale is characterized by repetitiveness and is not connected with measurement errors. Furthermore, a scale cannot be valid when it is not reliable. A principal component analysis with Varimax Rotation was adopted to explore the determinant structure of the data as well as to confirm the scale construct validity. Bartlett's test of sphericity and Kaiser- Meyer-Olkin (KMO) (KMO Measure of Sampling Adequacy, KMO) were adopted to examine the suitability of factor analysis before the factors are extracted. Bartlett's test of

sphericity was employed to investigate the inter-independence of the subscales on the scale, as well as the Kaiser- Meyer-Olkin (KMO) (KMO Measure of Sampling Adequacy, KMO) was adopted to analysis sample sufficiency (Hair, et al., 2003).

Findings

Majority of the respondents' age fell in the range of 30 to 39 (39.2%) and 40 to 49 (26.9%). The usable data showed two thirds (64%) of the respondents were married, 27.9% of them were single, and less than 5% were either widowed or divorced. More than half (55.6%) of the respondents were male, and 44.4% were female. According to the ethnic distribution, the Malays were 49.8%, Chinese (34.6%), Indians (12.5%) and others were 3.1%. By referring to the education level, more than half (53.1%) have a bachelor's degree, less than one-third (30.4%) did not have an academic qualification and 16.5% of them pursued their studies at the postgraduate level. The respondents who acquired an income of between RM 3,001 to RM 6,000 a month was approximately 43%, while 33% of respondents earned RM 3,000 or less. The percentage of monthly households' income in the range of RM 9,000 and above was only 9.5% (Table 1). Table 2 exhibited the skewness as well as kurtosis within the acceptable range (±3) which implied that the variable followed the normal distribution.

The internal consistency of the RPB scale was highlighted by a Cronbach alpha of .931 (Hair et al., 2003). Therefore, the RPB scale is a reliable scale.

		Frequency	Percent			Frequency	Percent
Gender	Male	310	59.6	**Marital Status**	Single	145	27.9
	Female	210	40.4		Married	332	63.8
					Divorced	26	5.0
					Widowed	17	3.3
Household Monthly Income	RM 3000 and below	166	31.9	**Age**	18-29	104	20.0
	RM 3,001-RM 6,000	215	41.3		30-39	201	38.7
	RM 6,001-RM 9,000	79	15.2		40-49	134	25.8
	RM 9,001-RM 12,000	37	7.1		50-59	68	13.1
	RM 12,001 and above	23	4.4		60 and above	13	2.5
Education Level	High school and below	44	8.50	**Race**	Malay	349	67
	Diploma	106	20.4		Chinese	130	25
	Bachelor Degree	282	54.2		Indian	36	7
	Post-Graduate	88	16.9		Others	5	1
Occupation	Self-employed	61	11.7		Military/Armed force	13	2.5
	Government sector	56	10.8		Professional	48	9.2
	Student	20	3.80		Other	44	8.5
	Private sector employee	278	53.5				

Table 1. Demographic Profile of Participants

Variables	Mean	Standard Division	Skewness	Kurtosis
Retirement Planning	4.1628	0.96479	-0.732	-0.404

Table 2.Descripive Results

Table 3 indicates that the sample sufficiency index Kaiser-Meyer-Olkin (KMO) is 0.920. This highlights the percent of 0.70 which is considered as a good value for the sum of analysis variables as it compares the size of the observed correlation coefficients to the size of the partial correlation coefficients. The values show that the sample data are appropriate for the undergoing factor analysis.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.920
Bartlett's Test of Sphericity	Approx. Chi-Square	5093.596
	df	105
	Sig.	.000

Table 3. KMO and Bartlett's Test

From the Table 3, it can be seen that Bartlett's test of sphericity is rejected on a level of statistical significance p<0.005 for Approx. Chi-Square = 5093.596. As the finding of KMO and Bartlett's test indicates the coefficients are not all zero. The findings of Barlett's test manifest the principal component analysis is a suitable technique for factor analysis.

A screen plot graph (Figure 1) shows a graphical representation of eigenvalues guide the author to determinate of the number of the essential factorial axes. A distinguished break up is presented up to the two factors, while after the two factors an almost linear part of the eigenvalue curve follows. 61.71% of retirement planning behaviour was explained by these two factors.
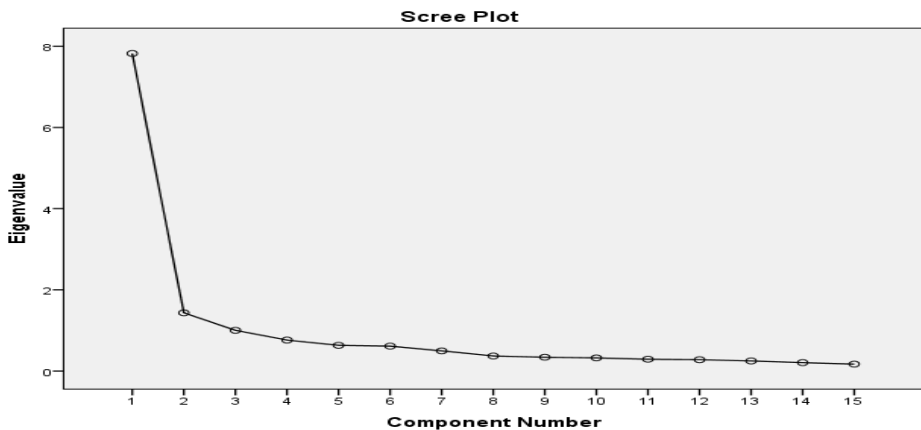

Figure 1. Screen Plot

From the data in Table 4, it is apparent that the components and factor loadings generated subsequently the Principal components analysis. The first factor refers as intention toward planning for retirement. The second factor relates to attitude toward behavior of retirement planning.

No	Question	Component	
		Retirement planning Intention	Retirement planning attitude
Re_4	I have a clear understanding of financial issues for retired people	.903	
Re_5	I spend time for planning and reviewing my finance.	.873	
Re_15	By the time I retire, I will have sufficient <u>income</u> to ensure the standard of living I need in retirement time.	.853	
Re_1	I am generally optimistic about my financial future.	.837	
Re_3	Making financial provisions for retirement is worthwhile.	.788	
Re_14	I know the amount of money I will need for retirement time.	.766	
Re_13	I am in a position to meet all of my financial goals for retirement.	.716	
Re_11	I participate in workshops/seminars on retirement planning.	.595	
Re_12	I usually discuss with my families/friends about retirement planning.	.537	
Re_8	I feel stressed out when I think about planning for retirement.		.866
Re_9	I am more focused on day-to-day responsibilities than on planning for retirement		.836

Re_10	Planning for retirement needs too much time and effort.	.814
Re_6	I never think about retirement planning.	.672
Re_2	It is early for me to start thinking about my retirement planning.	.664
Re_7	Ido not like dealing with money and finances.	.591

Table 4.Pattern Matrix^a

Extraction Method: Principal Component Analysis.
Rotation Method: Promax with Kaiser Normalization.
a. Rotation converged in 3 iterations.

Conclusion

Based on the findings, the validity and reliability of the RPB scale is satisfactory. A total of 15 questions form the RPB scale in this study, which is an appropriate instrument to measure the retirement planning behavior. The components of analysis in this research are divided into two subscales, namely; (i) Intention to retirement planning behavior and (ii) Attitude toward retirement planning behavior. The associations between attitude and intention are significant to investigate theoretical validity. The findings show that those undertaking positive attitude towards planning for retirement manifest a greater probability to plan for their retirement. This finding supports not only the theory of planned behavior (Ajzen, 1991; Ajzen& Madden, 1986), but also previous studies (Armitage & Conner, 2001; Rise, et al., 2010) that examine these factors as an essential pre-requisite for planning behavior.

Several limitations of this study need to be acknowledged. Firstly, since this research employed a cross-sectional approach, time series analysis could not be examined. Nevertheless, the five age groups and the three ethical groups have lesser influence on the study limitations. Secondly, the current study adopted non-probability sampling method because of the cost and accessibility to reach the population constraints.

The RPB scale contributes towards an understandings of retirement planning behavior as well as interventions to facilitate planners. The majority of planning literature investigates the differences between planners from non-planners. There ought to be a more explicit recommendation to social policy makers as well as providers of educational programs. Besides that, future studies should also consider to adopt the RPB in order to examine retirement planning. This would help to foresee the well-being in retirement as the domains of the scale will show an influence to better plan. This has significant implications for planning-based policy as well as educational programs.

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Cyberbullying Experiences And Reactions Among University Students In Malaysia

Wan P.M., Zhao W.J., Mohamad A.H.

Abstract

Cyberbullying is not uncommon or unheard of with the vast advancement of technology and the popularity of social media engagement. Previous studies do show in contrast to traditional bullying, cyberbullying is as detrimental (if not worse) towards one's social being. However, the types of cyberbullying experienced as well as mode of managing cyberbullies do differ across locality. Hence, this current study aimed to explore the types of cyberbullying experienced as well as the reaction of Malaysian students towards cyberbullies. This study employed semi-structured interview with 30 university students, who have social media accounts and are currently residing in Klang Valley, Malaysia. Based on the data collected, it was found that the majority (more than 80%) of the respondents experienced flaming and stalking types of cyberbullying. Such experience they claimed caused emotional, social and psychological distress. The action taken upon experiencing cyberbullying as well as emotional reaction that they experienced do differ across the type of bully experienced. These effects can be argued to be exacerbated due to the fact that a sizeable number of respondents chose to keep bullying experience to themselves instead of sharing with others, especially adults. In terms of their reaction towards the perpetrator or the situation, it was found that both active and passive reactions have been employed. The details of the experiences as well as reactions are further discussed in this paper.

Corresponding Author:

Background of Study

The issue of cyberbullying is a growing phenomenon in Malaysia (Vimala Balakrishnan, 2015). Cyberbullying can be defined as the act when the perpetrator "repeatedly makes fun of another person online or repeatedly picks on another person through email or text message or when someone posts something online about another person that they don't like" (Hinduja & Patchin, 2014, para1). According to previous studies, Malaysia has been ranked 17th out of twenty-five countries on cyberbullying (Microsoft News Center, 2012). In another findings, 27% of the researched students admitted that they have been bullied online, while 13% of the students said they were still being bullied online during the period of research. About 50% of the students know at least one cyberbully victim (Cyber Security Malaysia, 2013). Similar to traditional bully, cyberbullying have been associated with various negative impacts – physical, social, emotional and psychological impacts. This is coupled with previous findings that students prefer to remain silent about such experience, especially with other adults. Hence, this study is an important one as it seeks to explore the type of experiences and reactions of university students towards cyberbullying in Malaysia.

Literature Review

The use of technology and social media have been argued to be one of the essentials of individuals' daily lives. Users claimed that the use of technology and social media is a convenient way to keep in touch with their loved ones (67%) (Heimlich, 2011), especially for

those living hectic lives (Sponcil & Gitimu, 2013). Some users also argued that due to the advancement of social media and technology, they now are able to reconnect with their old friends (50%) (Pew Research Centre, 2011) and can constantly meet whoever they want virtually despite being geographically distant (Baruah, 2012; Sponcil & Gitimu, 2013).

Besides the importance of social media in managing and maintaining social relationships, social media has been reported to be an effective educational tool and platform to supplement conventional teaching. Teachers now uses social media to send reminders, share materials, engage in interactive discussion as well as uploading videos (Seaman & Kane, 2013). In fact, with the innovative pedagogical style of 'flipped classroom', social media, technology and applications are now being used to do most of the 'teaching,' leaving the classes mainly for discussion and to carry out tasks at hand.

However, the easy access and heavy engagement of social media also makes bullying an easier process. Bullying can be defined as treating others in a "cruel, insulting, threatening, or aggressive fashion" often onto smaller or weaker persons (Merriam-Webster, 2017, "Bully"). Traditionally, bullying can be categorized into physical, verbal, psychological and social types. Physical bullying refers to causing physical harm onto another person deliberately such as pushing, hitting, kicking, tripping and the like. Verbal bullying include name calling, teasing, saying harsh / rude words, using degrading labels and so forth. Another common form is social bullying for example gossiping, spreading rumors, excluding individuals from the group.

The effects of bullying on victims can include physical injuries, social trauma and maladjustment as well as psychological distress and even suicide (National Center for Injury Prevention and Control, 2016).

Now, bullying is no longer confined to traditional face-to-face setting but has transcended into the cyber world – hence the term, cyberbullying. Since most people have access to electronic devices and uses various social media platforms, it is easier for the perpetrator to engage in cyberbullying anonymously and beyond boundaries (Aune, 2009; Donegan, 2012; Ikuko Aoyama, Saxon & Fearon, 2011; Sticca & Perren, 2012; Vimala Balakrishnan, 2015).

Willard (2005) identified and categorized eight different types of cyberbullying, namely, flaming, denigration, harassment, impersonation, outing, trickery, exclusion, and cyberstalking,. Flaming refers to sending of rude, vulgar and hurtful messages to others. This can be contrasted with denigration through which perpetrators share rumors about others that can affect their image or reputation. Harassment refers to unwanted physical, social or sexual threat posed by perpetrators to victims. Impersonation refers to bullies who pretend to be someone else while engaging in cyberbullying activities such as sending rude messages or false messages. Outing refers to the release of victim's personal or familial information, secrets, photos, videos and the like without victim's permission. Trickery is that cyberbullies trick the victim to reveal some secrets to them and then cyberbullies will next share and disclose these secrets online with others. Exclusion is intentionally

singling out someone from an online group. Cyberstalking refers to the act of perpetrators who would follow, like, comment the victim's social media.

Data from studies in the United States indicated that 70% of young people have experienced bullying at least once and about 25% of the students have been involved in bullying (Juvonen & Gross, 2008). Based on the Annual Bullying Survey 2013, it was found out that 7 out of 10 (69%) of UK teens had experienced cyberbullying, among which 20% of UK teens had experienced very extreme cyberbullying and 21% of them are bullied online frequently (Ditch the Label Anti-Bullying Charity, 2013). National Crime Prevention Council (2007) in their study found that about 4 out of 10 teens had experienced at least one of the forms of cyberbullying in 2006 (National Crime Prevention Council, 2007). The statistics also showed that 46% of high school and 35% of middle school students have experienced cyberbullying before (National Crime Prevention Council, 2007).

Among the effect of cyberbullying that have been found in previous studies were depression, anxiety (Sameer Hinduja & Patchin, 2010; Wang, Nansel & Iannotti, 2011) sadness and frustration (Sameer Hinduja & Patchin, 2010). Scholars have also highlighted that bullied individuals are at higher risk of involving in social problems and being emotionally unstable in their adulthood. Cyberbullying has also been argued to have resulted in poor academic performance, inability to focus in class and high absenteeism (Beran & Qing, 2007).

Socially, victims of cyberbully tend to have lower self-esteem or would withdraw themselves socially (NoBullying.com, 2017).

There were also evidences of self- harm and increased suicidal tendency (thinking and attempting) among cyberbully victims (Sameer Hinduja & Patchin, 2010). Cyberbullies have been reported to also experience physical symptoms such as headaches, recurrent abdominal pain to the persons being cyberbullied (LiveScience, 2010).

It has been found that victims of cyberbully tend to not report their experiences to their parents or administrators (Aune, 2009). This may be due to a few reasons such as to avoid embarrassment, fear of retaliation, to continue having access to social media (Hoff & Mitchell, 2009).

Methodology

For the purpose of this study, semi-structured interview was employed on 30 university students residing in Klang Valley. The urbanite population was chosen as the social media usage pattern is a norm. Purposive and snowball sampling were used to identify the respondents who uses social media and who has experienced cyberbullying. This is imperative to ensure receiving rich data on the experiences and reactions of the respondents. The data were transcribed and analyzed using constant comparative method to answer the following research questions:

RQ1: What are the types of cyberbullying experienced by university students?

RQ2: How did the students react to cyberbullying?

Findings and Discussion

The basic demographic statistics of the 30 respondents is as per outlined in Table 1 below.

Variable	Frequency	Percentage
Gender		
Male	13	43.3
Female	17	56.7
Age Group		
19 – 20	5	16.7
21-22	16	53.3
23-24	7	23.3
25-26	2	6.7
Race		
Malay	9	30.0
Chinese	12	40.0
Indian	7	23.3
Others	2	6.7
TOTAL	30	100

Table 1. Demographic Statistics

There were slightly more female than male respondents in this study with a percentage of 57% and 43%, respectively. The majority of the respondents (53%) were between 21 to 22 years old followed by those between 23 to 24 years old (23%) and 19 to 20 years old (17%). In terms of race, 40% of them are Chinese, followed by 30% Malay and 23% Indian respondents.

The data obtained supports previous categorization of types of cyberbullying by Willard (2005), namely 1) denigration, 2) outing, 3) exclusion, 4) harassment, 5) flaming and 6) stalking. As outlined in Table 2, more than 80 % of the respondents have experienced stalking and flaming at least once to date. More than 50% of them has experienced denigration (63%) and exclusion (57%) while 50% of them have experienced outing.

Types of Cyberbullying	Yes Frequency (%)	No Frequency (%)	TOTAL Frequency (%)
Denigration	19 (63)	11 (37)	30 (100)
Outing	15 (50)	15 (50)	30 (100)
Exclusion	17 (57)	13 (43)	30 (100)
Harassment	8 (27)	22 (73)	30 (100)
Flaming	26 (87)	4 (13)	30 (100)
Stalking	24 (80)	6 (20)	30 (100)

Table .2 Statistics of Respondents who have experienced the Different Types of Cyberbullying

Since flaming refers to rude and unpleasant comments / messages that were received by the respondents, hence it is not surprising that this category was rated the highest (87%). The flaming experienced were mainly on the physicality of the respondents. Some of the respondents said:

> I got hateful comments from my Instagram photos a lot before, saying that "You are ugly."   (Jasonal)

> Sometimes I experienced bad comments like "Why does your face look so chubby?" (David)

> My friend, a Chinese girl, posted all of her pictures … and I commented on one of her pictures stating that "You are pretty!"

something like that and …One guy … tagged my name and commented "Hey Stupid." (Jessie)

I get comments like "Why do you look like a girl?" "Why do you dress that way?" (Jason)

Social media users tend to share their OOTDs (outfit of the day), selfies, wefies and the like, therefore those pictures can be argued as the source of "invitation" for comments – on their physicality. Besides how they look and wear, two of the respondents also highlighted that they were cyberbullied by racially and ethnically prejudiced bullies. In the own words they said:

They condemned me because I am an Indian. (Sara)

So, the guy thought I'm Indonesian, they commented like "Shut up, nasty Indonesian maid". (Tessie)

Flaming arguably the easiest way for bullies to affect others. Bullies know that any picture posted is considered 'good' for social media and is often done to receive feedback and/or attention by the social media owners. Hence, bullies know that any negative comments given by them would definitely affect the social media owners. The effect is also exacerbated as the comments can be viewed by a huge audience.

Interestingly, the majority of the respondents reported to have employed various active and empowered strategies namely to 1) unfriend / block, 2) confront 3) discuss with authorities and significant others on next actions and 4) retort with negative comments. Only two respondents chose to no longer upload pictures or delete post and comments and six others claimed to just ignore the bullies.

The second highest category was cyberstalking which accounts for 80% of the reported cyberbully experiences by the respondents. The respondents claimed to have known about the stalking behavior by looking at the number of likes, followers, viewers and comments given by strangers. When asked their feelings towards such experience, 2 of the respondents said that they felt uncomfortable, 3 felt disturbed, 1 felt irritated and 1 was scared due to the stalking experience. However, the remaining 77% of the respondents claimed that it is normal to receive 5-6 photo likes or comments from stranger and one actually claimed that it is indeed something to be proud of to be stalked. In fact the majority of them claimed that they were not disturbed by the fact that they have stalkers since the 'stalkers' did not harm their lives in any way. The respondents reasoned that by having strangers to just like and look at their social media platforms is nothing to be concerned of.

The finding on this type of cyberbullying is counter intuitive. Cyberstalking often viewed as a source of criminal intimidation, harassment, and fear done through the internet and electronic communication devices. And the effect can be similarly compared to traditional stalking whereby the victims often feel intense fear and helplessness (Pittaro, 2007). However the data clearly shows that social media has changed the mentality of these young social media users. The "success" on social media is often measured by the number of followers, likes and engagement regardless of whether or not these followers and commenters are known to the social media owner. In

fact, these social media strangers can be synonymously compared to celebrity fans, hence making them an instant social media celebrities.

In contrast, for denigration, or the act of others spreading rumors and bringing down the reputation of others, most students interviewed have reported to experience negative feelings which include sadness, feeling of betrayal, angry, surprised, insecure, hurt, ashamed, traumatized and depressed. 63% of the respondents claimed to have experienced this type of cyberbullying. Only three respondents who find denigration experience hilarious and took it lightly. Their feeling tend to also depend on what "story" that was created and shared as well as the extent of the shared "rumors". Rumors on relationship and dating were among those that can be laughed off by the respondents who would then merely ignore the comments made. Another type of rumor that is lightly taken is name calling i.e. someone is a "bitch" or "using someone".

> There was this girl who spread rumors about me and this guy on social media. It sounded so ridiculous and I just laughed it off (Mary)

> Someone showed to me before that this girl was telling everyone what a b*tch I was. I just ignored her because other people knows me better (Terra).

In contrast, spreading of rumour about sexual orientation or family related stories tend to not be easily shaken off by the respondents. Quoting some of them:

> I can't believe it when I found out that my close friend said that I was gay online. I was so angry and felt betrayed (Tim).

> I don't mind if people wants to make stories about me. But once I encountered rumours people made about my family – that was really hurtful and I was so angry! (Dan)

Those experiences tend to lead to negative emotional reaction, which in turn leads to the victims confronting the "bully", replying them in a harsh and threatening manner, blocking or deleting the perpetrator as well as informing authorities, educators as well as significant others. Denigration was also commonly experienced perhaps due to the fact that it is easier to be shared with others and can be spread faster than traditional means of spreading rumors. The rumours are merely a click away and the effect can be detrimental not only for one's personal reputation but also professional standing. This is why most people experience denigration are affected negatively and tend to take proactive measures to manage the perpetrators.

Another type for bully that more than half of the respondents claimed to have experienced is exclusion (57%). The respondents said that their exclusion include them being blocked from viewing the profile and page of others, not invited in a group as per other peers or being literally kicked out from a group. This form of cyberbullying tend to evoke the feeling of sadness, surprise and curiosity among respondents because they are not accepted as the in-group. As a reaction, none of them confronted the perpetrator and the majority of them said that they did not do anything as they believe that is the right of the social media owners to do so. In fact, only one of them did a

triangulation – sent an intermediary to speak to the group leader to query while another four spoke to their significant others as an outlet. Others, said that they did not do or say anything after the exclusion experience.

Thus, exclusion can be argued as one of the most troubling type of cyberbullying as the victims were negatively affected and yet felt unable or not at ease in taking proactive actions against the perpetrators. Of course technical glitches may have contributed to one being blocked or removed from a social media group, but the fact that the victims do not confront, seek clarification and the like, unnecessary stress, intrapersonal and interpersonal conflict may stem from such experience.

At least half of the respondents said that they have in fact been "betrayed" by their peers, who shared some of their personal information, pictures, and stories of the family on social media without their consent -what is termed as outing (50%). The respondents claimed that they were angry, sad, shocked, and lost trust in the people around them. Their reactions also tend to be more confrontational and they questioned those people who "leaked" the information out. Respondents also claimed that they learned from such experience and no longer share much information with others as well as limit what they share on social media to minimize the likelihood of these "betrayal" from happening again.

> I had my nude photo posted by my ex-boyfriend, then he shared with everybody. (Quan Xin)

> Once I told my family problems to a friend who I thought was a good friend. To my surprise every single details of it was shared with others on social media. That really taught me a lesson to really be aware of who I can trust. (Lim)

The least type of cyberbullying that was experienced by the respondents was harassment which accounts to 27%. Though the percentage is relatively low, all of the respondents highlighted negative emotional reaction experiencing this – fear, disturbed, scared and disgusted. Only two of the respondents confronted the bully while others chose to block or delete them.

> My cyberbullying experience is regarding a lot of sexual harassment online. I sometimes am scared to open my social media accounts (Harga)

> A guy always send me obscene photos showing his d*ck! Yeah, it is very disgusting and I am very disturbed by it. (Kelly)

Though through the interview some negative emotions have been invoked, none reported a clinical psychological state of mind as what have been reported in previous studies on victims of bully (Sameer Hinduja & Patchin, 2010; Wang, Nansel & Iannotti, 2011). There is also no evidence leading towards its relation with poor academic performance, attendance as well as low self-esteem among these respondents, unlike previous reports (Beran & Qing, 2007; NoBullying.com, 2017). Instead this study showed that for most types of cyberbullying, proactive measures such as lash back, block, unfriend and confrontation are often the approaches taken by the respondents. Perhaps this due to the fact that these students too are

behind their keyboards and hence it is easier to carry out the abovementioned approaches. The keyboard warriors behavior can be applicable to both the perpetrators and the victims. Though cyberbullying often compared to traditional bullying – one clear aspect that is often overlooked at is the ability for the 'victims' to also have more courage and 'voice' in handling such experience.

Types of Cyberbullying	Yes Frequency (%)	No Frequency (%)	TOTAL Frequency (%)
Denigration	12 (40)	18 (60)	30 (100)
Outing	6 (20)	24 (80)	30 (100)
Exclusion	5 (17)	15 (83)	30 (100)
Harassment	5 (17)	15 (83)	30 (100)
Flaming	13 (43)	17 (57)	30 (100)
Stalking	0	30 (100)	30 (100)

Table 3.Statistics on Respondents who Shared their Experiences with Others

From Table 3, it is evident that the large majority of the respondents mentioned that they did not share most of their experiences with anyone, especially for outing, exclusion, and harassment. In fact, none of the respondents who experienced stalking confided into anyone – even those who felt fearful, disgusted, scared and disturbed. Most of them reasoned that this is due to the fact that the issues they faced were personal or that they were able to manage it by themselves. And the data also revealed that they did in fact take matters into their own hand in most of the cases. This data is important to be highlighted as the students may underestimate the long term effect of cyberbully or the unseen psychological effects of bully namely lack of self-esteem, confidence and self-worth. Some students may also think that they are

able to "handle" the bullies but their actions may invoke more intrapersonal and interpersonal conflicts instead of minimizing the reoccurrence of such unpleasant experience.

Types of Cyberbullying	Friends Frequency (%)	Family Frequency (%)	TOTAL Frequency (%)
Denigration	9 (75)	3 (25)	12 (100)
Outing	4 (67)	2 (33)	6 (100)
Exclusion	4 (80)	1 (20)	5 (100)
Harassment	5 (100)	0	5 (100)
Flaming	11 (85)	2 (15)	13 (100)
Stalking	0	0	0

Table 4. Statistics on Respondents' Confidant

For those who did share, it was always with their friends or their family members. Based on Table 4.4, it is shown that the majority (> 67%) of the respondents shared their experiences with their peers, rather than family members for each types of cyberbullying. The peer category includes classmates, boyfriends/girlfriends, best friends, and groupmates. As for family members, this category includes mother, cousins and sister. It is interesting to note that none of the harassed respondents informed their family members about it. This may be due to a few reasons namely 1) to maintain their privilege access to social media, 2) to avoid discussing tabooed and uncomfortable topics with their family members (i.e. sexual harassment, rude words, sexual orientation), 3) due to cultural factors of not revealing personal shame or problem, 4) to avoid being scolded for 'putting themselves out there' via sharing pictures and information online.

Conclusion and Recommendation

The case of cyberbullying is an important one to be studied and discussed as it can happen to anyone, anytime and anywhere. The interview data with 30 respondents showed that more than 50% of the respondents have experienced stalking, flaming, denigration, outing and exclusion. Their reaction differ based on the type of bullying that they encountered and emotional response invoked. These data painted a slightly different image than those previously found in other studies. On one hand, cyberbullying can be viewed as more potent than traditional one as it is easier for the perpetrators to engage in cyberbullying hiding behind their technological machines, at any time of the day and across boundaries. The fact that the respondents chose not to share with others, especially family members make it more difficult for parents and adults to be aware on the bully experience that these students are facing, let alone to assist them. The sharing of information with friends may serve as a strong support system but they too may engage in more bullying activities such as retorting back to the perpetrator using Flaming, Denigration, Outing and Exclusion. However, the researcher do not rule out the fact that the impact may not only be unobservable (psychological one) at present but it may be experienced overtime.

On the other hand, cyberbullying can also be viewed as less potent than traditional bullying as it is easier for 'victims' to take proactive measures behind their keyboards. Just like the keyboard warriors or perpetrators find it easier to bully others, victims find it also easier to be more daring and act proactively as a response. Blocking and unfriend is indeed a click away and retorting back to the perpetrator

can be done in writing and virtually. Some of them may even have their friends with them while writing the response or have others to draft for them.

Thus cyberbullying is a complex phenomenon as the different types of cyberbullying invoke different response and reactions. The impact may also not be uniform and measures to overcome them have to be uniquely assessed and developed.

Future researchers may explore experiences and reactions of students located outside of Kuala Lumpur as well as students of younger age group. The current researchers believe that the mindset and belief system may be different and hence may affect how they interpret and react to their cyberbully experiences. It is still recommended that interview is a better approach for this type of study as probing and conversations will ensure that the respondents really understand the different types of cyberbullying and assurance as well as confidence given by interviewer can motivate the respondents to share their experiences. Larger sample size will also be useful to enable readers to have a better understanding of experiences and reactions to cyberbullying in Malaysia.

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