

A VIEW OF FINANCIAL FACTORS IN ONLINE DISTANCE LEARNING DURING THE COVID-19 PANDEMIC

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ABSTRACT

Learning remotely during the pandemic of COVID-19 can be duly challenging specifically in financial stability and it is deemed as a major contribution in the disruptive of learning engagement. The pandemic has thrown not only learners but instructors as well into a state of vulnerability in terms of financial and this serves as a major concern in the practice of Online Distant Learning (ODL). The purpose of this study is to investigate the financial aspects among learners and instructors to perform ODL activities in Higher Education Institutions (HEI) throughout the pandemic. This study adopted a quantitative method with questionnaires as the main tool for data collection. The questionnaires were developed based on several criteria and issues of financial factors surrounding online learning during the pandemic of COVID-19. This study managed to obtain feedback from 320 respondents, among them were 225 learners and 41 instructors from public HEI and 42 learners and 12 instructors from private HEI as respondents. The findings in this paper showed that financial constraints reflected that learning in this trying time is a threat to the financial capability to all learners and instructors, especially the ones that were hit hard by the COVID-19 crisis but was not the major factor that has resulted in the failure of learning via ODL. Thus, the implementation of ODL allows learning engagement to happen in the future and HEI should move towards this path to ensure the effectiveness of education to continue in developing a model or framework for teaching and learning at a distant.

Keywords: Engagement; Disruptive education; Framework; Challenge

INTRODUCTION

The pitfalls that were brought about by Coronavirus or rather known as COVID-19 had made a huge and significant impact in the education sector. A change of landscape in education is a must now as it has been facing disruption ever since COVID-19 has steadily closed classrooms and campuses all over the world. The sudden transition of Online Distance Learning (ODL) affects learners and instructors' urgency for professionalism methods in terms of digitalisation (van der Spoel et al. 2020). There is no time for experimenting and testing before the implementation of the sudden digital application even though most educational institutions, especially primary and

secondary level lack preparation in methodology and infrastructure. While problems occur and are openly discussed by various parties concerning instructors and learners in school levels, there are inadequate arguments on how Higher Education Institution (HEI) prepares their teaching and learning session during a pandemic (Joshi, Vinay & Bhaskar 2020). Considering technology implementation has been the objective for many HEI in Malaysia for teaching and learning integration, general perception mainly stated technology adoption among HEI communities is better than school communities.

Unfortunately, problems occur significantly higher especially among learners in HEI. This is based on several barriers identified including institutional, interpersonal, training, technology, and cost or benefit barriers perceived for online distance learning (ODL) (Joshi, Vinay & Bhaskar 2020). Other than that, lack of support and collaboration with peers and family members (Au, Li & Wong 2018) worsen the scenario especially in providing financial support to assist in ODL through on-going semesters (Joshi, Vinay & Bhaskar 2020). The pandemic has thrown not only learners but instructors as well into financial peril or rather it serves as a major concern in ODL among learners and especially to some instructors who are not permanent basis employees of HEI. In the implementation of ODL during a pandemic, most instructors and learners require technology devices including computer, tablet, or smartphone to engage virtually. In addition to that, internet connection stability is paramount to enhance teaching and learning delivery in video and audio spectrum of activities.

Therefore, when it comes to financial constraint, it will affect the accommodation of those technological devices and internet services required by learners and instructors (Alvarez 2020). Learning remotely during this difficult time can be duly challenging specifically in financial stability and it is deemed as a major contribution in the disruptive of learning engagement. This study investigates the financial aspect among learners and instructors to perform ODL activities during semester in HEI throughout the pandemic. Challenges facing the academic communities were demonstrated by their willingness to overcome emotionally and physically challenges. Despite the radical change in the education system, the widespread shift to ODL has given learners and education providers a glimpse of the future, as well as reminding them of the challenges, barriers, and outcomes of what makes teaching and learning most successful. The use of information and communication technology (ICT)-based technologies has converted the entire

teaching pedagogy to a learner centred pedagogy, following which the skills of using technology are to be seen as the most essential qualifications on the part of both the teachers or instructors and learners. Nevertheless, the purpose of this paper is to look into the perceptions of the instructors and learners regarding the affordability, usability, and willingness to perform online learning based on financial aspect.

METHODS

This study adopted a quantitative method with questionnaires as the main tool for data collection. The questionnaires were developed based on several criteria and issues of financial factors surrounding online learning during the pandemic of COVID-19. With 10 items and a 5-point Likert scale, the instrument has run through content validity by two experts in the educational field, while reliability testing resulted in Cronbach's alpha value of 0.875 for internal consistency. The design of the study involved the decision-making process and options for research purposes, research strategies, research places, research types, analysis units, sampling designs, data collection methods, measurement, and data analysis (Sabita 2005; Sekaran 2000; Creswell 2008; Sounders et al. 2019).

This is aligned with the main purpose of this study which was to find out the perceptions of instructors and learners related to the financial view of ODL during pandemic COVID-19. Questionnaires were distributed to learners and instructors in public HEI and private HEI at random. Questionnaires were developed with the use of survey methodology. Statistical survey is the focus in this research paper to answer questions in a learner-instructor phenomenon in the education sector to gather their experiences and knowledge on the financial stability to perform ODL during the pandemic. Respondents providing feedbacks portray themselves as individuals, their households, employers, or other organisations they represent. The administration mechanism is influenced by respondents' willingness to participate and response accuracy in this study.

There are 320 participants have been selected as samples. Probability sampling using simple random sampling techniques included two categories: instructors and learners from public and private HEI were randomly selected between the groups. According to Shukla (2020) and John Bacon-Shone (2022), a simple random sample means that all combinations of sampling units with a specified sample size have the same chance of being selected. This indicates that all sampling

units have an equal chance of being selected. Data collected was summarised by descriptive analysis to explain the findings based on respondents' feedback.

Upon completion of the data collection, the study findings were analysed by interpreting the data based on mean and standard deviation. All data were interpreted based on the interpretation table by Limson (2016). The questionnaire was developed to assess the perceptions of the instructors and learners on the affordability, usability, and willingness to perform online learning based on financial aspects. The response option of the questionnaire items was represented with a 5-point Likert-type scales (1) Strongly Disagree, (2) Disagree, (3) Moderate, (4) Agree, and (5) Strongly Agree) (Limson, 2016). The data collected was summarised by using descriptive analysis to explain the findings based on respondents' feedbacks. Reliable data are dependable, genuine, trustworthy, sure, unflinching, authentic, and reputable (Mohajan 2017).

Based on the Table 1, the mean interpretation was adapted from Limson (2016). In determining the level of functionality of the system, the data retrieved from the respondents was treated with the Average Weighted Mean (AWM). The mean range between 4.20 to 5.00 was considered as very high because it implies respondents' high capabilities to manage financial stability while involved in ODL session and rating between 1.00 to 1.79 was interpreted as very low as it implies the lowest capabilities among respondents managing financial stability in ODL. The ratings between 2.60 to 5.00 is considered as functional because it implies the respondents are satisfied with their financial stability while a rating between 1.00 to 2.59 is interpreted as not functional and need more refinements in managing finances.

Table 1 Mean value interpretation adapted from Limson (2016).

Mean Range	Interpretation
4.20 – 5.00	Very High
3.40 – 4.19	High
2.60 – 3.39	Moderate
1.80 – 2.59	Low
1.00 – 1.79	Very Low

The questionnaire was developed based on a specific demographic target which in this study were the learner-instructor to measure their socioeconomic environment governing the ODL. The questionnaire was developed based on various articles published concerning financial stability in the education sector during the pandemic. It was developed to ensure that responses can be easily classified, thus making analysis very straightforward. It permits the respondent to specify the answer categories most suitable for their purposes. It helps directly achieve the research objectives in this research paper, provides complete and accurate information which was relatively easy for respondents to complete. It was designed to make sound analysis and interpretation possible and is brief.

According to Rice (2017), the use of questionnaires can be deemed as beneficial in this study as it can save time. Nevertheless, research data can be obtained even when it was carried out at the time of the Movement Control Order (MCO). Online data collection method through Google Form link was emphasised in this research. Online surveys have several advantages such as variety of question types, data is collected quickly and facilitates follow-up action (Evans & Mathur 2005), can be conducted on new populations, large sample size, lower cost, more accurate data collection, high reliability of the study and participants responded voluntarily (Bhutta 2012; Rice, Winter, Doherty & Milner 2017; Rahman & Koszewska 2020; Bakos, Siu, Orengo & Kasiri 2020; Saleh & Bista 2017).

FINDINGS AND DISCUSSION

The study was conducted during the time of the pandemic, and this has resulted in the random selection of the participants depending on their availability. This study has managed to obtain feedback from 320 respondents. Based on Table 2, among them were 225 learners and 41 instructors from public HEI and 42 learners and 12 instructors from private HEI as respondents. In this study, it is significant to investigate the process of learning for learners who were forced unanticipatedly to participate in ODL during this pandemic, hence, it is relevant to listen to their side of stories and giving voices from their experiences which it can be transferred into useful data in this study to figure out the learners' lives through online distant learning.

Table 2 Respondent type based on institutions

No.	Academic Institution	Occupation		Total
		Instructor	Learner	
1	Public University	41	225	266
2	Private University	12	42	54
Total		53	267	320

The Table 3 below shows the learners' perceptions to perform online learning based on financial aspects. The findings show that the overall mean is 3.15 and the standard deviation value is 0.52. The overall mean indicates that the learners' perceptions were at moderate level. The highest mean value in this construct is item A2 (mean=3.52) and the lowest mean value is acquired by item A5 (mean=2.90).

Table 3 Learners' perceptions

	N	Minimum	Maximum	Mean	SD
F	267	1.00	5.00	3.1536	.51673
Valid N (listwise)	267				

Based on the findings analysis stated on Table 4, it is found that item A2 "*I am willing to spend on internet access for the teaching and learning process on ODL during the COVID-19 pandemic*" receives the highest score (mean=3.52, sd=.976). This indicates that learners were willing to spend some amount of money on internet access or buying mobile internet load to stay connected for their learning and performing the assigned tasks. This shows that the learners were dedicated in ensuring that their learning process goes on regardless of the constraints of having to learn online.

Table 4 Items on learners' perceptions

Online and Distance Learning (Financial Factor)					
No.	Items	Mean	SD	Level	
A1	I am stressful (anxiety/ depression/ psychologically impact) with the practice of ODL during COVID-19 pandemic in terms of financial burden.	3.12	1.132	Moderate	
A2	I am willing to spend on internet access for the teaching and learning process on ODL during the COVID-19 pandemic.	3.52	.976	High	

A3	I am willing to spend on purchasing gadgets for the teaching and learning process on ODL during the COVID-19 pandemic.	3.24	.998	Moderate
A4	I am satisfied with the technology and software used for ODL during the COVID-19 pandemic.	3.32	.874	Moderate
A5	I am willing to pay for the increase of electricity bill (self/ parents/ guardians) from WFH on ODL during the COVID-19 pandemic.	2.90	1.046	Moderate
A6	I am willing to spend on teaching/ learning materials by sacrificing other daily necessities needs on ODL during the COVID-19 pandemic.	3.21	.887	Moderate
A7	I am motivated in teaching and learning process on ODL with unknown employment status (self/ parents/ guardians) during the COVID-19 pandemic.	3.04	.824	Moderate
A8	I am motivated in teaching and learning on ODL with the risk of decreased income (self/ parents/ guardians) during the COVID-19 pandemic.	2.98	.892	Moderate
A9	I am emotionally affected in teaching and learning on ODL with financial burden during the COVID-19 pandemic.	3.12	1.090	Moderate
A10	I am physically affected in teaching and learning on ODL with financial burden during the COVID-19 pandemic.	3.08	1.107	Moderate

Item A5 “*I am willing to pay for the increase of electricity bill (self/ parents/ guardians) from WFH on ODL during the COVID-19 pandemic*” acquires the lowest score (mean=2.90, sd=1.046). This implies learners’ budgetary issues in managing electricity bills on their own or with the help of parents or guardians. The respondents indicated low agreement to this statement as they may not be related to paying electricity bills as they are staying with their parents at home.

The remaining items in the construct scored a moderate level mean value. Item A1 “*I am stressful (anxiety/ depression/ psychologically impact) with the practice of ODL during COVID-19 pandemic in terms of financial burden*” which was deemed as an indicator to financial crisis among learners financially was deemed a low moderate level mean value (mean=3.12, sd=1.132). This shows that learners were able to overcome financial burden and were not as stressed or pressured which could result in failure of ODL during the pandemic. Learners find it manageable in terms of financial stability to continue with their education via ODL and simultaneously have no impact on their psychological aspects.

Based on the analysis, the findings showed all items acquired moderate level mean value. Items that showed a high moderate mean value (mean=3.24, sd=.998) were item A3 “*I am willing*

to spend on purchasing gadgets for the teaching and learning process on ODL during the COVID-19 pandemic". This indicates that learners were willing to spend a considerably high amount to purchase gadgets which were deemed necessary, appropriate and usable for them to ensure a smooth flowing process of learning can be achieved throughout the pandemic. Items such as A4 "I am satisfied with the technology and software used for ODL during the COVID-19 pandemic" scores (mean=3.32, sd=.874), item A6 "I am willing to spend on teaching/learning materials by sacrificing other daily necessities needs on ODL during the COVID-19 pandemic" also scores a high moderate mean value in the study (mean=3.21, sd=.887). These were evidence that reflected the learners' behavioural engagement in ODL. Learners were willing to manage financial constraints and to sacrifice other necessities to fulfil their primary obligations which was to continue with their education via ODL in a successful manner. Learners were able to prioritise gaining knowledge and a better future by overcoming any financial challenges thus reflecting the thoughts learners had about the future if the disruption to regular learning practice is prolonged.

Item A7 "I am motivated in teaching and learning process on ODL with unknown employment status (self/ parents/ guardians) during the COVID-19 pandemic" (mean=3.04, sd=.824) indicate positivity of the learners' attitude in continuing with ODL regardless of the uncertainties they face with employment opportunities. Their commendable attitude is also proven in item A8 "I am motivated in teaching and learning on ODL with the risk of decreased income (self/ parents/ guardians) during the COVID-19 pandemic" (mean=2.98, sd=.892) which was interpreted as moderate level being faced with unpredictable future endeavours, the learners maintain their motivation to pursue their study even though with the financial issues at hand. Item A9 "I am emotionally affected in teaching and learning on ODL with financial burden during the COVID-19 pandemic" (mean=3.12, sd=1.09) shows that the learners are impacted by the financial issues during performing ODL and it is also supported by item A10 "I am physically affected in teaching and learning on ODL with financial burden during the COVID-19 pandemic" (mean=3.08, sd=1.107).

The findings of this data demonstrate that the learners are faced with not only financial constraints in continuing distant learning, but they are also impacted emotionally and physically in managing through the online learning experience. The constraints were associated with financial burden considering that many sectors were impacted with the pandemic including the education

sector. Nonetheless it was found that the learners were also impacted physically and emotionally during the pandemic and support should be given to them, in addition to financial support to ensure the success of online learning among public and private HEI.

Table 5 Instructors' perceptions

	N	Minimum	Maximum	Mean	SD
F	53	2.00	4.40	3.1472	.49946
Valid N (listwise)	53				

Table 5 above showed instructors' perceptions of their financial capabilities during the pandemic Covid-19. The finding resulted in an overall mean of 3.1472 and standard deviation of 0.49946. This clearly showed the value of the construct was at moderate level. The highest mean value in this construct is item B2 (mean=3.66) and the lowest mean value is acquired by item B1 (mean=2.75).

Table 6 Items on Instructors' Perceptions

No.	Online and Distance Learning (Financial Factor)	Mean	SD	Level
B1	I am stressful (anxiety/ depression/ psychologically impact) with the practice of ODL during COVID-19 pandemic in terms of financial burden.	2.75	1.125	Moderate
B2	I am willing to spend on internet access for the teaching and learning process on ODL during the COVID-19 pandemic.	3.66	1.108	High
B3	I am willing to spend on purchasing gadgets for the teaching and learning process on ODL during the COVID-19 pandemic.	3.38	1.096	Moderate
B4	I am satisfied with the technology and software used for ODL during the COVID-19 pandemic.	3.74	.763	High
B5	I am willing to pay for the increase of electricity bill (self/ parents/ guardians) from WFH on ODL during the COVID-19 pandemic.	3.04	1.176	Moderate
B6	I am willing to spend on teaching/ learning materials by sacrificing other daily necessities needs on ODL during the COVID-19 pandemic.	3.06	1.151	Moderate
B7	I am motivated in teaching and learning process on ODL with unknown employment status (self/ parents/ guardians) during the COVID-19 pandemic.	3.19	1.020	Moderate

B8	I am motivated in teaching and learning on ODL with the risk of decreased income (self/ parents/ guardians) during the COVID-19 pandemic.	2.89	1.031	Moderate
B9	I am emotionally affected in teaching and learning on ODL with financial burden during the COVID-19 pandemic.	2.85	1.167	Moderate
B10	I am physically affected in teaching and learning on ODL with financial burden during the COVID-19 pandemic.	2.92	1.222	Moderate

Based on the findings stated in Table 6, most of the respondents gave moderate level mean value responses towards the items. Items that received the highest mean value was “*I am satisfied with the technology and software used for ODL during the COVID-19 pandemic*” (mean=3.74, sd=0.763), and “*I am willing to spend on internet access for the teaching and learning process on ODL during the COVID-19 pandemic*” (mean=3.66, sd=1.108). This showed instructors were able to overcome endless challenges affecting issues of tool access, costs, and infrastructure to ensure learners’ engagement in the teaching and learning process stays high and learners’ motivation will not be compromised with the absences of instructors in terms of financial stability on the affordability to prepare well in technology education.

Items that received high moderate level mean value response were “*I am willing to pay for the increase of electricity bill (self/ parents/ guardians) from WFH on ODL during the COVID-19 pandemic*” (mean=3.06, sd=1.176), “*I am willing to spend on teaching/ learning materials by sacrificing other daily necessities needs on ODL during the COVID-19 pandemic*” (mean=3.19, sd=1.151) and “*I am willing to spend on purchasing gadgets for the teaching and learning process on ODL during the COVID-19 pandemic*” (mean=3.38, sd=1.096). Besides that, a low moderate level mean value was showed in item “*I am stressful (anxiety/ depression/ psychologically impact) with the practice of ODL during COVID-19 pandemic in terms of financial burden*” (mean=2.75, sd=1.125). These items indicated during the disruption of the pandemic, instructors were able to adopt different values, attitudes, and behaviours to overcome the current barriers and threats in education. Instructors were not affected by financial stability upon achieving sustainability in technology education.

Meanwhile, items “*I am motivated in the teaching and learning process on ODL with unknown employment status (self/ parents/ guardians) during the COVID-19*

pandemic”(mean=3.19, sd=1.120), “*I am motivated in teaching and learning on ODL with the risk of decreased income (self/ parents/ guardians) during the COVID-19 pandemic*” (mean=2.89, sd=1.031), “*I am physically affected in teaching and learning on ODL with financial burden during the COVID-19 pandemic*” (mean=2.92, sd=1.222 and “*I am emotionally affected in teaching and learning on ODL with financial burden during the COVID-19 pandemic*” (mean=2.82, sd=1.167) received low moderate level mean value.

Based on the findings, it is believed that instructors were not badly affected financially in the practice of ODL. Instructors were able to develop passion in TE thus, overruled any financial issues in portraying the effectiveness of practicing ODL. Finally, instructors have no concerns to maintain and improve instructional approaches and at the same time for learners to participate equitably in ODL.

RECOMMENDATION AND CONCLUSION

Colleges and universities equipped part-time learners with information on available financial aid, scholarships, emergency funds, the costs of books and internet access (Grebennikov & Shah 2012). In distance education, it is desirable to achieve economies of scale, and resources invested to reduce attrition should be financially appealing (Au, Li & Wong 2018). Nevertheless, to reduce the effects of pandemic transformed pedagogy, we turn to a framework of blended learning, where learning design recommendations for practice are offered as ways to overcome the myriad challenges. However, the shared lived experiences of learners and instructors must be taken into serious consideration especially financial stability to ensure an effective teaching and learning process to be able to take place successfully. Apart from today’s reflection on the landscape that has changed the education system worldwide, the findings in this paper showed that learning remotely during this difficult time can be duly challenging specifically in financial stability but was not a major contribution in the disruptive of learning engagement. There is no doubt that financial constraints reflected that learning in this trying time is a threat to the financial capability to all learners and instructors, especially the ones that were hit hard by the COVID-19 crisis, the affordability to continue learning task must be investigated. Developed and developing nations, even prior to this untimely global health threat, have always seen a problem in affordances in educational technological tools which has existed for quite some time (Wagner 2021).

Changing the landscape of education is a must now. The question now is, inevitably will online learning move forward or backward or stopped after the pandemic? Or a more significant role can be seen from online learning after the pandemic? Various studies were conducted, findings showed learners and instructors were able to overcome barriers in practising ODL. Online teaching, online assessment, online socialising, and online libraries have been a support in the system enabling thousands of learners to sit hundreds of exams under supervision and be able to continue gaining credits and to graduate. Online or blended learning could meet the academic needs of the learners in a bigger way. The use of information and communication technology (ICT)-based technologies has converted the entire teaching pedagogy to a learner centred pedagogy, following which the skills of using technology are to be seen as the most essential qualifications on the part of both the instructors and learners despite the challenges throughout the implementation of ODL worldwide including financial stability. However, could the chain of technological affordability hold back the teaching and learning opportunities for all, or it is high time to investigate a successful continued learning which requires collaborative understanding, empathy, and support to be given and alleviate the disruptions of online learning for a long term. Blended learning and technology education should be implemented in the future and somehow can serve as one of the bases of comparison in developing a model or framework for teaching and learning at a distant.

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