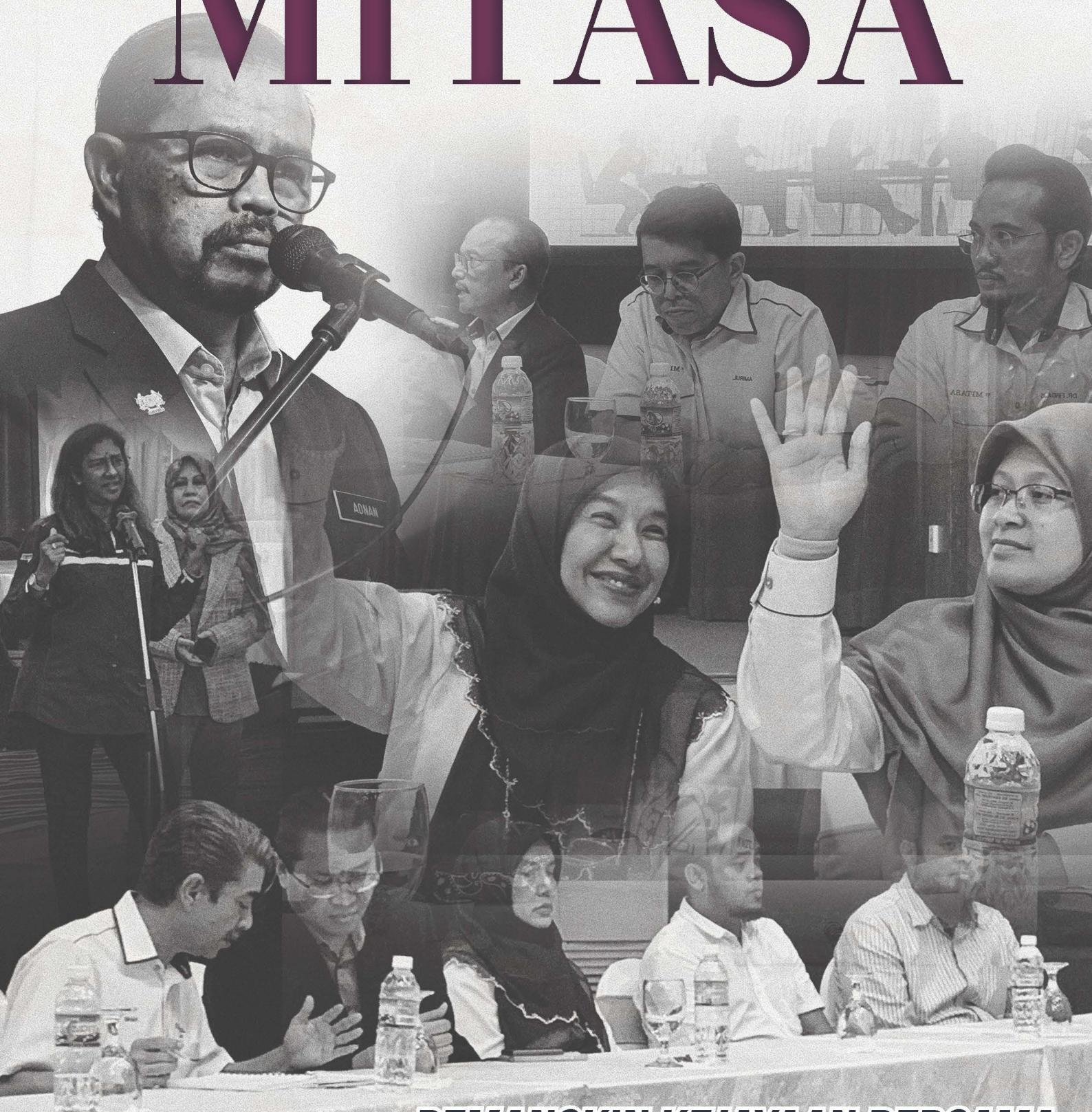


Suara

MITASA



PEMANGKIN KEJAYAAN BERSAMA



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OMBUDSMAN
DAN UNIVERSITIMESYUARAT AGUNG
TRI TAHUNAN MITASA
2025-2028MAJLIS SAMBUTAN HARI
DAN BULAN AKADEMIA
UITM 2025PEMBENTANGAN LIMA KERTAS KERJA
KESETERAAN PENYELIAAN MELIBATKAN
KENAIKAN PANGKATWACANA TOKOH: BAHASA DAN JATI DIRI
BANGSA DI KONVENTSYEN 152 PERINGKAT
KEBANGSAAN 2025

This shortage of vocabulary isn't just a problem in Malaysia. A 2021 study of Indonesian university students found the same thing. Researchers tested students in their final year of an English department programme people specialising in the language. On average, these advanced students had a total vocabulary of only 4,905 words. This broke down into 3,110 words they could understand (receptive) and only 1,841 words they could actually use in their own speaking or writing (productive). The researchers themselves called this level "lower than it should be".

Surprise, this isn't a new issue. This recent research confirms a problem that has persisted for years. Lateh et al. administered The Vocabulary Levels Test (VLT) at a public university to assess students' receptive vocabulary knowledge and discovered that 93% of their respondents do not master the academic word level. To echo this, earlier studies (like Harji et al. in 2015) had already shown that many Malaysian university students knew only about 2,000 words. The latest research confirms that this gap has not closed.

The main takeaway from all this research is not just that "students have poor vocabulary." The real issue is a specific, measurable mismatch.

• **What students NEED:**

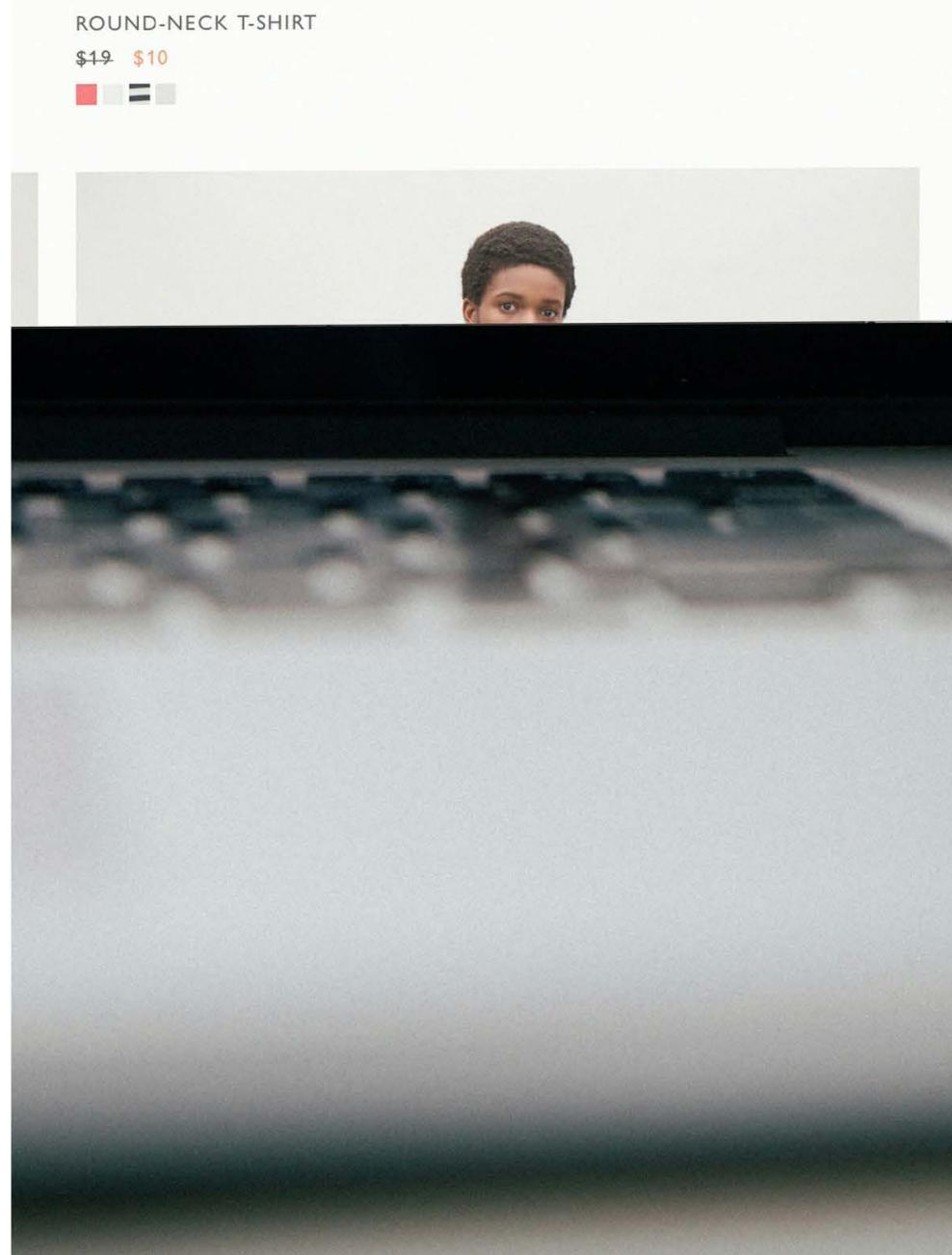
Research into academic texts shows that they need to read and improve their vocabulary. To be effective, students must know about 8,000 word families.

• **What students HAVE:**

As the tests show, students actually know somewhere between 2,000 and 5,000 words.

This creates a massive, measurable gap of 3,000 to 6,000 words. This gap is now the central problem researchers in this field are trying to solve. It's the main reason we see so many new studies testing new teaching methods and interventions designed to help students bridge this exact vocabulary divide.

Now let's get back to square one. If students enter university with such a limited vocabulary, expecting them to absorb and retain thousands of additional words while managing the demands of their core studies seems unrealistic. Definitely, something serious needs to be done before they leave school and enter university. Or else, yes, we are building Ferraris with Kancil.



How BNPL is Reshaping the Financial Lives of Malaysian University Students

Siti Julea Supar

Pensyarah Fakulti Pengurusan Perniagaan

Buy now, pay later" (BNPL) is a popular financing option that allows individuals to purchase goods or services and pay for them over time. BNPL has gained popularity over time as a simpler, faster, and more accessible alternative to credit cards. It does not require a strong credit history or complex approval processes. In addition, the payment methods for BNPL are being split into instalments with no interest being charged if the deadlines are met.

Most Malaysian students see the BNPL as a lifeline to survive. This is because students nowadays face higher financial challenges, including tuition fees and increasing living expenses, than they did before in balancing their survival and study needs. Students continue to struggle with the cost of living, such as study materials, food, and transportation, despite being enrolled in public universities. However, the cost can be several times higher and become a great challenge for students enrolled in private universities.

Some platforms that adopt BNPL, such as SPayLater, Grab PayLater, and Atome, offer a way for students to survive campus life by allowing them to buy smartphones, laptops, tablets, or even daily essentials without waiting for months to save. Although BNPL has become a lifesaver for many students with tight financial budgets, this service can also lead to negative consequences. Any missed or late payment can result in interest being charged, and it can accumulate, potentially leading to long-term debt. These consequences will directly affect students' credit records.

PERFECTION IS NOT ATTAINABLE.

**BUT IF WE CHASE PERFECTION,
WE CAN CHASE**

EXCELLENCE.