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Salary Rises Lead to Rise in Debt: Perspective of Civil Servants

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Abstract

This study was conducted to examine the views of civil servants on the announcement of salary increases and the increase in debt of civil servants. A questionnaire was conducted among civil servants in selected government agencies. A total of 82 respondents out of 140 civil servants answered this questionnaire. The findings of the study showed that civil servants said NO to increasing debt in the event of a salary increase. The results of this study are expected to provide a new perspective on civil servants when it comes to the issue of salary increases and debt increases.

Keywords

Salary, Civil Servants, Debt, Life Cycle Hypothesis, Savings

1.0 Introduction

In today's increasingly challenging and urgent world, the growth and development of an organization becomes the focus to ensure the survival of an organization. Among the success factors of an organization lies in its human capital. In the public sector, civil servants are the main driving force of the organization. Civil servants, who are the backbone of a country's development, have a duty to give professional support and loyalty, be impartial to every ruling government, and are also responsible for performing the services provided as best as possible for the benefit of the people.

In return for the civil servants' services, every civil servant receives, not only basic salary income, but also enjoys income in the form of allowances, bonuses, and incentives given by the ministry (Ahmad, 2014). However, despite the joy of civil servants receiving a fixed salary monthly, this salary will be used largely to pay off debts. Generally, a debt is a credit, loan or payment made by an individual to obtain certain goods and services and will be repaid at a certain period. According to Abdullah (2015), a study by Zakaria et al. (2012) defines debt according to Islamic perception as "dayn" or an obligation that needs to be fulfilled and be responsible for it.

Mohd Taib (2020) reported that "As of February 2018, the total accumulated debt of civil servants is RM236 billion.". While in 2024, Angkatan Koperasi Malaysia Berhad (Angkasa) claimed to manage civil servants' debts worth RM14.4 billion in a year (Saidina, 2024). The amount of debts mentioned, however, does not include the debts not managed by the Angkasa. The debts were acquired by the civil servants for various reasons such as children's school expenses, increases in living expenses, and festival expenses (Saidina, 2024). The Straits Times (2018) once reported the findings of a Bank Negara study that 47 percent of civil servants' salaries are used to settle personal financing, vehicles, houses, credit cards and others, especially

among civil servants who earn a low salary of around RM5,000. If not restrained, the excessive debt can cause a person to go bankrupt (Hodari et al., 2014). However, the bankruptcy record among employees in the public sector is only around 9.06 percent or 4,449 people (Hassan, 2023). However, the total accumulated debt of civil servants, which is equal to 20 percent of the total household debt or 17 percent of the Gross Domestic Product (GDP), is quite worrying (The Straits Times, 2018).

There are cases of civil servants who are in serious financial indebtedness. According to Section 13 of Peraturan-Peraturan Pegawai Awam (Kelakuan Dan Tatatertib) (1993) [P.U. (A) 395/1993], a serious financial indebtedness means the financial indebtedness of an individual employee, after considering the amount of debt borne by them, has caused serious financial distress to them. The act further elaborates the situation of serious financial indebtedness which include the amount of debt that is unsecured and exceeds 10 times the monthly emoluments, or the officer becomes a judgment debtor, or the officer becomes bankrupt or an insolvent wage earner. Public officials who are in this situation are prohibited from borrowing money from any unlicensed person or financial institution and must comply with the rules of conduct and public service discipline. The head of the department also has the responsibility to monitor and warn his subordinates so as not to affect the work performance and integrity of the public service. Due to the importance of the issue, Former Director-General of Public Service, Datuk Seri Dr. Zulkapli Mohamed, instructed head of department to monitor the salaries of civil servants for the purpose of debt repayment (Halid, 2024)

It is also common knowledge that civil servants also receive annual salary increases according to their respective grades if they qualify each year as a sign of appreciation and a motivational trigger to face the increasingly challenging new year. Apart from that, recently, the Prime Minister of Malaysia, Datuk Seri Anwar Ibrahim, announced that the government will raise the salaries of approximately 1.6 million civil servants through the 2024 Civil Service Budget (Ahmad, 2023). The question is, will civil servants increase their debt with the salary increase?

According to the knowledge of the authors of this study, there is a lack of research in understanding the link between salary increases and increased debt among civil servants in Malaysian government agencies. Therefore, the objectives of this study are as follows:

1. To assess the distribution of demographic characteristics (such as gender, age, status, number of dependents, level of academic qualifications and income) and the debt among civil servants in Malaysian government agencies.
2. Assessing the views of civil servants in Malaysian government agencies regarding the relationship between civil servant salary increases and debt increases.

The next section will discuss the literature review, research methods, results and discussion, and end with a conclusion.

2.0 Literature Review

2.1 Theoretical Framework

The basic theory that forms the basis of this research framework is the Life Cycle Hypothesis (Modigliani & Brumberg, 1954). Basically, this theory assumes that current spending patterns reflect future income and interest rates. In other words, any change in spending patterns has nothing to do with expected changes in

future income. This is because the theory assumes that individuals have carefully planned spending patterns for the rest of their lives. Individuals will use debt and/or liquidate assets to maintain the spending pattern if income decreases. If there is excess income, individuals will allocate a certain amount for savings, retirement, or to meet different needs at different stages of life. Various studies have used the Life Cycle Hypothesis to understand spending, saving and borrowing patterns among individuals (Sabri, et al., 2019; Wilcox, 1989).

Wilcox (1989) found the results of the study contradicted the Life Cycle Hypothesis where the increase in social benefits has caused an increase in spending, and even the spending pattern is also affected by the expected change in income. Considering the habits in Malaysia, the increase in spending may also be an indication of the increase in debt due to the habit of using credit facilities while spending that are offered by various financial institutions and non-financial institutions, especially credit facilities that are easier for public servants to obtain.

2.2 Factors determining individual debt

Sabri et al. (2019) examine the determinants of debt burden among civil servants in Malaysia. Their research findings show that the ratio of savings to income has a negative and significant relationship with debt burden. Their study also found a negative relationship between financial status and debt burden. Thirdly, individuals who have enough income are less burdened with debt than individuals who do not have enough income, or just enough to meet basic needs. Finally, individuals who are financially literate and the financial behaviour do not affect the debt burden. The study encourages individuals to have savings, balance assets and debts, and manage income effectively.

Abdul Adzis et al. (2017) conducted a survey on 629 respondents to study the factors determining the level of debt among youths in Malaysia. Most of these youths have a higher education level and earn around RM1,000 - RM4,999. Their study found a significant relationship between money management skills and income levels with debt levels among youth.

Hodari et al. (2014) study the reasons why young people in Malaysia are in debt, among which are to fulfill household responsibilities such as housing, vehicles, education of young children and the increasing cost of living. The increase in the cost of living is not people's idle talk but the reality of people's lives in Malaysia as reported in the latest newspapers. The increase in the cost of living is due to the depreciation of the Malaysian ringgit (Moktar, 2023)

Based on research done by Smith and Vavrichek (1987) in the United States, they found that workers who receive the minimum wage have an impact on the purchasing power of consumers in obtaining goods and services, and they in turn tend to contribute to economic growth in a country. The minimum wage policy is deemed as a tool to eradicate poverty and is similar in nature to price controls in that it does not differentiate between the poor, the middle class or the rich. In Malaysia, the government has set the minimum wage rate in 2023 with reference to Section 2, Akta Majlis Perundangan Gaji Negara 2011 [Akta 732]. The minimum wage is defined as the basic wage without any allowances, incentives or other payments. The minimum basic wage rate in 2023 has been set at RM1,500.

3.0 Methods

To answer the objective of the study, which is to assess the views of civil servants in Malaysian government agencies regarding the relationship between civil servant salary increases and debt increases, a survey was conducted in August 2023 of a government agency that consists of around 140 civil servants. The entire population of civil servants in the government agency was selected as respondents to this questionnaire. This questionnaire managed to get 85 respondents, but 3 responses were discarded because there were unanswered questions. Therefore, only 82 responses were used for this study.

The items in the questionnaire were taken from two previous studies, namely the study by Hodari et al. (2014) and the study of Sabri et al. (2019). A few questions considered appropriate for this study were added. This study collected data such as demographic data, debt, income adequacy, savings to income ratio, financial status and burden factors to pay off debt. Using the 5 Likert scales, and multiple-choice questions. This paper reported only the distribution of demographics and debt, as well as the views of civil servants in Malaysian government agencies regarding the relationship between civil servant salary increases and debt increases.

4.0 Results and Discussion

4.1 Results

Table 1 and Table 2 present the results for the first research objective which is to assess the distribution of demographic characteristics (such as gender, age, status, number of dependents, level of academic qualifications and income) and the debt among civil servants in Malaysian government agencies.

Table 1 shows that the gender distribution among the 82 respondents is relatively balanced, with a slight majority of females. Females constitute 56.10% of the respondents, while males make up 43.90%. This suggests a fairly even representation of both genders in the sample.

The age distribution shows a concentration of respondents in the middle age range. Only 8.30% of the respondents are under 29 years old, indicating a small representation of the younger demographic. A significant portion of the respondents falls within the 30-39 years age group, accounting for 40.50% of the total. Similarly, 42.90% of the respondents are aged between 40-49 years, making it the largest age group in the sample. The respondents aged 50 years and above constitute 8.30%, indicating a relatively lower representation of the older demographic.

A vast majority of the respondents are married, comprising 82.90% of the sample. In contrast, only 10.80% of the respondents are single. This suggests that the sample predominantly consists of married individuals, which could influence responses related to family and household dynamics.

The number of dependents varies among the respondents. Out of 82 respondents, 12.20% have no dependents, indicating a portion of the sample without immediate family responsibilities, and 18.29% have 1-2 dependents. The majority, 54.88%, have 3-5 dependents, reflecting a substantial segment of the sample with significant family responsibilities. 14.63% have 6 or more dependents, representing a smaller group with large families.

The educational background of the respondents is diverse. However, almost half of the respondents, which is 45.20%, have SPM and below, making it the largest educational group in the sample. 25% have a diploma, and 23.80% hold a degree, reflecting a significant portion of respondents with higher education. While only 6% have a master's degree, and none of the respondents hold a doctorate degree. This shows that the sample includes a small percentage of respondents with post-graduate qualifications.

The income distribution among the respondents shows a wide range of economic backgrounds. 52.40% earn RM3000 and below, indicating that more than half of the respondents belong to the lower-income group, which could be explained by the large number of the respondents' academic qualifications of SPM and below. 31% have an income between RM3,000 and RM4,999, representing a substantial middle-income segment, and 13.10% earn between RM5,000 and RM6,999. Only 3.60% of the respondents have an income of RM7,000 and above, suggesting a small high-income group. Variation within this income group may also be influenced by the length of service of civil servants.

Table 1: Demographics

Demographics	Number of respondents (%)
<i>Gender:</i>	
Men	43.90%
Female	56.10%
<i>Age:</i>	
Less than 29 years old	8.30%
30 - 39 years old	40.50%
40 - 49 years old	42.90%
50 years and above	8.30%
<i>Status:</i>	
Single	10.80%
Married	82.90%
<i>Number of dependents:</i>	
0	12.20%
1 - 2	18.29%
3 - 5	54.88%
6 and over	14.63%
<i>Academic qualification level:</i>	
SPM and below	45.20%
Diploma	25%
Degree	23.80%
Master degree	6%
Doctorate degree	0%
<i>Income:</i>	
RM3,000 and below	52.40%
RM3,000 to RM4,999	31%
RM5,000 to RM6,999	13.10%
RM7,000 and above	3.60%

Majority of respondents have a debt balance of more than RM50,000, 28.60% have a debt balance of RM50,000 to RM100,000, 29.80% have a debt balance of RM100,000 to RM200,000 and 21.40% have a debt balance of RM200,000 and above. The type of debt most incurred by respondents is personal loans, followed by housing, vehicles, others, education, credit cards, and business.

Table 2: Debt

Debt	Number of respondents (%)
<i>Debt balance:</i>	
RM50,000 and below	17.90%
RM50,000 to RM100,000	28.60%
RM100,000 to RM200,000	29.80%
RM200,000 and above	21.40%
None	2.40%
<i>Types of existing debt:</i>	
Home	60.70%
Shophouse	0.00%
Vehicle	54.80%
Personal loan	76.20%
Credit card	15.50%
Education	16.70%
Business	1.20%
Others	23.80%
None	2.40%

Table 2 offers a detailed overview of the debt status among the respondents, focusing on debt balance and types of existing debt.

The distribution of debt balances among respondents is diverse. A total of 17.90% of respondents have a relatively low debt balance of RM50,000 and below. Meanwhile, 28.60% fall within the RM50,000 to RM100,000 range, indicating a significant portion of the sample with moderate debt levels. The largest group, 29.80%, falls within the RM100,000 to RM200,000 range, suggesting a substantial number of individuals with high debt balances. Additionally, 21.40% of respondents have very high debt levels, with balances of RM200,000 and above, highlighting a notable segment with considerable financial obligations. A small fraction, 2.40%, report having no debt, indicating a minority with no financial liabilities.

When examining the types of existing debt, it becomes evident that respondents hold various types of debt, with some carrying multiple forms. The most common type of debt is home loans, with 60.70% of respondents having this type of debt. Vehicle loans are also significant, with 54.80% of respondents having such loans. Personal loans are the most prevalent, held by 76.20% of respondents, indicating widespread reliance on personal borrowing. Credit card debt affects 15.50% of respondents, reflecting a smaller but notable group using revolving credit. Education-related debt is carried by 16.70% of respondents, showing a segment investing in educational pursuits. Business-related debt is minimal, with only 1.20% of respondents reporting this type of debt, suggesting limited entrepreneurial borrowing within the sample. Additionally, 23.80% of respondents have debts classified as 'others,' indicating diverse borrowing needs beyond the specified categories. Consistent with the debt balance category, 2.40% of respondents report having no existing debt types.

Table 3 provides insights into respondents' perspectives regarding debt in the event of a salary increase, for the purpose of answering the second objective of this study. The data covers whether respondents would increase their debt and the types of debt they would consider adding.

A significant majority of respondents, 85.70%, indicated that they would not increase their debt if they experienced a salary increase. This suggests a strong preference for financial stability and cautious debt management among the respondents. In contrast, only 14.30% of respondents expressed a willingness to increase their debt with a salary increase, highlighting a smaller group that may see increased borrowing as a viable option for improving their financial situation or making significant purchases.

Table 3: Increase in salary, increase in debt?

<i>In the event of a salary increase, I will increase the amount owed:</i>	Number of respondents (%)
Yes	14.30%
Nope	85.70%
<i>The type of debt that will be added if there is a salary increase:</i>	
Home	25.00%
Shophouse	1.20%
Vehicle	13.10%
Personal loan	4.80%
Credit card	1.20%
Education	2.40%
Business	1.20%
Others	6.00%
None	56.00%

Among those who would consider increasing their debt with a salary increase, the preferred types of additional debt are varied. 25.00% of respondents would consider adding home debt, indicating that a quarter of this group sees real estate investment or home improvement as a priority. 13.10% would consider increasing vehicle debt, reflecting an interest in purchasing or upgrading vehicles. 4.80% of respondents would add personal loans, suggesting some would opt for flexible borrowing to cover various needs. 6.00% would add debts classified as 'others,' showing a range of miscellaneous borrowing intentions. Education, business, credit card, and shophouse debt would be considered by a small percentage of respondents (1.20% to 2.40%), indicating specific but limited interest in these types of debt. Notably, 56.00% of respondents stated that they would not add any type of debt even with a salary increase, reinforcing the overall trend towards financial conservatism and debt aversion.

4.2 Discussion

In summary, the demographic data reveals a predominantly female sample with a majority of respondents aged between 30-49 years. Most respondents are married and have 3-5 dependents. Educationally, the sample is diverse, with the largest group having SPM and below. Economically, a significant portion of the respondents belongs to the lower-income group, with fewer respondents in the higher income brackets. This demographic profile provides a comprehensive overview of the respondents, highlighting the diversity in gender, age, marital status, dependents, education, and income levels.

The debt data reveals significant financial obligations among the respondents, with the majority holding various forms of debt. Most respondents have high debt balances, with a substantial portion owing between RM100,000 and RM200,000. Personal loans and home loans are the most common debt types, followed by vehicle loans. A small fraction of the respondents is debt-free, while others have diverse debt obligations, including education and credit card debt. This analysis highlights the financial burden carried by the respondents, with a clear indication of widespread debt across different categories.

The respondents show a strong inclination towards maintaining or reducing debt levels despite potential increases in salary. The majority of respondents prefer not to increase their debt, emphasizing financial prudence. For the minority who would consider additional debt, home and vehicle debts are the most likely to be added, suggesting a focus on tangible assets and improvements. This data reflects a general tendency towards careful financial management and a cautious approach to borrowing among the respondents. These findings align with the Life Cycle Hypothesis (Modigliani & Brumberg, 1954), which posits that an increase in income does not necessarily lead to an increase in debt or expenses financed by debt. As observed in Table 2, most existing debts are related to acquiring houses, vehicles, and other significant assets. While this study's findings may contradict previous research (Abdul Adzis et al., 2017; Wilcox, 1989), it does not provide sufficient empirical evidence to prove the relationship between income and debt conclusively. Another possibility is likely due to the relatively high existing debt levels exceeding RM50,000, which may consume half of their monthly income for the monthly loan repayment. As reported by The Straits Times (2018), Malaysian civil servants often allocate half of their salary to debt repayment, leaving only RM360 to RM586 for other expenses. Nair et al. (2016) found that 5% of their respondents, consisting of 399 civil servants in Malaysia, are at risk of bankruptcy. Given these financial pressures, civil servants must manage their income and expenses wisely to avoid the risk of bankruptcy. The Credit Counselling and Management Agency (AKPK) offers credit management programs to help individuals manage their debts. Encouragingly, civil servants appear to have developed better money management skills, as indicated by the relatively low percentage (15.5%) of respondents using credit cards (Hodari et al., 2014).

While the findings may highlight the prudent financial behaviour of civil servants in managing their debt, it also underscores the financial challenges they face. Effective financial management and the support of credit counselling programs are crucial in helping them navigate their financial obligations and avoid potential bankruptcy.

5.0 Conclusion

Based on the findings of the study, the research objectives of this study have been clearly addressed. This study shows a good development among civil servants when the majority of civil servants in this study choose not to increase their debt in the future in the event of a salary increase. This study's findings may suggest that the civil servants may aware and acknowledge the requirement of P.U. (A) 395/1995 regarding the actions that may be taken upon them due to the serious financial indebtedness. This study offers an initial insight into the perception of civil servants towards the fact that salary increases will result in increased debt among civil servants. However, this study is limited. Future research will include other factors or determinants that will cause increase in the civil servants' debts. The research method also needs to be developed further in the future to examine the relationship between debt and various factors that contribute to the taking of debt by civil servants in Malaysia. Furthermore, the study sample needs to be expanded to get a more accurate view or perception of civil servants. Despite the weaknesses of this study, this study can to some extent help relevant parties in making decisions regarding civil servant salaries, and the amount of debt taken by the civil servant. There is a possibility that civil servants' salaries are too low, causing civil servants to rely on debt facilities to meet basic needs.

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Tarikh : 20 Januari 2023

Prof. Madya Dr. Nur Hisham Ibrahim
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Setuju.

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