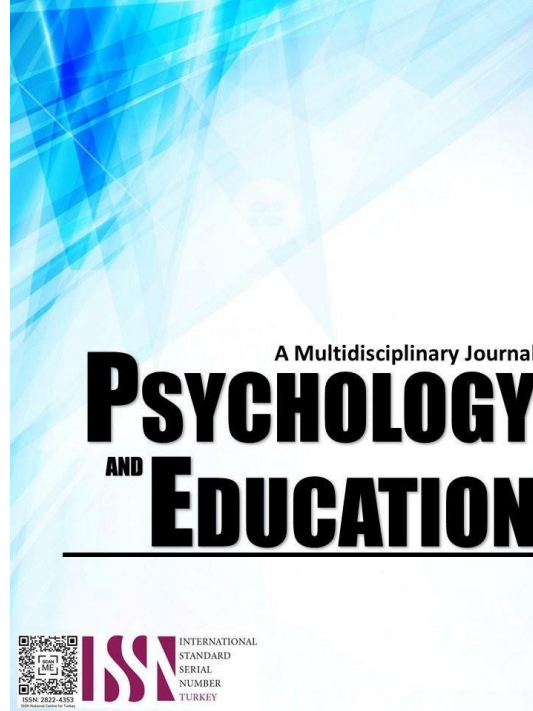


STUDENTS' AWARENESS, ATTITUDE, AND EXPERIENCE ON SCHOLARSHIP REFUND IN HIGHER EDUCATION INSTITUTION



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Students' Awareness, Attitude, and Experience on Scholarship Refund in Higher Education Institution

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Abstract

This study investigated the influence of students' awareness, attitude, and experience regarding scholarship refunds at Liceo de Cagayan University. Specifically, it examined students' awareness of the refund process, refund conditions, and communication, as well as their attitudes toward trust in the refund process, appreciation for financial support, and flexibility. Additionally, the study determined students' overall experiences in claiming refunds, focusing on the challenges they encountered and their perceptions of the process. A descriptive-correlational and causal research design was employed, utilizing the Raosoft calculator to select 175 CHED scholarship recipients from a total population of 318 scholars. Data were gathered through a structured survey questionnaire and analyzed using descriptive statistics, Pearson correlation, and multiple regression analysis. Findings indicated that while students demonstrated a high level of awareness regarding refund policies and procedures, gaps in documentation clarity and communication effectiveness persisted. Pearson correlation analysis revealed a significant positive relationship between students' awareness, attitudes, and experiences with scholarship refunds. Furthermore, multiple regression analysis identified awareness of the refund process and trust in the refund system as the strongest predictors of students' overall experiences. Delays in disbursement, unclear policies, and procedural complexities contribute to student frustrations, impacting their confidence in the system. The study underscores the need for improved transparency, streamlined processes, and enhanced communication strategies to ensure a more efficient and student-friendly refund experience. These findings provided valuable recommendations for higher education institutions, administrators, and policymakers in optimizing financial aid systems to support student beneficiaries better and improve the overall scholarship refund process.

Keywords: *awareness, attitudes, experience, scholarship refunds, higher education institution*

Introduction

Education plays a vital role in securing employment, but financial barriers often prevent students from continuing their studies. Scholarships, offered by the government and institutions, help ease this issue by supporting students from low-income backgrounds and motivating them to excel academically. In Punjab, Pakistan, financial assistance has been shown to boost students' performance, time management, and goal achievement (Habiba & Liaqat, 2022). Similarly, scholarships encourage students to maintain high grades (Gandhi, 2023).

However, scholarship programs often require students to meet specific academic criteria (Maples, 2024). While students in India are aware of scholarships, there is a need for greater awareness, especially among underclassmen (Dahiya & Bora, 2023). In the Philippines, various scholarship programs exist, but the application process can be challenging and time-consuming, leading to frustration and some students losing interest in receiving the aid (Isla, 2024).

A study in the Southern Philippines found that delayed allowances caused stress among scholars, despite financial support (Guimba et al., 2015). In Cagayan de Oro City, unclaimed scholarships were returned to the Accounting Office, with some students unaware of the refund process. This study aims to explore the impact of scholarship refunds on students, including their awareness, attitudes, and experiences with the refund process.

This study aimed to determine the effect of scholarship refunds on students, especially their awareness of the refund process, refund conditions, and their communication with those in charge. Additionally, it aimed to explore students' attitudes toward trusting the refund process, appreciation for financial support, and flexibility. Most significantly, it aimed to identify students' experiences with scholarship refunds.

Research Objectives

This study aimed to determine the effect of scholarship refunds on students, especially their awareness of the refund process, refund conditions, and their communication with those in charge. Additionally, it aimed to explore students' attitudes toward trusting the refund process, appreciation for financial support, and flexibility. Most significantly, it aimed to identify students' experiences with scholarship refunds.

Methodology

Research Design

This study used the descriptive correlation and causal research designs to explore students' awareness, attitudes, and experiences regarding scholarship refunds in higher education. Descriptive correlational research helps identify relationships and patterns among key variables without altering them. As described by McCombes (2023), Descriptive research was a good option when the goal was to find out the characteristics, patterns, and trends of something. It provided a clear and organized explanation of a group, situation, or event. This type of research could answer questions like what, where, when, and how, but not why. While causal research design examines how changes in one factor (e.g., scholarship information) might directly impact students' experiences. Together, these methods provided a comprehensive understanding of the connections between students' perceptions and the scholarship refund process, offering insights into how these factors influence their experiences and behaviors. Furthermore, this design enabled the researcher to explore the effects, consequences, and potential causes underlying the observed relationships. According to Geroy (2023), the primary purpose of a causal-comparative study is to investigate these types of causal connections. It worked by changing one factor to see how it affected something else while keeping other things the same. In this design, it is important to find out if a certain action led to a specific result. By testing ideas carefully and looking for patterns, this type of research design can show if one thing directly caused another, which helped in making decisions and predictions.

Respondents

The participants in this study were students enrolled in Liceo de Cagayan University who received scholarships under the Commission on Higher Education (CHED) programs: the Tulong Dunong Program (TDP), Tertiary Education Subsidy (TES), and Students Financial Assistance Program (STUFAPS). The study did not require specific sex identification, and participants could be male or female. The total number of scholars under these three CHED programs was 318, with 182 grantees in TDP, 53 in TES, and 83 in STUFAPS.

Proportionate stratified sampling was employed, dividing participants into groups based on their CHED Scholarship Program. To ensure statistical validity, the Raosoft sample size calculator was used, with a margin of error of 5%, a confidence level of 95%, and a response distribution of 50%. The recommended sample size for this study was 175 participants. The sample size for each group was determined using the formula for Stratified Sampling: $nh = (N_h/N) \times n$, where N_h is the sample size for each group, N is the total population, and n is the total sample size (Williams, 2024)..

Instrument

The study used a self-made descriptive survey questionnaire with a five-point Likert-like scale to collect data, processed using the weighted mean. The questionnaire consisted of three parts:

Section I: 29 statements measured students' awareness of the refund process, conditions, and communication. Responses were rated from "Strongly Agree" (5) to "Strongly Disagree" (1), with interpretation ranges for frequency: Very High (4.51-5.0), High (3.51-4.50), Moderately High (2.51-3.50), Low (1.51-2.50), and Very Low (1.0-1.50).

Section II: 30 statements assessed students' attitudes toward trust in the refund process, financial support, and flexibility, rated similarly on the five-point scale.

Section III: 10 statements measured students' experiences with scholarship refunds in higher education institutions, using the same Likert-like scale for responses.

Each section aimed to evaluate different aspects of students' awareness, attitudes, and experiences, providing a comprehensive view of the scholarship refund process.

Procedure

To collect data, permission was obtained from the school heads at Liceo de Cagayan University through formal letters sent to the Vice President for Academic Affairs and of the respective colleges. Upon receiving approval, a list of students enrolled in the CHED scholarship programs was requested to ensure an efficient data collection process. Ocular inspection was conducted by visiting the colleges where scholarship students were enrolled to personally engage with participants, explain the study, and secure their consent to participate in the survey. The questionnaires were administered in person to ensure complete and accurate responses, with instructions provided to clarify the survey process.

This approach allowed for the collection of comprehensive data on students' awareness, attitudes, and experiences regarding scholarship refunds. The survey focused on three main areas: students' awareness of the refund process, their personal experiences with it, and their attitudes toward refunds and financial support. The study aimed to identify factors contributing to delays in disbursements, particularly for CHED grants, and to suggest improvements to enhance the efficiency and student-friendliness of the refund process.

Data Analysis

Descriptive statistics, including measure of central tendency (mean) and measure of dispersion (standard deviation), were used to analyze statement of the problem 1, 2, and 3 regarding students' awareness, attitude, and experience on scholarship refund.

To examine the relationship between students' experiences with scholarship refunds and their awareness and attitudes, Pearson product-moment correlation was used. This test assesses the strength and direction of the relationship between students' experiences and their awareness or attitudes.

Lastly, to explore which variables, individually or in combination, influence students' experiences with scholarship refunds, multiple linear regression was applied. This analysis identified the specific awareness and attitude variables that significantly affected students' experiences with the refund process, providing insights into how different factors interacted to influence the students' experiences.

Results and Discussion

The study found that students had a high level of awareness regarding the refund process, refund conditions, and refund communication. Refund conditions had the highest level of awareness ($M=4.27$, $SD=.677$), followed by refund communication ($M=4.19$, $SD=0.761$) and the refund process ($M=4.08$, $SD=.91$). The overall awareness score ($M=4.18$, $SD=.783$), indicating that students generally understood the University's refund policies and procedures.

The study revealed that students had a highly positive attitude, with the highest rating in Appreciation for Financial Support ($M=4.43$, $SD=.643$), followed by Flexibility ($M=4.29$, $SD=.679$) and Trust in the Refund Process ($M=4.26$, $SD=.696$). The overall attitude score ($M=4.33$, $SD=.673$), indicating that students viewed the refund system favorably.

The study revealed that students had a high level of students' experience on scholarship refunds, with the highest mean score ($M=4.36$, $SD=.790$) for the scholarship release was well worth the wait once the funds finally arrived, followed by ($M=4.32$, $SD=.712$) for there was no misinformation disseminated, ($M=4.30$, $SD=.690$) for there is no required fee to get the scholarship refund, and ($M=4.30$, $SD=.730$) for the cashier allows scholars to recount the money before leaving.

Conversely, the lowest mean score of ($M=4.13$, $SD=.832$) for the pay-out is not delay or is according to schedule, followed by ($M=4.217$, $SD=.753$) for the accounting office responds promptly to my inquiries, ($M=4.18$, $SD=.672$) for the personnel give regular update to the refund process, and ($M=4.21$, $SD=.779$) for the release of refunded scholarship is organized. The overall satisfaction level was ($M=4.25$, $SD=.734$), indicating that students were generally satisfied with the refund system.

The Pearson R Correlation Analysis revealed significant positive correlations between students' experiences and several variables: the refund process ($r = 0.610$, $p < 0.000$), refund conditions ($r = 0.664$, $p < 0.000$), refund communication ($r = 0.628$, $p < 0.000$), trust in the refund process ($r = 0.590$, $p < 0.000$), appreciation for financial support ($r = 0.636$, $p < 0.000$), and flexibility ($r = 0.703$, $p < 0.000$). These results indicate that as the efficiency, fairness, and transparency of the refund process, communication, and conditions improved, students' experiences with scholarship refunds became more positive. Specifically, flexibility was found to have the strongest correlation, suggesting that flexible systems enhance student satisfaction. These findings align with existing literature, emphasizing the importance of effective financial management, clear communication, and a flexible approach in fostering positive student experiences and trust in the institution's processes.

On the other hand, the multiple linear regression analysis revealed a strong positive relationship ($R = 0.785$) between students' experiences and the predictor variables, with an R^2 value of 0.617, indicating that Refund Communication, Appreciation for Financial Support, and Flexibility explained 61.7% of the variability in students' experiences. All three predictors were statistically significant ($p < 0.000$), with Flexibility having the strongest influence ($\beta = 0.359$), followed by Appreciation for Financial Support ($\beta = 0.262$) and Refund Communication ($\beta = 0.173$). The regression equation was: $Y' = -0.137 + 0.173X_1 + 0.332X_2 + 0.404X_3$, where Y' represents students' experience. The findings highlight that an increase in Flexibility had the most significant impact on students' experiences with scholarship refunds, supporting the importance of communication and service quality in shaping student satisfaction, as noted by previous studies.

Conclusions

Based on the findings, the following conclusions were drawn:

Students have a high level of awareness of refund conditions, communication, and processes, with refund conditions being the most understood. However, some inconsistencies in understanding specific details, especially the refund process, suggest a need for improved communication and clearer procedures.

Likewise, students have a positive attitude toward the university's refund process, valuing financial support, flexibility, and trust. While attitudes were generally favorable, variations in trust highlight the need for better transparency and responsiveness in communication.

Moreover, satisfaction with the scholarship refund process is high, particularly regarding cheque/cash issuance and accuracy. However, issues like delayed payouts and poor communication from the accounting office suggest areas for improvement.

A significant relationship between students' experiences and their awareness and attitude toward the refund process exist. Higher awareness and trust led to more positive experiences. Improving communication, transparency, and student engagement could further enhance the overall scholarship refund experience. In summary, both awareness and attitudes significantly impact students' refund experiences, with attitude being the most influential factor. Strengthening variables like flexibility, trust, and communication will improve student satisfaction with the refund process.

Based on the findings and conclusions of the study, the following recommendations are put forward:

Higher Education Institutions may enhance transparency and communication in the refund process by providing clear guidelines, detailed FAQs, and regular updates through multiple platforms such as email, websites, and social media. Strengthening trust and responsiveness within the accounting office is essential to ensuring timely payouts and addressing student inquiries effectively, as delays negatively impact satisfaction. Additionally, fostering a positive student experience by recognizing students' appreciation for scholarship providers and making the refund process more flexible might improve overall engagement and trust.

CHED Grantees may proactively familiarize themselves with the refund documentation and process early in the academic year to ensure timely submission of required paperwork and avoid unnecessary delays. Maintaining a flexible and patient mindset while actively following up on refund status may help address potential issues efficiently and contribute to a smoother experience. Additionally, grantees may stay informed, communicate openly with the institution, and express appreciation for the financial support received, as a positive and engaged approach can enhance their overall experience with the refund process.

Administrators may ensure that refund-related communications and guidelines are disseminated at the beginning of each academic term, with periodic reminders to keep students informed and engaged throughout the process. Streamlining the accounting process by reducing delays and providing real-time updates on refund status can enhance efficiency and improve student satisfaction. Additionally, integrating flexible policies—such as extended deadlines, alternative consultation times, and varied communication methods—might accommodate diverse student needs, fostering transparency, trust, and confidence in the refund system.

The accounting office of Liceo de Cagayan University may enhance communication by offering multiple tracking options and providing a clear, accessible online guide or checklist outlining the required documentation and refund process steps. Ensuring prompt responses to student inquiries and maintaining flexibility in addressing unique refund-related concerns will strengthen trust and satisfaction among students. Additionally, fostering an empathetic approach by considering students' diverse academic schedules while improving the overall efficiency of the refund system may create a more supportive and student-centered experience.

Future scholars may familiarize themselves with the refund procedure and required documentation early to prevent confusion and ensure a smooth application process. Maintaining a flexible and informed mindset while actively monitoring refund status and communicating any concerns might help manage expectations and reduce stress. Additionally, staying engaged with refund-related communications and expressing appreciation for the financial support received fosters a positive relationship with the institution and enhances the overall experience.

Future researchers may explore how key variables such as communication, appreciation, and flexibility can be optimized to enhance the scholarship refund process, incorporating student feedback to suggest practical improvements. Investigating the impact of refund delays on student satisfaction and examining how streamlined processing times could improve the overall student experience would provide valuable insights for higher education institutions. Additionally, studying the effectiveness of different communication methods and the influence of students' attitudes and trust in refund policies may help institutions develop best practices that foster transparency, efficiency, and student engagement.

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