Adult Learners' Adjustment and Its Effects Towards Online Course During Pandemic: The Case of Malaysian Financial Planning Council

Noor Jawahir Ismail
Universiti Teknologi MARA, Shah Alam, Malaysia
jawahir_ismail@yahoo.com

Wardatul Hayat Adnan
Universiti Teknologi MARA, Shah Alam, Malaysia
wardatul@uitm.edu.my

ABSTRACT

Coronavirus disease (COVID-19) has had a significant effect on every country's economy, particularly in the education sector. Some of the consequences include lockdowns, quarantines, social distancing and institutional closures. Adapting and adjusting to new learning standards was difficult due to a variety of demographic backgrounds among students, especially adult learners. Thus, the current research aims to investigate characteristics that contribute to adult adjustment and their influence on their knowledge of online courses. A quantitative study was done among 235 respondents in a Malaysian independent body namely the Malaysian Financial Planning Council located in Kuala Lumpur, Malaysia. Identifying the right elements will assist the training facility in giving the right and quality training to its audience.

Keywords: *adult learners' adjustment, online course, COVID-19, Malaysian Financial Planning Council, Malaysia*

INTRODUCTION

According to Worldmeter (2022) as in June 2022, the Coronavirus disease or COVID-19 has touched almost 190 countries and continents, inflamed 549,102,315 people, and killed 6,351,114 people in the two years of this pandemic strike globally. To delay and prevent this virus spread, many countries implemented strict protocols, such as complete lockdowns or regulations to enable social distancing while accumulating to become herd immunity. Efforts to halt this pandemic outbreak included introducing a working from home policy, providing flexible working hours, and closing many organizations that could infect one another with

COVID-19. In fact, procedures to shut down buildings involved schools, universities and many other educational institutions. Since the existence of the COVID-19 virus, the world has been paralyzed. This catastrophe occurs everywhere. The world situation changed extremely. Many sectors had a crisis as a result of the spread of this virus. Not only the economic division but the education division was also affected. This condition has required all levels of educational institutions to work remotely and to put emergency remote teaching into practice. Face-to-face activities that are regularly carried out at schools or campuses have turned into online activities to break the chain of the transmission of this COVID-19 virus.

In Malaysia, like in many countries around the world, the Movement Control Order (MCO) was enforced with the objective to flatten the curve of the spread of COVID-19. The first MCO caught Malaysians off guard when it was employed on March 18, 2020, for two weeks until March 31, 2020, and then extended in stages until 2022. This effort was made with the goal of controlling the pandemic and flattening the curve of COVID-19's spark, in the hopes of halting the deadly disease's quick spread chain. In the education sector, the Ministry of Higher Education (MOHE) has announced that all public and private universities and colleges in Malaysia are to conduct and establish teaching and learning activities through online learning mode until the end of December 2020 (Malaysian Ministry of Higher Education, 2020). The academic society needs to become very stable, fast familiarized, and proactive in overcoming the challenges offered by MCO. Lessons, assessments, group projects, presentations and examinations were all equipped and prepared within two or three weeks and carried out with the assistance and support of technology.

Adult learners can be defined as someone who have come from various educational backgrounds and goals and needs to imitate their knowledge and skills in their educational progression (Lindeman, 2015). Although it is undeniable that online learning or virtual classroom is believed the best solution to ensure continuity and steadiness in the learning and teaching process in the era of what has been created as the "new norm", there may be some adjournments and hiccups such as lack of human touches such as sensing adult learners' blankness via facial expressions, cracking small jokes to enlighten or spark the classroom mood, adult learners engagement and interaction which can be done more effectively and successfully in traditional face to face learning or class. The unique changes caused by the COVID-19 outbreak have had a significant impact on educational institutions and professional organizations. Many well-known Malaysian educational institutions have aggressively pushed lecturers to use online teaching and learning methods and have since entirely adopted reduced mass gatherings of students and online learning classrooms as a means of ensuring educational continuity. The Malaysian Ministry of Higher Education (MOHE) has given all licensed education providers permission to conduct virtual classroom or e-learning sessions (*Malay Mail*, 2020). According to the MOHE, virtual learning can only take place if all participants have access to trainers and all infrastructure requirements are completed.

Adult learners have been affected by this cycle because they were given a crash course on how to use and use online teaching tools like Google Classroom, Cisco Webex, Zoom, Microsoft Teams, and others by other young students. According to Malcolm Knowles (1988), adults and children learn in different ways. He invented the term "andragogy" to distinguish adult learning from pedagogy. Learning should be viewed as a continuous process that unfolds throughout one's life, with various emphases, obstacles, and approaches at different times. According to Kara et al. (2019), an online distance education environment offers

suitable opportunities through the flexibility it delivers for adult learners, who are aware of their own learning responsibilities and are required to achieve their own learning processes.

As an independent body, the Malaysian Financial Planning Council (MFPC) has set up the honourable objective of encouraging nationwide growth and development of the financial planning profession. During the COVID-19 strike, MFPC introduced their own eLearning portal, which is an online one-stop center for participants and members of the MFPC to get reading materials, ask questions, and leave feedback for their online programmes and classes. MFPC's courses are a practical choice for adult learners who want to work and study at their own pace. Adult learners who do not reside in the main region or in a city are also considered by MFPC. People from various states in Malaysia can obtain administration, technical, and academic aid through an online virtual classroom that is dispersed across the country (MFPC, 2020). This platform was designed and introduced during MCO's early stages thus, this study is required support and assistance from all participants at MFPC.

PROBLEM STATEMENT

This research will be determining the adaption and adjustment of virtual classroom learning adjustment of adult learners in the MFPC during COVID-19 by addressing the key elements within the theory guiding the study. There is common research on learning adjustment for undergraduates, however, there are fewer studies on adult learners' development to learn these online technologies. This is supported by only 150,000 studies conducted in 2018 on the Google Scholar platform in comparison to young learners and technology, 450,000 studies were conducted. It is significant and important to identify and classify, given the predicted flow of adult learners. As Puspitasari et al. (2021) claimed that despite the expectation about the positive transformation in the revolutions executed in the teaching and learning process through the compulsory online virtual classroom, seemingly left some age groups behind. One idiom has said that "you cannot teach old dog new tricks", the mandatory online virtual classroom poses a trial for adult learners.

RESEARCH OBJECTIVES

The use of technology by adult learners to study is essential information in the subject of adult education. Learning has been studied primarily from a cognitive and motivational perspective for decades, with emotional components often overlooked in learning theories. As virtual learning becomes more popular, it's critical to investigate the factors that influence individual learning during the COVID-19 lockdown time. Thus, the present study aims to meet the below objectives:

1. To identify the relation of Social Learning Theory towards Adult Learning Theory in learning adjustment of adult learners in MFPC after attending virtual learning.
2. To analyse the influence of practice in behaviour factor towards Adult Learning Theory in learning adjustment of adult learners in MFPC after attending virtual learning.
3. To analyse the influence of knowledge in personal factor towards Adult Learning Theory in learning adjustment of adult learners in MFPC after attending virtual learning.

4. To analyse the influence of influence in environment factor on Adult Learning Theory in learning adjustment of adult learners in MFPC after attending virtual learning.

LITERATURE REVIEW
COVID-19 and its Effect on Education Sector

The virus that origins COVID-19 is a new coronavirus that has conveyed throughout the world. COVID-19 signs can vary from mild (or no symptoms) to severe illness (CDC, 2020). The COVID-19 virus is spread by someone who already has symptoms to another person who is close through droplets, when a person has respiratory symptoms, such as coughing or sneezing (Van Doremalen, et. al., 2020). COVID-19 is an illness caused by a virus that can spread from person to person. This is a widespread of infectious disease that spreads through the respiratory. This is a massive pandemic and almost all nations have been infected by the COVID-19 virus. Education has the most vital part of the development of human life so far. Additionally, all revolutions in human life from all walks of life start with education. Without education, the perceived civilization will never happen, and life will undergo the law of the jungle. Many methods of education continue to change from time to time following the demands of the eras and designs of human life, to the life of modern society today such as fundamental needs which are almost the same as the primary needs of humans such as eating and drinking.

By the inaugurated of the COVID-19 pandemic which has taken masses of lives worldwide, delivery of online resources for virtual classrooms or also known as E-Learning has been implemented to cover the break in the transmission of learning and teaching process. In this regard, Alhumaid, Ali, Waheed, Zahid et al. (2020) definite that an online mechanism for the learning and teaching process has been built so this online virtual classroom enables people especially adult learners to pursue their study. Online resources such as the Internet, and electronic devices have helped as a trustworthy info source for adult learners to obtain unlimited access to up-to-date info even within their distance. Therefore, the insufficiencies and shortages of most education institutions and professional bodies towards the practice of online resources for online virtual classrooms have been established and thus, obliged as a development in the educational area (Adnan, 2020). Although nowadays online virtual classroom is a very burning issue in the nation, it still needs more extra involvement in education in regular conditions. It may also show that flexibility, availability, interactivity and connectivity are the utmost related thing in online virtual classrooms. Nevertheless, poor internet connection, lack of interactivity and the feeling of being lonely is the major weakness of online virtual classrooms which are still to be spoken (Dwidienawati et al., 2020).

Online Learning and Adult Learners Adjustment

According to Shah et al. (2020), COVID-19 has surprised and confronted Malaysians in all sectors since the beginning of 2020, and the level of its significance has forced the government to act by endorsing the Movement Control Order (MCO1.0) in early March 2020. MCO1.0 refers to the Prevention and Control of Infectious Diseases Act 1988 and the Police Act 1967, and during MCO1.0, many Malaysians were placed under home quarantine for 14 days, with all political, social, and economic sectors shut down. Furthermore, as a result of the implementation of MCO1.0 in many countries, teachers have been left with no choice but to administer online teaching and learning processes in order to ensure continuous delivery of

education to students, particularly adult learners. Many adult learners have had no other life experience or involvement than attending and demonstrating online teaching and learning courses within their own competencies and despite their constraints. More research is needed to provide an early estimate of the implementation of online virtual classroom activities such as assessment, assignment, and examination during the MCO period, by identifying the coordinators and the trainers' tasks (Yusoff et al., 2020).

Virtual Classroom is an education that takes place over the Internet. It is regularly referred to as 'e-learning' among other terms. However, virtual classroom is just one type of 'distance learning' which is the umbrella term for any learning that takes place across distance and not in a traditional classroom (Stern, 2018). As online virtual classroom becomes beneficial to education institutions and professional bodies, especially during a pandemic COVID-19 outbreak, an opinion of online virtual classroom readiness is important for the successful and effectiveness of implementation of online virtual classroom as a medium for teaching and learning process. Adult learners or participants in online virtual classrooms can accomplish success by considering online virtual classroom readiness situations such as computer skills and Internet access (Thammathirat & Tuntirojanawong, 2013).

Advantages of Online Learning and its Effect on Organization

In regard to online learning benefits, specified that many education providers and professional institutions have inaugurated to invest seriously in online learning because their prime benefits include new markets, economic benefits, global corporations, reduced time to market and educational benefits growth in their institutions. Furthermore, online learning is required of a wide range of participants with varying academic demands that traditional education classes are unable to provide.

The MFPC found that adult learners' writing and computer abilities increased as a result of online learning. The study also found that motivational concerns and well organized courses are critical to good and effective online learning for adult learners. The findings of the study suggested that adult learners are ready to learn virtually if they are able to commit to their education and if they have acceptable support and guidance, particularly from their instructors or institutions.

THEORETICAL FRAMEWORK

For a better understanding and perceiving the learning adjustment among adult learners in MFPC, two theories were worn to develop the theoretical base for this quantitative study: social learning theory (by Albert Bandura) and the adult learning theory (which highlights the Andragogy Model by Malcolm Knowles).

Adult learning theory is rooted in andragogy, the practice of teaching adults, as contrasting to pedagogy, the practice of teaching children. According to Yarbrough (2018), he believed that Knowles finds that adult learners are unlike young learners and adults value self-directed education, have a huge pool of experiences as their own personal learning source, search for problem-solving through learning, need to learn about subjects applicable to their lives and they own inner inspiration.

Known as the science of adult learners' education, the adult learning theory of andragogy by Malcom Knowles was developed to create an educational point of view that

emphasizes the needs of adult learners and include their life and career experiences in the learning environment (McCall et al., 2020). This contrasts with pedagogy, which attention to the education of children and young learners. The relationship of adult education is the learning development and the learners' needs rather than the teaching process and the trainer's outcomes. Knowles et al. (2015) identified six dominant elements of andragogy: (1) the learners' need to know, (2) the self-concept of the learners, (3) the learners' past experience, (4) a learners' readiness to learn, (5) a learners' orientation to learning, and (6) an adult student's motivation to learn. These understandings framework an adult learners' attraction for learning where they are competent skills and approaches that they can use throughout their careers and lives.
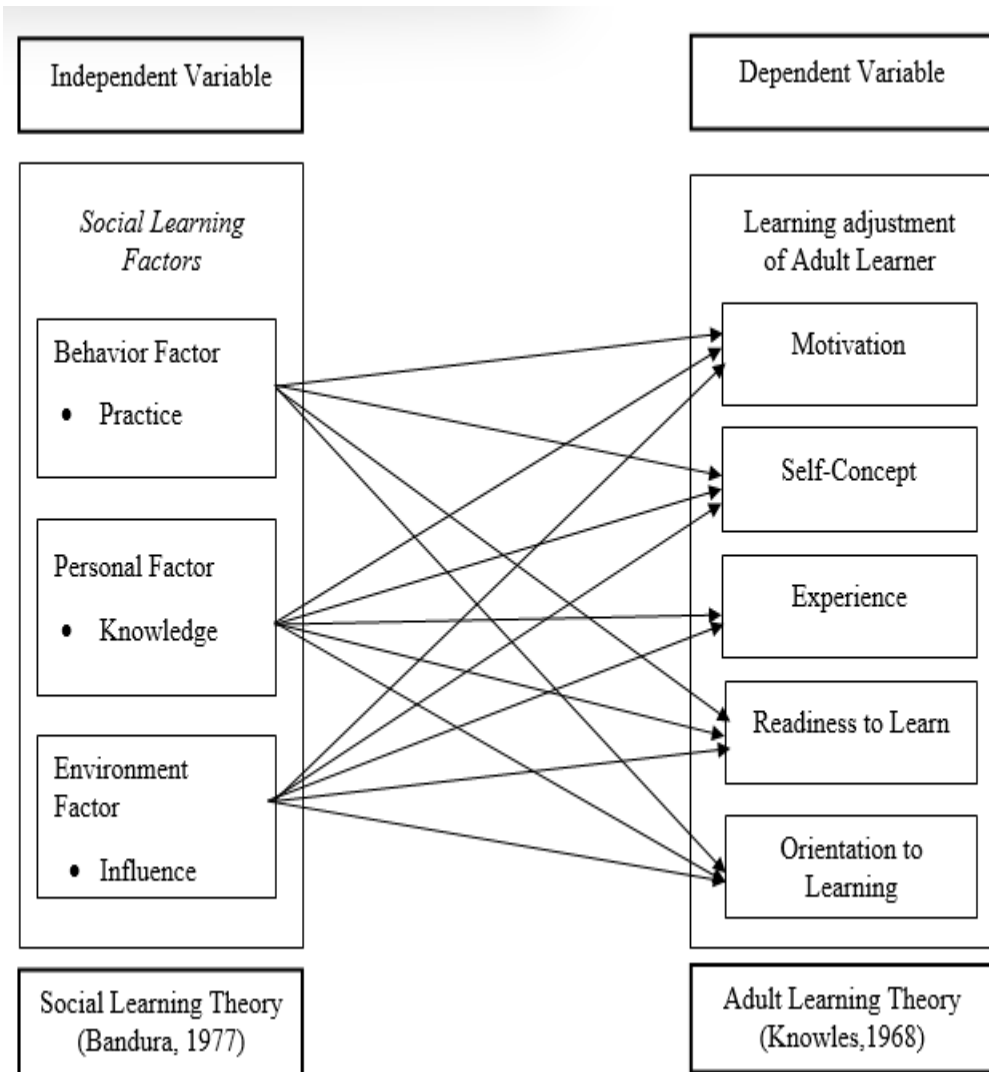

Figure 1: Theoretical framework

Hypotheses

Based on the research framework, there are 15 research hypothesised results and further to be verified in the present study. Below outlined the 15 hypotheses derived for the present study.

H1: There is a significant practice of behaviour factor in motivation towards learning adjustment of adult learners in the MFPC.

H2: There is significant practice of behaviour factor in self-concept towards learning adjustment of adult learners in the MFPC.

H3: There is significant practice of behaviour factor in experience towards learning adjustment of adult learners in the MFPC.

H4: There is significant practice of behaviour factor in readiness to learn towards learning adjustment of adult learners in the MFPC.

H5: There is significant practice of behaviour factor in orientation to learning towards learning adjustment of adult learners in MFPC.

H6: There is significant knowledge of personal factor in motivation towards learning adjustment of adult learners in the MFPC.

H7: There is significant knowledge of personal factor in self-concept towards learning adjustment of adult learners in the MFPC.

H8: There is significant knowledge of personal factor in experience towards learning adjustment of adult learners in the MFPC.

H9: There is significant knowledge in personal factor in readiness to learn towards learning adjustment of adult learners in MFPC.

H10: There is significant knowledge in personal factor in orientation to learning towards learning adjustment of adult learners in MFPC.

H11: There is significant influence in environment factor in motivation towards learning adjustment of adult learners in MFPC.

H12: There is significant influence in environment factor in self-concept towards learning adjustment of adult learners in MFPC.

H13: There is significant influence of environment factor in experience towards learning adjustment of adult learners in MFPC.

H14: There is significant influence in environment factor in readiness to learn towards learning adjustment of adult learners in MFPC.

H15: There is significant influence in environment factor in orientation to learning towards learning adjustment of adult learners in MFPC.

METHODOLOGY

To perceive on the value of learning adjustment of adult learners in MFPC during the COVID-19 era, two significance theories from Social Learning Theory by Albert Bandura and Adult Learning Theory by Malcom Knowles has been applied in this research. Although Social Learning Theory is critical, valuing adult learners in the virtual classroom especially in corporate organisation such as MFPC demand more.

According to Alase (2017), a descriptive quantitative research method design was adopted to conduct an inclusive survey of learning adjustment among adult learners. A set of survey link was forwarded to all adult candidates who are registering for the virtual classrooms for Registered Financial Planner and Shariah Registered Financial Planner

programmes. The response received from these respondents was the data collection needed for the finding.

Research Design and Method

For this study, the researcher used quantitative method to define the adaption and adjustment of virtual classroom learning adjustment of adult learners in MFPC during COVID-19. A set of survey link was forwarded to all adult candidates who are enrolling on virtual classroom for Registered Financial Planner and Shariah Registered Financial Planner programmes.

The researcher used Linkert Scale to measure data in the questionnaire. Linkert scale, created by Rensis are frequently employed in ordinal data in social science research to transform data into the form of a declaration, in which respondents are given the chance to select the proper response to each circumstance and experience. For this research, researcher came out with a total of five estimations of the size answers, which are 1= strongly disagree, 2 = disagree, 3 = neutral, 4 = agree and 5 = strongly agree.

Sampling Method

As explained by Banerjee and Chaudhury (2010), to minimize the degree of bias, the researcher should have a certain understanding of the population from which is sample was drawn as the ultimate findings for this study to be generalized to a greater population depends on this consideration. In this case, the researcher posses' similar criteria for the samples such as age, education level and employment status.

The researcher employed a simple random sample as the sampling technique, where samples are designated among adult learners of MFPC. Simple random sampling techniques are chosen as it is in the line with the research to study the effect of exposure to the adaption and adjustment on virtual classroom learning adjustment of adult learners in MFPC during COVID-19. This method has many advantages, including the capability to indicate a smaller sample size from a larger population and utilise it to conduct research and draw conclusions about the larger group.

Research Instrument

A survey questionnaire was developed using The Social Learning Theory and The Adult Learning Theory and by observing some literatures on online learning. There were several sections in the instrument as shown in Table 1. The first section was on the demographics of the students. The second section consisted of questions regarding The Social Learning Theory elements. Lastly, the next section was on the questions related to The Adult Learning Theory elements. All the survey questions were designed on 5-point Likert scale ranging from "strongly disagree" to "strongly agree".

Table 1. Development of Instrument

SECTION	SOURCE
Section A: Demographic Background Age Gender Education Level Employment Status Location	(Hillman, 2017)
Section B: Behavior Factor: Practice I have a background for attending online classroom previously. I am very confident in my ability to independently prioritize my learning goals. While learning online, I improve from my previous errors. Studying through virtual classroom mode provides the flexibility to the study at the time convenient to the learners. For me, navigation throughout the virtual classroom components of the course is logical, consistent, and efficient. **Section C: Personal Factor: Knowledge** I believe that I capable of understanding the programme subjects of this virtual classroom. I was technically prepared for this virtual classroom course. I can direct my own learning progress while learning online. I am open to new ideas when learning online I am proficient in attending online learning on my own. **Section D: Environment Factor: Influence** I registered for this online course by encouragement from my friend. I feel that having the support of my virtual friends has enable me to succeed in this course. This virtual classroom nurtured intellectual communication among my peers. As a student, I think that I can communicate effectively with my virtual friends in the online course. I will be encouraging my peers to register for this online course.	(Wright, 2015)
Section E: Motivation I can remain motivated throughout the virtual classroom. I am exposed to new ideas when learning online. This virtual classroom allows me to meet my course requirement and keep my work at the same time. I like to share my ideas with my friends while in the virtual classroom. I feel that virtual course is interactive and time consuming.	(Zakariah et al., 2016)
Section F: Self-Concept I am able to carry out my own study plan while in the virtual classroom. I am not distracted by other social activities (Phone Calling, WhatsApp etc) while in the virtual classroom. I can explain the knowledge and calculation that I learn during virtual course to others. I intend to use e-learning to assist my learning. The set-up of the e-learning service is well-suited with the way I learn.	(Khan et al., 2021)

Section G: Experience

I learn better through virtual learning compared to being in the same room as
other learners and the instructor

I enjoy the virtual learning experience significantly.   (Zakariah et al.,
My virtual learning is a suitability for me.   2016)
Attending this virtual classroom was a good use of my experience.
The concepts and skills taught in this virtual classroom can be used.

Section H: Readiness to Learn

I have previous experience with virtual learning courses.
I often collect additional information about interesting topics even after the
course has ended.
I can resolve commons errors while surfing the virtual learning.
I am comfortable doing academic work autonomously and without regular
face-to-face interaction with an instructor.
I feel confident while operating virtual learning functions

Section I: Orientation on Learning   (Khan et al., 2021)

I am competent at integrating computer technologies into my learning
activities.
Even after a course is over, I continue spending time learning about the topic.
I feel confident while using online-learning content
This virtual course has increased my confidence for online learning.
Time it took to complete this virtual classroom was reasonable.

Pilot study was conducted to test the reliability of the instrument. To establish the reliability
of each item, the questionnaire instrument's reliability (Cronbach's alpha) was tested.
Cronbach's alpha test was used for main reliability with the support of IBM SPSS Statistics
to measure and analyse the evaluations of the survey's inferences where the suitable results
were shown for the measurement items.

Table 2. Reliability Test

Section	Cronbach's alpha (α)	N
Section B: Behavior Factor: Practice	0.94	5
Section C: Personal Factor: Knowledge	0.95	5
Section D: Environment Factor: Influence	0.95	5
Section E: Motivation	0.94	5
Section F: Self-Concept	0.94	5
Section G: Experience	0.94	5
Section H: Readiness to Learn	0.93	5
Section I: Orientation on Learning	0.95	5

On the account of reliability, we used Cronback α coefficient to test the internal consistency;
the higher the coefficient, the better the reliability. Reliability test was conducted on each
level of the questionnaire after factor analysis. This study based on the above said statistics
test results to determine the keeping or deleting the questions in the pre-test questionnaire,

and used the pre-test questionnaire to organize the formal survey questions.In social sciences, it is necessary to provide both the Cronbach Alpha value of the entire instrument and the respective Cronbach Alpha values of each component in the instrument. Generally speaking, an instrument with value above .70 is adequate and one with value above .90 indicates excellent reliability. Furthermore, components with Cronbach Alpha values above .60 are acceptable and one with value above .80 is considered to be pretty good (Wu M. L, 2012).

As discovered in Table 2, the Cronbach Alpha values of general questionnaire Section C, D, E, F, G, H and I surpassed 0.70, demonstrating that the questionnaire set is a highly valid and reliable instrument.

Validity

The Kaiser-Meyer-Oklin Measure of Sampling Adequacy is a statistic that tells how much of the adjustment in the variables is due to underlying factors. It is an important aspect of measurement validity since it shows that the data are reliable when debating whether the items used to gather the data are bindin

Table 3. Validity Test

Section	KMO	Bartlett Test
B and E, F, G, H, I	0.94	.00
C and E, F, G, H, I	0.93	.00
D and E, F, G, H, I	0.94	.00

Glen (2016) notes that high KMO values (near to 1.0) usually imply that a factor analysis would be effective with the data. If the value is less than 0.50, the factor analysis results are unlikely to be mainly informative. Upon running the KMO test for every item, it has been found that the KMO value for all is at 0.90 which is more than the lowest to be used as data.

On the other hand, the results for the Bartlett Test employed, found that all of them have a value of .00. Both the KMO and Bartlett Test combine all relevant data. Ramdan (2019) claimed that a KMO score of above 0.5 and a significance threshold for the Bartlett Test of less than 0.05 indicate the data is highly correlated.

Normality

Normality test, used to regulate whether the data to be analysed is normally distributed or not abnormally distributed, using the normality test. The technique of calculating the normality test of this data using SPSS programme.

The normality tests are additional to the graphical assessment of normality. The main tests for the assessment of normality are Kolmogorov-Smirnov (K-S) and Shapiro-Wilk test. For small sample sizes, normality tests have slight power to reject the null hypothesis and therefore small samples most often pass normality tests. For large sample sizes, significant results would be resulting even in the case of a small deviation from normality.

Whereby, the Shapiro-Wilk test is based on the correlation between the data and the corresponding normal scores and provides better power than the K-S test.

Table 4. Normality Test

Section	Kolmogorov-Smirnov[a] Sig.	Shapiro-Wilk Sig.
Section B: Behavior Factor: Practice	.000	.000
Section C: Personal Factor: Knowledge	.000	.000
Section D: Environment Factor: Influence	.000	.000
Section E: Motivation	.000	.000
Section F: Self-Concept	.000	.000
Section G: Experience	.000	.000
Section H: Readiness to Learn	.000	.000
Section I: Orientation on Learning	.000	.000

From the table below, it can be seen that the total research data is unusually distributed which can be seen from normality <0,05. As a rule of thumb, to conclude that a variable is not normally distributed if "Sig." < 0.05.

In order to track an improved normality of the data to accomplish the normal distributed data statement of a parametric analysis, this current research tried to apply the data transforming method to correct the normality problem. Thus, the normal Q-Q plot is an alternative graphical method of measuring normality to the histogram and is easier to use. The scatter should lie as close to the line as possible with no clear pattern coming away from the line for the data to be considered normally distributed.

Upon tabulation, the data is about in normal distribution, where the points were on or close to the line. When looking at a Q-Q plot, points of the data should at the stray far from the line of expected values, as well as trends in the observed values.

FINDINGS

The period of the data collected is from December 2021 to February 2022. Data collection was conducted from the first day of the virtual classroom for every intake. The survey was distributed to 235 respondents who were joining the virtual classroom at MFPC. The online form was given out randomly and the respondents were requested to whether they are aware with the virtual learning interface and their level of exposure to this virtual classroom atmosphere prior to fill in the online form to ensure that the results obtained satisfy the need of the research.

Table 5. Descriptive statistics by Demographic

Background	Item	Frequency (N)	Percentage (%)
Age	25 – 34 years old	109	46.4
	35 - 44 years old	82	34.9
	45 – 54 years old	34	14.5
	Over 55	10	4.3

Gender	Male	112	47.7
	Female	123	52.3
Education	SPM and its equivalent	43	18.3
	Diploma	81	34.5
	Bachelor's Degree	88	37.4
	Master's Degree	20	8.5
	Doctorate	3	1.3
Employment	Employed full-time (40+ hours a week)	90	38.3
	Employed part-time (Less than 40 hours a week)	57	24.3
	Self- Employed	57	24.3
	Unemployed	4	1.7
	Student	25	10.6
	Retired	2	0.9
Location	Central Malaysia (Selangor, Kuala Lumpur or Putrajaya)	146	62.1
	East Coast Malaysia (Kelantan, Pahang or Terengganu)	23	9.8
	Northern Malaysia (Perlis, Kedah, Penang or Perak)	32	13.6
	Southern Region (Negeri Sembilan, Melaka or Johor)	18	7.7
	East Malaysia (Sabah or Sarawak)	16	6.8

The above table shows a summary of the descriptive analysis for the respondents that contributes in the survey. Findings shows that each individual comes from varies background, but they have parallel personalities in their perspectives towards adaption and adjustment on virtual classroom learning adjustment of adult learners during COVID-19 where most are among those group of adult learners are influenced by the transformation of the education sector during and post COVID-19.

The age distribution of the respondents who participated in the study is provided in above table which is roughly the highest percentage of 46.4% from adult learners aged 25–34 years old and the lowest percentage of 4.3% is from adult learners aged above 55. The gender composition of the respondents was 47.7% male and 52.3% female. Regarding the educational background of the respondents, it was indicating that 37.4% had completed Bachelor degree and 1.3% has a Doctorate designation.

As the employment status of the respondents, it shows that 38.3% are full time employees and 0.9% of the respondent are retiree. In order to comply with statistical requirements, the study aimed to gather data from their population which the highest percentage of 62.1% of respondents came from Central Malaysia (Selangor, Kuala Lumpur or Putrajaya) and the lowest percentage of 6.8% is from East Malaysia (Sabah or Sarawak).

Correlation Test

A (Pearson) correlation is a value between -1 and +1 that represent on how linearly connected two quantitative variables are. The relationship between Social Learning Theory (independent variable) and Adult Learning Theory element was used in this study.

Table 6. Pearson Correlations Test

Section	E	F	G	H	I	Interpretation
B	.890**	.905**	.870**	.877**	.872**	Perfect Positive Correlation
C	.911**	.925**	.904**	.919**	.882**	Perfect Positive Correlation
D	.911**	.927**	.910**	.908**	.883**	Perfect Positive Correlation

The results indicate that the independent variables for all elements in dependent variables are between -1 and +1, showing a perfect positive correlation. In other words, the relationship is suitable as the value of the independent variable can be used to forecast the value of the other variable.

Hypothesis Testing

The following hypotheses are generated and tested by the researcher with the following findings.

Table 7. Hypotheses Testing

No	Hypotheses	Testes
1	There is significant practice in behaviour factor in motivation towards learning adjustment of adult learners in Malaysian Financial Planning Council.	Positive
2	There is significant practice in behaviour factor in self-concept towards learning adjustment of adult learners in Malaysian Financial Planning Council.	Positive
3	There is significant practice in behaviour factor in experience towards learning adjustment of adult learners in Malaysian Financial Planning Council.	Positive
4	There is significant practice in behaviour factor in readiness to learn towards learning adjustment of adult learners in Malaysian Financial Planning Council.	Positive
5	There is significant practice in behaviour factor in orientation to learning towards learning adjustment of adult learners in Malaysian Financial Planning Council.	Positive
6	There is significant knowledge in personal factor in motivation towards learning adjustment of adult learners in Malaysian Financial Planning Council.	Positive
7	There is significant knowledge in personal factor in self-concept towards learning adjustment of adult learners in Malaysian Financial Planning Council.	Positive

8	There is significant knowledge in personal factor in experience towards learning adjustment of adult learners in Malaysian Financial Planning Council.	Positive
9	There is significant knowledge in personal factor in readiness to learn towards learning adjustment of adult learners in Malaysian Financial Planning Council.	Positive
10	There is significant knowledge in personal factor in orientation to learning towards learning adjustment of adult learners in Malaysian Financial Planning Council.	Positive
11	There is significant influence in environment factor in motivation towards learning adjustment of adult learners in Malaysian Financial Planning Council.	Positive
12	There is significant influence in environment factor in self-concept towards learning adjustment of adult learners in Malaysian Financial Planning Council.	Positive
13	There is significant influence in environment factor in experience towards learning adjustment of adult learners in Malaysian Financial Planning Council.	Positive
14	There is significant influence in environment factor in readiness to learn towards learning adjustment of adult learners in Malaysian Financial Planning Council.	Positive
15	There is significant influence in environment factor in orientation to learning towards learning adjustment of adult learners in Malaysian Financial Planning Council.	Positive

DISCUSSION AND CONCLUSION

It can be concluded that the online learning system conducted during the COVID-19 pandemic is actual and resourceful. Adaption and adjustment on virtual classroom learning adjustment of adult learners during the COVID-19 Pandemic has obstructed the educational systems of all countries across the world significantly. In response to this crisis, countries have applied different guidelines and methods for dealing with changes in the learning system.

For this study, it enlightens on how social learning theory elements have a result in the adult learning theory. It cannot be denied as most of the adult learners in MFPC approved that online learning was useful during the pandemic. Apart from these, the adult learners in MFPC generally showed positive behaviour towards virtual classroom adaptation and adjustment. Thus, this study's findings swift a wake-up call for MFPC to directly transform the situation to better engage adult learners by restructuring and reshaping their online course.

Since online learning has become one of the utmost common educational replacements to meet the demands of worldwide knowledge since the time when the COVID-19 outburst. Malaysia Financial Planning Council (MFPC) has nonstop made massive investments in their RFP and Shariah RFP programmes that allow adult learners to sharpen their skills, yet minimise consideration has been given to how these skills are taught within this comparatively new atmosphere.

Upcoming studies at MFPC should also observe ways to increase adult learners' communication in the virtual classroom environment in order to encourage a sense of community among adult learners taking identical online courses. Another idea worth stating is to employ the same research but also include all ranges of age, not restricted to only adult learners. This would benefit to produce a stable age group and support better thought on which layer of the community is being affected the most during virtual classroom learning adjustment.

The Malaysian government should put some crucial initiative that learning is a lifelong endeavour that can occur in formal, non-formal and informal settings. The ultimate goal is to ensure that adults can join fully in societies and the world of work. This research will be inspiring the Malaysia Ministry of Education to create more platforms that enables learning providers to upload their course content.

Virtual classroom may well be the future of education, mainly for adult learners. Whether they are observing to complete their college degree or to advance their professional skills, there is almost certainly a class waiting for them. And that means that no matter where they are, who are they, or how old are they, learning never has to end.

REFERENCES

Abawi, K. (2013). *Data collection instruments (questionnaire & interview)*. Geneva Foundation for Medica Education and Research.

Adnan, M. (2020). Online learning amid the COVID-19 pandemic: Student's perspectives. *Journal of Pedagogical Research*, 1(2), 45–51.

Alase, A. (2017). The interpretative phenomenological analysis (IPA): A guide to a good qualitative research approach. *International Journal of Education and Literacy Studies*, 5(2), 9-19.

Alhumaid, K., Ali, S., Waheed, A., Zahid, E., & Habes, M. (2020). COVID-19 & elearning: Perceptions & attitudes of teachers towards E-learning acceptancein the developing countries. Multicultural Education, 6(2), 100-115.

Allo, M. D. G. (2020). Is the online learning good in the midst of Covid-19 pandemic? The case of EFL learners. Jurnal Sinestesia, 10(1), 1-10.

Arkorful, V., & Abaidoo, N. A. (2015). The role of e-learning, advantages and disadvantages of its adoption in higher education. *International Journal of Instructional Technology and Distance Learning*, 12(1), 29–43.

Banerjee, A., & Chaudhury, S. (2010). Statistics without tears: Populations and samples. *Industrial Psychiatry Journal*, 19(1), 60–65.

Blanco, Q. A., Carlota, M. L., Nasibog, A. J., Rodriguez, B., Saldaña, X. V., Vasquez, E. C., & Gagani, F. (2020). Probing on the relationship between students' self-confidence and self-efficacy while engaging in online learning amidst COVID-19. *Journal La Edusci*, 1(4), 16–25.

CDC. (2020). What you should know about COVID-19 to protect yourself and others. CDC, . https://www.mendeley.com/viewer/?fileId=32e0876

Chung, E., Subramaniam, G., & Dass, L. C. (2020). Online learning readiness among university students in Malaysia amidst Covid-19. *Asian Journal of University Education*, 16(2), 45-58.

Dwidienawati, D., Abdinagoro, S. B., Tjahjana, D., & Gandasari, D. (2020). E-learning implementation during the COVID-19 outbreak: The perspective of students and lecturers. *Journal of the Social Sciences*, 48(4), 1189-1201.

Glen, S. (2016). Kaiser-Meyer-Olkin (KMO) Test for sampling adequacy. statisticshowto.com: elementary statistics for the rest of us! Retrieved from https://www.statisticshowto.com/kaiser-meyer-olkin/

Hajebi, M., Taheri, S., Fahandezh, F., & Salari, H. (2018). The role of web-based language teaching on vocabulary retention of adult pre-intermediate EFL learners. J*ournal of Language Teaching and Research*, 9(2), 372-378.

Kara, M., Erdogdu, F., Kokoç, M., & Cagiltay, K. (2019). Challenges faced by adult learners in online distance education: A literature review. *Open Praxis,* 11(1), 5-22.

Knowles, M. S. (1970). *The modern practice of adult education: Andragogy versus pedagogy*. New York Association Press.

Knowles, M. S., Holton, E. F., & Swanson, R. A. (2015). T*he adult learners: The definitive classic in adult education and human resource development* (8th ed.) Routledge.

Lindeman, E. (2015). T*he meaning of adult education*. Andesite Press.

Machynska, N., & Boiko, H. (2020). Andragogy–The science of adult education: Theoretical aspects. *Journal of Innovation in Psychology, Education and Didactics*, 24(1), 25-34.

McCall, S. D., Dernikos, B. P., & Niccolini, A. D. (2020). *Mapping the affective turn in education: Theory, research, and pedagogies*. Routledge.

Malaysian Ministry of Higher Education (2020). Press Release by the Malaysian Ministry of Higher Education, retrieved from https://www.nst.com.my/education/2020/06/599586/overseas-dream-put-hold.

McCall, R. C., Padron, K., & Andrews, C. (2018). Evidence-based instructional strategies for adult learners: A review of the literature. *Codex: The Journal of the Louisiana Chapter of the ACRL*, 4(4), 29-47.

Puspitasari, P. I., Suwastini, N. K. A., Ari, G. W. K., Blangsinga, A., Dantes, G. R., & Tuerah, I. J. C. (2021, April). Boomers' perception towards the implementation of online learning amidst Covid-19 outbreak. In *2nd International Conference on Technology and Educational Science* (ICTES 2020) (pp. 128-134). Atlantis Press.

Ramdan, I. M. (2019). Reliability and validity test of the Indonesian version of the hamilton anxiety rating scale (ham-a) to measure work-related stress in nursing. *Jurnal Ners,* 14(1), 33-40.

Rutkowska, A., Kacperak, K., Rutkowski, S., Cacciante, L., Kiper, P., & Szczegielniak, J. (2021). The impact of isolation due to COVID-19 on physical activity levels in adult students. *Sustainability*, 13(2), https://doi.org/10.3390/su13020446.

Shah, A. U. M., Safri, S. N. A., Thevadas, R., Noordin, N. K., Abd Rahman, A., Sekawi, Z., & Sultan, M. T. H. (2020). COVID-19 outbreak in Malaysia: Actions taken by the Malaysian government. *International Journal of Infectious Diseases*, 97, 108-116.

Stern, J. (2018). Introduction to online teaching and learning. *International Journal of Science Education*, 3, 1–10. https://doi.org/10.1002/9781118784235.eeltv06b

Thammathirat, S., & Tuntirojanawong, S. (2013). Students' Readiness for E-Learning: A Case Study of. J*ournal Of Learning in Higher Education*, 9(1), 59–66.

Van Doremalen, N., et. al. (2020). Aerosol and surface stability of SARS-CoV-2 as compared with SARS-CoV-1. *New England Journal of Medicine*, 382(16), 1564–1567. https://doi.org/10.1056/NEJMc2004973

World Health Organization. (2020, March 25). COVID-19: operational guidance for maintaining essential health services during an outbreak: interim guidance. (No. WHO/2019-nCoV/essential_health_services/2020.1). World Health Organization.

Yarbrough, J. R. (2018). Adapting Adult learning theory to support innovative, advanced, online learning--WVMD model. *Research in Higher Education Journal*, 35, 1–15.

Yusoff, M. S. B., Hadie, S. N. H., Mohamad, I., Draman, N., Al-Aarifin, I. M., Rahman, W. F. W. A., & Yaacob, N. A. (2020). Sustainable medical teaching and learning during the COVID-19 pandemic: Surviving the new normal. *The Malaysian Journal of Medical Sciences: MJMS*, 27(3), 137–142 ; https:doi.org/10.21315/mjms2020.27.3.14.

Zhao, L. X., Blankinship, B., Duan, Z., Huang, H., Sun, J., & Bak, T. H. (2020). Comparing face-to-face and online teaching of written and spoken Chinese to adult learners: An Edinburgh-Sheffield case study. *International Journal of Chinese Language Teaching*, 1(1), 83–98.

Zhu, X., & Liu, J. (2020). Education in and after COVID-19: Immediate responses and long-term visions. *Postdigital Science and Educatio*n, 2(3), 695–699.