



Voice of Academia

Academic Series of Universiti Teknologi MARA Kedah



VoA
2022
Volume 18 Issue 2





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e-ISSN: 2682-7840



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STRESSORS AND PSYCHOLOGICAL WELL-BEING AMONG STUDENTS IN A PUBLIC UNIVERSITY IN MALAYSIA

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ARTICLE INFO

Article history:

Received Sept 2021
Accepted Jan 2022
Published June 2022

Keywords:

< Stressors, Psychological,
Well-being, public university >

Corresponding Author:

< sitirapidah@uitm.edu.my >

ABSTRACT

Considerable stress can lead to range of issues that influence a student's well-being. Mental illness among youth is apparently a major problem worldwide nowadays. This study tried to examine the relationship between stressors namely academic stress, financial, social support, and environmental stress on psychological well-being among undergraduate students. A sample of 350 self-administered questionnaires were distributed to undergraduate students in a public university in East Coast of Peninsular Malaysia. The study has adopted convenience sampling method. Pearson correlation and regression analysis were used to predict the relationship and influence of all stressors towards psychological well-being. Finding shows that three factor of stressors elements have positive relationship with the psychological well-being. Meanwhile, social support indicates moderate, positive correlation with the psychological well-being. Academic stress has a minor beneficial affect on psychological well-being, according to multiple regression analysis, while social support has a moderately favourable influence. Multiple regression analysis displays that academic stress slightly positive influenced towards psychological well-being while social support has moderately positive influenced. Other two variables have been found negatively influenced psychological well-being. Hence, only hypothesis three and four were accepted while the other two were rejected.

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1. Introduction

Stress is the body's reaction to demands that are difficult to meet. No matter what race or individual's background, stress is a common factor in people lifetimes. Numerous continual and pressure everyday tasks of every part of individual life prompted the consequence of the event. Stress also defined as the perception that one's demands are greater than one's ability to cope (Bhavani, Ahmed & Prashantha, 2018). It is defined as a perceived disparity between the demands of daily life and a person's ability to respond to them. Stress can have both beneficial and bad consequences (Yzer & Gilasevitch, 2018). The World Health Organization has dubbed stress the "health epidemic of the twenty-first century" (Sethia, Sharma, Shekhawat, Aarchya, Acharya & Meena, 2019). When the demands of a job outweigh an individual's ability to meet them, stress occurs (Bhavani, Ahmed & Prashantha, 2018).

The increasingly competitive nature of higher education has resulted in an increase of prevalent academic pressures among university students, with some of them developing mental health problems as a result. Health is portrayed as not only the absence of illness or ailment, but it is as a state of entire psychological, physical, and social well-being. Hence, mental wellbeing is an exceptional part of health (WHO, 2020). Poor mental health of university students has been reported in many countries, commonly recording high rates of depression, anxiety, and high stress (Brown 2018; Mey & Yin 2015). The major phase of change in the lives of adolescent is beginning university. In college students' academic lives, the transition from adolescent to adulthood is a difficult road. According to Anbumalar et al. (2017), the move from high school to university or college is a critical life experience for students. University students go through rapid physical, social, and mental changes during this time, and they may feel unsuitable and adaptable. Academic pressure, acclimating to a new environment, fear of failure, the battle to develop originality, inferiority, achieving social familiarity, and other factors all contribute to increased multifarious annoyance for college students (Pariat, Rynjah & Kharjana, 2014). More opportunities for psychological development and learning experiences will undoubtedly arise because of the process. However, stress is unavoidable during this transition and adaption phase (Anbumalar et al, 2017). For some it may look it as a positive and exciting time in their life but for others the reality of students' life does not always reflect the expectations. Due to a variety of internal and external expectancy to carry, stress also becomes a part of students' academic life. As for student, the transition from adolescent to adulthood in academic and university life sometimes is judged as a complicated journey. More opportunities for psychological development and learning will undoubtedly arise because of the process. They may experience physical, psychological, and social change which make them feel unacceptability and flexibility. Due to academic responsibility, shift to new atmosphere, concern of failure, struggle to create individuality as well as achieving social relationship and many other reasons that lead to these university students to continuously have more complex difficulties.

According to Winerman (2017), the number of students seeking counselling in colleges and universities is increasing because of stress. One of the most significant aspects of being a student also is dealing with stress. It aids in the motivation and stimulation of the learning process. Persistent and severe stress, on the other hand, can cause feelings of anxiety, helplessness, rage, incompetence, and guilt. Stress can lead to high levels of depression, substance misuse, sleep problems, relationship issues, anxiety, and suicide if it is not appropriately controlled (Bhavani, Ahmed & Prashantha, 2018). Apart from that, information from the literature reveals that students do suffer stress, ranging from moderate to acute stress depending on the situation (Yzer & Gilasevitch, 2018). Overstress can have a negative impact, producing problems and anxiety. Students' minds are flooded with various notions because of overstress, and the consequences might be devastating (Essel & Owusu, 2017). For others, the consequences can be severe, leading to substance abuse and, in the worst-case scenario, suicidal attempts (Yzer & Gilasevitch, 2018). Unfavourable stress can impede and reduce curriculum mastery among

students, resulting in low academic performance. In a similar vein, Yzer and Gilasevitch (2018) claimed that stress has been linked to a variety of health problems, including depression, particularly when students are unable to manage their stress and the resultant effect is negative outcomes, such as declining academic achievement and substance use. The findings are consistent with the statement by Frazier et. al. (2018), who found that 24 percent of undergraduate students studied by ACHA in 2016 experienced stress that resulted in health-related issues like insomnia, and that roughly 23% stated stress had a negative impact on their mental health. Students' academic performance has been reported to be influenced by health-related stress, with results varying by nation. However, Pascoe et al. (2020) claimed that self-reported levels of stress, such as depression, are associated to inferior academic performance. These investigations confirmed the impact of a variety of stress levels on stress-related outcomes like academic performance.

Stress, on the other hand, has an impact on students' psychological well-being. Psychological wellbeing (PWB) apparently has received great attention currently. Since PWB revealed to have a relationship with other critical determinants of mental health like resilience (Sagone & De Caroli, 2014), stress (Clemente, Hezomi, Allahverdipour, Jafarabadi, & Safaian, 2016), and well-being (Harris, Martin, & Martin, 2013). Depression, anxiety, and variety of other psychological wellbeing problems can take place among students who failed to manage their stress wisely. Apart from this, too much stress among students also can disturb their academic performance. As reported by the Ministry of Health, mental health problems among Malaysian students are getting worse, from one in 10 persons in 2011 to one in five in 2016. Students who experience a protracted of psychological wellbeing problems become revoked, schizophrenia and have tendency to do suicide. Additionally, students can be afraid and stress due to lack of self-confidence, combined with lecturers' and parents' pressure who push them to be competitive (Bernama, 2016). The key signs of mental health are resulting by fear, depression, and stress level. Negative outcomes can occur from these three emotional conditions for instance, burnout, decreased normal functioning and many other health problems.

A study which was conducted by researchers from Universiti Kebangsaan Malaysia in 2013 aimed to examine the relationship between the occurrence of stress, anxiety, and depression among students in higher education institution in Malaysia. The sample of students were obtained from four universities in the Klang Valley who answered the questionnaires. Findings revealed that those students who aged of 20 and above from rural areas scored considerably both anxiety and depression. Female, Malay students from low or high incomes scores substantially greater in stress compared to those in middle income family. As conclusion of the study, students experience anxiety is far higher than stress or depression (Rozana, 2018). In addition, Pua, Lai and Lee (2017) in their research findings have recognized four elements of mental health experiences among technical university students namely anxiety, depression, stress and fear. The findings also revealed that, another several factors also directly impacted on mental health of students such as social and environment, high expectation from parents (Cheng & Cheng, 2015), future job opportunities (Kumar & Bhukar, 2013), interpersonal and academic pressure. The mental health problems also are expected to increase by 15% by 2020 (WHO, 2017). Pillay (2017) states that there are growing suicide attempts among youths in Malaysia. With the increasing number from 7,446 to 5,739 people had suicidal intentions in 2015 at Kuala Lumpur. He further states that, 21% of the suicide intention are from the age group 21-30 years old with the job breakdown characteristic is student. Hence, it is imperative to take serious actions to assist those affected to improve their academic performance as well as psychological well-being.

Apart from that, in the western, the occurrence of mental illness among students within universities in United Kingdom (UK) has been conducted through a large-scale study in 2019 involved over 37,500 students from 140 UK universities. Among discovered findings are, 1:5 students have been diagnosed with present psychological health. Meanwhile, 33.9% of the

respondents from the same study perceived that they needed professional help due to a severe mental problem and almost half of the students also reported just about self-harm. The worst part is, to cope with their life problem, 44.7% of students confessed to consume alcohol or drugs (TheInsightNetwork, 2019). These results are obviously revealed that the increasing of mental illness level, suffering and minimal wellbeing among university students in the UK and even higher than in other sections of the population (Brown, 2016). Initial prevention of psychological health issues within higher education students are critical to notice since this generation is an asset to their family as well as the country's future workforce. As they play the important part of the society and country, students' stress and their psychological wellbeing problems is significant to be recognized. Thus, the objective of this study seeks to assess the correlation and regression between stress factor and whether it is influenced the students' psychological well-being or not. The result of the study is expected to benefit many parties for instance, lecturers, counsellors as well as the universities' top management to develop and plan suitable strategies to lessen the students' psychological issues and increase students' academic enhancement. Students' academic achievement is likely to improve by refining knowledge and approaches in monitoring their psychological problem.

2. Literature Review

Psychological Well-being

Mental health (Jovanovic, 2015) and quality of life (Sing, Ruch & Junnarkar, 2015) are both linked to psychological well-being. According to Germain et al. (2017), the amount of psychological stress as a measure of psychological well-being among students is higher at the start of the college year. As a result, students in their first year of college experience lower psychological well-being. This psychological indication was viewed as a source of stress for pupils as they progressed through their academic careers. The psychological wellbeing of students is an important consideration of growing interest in higher education (Kilgo, Mollet, & Pascarella, 2016). Increasing numbers of students were found to experience mental health problems (e.g., depression, anxiety, self-harm behaviour) (The National College Health Assessment, 2014).

Additional research suggests that poor mental health (Fortney, Curran, Hunt, Lu, Eisenberg & Valenstein, 2017) and stress (Richardson, Abraham, & Bond, 2012) negatively influence students' academic performance. Furthermore, Payton, Patrick, Sofie and John (2019) suggest psychological distress has a negative impact on students' performance. Based on this study, it can be concluded that the significance of good psychological well-being for students and institutions are of great importance to both groups. High degrees of resilience have been shown in studies to promote mental health and psychological well-being (Dray et. al, 2017). Self-acceptance, healthy interpersonal relationships, autonomy, environmental mastery, life purpose, and personal progress are all aspects of positive psychological well-being.

Academic Stress

Following the issue of suicide cases figures which are revealed by the Health Ministry lately, psychological health problem is increasing among students in Malaysia (Lee and Ahmad, 2016). The major causes of this state are found due to academic stress. Students with high academic stress is reported to have despair, anxiety, irritability, attitude problems and other related symptoms (Deb, Strodl & Sun, 2015). Academic life is one of the activities which can have various stressors in an individual's life (Yasmin, Asim, Ali, Quds & Zafar, 2013). Contemporary study indicates that various stressors in university life are triggered by academic strains, social problems,

and personal problems. It requires a great deal of individual resolution, determination, and commitment. It can also mean living outside the home, causing social isolation, and leading to personal vulnerability (Abdel Rahman, Al Hashim, Al Hiji, Al-Abbad, 2013). Students may not be able to adopt this change and may face academic stress (Saeed, Bahnassy, Al-Hamdan, Almudhaibery & Alyahya, 2016).

By using of an inventory of academic stress and a list of stress symptoms, Aguilera, and Delgado (2014) investigate on what level academic stress anticipated the chronic stress of university students. These researchers emphasized the importance of the correlation between academic stress and work stress in activities such as taking tests, homework, and class participation. Studies have also found significant differences between the levels of academic stress among male and female students (Rahardjo et al., 2013), stressing essential gender differences in the development of college students.

Financial Stress

One of the stress factors for students in higher education systems in various parts of the world is financial pressure. Not surprisingly, financial stress and instability have negative impact on students' wellbeing (Mahmoud, Staten, Hall, & Lennie, 2012). Financial stress for students is associated with higher self-reported mental health needs in college transition and a number of negative attitudes, social relationships and academic outcomes (Adams, Meyers, & Beidas, 2016). The significant consideration has been received recently which is regarding the rising cost of higher education (Hemelt & Marcotte, 2011).

Whether by choice or involuntary dismissal, many students with higher financial stress are likely to stop study in the university. To observe the association between financial stress and students' grade point average (GPA), Britt, Mendiola, Schink, Tibbetts and Jones (2016) in one of their studies applied the ABC-X stress model. The findings discovered that students who reported a larger level of financial stress due to greater number of financial and life stressors. Even though, it is understood that academic success is the main mission of higher education institution, but the policy makers should take into attention of the consequences of increasing education fee, students' liability or other financial stresses towards students' performance and determination (Chan, Chau, & Chan, 2012).

When it appears that when students are unable to pay their financial obligations, financial stress becomes a severe concern, especially for young adult students, and this can lead to health-related (psychological) or emotional stress (Heckman et al., 2014). According to Bistricky et al. (2017), financial strain is one of the most prevalent stressors faced by college students, and if the stresses are not adequately managed, it can contribute to poor academic performance.

Social Support

Social support also has many physical and psychosocial health benefits. It strengthens empathy between students, which could be an indication of the effects of stress buffering (Park et al., 2015). Low interpersonal support is associated with the increased incidence of major depressive disorder, pervasive anxiety, social anxiety, sleep problems, and various physical health issues (Moak & Agrawal, 2010). Social support also serves as a mediator, buffering up the negative effects of stressful events on stress (Haddad et al., 2017).

Social support involves people with a community of people who love and support them, creates a sense of assurance by providing a community they can depend on in times of need (O'Brien, Dunn, Downes, & Twamley (2019). Falavarjani, Yeh and Brouwers (2019) highlight the importance of social support on the reduction of international student acculture stress. Tiwari, Singh and Hasan (2017) mention that social support is significantly predicted to lower the levels of

acculturate stress as compared to international students who are expected to have high levels of social support.

Environmental Stress

Stress can be caused by a variety of circumstances. Individual or environmental factors may play a role. Environmental stress can have a significant impact on how individual's environment is designed (Lee, 2010). The cognitive, emotional, and behavioural responses to an environmental stimulus or stressor are referred to as environmental stress (Glatersleben & Griffin, 2017). Catastrophic disasters, stressful life events, daily inconveniences, and ambient stressors are all examples of environmental stressors. Personal occurrences such as family troubles or illness are examples of stressful life events that people may encounter on a daily basis. The term "daily worries" refers to the problems that we face every day, such as crowding and stressful commutes. Background stressors include things like pollution and noise in the environment (Campbell, 2016). Light, colour, noise, and temperature are all major ambient environmental stressors (Malinin, 2017).

Physical privacy and personal space are the fundamental social environmental stressors, crowding, territoriality, and other elements such as green space are also factors to consider (Li & Sullivan, 2016). Rajasekar (2013) mentions, as components of environmental stress, peers treating fresh people differently from one another, teachers treating different peer groups differently, interacting with peers of different races or ethnicity on campus, seeking support groups that are responsive to specific needs, living in the local community, adjusting to the campus atmosphere, and taking part in classes. The transition from school to university environment may bring them a psychological, academic, and cultural change, since there are huge differences in this educational system. Students are facing new methods of education, new academic standards, new types of relationships between students and faculty and even new relationships between students themselves (Yikealo, Yemane, & Karvinen, 2018).

In today's society, there is a rising understanding of the negative effects of environmental stressors on human health and quality of life. The massive of past research on human exposure to environmental stressors, on the other hand, has concentrated on urban populations. The investigation revealed a lack of awareness of environmental stressors in the educational setting. It's crucial because stress can have a negative impact on a student's learning, health, and achievement. Stress and context in the environment have been proved to have a significant impact on mental health and psychological well-being (Gatersleben & Griffin, 2017). Residential closeness near industrial activities, for example, as well as other physical stimuli and stressors can have a bad impact on mental health, such as raising the likelihood of depression (Matilda & Andreas, 2019). Furthermore, research has linked natural catastrophe exposure to poor mental health and higher suicide rates (Ando et al., 2017).

Hypotheses Development

The following hypotheses have been formulated:

- H₁ Academic stress negatively influence psychological well-being
- H₂ Financial stress negatively influence psychological well-being
- H₃ Social support negatively influence psychological well-being
- H₄ Environmental stress negatively influence psychological well-being

3. Methodology

Research Design

The objective of this study was examined whether there is a link between stress factors and psychological well-being. The study used a quantitative correlation research strategy to investigate the connection between the independent and dependent variables.

Instruments

A quantitative online survey questionnaire was used as the study's instrument. There are six sections in the questionnaire. Gender, age, semester of study, programme, CGPA, residence, parent's marital status, and education fund are among the nine questions in Section A describing the respondents' demographic profile. The answers of the respondents to stressors such as academic and financial constraints are examined in Sections B and C. Sections D and E, on the other hand, ask for responses to social support and environmental stress. Questions about psychological well-being make up the final segment. Respondents were asked to rate each section on a five-point Likert scale, with 5 indicating strong agreement and 1 indicating strong disagreement.

Sampling technique and process

The participants in this study were undergraduate students from a public university in East Coast of Peninsular Malaysia. Convenience sampling was used as the sample method in this study. The researchers opted to use the Table for Determining Sample Size to determine the sample size (Krejcie and Morgan, 1970). A total of 350 respondents should have been included in the sample. A total of 350 questionnaires were distributed, and all were returned, resulting in a 100% response rate. Both descriptive and inferential statistics were employed in this investigation. Mean and frequency involved in the descriptive statistics. Pearson Product-Moment Correlation Coefficient analysis and multiple regressions are examples of inferential statistics. Figure 1 indicates the conceptual framework of the study which comprise of Independent variables (academic, financial, social support and environmental stress) and Dependent variable (psychological well-being).

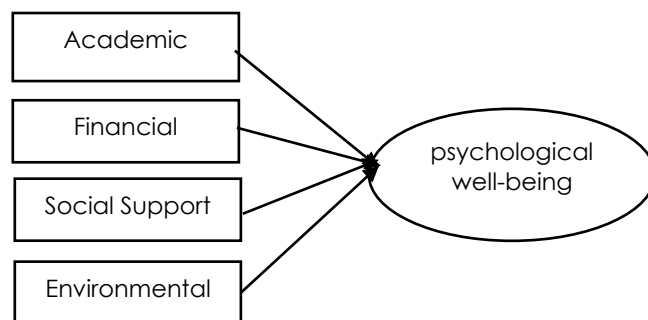


Figure 1: Conceptual Framework of the Study

4. Results

Demographic information of respondents is presented in table 1. More than half of the respondents were female (83.4%) and the rest were male. All the respondents were in the age group of 18-21 years old. Almost half of them were in semester 1 (53.7%), followed by 24.6% from semester 3. The least were 1.4% from semester 6. Students from BA118 contributed almost half of the total respondents participated (48%) while the smallest group of respondents were from HM110. In term of CGPA, 46.7% of the respondents with no CGPA since in semester 1, followed by 24% obtained CGPA ranged 3-3.45. All the respondents stayed on campus. From the perspective of parents' marital status, all were married. Almost half of respondents received educational loan while 44.3% of them were self-funded. Respondents' rated level of depressed in scale one to five, 54.3% of the respondents' rate moderately depressed

Table 1
Demographic information of respondents'

| Particulars | Frequency | Percentage (%) |
|--------------------------------|-----------|----------------|
| Gender | | |
| Male | 58 | 16.6 |
| Female | 292 | 83.4 |
| Age | | |
| 18-21 | 350 | 100 |
| Semester of study | | |
| Semester 1 | 188 | 53.7 |
| Semester 2 | 10 | 2.9 |
| Semester 3 | 6 | 24.6 |
| Semester 4 | 22 | 6.3 |
| Semester 5 | 39 | 11.1 |
| Semester 6 | 5 | 1.4 |
| Program | | |
| AC110 | 90 | 25.7 |
| BA114 | 42 | 12 |
| BA118 | 168 | 48 |
| HM110 | 21 | 6 |
| HM111 | 29 | 8.3 |
| CGPA | | |
| No CGPA | 164 | 46.9 |
| 2.5 and below | 6 | 1.7 |
| 2.51-2.99 | 46 | 13.1 |
| 3-3.49 | 84 | 24 |
| 3.5 and above | 50 | 14.3 |
| Residence | | |
| On-campus | 350 | 100 |
| Parent's marital status | | |
| Married | 350 | 100 |
| Educational fund | | |
| Education loan | 195 | 55.7 |
| Self-funding | 155 | 44.3 |

Reliability Analysis

Table 2 displayed reliability analysis of this study. The Cronbach's alpha for items in independent variables namely academic stress (0.797), financial stress (0.846), social support stress (0.829), environmental stress (0.805) and dependent variable; psychological wellbeing (0.907) indicated an acceptable and good level of internal consistency for the scale used with the specific sample.

Table 2:
Reliability Statistics

| Items | Cronbach's Alpha | No. of Items |
|--------------------------|------------------|--------------|
| Academic Stress | .797 | 10 |
| Financial Stress | .846 | 9 |
| Social Support Stress | .829 | 10 |
| Environmental Stress | .805 | 10 |
| Psychological Well-being | .907 | 10 |

Correlation Analysis

The correlation analysis of independent variables towards dependent variable is presented in Table 3. Pearson correlation was employed to determine the relationship between academic stressor and psychological well-being. There was a low, positive correlation between academic stressor and psychological well-being, which was statistically significant ($r = .214$). The same analysis was also used to analyse the relationship between other factors of stress and psychological well-being. Financial stress ($r = .113$) and environmental stress ($r = .149$) revealed a very low, positive correlation with physiological well-being. Meanwhile, social support indicated moderate and positive correlation with the psychological well-being with the r value of $.523$.

Table 3
Correlation between Academic, Financial, Social Support, Environmental Stress and Psychological Well-Being ($n=350$)

| No | Variables | Pearson Correlation |
|----|--------------------------|---------------------|
| 1. | Academic stress | .214* |
| 2. | Financial stress | .113* |
| 3. | Social support | .523* |
| 4. | Environmental stress | .149* |
| 5. | Psychological well-being | - |

*. Correlation is significant at the 0.05 level (2-tailed).

Regression Analysis

As exhibited in Table 4, the R_2 value is 0.280. It indicated that variables employed in this study (academic, financial, social support and environmental stress) explained 28% of the variance. Another 72% is explained by other factors that are not included in this study. Looking at the contribution of individual dimension, table 4 shows that only two variables were found to have significant influence on students' physiological well-being that are academic stress and social

support ($\beta = .576, p < .05$). Social support makes the strongest unique influence on the dependent variable whereas academic stress ($\beta = .099, p < .05$), positively low influenced. While another two independent variables namely financial stress ($\beta = -.015, p < .05$) and environmental stress ($\beta = -.008, p < .05$) negatively influenced the psychological well-being. Thus, it can be concluded that only academic stress and social support were found to have statistically significant effect on psychological well-being. Therefore, hypothesis 3 and 4 in this study were supported while the other two hypotheses were rejected.

Table 4:

The relationship between academic, financial, social support, environmental stress and psychological well-being

| Independent variables | Psychological well-being |
|-----------------------|--------------------------|
| | Beta Coefficient |
| Academic stress | .099 |
| Financial stress | -.015 |
| Social support stress | .576 |
| Environmental stress | -.008 |
| R ² | .280 |
| Sig. F value | 0.000 |

Note: significant levels: **p < 0.01, *p < 0.05

5. Discussion

Stress is imperative in every person's life. Stress occurs from the unease an individual reaction to obstacles and their ability to solve the stressful conditions. This study attempts to identify the relationship between stressors and psychological well-being of university students in a public university in east coast of Peninsular Malaysia. Findings indicated that, social support was the key reason and plays an important role towards a good psychological well-being student had experienced. Having high level of social support protects students from suffering with mental illness. This shows that the more social support one perceives, the better one's psychological well-being. As mentioned by Bukhari and Afzal (2017), lack of social support is a determinant of mental health problems including depressive symptoms among university students and has a negative impact on quality of life for students (Dafaalla et al., 2016). Significant influence social support has towards psychological well-being of students in this study shown that perceived social support from peers, lecturers and university has the substantial effect on good mental health. The finding is supported by a study showing social support from friends is a significant predictor of depression in university students (Wörfel, Gusy, Lohmann, Töpritz, & Kleiber, 2016). However, there is no significant influence between financial and environmental stress towards psychological well-being. These two factors seem not substantially affected psychological well-being of the students. Financial and environmental stress as perceived by students, did not add to their psychological well-being positively. Academic stress also gives less impact on the psychological well-being. Thus, it can be concluded that social support is more significant and highly contributed to the psychological wellbeing. Apart from that, students who experienced financial, environmental, and academic stress will be alleged more unfavourably towards their psychological well-being than those who have less stress.

6. Recommendation

In light of the research finding, this paper suggest to promote and improve the mental health of students in higher education institutions. Academicians and lecturers particularly should take part by considering their efforts to avert and manage any possible academic stress sources that students may encounter. During stressful times, social support building between lecturers and students is important. Furthermore, the level of academic responsibility given also should be considered by university authorities. Mentoring programs are needed to help students in their stress coping strategies. It would also be important to highlight some recommendations for future research. Since this study relied merely on quantitative method, future research would suggest other method to allow respondents to give information that is not caught by questionnaire. Given that current study only involves students in one university only, future research needs to expand to other university students, both public and private institutions.

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Acknowledgements

The authors would like to thank survey respondents and participants who took precious time to contribute to this work. The authors also appreciate the reviewers for the constructive feedback.

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