

**RELATIONSHIP BETWEEN PERCEIVED ACADEMIC STRESS,
PSYCHOLOGICAL WELLBEING AND ACADEMIC PERFORMANCE:
ROLE OF PERSONAL AND SOCIAL FACTORS**

BY

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**DEPARTMENT OF APPLIED PSYCHOLOGY
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THESIS AND DEFENSE APPROVAL FORM

The undersigned certify that they have read the following thesis, examined the defense, are satisfied with the overall exam performance, and recommend the thesis to the Faculty of Social Sciences for acceptance.

Thesis Title: Relationship between Perceived Academic Stress, Psychological Wellbeing and Academic Performance: Role of Personal and Social Factors

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Candidate of Master of philosophy at the National University of Modern Languages hereby declare that the work presented in this thesis titled “Relationship between Perceived Academic Stress, Psychological Wellbeing and Academic Performance: Role of Personal and Social Factors” submitted by me in partial fulfillment of the requirements for the MPhil degree, is my original work and has not been submitted or published previously. I also solemnly affirm that this work shall not, in the future, be submitted by me for the award of any other degree from this or any other university or institution.

I understand that if any evidence of plagiarism is found in my thesis/dissertation at any stage, even after the award of the degree, the work may be cancelled, and the degree revoked.

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ABSTRACT

Relationship between Perceived Academic Stress, Psychological Wellbeing and Academic Performance: Role of Personal and Social Factors

The present study was designed to study the Relationship of perceived academic stress, psychological wellbeing and academic performance among university students along studying some personal factors (resilience, self-efficacy and coping strategies) and social factor (perceived social support). Data was collected from various universities of Islamabad and Rawalpindi following the convenient sampling technique. Total sample of (N=361) students including both men (n = 152) and women (n = 209) with age range of 18 to 30 participated in the study. In this study, perception of academic stress scale (PASS; Bedewey & Gabriel, 2015), psychological wellbeing scale (PWS; Ryff, 2013), brief resilience scale (BRS; Smith et al., 2008), generalized self-efficacy scale (GSES; Schwarzer, 2012), brief cope scale (Carver, 1997) and multidimensional scale of perceived social support (MSPSS, Zimet et al., 1988) were used. Academic performance of students is measured through their CGPA's. The results of the study revealed significant negative but weak relationship between perceived academic stress and psychological wellbeing ($r = -.39^{**}$) and between perceived academic stress and academic performance ($r = -.21^{**}$). Also, the study also highlighted that perceived academic stress is significant predictor of both psychological wellbeing and academic performance of students. The findings of the study revealed non-significant moderating effect of personal and social effects in the association between the current study variables. Moreover, mixed result is obtained from the sample of this study regarding the demographic variables i.e. gender, students' accommodation, schedule of program and employment status. This study highlights that universities should initiate academic stress management programs in order to promote the psychological wellbeing

and educational progress of their students. This study encourages collaboration of higher education institutions with mental health professionals to create such resource system that provide support to students in their academic and emotional needs along strengthen their abilities.

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Narjis Fatima

**DEDICATED
TO
Ammi & Abbu**

May Allah's grace and blessings always surround them

Chapter 1

Introduction

In the contemporary era of social progress and intensified educational competition, where all students are making an effort to excel in different aspects of their lives altogether, the rising stress among university students cannot be neglected. Stress and anxiety are the psychological responses which are viewed as primary elements of each person's life and students are unable to avoid facing these conditions. This is because they confront many educational assignments during their academic progression which can act as stressors throughout their study period (Iqra, 2024).

Stress is defined as a “state of worry or mental tension caused by a difficult situation” (WHO, 2023). It arises when an individual handle circumstances which they find unavoidable and unable to be dealt with (Khan, 2013). Although, it is a natural response of an individual after perceiving any event somewhat threatening and is considered to be positive sometimes (Jain & Singhai, 2018) but it turns detrimental when it intervenes with the capacity of individual to maintain a stable life over time. It is also believed that, the consistent and prolonged exposure to stress has negative impacts on both physical and mental health of individuals as it keeps the fight and flight system activated along the continuous release of cortisol and several other related hormones. This, in turn, increases susceptibility of various diseases i.e. anxiety, depression, stomach problems, migraines, muscle ache, cardiovascular disorders, hypertension, sleep disturbances, obesity, Difficulties with recalling and attention (American Psychological Association, 2013). Stress is mostly considered in terms of individual subjective experience. The extent to which individuals experience stress depend on how much they perceive the stressor

stressful (Slavich, 2016). Therefore, individual's perception regarding the stress plays a significant role in his or her overall experience of stress. It is believed that any situation can be distressing for person if it is apprehended that way, and that a similarly demanding situation might not be as upsetting for an individual as it is for others (Strizhitskaya et al., 2019).

Stress is divided into multiples categories on the basis of specific characteristics related to it. Academic stress is distinct as a kind of circumstantial stress that emerges in the academic setting and is associated with the challenges and obligations of educational sphere along with other considerations (Cordova Olivera et al., 2023). Academic aspects are viewed as the primary source of stress for the majority of learners succeeded by physiological, interpersonal and psychological stressors (Bedewy & Gabriel, 2015). It has been found that academic stress leads to apprehension, sadness, reduced physical activity, variations in eating patterns and sleep disruption (Sharma, 2018). Moreover, lower self-esteem has also been observed among many of the learners with high stress and about half of them were also affected by depression (Bedewy & Gabriel, 2015). It has been noticed that the academic performance and self-belief of students are also affected by the stress that arises due to academic demands. Consequently, the issues related to students' retention, completion of degrees, substance abuse, frequent absence, late submission of academic tasks, decline in academic interest tend to increase (Iqra, 2024).

1.1 Statement of the Problem

It has been observed that there is a severe rise in the occurrence of academic stress as significant number of learners of high school and college students reported experiencing large amount of stress due to challenges associated with academic life (Iqra, 2024). Moreover, it has been observed that learners with high stress cannot perform efficiently in academics leading to poor grades. As a result, their educational progress is compromised (Fatima & Soomro, 2023). In

recent years, academic stress and poor psychological wellbeing have become a great concern for the students of all over the world including in Pakistan. However, few studies have explored the relationship between these variables together and comprehensively within our cultural context. Therefore, it is still significant to investigate these constructs further. In addition, over the years, the interest of researchers in studying personal and social factors has significantly increased because of their protective or buffering tendency. It has been noted that some of these factors have positive impacts on the overall health of individuals (Hargreaves et al., 2013). These factors can also be considered as the personal and social resources as they provide strength to individuals in dealing with stress and mitigating its extreme impacts (Huh et al., 2021). However, a gap exists in the literature concerning the protective role of these variables in the relationship between the current constructs, both globally and within our cultural context. Also, the effect of demographic variables such as gender, student's residence, shift of study and work status have not been adequately and thoroughly examined. Therefore, it is important to address these gaps to gain a more comprehensive understanding of these variables over time.

The focus of this current study is to investigate the relationship between perceived academic stress, psychological wellbeing and academic performance among university students. In the context of the present study, perceived academic stress is considered in terms of its stress levels. In addition, studying the role of personal and social factors is another overarching goal of this study. This is because only investigating the level of academic stress and its relationship with students' psychological wellbeing and academic performance is not adequate. Therefore, this study attempts to fill the gap by examining the buffering role of both personal (resilience, self-efficacy, and coping strategies) and social factors (social support) in the above relationship and to

draw more attention towards developing such interventions by which students build these factors as their resources, that are found to be beneficial for them at the time of adversity.

1.2 Overview of Study Variables

The description of study variables is given below:

1.2.1 Perceived Academic Stress (Independent Variable)

Perceived academic stress is defined as a challenging state due to learners' views and evaluations about the educational demands associated with volume of tasks, rigorous time line projects etc. (Sakti et al., 2020).

From the recent few years, an increase in academic stress has been observed among students and now it has become a concern for the students of all over the world (Iqra, 2024). It occurs due to greater academic demands than the available resources to manage them effectively (Khan, 2013). Earlier studies have highlighted that academic stress is associated with adverse physical and social outcomes among students, along with poor learning abilities that ultimately affect their academic performance (Yousif et al., 2022). Moreover, it has been noted that academic stress has a negative effect on the student's self-esteem. As a result, mental health and memory of students are also affected (Rehman & Sharif, 2014).

Despite the fact that, advanced learning is crucial phase for intellectual enrichment and self enhancement, it is also a demanding and taxing time period for learners as well. The journey of higher education is accompanied by challenges that contribute to stress i.e. ensuring grade consistency, managing time and meeting tasks submission time frame. During this time period, learners are exposed to various obstacles and transitions including the aspiration for validation and autonomy as it is difficult to find a harmony between them (Fatima & Soomro, 2023).

Various earlier studies have reported common stressors among students by classifying them into three types i.e. academic pressures, social issues and financial problems (Shah et al., 2010). The importance of identifying and understanding the sources of stress (stressors) cannot be overlooked because it is not possible to eradicate the negative impacts of stress among students without knowing its actual cause. On the basis of categories of stressors reported in earlier studies, the sources of perceived stress can be divided into academic stress and non-academic stress. Academic stress is conceivably predominant among all categories of stress experienced by learners at any educational phase (Gobena, 2024). However, it is understood the foremost reason of psychological problems among the learners of higher educational institutions (Monash thrive, 2021). It has been found that university environment imposes multiple demands on students in the form of course workload, pressure to obtain and retain a good GPA, being on good terms with new friends and teachers, effective time management and adjusting to greater freedom from family. These demands can cause stress in them if they perceive that they do not have enough resources to adapt well with such demands (Rehman & Sharif, 2014).

The perception of academic stress depends on learners' evaluation regarding the pressure they encounter, deadlines restrictions for assignments, course load, and views about their academic abilities (Sharma, 2018). Every student appraises the challenging situations differently and respond to them according to their abilities. According to appraisal theory, the individual evaluation of the demanding situation is influenced by their personal aims and convictions. Academic stress can be beneficial and might bring favorable consequences if it the academic demands are perceived as challenges rather threats and employ efficient coping strategies (Sang et al., 2018). It has been noted that greater stress is associated with low self-worth and psychological problems. Also, educational progress of students is impacted by it (Bedewy &

Adel, 2015). The environment fit model is also considered an important model in explaining how students experience stress because of the interplay between their individual attributes and academic demands (Khanum et al., 2022). It emphasizes that if a student perceives academic demands as a challenge, the resulting stress can increase student's motivation and improve their learning abilities. On the contrary, if such demands are considered as threat, they can negatively affect their academic performance of students (Khan, 2013). The extent to which individual characteristics align with their environmental demands determine the individual's determination, overall functioning and wellbeing (Holmbeck et al., 2008). The mismatch between the individual and his/her environment eventually creates stress.

1.2.2 Psychological Wellbeing (Dependent Variable)

Wellbeing can generally be defined as a state of pleasure, joy and satisfaction with minimal stress level, sound physical and mental health, a generally optimistic perspective on life along with enriched quality of life (APA, 2018). Whereas psychological wellbeing is its specific type that is characterized by emotional balance and overall functioning of individual (Morin, 2024). It can also be defined as involving the process of self-realization, through which individuals discover their abilities and capabilities (Sahan & Karademir, 2022).

The concept of psychological wellbeing is attributed to Carol Ryff, who developed the first comprehensive model of psychological wellbeing in the late 1980's. Her model is considered a multi-dimensional framework because it gives emphasis to various dimensions of psychological wellbeing including self-acceptance, autonomy, positive relationships, environmental mastery, personal growth and purpose in life. Autonomy means upholding self-independence. It is the ability that enables individuals to resist societal and peer pressure to behave in a certain way. The other component self-acceptance means having a positive attitude

towards one's own self. It emphasizes on embracing all aspects of your personality and past experiences without being self-critical. Environmental Mastery reflects the feeling of an individual that he or she is capable of managing environmental demands. Positive relations with others component reflect the importance of making good and trustful connections with other people. This ability involves understanding others' emotions and having empathy for them. This Purpose in life component reflects the feeling of individuals that they have a meaningful life. Individuals high on this dimension set their goals and have direction in life that is based on their beliefs. This keeps them engaged and motivated in order to accomplish their goals. Moreover, the personal growth dimension highlights the importance of continuous development and realization of one's potential. This makes individuals open to new experiences, learning and knowledge which help them in self-improvement (Celestine, 2021). All these dimensions emphasize different abilities that provide help to individuals in living a fulfilling life. It is believed that all these dimensions of wellbeing better equip the person in handling the challenges and difficult situations (Chaudhry et al., 2024). According to her, wellbeing is more than just feeling happy or having positive emotions. Creating a balance in all facets of wellbeing is important in order to live a good life (David, n.d.). It has been reported that individuals who are high on psychological wellbeing are more capable of coping well with stress and are less affected by diseases. They are also more receptive to involve in healthy behaviors, and encounter fewer social problems (Morin, 2024).

The focus of researchers has increasingly shifted toward psychological wellbeing in the recent few years (Arslan, 2023) since it is considered one of the significant components of mental health (Morin, 2024). Moreover, psychologists believe that most of the mental health problems begin in early adolescence and continue into early adulthood (Rauschenberg et al.,

2022), which have negative impacts on their wellbeing. Research has also shown that, 51% of graduate students experience psychological distress and 40% are suffering from mental health problems worldwide (Chaudhry et al., 2024). With the prevalence of mental health problems, lower psychological wellbeing is also growing societal problem these days. It has become a great concern for university students throughout the world, as studying at a university is considered a significant shift in their lives due to the need to adapt to various social and academic requirements (Chaudhry et al., 2024). Due to which they experience stress and it can undermine their mental state and wellbeing. The likelihood of being affected from the stress caused by academic requirements is greater among such learners because of the persistent burden experienced during their shift to maturity. This can lead them towards psychological problems such as anxiety and depression (Omar et al., 2020).

The student's perception plays a significant role in their experience of academic stress because it arises when learners evaluate academic demands as more overwhelming than the internal resources they have to deal with them. It is viewed as distressing condition of mental and physiological alertness that students face in specific circumstances which they view harmful and menacing for their wellness. Though a certain amount of stress is usually part of learner's academic journey, but high academic demands can reflect discontent that consequently influence the psychological wellbeing and educational performance of students (Saleem & Akram, 2018).

1.2.3 Academic Performance (Dependent Variable)

Academic performance is defined as a student's capability to complete study related tasks and is often evaluated through an objective criteria i.e. final assessment scores and cumulative grade point average (Al Matalaka & Al Dwakat , 2022).

It is the significant aspect of student's educational life as it gives insight about the degree to which students, instructors and institutions have achieved their educational objectives. It is measured through progressive assessments and grading point average (Tadese et al., 2022). The attainment of educational goals that exhibit in the form of academic performance indicates not only about the students learning but also matters related to teachers and institutions. Research has shown that the effectiveness of teaching techniques, learning materials, aims and traits of students have great influence on their academic performance (Kassaw & Demareva, 2023). It is also believed that academic performance is actually an outcome of challenging surrounding which is influenced by multiple factors including level of focus, determination and relationship dynamics (Trucchia et al., 2013).

Though academic performance is an important factor for students at every level of education but the importance of this factor is greater for the students at the university level in order to maintain and improve the standards of education (Kassaw & Demareva, 2023). Moreover, during this time period, students experience different stressors which are related to their academics i.e. educational environment, studies, future and personal life such as students' financial difficulties, family conflicts, and relationship issues, all of which have great impact on their academic performance and wellbeing at this level (Brobbe, 2021).

Academic stress is the most significant factor that affects the academic performance of students. It is a condition in which learners feel loaded by the academic requirements and time restraints to attain particular learning outcomes. It is associated with multiple stressors such as fear of assessment, concerns about failing, biased attitude of the teacher, disharmony among peers (Tom, 2022). It is believed that the evaluation of educational objectives in the sense of trial increase learners' motivation. However, if it is viewed as a risk, it causes despair in them, due to

which their educational performance gets affected (Khan, 2013). It is evident from the previous research study that good academic performance is correlated well with positive self-perception, confidence, mental wellbeing, good interpersonal relationship and clear future direction. But on the other hand, poor academic performance can cause various psychological issues such as substance use disorder, criminal behavior, indiscriminate sexual behavior and relationship problems (Kassaw & Demareva, 2023).

The social cognitive theory proposed by Albert Bandura emphasizes that individuals are affected by their surroundings and capable of shaping them. It extends the social learning theory by adding mental processes i.e. perception, evaluation and aspiration as they influence not merely the person's actions but his or her surrounding as well which in turn also affect individuals (Nickerson, 2024). Academic performance is very important aspect of learners at higher education institutions. Due to different challenges like academic burden, group influence etc., learners feel stressed and strive to manage their educational performance (Akhter & Iqbal, 2021). This theory highlighted the role of self-efficacy in situations when individual tries to modify its surroundings. Besides, it anticipates the level of determination people are likely to show in their tasks, their endurance in dealing with hardships, how effectively they track their progress and encourage themselves, their accomplishments and the decisions they make (Suchland & Carbonaro, 2021). It argues that individual capabilities are adaptable instead of predetermined and to perform effectively in demanding activities, individual need both fundamental abilities and confidence in one's capacity (Lent et al., 1994).

1.2.4 Resilience (Personal Factor)

According to Connor and Davidson, resilience can be defined as “the personal qualities that enable one to thrive in the face of adversity” (Vaishnavi et al., 2008). Over the years,

scholars have not defined resilience in a traditional manner only i.e. as an attribute, it has also been defined in terms of dynamic process and consequence as well (Choi et al., 2023). Rutter (2012) did not consider resilience a personal attribute solely but also an ongoing process that can be influenced by various factors. So, resilience is also defined as a characteristic of an individual and representation of societal and cultural environment side by side. It is believed that people not only interact with each other, but also seek cultural and social support systems along mental resources (Kuldas & Foody, 2021) in order to deal with difficult situations.

It is contended that resilience has potential to provide support to individuals in performing well and make them adaptable to handle life activities in difficult circumstances. Therefore, it is considered a substantial factor that accounts for the difference observed among individuals regarding their performance in stressful situations (Yang & Wong, 2022). Some people do not take the effect of demanding events as much, because this personal factor equips them to react in a favorable manner and excel well during hardship, in comparison to those individuals who lack this trait and don't take any impactful actions for adaptation.

It has been reported that resilient individuals possess high flexibility and are able to consistently change the demands into favorable conditions that provide them help in betterment and growth (Zaheer & Khan, 2022). It has also been stated that students with high resilience can cope with stress and uphold mental toughness in spite of challenges (Yang & Wong, 2022). Resilient students perform well academically and can approach their care takers and instructors readily for assistance when needed (Choi et al., 2023) because the positive mindset of such students help them to maintain good interpersonal relationship with their parents and teachers and are more expressive in discussing their challenges with them. Due to this, they receive guidance at the right time. On account of this, resilience is considered an asset that provides

support to students of higher education in fulfilling needs related to their psychological wellbeing (Zaheer & Khan, 2022).

The shift to higher education is viewed as a period of intense chaos in which prompt adaptation and substantial individual assets are needed (Brett et al., 2022). This is because, here students encounter not only basic stressors but also several novel demands with more intensity. These may include changes that comes in the form of academic autonomy as they start managing academic responsibilities independently without much support of parents which was earlier available, building new relationships and engaging with a new social network. Both educational and personal aspects contribute in the stress of university students, however academic aspects are considered the major source of stress among them (Shakeel & Fazal, 2022). Resilience is an important personal factor in this regard as it provides support in recovering from difficult situations and managing the demanding circumstances in an optimistic manner, also protecting them emotionally and psychologically. It also allows them to learn from such situations by improving their abilities and assets (Brett et al., 2022). The broaden and build theory also highlights the cooccurrence of various effects, arguing that optimistic affects expand capabilities in order to overcome the unfavorable emotions. It also emphasizes that optimistic affects enhance resilience as it strengthens individual capacity to recover from the demanding circumstances (Cuncic, 2023). It is believed that university time is more rigorous for students both emotionally and cognitively as compared to other phases of education (Rois et al., 2021). In this context, resilience can be viewed as significant factor as it supports learners to overcome difficulties related to academics and contributes in their development (Fabiansyah & Adibah, 2024).

1.2.5 Self-Efficacy (Personal Factor)

According to Albert Bandura, self-efficacy is referred to as an individual's personal viewpoint about their abilities to plan and carry out measures that are necessary to achieve specific outcomes (Artino, 2012).

Since the concept of self-efficacy was proposed by Bandura, it has gained the attention of researchers working in academia besides multiple fields due to its significant positive impacts on the life of individuals. It is highly associated with optimistic outlook as it enables individuals to consider themselves capable of handling diverse challenges effectively. Moreover, individuals having greater self-efficacy prefer to undertake complex activities. Whereas lower self-efficacy is associated with negative consequences such as apprehension, despair, and lack of control (Siddiqui, 2015).

It has been noted that each period of life carries its own problems, the academic period at higher education is not an exception. This phase is marked with variety of different stressors including a change in surrounding, stress related to academia, economic challenges, difficulties in reaching goals etc. Prior study reported that all students are not ready for novel stressors of university life, so difficulties related to academic and other aspects of life have detrimental impacts on their wellbeing (Rashid et al., 2021). Academic stress is reportedly the primary reason for increasing number of students problems (dropout rates, unsatisfactory academic performance and mental health issues). Self-efficacy can be quite beneficial personal factor in this regard as it is contended that greater self-efficacy among students of higher education could possibly a cause of less educational stress. This is because, highly competent learners encounter greater positive feelings and fewer negative ones while acquiring knowledge that may in turn improved educational outcomes and reduced academic burden (Kamal et al., 2022). Moreover,

individuals with strong beliefs in their abilities navigate life with a solution-oriented mindset that empowers them to view demands in the sense of issues to be resolved rather than risks to be prevented (Siddiqui, 2015).

The self-efficacy theory explains that a person's self-belief to complete a specific activity can influence their determination, actions and outcomes. It is shaped by following direct sources such as achievement milestones, secondhand experiences, peer pressure and physical and affective conditions. A foundational concept of this theory is that people with confidence in their abilities to fulfill certain activity are more inclined to attempt it and show more persistence as compared to a person with low self-belief. It is believed that a self-efficacious person tends to establish ambitious aims, undertake challenging actions and keep going through difficulties. Whereas people who lack this ability may have a stronger tendency to refrain from difficult duties, quit easily, feel incapable and stressed (TheoryHub, n.d.).

Bandura stated that individuals' beliefs regarding their abilities influence the functions they perform in their lives. It is not sufficient for people to have necessary learning and expertise to carry out any activity, they also need to have the belief that they are capable to execute the required behavior in ordinary as well as in demanding situations (Artino, 2012). It has been observed that, individuals who lack such beliefs might perceive the situations more challenging relative to their actual intensity, which might bring about worry, grief and restricted approach to tackle issues. It is held that a sense of competence influences the level of a person's success, that further impacts their mental health positively (Pathak et al., 2022).

1.2.6 Coping Strategies (Personal Factor)

Coping strategies are referred as action based and thought oriented techniques adopted to handle troubles, situations and challenges that are perceived as upsetting (Birren, 2007).

It is believed that stress is a complex phenomenon having multiple dimensions. The amount of stress an individual experiences depend on how it is appraised and different approaches are used to minimize it. Such strategies were divided into two types by Richard Lazarus and Susan Folkman. One was problem focused strategies that gives more attention to an issue, use logical thinking and make systematic plan to manage stressors. The other was emotion focused in which an effort is made to get rid of the sentiments caused due to stress (Hatunoglu, 2020). With time, these approaches extended further, and new approach i.e. avoidant coping was also added. From literature it is evident that their categorization can also be done in terms of effective and ineffective methods. As all methods of emotion coping cannot be considered unhealthy, so the commonly used distress alleviating techniques which are unhealthy for individuals are classified under the group of maladaptive coping. Healthy adapting techniques allow you to handle stressful circumstances effectively and change their psychological reaction. Whereas, ineffective adapting techniques involves dysfunctional stress responses. Such actions provide relief to individuals by diverting their attention, but they influence them both physically and emotionally (Bailey, 2022).

It is believed that university time is more rigorous for students both emotionally and cognitively as compared to other phases of education (Rois et al., 2021). Though the impacts of stress are severe for the students at the initial phase of university life because they experience adjustment problems as an additional stressor with regards to their transition from college to university (Brobbe, 2021), but the effect of other stressors such as pressure of maintaining good

CGPA, careers and time management that persists throughout their university life cannot be overlooked (Kohli & Dua, 2022). The stress cause due to academic demands is usual condition that learners experience throughout their academic journey. Different stressors such as frequent assessments, difficult syllabus, changed academic strategies and concerns regarding career contribute in the students experience of stress (Ramli et al., 2018). Approaches of coping are also beneficial in mitigating stress related to academic obligations and can reduce self-harm tendencies. It is stated that adaptive coping makes the learner ready for the challenging circumstances (Cordova Olivera et al., 2023) or maladaptive strategies can exacerbate it. A study reported a substantial difference between the learners adopted adapting methods to deal with study related challenges and surrounding pressures (Hameed et al., 2024).

1.2.7 Perceived Social Support (Social Factor)

Perceived social support is defined as person's personal assessment regarding the help and association available to him or her from the social connections (Nair et al., 2024). It signifies the emotional and tangible support made available by a network of relationships to facilitate person to deal with distress (Cohen, 2004).

It has been noted that individuals receive social support in different forms through their social circle and it can mainly be categorized into three types. Informational support involves acquiring suggestion at the time of uncertainty that is effective in reaching to a conclusion and handling stressful situations. The other type instrumental support comprises of tangible support provided by the members of support group. Moreover, emotional support involves receiving warmth and feeling of concern and affection from other individuals especially at the time of distress and isolation (Cherry, 2024). Though, the strength of any form of support is dependent on the type of stressor and attributes of individual facing difficulties (Cohen, 2004) but the

overall beneficial impacts of social support on the mental health of individuals cannot be overlooked. It is evident from previous research studies, perceived social support is linked with positive results such as enhanced psychological health, better adaptation skills and elevated wellness (Maggo & Dutt, 2023). Additionally, it has considerable inverse relationship with mental health problems including stress (Abdul Aziz et al., 2023) as greater support from family and significant others is associated with alleviated stress (Acoba, 2024).

The students of higher education institutions are reportedly most affected by psychological issues including stress, anxiety and depression. This is because at this level, there are many different societal and educational determinants which act as sources of stress for them. Some of these are challenge of interacting with others (especially for students belong to diverse culture), pressure of sustaining good GPA, meeting deadlines for tasks. This gives rise to somatic manifestations such as feeling fatigued and physical discomfort (Bukhari & Afzal, 2017). Social support can be considered an important social factor in this context because of its tendency of framing an individual perception of stress. Moreover, transactional model also viewed it as an important aspect due to its significant impact on how person appraise and handle stressful situation (Acoba, 2024). Therefore, the degree of social support that learners acquire through the members of family, friends and educational network can have immediate impact on their capacity to handle difficulties tied to academic life at higher education institutions (McLean et al., 2021).

Besides, it has been found that high academic stress and less assistance from the members of social network influence the health of learners adversely. Consequently, their educational progress is also affected. Previous studies contented that having strong support

system of loved ones has positive impacts on the individuals as it might elevate their overall fitness and wellbeing (Glozah, 2013).

The stress buffering hypothesis emphasized that individuals having supportive social networks stay shielded from the probable adverse outcomes of the distressing circumstances (Cohen & Pressman, 2004). Its primary premise is that support system represses the negative consequences of distress to enhance and sustain optimal health. Implicitly, it takes place merely when stress arises and it is beneficial for such people who are dealing with intense stress at the moment. This hypothesis is more noticeable when people having more assistance manage even loss stress better as compared to individuals with no support or assistance, this difference is more apparent in intense circumstances (Glozah, 2013). The mental health of learners is also influenced by the amount of support available to them and the coping mechanism they adopted. It is believed that the happiness of learners enrolled at higher education institutions is greatly affected by the support network (Yusof et al., 2022).

Chapter 2

Literature Review

2.1 Relationship between Perceived Academic Stress and Psychological wellbeing

It is stated that academic stress is substantially higher today compared to how it was few years ago (Fatima & Soomro, 2023). Academic stress is defined as the physiological reaction to educational requirements that surpass the coping abilities of learners. Both physiological and psychological health problems have been observed among the learners having high stress. Students are the vital resource for a country but unfortunately a greater number of students at higher education institutions are affected with mental health problems (Fatima & Soomro, 2023) along diminished psychological wellbeing (Barbayannis et al., 2022). Psychological wellbeing is an integration of state of joy and positive functioning. It is an ongoing process that gives information to people about how different aspects of their lives interact in a balanced way (Anand & Nagle, 2016). Higher psychological wellbeing is associated with positive impacts i.e. good health, higher productivity, more engagement in prosocial behaviors and life satisfaction among individuals (Morin, 2024). But it is evident from previous research studies, perceived academic stress has quite negative influence on the psychological wellbeing. Moreover, lower psychological wellbeing is reportedly a growing societal problem these days (Aziz et al., 2024; Barbayannis et al., 2022; Saleem & Akram., 2018).

Any stimuli, event or situation due to which individual experiences stress is considered as stressor (Pinto et al., 2021). These stressors that make the life of people stressful can be related to multiple domains of life. A study was conducted by Ahmed Mirza and his colleagues on the impact of academic and non-academic sources of stress on psychological wellbeing. For this

study, 231 medical students were enrolled. The findings of the study indicated that students reported maintaining good grades, a greatest stressor followed by relationship with family, university environment and bodily appearance, respectively (Mirza et al., 2021). Despite the fact that, stress in individuals' life due to various life stressors lead to negative outcomes i.e. anxiety, depression, poor quality of life (WHO, 2023) but it is important to note that, the extent to which individuals experience stress depend on how much they perceive the stressor stressful (Slavich, 2016). The perception of individual regarding any stress causing factors whether academic or non-academic determine his or her stress levels and response.

It is believed that stress that university students experience is multi-dimensional in nature as different stressors contribute within this experience. But as academics is one of the significant aspects of youth's life and students spend most of their times at educational institutions, therefore, stress related to academics is considered as one of the significant sources of stress among university students (Barbayannis et al., 2022). It arises in learning environment, when students feel that the academic demands and challenges are beyond their capacity and they are unable to deal them (Iqra, 2024). The most commonly reported academic stressors among university students are rapid pace of learning, submission deadlines, comprehensive study of course material, which can have influence on their mental health (Cordova Olivera et al., 2023). Some other academic stressors included updating one's self on lectures, excessive assignments, pressure of exam preparation (Time et al., 2024).

In order to examine the sources of academic stress among university students, a study was conducted by Sundas and Shawana in our culture specifically. A sample of 602 students were chosen among the total 1018 students who enrolled in the higher education institutions of KP division, Pakistan. For this study, undergraduate students in last two semesters were

considered and their age range was 22 to 24 years. A specific self-designed survey form was administered to find out the stressors related to academic stress and their outcomes on the students. The results of the study revealed that substantial number of students reported academic stress because of these stressors i.e. unexpected quiz, burden of academic tasks, test grades, unhelpful and discriminatory attitude of instructors, test and assessment related stress, limited access to library resources, unwarranted penalty given by educators. Also, the findings of the study also highlighted the following repercussions of such stressors i.e. lack of motivation to learn, unsatisfactory academic performance, decreased creative ability, isolation, sadness, disengagement, rumination, palpitations, inadequate readiness for assessments on the students of higher educational institutions (Shakeel & Fazal, 2022).

Though it is irrefutable that, perceived academic stress is significant concern of all students at different levels of education, but it has been observed that its occurrence is more common among university students than their counterparts at varying stages. It is reported that about 10-30% learners encounter academic stress up to some extent during their educational journey but its consequences are severe for students at universities with greater educational demands (Alsulami et al., 2017). Also, students of higher education expose to modern and competitive environment during their academic period at universities, where they face variety of different stressors that make them feeling overwhelmed and stressed. Poor psychological wellbeing and interpersonal conflicts are widely reported issues among university students over the past few years. It has been found that, these rising problems have negative impacts on the physical wellbeing and cognitive abilities of students (Aziz et al., 2024). The growing rate and extensive consequences of perceived academic stress, their stressors and poor psychological wellbeing of students made it significant topic to be studied in recent times.

Diverse studies have been carried about variables involved in the current study at the national and international level. In order to investigate whether academic stress correlated with psychological wellbeing, a study was conducted by Abdul Rashid and his colleagues. In this study, a sample of undergraduate students (18-25years) was taken. It was done on the Malaysian students during Covid-19 pandemic. The findings of the study revealed a significant moderate negative relationship ($r = -0.582$, $p = 0.000 < 0.01$) between the study variables. Also, the study results highlighted that students' academic self-perception was the most common type of academic stress among students (Aziz et al., 2024). Another study conducted during this time period took college students as the sample of the study. Their age range was 18 to 30 years. The results of the study showed that both academic stress and psychological wellbeing are statistically associated, as significant relationship was found between higher academic stress and detrimental well-being. Also, the findings of this study highlighted greater academic stress and poor psychological wellbeing among females, gender diverse students and learners in year two (Barbayannis et al., 2022).

Another study conducted by Yashpal and Harbani (2024) focused on determining the level of academic stress and psychological wellbeing among college students (both male and female) along investigating the correlation between the study variables. The age of participants who were included in this current study varied from 18-21 years. By the results of this study, it was found that there was no significant gender difference on the level of academic stress, but male students showed more stress on the domain related to the teaching approach. Correspondingly there was also no noticeable difference found in the psychological wellbeing level of both genders. Though the Pearson moment correlation value showed negative relationship between academic stress and psychological wellbeing but the findings also

highlighted no statistically significant correlation between them (Azad & Kaur, 2024). On the contrary, a study carried among college students of Pakistan reported significant negative correlation between the study variables (Saleem & Akram, 2018).

Academic stress has become a serious concern of students for many years as it has negative impacts on the mental health of students. It has been reported that anxiety, depression, behavioral challenges and agitation are most common issues among students with high academic stress (Reddy et al., 2018). It also leads to poor psychological wellbeing of students at higher education institutions. Pamela and her colleagues conducted a study to investigate the influence of academic stress on the mental health of students enrolled in university. For this study, a sample of 1265 students were taken from the non-public educational institute of Bolivia. The results of the study revealed an association between greater academic stress and the chance of diminished mental vitality. Moreover, self-imposed stress was reportedly the most common source of stress for most of the students (Cordova Olivera et al., 2023).

Though all students confront with multiple academic challenges during their educational career, but the way they perceive and manage the stress caused by these challenges or demands makes the difference as every student appraise these demands differently (Iqra, 2024). In the context of how students' perception regarding academic stress influences their psychological wellbeing, a study was conducted by Monica and Rajalakshmi in India. To collect data, 80 college students with age range 18-23 were selected through purposive sampling. The findings of the study revealed significant positive relationship between academic stress and psychological wellbeing among students' population. Moreover, it was also highlighted that female college students scored higher on academic stress as compared to their male counterparts. Also, no substantial difference was found on psychological wellbeing on the basis of gender (Baiju &

Rajalakshmi, 2021). In the literature, some degree of inconsistency is found regarding the correlation of academic stress and psychological wellbeing. Even though, the correlation observed between the study variables was weak, but the findings emphasized on the significant role of student's appraisal on the outcomes. If students appraise, they have sufficient resources to deal with academic demands and consider academic demands a challenge rather a threat, then such demands in the form of endurable stress can provide them help in the adaptation and contribute positively in their life.

It is thought that academic stress arises when students perceive they have to manage lot of things within specific time limit (Azad & Kaur, 2024). Semester system is very common in the higher education institutions, where students have to fulfill the demands of specific semester (i.e. assignments, projects, mid-term and end term exams) promptly. This academic period that is associated with short time duration along continuous evaluation might cause stress in students and affect their wellbeing that eventually leads to mental health problems. From the findings of the study carried by Mahvish and her colleagues, it has been found that academic stress was significantly correlated with mental health issues. It is considered as substantial determinant of mental health issues among students, as all dimensions of academic stress measured in the study such as group study stress, time management stress, teachers stress, peer stress, self-inflicted stress, test and exams stress have influence on the mental health of students (Kashif et al., 2024). Although psychological problems are prevailing in overall population, but it has become a serious concern for youth with age range 16-24 years, as it is critical period in terms of adolescent's development and onset of mental health issues. Also, it has been found that students have lower wellbeing relative to other young people of their age (Brett et al., 2022).

Another study was conducted by Balan and his colleagues to investigate whether academic stress and self-control predicted psychological wellbeing. University students were taken as a sample of this study. The results of the study showed that both academic stress and self-control are key determinants of psychological wellbeing but they influence the outcome in opposite ways. It was found that higher academic stress has negative effects on the psychological wellbeing of students ($\text{Beta} = -0.18$, $R^2 = 0.056$, $p < 0.05$), whereas self-control influenced the psychological wellbeing positively ($\text{Beta} = 0.17$, $R^2 = 0.052$, $p < 0.05$). Also, it was highlighted that university students experienced great academic burden during pandemic time, which might cause academic stress in them (Rathakrishnan et al., 2023). Currently, there is a need to investigate whether academic workload and any other factor are still contributing to the academic stress of students after pandemic.

2.2 Relationship between Perceived Academic Stress and Academic Performance

It is believed that every individual face different stressor in life and experience stress as a result. The life of Students is also not free from stress. Though having a certain amount of stress is considered positive because it enhances students' motivation to perform their tasks. But when this stress prolongs and its intensity increases, then it negatively affects the well-being of students (Rahiman et al., 2023). Also, the amount of stress students perceives as great role in the student's overall experience of stress.

Academic stress is considered the most important source of stress among students. It is reported that students are predominantly influenced by the academic stress. Burden of academic demands and pressure to succeed are viewed as significant sources of academic stress (Tus, 2020). Parents expect a lot from their children due to the fact that they want to see them successful. So, high parental expectations are considered one of the determinants of growing

stress among students (Reddy et al., 2018). It is also believed that educational performance of students gets affected due to stress which might cause the beginning of an endless loop where stress initially decline academic performance of students and this poor performance may give rise to their stress level (Tus, 2020). There was a study conducted on examining the association between academics related stress and performance of students. Students of secondary school was sample of this study. After the analysis, it was found that there was noticeable negative correlation between the study variables. The result showed that academic stress had unfavorable influence on the academic performance of students (Das, 2024). It is evident from prior research studies; adolescents are expected to be more susceptible to the effects of academic stress as they are going through a lot of changes which are related to their personal development and social life (Reddy et al., 2018).

Students consider academic environment of universities different from the schools and colleges as teachers use different instructional techniques, students have to meet their assignment and project deadlines on time and they have to manage their studies independently most of the times that might cause stress among them. It is widely held that, stressors that cause mental disruptions and affect the personal plans, goals and life functioning of individuals are more impactful in nature (Slavich, 2016). Academic stress is also regarded a very significant stressor of students of higher education because it has been found that greater academic stress contributes significantly to the rise of psychological issues such as anxiety, depression along stress associated illnesses which can affect students' performance (Aziz et al., 2024). This was confirmed by the study of Yuwei Deng and colleagues (2022), who attempted to investigate whether stress related to academics and family contribute to the depression of students, and it eventually affect their academic performance. In this study, data was collected from the

university students (both undergraduates and post graduates). The findings of the study revealed that both academic and family stress give rise to depression level of students which has negative influence on the academic achievement of students (Deng et al., 2022).

In order to find out the direct association between academic stress and performance, various studies have been carried out in our culture. One of those studies was conducted by Alina Saleem and Bushra Akram (2018). In this study, data was collected from 350 students enrolled in college. Within this investigation, academic stress was measured on the basis of multiple domains related to academics. The findings of the study revealed significant inverse relationship between academic stress (in relation to “concern about marks”) and academic performance of students. Furthermore, the regression analysis showed that apprehension regarding marks substantially influence educational performance of students (Saleem & Akram, 2018).

Another study was carried out by Rabiya and Sana (2023). For this study, a sample of 152 bachelor’s students were taken who enrolled in public and private higher education institutes of Lahore. The results of the study revealed an insignificant relationship between the study determinants. Though the association was non-significant, but a slight inverse correlation was reported between the academic stress and academic performance of students. Moreover, it was found that, male and female students did not differ significantly at their level of academic stress. Also, it was highlighted that “inattention while studying” was less significant and “Apprehension of not succeeding” was most dominant stressor among students of this study (Safdar & Javaid, 2023). In the same context, a study was done by Masood Ur Rehman and his colleagues (2023) to determine the amount of academic stress along its effect on the academic performance of students. Data was collected from the students of university (Mirpur University of Science and Technology) in Kashmir. The findings of the study showed a weak negative relationship between

the study variables, but it was found that the influence of academic stress on academic achievement of students was not statistically significant. Moreover, it was highlighted that there was no noticeable difference in the stress level of students on the basis of their gender (Rehman et al., 2023).

Stress caused due to academic requirements are usually related to unfavorable outcomes i.e. experiencing negative emotions, sadness, crying and self-destructive thoughts. Moreover, learners who reported greater stress also demonstrated less academic progress, confidence in one's abilities and academic involvement. However, some scholars hold this view that the stress related to academic demands do not always bring unfavorable consequences as learners' reaction to challenging situation vary according to their strengths and values. Therefore, if learners take educational demands in a positive sense and try to overcome them, then it might have a favorable effect (Gobena, 2024). Some studies also reported somewhat results in this context. A study was conducted by Sabiha Iqbal and her colleagues (2021) to examine whether different dimensions of stress such as academic, physical and psychological stress correlated with academic performance of students. For this study, data was collected from the students of three faculties in the Islamia University Bahawalpur. The findings of the study revealed that most of the students were experiencing stress. Moreover, the correlation analysis showed a surprising result, as it was found that academic stress and academic performance was not significantly correlated, even though students scored higher on academic stress as compared to other two dimensions of stress. The correlation value highlighted a strong negative association between physical, psychological stress and educational achievement of students (Iqbal et al., 2021).

One more study was conducted by Hina Jabeen and her colleagues in order to investigate whether academic stress has its influence on the motivation and academic performance of

students. In this study, undergraduate students of Sargodha university were taken as the sample. After correlation analysis, it was found that both academic stress and motivation was positively and significantly correlated but there was non-significant weak positive association between academic stress and academic performance of undergraduate students (Jabeen et al., 2024). The discrepancy in research findings regarding its relationship emphasizes the need to be studied it further.

A Study was conducted by Faheem Akhtar and Sobia Iqbal in order to investigate the influence of academic stress along certain more factors such as anxiety, depression, economic limitations and cultural processes on academic performance of university students. In this study, data was collected from 215 learners of universities which were specifically located in Karachi. The results of the study revealed that anxiety and depression have considerable effects on educational outcomes of learners whereas other factors including academic stress has no noticeable influence on it (Akhter & Iqbal, 2021).

A recent study was conducted by Gemechu in order to examine the impacts of academic stress on the educational performance of learners. For this study, 270 participants were selected. The findings of the study revealed a considerable inverse association between the study variables. It was also highlighted that more females (65.20%) reported academic stress than their male counterparts (59.60%). Moreover, noticeable positive association of these variables i.e. gender, age and year of study was found with academic performance of students. This study also highlighted the increase probability of student's indulgence in negative behaviors such as substance abuse, skipping classes and conflicts, neglecting academic deadlines due to academics related stress. Consequently, the probability of the students completing their degrees also tend to decrease (Gobena, 2024). It is also evident from the previous research study, high stress has

intense association with poor attention, performance anxiety and pessimistic outlook (Reddy et al., 2018). There is an inconsistency in literature worldwide and in our culture specifically regarding the impacts of stress caused due to academia on students' educational progress, so it is significant to study these variables further to understand its relationship better.

2.3 Role of Moderating Variables in the Relationship between Perceived Academic Stress, Psychological wellbeing and Academic Performance

It is believed that though demanding situations have profound impacts on the mental health of individuals, as they lead them towards mental illnesses but some previous research studies have pointed out certain protective factors that come amid the challenging situations and psychological conditions and change the outcome of situations for every person (Yang & Wang, 2022). This means that these factors act as a buffer in stressful situations and enable the individuals to respond differently in such situations. In the current study, these moderating variables are as follows:

2.3.1 Resilience (Moderator 1)

2.3.1.1 Role of Resilience in the Relationship between Perceived Academic Stress and Psychological wellbeing. Academic stress arises due to multiple academic demands. The frequent mentioned sources of stress within educational institutions are associated to discussions, educational tasks and coursework burden, pressure of deadlines, participating in exams (Alsulami et al., 2017). Academic stress is demonstrated as strong negative determinant of learners' psychological wellbeing in previous studies (Barbayannis et al., 2022; Rathakrishnan et al., 2023). It has been observed that academic stress does not affect every student with a same extent because both resilience and detachment which are viewed as buffers provide shield to learners against the unfavorable consequences of stress associated with academic obligations. It

has been found that individuals high in this ability manage the challenges more competently, adopt planned and goal-oriented strategies, thereby resuming their normal functioning promptly. Moreover, learners who scored higher on this ability, also has greater psychological wellbeing since they are more capable of managing challenging circumstances (Zablotny, 2024).

In Literature, there is lack of studies on the moderating role of resilience with regards to the relationship of current study variables. As mental health is also viewed in the sense of high psychological functioning, and psychological wellbeing is one of its significant aspects, so the buffering role of resilience in the association between stress related to academic demands and mental health can substantiate the protective tendency of this personal factor during stressful situations. In this context, a study was conducted by Chen. Data was collected from the learners who enrolled in higher education institutions. The findings of the study showed an inverse relationship between the main study variables along drawing attention towards the considerable buffering effect of resilience on the negative association between the stress cause due to academia and mental health, as it alleviates the negative consequences (Chen, 2024).

The buffering impacts of resilience has been explored by different researchers over the years. A study that examined the buffering role of ego resilience among learners revealed that it weakens the positive link between stress related to academia and anxiety (Cole et al., 2015). In this study, though psychological wellbeing is measured in terms of its negative indicators, and a specific type of resilience is included, but it is evident that this ability gives strength to students to deal with academic challenges along protecting them from the negative experience of the phenomena of academic stress. A comprehensive review also validates its buffering function opposed to stress and other psychological illnesses. It also highlighted that both hope and resilience contribute positively in the mental health of the learners (Yen et al., 2024).

Prior research studies viewed resilience as a significant personal factor of individuals generally and of student as well that is capable of alleviating and safeguarding against stress and other psychological issues stemming from challenging circumstances and excessive demands. In the academic landscape, learners with greater this ability are psychologically stronger, positive, progressive, consistently excited about different pursuits, exhibit stronger resistance to stress and other factors (Mulati & Purwandari, 2022). The role of resilience as a buffer is also supported by the Broaden and Build theory that was developed by Fredrickson. It emphasized that people with more resilience are able to interpret the distressing situation positively, instead of giving focus to negative aspects of circumstance, they use positive emotions (Dasti et al., 2018).

Though stress associated with academia has unfavorable impacts on the mental health and psychological wellbeing, but it is stated that the degree of resilience influences the stress levels of students in educational setting. It helps learners to deal with educational demands effectively, provide determination, enhance participation in educational activities and protect them from variety of psychological disorders (Fabiansyah & Adibah, 2024). A study based on quantitative review reported a negative association of resilience with the stress related to academia (Mulati & Purwandari, 2022). This explains that this ability of learners provides them help in adaptation and enable them to handle academic stress as the journey of higher education is quite complex.

Resilience has also direct influence on the positive functioning of students. A study was carried out to investigate its effects on the positive aspects of mental health (i.e. PW). Learners enrolled in higher education institutions are the sample of this study. The findings of the study revealed resilience as considerable determinant of psychological wellbeing (Idris et al., 2019).

Other studies also demonstrated resilience a substantial predictor of PW (Souri & Hasanirad., 2011; Au et., 2023).

2.3.1.2 Role of Resilience in the Relationship between Perceived Academic Stress and Academic Performance. A considerable number of scholars defined resilience as the capability of individuals that support them in preventing problems and get over though distressing situation and unpleasant encounter. With time, it is also believed that, this capability also leads them towards improvement and progression in the face of adversity. It is not restricted to individuals who go through a devastating situation, as it is quite valuable for the students at higher education institutions in order to handle academic demands and achieve personal growth as well (Fabiansyah & Adibah, 2024).

There are some common sources of stress that has negative effect on the academic achievement of students i.e. overburdened schedule, curricular demands, economic challenges, unable to manage time, unclear responsibilities, adaptation in new academic setting, inadequate backing (Khan et al., 2016). It is stated that students high in resilience do not encounter much test anxiety. Even adolescents with more resilience show greater involvement in educational institutions and social events. Thus, it is considered as an optimistic feature of personality that might prevent them from experiencing study related stress (Choi et al., 2023).

To examine the buffering impact of resilience on the association between stress and educational performance, a study was carried out by Anwar khan and his colleagues. Data was collected from the learners enrolled in higher education institutions. The findings of the study revealed that this personal factor buffer the association between them (Khan et al., 2016). Another study in the context of the protective role of this personal factor also indicated that resilience has tendency to mitigate the impacts of the stress linked with academic demands on

educational adaptation (Choi et al., 2023). The stress can decrease the adjustment behavior of learners over time if it is not managed adequately, consequently affecting their academic accomplishments (Mulati & Purwandari, 2022). Prior studies reported that academic stress increase the dropout rates of learners from their educational institutions (Sharma., 2018). In such circumstances, resilience enables them to adapt well and prevents adverse effects of stress of academics. Literature lacks the studies regarding the moderating role of resilience in the association of current study variables.

Previous studies also showed that resilience has positive influence on the academic performance of students. A case study having a sample of 80 students also reported significant favorable relationship of the variables (Fru-Ngongban, 2023). Also, a study conducted with the sample of nursing learners indicated a noticeable relationship between the mentioned variables (Tanji et al., 2021). The positive association between these variables suggests resilience can buffer the link of stress arises due to academic demands and learner's educational progress.

University time is viewed as significant in students' life because it involves their transition from adolescence to adulthood. Here they experience more educational challenges along interpersonal difficulties. Resilience is crucial factor for learners as it provides help in adaptation. Over the past few years, it is viewed as progressive process rather innate characteristics (Liu et al., 2022). It is also believed that resilience can be changed with time due to the bidirectional association of person and his or her surroundings (Kuldas & Foody, 2021). Thereby, studying its moderating role among university students can be helpful in designing interventions based on this positive personal factor.

2.3.2 Self-Efficacy (Moderator 2)

2.3.2.1 Role of Self-Efficacy in the Relationship between Perceived Academic Stress and Psychological wellbeing. The shift to university life is very demanding for students as students need immediate adaptation and substantial personal assets (Brett et al., 2022) in order to deal with the stress caused due to variety of stressors i.e. academics, time management, social relationships and finances. In literature, coordination and interaction, advanced reasoning abilities, compassion, ambitions and clear objectives, greater self-efficacy and self-reflection are mentioned in the light of significant personal supporting aspects which have favorable impacts on the societal, educational and wellbeing related domains of individuals (Sohail & Hussain, 2018).

The social cognitive theory explained this construct. Bandura identified that there appears to be something that facilitates individual to improve their functioning and reduce their tension, to which the term self-efficacy was introduced by him. It is the perception of the degree to which person consider him or herself capable to execute duties and take action that is required to attain targeted outcomes (Kamal et al., 2022). It provides support to learners to deal with challenging situations without severe nervousness and uncertainty. It assists students in enhancing their trust in their capabilities and critical competence to manage hurdles related to their educational life (Rashid et al., 2021).

Learners' belief about their abilities can mitigate the stress associated with academic demands. In this context a study was conducted. The results of the study showed that self-efficacy has considerable impacts on the stress associated with academia as it reduces that distress (Sakti et al., 2020). In educational setting, it provides support to students in giving more attention to outcomes rather being so concerned. It is evident from previous studies, learners with

greater self-efficacy experience less stress related to academics as compared to students with low self-efficacy (Kamal et al., 2022).

It is believed that this construct of self-efficacy has tendency to enhance individual confidence about their abilities to regulate circumstances of their surroundings that might elevate their positive functioning (Alkhatib, 2020). There is gap in literature regarding the studies that explored its buffering role with reference to current study variables. But its protective impact is explored with some related variables. A study that examined the protective role of self-efficacy on the association between stress related to educational demands and indicators of depression revealed that this ability buffered this association. It weakens the relationship between the variables as both these factors i.e. educational stress and depression are directly linked (Arnold et al., 2024). It is evident that, Individuals who lack self-efficacy are more prone to psychological illnesses (Alkhatib, 2020).

Various studies showed the direct effects self-efficacy on the positive aspect of mental health. In this context a study was conducted by Shamsul Siddiqui. The sample of this study comprises of 100 students who enrolled in university. After correlation analysis, a significant correlation was found between study factors. Moreover, the regression analysis exhibited that self-efficacy has considerable favorable impacts on the psychological wellbeing as it significantly predicts psychological wellbeing among the learners of both genders. The findings of the study highlighted no noticeable difference on the basis of gender, but a considerable difference was reported on psychological wellbeing (male participants scored higher as compared to females) (Siddiqui, 2015). Another study carried out exploring the same variables also reported the noticeable association between them (Alkhatib, 2020).

2.3.2.2 Role of Self-Efficacy in the Relationship between Perceived Academic Stress and Academic Performance. Self-efficacy has great influence on learners thought process and behavior. For students, the trust on their own capabilities is necessary as it affects their educational progress and determination. Educational performance is viewed as significant aspect of student's life as it somehow determines their success in life (Bakdoolot & Dangin, 2024). Besides other academic stressors, the expectation to perform well and be recognized in rivalrous setting contributes to high stress level as it promotes persistent evaluation and self-judgment. Due to this, students might lack trust in their capabilities (Cordova Olivera et al., 2023). According to Bandura, self-efficacy generally provide help to individuals to improve their functioning and alleviate their stress. With reference to students, it supports them in prioritizing achievements rather exhibiting stress centered outlook (Kamal et al., 2022).

The protective role of self-efficacy is scarce pertaining to the current study variables. Its role is studied with other related variables. A study explored its buffering impacts on the association between stress and academic adaptation among learners. The findings of the study reported considerable effects of self-efficacy on the connection between the constructs (Rashid et al. 2021). It is evident from the prior study; adaptation issues and educational progress is negatively correlated (Kazmi & Muazzam , 2020). Greater stress is also associated with poor educational results. As self-efficacy can successfully moderate the association between stress and educational adaptation, it can also prevent the unfavorable outcomes of academic stress on the student's achievement as well.

It is stated that learners scored more on this ability prefer to do complex activities, plan their time effectively, become less concerned, utilize multiple approaches of acquiring knowledge, show better adaptation skill. Such learners take demanding situations as challenges

rather risks. As a result, their academic performance improves (Rashid et al., 2021). Different studies showed its positive impacts on students' academic performance. A study was conducted by Eisha Kamal and her colleagues in order to investigate the effects of self-efficacy on the academic stress. A sample of 174 university students with age 18 to 29 years was taken for this study. The results of the study showed inverse association between the study variables. Also, the findings of the study revealed that self-efficacy a significant determinant of academic stress ($R^2 = 0.687p < .01$) as it has great influence on the student's stress level (Kamal et al., 2022). Also, positive association between self-efficacy and educational achievement was reported by a study carried out on learners of higher education (Khan et al., 2016). Other study with related construct i.e. academic self-efficacy also reported similar results (Alyami et al., 2017).

Self-efficacious learners have confidence on their skills, they have optimistic mindset for academic growth, willing to take suggestions, and able to manage challenges effectively. As many positive aspects are associated to it and it can be changing (Bakdoolot & Dangin, 2024) so, it is important to study more about its protective role among students' population.

2.3.3 Coping Strategies (Moderator 3)

2.3.3.1 Role of Coping Strategies in the Relationship between Perceived Academic Stress and Psychological wellbeing. It is believed that university time is more rigorous for students both emotionally and cognitively as compared to other phases of education (Rois et al., 2021). The academic setting of higher education comprises of demands such as fast learning, strict schedules for educational tasks which they must manage effectively (Cordova Olivera et al., 2023). To mitigate the impacts of stress caused due to academic demands, learners use different adapting techniques. A study conducted on examining the relationship between perceived academic stress and coping strategies reported positive association between both of

them (Fatima & Soomro, 2023). This means that when students perceive more academic stress, then they take more efforts to alleviate the stress by using more coping tactics.

People who experience the same distressing circumstances might be impacted in different ways due to the difference in their approach through which they handle the situation. Learners also use different adapting techniques to manage the academic demands. Some of them are considered effective and others as dysfunctional. Healthy techniques are adopted to resolve the person's concerns and also lessens emotional arousal. It includes seeking assistance, getting suggestion, sharing their feelings with others to reduce psychological burden. On the contrary, ineffective methods provide relief to person for a limited time but lead to challenges over time. It includes drug intake and exhibiting rage etc. (Hatunoglu, 2020).

The probability of person's selection of stress mitigating method is dependent on their earlier encounters and mental evaluation of the circumstances. The appraisal theory of Lazarus and Folkman emphasis on the role of individual perception regarding the decision behind choosing any effective and dysfunctional coping method (Foster, 2014). Both stages of appraisal defined by them have influence on it (Ghaffari et al., 2021). The psychological wellbeing of learners of higher education is greatly affected by the stress they encounter. To manage challenging circumstance, they adopted numerous distresses reducing techniques (Meijer, 2024). The capability to employ effective adapting methods instead of dysfunctional techniques might contribute to psychological wellbeing (Foster, 2014).

Different studies explored the buffering impacts of coping strategies with reference to the variables of this study and other related studies. A study carried out to examine the protective role of coping styles in the association of stress and positive aspect of learners' mental health (PW). The findings of the study showed that the style used to alleviate stress is the considerable

determinant of psychological wellbeing. It was found that different styles moderate the association in different way as solution-oriented approach are beneficial in the improvement of positive functioning but acceptance and cognitive restructuring adapting techniques when adopted to manage stress caused due to individual private concerns increase the unfavorable impacts of distress on PW (Cheng et al., 2022). Another research was done on examining whether effective and ineffective strategies buffer the relationship between distressing incidents and nervousness signs. The results indicated that dysfunctional adapting techniques strengthen this association by enhancing the effects of devastating incidents and worry indicator, but protective role of healthy adapting methods was not found (Foster, 2014). The higher tendency of psychological illnesses also indicates about poor psychological wellbeing. Though academic stress also has negative effects on the mental health of learners but the coping styles they employ can moderate its unfavorable outcomes. A study found considerable protective role of effective coping strategies and resilience in the association between stress linked to academia and thoughts of self-harm along highlighting that unhealthy methods exacerbate this link (Okechukwu et al., 2022). There is gap in literature regarding the buffering role of coping mechanisms in the relation of current study variables, but the above studies showed evidences about its moderating effect that needs to be explored further.

2.3.3.2 Role of Coping Strategies in the Relationship between Perceived Academic Stress and Academic Performance. Academia related stress is referred as learner's psychological condition caused by key societal and self-inflicted expectations in an educational setting that decreases their cognitive assets. It has become a great concern of students these days. High educational distress has negative influence on the physical and psychological health of learners, that consequently affects their studies as well (Hameed et al., 2024). When effective

strategies are available to manage the distressing situation, then the stress does not persist longer (Hatunoglu, 2020). Stress handling approaches are referred as typical styles that person adopt to manage distressing situations. The three most commonly used such methods are issue oriented, emotion focused and avoidant coping. Under these wide methods, some distinct techniques are also present as it is believed that to deal with demanding situations person use numerous techniques. Some of these are considered unhealthy as it reduces the extent of apprehension without minimizing the threat whereas effective styles decrease worry and risk of harm as well (Foster, 2014).

Previous studies did not directly explore the protective role of effective and dysfunctional styles in the context of this study variables. Exhaustion is somewhat related to learners' progress as mental drain reduces learners' motivation and involvement in the studies, then their GPAs also influenced. This study was conducted to investigate whether different alleviating methods have buffering impacts on the link of academia related stress and mental exhaustion sign. The results of the study highlighted the moderating role of one coping method i.e. avoidant coping in this link. Mental drain reduces learners' motivation and involvement in the studies, then their GPAs also influenced (Ozkan, 2023).

It has been noted that stress related to academics is the main reason of student's tension. It impacts them both physically and mentally and also impedes their educational achievement (Ozkan, 2023). Prior research reported adaptive methods as considerable determinant of the stress that caused due to academic obligations. The findings of this study highlighted that the distress alleviating strategies of learners determine how much educational stress they will experience (Hameed et al., 2024). At university level, healthy adapting is related to interpersonal competence, determination, hopefulness, contentment with career choice, active involvement in

learning, better educational progress whereas dysfunctional adapting styles are linked to reduced fulfillment, pessimistic emotions, tension and reduced academic success among learners of higher education (Vizoso et al., 2018). In this context, a study that was carried out in order to examine its association with coping methods and educational involvement. The findings of the study reported positive relationship between the effective adapting tactics and academic involvement. On the contrary dysfunctional adapting styles have negative influence on the educational success of learners (Vizoso et al., 2018). The moderating role of both effective and dysfunctional coping methods are important to investigate in the context of this study in order to understand its impacts on the students of our culture specifically and to bridge the gap in literature.

2.3.4 Perceived Social Support (Moderator 4)

2.3.4.1 Role of Perceived Social Support in the Relationship between Perceived Academic Stress and Psychological wellbeing. In the transactional model of stress, it is emphasized that the stress experience also depends on the individual's interpretation of the available resources to deal with the distressing situation. It is believed that this evaluation is more significant in determining whether the stress is caused than the stress causing factors. From the literature, it is evident that stress occur due to academic obligations have adverse connection with the signs of good health. The social support is considered very significant asset of individuals that protect them from the unfavorable consequences of stress (Townsend, 2010). Social support is generally defined as “feeling loved, valued, and part of a network that offers mutual assistance” (Acoba, 2024). It can be viewed as individuals' subjective evaluation about the amount of support they receive from their friends, family and other social networks in the form of information, encouragement and tangible means.

Different stressors such as pressure to succeed, concerns about good grades, academic workload, inability to manage home and studies side by side, poor interpersonal relationships contributing in it (Ozkan, 2023). Previous study highlighted that distress caused due to academia has unfavorable influence on both positive and negative indicators of mental health (Green et al., 2021). It is proposed that sources of stress are not the mere reason of stress and other psychological conditions, the way these are perceived and responded also play role in it (Vijayashree & Srinivasa, 2021). The stress buffering hypothesis proposed that individual's evaluation regarding the support available to them influence the way they interpret the stress as it can help lessen the negative impacts of distress. Hence, they become less susceptible to distressing circumstances. The fundamental idea of this model is that the availability of support system will reduce the chances of mental disorders emergence in distressing circumstances (Glozah., 2013).

Furthermore, prior research studies indicated that both academia related stress and social assistance are negatively correlated as learners having strong support system experience less distress (Marhamah & Hamzah, 2016). On the contrary, research reported that both social support and Pw are positively interlinked with each other as with greater assistance, the PW of learners also enhance (Yusof et al., 2022).

The protective role of social support is explored in various studies. A study conducted by Franklin demonstrated the buffering impacts of social support in the association between academic stress and psychological wellbeing. In this study, data is collected from the 226 adolescents of secondary education institution. The findings of the study revealed a protective role of social support in the presence of academic stress. It was found that believed assistance minimized the consequences of academic stress on psychological wellbeing of learners. The

results of study highlighted that female scored more on social support as well on depression scale. Moreover, greater academic stress and psychological wellbeing has seen among male adolescents. This study indicated the though social support shielded the impacts of stress caused due to academic obligations, but the difference in how both males and females socialize might play role on how social support effects learners wellbeing (Glozah, 2013). Another study conducted on examining its protective impacts on the association between study related stress and overall health showed a noticeable interaction between stress occur due to educational demands and support system. The results highlighted that having support from instructor and peers can mitigate some effects of distress on both physiological and mental health (Chou & Chang, 2019). Also, a study carried during pandemic also highlighted the buffering role of specific type of support (i.e. emotional) on the connection of stress related to academic demands and PW (Green et al., 2021).

An expanding body of scholarly work demonstrated that social support the psychosocial determinant might mitigate the negative impacts of distress on the mental health indicators. A study done by Prashant mentioned the considerable protective role of social support on the relationship of distress and psychological condition (i.e. depression) among the learners enrolled in higher education institutions (Talwar, 2016). All these studies provide evidence about shielding tendency of network of support in distressing situations.

2.3.4.2 Role of Perceived Social Support in the Relationship between Perceived Academic Stress and Academic Performance. Students at higher education institutes have to adjust to new place, interact with new individuals, regulate their finances and time. Moreover, some students consider academic environment of universities different from the schools and colleges as students have to manage their studies and project deadlines independently that might

cause stress among them. It is believed that both personal and environmental factors have tendency to affect the academic performance of students (Tus, 2020). A network of support is regarded significant in reducing impacts of sources of distress. Though, it is significant for all people but also has great influence on the success of learners (Marhamah & Hamzah, 2016).

It is stated that the perception of available support is a crucial element of learner's life in various domains i.e. problematic conduct, components of mental wellbeing and academic achievement. A noticeable positive influence has been reported on the achievement of the learners (Hassan et al., 2023). Other studies also reported similar results (Safeer et al., 2021; Zhang et al., 2024)

Students experience variety of challenges i.e. burden of academic tasks, pressure of excellent grades, projects submission timelines, competition with fellow students, family expectations. In the face of all these challenges, getting inadequate support make the learners distressed (Vijayashree & Srinivasa, 2021). It is crucial to understand that the educational progress of learners is not dependent merely on pedagogical aspect but also on the amount of support learners think available to them (Marhamah & Hamzah, 2016). The findings of a research study showed that strong and reliable support network can diminish stress linked to study (Joseph & Sudhesh, 2023). There are gaps in literature regarding the buffering impacts of social support with respect to current study variables but prior research indicated moderating role of this social factor on the association between stress caused due to academia and learner's adaptation with in educational setting (Shafique et al., 2022). Also, educational performance is viewed as important aspect of learner's life due to its great influence on their future professional life, so it is significant to study whether support network of students can alleviate the impacts of stress linked with educational demands on their educational progress.

2.4 Role of Demographic Factors in Student's life

Demographic factors have also significant influence on the different aspects of student's life. Due to this, researchers also give importance to these factors by including them in the studies along the main study variables. Gender is very important demographic variable with regards to student academic stress, psychological wellbeing level and other factors. Different studies conducted on academic stress reported that females scored higher on academic stress than males. (Alsulami., 2017; Gobena., 2024). Moreover, males reported greater psychological wellbeing. (Matud et al., 2019).

Besides gender, employment status is also an important demographic factor as most students in university have entered in their adulthood phase, so higher expectations are also placed on them. Due to this, students also try to do jobs along their degrees in order to make themselves financially independent. Though it is somewhat beneficial for students as they gain experience of working in professional environment, but it can also put additional pressure on them. A study was carried out by Shannon to determine the stress and adapting abilities of working learners. The findings of the study showed that working students experience more stress (Cox, 2017). But previous studies also indicated that one of the sources of stress among undergraduates is worrying about job and their careers, as less work opportunities are available for them. This concern has influence on their mental health, and their academic motivation. As a result of which academic performance of students gets affected. A study that examines the association between perceived academic stress and coping strategies along some demographic variables including gender, academic qualification and work status is relevant in this context. The findings of the study revealed no considerable difference on academic stress appraisal with regards to gender and educational background but a noticeable difference was observed on the

basis of occupational status as it was found that those learners which were not working reported more stress as compared to the students' doing jobs (Fatima & Soomro, 2023).

The shift in which students attend classes in their educational institutions is also an important demographic variable because it has influence on learners' concentration and other related aspects (Moral et al., 2023). Some previous studies showed that environmental factors such as staying late at night impact the sleep patterns of students at college and universities as they have to attend classes early in the morning. As a result, their academic outcomes and wellbeing can be affected (Yeo et al., 2023). Whereas, a general study demonstrated that cheerfulness and contentment among individuals are greater at morning times and it decreases as the day passes. Due to this, individual have greater sense of intrinsic psychological wellbeing in the morning time (Bu, 2025). As there is gap in literature regarding studies that directly did comparison of students on the basis of their program schedule and there is inconsistency in literature about the effects of morning and evening schedules, so the present study investigated it.

The environment in which individuals live has major role on their overall experience of stress (Amin & Ramzan, 2023). Day scholars and hostel residents' students can differ in different aspects. Due to this, attention is given to both groups in research studies with reference to different variables. A study reported significant difference on the level of stress related to academics (Hameed et al., 2024). Due to inconsistent findings and examine the group difference with regards to sample of this study, these demographic factors are added in the current student.

2.5 Rationale

All students encounter various difficulties during their educational path and each of them views and handle stress in a different manner. Academic stress is reportedly an adverse problem of students these days. It is a dynamic cognitive procedure that takes place in educational setting when the academic demands that learners cope with are considered as overwhelming (Iqra, 2024). It is more prevalent among university students as they have to adapt in the face of multiple stressors along fulfilling their academic requirements (Ll et al., 2023). Due to the prevalence and devastating effects of academic stress among university students worldwide, it is considered as “career stopper” (Aziz et al., 2024). Moreover, decreased psychological wellbeing is also a great concern of learners currently (Bett et al., 2023; Slimmen et al., 2022). It is believed that students at higher education institutions face variety of situations in their academic career, which could affect their psychological wellbeing (Harding et al., 2019), but academic stress can be recognized as the leading influencing factor in it (Barbayannis et al., 2022). In the literature, it has also been noted that, greater focus has been given to negative indicators of mental health though the absence of psychological illnesses does not indicate sound mental condition so, it needs more attention. It is stated that for good mental health, presence of different aspects of wellbeing i.e. happiness, contentment, fulfillment, positive functioning are equally important like the absence of negative indicators i.e. mental disorders (Tang et al., 2019). Therefore, the current study aims to examine if there is any association between perceived academic stress and psychological wellbeing in our sample.

Beside all of this, the importance of study variable i.e. academic performance cannot be neglected because it is an important determinant of students learning outcomes along defining students’ progress in academic life (Al-Abyadh & Abdel Azeem, 2022). In the literature, varied

results are obtained regarding the relationship between academic stress and academic performance. The particular degree of stress is associated with good academic outcomes as it makes the tasks quite challenging for students, due to which they actively engage with them. But researchers also emphasized that when stress exceeds a certain limit and students find that their resources are insufficient then it brings immense unfavorable outcomes for students as well for the entities to which students are associated (Reddy et al., 2018). The inconsistent results regarding the academic performance in literature highlights the need to further investigate it. The study of potential factors that might moderate the impact of stress on their performance can provide some clarity regarding the inconsistent results.

Recent research emphasizes that the relationship between academic stress and psychological well-being is not always direct or uniform. To better understand this complex relationship, it is important to examine various factors as potential mediators or moderators (Azad & Kaur, 2024). Considering this, the present study includes various personal factors i.e. resilience, self-efficacy and coping strategies and social factor i.e. perceived social support as prospective moderators to investigate whether these factors serve to weaken or intensify the influence of academic stress on psychological well-being. Moreover, the evaluation of any demanding situation as stressful is subjective and differ due to a variety of factors particularly the personal and social factors which could be the possible resources to decrease the effect of perceived academic stress on students functioning. As students have to serve in the society further, so, it is important to identify the factors which are affecting it and which can contribute positively in their psychological wellbeing and academic progress. Also, it is evident from the previous research study, there is limited published research available in literature regarding the impact of university life on the students wellbeing along the role of psychological attributes i.e.

personality, perspective, individual and social coping assets on the person's capacity in order to regulate their wellbeing in the presence of both individual and educational challenges (Brett et al., 2022). In literature, various factors such as self-efficacy, self-esteem, optimism, self-acceptance and locus of control are mentioned due to their buffering and mediating effect on stress (Strizhitskaya et al., 2019). It has been observed that, researchers have studied self-efficacy, resilience, social support with other variables. But there is gap in literature regarding the moderating role of these variables in the relationship between perceived academic stress, psychological wellbeing and academic performance. So, to fill this gap, the personal and social factors are studied together in the current study along focusing on their moderating role.

As social factors also play an important role in students' academic functioning, thus this study also intended to determine the social factors that can influence the relationship between perceived academic stress and academic performance. In this regard, social support is considered a significant social factor that can influence the cognitive appraisal and coping of individuals due to its protecting tendency against negative life events and stress (Miloseva et al., 2017). But to the best of my knowledge, there is gap in literature regarding its moderating role in relation to current study variables.

Furthermore, gender difference is also found in literature regarding perceived academic stress and psychological wellbeing. It has been noted that females perceived more academic stress as compared to males. Also, the positive mental health of males is higher than females (Khan & Sabah, 2020; Bharani et al., 2022). So, gender differences with regards to above study variables along some other demographic variables like students' accommodation, employment status and shift of study program are also investigated in this present study.

Most of the recent studies on academic stress are conducted in the time of pandemic so, the effects of perceived academic stress need more investigation and the results need clarification. Also, research study that investigated academic stress during pandemic recommended to examine this phenomenon after covid-19 as well to know its impacts on students' overall wellbeing (Cordova Olivera et al., 2023). Moreover, solid body of research has focused on the impacts of general perceived stress on students functioning and academic achievement, but as it is contented that learners experience more stress due to academic demands in recent times as compared to previous few years (Fatima & Soomro, 2023). Therefore, it is very important and timely issue to study. The focus of this study is to investigate the association of academic stress specifically with students' psychological wellbeing and academic performance, along identifying the factors which can be helpful in protecting students from the adverse effects of academic stress as these individuals are significant resource of their country.

2.6 Theoretical Framework

2.6.1 *Transactional Model of Stress and Coping*

The transactional model of stress and coping is valuable in understanding about the influence of personal and social factors (resources) in the association between academic stress, psychological wellbeing and academic performance of the students. This model was introduced by Richard Lazarus and his colleague Susan Folkman in 1984. It emphasizes on the interaction between individuals and their environment and explains how individuals appraise and cope the stressors they experience. According to the Transactional model of stress and coping, when individuals experience any stressor, they internally determine whether the stressor is truly a threat. This is the first stage which is called primary appraisal. In the second stage i.e. secondary appraisal, individuals evaluate their resources (personal and social) in order to deal with stress if they perceive the stressor threatening (Ghaffari et al., 2021). This theory highlights the importance of different personal and social factors at this stage as such factors (if perceive as adequate) make individuals feel capable enough to handle challenging situations. It explains that such factors can alleviate stress by enabling individuals to assess that they can effectively manage the stressor, thereby minimizing its impact. In this context, resilience, a significant personal factor enhances students' mental toughness and flexibility. As a result, they can cope well with stress (Yang & Wong, 2022). Also, students experience more positive feelings during the process of learning and perceive demands as challenge rather risks due to self-efficacy that is another key personal factor (Kamal et al., 2022). Moreover, coping strategies is another significant personal factor; adaptive coping strategies buffer stress by increasing perceived control and are helpful in managing it, while maladaptive coping strategies increase stress by reducing emotional regulation and problem solving negatively and also impact both physical and

emotional well-being (Bailey, 2022). Some previous studies have already examined its moderating role." Its moderating role on the basis of this model (Cheng et al., 2022; Li et al., 2017). According to the model, during secondary appraisal, social factors play a key role, as individuals assess their available social resources to manage stress. Perceived social support, in particular, influences students' ability to cope with academic stress (McLean et al., 2021).

This model highlights the significance of individual appraisal processes in the individual overall experience of stress by emphasizing on the role of individual's interpretation and evaluation of stressors and resources. In accordance with this model, the amount of perceived academic stress and its impact on outcome variables is not merely dependent on the quantity of educational demands but also on how learners view these demands and give response to them. Due to this it is believed that this type of stress arises when educational requirements outweigh a learner's ability to handle them (Gobena, 2024). Based on the student's perception, it has been noted that it can affect both the physical and psychological health of learners, along affecting their educational achievements (Omar et al., 2020).

2.7 Proposed Framework of the Study

Academic stress is a detrimental concern of students of higher education in recent times that has significant impacts on their psychological and academic functioning. Therefore, in this study, we especially focus on the university students. Based on the transactional model of stress and coping, this study aims to examine the association between perceived academic stress, psychological wellbeing and academic performance along the moderating role of personal factors i.e. resilience, self-efficacy, coping strategies and social factor i.e. perceived social support.

2.7.1 Figure 1

The Moderating Role of Personal and Social Factors in the link between Perceived Academic Stress, Psychological Wellbeing and Academic Performance

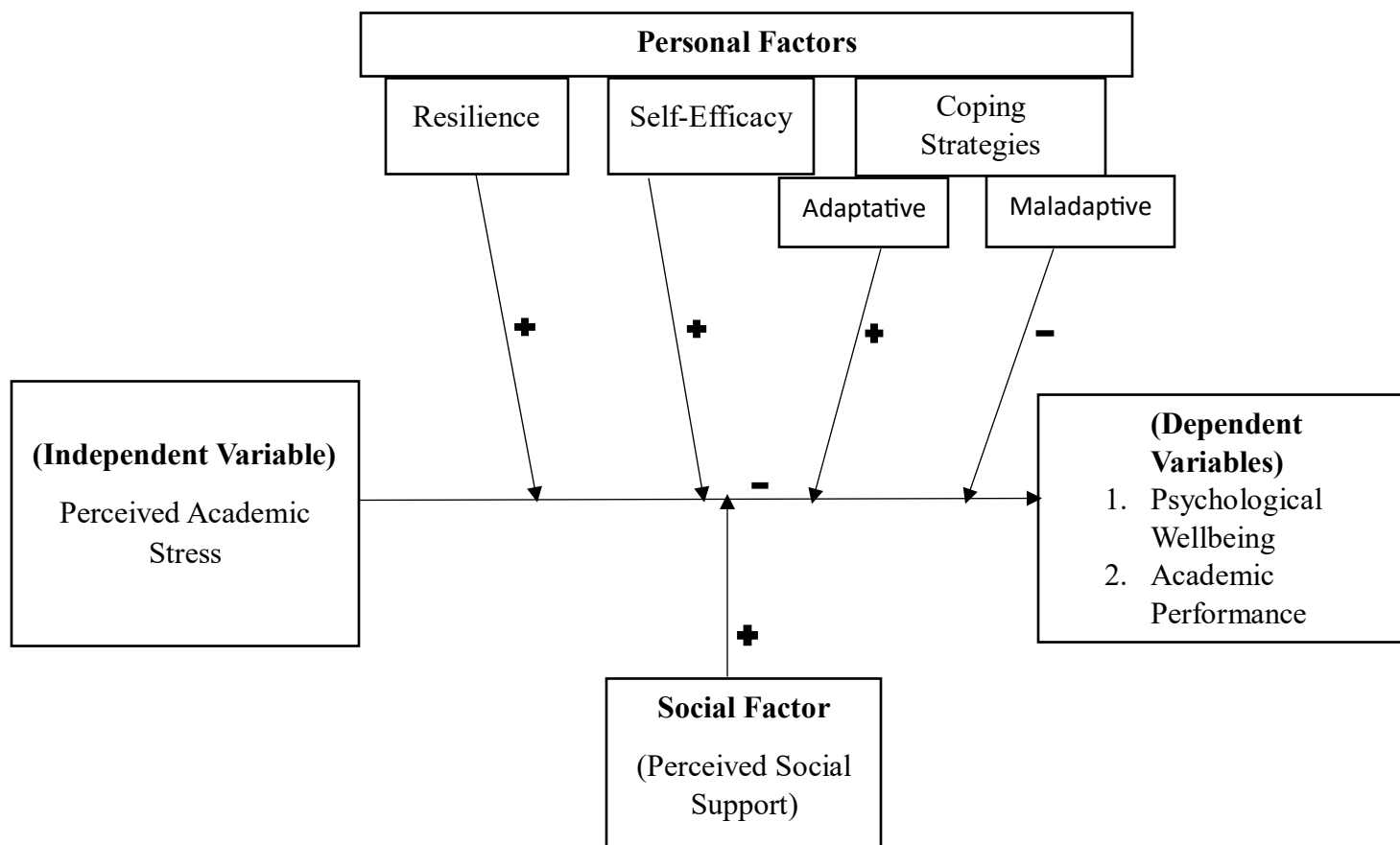


Figure 1 displays the conceptual framework of the study. The arrows demonstrated that perceived academic stress is likely to negatively influence both psychological wellbeing and academic performance. In this model, personal factors i.e. resilience, self-efficacy and coping strategies (adaptive), and social factor i.e. social support may act as protective factors that will weaken the negative relationship between perceived academic stress and psychological wellbeing and between perceived academic stress and academic performance. Whereas maladaptive coping strategies may strengthen the expected relationship between the study variables.

Chapter 3

Method

The following section outlines the research design adopted in the current study, including the reliability of the measurement scales, the sampling techniques employed, the data collection procedures, and the statistical methods used for data analysis and hypothesis testing

3.1 Objectives

1. To investigate the relationship between perceived academic stress, psychological well-being and academic performance.
2. To investigate the moderating role of personal factors i.e. resilience, self-efficacy and coping strategies on the relationship between perceived academic stress and psychological well-being of university students.
3. To investigate the moderating role of social factor i.e. perceived social support on the relationship between perceived academic stress and psychological well-being of university students.
4. To investigate the moderating role of personal factors i.e. resilience, self-efficacy and coping strategies on the relationship between perceived academic stress and academic performance of university students.
5. To investigate the moderating role of social factor i.e. perceived social support on the relationship between perceived academic stress and academic performance of university students.

6. To examine how study variables vary across different demographic categories i.e. gender, students' accommodation, employment status and shift of study program.

3.2 Hypotheses

1. There will be a negative relationship between perceived academic stress and psychological wellbeing among university students.
2. There will be a negative relationship between perceived academic stress and academic performance among university students.
3. Perceived academic stress will be negative predictor of psychological wellbeing.
4. Perceived academic stress will be negative predictor of academic performance.
5. High level of resilience will weaken the negative relationship between perceived academic stress and psychological wellbeing among university students.
6. High level of resilience will weaken the negative relationship between perceived academic stress and academic performance among university students.
7. High level of self-efficacy will weaken the negative relationship between perceived academic stress and psychological wellbeing among university students.
8. High level of self-efficacy will weaken the negative relationship between perceived academic stress and academic performance among university students.
9. Adaptive coping strategies will weaken the negative relationship between perceived academic stress and psychological wellbeing among university students.

10. Adaptive coping strategies will weaken the negative relationship between perceived academic stress and academic performance of university students.
11. Maladaptive coping strategies will strengthen the negative relationship between perceived academic stress and psychological wellbeing among university students.
12. Maladaptive coping strategies will strengthen the negative relationship between perceived academic stress and academic performance of university students.
13. Greater perceived social support will weaken the negative relationship between perceived academic stress and psychological well-being among university students.
14. Greater perceived social support will weaken the negative relationship between perceived academic stress and academic performance among university students.
15. There will be significant difference between male and female students on the level of academic stress.
16. There will be significant difference between male and female students on psychological wellbeing.
17. There will be significant difference between hostel students and non-hostel students on the level of academic stress.
18. There will be significant difference between the students with morning schedules and afternoon schedules on psychological wellbeing.
19. There will be significant difference between employed and unemployed students on the level of academic stress.

3.3 Operational definitions of Variables

3.3.1 Perceived Academic Stress

In the present study, perceived academic stress of university students is measured on the perception of academic stress scale. It measures how students perceive the academic stress and its sources on the basis of four dimensions i.e. pressure to perform, perceptions of workload and examinations, self-perceptions, time restraints. The score on this inventory ranges between 18 to 90. Higher scores on this scale show higher perceived academic stress (Bedewey & Gabriel, 2015).

3.3.2 Psychological Wellbeing

In this study, psychological well-being of university students is measured on the scale of psychological wellbeing (SPWB). This scale measured psychological well-being on the basis of six dimensions autonomy, environmental mastery, personal growth, positive relations with others, purpose in life, and self-acceptance. In order to get total scores, calculate scores of its each dimension separately. There is no cut off score for this scale. Its scores range from 42 to 294. Higher scores on this scale show greater psychological wellbeing. The high scores on its autonomy dimension shows individual strong sense of independence and self-determination. Moreover, high scores on environmental mastery dimension exhibit individual's control on life challenges. The high scores on personal growth dimension shows individual's openness to new experiences, the high scores on dimension positive relation with others exhibits that individual has quality and satisfying relationships in his or her life, high scores in the dimension purpose in life shows individual life is more meaningful, and high scores in self-acceptance dimension exhibit individual is willing to accept his or her strengths and limitations (Ryff, 2013).

3.3.3 Academic performance

The academic performance of university students is measured through Grade Point Average (GPA) and Cumulative Grade point Average (CGPA) that will obtain from the university records. It will measure on a 4-point continuum by multiplying the value specified for each grade earned in the course ((A=4, B=3, C=2, D=1, F=0) by dividing the number of course credits that student attempted in a semester.

3.3.4 Self-Efficacy

In this study, self-efficacy of university students is measured on Generalized self-efficacy scale. (GSES). It is unidimensional measure. Its score ranges between 10 to 40. There is no cut off scores for this scale, so the high scores on this scale shows greater individual's generalized sense of self-efficacy (Schwarzer, 2012).

3.3.5 Resilience

In the present study, resilience is measured on Brief Resilience Scale (BRS). It is unidimensional measure. Its scores range between 6-30. There is no cut off scores for this scale. So, higher the scores on this scale show greater individual's ability of resilience (Smith, et al., 2008).

3.3.6 Coping Strategies

In the current study, coping strategies is measured on Brief Cope Scale. There are no total scores on this scale. Coping strategy of an individual is determined on the basis of two main subscales i.e. adaptive coping and maladaptive coping. By summing scores on those particular items, scores regarding particular subscale can be calculated. High scores on adaptive coping dimension show psychological strength, positive approach and also predicts positive outcomes as

well. Also, the high scores on maladaptive coping indicate increased stress perception and poor mental health outcomes (Lee et al., 2022).

3.3.7 Perceived Social Support

In this study, perceived social support is measured through multi-dimensional scale of perceived social support (MSPSS). The total scores on this scale are calculated through adding scores of all items and then dividing it by 12. In order to find out the scores of any subscale, add the scores of respective items and then dividing it by 4. It will give you the scores on specific dimension. Moreover, this scale has no cut off scores, so the more scores on this scale indicate greater perceived social support (Zimet et al., 1988).

3.4 Instruments

3.4.1 Perception of Academic Stress Scale (PASS)

This scale was developed by Dalia Bedewy and Adel Gabriel for measuring the perceived sources of academic stress along its level. It measures the students stress which is based on four dimensions i.e. pressure to perform, perceptions of workload and examinations, self-perceptions, time restraints. It consists of 18 items in which responses are given on five-point Likert scale (Strongly Disagree=1 to Strongly Agree=5). Five items of this scale are reversed scored. This scale showed good overall reliability i.e. 0.7.

3.4.2 Scale of Psychological Wellbeing (SPWB)

This scale was developed by psychologist Carol D. Ryff for measuring the psychological wellbeing of individuals. It measures the six aspects of psychological wellbeing i.e. autonomy, environmental mastery, personal growth, positive relations with others, purpose in life, and self-acceptance. It consists of 42 items on which respondents have to give responses using 6-point

Likert scale (1 = strongly disagree, 6 = strongly agree). Items 1,7,13, 19,25, 31,37 are on autonomy, items 2,8,14, 20,26, 32,38 are on environmental mastery, items 3,9,15, 21,27, 33,39 are on personal growth, items 4,10,16, 22,28,34,40 are on positive relations with others, items 5,11,17,23,29, 35,41 are on purpose in life dimension and items 6,12,18,24,30,36,42 are on self-acceptance. Before calculating total scores, it is important to reverse 21 items which are 3,5,8,10,13,14,15,16,17,18,19,23,26,27,30,31,32,34,36,39,41. This scale has satisfactory overall reliability as its Cronbach alpha coefficient is 0.71 to 0.77.

3.4.3 Generalized Self-Efficacy Scale (GSES):

This scale was developed by Ralf Schwarzer and his colleagues for measuring the strength of general belief that an individual has about his or her ability in order to deal with difficult situations and giving response to any barriers associated with them. It was translated by Mary Wegner. It consists of 10 items and respondent has to choose from four options (Not at all true=1 to Exactly true=4). Its items are not further categorized into different dimensions. This scale shows high internal consistency as its Cronbach alpha ranges from 0.76 to 0.90.

3.4.4 Brief Resilience Scale (BRS):

This scale was developed by Bruce W Smith and his colleagues in order to measure the tendency of individual to deal with difficult situations and overcome stress. It consists of 6 items on which responses are given on five-point Likert scale (1=very strongly disagree to 5=very strongly agree). It has no subscales. For measuring the total scores on this scale, it is important to reverse 3 negatively worded items which are 2,4,6. Add scores of all items first and then divide it by total number of items order to get total scores on this scale. This scale has good internal consistency as its Cronbach alpha value is 0.77

3.4.5 Brief - Coping Orientation to Problems Experienced Inventory (Brief-Cope)

This scale was developed by Charles S. Carver for measuring coping style of individuals that they use at the time of adversity. It consists of 28 items. It has 14 subscales with 2 items in each subscale. The scale Responses are given on four-point Likert scale i.e. (I have not been doing this at all=1 to I have been doing this a lot=4). There is no need to reverse code any item. The 14 dimensions of brief cope can be categorized into adaptive and maladaptive coping strategies. Adaptive coping strategies include these eight subscales i.e. active coping, planning, positive reframing, acceptance, humor, religion, using emotional support and using instrumental support. Maladaptive coping includes remaining six subscales i.e. self-distraction, denial, venting, substance use, behavioral disengagement and self-blame. The alpha coefficient value of this scale is generally greater than 0.60.

3.4.6 Multidimensional Scale of Perceived Social Support (MSPSS)

This scale was developed by Gregory Zimet and his colleagues in order to measure adequacy of social support in the perception of an individual. It consists of 12 items. The perceived social support is measured on three dimensions i.e. family, friends and significant other. The responses are given on a 7-point Likert scale (1=very strongly disagree to 7= very strongly agree). Items 3,4,8,11 are on family dimension, items 6,7,9,12 are on friends' dimension and items 1,2,5,10 are on dimension significant other. This scale shows high reliability as its alpha coefficient value is 0.85. Moreover, the reliability of subscale family, friends and significant other is 0.85, 0.75 and 0.72.

3.5 Research Design

In the current study, a quantitative approach with a cross-sectional research design was

used in order to investigate the relationship between perceived academic stress, psychological wellbeing and academic performance among university students, along studying the role of personal and social factors.

3.6 Sample

For this study, a sample of 400 university students was taken, whose ages ranged between 18 and 30 years. The sample size was calculated using G* power and participants were selected through convenience sampling. Data was collected from the students of public and private universities of Islamabad and Rawalpindi i.e. National University of Modern Languages (NUML), Bahria, Comsats University Islamabad (CUI), National Defense University (NDU), National University of Sciences and Technology (NUST), Quaid e Azam university, Air university, Iqra university, International Islamic University, Pir Mehr Ali Shah Agriculture University Rawalpindi (PMAS-Arid), Riphah International university, Women university.

3.6.1 Inclusion Criteria

- Data must be collected from students enrolled in the universities of Islamabad and Rawalpindi.
- Undergraduate students (2nd to 8th semester) and postgraduate students must be included as the sample for the study.
- The age range of participants must be between 18 and 30 years.
- Both male and female students must be included.

3.6.2 Exclusion Criteria

- Students from universities outside Islamabad and Rawalpindi were excluded.

- Students studying at the schools and college levels were not included in the current study.
- Students with a history of psychological disorders were not included.

Procedure

For the collection of data, a sample of 400 university students (including both girls and boys) whose ages ranged between 18 to 30 were selected. Data was collected through google forms and directly from the students by visiting their universities. The link of google form was shared with students in which research purpose and its protocols were explained to them along research items on which they had to respond. In addition, while manually collecting data, students were initially instructed about the research purpose and asked about their willingness for participating in the research. After taking their informed consent, demographic sheet and following scales were administered i.e. Perception of Academic Stress Scale (PASS), Scale of Psychological Wellbeing (SPWB), Generalized Self Efficacy Scale (GSES), Brief Resilience Scale (BRS), Coping Orientation to Problem Experienced Inventory (Brief-cope), Multidimensional Scale of Perceived Social Support (MSPSS). It was clearly instructed to participants to rate each item according to their own opinion and not skip any item without responding.

After collecting data, researcher thanked the students for their cooperation. Later, completed questionnaires were entered into the statistical package for the Social Sciences (SPSS) software and data analysis was conducted using SPSS version 26.

3.8 Statistical Plan

After collecting data, it was entered on SPSS. Then data cleaning was done as the first step of data preparation. In this step, inconsistent data entries were corrected, missing data was

removed and outliers were identified and addressed. In the next step, the cleaned data was prepared for data analysis by recoding data, computing new variables and checking normality assumptions to ensure it was error free and ready for further statistical analysis. After that, descriptive analysis was done using frequencies, percentages, means, standard deviation, skewness and kurtosis to summarize participants characteristics. Frequencies and percentages were calculated for categorical variables, whereas means and standard deviation were determined for continuous variables. The internal consistency of the measures used in the current study was estimated by using Cronbach 's alpha values. Following that, appropriate statistical tests (correlation, t-test, Anova, regression and moderation) were performed to attain the study objectives. To examine the association between the variables, moment- product correlation analysis was conducted and to test the predictions, linear regression analysis was performed. In particular, model 1 of Process Macro by Adrew F. Hayes was used for moderation analysis.

Chapter 4

Results

4.1 Descriptive Analysis of Study Variables

Table 4.1.1

Frequency and Percentages of Demographic Variables (N = 361)

Demographics	N	%	Demographics	N	%
Gender			University		
Male	152	42.1	Public	340	94.2
Female	209	57.9	Private	21	5.8
Study program			Employment Status		
Engineering and Computing	39	10.8	Employed	74	20.5
Social Sciences	229	63.4	Unemployed	287	79.5
Arts and Humanities	6	1.7	Accommodation		
Basic and Applied Sciences	20	5.5	Home	224	62.0
Management Sciences	54	15.0	Hostel	137	38.0
Medicine and Health Sciences	10	2.8			
Environmental Science	3	0.8			
Semester					
Bs 2 nd	51	14.1			
Bs 3 rd	37	10.2			
Bs 4 th	24	6.6			
Bs 5 th	30	8.3			
Bs 6 th	58	16.1			
Bs 7 th	63	17.5			
Bs 8 th	63	17.5			
M.Phil. 2 nd	4	1.1			
M.Phil. 3 rd	21	5.8			
M.Phil. 4 th	7	1.9			
PhD	3	0.8			
Shift					
Morning	241	66.7			
Afternoon	120	33.2			

Table 4.1.1 shows the demographic characteristics of the sample of the study. The sample included a balanced representation of genders, though female participants were slightly more numerous. The sample also included students from a variety of academic programs. The majority were enrolled in social sciences, followed by students from management sciences and engineering and computing. Smaller proportions of students belonged to basic and applied sciences, arts and humanities, medicine and health sciences, and environmental science. Both undergraduate and post graduate students (except students of 1st semester) participated in this study but the number of undergraduate students was considerably higher compared to postgraduate students. With regard to program schedule, variation is evident as most of the students are from morning shift.

The table also highlights a noticeable variability with regards to university type as majority of students who participated in this study were from public universities while only a few students were from private universities. Moreover, a noticeable variation was found in participants' employment status, with most participants reported as unemployed. A variation can also be seen in terms of student's accommodation as most participants in the sample were day scholars. However, a considerable number of participants were also hostel residents.

Table 4.1.2*Descriptive Statistics of Study Variables (N = 361)*

Variables	N	M	SD	Range		Skewness	Kurtosis
				Actual	Potential		
PAS	361	50.58	9.43	18-77	18-90	-.34	.41
PW	361	189.09	28.0	98-212	42-252	.70	.85
AP	361	3.33	.40	1.90-4	0-4	-.48	.29
R	361	18.64	3.30	9-30	6-30	.51	1.31
SE	361	29.08	5.34	13-40	10-40	-.22	-.19
CS	361	67.36	11.7	30-112	28-112	.05	-.76
ACS	361	41.21	8.23	18-64	16-64	-.14	.14
MCS	361	26.06	5.86	12-48	12-48	.35	.64
PSS	361	56.75	16.49	12-84	12-84	-.39	-.34

Note. PAS = Perceived academic stress, PW = Psychological wellbeing, AP = Academic Performance, R = Resilience, SE = Self-efficacy, CS = Coping strategies, ACS = Adaptive coping strategies, MCS = Maladaptive coping strategies, PSS = Perceived social support.

Table 4.1.2 shows descriptive statistics of the current study variables that was studied among 361 university students. The Perceived Academic Stress Scale scores indicate moderate level of stress among the students included in the study. Psychological wellbeing scores show moderate to high level. AP that shows the academic performance is kept as continuous variable

in this study, so that is also added in descriptive statistics table. The mean of students CGPA shows good overall academic performance. Brief Resilience scale scores show medium low bouncing back tendency among the participants. The scores on Generalized Self-Efficacy also indicate that the participants within the present study have moderate level of confidence on their abilities. The scores on one of the dimensions of Brief Cope Scale i.e. Adaptive coping suggests that the participants, on average, use adaptive coping strategies to a moderate extent. The scores on other dimension i.e. Maladaptive coping indicate participants exhibit low to moderate use of maladaptive coping strategies that indicate that though they do not rely much on such strategies but some tendency to such strategies are present. The scores on perceived Social Support Scale reflected moderate to high level of support from their surroundings. The skewness and kurtosis show that no value exceeds the normal range. This indicates normal distribution of data in the current study.

Table 4.1.3*Psychometric Properties of the Instrument Used (N = 361)*

Scale	No. of items	α
Perception Academic Stress Scale	18	.78
Psychological Wellbeing Scale	42	.85
Brief Resilience Scale	6	.61
Generalized Self-Efficacy Scale	10	.81
Brief Cope Scale	28	.82
Adaptive Coping Strategies	16	.81
Maladaptive Coping Strategies	12	.71
Multidimensional Scale of Perceived Social Support	12	.91

Table 4.1.3 provide information about no of items and reliability of scales used in the current study. The reliability of perceived academic stress scale is good and acceptable. The reliability of psychological wellbeing scale is good but brief resilience scale reliability is not satisfactory. The Cronbach alpha values of other scales i.e. generalized self-efficacy, brief coping scale, adaptive coping subscale, maladaptive coping subscale, multidimensional scale of perceived social support exhibit excellent and good reliabilities. The results indicate that most scales which are used in the current study reliably assess their intended constructs.

4.2 Relationship Between Study Variables

Table 4.2.1

Correlation Analysis for Variables under Study (N = 361)

Variable	1	2	3	4	5	6	7	8	9
1. Perceived Academic stress	-								
2. Psychological Wellbeing	-.39**	-							
3. Academic Performance	-.21**	.09	-						
4. Resilience	-.34**	.39**	.02	-					
5. Self-Efficacy	-.21**	.46**	.06	.38**	-				
6. Coping Strategies	.02	.01	-.004	.07	.22**	-			
7. Adaptative coping strategies	-.08	.28**	.03	.19**	.34**	.89**	-		
8. Maladaptive coping strategies	.15**	-.37**	-.04	-.13**	-.03	.76**	-.37**	-	
9. Perceived Social Support	-.22**	.41**	.07	.18**	.21**	.20**	.34**	-.07	-

*Note. *p < .05, **p < .01*

Table 4.2.1 shows the Pearson product moment correlation among the study variables. Perceived academic stress is significantly negatively and moderately correlated with psychological wellbeing and resilience, weakly and negatively correlated with academic performance, self-efficacy and perceived social support but it is significantly positively associated with maladaptive coping with weak correlation. Also, it has insignificant correlation with coping styles and adaptive coping strategies. Psychological wellbeing has significant positive and moderate association with resilience and self-efficacy, weak positive correlation with adaptive coping, moderate positive association with perceived social support and has moderate negative association with maladaptive coping. It has non-significant relationship with academic performance and overall coping methods. Academic performance has insignificant correlation with resilience, self-efficacy, coping strategies, and perceived social support.

4.3 Comparison of Groups Based on Demographics

Table 4.3.1

Difference between Male and Female on Variables under Study (N = 361)

Variables	Male (n = 152)		Female (n = 209)		t (359)	P	CI 95%		Cohen's D
	M	SD	M	SD			LL	UL	
PAS	49.60	9.27	51.28	9.50	-1.67	.095	-3.65	.29	—
PW	191.81	29.96	187.11	26.39	1.58	.115	-1.15	10.56	—
AP	3.25	.38	3.34	.40	-3.31	.001	-.22	-.06	.23
RS	3.25	.56	3.00	.52	4.44	.000	.14	.37	.46
GSE	30.64	5.32	29.19	5.28	2.56	.011	.34	2.56	.27
ACS	40.88	8.26	41.58	8.21	-.79	.429	-2.42	1.03	—
MCS	25.86	5.88	26.22	5.86	-.57	.567	-1.59	.87	—
PSS	4.76	1.46	4.71	1.31	.32	.745	-.24	.34	—

Note. PAS = Perceived academic stress, PWS = Psychological wellbeing, AP = academic performance RS = resilience, GSE = Generalized self-efficacy, ACS is Adaptive coping strategies, MCS is Maladaptive coping strategies, PSS is perceived social support.

Table 4.3.1 represents insignificant mean difference on perception of academic stress scale with regards to gender. Its Cohen's d value shows very small effect size. But a significant mean difference was found on its two dimensions i.e. pressure to perform with and perception of workload factor with. Their Cohen's d values indicate small effect size. Females scored higher on both these dimension than their males' counterparts. A non-significant mean difference was found on psychological wellbeing scale along Cohen's d value showing very small effect size. But a noticeable mean difference is highlighted on academic performance. The value of its Cohen's d shows small effect size. Female students showed

slightly more good academic performance than male students. Furthermore, the table shows significant mean difference on resilience scale along Cohen's d value indicates approximately moderate effect size. Male students scored higher on resilience as compared to female learners. Also, a considerable difference was found on self-efficacy along Cohen's d value is showing small effect size. Findings showed non-significant mean difference on adaptive coping, maladaptive coping and perceived social support. Their Cohen's d values show very small effect size.

Table 4.3.2

Difference between Hostel Residents and Day Scholars on Variables under Study (N = 361)

Variables	Hostel Residents (<i>n</i> = 137)		Day Scholars (<i>n</i> = 224)		<i>t</i> (359)	<i>P</i>	CI 95%		Cohen's <i>D</i>
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>			<i>LL</i>	<i>UL</i>	
PAS	49.29	9.79	51.35	9.13	-2.02	.044	-4.06	-.06	.22
PW	187.92	25.02	189.80	29.71	-.62	.537	-7.85	.10	—
AP	3.37	0.41	3.31	.39	1.33	.185	-.03	.14	—
R	3.14	0.61	3.31	.61	.82	.413	-.07	.17	—
GSE	29.78	5.21	29.82	5.43	-.07	.945	-1.18	1.10	—
ACS	41.57	8.42	41.12	8.13	.50	.616	-1.33	2.22	—
MCS	25.81	5.43	26.23	6.12	-.66	.512	-1.67	.83	—
PSS	4.81	1.36	4.68	1.38	.92	.369	-.16	.43	.09

Note. PAS = Perceived academic stress, PWS = Psychological wellbeing, AP = academic performance R = Resilience, GSE = Generalized self-efficacy, ACS = Adaptive coping strategies, MCS = Maladaptive coping strategies, PSS = Perceived social support.

Table 4.3.2 indicates significant mean difference on the perception of academic stress scale and one of its dimensions that is time restraint with regards to students' accommodation. Their Cohen's *d* values show very small effect size. The academic stress of day scholars is slightly higher as compared to hostel residents. Also, students live at their homes showed time restraint as greater source of stress for them as compared to learners who live in hostels. Moreover, unsubstantial mean difference is found on remaining variables i.e. psychological wellbeing, academic performance, resilience, self-efficacy, adaptive coping, maladaptive coping and perceived social support.

Table 4.3.3

Difference between Students of Morning Program and Afternoon Program with Regards to Variables under Study (N = 361)

Variables	Morning Program (n = 241)		Afternoon Program (n = 120)		t (359)	P	CI 95%		Cohen's D
	M	SD	M	SD			LL	UL	
PAS	50.55	9.53	50.61	9.26	-.06	.954	-2.13	2.01	—
PWS	191.76	28.14	183.72	27.06	2.59	.010	1.93	14.14	.29
AP	3.34	.42	3.31	.36	.54	.592	-.06	.12	—
R	18.68	3.37	18.55	3.17	.34	.733	-.60	.85	—
SE	30.06	5.39	29.30	5.21	1.27	.204	-.41	1.93	—
ACS	41.74	8.03	40.39	8.58	1.47	.143	-.50	3.19	—
MCS	25.78	5.66	26.64	6.23	-1.31	.191	-2.14	.43	—
PSS	57.33	16.42	55.60	16.64	.94	.349	-1.89	5.35	—

Note. PAS = Perceived academic stress, PWS = Psychological wellbeing, AP = academic performance, R = Resilience, GSE = Generalized self-efficacy, ACS = Adaptive coping strategies, MCS = Maladaptive coping strategies, PSS = Perceived social support.

Table 4.3.3 displays non-significant mean difference on the level of perceived academic stress and its sources with regards to program schedule. But a considerable difference is found between the sources of the students studied at morning shift and those in afternoon shift as day scholars' psychological wellbeing is higher than their counterparts in another shift. Moreover, though there is no significant mean difference on the scores of academic performances, resilience, self-efficacy, adaptive and maladaptive coping styles and perceived social support between the students of both schedules but day scholars scored higher on all these dimensions except unhealthy coping strategies and educational stress as afternoon students

showed slightly more stress related to educational requirements and used more such adapting methods.

Table 4.3.4

Difference between Employed and Unemployed Students on Variables under Study (N = 361)

Variables	Employed (n = 74)		Unemployed (n = 287)		t (359)	p	CI 95%		Cohen's D
	M	SD	M	SD			LL	UL	
PAS	50.20	9.44	50.67	9.43	-.38	.703	-2.89	1.95	—
PWS	189.40	28.53	189.01	27.92	.10	.914	-6.79	7.58	—
AP	3.37	.42	3.31	.39	1.01	.315	-.05	.15	—
R	18.85	3.08	18.58	3.36	.61	.543	-.58	1.11	—
SE	30.58	5.74	29.60	5.22	1.40	.162	-.39	2.34	—
ACS	41.12	9.13	41.33	8.00	-.21	.831	-2.34	1.88	—
MCS	25.83	6.58	26.12	5.67	-.38	.704	-1.79	1.21	—
PSS	58.24	17.39	56.36	16.26	.87	.384	-2.35	6.10	—

Note. PAS = Perceived academic stress, PWS = Psychological wellbeing, AP = academic performance R = Resilience, GSE = Generalized self-efficacy, ACS = Adaptive coping strategies, MCS = Maladaptive coping strategies, PSS = Perceived social support.

Table 4.3.4 shows unnoticeable difference on perceived academic stress and its dimensions with regards to unemployment status of students participated in the study. Also, a non-significant difference is obtained on psychological wellbeing, academic performance, resilience, self-efficacy, coping strategies and perceived social support between employed and unemployed students. But the results indicate non-working students use more maladaptive coping methods than their employed counterparts and employed students reported more social support as compared to them.

4.4 Regression Analysis

Table 4.4.1

Linear Regression Analysis of Perceived Academic Stress on Psychological Wellbeing (N = 361)

Variables	<i>B</i>	<i>SE</i>	β	95% <i>CI</i>		<i>p</i>
				<i>LL</i>	<i>UL</i>	
Perceived Academic Stress	-1.17	.14	-.39	-1.45	-.88	.000
$R = .395, R^2 = .156, (F = 66.02, p < .001)$						

Note. $N = 361$, *B* is unstandardized coefficient, *SE* is standard error and β is standardized coefficient.

Table 4.4.1 shows the results of linear regression analysis examining the impact of perceived academic stress on the psychological wellbeing. The findings reveal that perceived academic stress has significant negative effect on psychological wellbeing suggesting that students who perceive greater academic stress report lower psychological wellbeing. The model is statistically significant with an R^2 value of 0.16 highlighted that the perceived academic stress explained 16 percent variance in psychological wellbeing. This indicates that perceived academic stress is significant negative predictor of psychological wellbeing among this sample.

Table 4.4.2

Linear Regression Analysis of Perceived Academic Stress on Academic Performance (N = 361)

Variables	<i>B</i>	<i>SE</i>	β	95% <i>CI</i>		<i>p</i>
				<i>LL</i>	<i>UL</i>	
Perceived Academic Stress	-.01	.002	-.21	-.01	-.004	.000
$R = .207, R^2 = .043, (F = 16.14, p < .001)$						

Note. $N = 361$, *B* is unstandardized coefficient, *SE* is standard error and β is standardized coefficient.

Table 4.4.2 demonstrates the linear regression analysis examining the effect of perceived academic stress on academic performance of university students. The findings reveal that perceived academic stress is a negative predictor of academic performance among the sample of current study. The R^2 value of 4.3 shows that the predictor variable (perceived academic stress) explained 43 percent variance in the outcome variable (academic performance). This suggests that as perceived academic stress increases, academic performance tends to decrease.

Table 4.4.3*Resilience as Predictor of Psychological wellbeing (N = 361)*

Variables	<i>B</i>	<i>SE</i>	<i>B</i>	95% <i>CI</i>		<i>p</i>
				<i>LL</i>	<i>UL</i>	
Resilience	3.29	.41	.38	2.49	4.11	.000

$$R = .389, R^2 = .15, (F = 64.03, p < 0.001)$$

Note. N= 361, B is unstandardized coefficient, SE is standard error and β is standardized coefficient.

Table 4.4.3 demonstrates the results of linear regression analysis investigating the effect of resilience on the psychological wellbeing. The findings reveal that resilience has a significant positive effect on psychological wellbeing suggesting that student with higher resilience exhibit greater psychological wellbeing. Also, the R^2 value of 0.15 highlighted that the resilience explained 15 percent variance in psychological wellbeing. This suggests resilience emerged as a significant positive predictor of psychological wellbeing in this study.

Table 4.4.4*Resilience as Predictor of Academic Performance (N= 361)*

Variables	<i>B</i>	<i>SE</i>	<i>B</i>	95% <i>CI</i>		<i>p</i>
				<i>LL</i>	<i>UL</i>	
Resilience	.002	.006	.02	-.01	.01	.238

$$R = .018, R^2 = .000, (F = .112, p > 0.05)$$

Note. N= 361, B is unstandardized coefficient, SE is standard error and β is standardized coefficient.

Table 4.4.4 shows the outcome of linear regression analysis between resilience and academic performance. The results indicate that resilience is not a significant positive predictor of academic performance. This suggests resilience does not have a direct effect on the academic performance of students in this study.

Table 4.4.5*Self-Efficacy as Predictor of Psychological wellbeing (N = 361)*

Variables	<i>B</i>	<i>SE</i>	β	95% <i>CI</i>		<i>p</i>
				<i>LL</i>	<i>UL</i>	
Self-efficacy	2.42	.24	.46	1.94	2.90	.000

$$R = .462, R^2 = .21, (F = 97.329, p < 0.05)$$

Note. N= 361, B is unstandardized coefficient, SE is standard error and β is standardized coefficient.

Table 4.4.5 demonstrates the results of linear regression between self-efficacy and psychological wellbeing. The findings show noticeable effect of self-efficacy on outcome variable that indicate students with higher self-efficacy have greater psychological wellbeing. The R^2 value revealed a one unit change in self-efficacy accounts for 21 percent change in the psychological wellbeing with highlighting it as significant positive predictor of psychological wellbeing.

Table 4.4.6*Self-Efficacy as Predictor of Academic Performance (N = 361)*

Variables	<i>B</i>	<i>SE</i>	β	95% <i>CI</i>		<i>P</i>
				<i>LL</i>	<i>UL</i>	
Self-efficacy	.005	.004	.06	-.003	.01	.233

$$R = .063, R^2 = .004, (F = 1.43, p > 0.05)$$

Note. N= 361, B is unstandardized coefficient, SE is standard error and β is standardized coefficient.

Table 4.4.6 shows the results of predictive effect of self-efficacy with regards to academic performance through linear regression. The results revealed that self-efficacy was found to be an insignificant predictor of educational performance, showing no meaningful effect on students' outcomes.

Table 4.4.7*Adaptive Coping Strategies as Predictor of Psychological wellbeing (N = 361)*

Variables	<i>B</i>	<i>SE</i>	β	95% <i>CI</i>		ρ
				<i>LL</i>	<i>UL</i>	
Adaptative coping strategies	2.42	.24	.46	1.94	2.90	.000
$R = .462, R^2 = .21, (F = 97.329, p < 0.05)$						

Note. N= 361, B is unstandardized coefficient, SE is standard error and β is standardized coefficient.

Table 4.4.7 demonstrates linear regression between adaptative coping strategies and psychological wellbeing. The findings highlight adaptative coping strategies as significant and positive predictor of psychological wellbeing. Also, R^2 value revealed 21 percentage in outcome variable due to a unit change in adaptative coping strategies.

Table 4.4.8*Adaptive Coping Strategies as Predictor of Academic Performance (N = 361)*

Variables	<i>B</i>	<i>SE</i>	β	95% <i>CI</i>		ρ
				<i>LL</i>	<i>UL</i>	
Adaptative coping strategies	.001	.003	.026	-.004	.006	.627

$$R = .026, R^2 = .001, (F = .237, p > 0.05)$$

Note. $N = 361$, B is unstandardized coefficient, SE is standard error and β is standardized coefficient.

Table 4.4.8 shows linear regression between adaptive coping strategies and academic performance. The results revealed adaptative coping strategies as insignificant predictor that indicates that such coping strategies do not have direct influence on outcome of students participated in the current study.

Table 4.4.9*Maladaptive Coping Strategies as Predictor of Psychological Wellbeing (N = 361)*

Variables	<i>B</i>	<i>SE</i>	95% <i>CI</i>			ρ
			<i>B</i>	<i>LL</i>	<i>UL</i>	
Maladaptive coping strategies	-1.75	.23	-.37	-2.22	-1.29	.000
$R = .368, R^2 = .136, (F = 56.36, p < 0.05)$						

Note. N= 361, B is unstandardized coefficient, SE is standard error and β is standardized coefficient.

Table 4.4.9 demonstrates linear regression between maladaptive coping strategies and psychological wellbeing. The results indicates that maladaptive coping strategies as significant negative predictor of psychological wellbeing. The R^2 value revealed that for every unit increase in use of maladaptive coping results in 13 percent decrease in psychological wellbeing.

Table 4.4.10*Maladaptive Coping Strategies as Predictor of Academic Performance (N = 361)*

Variables	95% CI					<i>p</i>
	<i>B</i>	<i>SE</i>	<i>B</i>	<i>LL</i>	<i>UL</i>	
Maladaptive coping strategies	-.003	.004	.043	-.010	.004	.412
$R = .043, R^2 = .002, (F = .676, p > 0.05)$						

Note. $N = 361$, B is unstandardized coefficient, SE is standard error and β is standardized coefficient.

Table 4.4.10 shows the results of maladaptive coping strategies as predictor of academic performance. It indicates that such coping strategy is non-significant predictor of student's outcomes.

Table 4.4.11*Perceived Social Support as Predictor of Psychological Wellbeing (N= 361)*

Variables	95% CI					ρ
	B	SE	B	LL	UL	
Perceived Social Support	.693	.082	.408	.532	.854	.000
$R = .408, R^2 = .166, (F = 71.67, p < 0.05)$						

Note. N= 361, B is unstandardized coefficient, SE is standard error and β is standardized coefficient.

Table 4.4.11 shows results of linear regression examining the impacts of perceived social support on psychological wellbeing. It revealed that perceived social support is positive predictor of psychological wellbeing. The R^2 value indicated that perceived social support is accounted for 16 percent variance in psychological wellbeing. This means with greater perceived support, psychological wellbeing also enhances.

Table 4.4.12*Perceived Social Support as Predictor of Psychological Wellbeing (N= 361)*

Variables	95% CI					ρ
	<i>B</i>	<i>SE</i>	<i>B</i>	<i>LL</i>	<i>UL</i>	
Perceived Social Support	.002	.001	.073	-.001	.004	.167
$R = .073, R^2 = .005, (F = 1.920, p > 0.05)$						

Note. N= 361, B is unstandardized coefficient, SE is standard error and β is standardized coefficient.

Table 4.4.12 demonstrates linear regression between perceived social support and students' outcomes. The findings revealed perceived social support as non-significant predictor of academic performance that means there is no direct impact of perceived support on students' academic performance within this sample.

4.5 Moderation Analysis

Table 4.5.1

Moderating Role of Resilience Between Perceived Academic Stress and Psychological Wellbeing Relationship (N = 361)

Variables	B	SE	t	p	95% CI	
					LL	UL
Constant	195.97	36.37	5.38	.000	124.45	267.49
Perceived Academic Stress	-1.04	.71	-1.46	.146	-2.44	0.36
Resilience (Moderator)	12.27	10.40	1.18	.239	-8.19	32.74
Perceived Academic Stress x Resilience	.05	.21	.23	.818	-.36	.46

Note. B is unstandardized regression coefficient, SE is Standard error, N= 361.

Table 4.5.1 displays the results of moderation analysis that is performed. Without the addition of moderating effect (PAS $\times$ R), the R^2 value of .23 revealed that the predictor explained 23% variance in the outcome with $F(3, 357) = 33.22, p < 0.001$. Furthermore, the findings revealed a non-significant moderating impact of resilience on the relationship between perceived academic stress and psychological wellbeing ($B = .05, t = .23, p > 0.05$).

Table 4.5.2*Moderating Role of Resilience Between Perceived Academic Stress and Academic Performance**Relationship (N = 361)*

Variables	<i>B</i>	<i>SE</i>	<i>t</i>	<i>p</i>	95% <i>CI</i>	
					<i>LL</i>	<i>UL</i>
Constant	4.19	.58	7.25	.000	3.05	5.33
Perceived Academic Stress	-.01	.01	-1.27	.203	-.04	0.01
Resilience	-.11	.16	-.68	.495	-.44	.21
Perceived Academic Stress x Resilience	.00	.00	.43	.669	-.01	.01

Note. B is unstandardized regression coefficient, SE is Standard error; N= 361.

Table 4.5.2 shows the moderation summary. Before the interaction (PAS × R), the R^2 value of .04 indicates that the independent variable demonstrated 4% variance in the dependent variable with $F(3, 357) = 5.84, p < 0.001$. Also, the result shows insignificant moderating impact on the association between perceived academic stress and academic performance ($B = .00, t = .43, p > 0.05$).

Table 4.5.3

Self-Efficacy Moderating the link Between Perceived Academic Stress and Psychological Wellbeing (N = 361)

Variables	<i>B</i>	<i>SE</i>	<i>t</i>	<i>p</i>	95% <i>CI</i>	
					<i>LL</i>	<i>UL</i>
Constant	157.06	35.52	4.42	.000	87.19	226.93
Perceived Academic Stress	-.59	.67	-.89	.372	-1.91	.72
Self-Efficacy	2.60	1.09	2.39	.017*	.46	4.74
Perceived Academic Stress x Self Efficacy	-.01	.02	-.49	.620	-.05	.03

*Note. B is Unstandardized regression coefficient, SE is Standard error, N= 361. * $p < .05$*

Table 4.5.3 shows moderation summary. The R^2 value of .30 suggested that the predictor explained 30% variance in the dependent variable with $F(3, 357) = 52.38, p < 0.001$. Further, the findings indicate insignificant moderation effect on the relationship between *PAS* and GSE ($B = -.01, t = -.49, p > 0.05$). The table also highlights that the moderator (self-efficacy) has significant direct effect on the dependent variable i.e. psychological wellbeing ($B = 2.60, t = 2.39, p < .05$).

Table 4.5.4

Self-Efficacy Moderating the link Between Perceived Academic Stress and Academic Performance (N = 361)

Variables	<i>B</i>	<i>SE</i>	<i>t</i>	<i>p</i>	95% <i>CI</i>	
					<i>LL</i>	<i>UL</i>
Constant	3.43	.59	5.76	.000	2.26	4.60
Perceived Academic Stress	-.003	.01	-.27	.786	-.03	.02
Self-Efficacy	.01	.02	.58	.563	-.03	.05
Perceived Academic Stress x Self Efficacy	-.002	.00	-.51	.610	-.001	.00

Note. B is Unstandardized regression coefficient, SE is Standard error, N= 361.

Table 4.5.4 displays the results of moderation analysis. The R^2 value .04 indicates that the predictor explained 4% variance in the dependent variable with $F(3, 357) = 5.49, p < 0.001$. The results also revealed insignificant moderating role of self-efficacy on the relationship between perceived academic stress and academic performance ($B = -.002, t = -.51, p > 0.05$).

Table 4.5.5

Moderating Role of Adaptive Coping Strategies Between Perceived Academic Stress and Psychological Wellbeing (N = 361)

Variables	<i>B</i>	<i>SE</i>	<i>t</i>	<i>p</i>	95% <i>CI</i>	
					<i>LL</i>	<i>UL</i>
Constant	219.64	31.49	6.97	.000	157.71	281.6
Perceived Academic Stress	-1.29	.61	-2.14	.033*	-2.49	-.10
Adaptive Coping Strategies	.64	.72	.86	.385	-.79	2.04
Perceived Academic Stress x Adaptive Coping Strategies	.004	.01	.32	.750	-.02	.03

Note. B is Unstandardized regression coefficient, SE is Standard error; N= 361.

Table 4.5.5 displays moderation summary. The value of R^2 i.e. .22 indicated that the dependent variable demonstrated 22% variance in the outcome variable with $F(3, 357) = 33.18$, $p < 0.001$. The findings revealed non-significant moderating role of adaptive coping on the association between *PAS* and *PW* ($B = .004$, $t = .32$, $p > 0.05$). This table also highlights that independent variable (*PAS*) has noticeable direct negative effect on the dependent variable ($B = -1.29$, $t = -2.14$, $p < .05$).

Table 4.5.6

Moderating Role of Adaptive Coping Strategies Between Perceived Academic Stress and Academic Performance (N = 361)

Variables	<i>B</i>	<i>SE</i>	<i>t</i>	<i>p</i>	95% <i>CI</i>	
					<i>LL</i>	<i>UL</i>
Constant	3.03	.49	6.10	.000	2.05	4.00
Perceived Academic Stress	.01	.01	.59	.555	-.01	.02
Adaptive Coping Strategies	.02	.01	1.55	.122	-.005	.04
Perceived Academic Stress x Adaptive Coping Strategies	-.0003	.0002	-1.55	.122	-.001	.0001

Note. B is Unstandardized regression coefficient, SE is Standard error, N= 361.

Table 4.5.6 demonstrates moderation analysis. Before the interaction of *PAS* ^x *ACS*, the *R*² value for psychological wellbeing is .04. This shows 4% change in *PW* is accounted by *PAS* with $F(3, 357) = 6.19, p < 0.001$. Further, it indicates insignificant moderating role of adaptive coping on the relationship between *PAS* and *AP* ($B = -.003, t = -1.55, p > 0.05$).

Table 4.5.7

Moderating Role of Maladaptive Coping Strategies Between Perceived Academic Stress and Psychological Wellbeing (N = 361)

Variables	B	SE	t	p	95% CI	
					LL	UL
Constant	288.27	26.82	10.75	.000	235.52	341.02
Perceived Academic Stress	-1.19	.53	-2.25	.025*	-2.22	-.15
Maladaptive Coping Strategies	-1.81	1.01	-1.79	.075	-3.80	.18
Perceived Academic Stress x Maladaptive Coping Strategies	.01	.02	.31	.760	-.03	.04

Note. B is Unstandardized regression coefficient, SE is Standard error, N= 361.

Table 4.5.7 shows summary of the moderation analysis. The R^2 value is .25 for *PW*. It indicates that 25% change in *PW* is caused by PAS with $F(3, 359) = 40.37, p < 0.001$. Moreover, the findings show non-significant moderating effect of maladaptive coping on the link between PAS and *PW* ($B = .01, t = .31, p > 0.05$). The considerable direct impact of PAS on *PW* is also highlighted ($B = -1.19, t = -2.25, p < .05$).

Table 4.5.8

Moderating Role of Maladaptive Coping Strategies Between Perceived Academic Stress and Academic Performance (N =361)

Variables	<i>B</i>	<i>SE</i>	<i>t</i>	<i>p</i>	95% <i>CI</i>	
					<i>LL</i>	<i>UL</i>
Constant	3.02	.43	6.98	.000	2.17	3.87
Perceived Academic Stress	.01	.01	.79	.426	-.01	.02
Maladaptive Coping Strategies	.03	.02	1.79	.074	-.003	.06
Perceived Academic Stress x Maladaptive Coping Strategies	-.001	.0003	-1.89	.059	-.001	.000

Note. B is Unstandardized regression coefficient, SE is Standard error, N= 361.

Table 4.5.8 displays the moderation analysis that is performed. Before the interaction between $PAS \times MACS$, the R^2 value for AP is .05. This shows that PAS explained 5% change in the outcome variable (AP) with $F(3, 357) = 6.61, p < 0.001$. Further, it indicates inconsiderable buffering role on the interconnection between PAS and AP ($B = -.001, t = -1.89, p > 0.05$).

Table 4.5.9

Perceived Social Support Moderating the link Between Perceived Academic Stress and Psychological Wellbeing (N = 361)

Variables	<i>B</i>	<i>SE</i>	<i>t</i>	<i>p</i>	95% <i>CI</i>	
					<i>LL</i>	<i>UL</i>
Constant	188.66	24.66	7.41	.000	134.16	231.16
Perceived Academic Stress	-.53	.46	-1.14	.256	-1.44	.38
Perceived Social Support	11.23	4.61	2.44	.015*	2.17	20.29
Perceived Academic Stress x Perceived Social Support	-.08	.09	-.96	.336	-.26	.08

*Note. B is unstandardized regression coefficient, SE is Standard error; N= 361, *p < .05*

Table 4.5.9 shows summary of moderation analysis. The value of R^2 is .26 for *PW*. This indicates 26% change is predicted by *PAS* on the dependent variable i.e. *PW* with $F(3, 359) = 43.20, p < 0.001$. Moreover, it highlights non-significant buffering impact of perceived social support on the link between *PAS* and *PW* ($B = -.08, t = -.96, p > 0.05$). Also, the table shows moderator has direct noticeable effect on dependent variable i.e. *PW* ($B = 11.23, t = 2.44, p < .05$).

Table 4.5.10

Perceived Social Support Moderating the link between Perceived Academic Stress and Academic Performance (N = 361)

Variables	<i>B</i>	<i>SE</i>	<i>t</i>	<i>p</i>	95% <i>CI</i>	
					<i>LL</i>	<i>UL</i>
Constant	3.65	.40	9.06	.000	2.85	4.44
Perceived Academic Stress	-.01	.01	-.94	.345	-.02	.01
Perceived Social Support	.02	.07	.31	.764	-.13	.17
Perceived Academic Stress x Perceived Social Support	-.0003	.001	-.19	.848	-.003	.002

Note. B is Unstandardized regression coefficient, SE is Standard error, N= 361.

Table 4.5.10 shows the summary of moderation analysis. The R^2 value for AP is .04, which shows 4% change caused in it due to predictor variable i.e. PAS with $F(3, 359) = 5.46, p < 0.001$. Further, it indicates the insignificant moderating role of perceived social support on the relationship between PAS and PW ($B = -.0003, t = -.19, p > 0.05$).

Chapter 5

Discussion

5.1 Summary

With the growing increase in the academic stress, the study aimed to determine the association between perceived academic stress, psychological wellbeing and academic performance along with examining the buffering impacts of some personal and social factors among the sample of university students.

5.2 Interpretation of Findings

5.2.1 Relationship between Perceived Academic Stress and Psychological Wellbeing

The findings confirmed the hypothesis 1 and hypothesis 2 of the study by showing a noticeable negative association between perception of stress related to academics and psychological wellbeing and between perceived academic stress and academic performance. These findings are in concurrence with the prior studies done on these variables. The study carried out on the learner's study related stress showed negative association between educational stress perceived by learners and psychological wellbeing (Abdul Aziz et al., 2023). Some other studies also revealed similar results (Barbayannis et al., 2022; Saleem & Akram., 2018). It has been observed that mental health issues are also prevailing among the learners enrolled in the universities. The stress that arises due to academic obligations are considered its primary reason followed by other stressors related to different aspects (Reddy et al., 2018). It is evident from the earlier studies that reported high academia related distress gives rise to psychological issues

(Kashif et al., 2024; Cordova Olivera; 2023). The rising mental health concerns can also affect optimal functioning of students.

5.2 Relationship between Perceived Academic Stress and Academic Performance

The other finding of this study i.e. negative link between perceived academic stress and academic performance is also aligned with the literature (Das, 2024; Saleem & Akram, 2018). Education is a fundamental segment of learner's life and it is very distressing for them to visualize themselves as being incapable in attaining educational success. This makes them stressed. As a result, they do not perform well in their educational institutions and their grades be influenced (Fatima & Soomro, 2023). According to the transactional theory of stress and coping, the amount of stress that individuals experience depends on their evaluation regarding specific circumstances. If they view them challenging and believe they do not have capabilities to deal them then more stress arises (Joseph & Sudhesh, 2023). Stress that arises due to educational obligations has strong repercussions on students' academic performance (Maijidda et al., 2024) so, particular focus has been given to it by many scholars in the past. There are mixed findings regarding the relationship between these two variables, as some previous studies also reported non-significant association amid the two constructs (Iqbal et al., 2021; Safdar & Javaid, 2023). This discrepancy may happen due to the difference in the student's perception regarding the study related stress. Some scholars argued that the stress caused due to educational obligations may not always result in unfavorable consequences. It is believed that learner's reaction to distressing situations vary in their capabilities and viewpoints. Therefore, if the learners consider educational difficulties as means of growth and strive to address the obstacles, the stress related to academia might bring about favorable outcomes (Gobena, 2024).

5.3 Perceived Academic Stress as a Predictor of Psychological Wellbeing and Academic Performance

The results of the present study support the hypothesis 3 and 4 that indicates perceived educational stress is negative predictor of both positive mental health and educational progress of learners. This finding is consistent with the study of Pamela that showed educational stress as strong determinant of mental health (Cordova Olivera et al., 2023). There is an observed rise in the stress caused due to academic requirements and psychological problems among the students enrolled in universities. Consequently, the positive functioning of learners is also affecting (Thanoi et al., 2023). Also, the previous study (Khan, 2013) confirmed the noticeable predictive role of stress related to academia in educational progress of learners.

5.4 Moderating Role of Personal and Social Factors

5.4.1 Moderating Role of Resilience

The results of the current student do not confirm hypothesis 5 that was about buffering impact of resilience between the link of educational stress and PW. Similar outcome was generated by a study on the association of education stress and PW. The study indicated no considerable buffering effect as no interaction was found between academic stress and psychological wellbeing (Zablotny, 2024). This finding is not aligned with some earlier studies that reported the protective role of this ability i.e. resilience against different psychological conditions (Chen., 2024; Cole et al., 2015). It is stated that this personal capability provide support to person to persist in challenging circumstances. Therefore, its role is regarded significant in determining whether an individual overcome the challenges effectively or does not manage to do so (Idris et al., 2019). But its significant moderating role is not evident in this

study. This could be attributed to the fact that this ability might be more prominent under severe distressing situations but the mean score of participants of this study on perception of academic stress scale reported moderate stress ($M = 50.58$, $SD = 9.43$). As most students are not experiencing high stress in which more adapting personal resources are required, so this might be a cause of insignificant protective role of this factor. Also, the result can be explained through the influence of cultural variations regarding how resilience is defined and manifested. It is believed that resilience is not limited to the individual; it is also a reflection of the social and political environment in which a person lives (Ungar, 2008). In collectivistic cultures like Pakistan, resilience is often demonstrated through quiet endurance, patience, or reliance on social and spiritual support, rather than actively confronting problems. Therefore, participants may have responded to the scale items based on culturally shaped understandings of resilience.

In the present study, the insignificant protective role of resilience on the link of academic stress and learner's educational progress indicates the rejection of hypothesis 6. In this context, a prior study reported that resilience has insignificant influence on educational stress, as it shows this ability does not alleviate the stress arises due to academic demands (Fatimah et al., 2024). The outcome of the current study is opposite to the finding of the study that reported substantial protective role of resilience as it buffers the unfavorable consequences of stress on students' progress (Khan et al., 2016). Another study examined its buffering impact against stress occur due to academia and school adaptation showed substantial role of it (Choi et al., 2023). It was highlighted that learners who scored high on this ability showed more persistence against distressing circumstances. The non-significant moderating role of resilience can be attributed to the relatively weak correlation ($(r = -.21^{**})$) noticed between Perceived academic stress and psychological wellbeing. The weak relationship between the independent and dependent variable

may have limited resilience's ability to demonstrate a statistically significant moderating role. Also, the participants of this research study also demonstrated moderate to low level of resilience ($M = 18.64$, $SD = 3.30$). So, the buffering effect may not appear statistically significant due to less variability in the resilience level of study participants.

5.4.2 Moderating Role of Self-Efficacy

Furthermore, the results of the current study do not confirm the hypothesis 7 of this study that was regarding the protective role of self-efficacy on the correlation between educational stress and PW. The finding of this study is also contrary to earlier study reported its noticeable protective role against stress related to academia and mental health conditions (Arnold et al., 2024). Previous studies also indicated its positive impact on psychological wellbeing (Alkhatib, 2020; Siddiqui, 2015) and negative influence on stress as a study reported that self-efficacy mitigate the academic stress (Sakti et al., 2020). As the moderating impact of this personal factor is inconsiderable in this study, there might be some other environmental or personal factors which have more influence on students. Moreover, the non-significant result can also be attributed to culture as in collectivistic cultures like Pakistan, self-efficacy may play a smaller role because individuals here tend to rely more on external resources such as family, peer support, and a belief in an external locus of control in dealing with academic stress. Result showed that it has noticeable direct effect on the PW ($B = 2.60$, $t = 2.39$, $p < .05$) which is consistent with prior studies (Alkhatib, 2020; Siddiqui, 2015).

The protective role of self-efficacy on the link between study related stress and educational achievement was also found non-significant in this study. Due to which hypothesis 8 of this study is rejected. This finding is somewhat contrary with the work already done on its buffering impact as one study showed this ability buffered the stress and educational adjustment

association (Rashid et al., 2021). Bandura's work also emphasized on the power of self-efficacy in alleviating stress (Kamal et al., 2022). The inconsiderable moderating effect of self-efficacy might be explained by the weak association between the stress related to academics and academic performance ($r = -.21^{**}$). Also, Students may report high self-efficacy because it's socially desirable, not because they genuinely believe in their ability to cope. This difference between reported and actual beliefs can reduce moderating role of self-efficacy.

5.4.3 Moderating Role of Coping Strategies

The results of the study do not confirm hypothesis 9 regarding the moderating role of adaptive coping strategies on the link amid educational stress and psychological wellbeing. This finding is aligned with a study that reported unnoticeable protective role of healthy coping efforts in the link between distress and psychological conditions (Meijer, 2024). Another study conducted on the protective role of coping strategies on the link between adverse life experiences and stress related signs showed insignificant buffering role of healthy adapting styles (Foster, 2014).

An insignificant moderating effect of adaptive coping styles on educational progress was also found in this study. As a result, Hypothesis 10 was rejected. These findings are somewhat aligned with a prior study that examined the moderating role of coping strategies in the relationship between academic stress and burnout symptoms, which reported no significant moderating effects for any coping styles except for avoidant coping (Ozkan, 2023). The non-significant moderating role in this study might attributed to individual differences as some learners may have inherent traits that make them less susceptible to stress.

The results regarding hypothesis 11 and 12 also come against the expectations i.e. non-significant moderating role of maladaptive coping strategies against stress caused due to academia and educational achievement. One possible explanation for this finding is the level of perceived stress. As the students in this study reported moderate stress, the use of unhealthy coping strategies was limited. As a result, maladaptive coping strategies did not significantly affect the relationship between perceived academic stress, psychological wellbeing and academic performance in the current sample. Moreover, students with same stress level might use different techniques of maladaptive coping. The inconsistent strategies of coping used by such students may lead to insignificant moderating impact.

5.4.4 Moderating Role of Perceived Social Support

The findings of the study also did not confirm hypothesis 13 that was about the moderating role of perceived social support on the connection between educational stress and PW. This result is contrary to some studies already done on the moderating role of social support (Glozah, 2013; Green et al., 2021). However, this finding is supported by the Direct Effect Hypothesis, which posits that perceived social support has a direct impact on psychological wellbeing. It emphasized that social support has beneficial impacts on the wellbeing of individuals regardless of the amount of stress they are experiencing. The viewpoint about available support enhanced overall positive emotions, enhanced feeling of self-worth security and mastery over surrounding (Cohen & Syme, 1985). The finding of current study revealed considerable direct effect of perceived social support on psychological well-being ($B = 11.23$, $t = 2.44$, $p < .05$). This highlights that social support can be viewed in the sense of general enhancer of health, not just limited to buffering the effects of stress.

The results of the study do not confirm hypothesis 14 of the study as insignificant result of perceived social support was found on the link between stress associated with academics and educational achievement of learners. Though literature lacks researches that explored the buffering role of this social factor with reference to the relationship between current study variables, a study conducted by Sadaf and her colleagues examined the correlation between learner's evaluation of available support and educational achievement. A sample of learners enrolled in higher education institutions was taken for this study. The findings of the study revealed a non-significant association between the study variables (Shafique et al., 2022). This study somewhat supports the current finding. Moreover, the non-significant results might be due to weak correlation between perceived academic stress and educational performance.

5.5 Influence of Demographics on Study Variables

Some demographic variables such as gender, students' accommodation, employment status and shift of study program are also investigated in this study. The study findings do not support the hypothesis 15 regarding gender difference on perceived academic stress. Although previous studies have reported mixed findings regarding gender differences in academic stress with some showing significantly higher stress levels among females (Barbayannis et al., 2022; Baiju & Rajalakshmi, 2021), there are also studies that support the findings of the present research showing no significant gender difference (Azad & Kaur, 2024; Safdar & Javaid, 2023). The insignificant results on overall academic stress can be explained by equal academic demands faced by both genders. This means that in current academic setting both male and female students perceive similar academic pressure in the form academic expectations, deadlines, competition, and institutional demands, which may result in reduced gender differences. Moreover, a cultural shift has been observed in Pakistan over time, leading to an evolution in

traditional gender roles. As a result, females now have greater access to educational and social opportunities, which may have enhanced their confidence in handling academic demands. This could explain why their levels of academic stress are not significantly higher than those of their male counterparts, leading to a non-significant gender difference. Also, the use of similar coping strategies and emotional regulation techniques by both genders can also explain the absence of significant gender differences in perceived academic stress.

The findings of the study do not confirm the hypothesis 16 as insignificant results are obtained on psychological wellbeing with regards to gender. But the mean scores also highlighted that male participant ($M = 191.81$, $SD = 29.96$) of the study have better psychological wellbeing than the female participants ($M = 187.11$, $SD = 26.39$). This non-significant result is concurrent to some studies already done on it (Barbayannis et al., 2022; Baiju & Rajalakshmi, 2021). One of the reasons of non-significant gender difference on the psychological wellbeing might be due to evolving gender roles. In Pakistan, females now have more educational and social opportunities, which may enhance their psychological wellbeing. Also, in the sample, it has been observed that females ($M = 41.58$, $SD = 8.21$) tend to use more adaptive coping methods compared to males ($M = 40.88$, $SD = 8.26$). These coping strategies help them manage academic stress more effectively and maintain better mental health, even when facing challenges. Due to this, the difference in psychological wellbeing between males and females became smaller, leading to a non-significant result.

Furthermore, the results of the study support the hypothesis 17 that is about the significant difference in educational stress between students residing in hostels and day scholars. This result is aligned with the study of Rabia that was carried to determine the difference in the educational stress level of both groups (Hameed et al., 2024). The findings showed that day

scholars experienced more stress ($M = 51.35$, $SD = 9.13$) as compared to students in hostel ($M = 49.29$, $SD = 9.13$). It was supported by a study that reported less stress among hostelers (Jahan & Fatima, 2020). The more academic stress among students not residing in hostels may be due to other environmental distractions i.e. family responsibilities and household chores that they encounter with. Also, who live at homes (day scholars), usually have to travel back and forth between home and university every day. This daily travel can be tiring both physically and mentally due to traffic jams and long travel hours. Due to this, they may find less time and energy to focus on their assignments and academic responsibilities. As a result, they can perceive higher academic compared to most hostel students who live on campus and don't have to deal with commuting.

The findings of the study confirmed the hypothesis 18 of the study that was about significant difference between students of morning shift and evening shift on psychological wellbeing. The mean scores of these both groups show that students who attend classes in the morning have higher psychological wellbeing ($M = 191.76$, $SD = 28.14$) than those who attend lectures in the evening ($M = 183.72$, $SD = 27.06$). The significant greater psychological wellbeing of morning schedule learners might be due to their structured routine as by waking earlier their energy level is high and they can manage their responsibilities well. Also, a regular sleep-wake cycle is associated with better mood regulation that might enhance their psychological wellbeing. But evening schedule students may experience lower psychological wellbeing due to limited peer interaction, and potential fatigue from managing day-long responsibilities (can be related to home and work).

The outcome of this study rejects the hypothesis 19 that is about the significant difference on the level of academic stress between employed and unemployed students. The findings of this

study are in contrary with the study carried by Urooj in which noticeable difference was found between these groups (Fatima & Soomro, 2023). This finding that is contrary to available literature can be explained by some contextual factors. One of the factors can be the nature of employment. It is possible that many employed students in the current sample do flexible and part time jobs that may not interfere with their academic responsibilities. As a result, their academic stress is not as much compared to their counterparts. Also, prior study reported that learners' employment enhances their academic outcomes and study duration in contrast to unemployed learners. The demand to manage academics and employment enable them to cultivate skills regarding efficient use of time and creating a schedule (Summer et al., 2023). This might help them keep academic stress under control. Though result is insignificant but mean of both groups perceived academics stress showed that non-working students experience more stress than students with employment. It is possible that unemployed students may also face other types of stressors, such as financial dependency, pressure to succeed, or fear of the future, this might have brought their academic stress levels closer to those of employed students. This can be an explanation of higher mean scores of non-working students with regards to employment status.

5.3 Limitations and Suggestions

Though this study has investigated whether academic stress is correlated with psychological wellbeing and academic performance in our culture and contributed in literature by examining the moderating role of some personal and social factors, but it has a small number of weaknesses as well. Which are as follow:

1. In the present study, personal and social factors are studied in the perspective of their moderating only, future researchers are suggested to investigating the mediating effects of these factors with the same study variables in the future.
2. In the present study, academic performance was measured on the basis of CGPA's reported by the students themselves, it is suggested to measure academic performance of students using other way, like taking their CGPA's record from their universities directly.
3. Another limitation of this study is that sample is chosen through convenience-based sampling. Due to which greater number of undergraduate students became part of this study than the post graduate students. Consequently, a comparison between the two groups cannot be made. Future researchers are suggested to use stratified random sampling or such sampling technique that ensures equal representation from all sub groups.
4. For this study, a sample of 400 university students was taken, out of which 361 students' responses are added in the final analysis. The researchers in the future are recommended to extend sample size for deeper insights of these variables and their relationship.

5.4 Implications:

The findings of this study have following important implications for university students, educators and policy makers.

1. This study highlights the significant negative relationship between perceived academic stress and psychological wellbeing among the students of higher education suggesting that universities should initiate academic stress management programs in order to promote the psychological wellbeing of their students.

2. Moreover, the negative association between stress related to educational requirements and academic performance emphasized the need to design interventions that aim to alleviate stress through workshops on time management and academic advising. This can bring betterment in academic outcomes of learners.
3. The results highlight the need for universities and policymakers to focus on structural interventions such as implementing flexible deadlines, providing supportive teaching practices, and ensuring balanced academic workloads as a means to reduce academic stress, rather than focusing solely on strengthening individual traits.
4. The findings suggest that academic institutions should implement inclusive support systems that address the needs of all students, irrespective of gender.
5. The lower psychological well-being observed among evening program students highlight the need for targeted support services tailored to their specific academic and personal challenges.

5.5 Conclusion

The purpose of the current study is to investigate the association between perceived academic stress, psychological wellbeing and academic performance among university students along studying the moderating role of some personal factors (resilience, self-efficacy and coping strategies) and social factor (perceived social support). The findings of the study indicate noticeable relationship between the study variables. But moderating impact of any factor included in the study could not be established with regards to current study variables. Moreover, mixed result is obtained from the sample of this study regarding the demographic variables i.e. gender, students' accommodation, schedule of program and employment status. This study offers substantial contribution as a whole by studying the moderating role of personal and social factors

in the context of current study variables. Though this study found insignificant results regarding moderating role but it has shown the way to future researchers to give more attention to these constructs and study it further as they can be helpful in dealing with academic challenges.

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Appendices

Annexure-A

Information Sheet

I am a student of M.Phil. Psychology conducting a research study aimed at understanding what academic factors causes stress in university students and its effects on their mental health/peace and academic performance. This research will help us understand about the sources of academic stress among university students, how university students handle these pressures and what role their personal and social surroundings play in either helping or hindering their efforts. If you are a student in the 2nd semester or above of a BS program, or a student in a Master's, MPhil, or PhD program, you are invited to participate in this study.

In this study, you are required to provide demographic information, complete questionnaires, and answer questions about your stress levels and how you manage stress. This entire process will take approximately 30-35 minutes. Your participation will help us gain a deeper understanding of the academic stressors university students face and how these impact their academic performance and psychological well-being, potentially leading to better support for university students.

You are required to provide honest answers and accurate responses on all questionnaires. Your personal information and responses will be kept confidential and used solely for research purposes. Your involvement is completely voluntary, and you can withdraw at any time. You are also welcome to inquire about the study's findings or any concerns you might have.

I hope you are interested in participating in this research. If you choose to participate, please complete the consent form on the next page.

Regards,

Narjis Fatima

M.Phil. Scholar

National University of Modern Languages Islamabad,

Annexure-B**Consent Form**

I have read the objectives of this research and instructions for filling the forms. I have been informed that the information provided by me will remain confidential and will be used only for research purposes and I have the right to withdraw from participating in this research at any time.

I have no objection and am participating in this research voluntarily.

Participant's Signature

Date:

Annexure-D

Perception of Stress Scale (PASS)

Instructions: Please read the statements carefully and provide your honest response by marking the correct box, following the answer format for each item. Please make sure that every item is answered.

	Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	I am confident that I will be a successful student.	1	2	3	4	5
2.	I am confident that I will be a successful in my future career.	1	2	3	4	5
3.	I can make academic decisions easily.	1	2	3	4	5
4.	The time allocated to classes and academic work is enough.	1	2	3	4	5
5.	I have enough time to relax after work.	1	2	3	4	5
6.	My teachers are critical of my academic performance.	1	2	3	4	5
7.	I fear failing courses this year/semester.	1	2	3	4	5
8.	I think that my worry about examinations is weakness of character.	1	2	3	4	5
9.	Teachers have unrealistic expectations of me.	1	2	3	4	5
10.	The size of the curriculum (workload) is excessive.	1	2	3	4	5
11.	I believe that the amount of work assignment is too much.	1	2	3	4	5
12.	I am unable to catch up if getting behind the work.	1	2	3	4	5
13.	The unrealistic expectations of my parents stresses me out.	1	2	3	4	5
14.	Competition with my peers for grades is quite intense.	1	2	3	4	5
15.	The examination questions are usually difficult.	1	2	3	4	5
16.	Examination time is short to complete the answers.	1	2	3	4	5
17.	Examination times are very stressful to me out.	1	2	3	4	5
18.	Even if I pass my exams, am worried about getting a job.	1	2	3	4	5

Annexure-E
Psychological Wellbeing Scale

	Statements	Strongly Disagree	Somewhat Disagree	A little Disagree	A little Agree	Somewhat Agree	Strongly Agree
1.	I am not afraid to voice my opinions, even when they are in opposition to the opinions of most people.	1	2	3	4	5	6
2.	For me, life has been a continuous process of learning, changing, and growth.	1	2	3	4	5	6
3.	In general, I feel I am in charge of the situation in which I live.	1	2	3	4	5	6
4.	People would describe me as a giving person, willing to share my time with others.	1	2	3	4	5	6
5.	I am not interested in activities that will expand my horizons.	1	2	3	4	5	6
6.	I enjoy making plans for the future and working to make them a reality.	1	2	3	4	5	6
7.	Most people see me as loving and affectionate.	1	2	3	4	5	6
8.	In many ways I feel disappointed about my achievements in life.	1	2	3	4	5	6
9.	I live life one day at a time and don't really think about the future.	1	2	3	4	5	6
10.	I tend to worry about what other people think of me.	1	2	3	4	5	6
11.	When I look at the story of my life, I am pleased with how things have turned out.	1	2	3	4	5	6
12.	I have difficulty arranging my life in a way that is satisfying to me.	1	2	3	4	5	6
13.	My decisions are not usually influenced by what everyone else is doing.	1	2	3	4	5	6
14.	I gave up trying to make big improvements or changes in my life a long time ago.	1	2	3	4	5	6

	Statements	Strongly Disagree	Somewhat Disagree	A little Disagree	A little Agree	Somewhat Agree	Strongly Agree
15.	The demands of everyday life often get me down.	1	2	3	4	5	6
16.	I have not experienced many warm and trusting relationships with others.	1	2	3	4	5	6
17.	I think it is important to have new experiences that challenge how you think about yourself and the world.	1	2	3	4	5	6
18.	Maintaining close relationships has been difficult and frustrating for me.	1	2	3	4	5	6
19.	My attitude about myself is probably not as positive as most people feel about themselves.	1	2	3	4	5	6
20.	I have a sense of direction and purpose in life.	1	2	3	4	5	6
21.	I judge myself by what I think is important, not by the values of what others think is important.	1	2	3	4	5	6
22.	In general, I feel confident and positive about myself.	1	2	3	4	5	6
23.	I have been able to build a living environment and a lifestyle for myself that is much to my liking.	1	2	3	4	5	6
24.	I tend to be influenced by people with strong opinions.	1	2	3	4	5	6
25.	I do not enjoy being in new situations that require me to change my old familiar ways of doing things.	1	2	3	4	5	6
26.	I do not fit very well with the people and the community around me.	1	2	3	4	5	6
27.	I know that I can trust my friends, and they know they can trust me.	1	2	3	4	5	6
28.	When I think about it, I haven't really improved much as a person over the years.	1	2	3	4	5	6

	Statements	Strongly Disagree	Disagree	A little Disagree	A little Agree	Agree	Strongly Agree
29.	Some people wander aimlessly through life, but I am not one of them.	1	2	3	4	5	6
30.	I often feel lonely because I have few close friends with whom to share my concerns.	1	2	3	4	5	6
31.	When I compare myself to friends and acquaintances, it makes me feel good about who I am.	1	2	3	4	5	6
32.	I don't have a good sense of what it is I'm trying to accomplish in life.	1	2	3	4	5	6
33.	I sometimes feel as if I've done all there is to do in life.	1	2	3	4	5	6
34.	I feel like many of the people I know have gotten more out of life than I have.	1	2	3	4	5	6
35.	I have confidence in my opinions, even if they are contrary to the general consensus.	1	2	3	4	5	6
36.	I am quite good at managing the many responsibilities of my daily life.	1	2	3	4	5	6
37.	I have the sense that I have developed a lot as a person over time.	1	2	3	4	5	6
38.	I enjoy personal and mutual conversations with family members and friends.	1	2	3	4	5	6
39.	My daily activities often seem trivial and unimportant to me.	1	2	3	4	5	6
40.	I like most parts of my personality.	1	2	3	4	5	6
41.	It's difficult for me to voice my own opinions on controversial matters.	1	2	3	4	5	6
42.	I often feel overwhelmed by my responsibilities.	1	2	3	4	5	6

Annexure-F
Brief Resilience Scale

	Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	I tend to bounce back quickly after hard times.	1	2	3	4	5
2.	I have a hard time making it through stressful events.	1	2	3	4	5
3.	It does not take me long to recover from a stressful event.	1	2	3	4	5
4.	It is hard for me to snap back when something bad happens.	1	2	3	4	5
5.	I usually come through difficult times with little trouble.	1	2	3	4	5
6.	I tend to take a long time to get over setbacks in my life.	1	2	3	4	5

Annexure-G
Generalized Self Efficacy Scale

	Statements	Not at all true	Barely true	Moderately true	Exactly true
1.	I can always manage to solve difficult problems if I try hard enough.	1	2	3	4
2.	If someone opposes me, I can find means and ways to get what I want.	1	2	3	4
3.	It is easy for me to stick to my aims and accomplish my goals.	1	2	3	4
4.	I am confident that I could deal efficiently with unexpected events.	1	2	3	4
5.	Thanks to my resourcefulness, I know how to handle unforeseen situations.	1	2	3	4
6.	I can solve most problems if I invest the necessary effort.	1	2	3	4
7.	I can remain calm when facing difficulties because I can rely on my coping abilities.	1	2	3	4
8.	When I am confronted with a problem, I can usually find several solutions.	1	2	3	4
9.	If I am in a difficult situation, I can usually think of something to do.	1	2	3	4
10.	No matter, what comes my way, I am usually able to handle it.	1	2	3	4

Annexure-H

Multidimensional Scale of Perceived Social Support

	Statements	Very Strongly Disagree	Strongly Disagree	Mildly Disagree	Neutral	Mildly Agree	Strongly Agree	Very Strongly Agree
1.	There is a special person who is around when I am in need.	1	2	3	4	5	6	7
2.	There is a special person with whom I can share joys and sorrows.							
3.	My family really tries to help me.							
4.	I get the emotional help & support I need from my family.							
5.	I have a special person who is a real source of comfort to me.							
6.	My friends really try to help me.							
7.	I can count on my friends when things go wrong.							
8.	I can talk about my problems with my family.							
9.	I have friends with whom I can share my joys and sorrows.							
10.	There is a special person in my life who cares about my feelings.							
11.	My family is willing to help me make decisions.							
12.	I can talk about my problems with my friends.							

Annexure-I
Brief Cope Scale

	Statements	I haven't been doing this at all	A little bit	A medium amount	I've been doing this a lot
1.	I've been turning to work or other activities to take my mind off things.	1	2	3	4
2.	I've been concentrating my efforts on doing something about the situation I'm in.				
3.	I've been saying to myself "this isn't real".				
4.	I've been using alcohol or other drugs to make myself feel better				
5.	I've been getting emotional support from others.				
6.	I've been giving up trying to deal with it.				
7.	I've been taking action to try to make the situation better.				
8.	I've been refusing to believe that it has happened.				
9.	I've been saying things to let my unpleasant feelings escape.				
10.	I've been getting help and advice from other people.				
11.	I've been using alcohol or other drugs to help me get through it.				
12.	I've been trying to see it in a different light, to make it seem more positive.				
13.	I've been criticizing myself.				
14.	I've been trying to come up with a strategy about what to do.				
15.	I've been getting comfort and understanding from someone.				
16.	I've been giving up the attempt to cope.				
17.	I've been looking for something good in what is happening.				
18.	I've been making jokes about it.				
19.	I've been doing something to think about it less, such as going to movies,				

	watching TV, reading, daydreaming, sleeping, or shopping.				
	Statements	I haven't been doing this at all	A little bit	A medium amount	I've been doing this a lot
20.	I've been accepting the reality of the fact that it has happened.	1	2	3	4
21.	I've been expressing my negative feelings.				
22.	I've been trying to find comfort in my religion or spiritual beliefs.				
23.	I've been trying to get advice or help from other people about what to do.				
24.	I've been learning to live with it.				
25.	I've been thinking hard about what steps to take.				
26.	I've been blaming myself for things that happened.				
27.	I've been praying or meditating.				
28.	I've been making fun of the situation.				

Annexure-J

Author's Permission to Use Perception of Academic Stress Scale

Examining perceptions of academic stress and its sources among university students: The Perception of Academic Stress Scale

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Dalia Bedewy¹ and Adel Gabriel²

Abstract

The development of a scale to measure perceived sources of academic stress among university students. Based on empirical evidence and recent literature review, we developed an 18-item scale to measure perceptions of academic stress and its sources. Experts ($n=12$) participated in the content validation process of the instrument before it was administered to ($n=100$) students. The developed instrument has internal consistency reliability of 0.7 (Cronbach's alpha), there was evidence for content validity, and factor analysis resulted in four correlated and theoretically meaningful factors. We developed and tested a scale to measure academic stress and its sources. This scale takes 5 minutes to complete.

Keywords

academic stress, measurement scales, university students

Introduction

Stress among undergraduate and graduate students is multifactorial, arising from both academic and non-academic factors, including socio-cultural, environmental, and psychological attributes (Brand and Schoonheim-Klein, 2009). Stress levels may escalate to significant proportions in some students, to present with symptoms of anxiety especially during tests and examination periods. In fact, previous research suggested a modest prevalence rate of 10 to 35 percent of college students experience functionally impairing levels of test anxiety (Chapell et al., 2005; Naveh-Benjamin et al., 1997). However, not all students experience anxiety with the same severity. In the Social Survey of the German Student Union, it was estimated that approximately 15–20 percent of student's functioning become impaired by exam nerves in a "modest" to "high" degree (Neudorff et al., 2009). Also, it was demonstrated that the delay and the drop-out in university students occur significantly more often in students with test anxiety and is associated with psychiatric morbidity including suicidal behavior and high economic costs (Schaefer et al., 2007).

Also, it was demonstrated that 10 percent of dental students suffered from severe emotional exhaustion, 17 percent complained about a severe lack of accomplishment, and 28 percent reported severe depersonalization symptoms (Pohlmann et al., 2005). Academic factors were the predominant cause of stress in most students, followed by physical, social, and emotional. Majority of students with stress reported high scores of poor self-esteem, and about half scored high on depression scales (Baste and Gadkari, 2014). Results from the literature suggest that higher level of stress to be associated with poor academic performance (Schail, 2013).

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Annexure-K

Author's Permission to Use Psychological Wellbeing Scale (PWS)



Narjis Fatima

Apr 23, 2024, 1:11 PM ☆

Hil am Narjis Fatima, a student of M.phil Psychology from the department of Applied Psychology, National University of Modern Languages. I am conducting my m.ph



Theresa Berrie <berrie@wisc.edu>

Apr 23, 2024, 6:40 AM ☆ 😊 ↩ ⋮

to me ▾

Greetings,

Thanks for your interest in the well-being scales.

I am responding to your request on behalf of Carol Ryff.

She has asked me to send you the following:

You have her permission to use the scales for research
or other non-commercial purposes.

They are attached in the following files:

"Ryff PWB Scales" includes:

- psychometric properties
 - scoring instructions
 - how to use different lengths of the scales
- (see note about the 18-item scale,

Annexure-L

Author's Permission to Use Brief Resilience Scale



Narjis Fatima

Mon, Apr 22, 2024, 9:47 PM



Hi I am Narjis Fatima, a student of M.phil Psychology from the department of Applied Psychology, National University of Modern Languages. I am conducting my m.p



Bruce Smith <bws0513@gmail.com>

Tue, Jun 25, 2024, 10:20 AM



to me ▼

Hi,

Thanks for your interest in the **Brief Resilience Scale (BRS)**. As of late-June, the BRS has been cited over 6,492 times according to Google Scholar.

You are welcome to use the BRS free of charge and for as much and as long as you like. I attached the **BRS Users Guide** with the items, instructions, and directions for scoring and interpretation. I also attached the original **BRS Validation Article** in case you don't already have it.

In addition, in case you may want to use the BRS in a language other than English, I attached the **BRS Translations** that includes the translations that we have and **Translating the BRS** which will help you translate the BRS into languages that may not already have a translation.

Annexure-M

Author's Permission to Use Generalized Self Efficacy Scale

Permission granted

to use the General Self-Efficacy Scale for non-commercial research and development purposes. The scale may be shortened and/or modified to meet the particular requirements of the research context.

<http://userpage.fu-berlin.de/~health/selfscal.htm>

You may print an unlimited number of copies on paper for distribution to research participants. Or the scale may be used in online survey research if the user group is limited to certified users who enter the website with a password.

There is no permission to publish the scale in the Internet, or to print it in publications (except 1 sample item).

The source needs to be cited, the URL mentioned above as well as the book publication:

Schwarzer, R., & Jerusalem, M. (1995). Generalized Self-Efficacy scale. In J. Weinman, S. Wright, & M. Johnston, *Measures in health psychology: A user's portfolio. Causal and control beliefs* (pp.35-37). Windsor, UK: NFER-NELSON.

Professor Dr. Ralf Schwarzer
www.ralfschwarzer.de

Annexure-N

Author's Permission to Use Brief Cope Scale



HOME > CHARLES CARVER

AAA

Self-Report Measures Available

TOTS

Charles S. Carver

All of these scales are being made available here for use in research and teaching applications. All are available without charge and without any need for permission. Please do not write to me requesting a letter of permission, because this is all you will get. Download or print them from the linked pages.

- [Three Factor Impulsivity Index](#)
- [LOT-R](#) (a measure of optimism-pessimism)
- [COPE](#) (the full version of our measure of coping)
- [Brief COPE](#) (an abbreviated version of the COPE)
- [BIS/BAS scales](#) (measures of the sensitivity of incentive and aversive motivational systems)
- [MAQ](#) (a measure of adult attachment qualities)
- [MBA](#) (a measure of investment in body image as a source of feelings of self-worth)
- [MQCS](#) (a measure of targeted and nonspecific effects of an intervention)

Annexure-O

Author's Permission to Use Multidimensional Scale of Perceived Social Support



Narjis Fatima

Apr 24, 2024, 3:59 PM



Hi I am Narjis Fatima, a student of M.phil Psychology from the department of Applied Psychology, National University of Modern Languages. I am conducting my m.ph



Zimet, Gregory D <gzimet@iu.edu>

Apr 25, 2024, 9:30 AM



to me, Shakira, saadiya.abbasi@numl.edu.pk ▼

Dear Narjis Fatima,

You have my permission to use the Multidimensional Scale of Perceived Social Support (MSPSS) in your research. I have attached several documents:

1. A copy of the original English version of the scale, with scoring information on the 2nd page.
2. A document listing several articles that have reported on the reliability and validity of the MSPSS (references #19, #24, and #29 all report on Urdu versions of the scale).
3. A chapter on the MSPSS.
4. Copies of two Urdu translations and an article on the Tonsing translation, which may be helpful to you.