

## The Pressure of Financial Status and its Effects on Public University Students Around Kuala Lumpur

Azlan Abdul Rahim, Nurul Hanis Aminuddin Jafry, Yusnaini Md. Yussof, Azah Sumaiyah Abdul Aziz, Nur Fariesha Ayuni Mohd Zaki, Zahra Majdina M. Zambri, Nurul Hulwani Mohd Safari, Remmy Nyalang Anak Unjung, Muhammad Muhaimin Ilman Mukhtar, Nik Nurul Najwa Mohd Yasin, Mashitoh Yaacob  
School of Liberal Studies, Universiti Kebangsaan Malaysia, Bangi, 43600, Malaysia  
Corresponding Author Email: [azrahim@ukm.edu.my](mailto:azrahim@ukm.edu.my)

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### Abstract

This article explores the issue encountered by students in relation to the financial strain they experience in public universities around Kuala Lumpur. This study was carried out based on the younger generation's current perceptions of the narrowness of life and financial pressure. Therefore, this study aims to identify the level of financial problems, the factors that lead to students' financial problems. A total of 351 students from various public and private universities around Kuala Lumpur. Data were collected using google forms and the questionnaires were distributed among the university student using email and electronic device. Data analysis was then carried out using IBM Statistical Package for Social Sciences 27 (SPSS) software. Through the findings it was found that the majority of the students agree that the financial allocation dedicated to residential fees and rented apartments was excessive. The students were also experience academic negatively impacted due to the pressure of financial status.

**Keywords:** Stress, Financial Status, Financial Management, Decline in Academic Performance and Help or Encouragement Received.

### Introduction

The concerns over the high cost of living have been increasingly widespread particularly for individuals with limited financial resources residing in urban regions. This scenario is particularly difficult for university students, who lack a stable income due to their academic commitments. Awareness of each individual's financial status must be applied in ourselves so that we are aware of our ability to spend. However, not everyone is able to solve this problem without a fixed financial source and it is not the main responsibility of students to

always think of ways to live well because this country is indeed made up of people whose socio-economic families are B40. Life in the city is indeed easy, but the high cost of living such as expensive food is a barrier for students to live a comfortable life. Identifying the factors of lack of financial allocation is also important to solve this issue. In fact, students also need to know where the most money flows every day. Students have also tried various ways such as working part-time whereas the responsibility of a student is to focus fully on learning excellence. Therefore, society needs to focus on this so that the country can continuously produce excellent graduates because it is these students who will lead the country. Financial problems only bring hardship to them because they cause emotional problems, study time is interrupted and so on. We do not want the risk of doing something irrational or with integrity such as the culture of taking bribes, doing jobs involving illicit money and stealing to be applied among students just because they are stuck and losing more and more in the struggle to continue a good life while studying.

### **Research Objective**

The study aims to identify the factors that lead to financial problems for students living in the Kuala Lumpur city area. Secondly was to measure the percentage of underprivileged students who face a decline in academic performance and thirdly was to explore the effective help or encouragement received by underprivileged students in Kuala Lumpur.

### **Literature Review**

The United Nations (UN), consisting of 193 countries, decided to ratify the 2030 Agenda for Sustainable Development at the historic 2015 UN Summit. The historic agenda outlines 17 Sustainable Development Goals (SDGs) and targets for the dignity, peace and prosperity of the planet and people, all of which must be achieved by 2030 (National Geographic, 2022). It is an effort to end all forms of poverty, fight inequality and combat climate change over the next fifteen years with new, universally applicable goals to ensure no one is left behind. The Sustainable Development Goals (SDGs), often called the Global Goals, are built upon the achievement of the Millennium Development Goals (MDGs). The new goals are distinctive because they call for action from all rich and poor countries to advance development while preserving the environment. (Martin, Suga & Blazhevskaja, 2018).

Governments from each country are expected to take ownership and create a national framework to achieve the 17 SDG goals even though it is not legally binding (Martin, Suga & Blazhevskaja 2018). It outlines 17 Goals with a total of 169 targets (WHO, 2021). Among the 17 goals are No Poverty, Zero Hunger, Good Health and Well-Being, Quality Education, Gender Equality, Clean Water and Sanitation, Affordable and Clean Energy, Decent Work and Economic Growth, Industry, Innovation and Infrastructure, Reducing Inequality, Cities and Sustainable Communities, Responsible Consumption and Production, Climate Action, Life Underwater, Life on Land, Peace, Justice and Strong Institutions and Partnerships to Achieve the Goals (National Geographic, 2022).

### **History of Sustainable Development Goals (SDG)**

In 1962, American biologist Rachel Carson raised awareness of the negative effects of chemical pesticides on the environment and sparked a global movement for environmental protection. Seven years later, in January 1969, the Santa Barbara Oil Spill killed hundreds of animals by spilling more than 15 million liters of oil onto the California coast. The world's attention was focused on this catastrophe because it was the worst oil spill of its time. This

encourages 20 million people gathered on April 22, 1970, for the first Earth Day to honour the planet (Ghorbani 2020).

As a result, Stockholm hosted the "Conference on the Human Environment" in 1972. It was the first meeting of UN member states where it was recognized that the economy and the environment interacted negatively. The impact of human activities on nature is increasing, posing unprecedented environmental threats. The Massachusetts Institute of Technology (MIT) and the Club of Rome jointly published "The Limits to Growth" that year and shocked the world. Human civilization will probably collapse before 2100, according to their research (Ghorbani, 2020).

In 1987, under the direction of Dr. Gro Harlem Brundtland, the UN established the Commission on Environment and Development, also known as the Brundtland Commission, in response to concerns over unsustainable economic development. The phrase "sustainable development" is defined in the commission's report. During the "Earth Summit" in 1992 held in Rio, the idea of sustainable development was accepted as a universal ideal. Next, the "Rio+10 World Summit" was held in 2002. However, there was a deep awareness that the idea of sustainable development had not been adopted or practiced in 2012, it created the Sustainable Development Goals (SDGs) at the 20th anniversary conference of the Earth Summit, when UN member states gathered in the Rio +20 conference in Rio de Janeiro (Ghorbani 2020; Tavanti, 2022).

### **The Relationship between Poverty and Education**

A young person's level of preparation for school reflects his potential for intellectual and social success there. It involves age-appropriate general knowledge, age-appropriate language abilities, age-appropriate motor development, mental stability, a positive outlook on new experiences, and physical health and proper motor development (Kagan, 1992). It is well known that the components of children's health, home life, education and neighbourhood affect their readiness to go to school. There are six aspects of poverty that are known to affect a child's overall development and school preparation. It is the incidence of poverty, the time of poverty such as the age of the child, community characteristics such as neighbourhoods concentrated in poverty and crime, school characteristics and the impact of poverty on the child's social network of parents, relatives and neighbours (Ferguson et al., 2007).

Children from low-income homes may lack the stimulation and socialization needed to prepare for school. Parental disorganization in terms of daily routines and parenting, lack of supervision, and inadequate role models are common issues. Parents of these children often do not provide any support (Ferguson et al., 2007). Children from low-income households scored significantly lower on measures of vocabulary and communication skills, knowledge of numbers, copying and use of symbols, ability to concentrate and play with other children than children from households' high income (Thomas, 2006).

Better outcomes for children are consistently associated with higher incomes (Phipps & Lethbridge, 2006). Academic success and cognitive development are negatively affected by socioeconomic disadvantage, as are inconsistent behavioural and socioemotional outcomes and other risk factors associated with poverty such as poor parental education and high family stress (Brooks-Gunn & Duncan 1997; McLoyd 1998; Duncan et al., 1994).

**The effects of the economic crisis on academics**

The unemployment rate has risen significantly since the start of the economic crisis in 2007, from 7.95% to the current 23.79%, after peaking at over 27% in 2013. In addition to high unemployment rates, the economic crisis has significantly reduced the number of full-time and permanent contract positions, creating a lot of market uncertainty. In the specific example of Spain, there are many students who take part-time work against their will, or who do so because the labor market is unstable and they cannot find better job opportunities (Sanchez-Gelabert et al., 2017).

Although working while studying is not yet a common practice in Spain, it has become more common recently. However, the proportion of students who have a job related to their degree is comparable to the norm in nearby countries. However, it should be recognized that the phenomenon has stopped over the past few academic years due to the financial crisis, the implementation of the Bologna Process, and the increase in fees for students who repeat credits, especially in the case of new students (Daza & Elias, 2015; Planas & Figueroa, 2015).

One of the main reasons for the phenomenon of working part-time is to cover the cost of learning. As a result, those with less financial ability are the worst affected. People from better-off families work less and longer hours because they want to work towards financial independence, individuals from less-fortunate backgrounds work more hours because of the need for money (Hovdhaugen, 2013; Triventi, 2014). According to certain studies in Spain, the number of working hours varies depending on family income and educational attainment (Finkel & Baraano, 2014). According to Sanchez-Gelabert et al (2017) the proportion of university students enrolled full-time increases as the level of parental education increases. Likewise with the income level of the parents, the more students who only study, the higher the family income.

Many studies have focused on the disadvantages of working while studying and they express concerns about how this phenomenon interferes in various areas, such as challenges to meet university requirements, absenteeism, issues of student engagement in school and a higher risk of dropping out (Curtis & Williams 2002; Humphrey 2006; Elias et al., 2012; Julve, 2013). The most common concerns from students who work while they study focus on the lack of time and how it is used. The most frequent justification given by students for not working is their concern that working will interfere with their studies or causing them to receive lower grades (Barke et al., 2000; Lucas & Lamont, 1998).

The most important difference concluded by Sanchez-Gelabert et al (2017) the influence of working while studying on academic achievement can generally be seen that there is a minimal discrepancy between the grades received and the job position of graduates. Conversely, students who only study have the greatest advantage in terms of getting good grades, while those who also work full-time in a related field have the greatest disadvantage. Having a related job is a condition that has a positive effect on EQI, and clearly having an unrelated job has a negative effect on EQI. As a result, the pattern for the effect of whether or not the job is relevant differs depending on whether it refers to aspects of academic success or work success. Having a relevant job is clearly detrimental to academic success, but it is clearly beneficial for the future.

**Methodology**

The data were collected using questionnaire distributed using google form. The questionnaire was divided into 4 sections. The first section consists of demographic information. The second section were consisting a few questions to identifying the factors

that lead to financial problems of underprivileged students in Kuala Lumpur. The third section was to identifying the underprivileged students who face a decline in academic performance and the last section were used to explore the effectiveness of help received by underprivileged students in Kuala Lumpur. The questions in section 1, 2 and 3 are questions using a likert scale. The question consists 5 scales, from strongly disagree (1), disagree (2), neutral (3), agree (4) and strongly agree (5). After the data was collected, the data were analysed using the IBM SPSS Statistics 27. Mean was used to measure the level of agreement of the respondents with the questions that have been given. Cronbach alpha is used to assess the reliability, or internal consistency of each objective.

### Results and Discussion

This table below discusses the analysis of the study findings based on the questionnaire that was distributed to 351 people as study respondents.

Table 1

*Demographic characteristics*

Gender	Number of people (n)	Percentage (%)
Male	157	44.7
Female	194	55.3
Total	351	
Below 17 years old	4	1.1
18 – 24 years old	313	89.2
25 – 29 years old	30	8.5
30 years and above	4	1.1

The table above shows that a total of 194 people (55.3%) of the study participants were men. Meanwhile, 157 respondents (44.7%) were female students. According to this data, the number of female respondents is higher than male. The table above also shows that the number of 18- to 24-year-olds is the highest where 89.2% of all number of people.

Table 2

*Category of mean score*

Mean Score	Interpretation (Level)
1.00 – 2.49	Low
2.50 – 3.79	Moderate
3.80 – 5.00	High

Table 3  
Section A

Question	Strongly not agreed	Not agreed	Neutral	Agreed	Totally agreed	Mean	Cronbach Alpha
I come from a poor family affordability and the high cost of living is a problem	6 (1.7%)	24 (6.8%)	59 (16.8%)	174 (49.6%)	88 (25.1%)	3.89	0.624
I found the cost food at a public university located in the city is too expensive for me to spend all the time.	3 (0.9%)	8 (2.3%)	26 (7.4%)	194 (55.3%)	120 (34.2%)	4.20	
I found residential college fees and rented houses take allocate too much money	3 (0.9%)	6 (1.7%)	20 (5.7%)	175 (49.9%)	147 (41.9%)	4.30	
I feel that my extravagant nature spends to follow trends current so as not to feel left out.	19 (5.4%)	70 (19.9%)	99 (28.2%)	111 (31.6%)	52 (14.8%)	3.31	
I have experienced the death of a family member (father/mother/both) caused me having problem	93 (26.6%)	126 (35.9%)	51 (14.5%)	62 (17.7%)	19 (5.4%)	2.45	
<b>Total mean</b>						<b>3.63</b>	

The results of the study found that all items were at a high level of interpretation. The highest finding is the statement that I found residential college fees and rental houses take too much allocation from finance which is as much as 49.9% (175) respondents agree with the mean value of 4. Followed by items 1,2 and 4 with each respectively mean value 3.89, 4.20 and 3.31. While the lowest item is I have experienced the death of a family member (father/mother/both twice) causing me to experience problems 35.9% (126) respondents disagree with a mean value of 2.45. The findings of this study have an overall mean value of 3.63 with a high level of interpretation.

Table 4  
Section B

Question	Strongly not agreed	Not agreed	Neutral	Agreed	Totally agreed	Mean	Cronbach Alpha
I feel that financial problems are one of the reasons for the decline my academic performance.	16 (4.6%)	49 (14%)	59 (16.8%)	184 (52.4%)	43 (12.3%)	3.54	0.828
I feel I am less interested in study, I feel like I work better because I can looking for money	26 (7.4%)	115 (32.8%)	81 (23.1%)	96 (27.4%)	33 (9.4%)	2.99	
I have little time to review lessons/ attend extra classes for the reason of earning a side income.	33 (9.4%)	134 (38.2%)	72 (20.5%)	87 (24.8%)	25 (7.1%)	2.82	
I am/was work to earn extra money for make a living at campus.	38 (10.9%)	113 (32.2%)	78 (22.2%)	91 (25.9%)	31 (8.8%)	2.91	
I was unable to purchase the necessary reference materials/ books due to financial problem cause performance	20 (5.7%)	63 (17.9%)	68 (19.4%)	172 (49%)	28 (8%)	3.36	
<b>Total mean</b>							

The results of the study found that all items were on a simple interpretation. The highest finding is the statement that I feel that financial problems are one of the causes of my academic performance decline as much as 52.4% (184) respondents agree with a mean value of 3.54. Followed by items 2,4 and 5 with respective mean values of 2.99, 2.91 and 3.36. While the lowest item, which is that I have little time to review lessons/ attend extra classes because of finding side income, 38.2% (134) of respondents disagree with the mean value of 2.82. The results of this study have an overall mean value of 3.12 with interpretation at a simple level.

Table 5  
Section C

Question	Strongly not agreed	Not agreed	Neutral	Agreed	Totally agreed	Mean	Cronbach Alpha
I find that the zakat received by the government is very helpful in reducing my financial problems	11 (3.2%)	10 (2.8%)	22 (6.3%)	123 (35%)	185 (52.7%)	4.34	0.786
I found that the sale of cheap food by the university really helped to reduce the problem	2 (0.6%)	2 (0.6%)	14 (4%)	114 (32.5%)	218 (62.1%)	4.55	
I find scholarship and financial aid programs such as Anugerah Tokoh Siswa, MYBRAINSNC and others are very helpful to me reduce the problem my finances	6 (1.7%)	1 (0.3%)	20 (5.7%)	135 (38.5%)	189 (53.9%)	4.42	
I feel that the asnaf room assistance provided by the college really helps me reduce problems my finances.	5 (1.4%)	4 (1.1%)	29 (8.3%)	121 (34.5%)	192 (54.7%)	4.40	
I found the problem that my friend cares about my finances and also helps to reduce the burden I bear.	8 (2.3%)	14 (4%)	39 (11.1%)	153 (43.6%)	137 (39%)	4.14	
<b>Total mean</b>						<b>4.37</b>	

The results of the study found that all items were on high interpretation. The highest finding was the statement that I found the sale of cheap food by the university very helpful in reducing the problem 62.1% (218) respondents agreed with a mean value of 4.55. Followed by items 1,3 and 4 with respective mean values of 4.34, 4.42 and 4.40. While the lowest item which is I find my friends care about my financial problems and also help reduce the burden I bear 43.6% (153) respondents agree with a mean value of 4.14. The findings of this study have an overall mean value of 4.37 with an interpretation on high level.

### Discussion

Daud et al (2018) reported that the source of financial issues among student of higher learning in Malaysia were insufficient funding resources, delayed receipt of funding and poor planning that led to an imbalance between income and spending. In this study, financial



problems are more focused on the inadequacy of the amount of education funding to cover basic needs while at university. This financial problem also occurs due to the increase in prices such as food and drinks in this modern age compared to the cost of living in the past which was much cheaper.

Perceived stress is defined as the degree to which an individual believes that their demands exceed their ability to manage, and it is a primary contributor to academic disruption and poor academic performance (Babar et al. 2018; Zajacova et al. 2005). Academic pressure, personal connections, and financial problems are the most common sources of stress in university students (Karyotaki et al. 2020, Yahya et al. 2017). Therefore, the findings of the study have shown that there are many public university students around Kuala Lumpur who are aware of the pressure of financial status and its effect on students. This study also identified the factors that lead to financial problems for students living in the Kuala Lumpur city area. Based on the results of the study shown, it is not thought that there are students who do not have financial problems, but due to the high cost of living in the city, the students face financial problems.

Early adulthood generally necessitates persons moving away from home or family to create new skills, careers, or attend higher learning institutions (Lenz 2001). The results of the study show that the public university students agree that individuals who come from low-income families and the high cost of living become a problem for them. However, there are also some respondents who think that the cost of food at a public university located in the city is too expensive for me to always spend for students. Some respondents also found that the fees charged by residential colleges and rental houses took too much of the student's finances. Based on the questionnaire, the respondents also felt that it was my extravagant nature to spend to follow current trends so as not to feel left out. Through this survey there are also respondents who have an individual view who have experienced the death of a family member such as father, mother or both causing me to experience financial problems because there is no place to depend financially.

Financial stress is described as 'perceived economic stress and a lack of economic support', which can lead to financial distress (Adams et al. 2016). Financial strain is regarded as one of the most major stresses impacting university students, and it has been linked to cognitive performance, mental and emotional well-being (Cadaret & Bennett 2019; Jones et al., 2018). Through research result found that the underprivileged students face a decline in academic performance. The results of the study show that the respondent agrees that financial problems are one of the causes of the decline in academic performance of public university students around Kuala Lumpur. Respondents also think that there are students who feel less interested in studying and feel that working is better because they can earn money instead of studying on campus because the money can be used to help their families. The results of the survey can also be seen from respondents who feel that there are students who have little time to revise their studies or attend extra classes for the reason of finding side income to cover their expenses and studies at the university. There are also respondents who stated that there are students who are currently or have been working to earn extra money to support life on campus due to financial problems faced. Some respondents also stated that there are students who are unable to purchase the necessary materials or reference books due to financial problems causing their academic performance to decline.

Life satisfaction, also known as self-perceived well-being, is defined as general contentment with life, as well as feelings of happiness and well-being. It is an indication of an individual's level of satisfaction with the needs that are important to them (Shin & Johnson

1978). From the study Some respondents strongly agreed when they found that the zakat received by the government greatly helped reduce the financial problems faced by students. The results of the survey also found that the sale of cheap food by the university is very helpful in reducing the financial problems faced by students in public universities. Respondents also strongly agreed that scholarship and financial assistance programs such as Anugerah Tokoh Siswa, MYBRAINSC and others are very helpful for students to reduce the financial problems they face. There are also respondents who strongly agree that the assistance provided by the university is very helpful to their reduce the burden of financial problems. Finally, there are respondents who find that there are friends who care about financial problems and also help reduce the burden borne by students. Based on the results of the survey, the poor or needy need financial assistance as well as food assistance. If such assistance continues, it is not impossible that financial problems among the community and students can be curbed.

### **Conclusion**

In conclusion, most students in Kuala Lumpur are facing pressure on their financial status due to the high cost of living in the city. Most of the students who continue their studies in Kuala Lumpur are the less well-off and face problems in making a living at the place of study such as buying food at the university, paying college fees, extravagant spending and so on.

Most students also feel that financial problems are one of the factors that decrease their academic performance. Even so, most students are still interested in learning to continue their studies rather than working to earn money on campus. Students in Kuala Lumpur also have a lot of time to revise their studies because only a minority of students work to earn extra income. Through this survey, we found that most students have never worked to earn extra money to support life on campus but most students agree that they cannot buy the reference books they need when studying because of financial problems causing their academic scores to drop because they do not get information who are broad about their studies

Financial disruption will only bring stress and can bring harm to the academic performance of students. The cost of living in Kuala Lumpur is indeed high, but the government should provide various initiatives to help these students because they come from various places such as villages that have a low cost of living, and not all students come from wealthy families. Leaders should also be concerned about the situation of young people today and be wise to solve this problem because these students will be the future leaders of the country. If they are not well looked after, the future of the country will be in danger because leaders must have excellent educational backgrounds in order to be able to govern the country with the experience and knowledge they have.

### **Contribution**

From the perspective of methodology, the questionnaire that was utilized in this study has the potential to be utilized in other studies in order to quantify the level of stress that is experienced in regards to welfare. Rather than concentrating exclusively on students, the research sample that focuses on students can be expanded to others category.

Based on the outcome of this study, it appears that the economic status of students attending higher education institutions in the Kuala Lumpur area is not in a very good position might be due to higher level of expenses. This data offers a brief overview of the information needed by the government agency responsible to monitoring the welfare of students and

given appropriate assistance so that the burden can be reduced thus making them more motivated.

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