STRESS FACTORS AND PSYCHOLOGICAL WELL-BEING AMONG PART-TIME STUDENTS IN UNIVERSITIES

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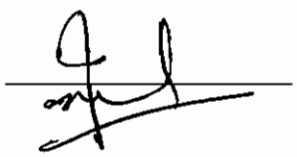

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ABSTRACT

The aim of this study is to determine the relationship of stress factors on psychological well-being among part-time students. 150 part-time students agreed to be the respondents for this study. Data analysis was done using descriptive statistics, correlation, and multiple regressions. Descriptive statistics revealed that most respondents have moderate level of psychological well-being. The findings of this study revealed that the work stress (r value = 0.499), family stress (r value = 0.418), academic stress (r value = 0.287)and financial stress (r value = 0.323) have a relationship and significantly influence on the psychological well-being. Whereas self-efficacy and psychological well-being (r value = -0.148) has a negative correlation. The results of multiple regression analysis indicates only two dimensions of stress factors are significantly influence on psychological well-being i.e. work stress and family stress as the value of p are less than 0.05 ($p < 0.05$). The researcher suggested that the study on the influence and relationship of stress factors on psychological well-being among part-time students would be continued in future and extended to all part-time students from various programs and institutions of higher learning across Malaysia.

Keywords: Work Stress, Family Stress, Academic Stress, Financial Stress Psychological Well-being

ABSTRAK

Tujuan kajian ini adalah untuk menentukan hubungan faktor-faktor tekanan pada kesejahteraan psikologi di kalangan pelajar sambilan. Seramai 150 orang pelajar-pelajar separuh masa bersetuju untuk menjadi responden untuk kajian ini. Analisis data dilakukan dengan menggunakan statistik deskriptif, korelasi, dan pelbagai terurus. Statistik deskriptif menunjukkan bahawa kebanyakan responden mempunyai tahap sederhana kesejahteraan psikologi. Hasil kajian ini menunjukkan bahawa tekanan kerja (nilai r = 0.499), tekanan keluarga (nilai r = 0.418), tekanan akademik (nilai r = 0.287) dan tekanan kewangan (nilai r = 0.323) mempunyai hubungan yang ketara dan mempengaruhi kesejahteraan psikologi. Manakala efikasi kendiri dan kesejahteraan psikologi (nilai r = -0.148) mempunyai hubungan korelasi yang negatif. Keputusan analisis regresi berganda menunjukkan hanya dua dimensi faktor-faktor tekanan secara ketara mempengaruhi kesejahteraan psikologi tekanan iaitu kerja dan tekanan keluarga dengan nilai p kurang daripada 0.05 ($p < 0.05$). Pengkaji mencadangkan agar kajian mengenai pengaruh dan hubungan faktor-faktor tekanan ke atas kesejahteraan psikologi di kalangan pelajar separuh masa dapat diteruskan pada masa akan datang dan diperluaskan kepada semua pelajar-pelajar separuh masa dari pelbagai program dan institusi pengajian tinggi di seluruh Malaysia.

Kata Kunci: Tekanan Kerja, Tekanan Keluarga, Tekanan Akademik, Tekanan Kewangan, Psikologi Kesejahteraan

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CHAPTER 1

INTRODUCTION

1.0 BACKGROUND OF THE STUDY

Basically, part-time students return to higher education to improve the prospect of advancing their career or increasing earning potential in the workforce. According to Alansian (2001), the primary reason that part-time students enter or re-enter university is related to employment. Additional education is often mandated to retain apposition as well as to advance within an organization or a career. Employers may hire or promote younger persons with a degree over individuals with work experience but without the same educational credentials. As a result, increasing numbers of working adults without college degrees are enrolling in higher education.

The background of early educations, life styles, work experiences, educational purposes, and learning process of part-time students distinguished them from full-time students. Most of them are burdened with multiple responsibilities such as marriage, children, work and community that restrict their time to engage in academic activities at the university (Carnevale et al., 2012).

The topic of stress became an important issue in university environment as well as in the education system in every country. Scholars in the field of psychological and behavioural

science have been carried out ongoing research on stress and its finding and concluded that the issues of stress needed more attention by the authority or administrators in universities. In particular, stress in academic institutions environment can lead a positive and negative effects to part-time students.

The previous studies only focused to the factors influence the level of stress among part-time students but there was no any research done to compare and test on the most dominant factor that influenced the level of stress. Besides that most of the studies done before were conducted only at Europe and Indian country which the finding could not be adapted in Malaysian education system environment. Additionally arguably previous studies conducted by researchers concentrated only among full-time students and a very limited number of studies done and focused on part-time students.

The study on stress level among part-time students conducted by Nor Azimah and Saharudin (2011) has attracted the researcher to execute a further study which has been carried out by them. The study conducted over part-time students at the National Institute of Occupational Safety & Health (NIOSH), where 92 part-time students were selected as the respondents and more focusing on the relationship between work stress, family stress, self-efficacy on psychological well-being.

Whereas, this study is to determine the relationships between psychological well-being and stress factors among part-time students in universities. This study also aims to obtain

an empirical evidence “What is the dominant stress factor affect on the psychological well-being status among part-time students.

This further study is expanded to;

i. Three universities in Kuala Lumpur as the location of the study namely Universiti Utara Malaysia, Kuala Lumpur (UUMKL), Open University Malaysia (OUM) and Management & Science University (MSU).

ii. The respondents are part-time students pursuing their study at UUMKL, OUM and MSU.

iii. There are two additional major of stress factors that were identified and included in this study as stressor factors to part-time students i.e. academic stress and financial stress.

1.1 PROBLEM STATEMENT

Students who are study while working often confront variety of challenges in their daily lives. They have various commitments such as their families and their employers in addition to the work and a commitment to their studies. Some of them are the care taker and provider to their families. The diversity of roles, responsibilities and commitments can cause a lot of pressure to part-time students.

The diversity of roles and demands to be fulfilled such as family, work and learning makes studying part-time requires a commitment and sacrifice that sometimes cause a high pressure to the students. Stress factors such as workload, family pressure, academic pressure, financial pressure faced by part-time students which leads to frustration and defeat them. Other situations that can cause stress to the part-time students are academic failure, exams, thesis, project papers, conflicts with fellow students and lecturers and conflict with the university administration (Rafidah et. al., 2005). Karen Macgregor (2007) in her journal of University World News stated that 40% of South African students stop pursuing their study in university because of financial difficulties. The study found that 70% students who dropped out from universities came from low-income families.

Therefore, many issues were raised about part-time students are said to have little control over the stress factors that are disclosed by which they have multifunctional roles in the family, workplace environment coupled with the need to have high self-efficacy to cope challenges pressure that came together while studying part-time. The diversity of roles has led to conflict and role stress.

The effect of stress among part-time students has been the subject of major study among researchers and leading discussions among academic leaders. Academic activities have been said to contribute to the pressure and generate health problems, depression, and

academic performance degradation. (Pietromonaco et. al., 2011). A lot of stress can lead to mental and physical problems (Shirom, 1986). Even, many studies have found stress level associated with psychology student.

Macan et. al. (2000) states that the primary causes of stress among part-time students are examinations, assignments, less leisure time, study hours too long, and the examination results. Kumar and Singh (2006) stated that student life faces process fluctuations. The classmate pressure, demand of the lecturers and parents for the good results, and competitive environment in the university leads to stressful life for the students. This stressful environment life could leads to depression, anxiety and in severe cases suicidal attempts among students.

In light of the above, this study examined six variables, namely work stress, family stress, academic stress, financial stress and self-efficacy as the independent variable and psychological well-being as the dependent variable.

1.2 RESEARCH QUESTIONS

From the problem statement presented in this study, the research questions were developed to achieve the objectives of the study as described below;

1. What is the level of psychological well-being?
2. Does work stress has relationship on psychological well-being?

3. Does family stress has relationship on psychological well-being?
4. Does academic stress has relationship on psychological well-being?
5. Does financial stress has relationship on psychological well-being?
6. Does self-efficacy has relationship on psychological well-being?
7. Do the dimension of stress factors have influence on psychological well-being?

1.3 RESEARCH OBJECTIVES

There are six (6) main objectives of this study which need to be achieved, as outlined below;

1. To determine the level of psychological well-being.
2. To determine the relationship of work stress on psychological well-being.
3. To determine the relationship of family stress on psychological well-being.
4. To determine the relationship of academic stress on psychological well-being.
5. To determine the relationship of financial stress on psychological well-being.
6. To determine the relationship of self-efficacy on psychological well-being.
7. To determine the influence of stress factors on the psychological well-being.

1.4 SIGNIFICANCE OF THE STUDY

In academic field, this study can help the administration in public and private educational institutions and the authority in the university to understand stress problems faced by part-time students within the framework of the higher learning education system in

Malaysia. The findings of this study will provide a better understanding to the administration in university and Ministry of Higher Education to take a more proactive action to reduce the burden and stress faced by part-time students in university by providing more facilities such as provide psychology services and psychological counselling to help students to manage the social and academic problems.

Whereas, contributions to the field of managerial, the results of this study will help employers and human resource management for a more holistic understanding of the situation on the real issues about work stress experienced by workers and the best way to deal with and help them cope with work stress.

1.5 SCOPE AND LIMITATIONS OF THE STUDY

This study conducted at UUMKL (Universiti Utara Malaysia KL Campus), OUM (Open University of Malaysia) and MSU (Management Science University) and focused only on part-time students. UUMKL, OUM and MSU are selected as the location for this study because these universities willing to participate for this study and offer courses programs conducted on a part-time study. The study was conducted through a questionnaire survey method. The analysis of data was done by using descriptive statistics, correlation, and multiple regressions.

1.6 ORGANIZATION OF THE THESIS

Chapter one is the introduction about the study itself, such as background of the study, the statement of problems, and the objectives of the study, study questions, significance of the study and limitation of the study. Chapter two will present related theories and previous studies on psychological well-being, work stress, family stress, academic stress, financial stress and self-efficacy and their relationship each others. Chapter three elaborates the methodology part of the research. Chapter four presents the output of the study based on the analysis of SPSS. The discussion in further details of the output of quantitative analysis by using two techniques, i.e. descriptive and inferential statistics. Chapter five discuss further on the result of the six hypotheses tested, conclusion of the study and recommendation for future study.

CHAPTER 2

LITERATURE REVIEW

2.0 INTRODUCTION

In order to support all the variables in this study, a thorough literature review has been carried out. Even though there are lots of empirical study on stress has been carried out, but not much studies are made in the perspective of the relationship and influence between stress factors and psychological well-being on students in the universities, particularly on part-time students. In the chapter two, the researcher observe previous studies done, theories and related concepts on psychological well-being, work stress, family stress, work stress, academic stress and self-efficacy.

2.1 DEFINITION AND CONCEPTS

2.1.1 Psychological Well-Being

Venus & Thomas (2001) defines psychology as emotional and physiological reactions when one faces a situation where demand exceeds his or her resources. Donald Franklin (2003) defined psychological well-being is as possessing the

capacity for good decision making, effective stress management, good communication skills, effective parenting, and caring for oneself emotionally.

Pietromonaco et al. (2003) also noted that psychological strain related with emotional and psychological disturbance. A study done by Segerstrom & Miller (2004) found that stressful situations experienced by individuals either in the short or long term can produce a series of emotional symptoms such as feelings of frustration personality, fear, worry, anxiety, loss of concentration and attention, depression, confusion and fatigue. An individual under constant psychological pressure would experience a spiritual unrest within himself. While Vaez & Laflamme (2008) stated that the emotional and psychological disturbance can cause severe disruption in the achievement of life.

Basically, psychological well-being is viewed as wellness, happiness and prosperity in terms of feeling about ourselves and daily lives. Psychological well-being or mental health is considered a positive trait in human life. Marzabadi and Tarkhorani (2007) states that psychological well-being cannot be seen as the absence of disease, but more related to subjective well-being, when one feels that he or she is able to control the life and be able to face the challenges and responsibilities. It is the successful performance of mental function, resulting in productive activities such as positive relationships with others, able to adapt to the

changing environment and cope certain difficulties in life and able to absorb the culture of the individual.

Malek, Mearns and Flin (2010), stated that there were numerous dimensions for psychological well-being used by researchers, such as anxiety, stress and depression, feelings of being worn out (fatigue and tiredness) and feelings of being uptight (nervousness and tension)

In academic view, stress and psychological well-being has a significant relationship. Rogers, Creed and Searle (2012) stated that academic stress was the strong predictor to student well-being. Whereas Vaez & Laflamme (2008) also found that states that students who experience high stress has a negative correlation between the sources of stress combined with academic achievement.

Moeini et al. (2008) found that the level of high stress among part-time students can have an impact on their physiological functions. Indirectly can lead to negative effects on behaviour change and health, such as drinking alcohol, smoking and not getting enough sleep and rest would increase the level of stress among students. Moeini et al. (2008) added that high pressure can cause and lead to change in the endocrine, neurotransmitter integrity, neuromuscular system, autonomic nervous system together and the immunological functions that probability can develop an illness.

Stress adapting can affect students reactions towards psychological includes symptom such as anxiety, sadness, headache, high blood pressure and behaviour attitude such as drinking alcohol, smoking, drug addiction and changing of lifestyle (Azizi Yahaya and Nik Diana Hartika, 2007). Ultimately, students who lack self-confident and self-effectiveness may have a desire to discontinue their course.

The quality of life at university and psychological well-being among students has received attention by the university administration and the government, particularly stress experienced by students (Robotham et al, 2006).

2.1.2 Stress

Stress is a challenge in our daily life and have to face it in whatever situation we are in. We cannot avoid stress in our daily life as it is a part of life. Raber and Dyck (2005) noted that stress could be measured and identified by observation, causes and ways to manage it.

Cohen et al. (2001) states stress as a feeling of pressure and response resulted from a comparison between the instructions given and a person's ability to

perform the task successfully. Where an imbalanced process of the situation would leads into stress experience and eventually produce a reaction pressure.

Robbins & Judge (2009) states stress as a process conditions in which a person has to deal with constraints, demands and opportunities related to his/her interests and for which the outcome is uncertain.

Duane Schultz & Sydney Ellen Schultz (2010) defined stress as a process of reaction between physiological and psychological to excessive and unpleasant stimulation. Stress is an inevitable phenomenon in organization and each and everyone in organization facing occupational stress in exercising his or her duties and responsibilities.

Robbins & Judge (2009) notes stress as a situation in which one is faced with opportunities, restraints, or demands related to what he or she wanted and where the results is seen as unpredictable and crucial. Robbins & Judge (2009) stated that stress is related with demands and resources. Demands are liabilities, stress, commitments, and unpredictable situations that one has to confront in the organization.

An individual can utilize and control resources within him to manage the demands. While Quick and Nelson (2009) defines stress as a reaction to the

actions of individuals spontaneously without preparation when confronted with demands. Campbell (2006) states that stress as a reaction of the unpleasant situation that experienced by the individual who have the most extreme strain feeling and unable to control and handle it. Boswell et al. (2006) states that stress is an opportunity when it affects potential gain. Positive stress can stimulate and enhance work productivity and performance. Whereas excessive stress can lead a negative effects on the health and work performance of workers. Stress has been related with issues of constrains and demands in human life.

While Greenberg and Baron (2000) defines stress is the response of the physiological and emotional reactions.

Nelson et al. (2009) notes that stress can be represented as bad and negative or vice versa. Therefore, stress also has positive value to human life. In brief, stress can be positive or negative impact on human life. Positive stress could result in stimulating and enhancing work performance and productivity. While, excessive stress could result in negative effects and hence affect the individual health and work performance.

Stress has become a part of the main aspects of human life as a result of rapid changes and advances of modernity nowadays. According to Ornelas and Kleiner

(2003) notes that stress is a by-product resulting from efforts to balance the demands of work and family in modern life.

Hancock and Szalma (2008) states that there are two common features of modern stress theory. Firstly, the mechanisms used by individuals to assess the situation from the point of psychology and physical. Secondly, individuals control their inner emotions by using this mechanism to compensate for external disturbances such as job demands, family and society.

Hussein and Hussein (2006) defines stress as a condition in which individuals experience physical and psychological disorders as a result of the inability to deal with factors beyond its capabilities. According to Hussien and Hussien (2006), there are three process stages to learn and understand stress. Firstly, stress is being a threat and influencing human emotions, thus stress is the independent variable resulting from the internal environment of human beings. Secondly, stress gives a respond to the external environment of human beings, thus stress is the dependent variable that affects the emotional, physical and physiological systems of the human body. Thirdly, the merger of the two previous process stages.

2.1.3 Work Stress

Malaysian Psychiatric Association (2009) defines work stress as the consciousness of individuals who cannot cope with the demands of the work environment and negative emotional responses related.

Marzabadi and Tarkhorani (2007) stated that work pressure is the physical and emotional reactions that are harmful when the need of the job does not match the capabilities of available resources, and the needs of the worker. The condition of workplace may influence the high level of stress and leads into work unsatisfactory, work performance, work absentee, and works abandon.

Ab Aziz Yusof (2011) in his argument stated that work stress can happens to every employee regardless management level, executive or operation level in the organization hierarchy.

Balancing role in the workplace and the role of the university students are the internal conflicts that often put pressure among part-time students. As stated in the theory of limited resources, back to university for further study can create a more competitive role with other roles on limited resources such as time, finances and energy consumption among university students (Butler, 2007). Challenges balancing the demands of work and life is a source of stress among part-time students (Brus, 2006).

As a part-time student, the student must attempt to balance work, school and life. This balancing act seems to go hand-in-hand with level of stress. A study done by a British researcher stated that part-time students face difficulties and challenges high in balancing the demands of work and study. As a result they experience stress at above average levels (Humphrey et al., 2008). Markel and Frone (1998) reported that conflict of study and work is associated with preparation for college and academic achievement.

Boudreau et al. (2004) reported that factors contribute stress among part-time students such as engaged in practicum work for long hours, worry about exams and grades, uncertainty on lives and future, unbalance between personal and professional life demands and unsupported from parents, friends and lecturers.

It has been proven that students who have part-time jobs will be spending more time at work and have less time to study. Commitment to work and be a university student was the source of constant stress among part-time students (Calderon et al., 2001). Fatigue factor of night shift work or during the daytime can lead students skip class and having poor attendance record and less time for study, which affects their academic performance. Moreau and Leatherwood (2006) in a study of "the effects of working students" found that students who have jobs are often struggling with their academic studies.

Misra and McKean (2000) states that students not only have to devote time to study and work, but need to divide times for study, family and friends. Part-time students have high level of stress due to limited time for study and demands of work.

2.1.4 The Relationship of Work Stress on Psychological Well-Being

Brandy and Cox (2002) stated that stress can affect physical and psychological health of workers with the effect of changes in their attitude to work. Emilia and Hassim (2007) explained that excessive workload is a major cause of various symptoms of behavioural changes and psychological tension. Dohremwell and Dohremwell (2003) stated that woman has high scores on psychological symptoms compared with man such as depression and neurosis.

Work pressure has a strong relationship with the staff mental psychological. For example, the greater of psychological pressure reported in nurses when workload pressure protracted (Bourbonnais et al., 1999) and the results was reported similarly in a Canadian national health survey (Vermeulen & Mustard, 2000). When job stress and low control are combined with high job insecurity, staff would experience an increased risk of anxiety and depression (Strazdins et al.,

2004), and it is correlated with psychological stress and followed by an increase in blood pressure (Capizzi et al., 2010).

Excessive pressure or anxiety in students produce obvious symptoms such as the inability to carry out academic duties effectively and concerns of academic failure and eliminated from the university. Students who suffer from depression will persist sad and also has a tendency to commit suicide (Kumar & Jejurkar, 2005). How students react to stress depends on their personality, perception, and past experience (Linn & Zeppa, 1984).

2.1.5 Family Stress

Holmes and Rahe (1967) stated that family pressure occurs when the behaviour of individuals blamed or punished by other members, or when the family collectively experienced a stressful event, such as a disability of family members, chronic misfortune or death, or loss of livelihood. Family stress resulting from the dispute of ideas or the relationship between the spouses, family members, financial, health problems of family member, divorce and death of family members. In addition, the pressure of the demands of work and family (Wiersma & Berg, 1991; Home, 1998; Young, 2007).

The level of stress experienced by family members, also affects the stress on part-time students when family members facing stress. Repetti et al. (2002) in his

study measured the interaction between parents and children with the perceived workload for a day on a group of air traffic controller found that when the occurrence of the workload is increasing and challenging, parents tend to withdraw from interaction with their children such as the occurrence changes in behaviour, less play and laughing together.

Family stress model introduced by Conger et al. (2002) portray poverty as a major cause of severe pressure on the relationship of the spouses and to increase depression and family breakdown. Based on the model, the family as a basic unit of society expanding which leads to distress, despair and confusion of family. Stress in families associated with ineffective roles of parents, a lack of behaviour education among children, unfriendly family relationships, uncertainty and display of rowdy or aversion to a parent or sibling who is older.

The Family Stress Model as shown in Figure 2.1 suggests that the experience of poverty is the main factor that can lead severe pressure on the relationship of the spouses, brings feelings of depression and to increase family dysfunction.

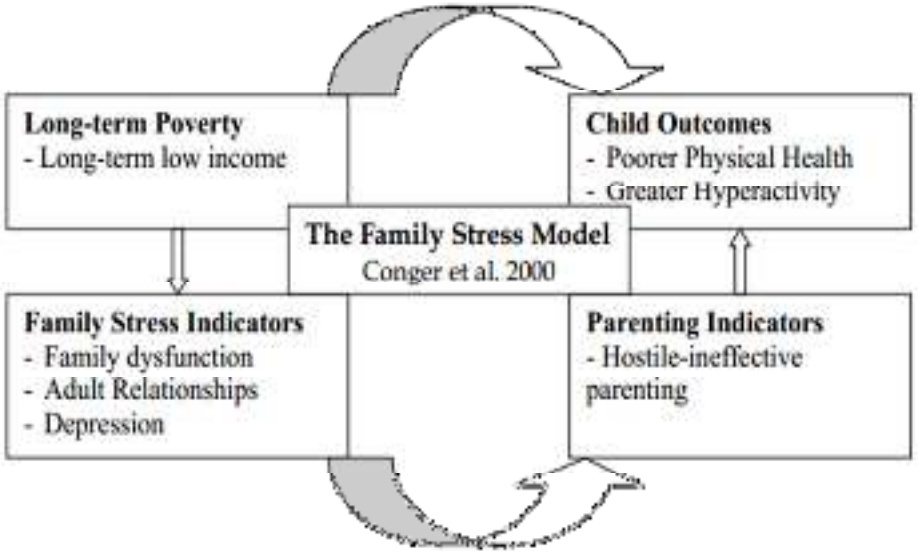

Figure 2.1: The family stress model

Family stress can impact family harmony if not controlled (Jaffe, 2000). Just like individuals, family members often feel the burden related to the factors of too much demand and limited resources (Blgbee, 1992).

Fravel, McRoy, & Grotevant (2000) stated that the health condition of family members such as a sick family member, serious injury and death can contribute to the cause of stress. When health problems among family members it will affect the thoughts, behaviour, identity, or unity of the members of the family.

The situation of family members changes also contribute to stress. Termination of employment, relocation of work places, and job changes involving only one

family member can cause stress to the family members. E.Carlsson et al. (2014) reported that high family stress can lead to the child's immune system being affected. This kind of long-term stress can develop when a close family member dies or when adults are caught in tough, unmanageable situations.

2.1.6 The Relationship of Family Stress on Psychological Well-Being

Relationship among family members also affects stress to psychological among part-time students. Family members can influence the success or failure of part-time students dealing with stress of academic demands.

Hardy (2003) states the stress facing the examination period and cannot spend a lot of time with family members can lead a conflict to part-time students. As a result the relationship with family members can be frustrating and it can be stressful lives to part-time students. In addition, side effects can occur, such as not enough time for rest and reduce their ability to handle the increased academic work and an increase in pressure within themselves. Beside that they may ignore responsibilities as being a student, become forgetful, and the most obvious is overlooked their health care (Patricia et al., 1987).

Pressure divorce and separation of the spouses can pose a risk to the physical and mental health problems. The effects of psychological stress that is often

experienced when there is a divorce couple depression, mental illness, drug addiction, alcoholism, behavioural changes and loss of self-control (Hetherington & Stanley-Hagan, 1999). The study found that marriage failure could disrupt the human immune system and causes couples who divorce are more prone to infection, chronic disease and suffered severe health problems that lead to death (Aseltine & Kessler, 1993; Demo & Acock, 1996; Marks, 1996)

The American Accreditation HealthCare Commission (2013) reported that the caregiver of disabled family members who have mental or physical problems experienced to chronic pressure. Spouses who taking care of disabled partner or disabled children are exposed to various health problems of associated with stress such as asthma, anxiety, high blood pressure and heart attack. Caring for disabled family members or although minor disabilities can cause to strain stress.

The study reported that complaints of psychological stress among parents of autistic children such as depression and anxiety. Comparative studies show that the highest physical burdens, depression and mental stress are more experienced by parents of autistic children than delayed development children (Schieve et al., 2007). These were supported by Gray (2002) that the period of early development of children diagnosed with autism is one of the most challenging and stressful for parents.

2.1.7 Academic Stress

Academic stress is commonly experienced among part-time students. There are many stressors within academic life such as academic demands, personal achievements, conflicts with lecturers and classmates and so on. Since not all students have the ability to cope with the above-mentioned stressors, consequently they experience high stress in academic environment.

Academic stress can bring positive and negative effects among students if not managed properly (Smith, 2002; Tweed et al., 2004; Stevenson and Harper, 2006). Universities and colleges have their work environment and culture that is different from others organization and thus have differences in causes of stress (Chang and Lu, 2007).

Fairbrother and Warn (2003) states that academic pressure among students have long been studied on, and factors of stress have identified such as examination, academic competition with classmates, burdens of assignment and thesis, time constraint to complete assignments, financial problems, poor relationships with lecturers and classmate.

The excess of students in the lecture hall and its surroundings will affect the level of stress among university students, the occurrence of semester schedule changes, and limited teaching resources may affect the implementation of educational efforts as mentioned by Ongori (2007), Awino and Agolla, (2008). According to Erkutlu and Chafra (2006), when these events occur it will cause students to become confused, disoriented and unable to find solutions and will lead to internal stress-related health problems. A complex academic environment can affect the health problems among students at the university (Agolla & Ongori, 2009).

Academic stress occurs when inadequate time allocated to increase the student's knowledge (Misra & McKean, 2000). Academic stress include examinations, deadlines of submitting assignment, and additional workloads given by lecturer (Robotham & Julian, 2006). According to Erkutlu & Chafra (2006) the situations such as pressure to pass and in exam and inadequate time allocated sometime makes academic environment very stressful. This can influence the social relationship between the university and outside which given an impact negatively to students' life in terms of efforts to achieve the goals (Fairbrother & Warn, 2003).

Macan and Shahani T. (2000) conducted a study on a group of science students to understand the relationship between the causes of stress and health deal strategy.

Results found among the primary causes of stress are examinations, assignments, less leisure time, study hours too long, and the examination results.

There are many factors that contribute to academic stress among part-time students such as time management, financial problems, and personal wishes, communication with lecturers and classmate, community activities, adapting to the university environment, less of internal and external support networks (Wilks, 2008).

Masih & Gulrez (2006) stated factors often exert pressure on students is like the conditions of admission, the benchmark high grades by parents, schedules curriculum that often changes, the timing schedule of class, difference high ratio between students and lecturers, teaching method, the physical environment of the classroom which is not conducive, the lack of interaction between lecturer and student, student welfare, regulations irrational discipline and caring attitude towards student problems.

2.1.8 The Relationship of Academic Stress on Psychological Well-Being

Psychological issues is a factor that influences academic stress on university students (Roger et al., 2012). When students' psychology are in state of well-being

then they would not think too much of demands of life, including academic demands which is one of the stressors of academic stress.

Academic stress influence and affect the physical, mental and psychological among university students. Psychological problems among students, such as emotional stress, strain or pressure that occurs due to the demands of academic work. Thus there is a different response to mental stress due to academic challenges among university students (Mac. George et al., 2005).

The relationship between academic pressure and psychological among students in university have been documented in several previous studies. Previous studies found that mental illness and suicide are two correlated factors of academic stress among university students (Ali Mostafei, 2012; Toero et al., 2001).

Chen et al. (2009) in their study on the relationship between academic stress, handling strategy and psychology on three hundred and forty two students from six universities found that the psychological has a negative correlation with academic stress and the handling strategy has a positive significant correlation on students psychology. The mental well-being has a negative association with college stress and positive coping strategies have considerable buffering effects on psychological healthiness problems. Male students reported higher level of

stress, worse psychological well-being, and having less inclination towards using positive coping approaches.

Laurence et al. (2009) reported a survey over the four hundred and fifty third university students on the relationship between the pressure of academics and psychology found that twenty five percent of students experiencing symptoms of depression, concern with exams, anxiety of failure, loss of self-confidence, less focus on their studies and less time allocated for recreation activities have been linked with the levels of high stress. According to Gadzella et al. (1998) stated that the anxiety related with exam can contribute a reactions of physiology and emotion stress among university students. Besides that, academic stress can also cause a physical stress and result poor health to university students (Akgun & Ciarrochi, 2003).

2.1.9 Financial Stress

Northern et al. (2010) defines financial stress as incapability to fulfil financial commitment and leads to psychology and emotion impact. Previous studies have been proof that personal financial stress play the influential role to university students. Financial stress is often being to be stress factor among students in university (Northern et al., (2010).

Almost all previous studies focus on stress effects and found that the impact of financial stress has lead to depression, anxiety of academic failure, bad health and ignore to complete the courses taken (Andrews & Wilding 2004); Northern et al., 2010), Harding 2011); Robb et al., 2011)

Hayhoe et al. (2000) found differences in spending behaviours among university students is the determinant variables to financial stress. Hayhoe et al. (2000) suggest that individuals with good financial management has a negative relationship with financial pressure. Brougham et al. (2009) reviewed stress factors among university students with the main focus to identify control behaviour. The results finding that woman student was tend to experience financial pressure than man student.

Expected debt burden has been proven as a strong influence on financial stress among university students (Morra et al., 2008). Archuleta et al. (2013) notes that financial satisfaction has a significant and negative relationship with and financial concerns among university students. The increasing cost of financing in education causes student to combine work and study and it has been a necessity (Lipke, 2000; Curtis and Lucas, 2001; Curtis and Williams, 2002). Financial stress have a negative impact on university students even though it may be temporary or uncertainty in period (Schafer, 1996).

The increasing cost of education and the demand exceeds supply also affect the decision of financial assistance by the government such as the form of scholarships or grants for education has changed dramatically and have not kept pace with the rising cost of education (College Board, 2011; Draut, 2007). Therefore, university students is highly dependent on loans from financial institutions or government agencies to fund their education (Draut, 2007).

Kate Trombitas (2012) reported on a survey hosted by Inceptia on the impact of financial stress among students in university. The results of the survey found that the major of stress contributor was financial problems.

With the rising cost of education at the national level as well as the living cost, the university students have to work to pay their education cost and subsistence (Scott-Clayton, 2012). According to Stinebrickner and Stinebrickner, (2003); Bound and Turner, (2007) notes students who worked more than twenty hours a week throughout the academic year reported tend to experience stress and got a negative effect on their academic performance and tend to reduce the burden of academic works compared to students worked less than twenty hours a week.

2.1.10 The Relationship of Financial Stress on Psychological Well-Being

Financial stress can lead to psychology reactions to university students such as their commitment in learning process and satisfaction in education environments. According to Northern (2010), financial stress can lead to psychology disorders or emotional effects to university students.

There was a significant relationship between financial stress and physiological health. Financial stress could influence and an implications on study performance as well as physiological healty (Roberts et al., 1999). Moreover, the limited financial resources can affect stress on learning and health university students. (Foster, 1995).

Previous studies found that some universtiy students were performed poorly in examinations when facing issues related on debts and financial and also suffered mental health problems (Ross et al., 2006).

Financial stress have been identified as contributing factors and determinants of stress related to psychological and mental health (Saunders, 1998). Financial stress has been identified as one the contributor to hypothesized and tested and found to have a significant relationship with the reaction of psychological and physical health, and student commitment (Heckman et al., 2014).

The literature shows that stress in regards to finances has been connected to health status, with some inverse relationships being highlighted (Northern et al., 2010). Other studies have found that, as the number of reported financial difficulties increase, the number of health complaints also increase (Skinner et al., 2004). Finances stress could influence on academic performance and affects physical and physiological among part-time students (Ohio Student Financial Wellness Survey, 2011).

Drenta (2000) argues that financial stress can cause a reactions symptom of psychological and physical and induce one's health through physical disturbance. Bagwell (2000) reported that a group of credit counselling suffered a health problem as a result of financial stress. Mills et al. (1992) in their studies of the influence of gender, family happiness and economic stress on psychological found that the impact of the economic stress are the same for men and women. These was supported by Dixon et al. (2008) which examines the relationship between financial stress and psychological and found income affects and influences mental health.

Many previous studies have found that many students at the university experience a level of financial stress and significant relationship with mental health problems

(Brown and Ralph, 1999; Bush et al., 1985; Andrews and Wilding, 2004; Stanley and Manthorpe, 2001).

2.1.11 Self-efficacy

The concept of self-efficacy by Albert Bandura is to assess the individual's ability to perform the behaviour associated with a particular task or situation. It refers to a confidence level and the ability of individual to obtain the desired outcome (Bandura, 1997). Self-efficacy is viewed in different way on how we think, perceive, sense and react. Self-efficacy is related to optimistic confidence about the ability of individuals to deal with stress diversity.

Phinney and Haas (2003) states that a high level of self-efficacy are more important to cope stress rather than being energetic, committed, positive attitude or accept pressure situation. Sanders & Lushington (2002) defines self-efficacy as self-assessment on the efficiency of a person to execute a chain of actions to achieve the desired results. It produces a variety of different dimensions according to demands' domain. Therefore, individual with the higher self-efficacy prefers to execute more difficult and challenging task.

The researchers argue and believe that self-efficacy is one of factors influencing the effects on students as positively and negatively. This factor is present in line

with demands which seen either challenges or threats to the well-being of students (Sanders & Lushington, 2002).

Self-efficacy beliefs can influence goals and aspiration of students who wants to excel in academic. Therefore, it influences goals and aspiration of students who wants to excel in academic and produce the desired outcomes. Especially the expectations of students in their efforts to succeed.

Sanders & Lushington (2002) argues that the individual has the abilities to perform the chain of necessary actions for managing potential situations. Bandura (2004) stressed that the beliefs of self-efficacy may influence university students achievement by raising students' motivation and cultivate to become proficient in managing academic assignments and enhance required skills and knowledge.

Research done by Moeini et al. (2008) had earlier indicated that individual who has high level of self-efficacy would involved in healthy activities compared the individual who has low self-efficacy would breed feeling despair and quickly succumb. Self-efficacy is considered as decisive factor as it directly affect the health conduct and also impact on the other deciding factors (Moeini et al., 2008**).**

Bandura (2004) notes that individuals who are seen to have a high level of self-efficacy is believed to be effective and bring the expected results. The level of confidence over self-efficacy is important to evaluate demands of life. Each demands of life is perceived as threats and a challenges. The individual with high level of self-efficacy is more tend to see those demands as a challenge of life

Basically, students who has high self-efficacy can cope up with any factors of stress related (Abdulghani, 2008). Bandura (2004) found that students who has higher self-efficacy expected to produce desired outcomes compared with students who has lower self-efficacy that expected less outcomes.

Therefore, university students should emphasize academic self-efficacy instead of normal self-efficacy in the academic environment. Academic self-efficacy is the confidence level of students' ability to perform academic works such as preparation for exams, projects papers, dissertation and thesis.

The researchers found that the effectiveness of general self-efficacy methods is not a predictor of the outcome of the students. Whereas academic self efficacy has been consider to be a predictor of academic performance and perseverance of university students (Lindley and Borgen, 2002). Torres and Solberg (2001) found a positive relationship between self-efficacy and total of hours taken for studying.

These supported by Bong (2001) that notes self-efficacy influencing grades in university as well as persistence.

Students with positive self-esteem are considered capable of coping with many academic stressors. When students are capable of handling academic problems, then they tend to be at low level of academic stress. Erturgut's and Erturgut's study (2010) supported this statement by arguing that self-esteem relates to students' academic stress. Students with higher self-esteem are at lower level of academic stress.

Previous studies found that self-efficacy was related with a possibility of stress reduced among university students (Zajacova et al., 2005) and influencing academic achievement (Chemers et al., 2001; Zajacova et al., 2005).

2.1.12 The Relationship of Self-Efficacy on Psychological Well-Being

Self-efficacy has influence towards psychological well-being. Someone with positive self-esteem is more capable of accepting his/her conditions and remains positive in running his/her life. Also, someone with positive self-esteem is easier to attain psychological well-being than someone with negative self-esteem. Isiklar's study (2012) supported this statement by arguing that self-esteem relates positively to psychological well-being on students.

As ascertained by Sanders & Lushington (2002), part-time students with high self-efficacy are believed to influence their goals and aspiration, hence increase their better expectations and efforts to produce better academic performance and increased on their psychological well-being status, whereas part-time students with low self-efficacy probably would suffer an adverse affect on academic performance and their psychological well-being.

According to Sanders & Lushington (2002) students with high self efficacy can determine the objectives and goals and enhance their desire to obtain a good academic achievement and experienced a good psychological well-being compared with students who has low level of self-efficacy may experience a bad impact on academic achievement and psychological well-being

Researchers found that the positive relationship between self-efficacy and psychology has been being to be the predictor to academic performance among university students. It was found that students with higher levels of self-efficacy and psychology is more likely to engage in academic works and have more proactive attitude to succeed and a high probability to success in academic (Khramtsova et al., 2007). The researchers also found that university students who have a high level of psychology and satisfaction were more elastic, hardwearing, strong and effective in resolving problems and more proactive for

success and academic objectives instead of focusing to refrain from failures (Pajares & Schunk, 2001).

2.2 SUMMARY OF CHAPTER TWO

This chapter has presented related theories and previous research on psychological well-being, work stress, family stress, academic stress, financial stress and self-efficacy and their relationship each others. Chapter three (3) will elaborate further on the methodology implemented in this study.

CHAPTER 3

METHODOLOGY

3.0 INTRODUCTION

This chapter elaborate further on the methodology of the study. The topics of discussion includes research framework, hypotheses, research design, conceptual of variables definition, population and sample, data collection procedures, measurement and design of instrument, pilot study, testing the research instruments and data and techniques of data analysis.

3.1 RESEARCH FRAMEWORK

The theoretical framework and the related study hypotheses are explained. The framework focuses on factors of stress that could have contribute and their relationship on psychological among part-time students. There are five factors develop and used as the independent variables ie work stress, family stress, academic stress, financial stress, and self-efficacy. The psychological well-being represents the dependent variable in this study.

Based on the study, the research framework is designed to show the interconnections of the independent variables with the dependent variables as shown in Figure 3.1. The

independent variables are the predictors to psychological well-being namely work stress, family stress, academic stress, financial stress and self-efficacy. Whereas the dependent variables is the psychological well-being.

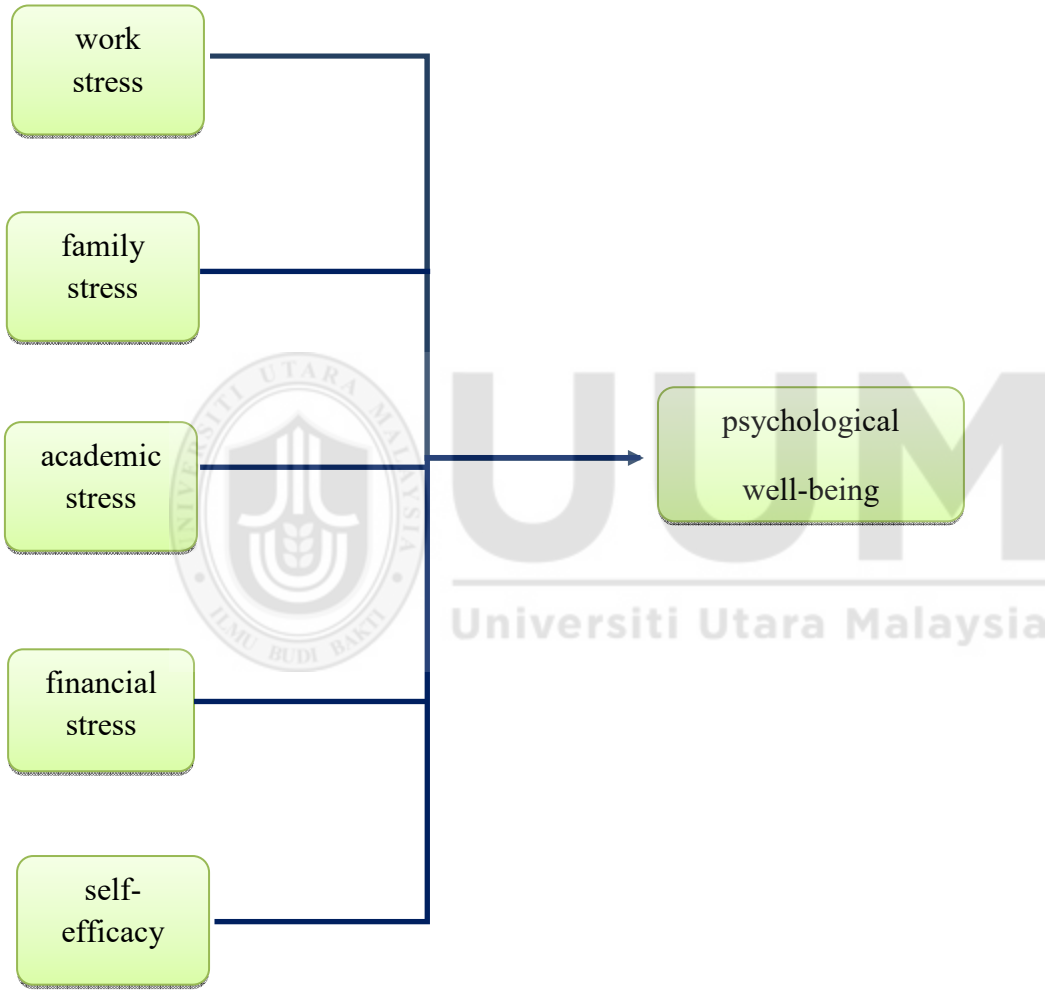

Figure 3.1: Theoretical Framework

3.2 HYPOTHESES

Based on the theoretical framework stated in Figure 3.1, the researcher proposed six hypotheses:

Ho1: Work stress has no relationship on psychological well-being.

Ha1: Work stress has relationship on psychological well-being.

Ho2. Family stress has no relationship on psychological well-being.

Ha2. Family stress has relationship on psychological well-being.

Ho3. Academic stress has no relationship on psychological well-being.

Ha3. Academic stress has relationship on psychological well-being.

Ho4. Financial stress has no relationship on psychological well-being.

Ha4. Financial stress has relationship on psychological well-being.

Ho5. Self-efficacy has no relationship on psychological well-being.

Ha5. Self-efficacy has relationship on psychological well-being

Ho6. Dimensions of stress factors have no influence on psychological well-being

Ha6. Dimensions of stress factors have influence on psychological well-being

3.3 RESEARCH DESIGN

A quantitative research method is used in the study because testing hypotheses is appropriated in quantitative research but not in qualitative research (Atieno, 2009; Creswell, 2008). Besides, the correlational design is selected for the study because, as Creswell (2008) explained, the correlational design is used to determine the relationships between variables. The correlational design can involve an explanation or prediction approach (Christensen et al., 2010; Creswell, 2005, 2008; Neuman, 2006). Creswell (2008). The prediction approach applied because the objective of the research to determine the relationships between work stress, family stress, academic stress, financial stress and self-efficacy as the predictor variables and psychological well-being as the criterion variable.

3.4 OPERATIONAL DEFINITION

The definitions of each variables operational word and phrase for this study as follows;

1. **Psychological well-being** defined as the state of mental health of a person, whereby the person has a feeling of well-being and happiness, able to cope with his work's challenges, and most of all, to have a positive attitude towards himself (Malaysia Mental Health Association, 2006).

2. **Work stress** defined as an imbalance of job circumstances with the personality and ability of the worker to meet the demands of the job (Ross & Altmaier, 1994)

3. **Family stress** defined as any tensions that involved among family members at a unforeseen time that affects the emotion of family members such as their feelings, wellbeing, cheerful, joyful and the harmony of family members (Randall & Bodenmann, 2013)

4. **Academic stress** defined as a result of the merger of academic demands that exceeding the resources available that can be adapted by a student (Scott E. Wilks, 2008).

5. **Financial stress** defined as the incapability to fulfill financial commitment and leads to psychology and emotion impact (Northern et al., 2010).

6. **Self-efficacy** defined as the individual's ability to perform the behavior associated with a particular task or situation. It refers to a confidence level and the ability of individual to obtain the desired outcome (Bandura, 2004)

3.5 POPULATION AND SAMPLING

3.5.1 Population

A population defined as the whole group of elements, units, participants, individuals, people and things which desire to be studied by the researcher (Sekaran, 2009). The target population for this study is part-time students and universities around Kuala Lumpur which offer courses programs conducted on a part-time study. The breakdown population of part-time students and universities which offer part-time study is shown in Table 3.1.

Table 3.1
Number of part-time students and universities offer part-time study

University	**No. of Elements**
HELP University College	850
Kuala Lumpur Metropolitan University College (KLMU)	800
Management & Science University (MSU)	557
OUM	1200
Universiti Tun Abdul Razak (UNITAR)	1100
Universiti Kebangsaan Malaysia	1230
University of Malaya (UM)	1357
UUMKL	1041
Total	**8135**

Unfortunately, only three universities are willing to participate for this study namely UUMKL, UOM and MSU. The breakdown of the population of part-time students from the three universities are illustrated in Table 3.2.

Table 3.2
Number of part-time students according to universities.

University	**No. of Elements**
UUMKL	1041
OUM	1200
MSU	557
Total	**2798**

3.5.2 Sampling

A sample is a part of the population and consist of some subjects or members which choose from the population (Sekaran, 2009). With the understanding the sample size taken, we can concluded that it would represent of the entire of the population.

3.5.3 Sampling Size

As indicated in Table 3.2, the population of this research is 2798. Therefore, the sample size needed is 338 based on guidance by Krejcie and Morgan (1970) on determine the sample size as shown in Figure 3.2.

Table 3.1

Table for Determining Sample Size of a Known Population

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

Note: N is Population Size, S is Sample Size *Source: Krejcie & Morgan, 1970*

Figure 3.2: Determining sample size of a known populations

3.5.4 Sampling Method

In this study, the researcher used convenience sampling. The convenience sampling method is a technique of sampling where elements of the population selected based on conveniently available, approachable and accessible (Cavana, Delahaye and Sekaran, 2001).

There are two main reasons that the researcher prefer to use the convenience sampling technique.

i. It was quick to reach respondents.

ii. to get approximate feedback from respondents

3.6 DATA COLLECTION PROCEDURE

The data was collected via a survey questionnaires based on the Likert scale which distributed to respondents with various regardless profession and occupation randomly. Respondents were required to answer 76 questions consisting of 7 sections all together. The contacts were made with representatives in the respective university in order to distribute the questionnaires. Explanations regarding the questionnaire were given to the representatives and the respondents orally. The survey materials utilized in this study are shown in Appendix B1-B7.

3.6.1 Sources of Data

Primary data and secondary data ware used in this study. The primary data defined as those data of units, subjects and members selected from the first phase of sampling and the actual location of study events (Sekaran, 2009). Therefore, in this study the primary data obtained through distribution of questionnaires to respondents within UUMKL, OUM and MSU population. Whereas the secondary data was obtained through books, theses and journal articles. The purpose of using secondary data is to defense the arguments brought by the researcher. The questionnaire survey was divided by sections based on information needed for simplify the operation of analyze the data.L0T STUDT

3.7 MEASUREMENT AND DESIGN OF INSTRUMENT

The research instrument was made bilingual, using Malay and English in order to reduce misinterpretation. The original version was translated into Malay using the back-to-back translation.

The research instrument consists of a set of questionnaire which is divided into seven sections as following;

- Section A is created for demographic profile of the respondents.

- Section B is used to measure the psychological well-being experienced by the part time student.

- Section C is used to measure the work stress level experienced by the part time student

- Section D is used to measure family stress level experienced by the part time student.
- Section E is used to measure academic stress level experienced by the part time student.

- Section F is used to measure financial stress level experienced by the part time student.

- Section G is used to measure the self-efficacy level experienced by the part time student.

3.7.1 Instruments Design

The researcher divides the questionnaires into seven (7) sections as shown in Table 3.3 as follows:

Table 3.3
Research Instruments and items of questionnaire

Section	Variables	Number of Item	Total
A	Demographic Profile	1-10	10
B	Psychological well-being (Dependent Variable) based on The General Health Questionnaire (GHQ-12)	1-10	10
C	Work Stress (Independent Variable)	1-10	10
D	Family Stress (Independent Variable)	1-10	10
E	Academic Stress (Independent Variable)	1-16	16
F	Financial Stress (Independent Variable)	1-10	10
G	Self-Efficacy (Independent Variable)	1-10	10

a. Section A : Demographic Profile

Section A of the questionnaire focuses on the demography of respondent such as gender, age, marital status, ethnic group, religion, academic qualification, current student's category, current job status and income group. The respondents were request to circle the best answer to describe their profile. The instrument of questionnaire as shown in appendix B1.

b. Section B : Psychological Well-Being

Section B of the questionnaire focuses on psychological well-being that experienced by the respondents. The instrument of questionnaire as shown in

appendix B2 is based on the General Health Questionnaire (GHQ-12) which created by Goldberg (1972) for detecting and inspecting minor psychological problems and evaluate well-being that experienced by respondents in an environment of community set up.

Each respondent was asked to rate his / her mental health conditions based on ten (10) questionnaire of psychological related by using a 5-point scale as shown in Table 3.4.

Table 3.4
Response of respondent and 5-point scale of scores applied for the questionnaire of Psychological Well-Being

Response words of the scale	**Score**
Very frequently	5
Frequently	4
Sometimes	3
Rarely	2
Never	1

Based on the above scale, each respondent will rate and obtain a mean score which can be used to generate the final total mean score with higher results indicated the impairment in psychological well-being and vice versa if the final total mean score with lower results.

c. Section C : Work Stress

Section C of the questionnaire focuses on work stress that experienced by the respondents. The instrument of questionnaire as illustrated in appendix B3 was implemented by Sauter et al. (1989). The type of scale used for the questionnaire is based on the Likert scale. Each question is evaluated and rated by the respondents based on the numerical score between 1 to 5 as shown in Table 3.5.

Table 3.5
Response of respondent and 5-point scale of scores applied for the questionnaire of work stress

Response words of the scale	**Score**
very often	5
fairly often	4
sometimes	3
almost never	2
never at all	1

d. Section D :Family Stress

Section D of the questionnaire focuses on family stress that experienced by the respondents. The instrument of questionnaire as illustrated in appendix B4 was developed by Holmes and Rahe (1967) and adopted by Jaffe (2000). The type of scale used for the questionnaire is based on the Likert scale. Each question is

evaluated and rated by the respondents based on the numerical score between 1 to 5 as shown in Table 3.6.

Table 3.6
Response of respondent and 5-point scale of scores applied for the questionnaire of family stress

Response words of the scale	**Score**
very often	5
fairly often	4
sometimes	3
almost never	2
never at all	1

e. Section E : Academic Stress

Section E of the questionnaire focuses on academic stress that experienced by the respondents. The instrument of questionnaire as illustrated in appendix B5 was implemented by Kohn & Frazer (1986). The type of scale used for the questionnaire is based on the Likert scale. Each question is evaluated and rated by the respondents based on the numerical score between 1 to 5 as shown in Table 3.7.

Table 3.7
Response of respondent and 5-point Likert scale of scores applied for the questionnaire of academic stress

Response words of the scale	**Score**
strongly agree	5
agree	4
neither agree nor disagree	3
disagree	2
strongly disagree	1

f. Section F : Financial Stress

Section F of the questionnaire focuses on financial stress that experienced by the respondents. The instrument of questionnaire as illustrated in appendix B6 was implemented by Fowler (2009). The type of scale used for the questionnaire is based on the Likert scale. Each question is evaluated and rated by the respondents based on the numerical score between 1 to 5 as shown in Table 3.8.

Table 3.8
Response of respondent and 5-point scale of scores applied for the questionnaire of financial stress

Response words of the scale	**Score**
strongly agree	5
agree	4

neither agree nor disagree	3
disagree	2
strongly disagree	1

g. Section G : Self-Efficacy

Section G of the questionnaire focuses on self-efficacy among part-time students. The instrument of questionnaire as illustrated in appendix B7 was developed by Schwarzer & Jerusalem (1995). The type of scale used for the questionnaire is based on the Likert scale. Each question is evaluated and rated by the respondents based on the numerical score between 1 to 5 as shown in Table 3.9.

Table 3.9
Response of respondent and 5-point Likert scale of scores applied for the questionnaire of self-efficacy

Response words of the scale	**Score**
strongly agree	5
agree	4
neither agree nor disagree	3
disagree	2
strongly disagree	1

3.8 PILOT STUDY

A pilot study was conducted on September, 2016. The questionnaire was distributed to 35 respondents of part-time students. The purpose of pilot study is to establish the reliability of the research instruments through respondents' understanding on the questionnaires given before the instruments can be used in the main study and to ensure the quality of the survey.

To maintain the reliability of the research instruments, the researcher has separated the data on pilot study and the main study.

3.9 TESTING THE RESEARCH INSTRUMENTS

Research instruments in this study have been tested by using reliability tests in the pilot study. Neuman (2003) explained that the reliability and validity of a test is essential for issues of centralized instruments measurement.

3.9.1 Reliability Test

The objective of reliability testing is intended to test the extent to which there is stability and consistency of measurement on the instrument. Sekaran (2003) clarified the measurement of reliability express the degree of bias and free from any influence and ensure consistency measurements in any times, places and

across a variety of element in the research instrument. The Cronbach Alpha would help us to examine and identify each of the item in the instruments are correlated or interrelated to each other (Sekaran, 2009). The interpretation of Cronbach Alpha value based on Hair et al. (2007) is shown in Table 3.10.

Table 3.10
Interpretation of Cronbach Alpha value

Alpha Value	**Interpretation**
< 0.60	weak
0.60 – 0.70	moderate
0.70 – 0.80	good
0.80 – 0.90	very good
> 0.90	excellent

3.9.2 Results of Reliability Test

The result of reliability test for the pilot study is illustrated in Table 3.11 below.

Table 3.11
The results of reliability test for the pilot study

Variables	**Alpha Value**	**Interpretation**
Psychological Well-Being (DV)	0.817	very good
Work Stress (IV)	0.728	good
Family Stress (IV)	0.852	very good
Academic Stress (IV)	0.970	excellent
Financial Stress (IV)	0.931	excellent
Self-efficacy (IV)	0.957	excellent

As overall, the result of reliability test for the pilot study indicated that all instruments have average alpha value above 0.80. After the pilot test, some items in the instruments were dropped to ensure the reliability of the instrument. For instance, the instruments for academic stress contained the 40 questions but based on the Cronbach Alpha 'if item deleted', only 16 items were chosen for the main study. The cutback in the number of questionnaires is aimed to reduce the burden of the respondents in answering those questionnaires.

3.9.3 Validity Test

The validity test is performed in the main study. Pallant (2005) noted the validity test of a measure scale means that the extent to which the instrument able to measure on a concept that supposed to. According to Sekaran (2003), the objective of validity test is to verify whether we have measured of the right concept.

There are a few types of validity test which have been commonly used broadly to examine the instruments. They are namely construct validity, face validity, content validity and criterion validity

In this study the researcher used construct validity. The construct validity refers to the extent to which the results obtained from the test of the measurements instrument can be relevant, construct and explain the theory around on the particular concept Sekaran (2003). The construct validity is examined by performing factor analysis.

3.9.4 Factor Analysis

Coakes et al. (2010) defines the factor analysis as a data reduction technique adopted to reduce a number of factors from a large number of instrument items into a structure set of smaller factors that summarize the important information that contained in the instrument (variables). In this study, the factor analysis will be executed through approaches principal axis factoring or PAF.

Field (2005) clarified that the sample size which minimum for execute the factor analysis is three hundred (300) of respondents as the requirement to establish the factor analysis reliability. However, Tabachnick and Fidell (2001) states that there is an exception that a smaller sample size of one hundred fifty (150) can be executed for the factor analysis with a sufficient solution that the variables has a high load of above 0.80. According to Coakes et al. (2010), the minimum sample size of 100 respondents is considered acceptable but the sample sizes of 200 and above are preferable.

Therefore in this issue, the researcher took the practical considerations underlying the implementation of PAF (principal axis factoring) which is the preferable method and commonly used in carrying factor analysis.

There are several presumption and factors to be considered which being underlying the principal of the implementation of principal axis factoring (PAF).

i. The minimum of five (5) variables are required and the minimum sample size of 100 respondents is considered acceptable but 200 and above of respondents are preferable.

ii. The correlation matrix between variables should indicates 0.30 of the r values or above.

iii. The Bartlett's Test of Sphericity (Bartlett, 1954) that executed for factor analysis should indicates < 0.05 of the p-value as to be considered significant and appropriate.

iv. The Kaiser-Meyer-Olkin (KMO) test (Kaiser, 1970, 1974) that executed for measuring sampling adequacy should indicates 0.6 and above

The KMO test is to decide the appropriateness of applying factor analysis on data, while the Bartlett's test of sphericity is to determine the suitability of the sample size taken for executing the factor analysis.

3.10 TESTING THE RESEARCH DATA

3.10.1 Normality Test

The requirement test of normality assessment is a main prerequisite for the inferential statistical methodology (Hair et al., 2007; Coakes et al., 2010). The normality test conducted to ensure the data taken and gathered are closely connecting and normal distributing. The test is done to ensure that the data collected are closely or normally distributed. In this study the researcher used Skewness and Kurtosis method to perform the normality test. Skewness and kurtosis explain the form of the distribution of the particular data set (Coakes et al., 2010).

In the field of statistics, skewness is referred to a measurement test for the imbalance of the variables distribution and as well as included mean, median and mode (Hair et al., 1998). The skewness explains us the value and the direction from the horizontal symmetry of the variable distribution. For instance, if the distribution of items is perfect symmetry then its curve indicates normal curve and reflects a normal distribution as well as the value for the mean, median and mode coincide simultaneously. Likewise, the distribution of items is not symmetry then its curve indicates skewness distribution as well as the value of the mean, median and mode are different between each other and its skewness probably be viewed as positive or negative or even unexplained (Mukesh Kumar et al., 2013).

Based on Bulmer (1979) suggested the rule of thumbs for determining the value of the skewness of the distribution of item as follows;

i. The value of skewness is 0, then the distribution of items are perfectly symmetry.

ii. The value of skewness is <-1 or >1, then the distribution of items are highly skewness.

iii. The value of skewness is between -1 and -0.5 or between 0.5 and 1, then the distribution of items are moderate skewness.

iv. The value of skewness is between -0.5 and 0.5, then the distribution of items are roughly symmetry.

Hair, Anderson, Tatham and Black (1998) clarified the kurtosis as either the normal curve of the distribution of items are too peaked or too flat compared with the normal distribution.

Meyers et al. (2006) noted that the distribution of items are considered normal if the if the reading for both skewness and kurtosis is between the ranges of ± 1.0.

3.10.2 Linearity Test

Linearity test is need to be executed before proceed inferential analysis. According to Coakes et al. (2010), the aims of linearity test is to determine the correlation between independent and dependent variables by assessing the cluster which formed along the regression line between the variables.

3.10.3 Multicollinearity Test

Before the multiple regression analysis is proceed and implemented, the obtained data should be tested with multicollinearity test to ensure the data does have any elements of multicollinearity. Multicollinearity means to the degree to which a variable can be clarified by the other variables in the regression analysis (Hair et al., 1998). Whereas Coakes et al. (2010) notes that multicollinearity occurs when there is a possibility of happening strong correlations between the independent variables.

Multicollinearity can issue some problems as it may affects the regression coefficients among independent variables and lead no stable and quite hard to interpret. Therefore, there should not be a close relationship among independent variables (Field, 2005). Commonly, there are indicators to identify the presence of problems multicollinearity as follows;

i. Variance Inflation Factor (VIF) – the smaller value of VIF shows that there is a less correlation among independent variables. If the value is 0 shows that no correlation. Hair et al. (2006) clarified that if the value of VIF less than 5.0 then no multicollinearity problem.

ii. Tolerance - tolerance value should be in between of range 0 to 1. Meyers (2006) clarified that if the value of tolerance is 0.01 or less then multicollinearity deemed to exist.

iii. Condition Index Value (CIV) – If the value is equal than to or greater than 30 indicates the sign of multicollinearity problems (Tabachnick & Fidell, 2001)

Therefore, the acceptable value for prerequisites of multicollinearity test can be summarized;

i. The VIF value $0 < 5$

ii. 0 < The tolerance value < 1

iii. The CIV < 30

3.10.4 Homoscedasticity Test

Among the important tests that should be performed before proceeding with the multiple regression analysis is homoscedasticity test. Hair et al. (1998) clarified that the distributions of residual scatterplots provides an assumptions about the existence of a homoscedasticity relationship between the predicted scores and the errors of prediction of dependent variable.

Tabachnick and Fidell (2007) explained that the residual of scatterplot refers to the particular figure that located in axis Y for predicted scores and another one located in axis X for prediction errors of dependent variable. Commonly, the homoscedasticity test is clarified graphically.

3.11 TECHNIQUES OF DATA ANALYSIS

The data obtained were restructured, reorganized, named and encoded by using IBM software Statistical Package for Social Sciences (SPSS) version 20.0. Data analysis was divided into three parts ie preliminary analysis, reliability test of and hypothesis testing.

The preliminary analysis refers to the use of descriptive statistics to test and describe the frequency of data distributions, mean, median, mode and standard deviation. The reliability test refers to the examination on the reliability of the scale applied in the instruments (questionnaires). The hypothesis testing refers to the use of statistical techniques to examine the correlations among variables.

3.11.1 Descriptive Statistics

Descriptive statistics is applied to transform the sample of raw data into a form of information of desired classification (Sekaran, 2000). The analysis of descriptive statistics can provide a complete information of respondents demographic by looking the frequency distribution, central tendency and the percentage distribution from the sample of raw data which collected for the particular research. Besides that descriptive statistics such as maximum, minimum, means, standard deviations and variance are applied to measure the interval-scaled of instruments used for independent and dependent variables respectively (Sekaran, 2010)

3.11.2 Inferential Statistics

Inferential statistics is applied to generate a sample of the population into the desired results of the assumptions on the particular population whether it true or not or rational or considered not relevant. The use of statistical inference

techniques help us to make decisions with confidence on the problems being studied.

There are two kinds of hypothesis applied in this study. They are namely the null hypothesis (Ho) and the alternative hypothesis (Ha). The null hypothesis (Ho) refers to a statement made that "has no relationship on psychological well-being" while the alternative hypothesis (Ha) refers to a statement made that "has relationship on psychological well-being".

The decision on rejecting or accepting a hypothesis is based on the level of confidence and p value where the acceptable p value is .05 and 95% of the confidence level of significant. If the result of a hypothesis indicates p-value < 0.05 then the null hypothesis (Ho) can be rejected but if the results indicates the p-value > 0.05 then the null hypothesis (Ho) are fails to be rejected and accepted the alternative hypothesis (Ha).

The inferential statistics techniques that applied in this study are Pearson correlation and multiple regression. Every hypothesis will be analyzed by using different techniques as shown in Table 3.12 afterwards.

i. **Pearson Correlation Analysis**

The Pearson correlation technique is applied to analysis the six (6) hypotheses in the study. The r value of correlation coefficients is range between –1 to +1. The sign of (-) and (+) indicates whether there is a positive or negative relationship between independent variable and dependent variable. While the value of 0 indicates no relationship between the variables. The r value is being the sign of indicator on the strength of the correlation between variables. Therefore, the strength of the relationship between the independent variables and dependent variables is determined by the absolute of r value.

In the position to determine the strong relationship between dependent variables and independent variables, the researcher adopted the criteria of correlation value that was introduced by Davis (1971). The criteria of correlation value between variables and r value is illustrated in table 3.12.

Table 3.12
The criteria of correlation value

Correlation r value	**The level of strength of the relationship**
+ .70 > +	very high relationship
+ .50 to + .69	high relationship
+ .30 to + .49	moderate relationship

+ .10 to + .29	low relationship
+ .01 to + .09	very low relationship
0.0	no relationship at all

ii. Multiple Regression Analysis

The implementation of multiple regression analysis is to indicate how much variance in the dependent variable explained by independent variables. For instance, there are a few of independent variables to evaluate the dependent variable. Meaning that to predict a dependent variable through more than one independent variable. Besides, the analysis of multiple regression can verify which one among independent variables that most influential on the dependent variable. Regression analysis allows to understand the relationship between the independent variables and the dependent variable by studying on the linear regression line that crosses between the two variables.

The regression coefficient beta is denoted by symbol β. Where the beta (β) values of each variables are influenced and determined with the change of amount in dependent variable (the Y-axis) that affects the change of units in independent variables (the X-axis). Therefore, we can conclude that the value of regression coefficient beta ((β) can explain the strength of the relationship between independent variable with the dependent

variable. The assumptions of the equation model simple linear regression for this study is illustrated in Table 3.13.

Table 3.13
Equation for linear regression analysis

The equation model simple linear regression:

$Y = a + \beta 1X1 + \beta 2X2 + \beta X3 + \beta 4X4 + \beta 5X5$

a = the interception at Y, when X = 0;

Y = psychological well-being (dependent variable)

X1 = work stress (independent variable)

X2 = family stress (independent variable)

X3 = academic stress (independent variable)

X4 = financial stress (independent variable)

X5 = self-efficacy (independent variable)

β1 to β5 = standardized values of represented regression coefficient beta (β)

3.12 SUMMARY OF TESTS HYPOTHESES

Based on the theoretical framework stated above, the researcher proposed six hypotheses and the technique of analysis for each of them as shown in Table 3.14.

Table 3.14
The use of analysis techniques for each hypothesis

Hypothesis		Technique of Analysis
Ho1	work stress has no relationship on psychological well-being.	Pearson Correlation
Ha1	work stress has relationship on psychological well-being.	
Ho2	family stress has no relationship on psychological well-being.	Pearson Correlation
Ha2	family stress has relationship on psychological well-being.	
Ho3	academic stress has no relationship on psychological well-being	Pearson Correlation
Ha3	academic stress has relationship on psychological well-being.	
Ho4	financial stress has no relationship with psychological well-being.	Pearson Correlation
Ha4	financial stress has relationship with psychological well-being.	
Ho5	self-efficacy has no relationship on psychological well-being.	Pearson Correlation
Ha5	self-efficacy has relationship on psychological well-being.	
Ho6	dimensions of stress factors have no influence on psychological well-being	Multiple regressions
Ha6	dimensions of stress factors have influence on psychological well-being	

3.13 SUMMARY OF CHAPTER THREE

This chapter explained and elaborated the quantitative method implemented by the researcher in conducting the study. The next chapter will discuss the findings of quantitative analysis by using two techniques, i.e. descriptive and inferential statistics.

CHAPTER 4

DATA ANALYSIS

4.0 INTRODUCTION

This chapter elaborates in details on questionnaire distribution and results of data analysis based on research objectives aligned in Chapter 1. The instruments used and data obtained were tested first before they were analysed. The data were analysed by using the SPSS version 22.0. The descriptive analysis was used to analyse the demographic, work stress, family stress, academic stress, financial stress, self-efficacy, and psychological well-being among the respondents. Whereas the inferential analysis was performed to test all hypotheses which has been suggested and accepted for this study. The overall of 190 questionnaires distributed to the respondents, only 150 were valid and reliable responses.

4.1 QUESTIONNAIRE DISTRIBUTION

A total of six hundred questionnaires were distributed to the respondents at three different university ie UUMKL, OUM and MSU. Two hundred questionnaires were distributed to each university. But unfortunately, only one hundred and fifty questionaires were

received and completed from the respondents. The major problem faced during the data collection is most of the respondents were unwilling to answer the questionnaires. The distribution and responses received is recorded and shown in Table 4.1.

Table 4.1
Questionnaire distribution and responses received

University	No. of distributed questionaires	No. of received questionaires
UUMKL	200	61
OUM	200	52
MSU	200	37
Total	**600**	**150**

4.2 TESTING THE RESEARCH INSTRUMENTS

4.2.1 Reliability Test

The comparison result of reliability test for previous study, pilot study and main study is shown in Table 4.2 below.

Table 4.2
The comparison result of Cronbach Alpha value for previous study, pilot and main study

Variables	Previous Study	Pilot study	Main study
Psychological Well-Being (DV)	0.837	0.817	0.690
Work Stress (IV)	0.779	0.728	0.859
Family Stress (IV)	0.708	0.852	0.798
Academic Stress (IV)	0.829	0.970	0.890
Financial Stress (IV)		0.931	0.830
Self-efficacy (IV)		0.957	0.923

The analysis of Cronbach alpha between the main study and the pilot study has resulted in different outputs as shown below;

i. The alpha value for Psychological well-being (DV) has reduced from 0.817 (very good) to 0.690 (moderate).

ii. The alpha value for Work stress (IV) has increased from 0.728 (good) to 0.859 (very good).

iii. The alpha value for Family stress (IV) has reduced from 0.852 (very good) to 0.798 (good).

iv. The alpha value for Academic stress (IV) has reduced from 0.970 (excellent) to 0.890 (very good).

v. The alpha value for Financial stress (IV) has reduced from 0.931 (excellent) to 0.830 (very good).

vi. The alpha value for Self-efficacy (IV) has slightly reduced from 0.957 to 0.923 but still in excellent range.

Whereas the analysis of Cronbach alpha between the main study and previous study also resulted in different values as shown below;

i. The alpha value for Psychological well-being (DV) has reduced from 0.837 (very good) to 0.690 (moderate).

ii. The alpha value for Work stress (IV) has increased from 0.779 (good) to 0.859 (very good).

iii. The alpha value for Family stress (IV) has increased from 0.708 to 0.798 but still in good range.

iv. The alpha value for Academic stress (IV) has increased from 0.829 to 0.890 but still in very good range.

4.2.2 Validity Test

All instruments used in this research were not simply constructed by the researcher himself but they were adopted from established instruments and used by many researchers before. To ensure construct validity of the instrument, a factor analysis was conducted.

4.2.3 Factor Analysis

As suggested by Field (2005), the minimum number of respondents that required to proceed the factor analysis is three hundred (300). In this issue, the researcher took the practical considerations underlying the application of PAF (principal axis factoring) which is one of the methods frequently used in carrying factor analysis.

According to Coakes et al. (2010), the minimum sample size of 100 respondents is considered acceptable but the sample sizes of 200 respondents and above are preferable.

Detailed results of the factor analysis on each of the variables are presented as follows;

i. Psychological Well-Being

The result of the correlation matrix test (see appendix C3) shows the value of correlation coefficients between items are majority exceed 0.30 which is the benchmark value of acceptable correlations. Therefore, the matrix is considered acceptable and appropriate for factorization.

The result of the KMO test as illustrated in table 4.3 shows the value is 0.783 that greater than the minimum value of 0.60. Whereas the Bartlett's Test of Sphericity shows statistically is significance 0.000. Therefore, the factor analysis is considered acceptable and appropriate.

Table 4.3
KMO and Bartlett's test for psychological well-being

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.783
Bartlett's Test of Sphericity	Approx. Chi-Square	705.562
	df	45
	Sig.	.000

The inspection on the anti-image correlation matrix (see appendix C3) shows that all measurement of sampling are sufficient and exceed 0.50 which is the minimum acceptable value of correlation coefficients.

The result of communality (see appendix C3) shows that majority of items has value that exceed 0.50 which is the benchmark value of acceptable communality correlations except PWB_Q1 and PWB_Q7 have the lowest communality.

In examining the total variance explained (see appendix C3), two factors are extracted because they have eigenvalues greater than 1 (3.848, 2.479). The two factors explain 54.88 % of the variance (see Cumulative % column).

By using varimax rotation, the rotated factor matrix shows that two factors are extracted (see appendix C3). The appropriate loading factor for each item is 0.30 (Hair et al., 1998). It shows that each item in factor 1 and factor 2 has the loading factor greater than 0.30 and found that each item in factor 1 and factor 2 are uncorrelated each other. All items appear to be grouping relatively well in the same factors as has been developed by the original researcher.

ii. Work Stress

The result of the correlation matrix test (see appendix C3) shows the value of correlation coefficients on a few of items are exceed 0.30 which is the benchmark value of acceptable correlations. Therefore, the matrix is considered acceptable and appropriate for factorization.

The result of the KMO test as illustrated in table 4.4 shows the value is 0.875 that greater than the minimum value of 0.60. Whereas the Bartlett's Test of Sphericity shows statistically is significance 0.000. Therefore, the factor analysis is considered acceptable and appropriate.

Table 4.4
KMO and Bartlett's test for work stress

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.875
Bartlett's Test of Sphericity	Approx. Chi-Square	545.052
	df	45
	Sig.	.000

The inspection on the anti-image correlation matrix (see appendix C3) shows that all measurement of sampling are sufficient and exceed 0.50 which is the minimum acceptable value of correlation coefficients.

The result of communality (see appendix C3) shows that majority of items has value that exceed 0.50 which is the benchmark value of acceptable communality correlations except WS_Q9 has the lowest communality.

In examining the total variance explained (see appendix C3), two factors are extracted because they have eigenvalues greater than 1 (4.499, 1.199). The two factors explain 46.78% of the variance (see Cumulative % column).

By using varimax rotation, the rotated factor matrix shows that two factors are extracted (see appendix C3). It shows that each item in factor 1 and factor 2 has loading factor that greater than 0.30. Means that some items in both factors are correlated each other and have dual loadings factors greater than 0.3 on more than one factor, for example WS_Q1, WS_Q6, WS_Q9 and WS_Q10. All items do not appear to be grouping relatively well in the same factors as has been developed by the original researcher.

iii. Family Stress

The result of the correlation matrix test (see appendix C3) shows the value of correlation coefficients of items FMS_Q2, FMS_Q3 and FMS_Q7 are exceed

0.30 which is the benchmark value of acceptable correlations. Therefore, the matrix is considered acceptable and appropriate for factorization.

The result of the KMO test as illustrated in table 4.5 shows the value is 0.783 that greater than the minimum value of 0.60. Whereas the Bartlett's Test of Sphericity shows statistically is significance 0.000. Therefore, the factor analysis is considered acceptable and appropriate.

Table 4.5
KMO and Bartlett's test for family stress

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.783
Bartlett's Test of Sphericity	Approx. Chi-Square	407.582
	df	45
	Sig.	.000

The inspection on the anti-image correlation matrix (see appendix C3) shows that all measurement of sampling are sufficient and 0.50 which is the minimum acceptable value of correlation coefficients.

The result of communality (see appendix C3) shows that majority of items has value that below than 0.50 which is the benchmark value of acceptable communality correlations except FMS_Q7 has value that exceed 0.50.

In examining the total variance explained (see appendix C3), three factors are extracted because they have eigenvalues greater than 1 (3.682, 1.357, and 1.028). The three factors explain 60.67% of the variance (see Cumulative % column).

iv. Academic Stress

The result of the correlation matrix test (see appendix C3) shows the value of correlation coefficients on a few of items are exceed 0.30 which is the benchmark value of acceptable correlations. Therefore, the matrix is considered acceptable and appropriate for factorization.

The result of the KMO test as illustrated in table 4.6 shows the value is 0.852 that greater than the minimum value of 0.60. Whereas the Bartlett's Test of Sphericity shows statistically is significance 0.000. Therefore, the factor analysis is considered acceptable and appropriate.

Table 4.6
KMO and Bartlett's test for academic stress

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.852
Bartlett's Test of Sphericity	Approx. Chi-Square	1010.517
	df	120
	Sig.	.000

The inspection on the anti-image correlation matrix (see appendix C3) shows that all measurement of sampling are sufficient and exceed 0.50 which is the minimum acceptable value of correlation coefficients.

The result of communality (see appendix C3) shows that majority of items has value that exceed 0.50 which is the benchmark value of acceptable communality correlations.

In examining the total variance explained (see appendix C3), four factors are extracted because they have eigenvalues greater than 1 (6.167, 1.628, 1.244, and 1.014). The four factors explain 51.67% of the variance (see Cumulative % column).

By using varimax rotation, the rotated factor matrix shows that four factors are extracted (see appendix C3). The result shows that each item in the four factors has the loading factor greater than 0.30 and the majority of items between factors are correlated each other and have dual or triple loadings factors greater than 0.30. Some items do not appear to be grouping relatively well in the same factors as has been developed by the original researcher.

v. Financial Stress

The result of the correlation matrix test (see appendix C3) shows the value of correlation coefficients between items are majority exceed 0.30 which is the benchmark value of acceptable correlations. Therefore, the matrix is considered acceptable and appropriate for factorization.

Table 4.7
KMO and Bartlett's test for financial stress

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.820
Bartlett's Test of Sphericity	Approx. Chi-Square	502.279
	df	45
	Sig.	.000

The result of the KMO test as illustrated in table 4.7 shows the value is 0.820 that greater than the minimum value of 0.60. Whereas the Bartlett's Test of Sphericity shows statistically is significance 0.000. Therefore, the factor analysis is considered acceptable and appropriate.

The inspection on the anti-image correlation matrix (see appendix C3) shows that all measurement of sampling are sufficient and exceed 0.50 which is the minimum acceptable value of correlation coefficients.

The result of communality (see appendix C3) shows that FS_Q7 has the lowest communality.

In examining the total variance explained (see appendix C3), two factors are extracted because they have eigenvalues greater than 1 (4.068, 1.463). The two factors explain 45. % of the variance (see Cumulative % column).

By using varimax rotation, the rotated factor matrix shows that two factors are extracted (see appendix C3). The result shows that each item in factor 1 and factor 2 has the loading factor greater than 0.30 and found some items between both factors are correlated each other and have dual loadings factors greater than 0.30. For example FS_Q1 and FS_Q8. The majority of items appear to be grouping relatively well in the same factors as has been developed by the original researcher.

vi. Self-efficacy

The result of the correlation matrix test (see appendix C3) shows the value of correlation coefficients between items are majority exceed 0.30 which is the benchmark value of acceptable correlations. Therefore, the matrix is considered acceptable and appropriate for factorization.

Table 4.8
KMO and Bartlett's test for self-efficacy

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.890
Bartlett's Test of Sphericity	Approx. Chi-Square	1007.416
	df	45
	Sig.	.000

The result of the KMO test as illustrated in table 4.8 shows the value is 0.890 that greater than the minimum value of 0.60. Whereas the Bartlett's Test of Sphericity indicates statistically is significance 0.000. Therefore, the factor analysis is considered acceptable and appropriate

The inspection on the anti-image correlation matrix (see appendix C3) shows that all measurement of sampling are sufficient and exceed 0.50 which is the minimum acceptable value of correlation coefficients.

The result of communality (see appendix C3) indicates that majority of items has value that exceed 0.50 which is the benchmark value of acceptable communality correlations.

In examining the total variance explained (see appendix C3), two factors are extracted because they have eigenvalues greater than (5.927, 1.044). The two factors explain 62.61% of the variance (see Cumulative % column).

By using varimax rotation, the rotated factor matrix shows that two factors are extracted (see appendix C3). The result shows that each item in both factors has the loading factor greater than 0.30 and found that some items between both factors are correlated each other and have dual loadings factors greater than 0.30. Some items do not appear to be grouping relatively well in the same factors as has been developed by the original researcher.

4.3 TESTING THE RESEARCH DATA

4.3.1 Normality Test

The result of normality test performed by determining skewness and kurtosis for all variables. As illustrated in Table 4.9, all variables are normally distributed and the value of skewness and kurtosis are in the range between ± 1.0 except for the variable of psychological well-being (DV) that its kurtosis values is at 1.952. The overall test results of skewness and kurtosis with detailed information can be referred to appendix C4.

Table 4.9

The test results of skewness and kurtosis for each variable

Variable	**Range**		**Conclusion**
	Skewness	**Kurtosis**	
Psychological well-being (DV)	-0.532	1.952	the distribution of variables is not normal
Work stress (IV)	0.086	-0.385	the distribution of variable is normal
Family stress (IV)	0.270	-0.456	the distribution of variable is normal
Academic stress (IV)	-0.285	0.692	the distribution of variable is normal
Financial stress (IV)	-0.379	0.459	the distribution of variable is normal
Self-efficacy (IV)	-0.088	-0.055	the distribution of variable is normal

Besides, there were another two techniques that has been implemented for the normality test namely histogram and normal Q-Q plot as illustrated in appendix C4.

4.3.2 Linearity Test

All scatterplot of variables were tested and examined by the linearity test. Results of examination of the matrix scatter as illustrated in appendix C5 do not show any

apparent nonlinear relationship between variables. The distribution of scatterdot indicates the existence of a linear relationship between dependent variable and independent variables. Based on the results of the linearity test, the method of inferential statistics is appropriate and feasible.

4.3.3 Multicollinearity Test

From the results of multicollinearity test as illustrated in appendix C6 indicates the value of VIF for all dimensions among independent variables are less than 5 and the tolerance values are less than 1.

As illustrated in appendix C6, the condition index of dimensions among independent variables indicates within the range of 1.000 to 28.463 i.e. less than 30. Therefore, there is not exist the multicollinearity problem in the data.

Whereas Coakes et al. (2010) states multicollinearity refers to high correlations among the independent variables.

4.3.4 Homoscedasticity test

As illustrated in the appendix C7, we can conclude that the cluster of residual scatterplot shows an assumptions on the existence of a homoscedasticity relationship between the predicted scores and the errors of prediction of

dependent variable. Therefore, we can assume that the homoscedasticity has been accomplished.

4.4 DESCRIPTIVE ANALYSIS

4.4.1 Demographic Factors

The frequency distributions of respondents from the three universities are illustrated in Table 4.10. From the result of the frequency distributions indicates the majority of the respondents represented by UUMKL (41%) then followed by OUM (39%) and MSU (20%).

Table 4.10

Summary of all demographical factors

Item	Frequency	Percentages
Gender		
female	85	56.7
male	65	43.3
Total	150	100.0
University		
UUMKL	61	40.7
OUM	59	39.3
MSU	30	20.0

Total	150	100.0
Age		
18 - 29	82	54.7
30-39	50	33.3
40 and above	18	12.0
Total	150	100.0
Marital Status		
Single	90	60.0
Married	59	39.3
Divorced	1	.7
Total	150	100.0
Race		
Malay	83	55.3
Chinese	18	12.0
Indian	44	29.3
Others	5	3.3
Total	150	100.0
Religion		
Islam	85	56.7
Christian	8	5.3
Hindu	39	26.0
Buddha	13	8.7
Others	5	3.3
Total	150	100.0
Academic Status		

SPM	36	24.0
STPM	13	8.7
Diploma	57	38.0
Degree	34	22.7
Masters	10	6.7
Total	150	100.0
Employment Status		
Working	145	96.7
Entrepreneur	5	3.3
Total	150	100.0
Income Group		
1000 - 2000	47	31.3
2000 – 3000	41	27.3
3000 – 4000	30	20.0
4000 – 5000	11	7.3
5000 - above	21	14.0
Total	150	100.0
Finance		
self-paying	70	46.7
bank loan	1	.7
PTPTN & HRDF	33	22.0
EPF	27	18.0
employer	5	3.3
others	14	9.3
Total	150	100.0

The output of gender distributions indicates the majority of respondents represented by female (57%) and followed by male (43 %); about 55% of respondents are in the range of ages between 18 to 29 years, followed by 33% that represent the category of ages at 30 to 39 years and 12% that represent the category of ages at 40 years and above; about 60% of respondents are single, followed by 39% are married and 1% are divorced.

It indicates that about 55% of respondents' race are Malay followed by 29% are Indian, 12% are Chinese and 5% are others. The output of respondents' religion distributions indicates Islam is the majority with the percentage of 57%, followed by 26% are Hindu, 9% are Buddhist, 5% are Christian and 3% are others. The majority of the respondents' monthly income are between RM 1000 - RM2000 (31%), followed by RM2000 – RM3000 (27%), RM3000 – 4000 (20%), RM5000 and above (14%), and RM4000 – RM5000 (7%); about 97% of the respondents are working and 3% are entrepreneur.

As illustrated in Table 4.10., it indicates most of the respondents prefer to finance for their study through self-paying (47%), followed by PTPTN & HRDF (22%), KWSP (18%), others (9%), employer (3%) and bank loan (1%).

4.4.2 Mean's Test

Mean's test was used in the descriptive analysis, particularly to fulfil the objectives 1 as follows:

Objective 1: To determine the level of psychological well-being.

All variables were measured using the Likert-Scale answers. Respondents were asked to indicate their perceptions and agreement towards the statement in the questionnaires using the scale. The scale were ranged between 1 (never) to 5 (very frequently).

The average score (mean) for each variables based on their score or each statement. This value was then categorized to the following categories to indicate their level of perceptions towards all variables as shown in Table 4.11.

Table 4.11

Level of Perceptions

Range of mean value	Category
1.00 to 2.25	Low
2.26 to 3.75	Moderate
3.76 to 5.00	High

a. Level of psychological well-being

Table 4.12

Mean scores of psychological well-being

Item	Questions	Mean	SD	Level
PWB1	I lost much sleep over worry.	2.75	1.09	Moderate
PWB2	I felt constantly under strain.	2.85	0.98	Moderate
PWB3	I felt I couldn't overcome my difficulties.	2.47	0.99	Moderate
PWB4	I felt unhappy or depressed.	2.39	0.99	Moderate
PWB5	I lost confidence in myself.	2.14	1.02	Low
PWB6	I thought of myself as a worthless person.	1.83	1.09	Low
PWB7	I felt capable of making decisions about things.	3.71	1.03	Moderate
PWB8	I was able to enjoy my normal day-to-day activities.	3.69	1.04	Moderate
PWB9	I was able to face up to problems.	3.66	0.98	Moderate
PWB10	I felt reasonably happy, all things considered.	**3.72**	1.01	Moderate

Table 4.12 shows the mean scores of all the variables that construct the psychological well-being factor. The means for this factor ranging from the

lowest score 1.83 represents item PWB6 *"I thought of myself as a worthless person"* to the highest score 3.72 which signifies item PWB10 *"I felt reasonably happy, all things considered"*. The findings pointed out, only two variables have lowest mean score which are, item PWB5 and PWB6. Overall found that most of the variables have moderate mean score above 2.26.

Therefore, only a few respondents have low level of psychological well-being, however in contrary, most respondents have moderate level of psychological well-being.

b. Level of work stress

Table 4.13

Mean scores of work stress

Item	Questions	Mean	SD	Level
WS1	I have always feel unsecure of my work	2.41	1.03	Moderate
WS2	My jobs require high demand of performance	3.61	1.13	Moderate
WS3	I am tired of the expansion and changing of technology at my workplace	2.32	1.13	Moderate
WS4	I don 't like my workplace culture	2.36	1.25	Moderate
WS5	My jobs require me to work long hours	3.00	1.27	Moderate

WS6	There are conflicts of role in my jobs at my workplace	2.75	1.09	Moderate
WS7	I am always expose to physical bazard at my workplace	2.03	1.17	Low
WS8	I have interpersonal conflicts with my co-workes and / or supervisors	2.09	1.11	Low
WS9	I am always deal with difficult people such as client, subordinate, superior and / or colleagues at my workplace	**3.05**	1.17	Moderate
WS10	I fell overwork and tide to meet my jobs deadline	2.81	1.20	Moderate

Table 4.13 shows the mean scores of all the variables that construct the work stress factor. The means for this factor ranging from the lowest score 2.03 represents item WS7 *"I am always expose to physical bazard at my workplace"* to the highest score 3.05 which signifies item WS9 *"I am always deal with difficult people such as client, subordinate, superior and / or colleagues at my workplace"*. The findings pointed out, only two variables have lowest mean score which are, item WS7 and WS8. Overall found that most of the variables have moderate mean score above 2.26.

Therefore, only a few respondents have low level of work stress and most respondents have moderate level of work stress and agree that work pressure has affected them.

c. Level of family stress

Table 4.14

Mean scores of family stress

Item	Questions	Mean	SD	Level
FMS1	I have conflict with my spouse.	1.90	1.07	Low
FMS2	I am burden with household work.	2.26	1.15	Moderate
FMS3	I have personal health problem.	2.01	1.14	Low
FMS4	I have to take care of my family member health problems.	2.69	1.33	Moderate
FMS5	I have difficulty due to no babysitters.	1.57	1.01	Low
FMS6	I have too much debt and bills to pay.	2.50	1.28	Moderate
FMS7	I and my husband / my wife often quarrel about my excessive involvement in work.	1.63	1.01	Low
FMS8	My neighbourhood is disgusting and unfriendly.	1.67	0.97	Low
FMS9	My time spent with family members is not enough.	2.71	1.23	Moderate
FMS10	My money and my salary not enough.	**3.33**	1.30	Moderate

Table 4.14 shows the mean scores of all the variables that construct the family stress factor. The means for this factor ranging from the lowest score from the

lowest score 1.57 represents item FMS5 *"I have difficulty due to no babysitters."* to the highest score 3.33 which signifies item FMS10 *"My money and my salary not enough."*. The findings pointed out, five variables have lowest mean score which are, items FMS1, FMS3, FMS5, FMS7 and FMS8. While the rest, found most of the variables have moderate mean score above 2.26.

Therefore, it can be concluded that 50% of the respondents have low level as well as have moderate level of family stress.

d. Level of financial stress

Table 4.15

Mean scores of financial stress

Item	Questions	Mean	SD	Level
FS1	The increase in tuition fees burden the students.	**3.79**	1.07	High
FS2	I have to go through the loan application process with the Financial Institution / Bank to finance my study.	3.19	1.29	Moderate
FS3	Financial Institute/ Bank charged high interest on study loans.	3.49	1.16	Moderate
FS4	I have to repay my education loans to banks within a relatively long period of time.	3.45	1.35	Moderate

FS5	Using my savings / EPF to finance my tuition fees as no facility sponsorship from my employer and failure process of study loans from bank.	3.18	1.35	Moderate
FS6	My financial is not sufficient to finance study fees and support family.	3.53	1.17	Moderate
FS7	I was plagued by personal debt around me which comprises of debt to pay to friends, relative or to other individuals.	2.56	1.26	Moderate
FS8	I have high commitment for family obligations.	3.48	1.11	Moderate
FS9	My income is not enough to cover the high cost of living.	3.74	1.17	Moderate
FS10	I have to do other part-time job to supplement my income.	2.99	1.42	Moderate

Table 4.15 shows the mean scores of all the variables that construct the financial stress factor. The means for this factor ranging from the lowest score 2.56 represents item FS7 *"I was plagued by personal debt around me which comprises of debt to pay to friends, relative or to other individuals."* to the highest score 3.79 which signifies item FS1 *"The increase in tuition fees burden the students"*. The findings pointed out that most of the variables have moderate mean score above 2.26 and only one variable has highest mean score which is, item FS1.

Therefore, it can be concluded that most of the respondents have moderate level of financial stress.

e. Level of academic stress

Table 4.16

Mean scores of academic stress

Item	Questions	Mean	SD	Level
AS1	Lecturers make too many extra demands on students.	2.64	1.04	Moderate
AS2	Lecturers do not have enough knowledge on the subjects taught.	2.19	0.93	Low
AS3	Poor interest in some subjects.	2.71	1.06	Moderate
AS4	Difficulty in remembering all that is studied.	3.26	0.99	Moderate
AS5	Worrying about the examinations.	3.81	1.01	High
AS6	Worry about results after examinations.	**3.90**	1.06	High
AS7	Hesitate to ask the lecturer for detailed explanation of the subject being taught	2.78	1.13	Moderate
AS8	Not knowing how to prepare for the examinations.	2.83	1.08	Moderate
AS9	Lack of confidence in the class.	2.57	1.04	Moderate
AS10	Exam papers are tough and too challenging	3.17	1.01	Moderate

AS11	Unable to complete the assignment in time.	2.81	1.13	Moderate
AS12	No enough discussion in the subject taught between students and lecturer in the class.	2.95	1.00	Moderate
AS13	Lack of mutual help among classmates.	2.83	0.99	Moderate
AS14	Difficulty in public speaking during group or individual paperwork presentation.	2.81	1.09	Moderate
AS15	Examination syllabus is too heavy in some subjects.	3.04	1.00	Moderate
AS16	Unable to understand the subjects taught.	2.71	0.95	Moderate

Table 4.16 shows the mean scores of all the variables that construct the academic stress factor. The means for this factor ranging from the lowest score 2.19 represents item AS2 *"Lecturers do not have enough knowledge on the subjects taught."* to the highest score 3.90 which signifies item AS6 *"Worry about results after examinations".* The findings pointed out, one variable has lowest mean score which is, item AS2 and two variables have highest mean score which are, items AS5 and AS6. While the rest, found most of the variables have moderate mean score above 2.26.

Therefore, it can be concluded that most of the respondents have moderate level of academic stress and only some experienced low level of academic stress.

f. Level of self-efficacy

Table 4.17: Mean scores of self-efficacy

Item	Questions	Mean	SD	Level
SE1	I can always manage to solve difficult problems if I try hard enough	**4.04**	0.78	High
SE2	If someone opposes me, I can find the means and ways to get what I want.	3.86	0.73	High
SE3	It is easy for me to stick to my aims an accomplish my goals.	3.85	0.80	High
SE4	I am confident that I could deal efficiently with unexpected events.	3.76	0.86	High
SE5	Thanks to my resourcefulness, I know how to handle unforeseen situations.	3.75	0.83	Moderate
SE6	I can solve most problems if I invest the necessary effort.	3.99	0.84	High
SE7	I can remain calm when facing difficulties because I can rely on my coping abilities.	3.73	0.89	Moderate
SE8	When I am confronted with a problem, I can usually find several solutions.	3.80	0.80	High
SE9	If I am in trouble, I can usually think of a solution	3.80	0.79	High
SE10	I can usually handle whatever comes my way	3.79	0.85	High

Table 4.17 shows the mean scores of all the variables that construct the self-efficacy factor. The means for this factor ranging from the lowest score 3.73 represents item SE7 *"I can remain calm when facing difficulties because I can rely on my coping abilities"* to the highest score 4.04 which signifies item SE1 *"I can always manage to solve difficult problems if I try hard enough".* The findings pointed out, most of the variables have highest mean score above 3.76 and only two variables have moderate mean score which are, items SE5 and SE7.

Therefore, it can be concluded that most of the respondents response have high level of self-efficacy and able to cope stress factor.

4.5 INFERENTIAL ANALYSIS

Inferential statistical methods are implemented to test the six (6) hypotheses which have been proposed. The correlation analysis is a popular technique that commonly used to measure and determine the relationship between variables. The Pearson correlation is used to test and measure for the five hypotheses which started from no.1 till no.5. Whereas the hypothesis no.6 is tested by the multiple regression.

4.5.1 The analysis of Pearson Correlation

The objective of implement Pearson Correlation is to measure the strength of relationship and the influence of five stress factors i.e. work stress, family stress, academic stress, financial stress and self-efficacy on the psychological well-being. The five (5) hypotheses which started from no.1 till no.5 was tested by the Pearson correlation. The test result is illustrated in appendix C9.

Hypothesis 1

Hypothesis 1 is stated in the null and alternate form as follows:

Ho1: Work stress has no relationship on psychological well-being.

Ha1: Work stress has relationship on psychological well-being.

The output of analysis is illustrated in Table 4.18.

Table 4.18: Correlation between work stress and psychological well-being

			Score_Total Work Stress	Score_Total psychological well-being
Score_Total Work Stress		Pearson Correlation	1	.499**
		Sig. (2-tailed)		.000
		N	150	150

**. Correlation is significant at the 0.01 level (2-tailed).

The output of analysis indicates work stress has relationship on psychological well-being. The value of r 0.499 for the correlation indicates that exists a moderate relationship between variables. Therefore, Ho1 is rejected and Ha1 accepted.

Hypothesis 2

Hypothesis 2 is stated in the null and alternate form as follows:

Ho2. Family stress has no relationship on psychological well-being.

Ha2. Family stress has relationship on psychological well-being.

The output of analysis is illustrated in Table 4.19.

Table 4.19: Correlation between family stress and psychological well-being

		Score_Total Family Stress	Score_Total psychological well-being
Score_Total Family Stress	Pearson Correlation	1	.418**
	Sig. (2-tailed)		.000
	N	150	150

**. Correlation is significant at the 0.01 level (2-tailed).

The output of analysis indicates family stress has relationship on psychological well-being. The value of r 0.418 for the correlation indicates that exists a moderate relationship between variables. Therefore, Ho2 is rejected and Ha2 accepted.

Hypothesis 3

Hypothesis 3 is stated in the null and alternate form as follows:

Ho3. Academic stress has no relationship on psychological well-being.

Ha3. Academic stress has relationship on psychological well-being.

The output of analysis is illustrated in Table 4.20.

Table 4.20: Correlation between academic stress and psychological well-being

		Score_Total Academic Stress	Score_Total psychological well-being
Score_Total Academic Stress	Pearson Correlation	1	.287**
	Sig. (2-tailed)		.000
	N	150	150

**. Correlation is significant at the 0.01 level (2-tailed).

The output of analysis indicates academic stress has relationship on psychological well-being. The value of r 0.287 for the correlation indicates that exists a low relationship between variables. Therefore, Ho3 is rejected and Ha3 accepted.

Hypothesis 4

Hypothesis 4 is stated in the null and alternate form as follows:

Ho4. Financial stress has no relationship on psychological well-being.

Ha4. Financial stress has relationship on psychological well-being.

The output of analysis is illustrated in Table 4.21.

Table 4.21: Correlation between financial stress and psychological well-being

		Score_Total Financial Stress	Score_Total psychological well-being
Score_Total Financial Stress	Pearson Correlation	1	.323**
	Sig. (2-tailed)		.000
	N	150	150

**. Correlation is significant at the 0.01 level (2-tailed).

The output of analysis indicates financial stress has relationship on psychological well-being. The value of r 0.323 for the correlation indicates that exists a moderate relationship between variables. Therefore, Ho4 is rejected and Ha4 accepted.

Hypothesis 5

Hypothesis 5 is stated in the null and alternate form as follows:

Ho5. Self-efficacy has no relationship on psychological well-being.

Ha5. Self-efficacy has relationship on psychological well-being.

The output of analysis is illustrated in Table 4.22.

Table 4.22: Correlation between self-efficacy and psychological well-being

		Score_Total Self-efficacy	Score_Total psychological well-being
Score_Total Self-efficacy	Pearson Correlation	1	-.148
	Sig. (2-tailed)		.070
	N	150	150

**. Correlation is significant at the 0.01 level (2-tailed).

The output of analysis indicates there is not significant correlated between variables as the value of p 0.07 < 0.05. The negative value of r -0.148 for the correlation indicates that self-efficacy has a low relationship and a negative correlation on psychological well-being. Therefore, we can assume that there is a negative and no significant correlation between the two variables as the value of r -0.148 and the value of p > -0.05. Means that with low levels of self-efficacy associated psychological well-being. Therefore, Ho5 is accepted and Ha5 rejected.

4.5.2 The Analysis of Multiple Regression

The hypothesis no.6 is tested by the multiple regression. The implementation of multiple regression analysis is to indicate how much variance in the dependent variable explained by independent variables. Besides, the analysis of multiple regression can verify which one among independent variables that most influential on the dependent variable.

Hypothesis 6

Hypothesis 6 is stated in the null and alternate form as follows:

Ho6. Dimensions of stress factors have no influence on psychological well-being.

Ha6. Dimensions of stress factors have influence on psychological well-being.

The output of analysis is illustrated in Table 4.23.

Table 4.23: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.549[a]	.301	.277	4.46834	.301	12.416	5	144	.000

a. Predictors: (Constant), Score_Total Self-efficacy , Score_Total Financial Stress, Score_Total Work Stress, Score_Total Family Stress, Score_Total Academic Stress.

b. Dependent Variable: Score_Total psychological well-being

The value of R = 0.549 as illustrated in table 4.23, represent the value of correlation between the five independent variables with the dependent variable. While the value of R Square = 0.301 express 30.1% of the variance in the dependent variable are explained by the variance in the five independent variables.

Table 4.24: Multiple regression analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	22.832	3.480		6.561	.000
	Score_Total Work Stress	.272	.062	.398	4.395	.000
	Score_Total Family Stress	.141	.068	.185	2.084	.039
	Score_Total Academic Stress	-.057	.049	-.111	-1.178	.241
	Score_Total Financial Stress	.081	.056	.120	1.432	.154
	Score_Total Self-efficacy	-.103	.063	-.124	-1.630	.105

a. Dependent Variable: Score_Total psychological well-being

Adjusted R2 = .301, F = 12.416, p = 0.05.

The output of the multiple regression analysis as illustrated in table 4.24 indicates the dimensions of five stress factors are significant as the value of $p < 0.05$ and the value of $F = 12.416$. Yet the study also indicates only two (2) dimensional of stress factors are significant as their p-value are less than 0.05, i.e. work stress and family stress. Whereas another three dimensions, i.e. academic stress, financial stress and self-efficacy are found not significant with psychological well-being as their p-value are more than 0.05.

From the above output, the model for five (5) independent variables and the equation of regression can be illustrated as follows;

$$\mathbf{Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5}$$

$$\mathbf{Y = 22.832 + 0.272X_1 + 0.141X_2 - 0.057X_3 + 0.081X_4 - 0.103X_5}$$

The output of multiple regression analysis indicates that only two dimensions of stress factors, i.e. work stress and family stress have influence on psychological well-being. Therefore, Ho6 is rejected and Ha6 is accepted.

4.6 SUMMARY OF CHAPTER FOUR

In the chapter 4, the researcher presented the finding of the study by explaining and elaborating the output of SPSS' test results for the six hypotheses tested. The output of the finding is illustrated in table 4.25. Details of the explanation of the output of test results can be referred to appendix C9. The following chapter will discuss further on the findings and the recommendations on the subject in more specific.

Table 4.25: Summary of findings

Hypotheses		Significance	Conclusion
Ho1:	Work stress has no relationship on psychological well-being.	Substantiated.	Reject Ho.
Ho2:	Family stress has no relationship on psychological well-being.	Substantiated.	Reject Ho.
Ho3:	Academic stress has no relationship on psychological well-being.	Substantiated.	Reject Ho.
Ho4:	Financial stress has no relationship on psychological well-being.	Substantiated.	Reject Ho.
Ho5:	Self-efficacy has no relationship on psychological well-being.	Not substantiated.	Accept Ho.
Ho6:	Dimensions of stress factors have no influence on psychological well-being.	Substantiated.	Reject Ho.

CHAPTER 5

DISCUSSION, RECOMMENDATION AND CONCLUSION

5.0 INTRODUCTION

The chapter 5 is more focussing on discussion on the finding of the study, a comparison of the finding with the previous studies, the implications of the decisions and recommendations for future study.

5.1 QUANTITATIVE APPROACH

5.1.1 The Relationship of Work Stress on Psychological Well-Being

The Pearson correlation result shows that the work stress is significantly correlated with the psychological well-being. The correlation values of r = 0.499 indicates that work stress has relationship on psychological well-being and exist a positive moderate relationship between them. The finding of this study is contrast with the previous study, Nor Azimah and Saharudin (2011) in which there was no significant relationship between those mentioned variables. But this finding is significantly similar with previous researchers i.e. Lambert (1993) and Cochran (2001). According to Lambert (1993) in his findings stated that the cultural diversity of work such as requires more hours for stay back at workplace, flexible

working time and high patience to deal with the diversity of other roles have influenced the pressure among part-time students. Whereas Cochran (2001) stated that part-time students are more prone to excessive stress as compared with full-time students. The results of this study are consistent with and supported by previous studies that explained the ability of individual to deal with work stress depends on his or her perception, experience and personality. The researchers found that stress at workplace may contribute a positive impact of the achievement to productivity and personal interests of individuals. Nevertheless work stress can also impact negatively on the individual if the burden of work stress make the particular goals is too hard to be accomplished.

5.1.2 The Relationship of Family Stress on Psychological Well-Being

The result of Pearson correlation indicates that the family stress is significantly correlated with the psychological well-being. The correlation values of r = 0.418 indicates that family stress has relationship on psychological well-being and exist a positive moderate relationship between them. The finding of this study is significant with the study conducted by Nor Azimah and Saharudin (2011) in which the correlation r values was 0.334. Based on the results of the study, showed that the relationship of family stress has contributed to the psychological well-being among part-time students. The result is consistent and supported the literature review which has clarified that family stress can influence students' psychological well-being condition.

Therefore, it can be concluded that the effect of family stress often associated with psychological well-being. This assertion is supported by Pearlin et al. (2005) which states that the conflict between individuals is the primary cause of family stress attributed by the need to balance the demands of family, excessive workloads and the need to balance academic demands can relationship and contribute to family stress. Besides that, other factors such as caring disabled or sick of family members and aging parents and caring disabled family members are also affecting to the psychological of individuals (Gray, 2002). All these factors mentioned are influencing the psychological of part-time students.

5.1.3 The Relationship of Academic Stress on Psychological Well-Being

The result of Pearson correlation indicates that the academic stress is significantly correlated with the psychological well-being. The correlation values of r = 0. 287 explains that family stress has relationship on psychological well-being and exists a low relationship between them. The output of this study are consistent with previous studies conducted by Alzaeem et al. (2010) where they found a exists positive correlation these mentioned variables. Therefore, it can be concluded that the effect of influences academic stress often associated with psychological well-being among students. The result of this study is consistent and supporting related literatures review of the study which has clarified that family stress can influence students' psychological well-being condition. It can be seen that the

academic stress can affect the psychological, mental and physical health condition on a student. The academic challenges are very stressful and different students respond mentally to such pressures differently. The challenges and demands in an academic environment are very tough and the reaction of the students are seen vary to deal with such pressure.

5.1.4 The Relationship of Financial Stress on Psychological Well-Being

The result of Pearson correlation indicates the financial stress is significantly correlated with the psychological well-being. The correlation values of r = 0.323 indicates that financial stress has relationship on psychological well-being and exist a positive moderate relationship between them. The result of the study is viewed in line with the previous finding conducted by Kate Trombitas (2012) in which the thirty four percent (34%) of respondents had given a feedback that stress in finance had affected their performance in academic as well as influencing their psychological well-being. The result is consistent and supported the literature review which has clarified that financial stress can influence the psychological well-being among part-time students. Therefore, it can be concluded that financial stress can influence on and lead to psychological and emotional effects among students.

5.1.5 The Relationship of Self-Efficacy on Psychological Well-Being

The Pearson correlation result of the analysis shows that no significant correlated between variables as the value of p 0.07 < 0.05. The negative value of r, - 0.148 for the correlation indicates that self-efficacy has a low relationship and a negative correlation on psychological well-being. Therefore, we can assume that there is a negative and no significant correlation exist between the two variables as the value of r - 0.148 and the value of p > -0.05. The finding of this study is significant with the study conducted by Nor Azimah and Saharudin (2011) in which the correlation between those mentioned variables was negative (-0.389) and the results of multiple regressions analysis also indicated a negative correlation between variables as the value of standardized coefficients beta was -.352. With this we can assume that the decreases of self-efficacy would influence the increase level of stress and thus can affects on psychological among students. But the finding of this study is contrast with the study conducted by Shamsul Siddiqui (2015) about the impact of self-efficacy on psychological distress among university students where exist significant correlation between both variables. The result is consistent and supported the literature review which has clarified the level of self-efficacy will influence the psychological well-being.

Therefore, we may conclude that self-efficacy has a significant relationship on as well as enhancing psychological well-being of part-time students. The level of self-efficacy influences the level of involvement in live. When the levels of self-

efficacy decreased thus the psychological well-being also decreased. Conversely, when the levels of self-efficacy increased thus psychological well-being also increased.

5.1.6 The Influence of Stress Factors on Psychological Well-Being

The output of multiple regression analysis clearly indicates only two dimensions of stress factors are significantly influence on psychological well-being i.e. work stress and family stress as the value of p are less than 0.05 ($p < 0.05$) or 5% of 95% at level of confidence. The result of analysis found that only 30.1% of the variance in the psychological well-being are explained by the variance of the five independent variables. The analysis of regression indicates the dimensions of five stress factors are significant as the value of $p < 0.05$ and the value of $F = 12.416$. Whereas another three dimensions of stress factors, i.e. academic stress, financial stress and self-efficacy are found not significant with psychological well-being as the value of p is more than 0.05 ($p > 0.05$). The finding of this study is contradict with the study conducted by Nor Azimah and Saharudin (2011) and Nor Fauziana and Abdul Manaf (2012) which self-efficacy and family stress were not correlated with psychological well-being. Previous studies had proof that stress factors of work stress, family stress, academic stress, financial stress can lead to poor emotional health to part-time students. Factors of work stress such as high demands and combined with high job insecurity may influence to the increasing of stress and anxiousness (Rodgers, 2004). While academic stress may contribute

a negative impact if not well managed (Stevenson and Harper, 2006). The finding of this study is consistent and supported the literature review which has clarified that stress factors have influence on psychological well-being of part-time students. Therefore, it can be concluded that self-efficacy play a vital role to balance and control stress factors and influence on the psychological well-being of students.

5.2 RECOMMENDATION

i. The academic performance among part-time students can be enhanced if the administration of the university can consider to provide a proper learning facility for students as well as improve the environment of university.

ii. It is recommended that the administration of university should consider to provide psychology services such as psychological counselling to manage the social and academic problems and this can help students to reduce stress. Students need to be involved with activities that are spiritual and physical that can provide internal and external strength. Besides, study and review the method of current learning and academic environments. This all can help students to manage academic stress and related factors.

iii. Open discussion on the stress topics and methods to deal with it in academic environment by holding workshops and invite experts who are skilled in the field of counselling may contribute a positive impact among students.

5.3 RESEARCH LIMITATION

There are some limitations in carrying out this study which should be given attention by researchers for further studies in the future.

i. The challenge of obtaining permission to carry out the study from the administration of university. For instance, delay in obtaining feedback from the university administration.

ii. Respondents did not complete and answer some of the instrument and leave empty. The major problems were mostly respondents unwilling to fill and not taking this as a serious study. Another problem was respondents reluctant to answer with the truth on some parts of questionnaire.

iii. The issue of insufficient sample size for carrying out factor analysis. Field (2005) explained that the minimum sample size required for the implementation of factor analysis is three hundred respondents. In this issue, the researcher took the practical considerations underlying the application of PAF (principal axis factoring) which is method frequently used in carrying factor analysis. According to Coakes et al. (2010), the

minimum sample size of 100 respondents will be acceptable but sample sizes of 200+ are preferable.

iv. The limitation ability of researcher to analyze and interpret the statistical results and took times to understand and operate the SPSS operation without any assistance from the expert person. The understanding was only through reading reference book texts and review previous studies.

v. The study was only conducted at three universities in Klang Valley, i.e. UUMKL, OUM and MSU. Therefore, the finding of this study may not represent or reflect the overall of part-time students at all universities throughout Malaysia. For instance, some of questionnaires were only distributed to selected students and faculty related. Consequently, the data gathered did not reflect the real condition of stressor factors studied from the perspective of different students and the faculty.

5.4 FUTURE RESEARCH

The reliability and validity of the instruments for this study should be reviewed for future research before adopted them as to conform to the selected title, objectives, research question, problem statement and hypothesis. For instance, the number of questionnaires in the relevant instruments should be reviewed and evaluated to avoid becoming redundant and overlapping and not getting a response from the respondent.

In addition, the researchers suggested this study can be extended by other researchers and expanded to other new stress factors and more focus given to part-time students at public and private university.

5.5 CONCLUSION

The study found that work stress and family stress have a relationship on psychological well-being and influence the stress level among part-time students compared with other stress factors mentioned in this study. Sharing time between the commitment to employment and learning would normally influence and interfere with the psychological well-being among part-time students. Students often have a dilemma in themselves when faced with the pressure obtain high performance in a job or meet the key performance index (KPI) and get excellent results in their studies at the university. Students with high level of self-efficacy may control the stress level as well as increase their psychological well-being. It can be concluded the work stress does not much influence the psychological well-being among part-time students compared with family stress due to offset by monthly salary or other rewards. However, family stress can influence on psychological well-being when dealing with family member demands and problems. Academic stress and financial stress have always been an issue among part-time students and previous studies found they have a relationship and influence on psychological well-being and significantly correlated to academic achievement.

Relatively, the finding of this study showed that self-efficacy has a significant negative relationship with psychological well-being despite a weak negative correlation. We found that the self-efficacy was influenced by emotions and this is evidenced from the questionnaire responses conducted. The emotional factor in self-efficacy shows that part-time students can overcome any obstacles of other stress factors and handle their psychological. The finding of the study has given an idea on the need of redesigning stress factors interventions that affect to students psychology. Although previous studies shows that part-time students were in moderate levels of stress, Therefore, it is suggested that related study would be conducted in Malaysia from time to time. This is important for the discovery of the latest state of new sources of stress factors that impact on psychological well-being among part-time students.

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APPENDIX A

Dear Sir/Madam,

STUDY ON STRESS FACTORS AMONG PART-TIME STUDENTS IN UNIVERSITY

I refer you to the above.

My name is Amir Shaaban, a UUM post-graduate student. I am carrying out a research project on evaluation the factors of stress that influence part-time students in universities and its relationships to their psychological well-being status. This research project is supervised by Dr. Jasmani binti Mohd Yunus (UUM).

The questionnaire contains 76 questions and can be completed in about 10 to 15 minutes. Your participation is on a voluntary basis and you may withdraw at any time without consequence. Your individual responses will be kept confidential and are numbered to keep materials together.

I would like to thank you in advance for participating in my research project.

Yours sincerely,

Amir Shaaban
Msc. Management
Universiti Utara Malaysia
Kuala Lumpur Campus

APPENDIX A

UNIVERSITI UTARA MALAYSIA

QUESTIONNAIRE

SOAL SELIDIK

The purpose of the study is to evaluate the factors of stress that influence part-time students in university and its relationships to their psychological well-being status.

Tujuan kajian ini adalah untuk membuat penilaian faktor-faktor tekanan yang mempengaruhi pelajar-pelajar separuh masa di universiti dan hubungannya dengan status kesejahteraan psikologi mereka.

The questionnaire should take about 10 minutes to complete. Your response is very important to this study and will be kept strictly confidential. Please return the completed questionnaire at your earliest convenience.

Soal selidik ini akan mengambil masa lebih kurang 10 minit. Kerjasama anda amat dihargai untuk kajian kami. Segala maklumat anda adalah sulit dan hanya untuk tujuan kajian. Sila kembalikan borang soal selidik yang telah dijawap dan dilengkapkan.

Amir Bin Shaaban

Master of Science Management

Universiti Utara Malaysia, Kuala Lumpur Campus

41-3, Jalan Raja Muda Abdul Aziz

50300 Kuala Lumpur

APPENDIX B1

SECTION A: SOCIO-DEMOGRAPHIC INFORMATION
[BAHAGIAN A: MAKLUMAT SOSIO-DEMOGRAFI]

Please answer/ tick (√) only the box applicable.
[Sila jawab/ tandakan (√) dalam kotak yang berkenaan sahaja.]

1. **Gender** *[Jantina]*

☐ **Male** *[Lelaki]*

☐ **Female** *[Perempuan]*

2. **Age** *[Umur]*

☐ **18-29 years [1]** *[18-29 tahun]*

☐ **30-39 years [2]** *[30-39 tahun]*

☐ **40 and above [3]** *[40 tahun dan keatqs]*

3. **Marital status** *[Status perkahwinan]*

☐ **Single [1]** *[Belum berkahwin]*

☐ **Married [2]** *[Berkahwin]*

☐ **Divorced [3]** *[Bercerai]*

4. **Race** *[Bangsa]*

☐ **Malay [1]** *[Melayu]*

☐ **Chinese [2]** *[Cina]*

☐ **Indian [3]** *[India]*

☐ **Others. Please indicate: [4]** *[Lain-lain. Sila nyatakan:]*

5. **Religion** *[Agama]*

☐ **Islam [1]** *[*Islam*]*

☐ **Christian [2]** *[*Kristian*]*

☐ **Hindu [3]** *[Hindu]*

☐ **Buddha [4]** *[*Buddha*]*

☐ **Others. Please indicate: [5]** *[Lain-lain. Sila nyatakan:]*

6. **Level of academic** *[Tahap akademik]*

☐	**SPM [1]**	☐	**Degree [4]** *[Ijazah]*
☐	**STPM [2]**	☐	**Masters [5]** *[Sarjana]*
☐	**Diploma [3]**	☐	**PhD. [6]** *[PhD.]*

7. **The programme you are currently pursuing.** *[Program yang anda sedang ikuti]*

☐	**Diploma [1]**	☐	**Masters [3]** *[Sarjana]*
☐	**Degree [2]** *[Ijazah]*	☐	**PhD. [4]** *[PhD.]*

8. **Your employment status.** *[Status pekerjaan anda]*

☐	**Working [1]** *[Berkerja]*	☐	**Entrepreneur [3]** *[Usahawan]*
☐	**Unemployed [2]** *[Penganggur]*	☐	**Pensioner [4]** *[Bersara]*

9. **Income group.** *[Kumpulan pendapatan]*

☐	**RM1000 - RM2000 [1]**	☐	**RM4000 – RM5000 [4]**
☐	**RM2000 – RM3000 [2]**	☐	**RM5000 and above [5]**
☐	**RM3000 – RM4000 [3]**		

10. **Source of funding your studies.** *[Sumber pembiayaan pengajian anda]*

☐	**Self-paying [1]** *[Sendiri]*	☐	**EPF withdrawal [4]** *[Pengeluaran KWSP]*
☐	**Bank loan [2]** *[Pinjaman dari bank]*	☐	**Employer [5]** *[majikan]*
☐	**PTPTN / HRDF [3]**	☐	**Others. Please indicate: [6]** *[lain-lain. Sila nyatakan]*

Thank you very much for your precious time spent answering the questionnaire.

APPENDIX B2

SECTION B: PSYCHOLOGICAL WELL-BEING
[BAHAGIAN B: KESEJAHTERAAN PSIKOLOGI]

Please read each statement carefully and for each statement, circle the number which fits your best according to the following scales:
[Sila baca setiap kenyataan dengan teliti dan bagi setiap pernyataan, bulatkan nombor yang sesuai yang terbaik mengikut skala berikut:]

1	2	3	4	5
Never *[Tidak pernah]*	**Rarely** *[Jarang-jarang]*	**Sometimes** *[Kadang-kadang]*	**Frequently** *[Kerap]*	**Very frequently** *[Sangat kerap]*

No.	Statement *[Pernyataan]*	Scale *[Skala]*				
		1	2	3	4	5
1.	**I lost much sleep over worry.** *[Saya tidak tidur kerana risau.]*	1	2	3	4	5
2.	**I felt constantly under strain.** *[Saya sentiasa berada dalam tekanan.]*	1	2	3	4	5
3.	**I felt I couldn't overcome my difficulties.** *[Saya rasa saya tidak boleh mengatasi kesusahan saya.]*	1	2	3	4	5
4.	**I felt unhappy or depressed.** *[Saya merasa tidak gembira atau muram.]*	1	2	3	4	5
5.	**I lost confidence in myself.** *[Saya hilang keyakinan diri.]*	1	2	3	4	5
6.	**I thought of myself as a worthless person.** *[Saya terfikir bahawa diri saya adalah seorang yang tidak berguna.]*	1	2	3	4	5

No.	Statement *[Pernyataan]*	Scale *[Skala]*				
		1	**2**	**3**	**4**	**5**
7.	**I felt capable of making decisions about things.** *[Saya rasa saya mampu membuat keputusan mengenai sesuatu.]*	**1**	**2**	**3**	**4**	**5**
8.	**I was able to enjoy my normal day-to-day activities.** *[Saya boleh menikmati aktiviti harian saya.]*	**1**	**2**	**3**	**4**	**5**
9.	**I was able to face up to problems.** *[Saya mampu menghadapi masalah.]*	**1**	**2**	**3**	**4**	**5**
10.	**I felt reasonably happy, all things considered.** *[Saya merasa agak gembira, semua perkara telah diambil kira.]*	**1**	**2**	**3**	**4**	**5**

Thank you very much for your precious time spent answering the questionnaire

APPENDIX B3

SECTION C: WORK STRESS

[BAHAGIAN C: TEKANAN KERJA]

Please read each statement carefully and for each statement, circle the number which fits your best according to the following scales:

[Sila baca setiap kenyataan dengan teliti dan bagi setiap pernyataan, bulatkan nombor yang sesuai yang terbaik mengikut skala berikut:]

1	2	3	4	5
Never at all *[Tidak pernah]*	**Almost Never** *[Hampir tidak pernah]*	**Sometimes** *[Kadang-kadang]*	**Fairly Often** *[Agak kerap]*	**Very Often** *[Sangat kerap]*

No	Statement *[Pernyataan]*	Scale *[Skala]*				
1.	**I have always feel unsecure of my work.** *[Saya sentiasa berasa tidak terjamin kepada perkerjaan saya.]*	**1**	**2**	**3**	**4**	**5**
2.	**My jobs require high demand of performance.** *[pekerjaan saya memerlukan prestasi permintaan yang tinggi.]*	**1**	**2**	**3**	**4**	**5**
3.	**I am tired of the expansion and changing of technology at my workplace.** *[Saya bosan dengan perkembangan dan perubahan teknologi di tempat kerja saya.]*	**1**	**2**	**3**	**4**	**5**
4.	**I don 't like my workplace culture.** *[Saya tidak suka budaya di tempat kerja saya.]*	**1**	**2**	**3**	**4**	**5**
5.	**My jobs require me to work long hours.** *[Pekerjaan saya memerlukan saya bekerja lebih masa.]*	**1**	**2**	**3**	**4**	**5**

No	Statement *[Pernyataan]*	Scale *[Skala]*				
6.	**There are conflicts of role in my jobs at my workplace.** *[Terdapat konflik peranan dalam pekerjaan saya di tempat kerja.]*	**1**	**2**	**3**	**4**	**5**
7.	**I am always expose to physically dangerous at my workplace.** *[Saya sentiasa terdedah kepada bahaya secara fizikal di tempat kerja saya.]*	**1**	**2**	**3**	**4**	**5**
8.	**I have interpersonal conflicts with my co-workers, subordinate and supervisors.** *[Saya mempunyai konflik interpersonal dengan rakan sekerja saya, orang bawahan dan penyelia.]*	**1**	**2**	**3**	**4**	**5**
9.	**I am always deal with difficult people such as client, subordinate, supervisors and colleagues at my workplace.** *[Saya sentiasa berurusan dengan orang yang sukar seperti pelanggan, orang bawahan, penyelia dan rakan-rakan di tempat kerja saya.]*	**1**	**2**	**3**	**4**	**5**
10.	**I fell overwork and tide to meet my jobs deadline.** *[Saya merasakan lebihan kerja/bebanan kerja dan terikat untuk memenuhi tarikh akhir menyiapkan tugasan pekerjaan.]*	**1**	**2**	**3**	**4**	**5**

Thank you very much for your precious time spent answering the questionnaire**.**

APPENDIX B4

SECTION D : FAMILY STRESS

[BAHAGIAN D: TEKANAN KELUARGA]

Please read each statement carefully and for each statement, circle the number which fits your best according to the following scales:

[Sila baca setiap kenyataan dengan teliti dan bagi setiap pernyataan, bulatkan nombor yang sesuai yang terbaik mengikut skala berikut:]

1	2	3	4	5
Never at all *[Tidak pernah]*	**Almost Never** *[Hampir tidak pernah]*	**Sometimes** *[Kadang-kadang]*	**Fairly Often** *[Agak kerap]*	**Very Often** *[Sangat kerap]*

No	Statement *[Pernyataan]*	Scale *[Skala]*				
1.	**I have conflict with my spouse.** *[Saya mempunyai konflik dengan pasangan saya.]*	1	2	3	4	5
2.	**I am burden with household work.** *[Saya dibebani dengan kerja di rumah.]*	1	2	3	4	5
3.	**I have personal health problem.** *[Saya mempunyai masalah kesihatan.]*	1	2	3	4	5
4.	**I have to take care of my family member health problems.** *[Saya perlu menjaga masalah kesihatan ahli keluarga saya.]*	1	2	3	4	5
5.	**I have difficulty due to no babysitters.** *[Saya mengalami kesukaran kerana tiada pengasuh anak]*	1	2	3	4	5
6.	**I have too much debt and bills to pay.** *[Saya mempunyai banyak hutang dan bil untuk dibayar.]*	1	2	3	4	5
7.	**I and my husband / my wife often quarrel about my excessive involvement in work.** *[Saya dan suami saya/ isteri saya sering bertengkar tentang penglibatan berlebihan saya dalam kerja.]*	1	2	3	4	5

8.	**My neighbourhood is disgusting and unfriendly.** *[Kawasan kejiranan saya adalah menjijikkan dan tidak mesra]*	**1**	**2**	**3**	**4**	**5**
9.	**My time spent with family members is not enough** *[Masa saya dihabiskan dengan ahli keluarga tidak mencukupi]*	**1**	**2**	**3**	**4**	**5**
10.	**My money and my salary not enough.** *[wang saya dan gaji saya tidak cukup.]*	**1**	**2**	**3**	**4**	**5**

Thank you very much for your precious time spent answering the questionnaire**.**

APPENDIX B5

SECTION E : ACADEMIC STRESS
[BAHAGIAN E : TEKANAN AKADEMIK]

Please read each statement carefully and for each statement, circle the number which fits your best according to the following scales:
[Sila baca setiap kenyataan dengan teliti dan bagi setiap pernyataan, bulatkan nombor yang sesuai yang terbaik mengikut skala berikut:]

1	2	3	4	5
Strongly disagree *[Sangat tidak setuju]*	**Disagree** *[Tidak setuju]*	**Neither agree nor disagree** *[Tidak pasti]*	**Agree** *[Setuju]*	**Strongly agree** *[Sangat setuju]*

No	Statement *[Pernyataan]*	Scale *[Skala]*				
1.	**Lecturers make too many extra demands on students.** *[Pensyarah membuat terlalu banyak permintaan tambahan kepada pelajar.]*	1	2	3	4	5
2.	**Lecturers do not have enough knowledge on the subjects taught.** *[pensyarah tidak mempunyai pengetahuan yang cukup terhadap subjek yang diajar]*	1	2	3	4	5
3.	**Poor interest in some subjects.** *[Kurang minat dalam beberapa mata pelajaran.]*	1	2	3	4	5
4.	**Difficulty in remembering all that is studied.** *[Kesukaran dalam mengingati semua yang dipelajari.]*	1	2	3	4	5
5.	**Worrying about the examinations.** *[Bimbang tentang peperiksaan.]*	1	2	3	4	5
6.	**Worry about results after examinations.** *[Bimbang tentang keputusan selepas peperiksaan.]*	1	2	3	4	5
7.	**Hesitate to ask the lecturer for detailed explanation of the subject being taught** *[Teragak-agak untuk bertanya kepada pensyarah untuk penjelasan terperinci mengenai subjek diajar]*	1	2	3	4	5

8.	**Not knowing how to prepare for the examinations.** *[Tidak tahu bagaimana untuk membuat persediaan bagi peperiksaan.]*	**1**	**2**	**3**	**4**	**5**
9.	**Lack of confidence in the class.** *[Kekurangan keyakinan diri dalam kelas.]*	**1**	**2**	**3**	**4**	**5**
10.	**Exam papers are tough and too challenging** *[kertas peperiksaan yang sukar dan terlalu mencabar]*	**1**	**2**	**3**	**4**	**5**
11.	**Unable to complete the assignment in time.** *[Tidak dapat menyiapkan tugasan dalam masa yang ditetapkan.]*	**1**	**2**	**3**	**4**	**5**
12.	**No enough discussion in the subject taught between students and lecturer in the class.** *[Tiada perbincangan yang cukup dalam mata pelajaran yang diajar di antara pelajar dan pensyarah dalam kelas.]*	**1**	**2**	**3**	**4**	**5**
13.	**Lack of mutual help among classmates.** *[Kekurangan bantuan bersama di kalangan rakan sekelas.]*	**1**	**2**	**3**	**4**	**5**
14.	**Difficulty in public speaking during group or individual paperwork presentation.** *[Kesukaran dalam pengucapan awam semasa persembahan kertas kerja kumpulan atau individu]*	**1**	**2**	**3**	**4**	**5**
15.	**Examination syllabus is too heavy in some subjects.** *[Sukatan peperiksaan terlalu berat dalam beberapa subjek.]*	**1**	**2**	**3**	**4**	**5**
16.	**Unable to understand the subjects taught.** *[Tidak dapat memahami subjek yang diajar]*	**1**	**2**	**3**	**4**	**5**

Thank you very much for your precious time spent answering the questionnaire.

APPENDIX B6

SECTION F: FINANCIAL STRESS

[BAHAGIAN F : TEKANAN KEWANGAN]

Please read each statement carefully and for each statement, circle the number which fits your best according to the following scales:

[Sila baca setiap kenyataan dengan teliti dan bagi setiap pernyataan, bulatkan nombor yang sesuai yang terbaik mengikut skala berikut:]

1	2	3	4	5
Strongly disagree *[Sangat tidak setuju]*	**Disagree** *[Tidak setuju]*	**Neither agree nor disagree** *[Tidak pasti]*	**Agree** *[Setuju]*	**Strongly agree** *[Sangat setuju]*

No	Statement *[Pernyataan]*	Scale *[Skala]*				
1.	**The increase in tuition fees burden the students.** *[Peningkatan yuran pengajian membebankan pelajar.]*	1	2	3	4	5
2.	**I have to go through the loan application process with the Financial Institution / Bank / PTPTN to finance my study.** *[Saya perlu melalui proses permohonan pinjaman dengan Institusi Kewangan / Bank / PTPTN untuk membiayai pengajian saya.]*	1	2	3	4	5
3.	**Financial Institute/ Bank / PTPTN charged high interest on study loans.** *[Institut Kewangan / Bank mengenakan faedah yang tinggi atas pinjaman pelajaran.]*	1	2	3	4	5
4.	**I have to repay my education loans to banks / PTPTN within a relatively long period of time.** *[saya perlu membayar balik pinjaman pelajaran kepada bank / PTPTN dalam tempoh jangka waktu yang agak panjang.]*	1	2	3	4	5
5.	**Using my savings / EPF to finance my tuition fees as no facility sponsorship from my employer and failure process of study loans from bank / PTPTN.** *[Menggunakan simpanan saya / KWSP untuk membiayai yuran pengajian saya kerana tiada penajaan daripada majikan dan kegagalan proses pinjaman daripada bank / PTPTN.]*	1	2	3	4	5

6.	**My financial is not sufficient to finance study fees and support family.** *[Sumber kewangan saya tidak mencukupi untuk membiayai yuran pengajian dan menyara keluarga.]*	**1**	**2**	**3**	**4**	**5**
7.	**I was plagued by personal debt around me which comprises of debt to pay to friends, relative or to other individuals.** *[Saya telah dibelenggu dengan hutang peribadi di sekeliling saya yang terdiri daripada hutang untuk dibayar kepada kawan-kawan, saudara atau kepada individu lain.]*	**1**	**2**	**3**	**4**	**5**
8.	**I have high commitment for family obligations.** *[Saya mempunyai komitmen yang tinggi untuk tanggungjawab keluarga.]*	**1**	**2**	**3**	**4**	**5**
9.	**My income is not enough to cover the high cost of living.** *[Pendapatan saya tidak cukup untuk menampung kos sara hidup yang tinggi.]*	**1**	**2**	**3**	**4**	**5**
10.	**I have to do other part-time job to supplement my income.** *[Saya terpaksa melakukan kerja sambilan lain untuk menambah pendapatan saya.]*	**1**	**2**	**3**	**4**	**5**

Thank you very much for your precious time spent answering the questionnaire

APPENDIX B7

SECTION G: SELF-EFFICACY

[BAHAGIAN G : KEBERKESANAN KENDIRI]

Please read each statement carefully and for each statement, circle the number which fits your best according to the following scales:

[Sila baca setiap kenyataan dengan teliti dan bagi setiap pernyataan, bulatkan nombor yang sesuai yang terbaik mengikut skala berikut:]

1	2	3	4	5
Strongly disagree *[Sangat tidak setuju]*	**Disagree** *[Tidak setuju]*	**Neither agree nor disagree** *[Tidak pasti]*	**Agree** *[Setuju]*	**Strongly agree** *[Sangat setuju]*

No	Statement *[Pernyataan]*	Scale *[Skala]*				
1. 1	**I can always manage to solve difficult problems if I try hard enough.** *[Saya sentiasa boleh berjaya menyelesaikan masalah yang sukar jika saya berusaha mencuba.]*	1	2	3	4	5
2.	**If someone opposes me, I can find the means and ways to get what I want.** *[Jika seseorang menentang saya, saya boleh mencari jalan dan kaedah untuk mendapatkan apa yang saya mahu..]*	1	2	3	4	5
3.	**It is easy for me to stick to my aims and accomplish my goals.** *[Ia adalah mudah bagi saya untuk berpegang kepada keinginan saya dan mencapai matlamat saya.]*	1	2	3	4	5
4.	**I am confident that I could deal efficiently with unexpected events.** *[Saya yakin saya boleh menangani dengan cekap dengan peristiwa yang tidak diduga.]*	1	2	3	4	5
5.	**Thanks to my resourcefulness, I know how to handle unforeseen situations.** *[Terima kasih kepada kepintaran saya, saya tahu bagaimana untuk menangani situasi yang tidak diduga.]*	1	2	3	4	5
6.	**I can solve most problems if I invest the necessary effort.** *[Saya boleh menyelesaikan kebanyakan masalah jika saya melabur usaha yang diperlukan.]*	1	2	3	4	5

7.	**I can remain calm when facing difficulties because I can rely on my coping abilities. [Saya boleh kekal tenang ketika menghadapi masalah kerana saya boleh bergantung kepada kebolehan saya menanganinya.]**	**1**	**2**	**3**	**4**	**5**
8.	**When I am confronted with a problem, I can usually find several solutions. [Apabila saya sedang berhadapan dengan masalah, saya biasanya boleh mencari beberapa penyelesaian.]**	**1**	**2**	**3**	**4**	**5**
9.	**If I am in trouble, I can usually think of a solution. [Jika saya dalam kesusahan, Saya biasanya boleh memikirkan penyelesaiannya.]**	**1**	**2**	**3**	**4**	**5**
10.	**I can usually handle whatever comes my way. [Saya biasanya boleh mengendalikan apa sahaja yang datang kepada saya]**	**1**	**2**	**3**	**4**	**5**

Thank you very much for your precious time spent answering the questionnaire

APPENDIX C1

1. RELIABILITY TEST

PILOT TEST

I. Psychological well-being

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.817	.821	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PWB_Q1	19.2333	28.116	.169	.355	.845
PWB_Q2	19.2333	28.116	.320	.243	.817
PWB_Q3	19.7000	28.700	.292	.319	.818
PWB_Q4	19.6333	27.344	.446	.479	.806
PWB_Q5	19.5667	26.116	.437	.646	.807
PWB_Q6	20.4000	27.766	.476	.574	.804
PWB_Q7	19.5333	24.051	.724	.681	.775
PWB_Q8	19.6333	23.895	.647	.557	.782
PWB_Q9	19.4000	23.421	.811	.838	.764
PWB_Q10	19.5667	23.357	.784	.771	.767

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
21.7667	31.564	5.61822	10

II. Work stress

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.728	.730	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
WS_Q1	24.7000	34.769	.395	.474	.706
WS_Q2	23.4333	36.461	.221	.177	.733
WS_Q3	24.4333	32.047	.537	.600	.681
WS_Q4	24.3667	34.723	.291	.351	.725
WS_Q5	23.6000	33.834	.397	.445	.705
WS_Q6	23.9333	34.478	.459	.482	.697
WS_Q7	24.3667	32.240	.463	.636	.694
WS_Q8	24.7333	36.961	.316	.515	.717
WS_Q9	24.2000	35.131	.378	.612	.708
WS_Q10	24.0333	33.344	.446	.553	.697

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
26.8667	41.223	6.42051	10

III. Family stress

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.852	.866	15

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
FMS_Q1	30.8000	78.786	.339	.608	.850
FMS_Q2	30.5333	77.982	.477	.590	.845
FMS_Q3	30.8667	75.292	.643	.608	.838
FMS_Q4	30.5333	72.326	.661	.630	.834
FMS_Q5	29.1333	77.085	.256	.647	.860
FMS_Q6	30.2667	71.513	.509	.690	.843
FMS_Q7	29.8000	70.579	.579	.602	.838
FMS_Q8	30.7667	77.633	.349	.518	.851
FMS_Q9	31.1333	77.637	.510	.825	.844
FMS_Q10	31.0000	76.276	.582	.834	.840
FMS_Q11	30.8000	73.476	.604	.686	.837
FMS_Q12	30.9333	75.857	.623	.900	.839
FMS_Q13	29.7667	72.323	.499	.514	.843
FMS_Q14	29.6000	73.697	.459	.643	.846
FMS_Q15	30.4667	74.740	.484	.693	.843

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
32.6000	85.214	9.23113	15

IV. Academic stress

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.970	.970	36

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
AS_Q1	94.4000	603.559	.545	.	.969
AS_Q2	94.2667	582.271	.736	.	.968
AS_Q3	94.5333	585.775	.692	.	.969
AS_Q4	93.9000	586.024	.648	.	.969
AS_Q5	93.5000	581.845	.659	.	.969
AS_Q6	94.6333	587.413	.784	.	.968
AS_Q7	94.8667	598.533	.645	.	.969
AS_Q8	95.0000	597.724	.605	.	.969
AS_Q9	93.5667	584.530	.597	.	.969
AS_Q10	94.3000	595.183	.520	.	.970
AS_Q11	94.5000	596.672	.582	.	.969
AS_Q12	94.6667	594.437	.721	.	.969
AS_Q13	94.5333	587.775	.674	.	.969
AS_Q14	94.5333	588.947	.754	.	.968
AS_Q15	94.2667	585.513	.766	.	.968
AS_Q16	94.6000	590.593	.779	.	.968
AS_Q17	94.8667	594.326	.623	.	.969
AS_Q18	94.5333	591.706	.664	.	.969
AS_Q19	94.4333	594.599	.667	.	.969
AS_Q20	94.4333	579.909	.818	.	.968
AS_Q21	94.5000	593.293	.761	.	.968
AS_Q22	94.2667	583.513	.781	.	.968
AS_Q23	94.4667	582.740	.808	.	.968

AS_Q24	94.2000	588.166	.621	.	.969
AS_Q25	94.3333	577.954	.825	.	.968
AS_Q26	94.4000	591.076	.669	.	.969
AS_Q27	94.5000	592.741	.671	.	.969
AS_Q28	94.0333	582.861	.805	.	.968
AS_Q29	94.6333	594.999	.613	.	.969
AS_Q30	94.3333	577.954	.906	.	.968
AS_Q31	94.2333	580.047	.810	.	.968
AS_Q32	94.3000	596.286	.554	.	.969
AS_Q33	94.8000	602.855	.491	.	.970
AS_Q34	94.4000	599.559	.507	.	.969
AS_Q35	94.9667	597.137	.609	.	.969
AS_Q36	94.9667	600.309	.509	.	.969

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
97.1333	623.913	24.97824	36

V. Financial stress

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.931	.931	15

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
FS_Q1	42.0333	133.689	.699	.821	.925
FS_Q2	41.5667	140.668	.627	.839	.927
FS_Q3	41.8667	135.430	.777	.835	.923
FS_Q4	42.2000	135.959	.729	.871	.924
FS_Q5	41.9667	139.757	.605	.737	.927
FS_Q6	42.9333	145.926	.290	.514	.936
FS_Q7	42.5000	134.741	.725	.881	.924
FS_Q8	42.5667	135.633	.600	.722	.928
FS_Q9	42.4333	129.978	.765	.909	.923
FS_Q10	42.6000	134.938	.748	.917	.924
FS_Q11	42.3000	142.355	.514	.546	.930
FS_Q12	42.5000	134.603	.730	.926	.924
FS_Q13	41.6333	134.861	.727	.883	.924
FS_Q14	41.7667	130.254	.801	.853	.922
FS_Q15	42.4000	137.628	.628	.821	.927

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
45.2333	155.840	12.48360	15

VI. Self-efficacy

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.957	.959	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
SE_Q1	34.6667	28.506	.845	.898	.952
SE_Q2	34.9000	30.024	.816	.809	.952
SE_Q3	34.7333	32.892	.733	.681	.956
SE_Q4	34.8000	30.924	.889	.963	.950
SE_Q5	34.8667	30.533	.764	.782	.954
SE_Q6	34.7333	31.375	.803	.954	.953
SE_Q7	34.8333	31.109	.832	.962	.952
SE_Q8	34.8000	29.476	.886	.942	.949
SE_Q9	34.8000	30.097	.803	.843	.953
SE_Q10	34.8667	30.602	.813	.970	.952

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
38.6667	37.540	6.12701	10

APPENDIX C2

MAIN STUDY (AFTER EDITING PROCESS)

I. Psychological well-being

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.690	.692	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PWB_Q1	26.4600	22.935	.332	.327	.670
PWB_Q2	26.3600	21.480	.569	.585	.627
PWB_Q3	26.7400	21.952	.502	.523	.639
PWB_Q4	26.8133	22.247	.470	.653	.645
PWB_Q5	27.0667	21.767	.503	.676	.638
PWB_Q6	27.3800	23.190	.311	.507	.674
PWB_Q7	25.4933	24.668	.184	.435	.696
PWB_Q8	25.5133	24.721	.174	.519	.698
PWB_Q9	25.5467	24.679	.205	.535	.691
PWB_Q10	25.4867	23.755	.288	.592	.677

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
29.2067	27.615	5.25497	10

II. Work stress

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.859	.860	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
WS_Q1	24.0200	50.503	.518	.348	.850
WS_Q2	22.8200	51.290	.407	.309	.859
WS_Q3	24.1067	48.780	.579	.414	.845
WS_Q4	24.0667	46.345	.661	.540	.837
WS_Q5	23.4267	48.367	.516	.392	.851
WS_Q6	23.6733	46.919	.737	.565	.832
WS_Q7	24.3933	49.180	.522	.375	.850
WS_Q8	24.3333	48.385	.615	.511	.842
WS_Q9	23.3800	50.130	.460	.283	.855
WS_Q10	23.6200	46.680	.671	.482	.837

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
26.4267	59.146	7.69062	10

III. Family stress

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.798	.804	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
FMS_Q1	20.3733	39.189	.526	.397	.775
FMS_Q2	20.0133	38.174	.553	.406	.771
FMS_Q3	20.2600	39.402	.468	.318	.781
FMS_Q4	19.5800	39.346	.374	.250	.794
FMS_Q5	20.7067	41.551	.369	.271	.791
FMS_Q6	19.7733	37.116	.552	.433	.770
FMS_Q7	20.6400	38.474	.630	.524	.765
FMS_Q8	20.6067	40.723	.457	.251	.783
FMS_Q9	19.5667	38.784	.458	.354	.782
FMS_Q10	18.9400	39.412	.384	.431	.792

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
22.2733	47.354	6.88145	10

IV. Academic stress

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.890	.890	16

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
AS_Q1	44.3733	94.303	.397	.279	.889
AS_Q2	44.8200	95.155	.408	.357	.888
AS_Q3	44.3067	92.362	.490	.395	.886
AS_Q4	43.7533	92.845	.503	.363	.885
AS_Q5	43.2000	93.356	.463	.655	.887
AS_Q6	43.1133	92.396	.487	.655	.886
AS_Q7	44.2333	90.006	.565	.450	.883
AS_Q8	44.1800	89.679	.618	.518	.881
AS_Q9	44.4400	89.872	.630	.512	.880
AS_Q10	43.8467	89.312	.685	.561	.878
AS_Q11	44.2000	89.047	.614	.459	.881
AS_Q12	44.0600	90.352	.637	.591	.880
AS_Q13	44.1867	92.072	.548	.457	.884
AS_Q14	44.2067	92.527	.464	.404	.887
AS_Q15	43.9733	91.234	.585	.529	.882
AS_Q16	44.3067	90.899	.647	.569	.880

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
47.0133	103.449	10.17101	16

V. Financial stress

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.830	.834	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
FS_Q1	29.6067	51.744	.519	.329	.815
FS_Q2	30.2067	50.286	.488	.318	.817
FS_Q3	29.9133	52.939	.392	.337	.826
FS_Q4	29.9467	50.588	.439	.399	.823
FS_Q5	30.2200	49.864	.481	.403	.819
FS_Q6	29.8733	47.964	.709	.606	.796
FS_Q7	30.8400	50.753	.475	.299	.819
FS_Q8	29.9200	50.571	.575	.447	.810
FS_Q9	29.6600	49.259	.622	.570	.805
FS_Q10	30.4133	48.419	.526	.425	.814

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
33.4000	60.872	7.80208	10

VI. Self-efficacy

Case Processing Summary

		N	%
Cases	Valid	150	100.0
	Excluded[a]	0	.0
	Total	150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.923	.922	10

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
SE_Q1	34.3467	33.758	.572	.419	.922
SE_Q2	34.5267	34.425	.538	.421	.923
SE_Q3	34.5333	32.063	.763	.667	.912
SE_Q4	34.6267	31.403	.768	.726	.911
SE_Q5	34.6333	31.979	.733	.649	.913
SE_Q6	34.3933	31.851	.743	.615	.913
SE_Q7	34.6533	31.906	.688	.582	.916
SE_Q8	34.5867	31.828	.786	.761	.910
SE_Q9	34.5867	32.660	.694	.687	.915
SE_Q10	34.5933	31.599	.766	.672	.911

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
38.3867	39.594	6.29241	10

APPENDIX C3

2. FACTOR ANALYSIS

I. Psychological Well-Being

Correlation Matrix

		PWB_Q1	PWB_Q2	PWB_Q3	PWB_Q4	PWB_Q5	PWB_Q6	PWB_Q7	PWB_Q8	PWB_Q9	PWB_Q10
Correlation	PWB_Q1	1.000	.539	.375	.446	.308	.189	-.059	-.145	-.056	-.004
	PWB_Q2	.539	1.000	.617	.630	.509	.429	.016	-.145	-.041	-.003
	PWB_Q3	.375	.617	1.000	.617	.601	.449	-.058	-.114	-.161	-.043
	PWB_Q4	.446	.630	.617	1.000	.708	.458	-.185	-.214	-.146	-.164
	PWB_Q5	.308	.509	.601	.708	1.000	.669	-.127	-.117	-.167	-.098
	PWB_Q6	.189	.429	.449	.458	.669	1.000	-.242	-.142	-.177	-.142
	PWB_Q7	-.059	.016	-.058	-.185	-.127	-.242	1.000	.560	.496	.521
	PWB_Q8	-.145	-.145	-.114	-.214	-.117	-.142	.560	1.000	.557	.638
	PWB_Q9	-.056	-.041	-.161	-.146	-.167	-.177	.496	.557	1.000	.686
	PWB_Q10	-.004	-.003	-.043	-.164	-.098	-.142	.521	.638	.686	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.783
Bartlett's Test of Sphericity	Approx. Chi-Square	705.562
	df	45
	Sig.	.000

Anti-image Matrices

		PWB_Q1	PWB_Q2	PWB_Q3	PWB_Q4	PWB_Q5	PWB_Q6	PWB_Q7	PWB_Q8	PWB_Q9	PWB_Q10
Anti-image Covariance	PWB_Q1	.673	-.182	-.010	-.069	.002	.054	.031	.037	.017	-.048
	PWB_Q2	-.182	.415	-.135	-.111	.028	-.098	-.099	.068	-.020	-.021
	PWB_Q3	-.010	-.135	.477	-.079	-.074	-.023	-.019	-.012	.080	-.045
	PWB_Q4	-.069	-.111	-.079	.347	-.166	.060	.068	.006	-.056	.055
	PWB_Q5	.002	.028	-.074	-.166	.324	-.209	-.043	-.013	.041	-.021
	PWB_Q6	.054	-.098	-.023	.060	-.209	.493	.126	-.031	-.012	.020
	PWB_Q7	.031	-.099	-.019	.068	-.043	.126	.565	-.171	-.084	-.048
	PWB_Q8	.037	.068	-.012	.006	-.013	-.031	-.171	.481	-.070	-.158
	PWB_Q9	.017	-.020	.080	-.056	.041	-.012	-.084	-.070	.465	-.215
	PWB_Q10	-.048	-.021	-.045	.055	-.021	.020	-.048	-.158	-.215	.408
Anti-image Correlation	PWB_Q1	.827[a]	-.345	-.018	-.143	.005	.094	.051	.064	.031	-.091
	PWB_Q2	-.345	.785[a]	-.305	-.293	.076	-.216	-.205	.153	-.046	-.051
	PWB_Q3	-.018	-.305	.878[a]	-.194	-.188	-.047	-.037	-.025	.171	-.101
	PWB_Q4	-.143	-.293	-.194	.793[a]	-.494	.145	.153	.016	-.141	.147
	PWB_Q5	.005	.076	-.188	-.494	.748[a]	-.523	-.100	-.034	.106	-.057
	PWB_Q6	.094	-.216	-.047	.145	-.523	.744[a]	.238	-.064	-.026	.045
	PWB_Q7	.051	-.205	-.037	.153	-.100	.238	.772[a]	-.327	-.163	-.100
	PWB_Q8	.064	.153	-.025	.016	-.034	-.064	-.327	.801[a]	-.149	-.357
	PWB_Q9	.031	-.046	.171	-.141	.106	-.026	-.163	-.149	.762[a]	-.493
	PWB_Q10	-.091	-.051	-.101	.147	-.057	.045	-.100	-.357	-.493	.738[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
PWB_Q1	.327	.253
PWB_Q2	.585	.600
PWB_Q3	.523	.577
PWB_Q4	.653	.696
PWB_Q5	.676	.643
PWB_Q6	.507	.386
PWB_Q7	.435	.453
PWB_Q8	.519	.576
PWB_Q9	.535	.587
PWB_Q10	.592	.717

Extraction Method: Principal Axis Factoring.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Factor	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.848	38.480	38.480	3.418	34.181	34.181	3.118	31.179	31.179
2	2.479	24.785	63.265	2.070	20.697	54.878	2.370	23.699	54.878
3	.956	9.562	72.827						
4	.611	6.111	78.938						
5	.475	4.753	83.691						
6	.438	4.382	88.073						
7	.425	4.249	92.323						
8	.315	3.149	95.472						
9	.270	2.704	98.176						
10	.182	1.824	100.000						

Extraction Method: Principal Axis Factoring.

Factor Matrix[a]

	Factor	
	1	2
PWB_Q4	.794	
PWB_Q5	.750	
PWB_Q3	.690	.317
PWB_Q2	.671	.386
PWB_Q6	.608	
PWB_Q1	.454	
PWB_Q10	-.414	.739
PWB_Q9	-.439	.628
PWB_Q8	-.461	.603
PWB_Q7	-.383	.553

Extraction Method: Principal Axis Factoring.

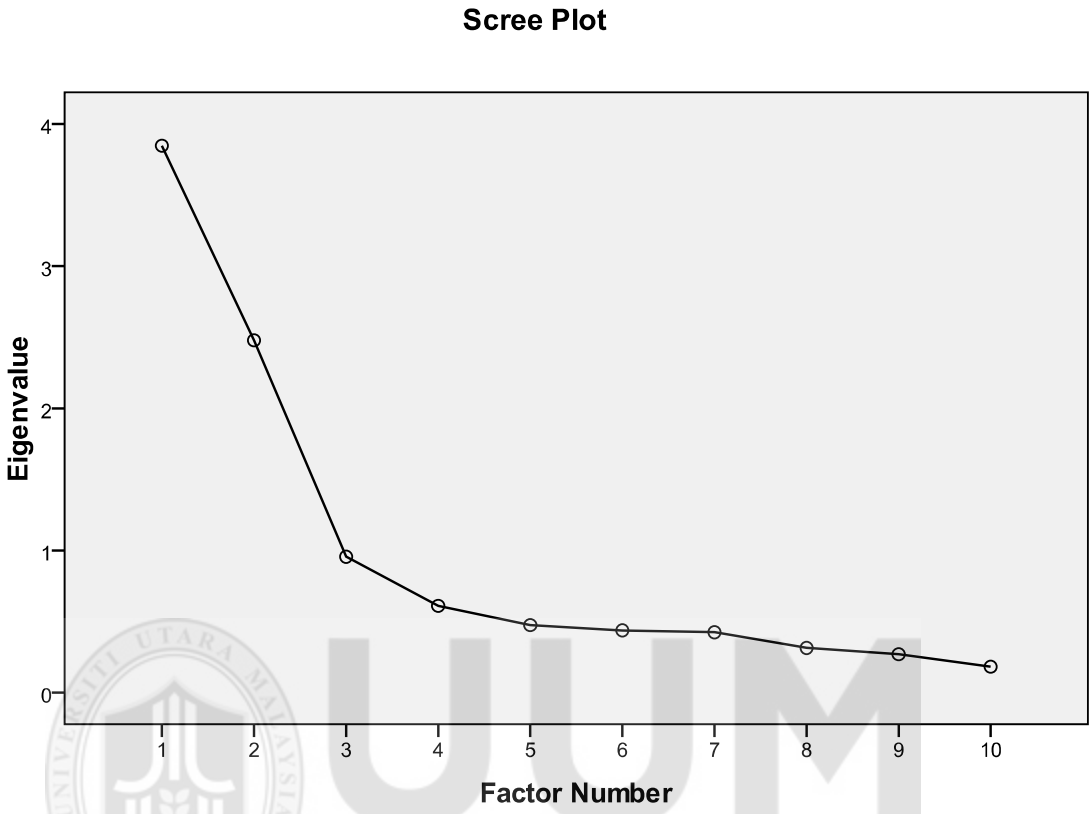
a. 2 factors extracted. 8 iterations required.

Factor Transformation Matrix

Factor	1	2
1	.882	-.472
2	.472	.882

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.



II. Work Stress

Correlation Matrix

		WS_Q1	WS_Q2	WS_Q3	WS_Q4	WS_Q5	WS_Q6	WS_Q7	WS_Q8	WS_Q9	WS_Q10
Correlation	WS_Q1	1.000	.265	.477	.449	.271	.465	.261	.277	.262	.421
	WS_Q2	.265	1.000	.264	.258	.499	.351	.086	.195	.207	.369
	WS_Q3	.477	.264	1.000	.514	.267	.496	.404	.447	.202	.433
	WS_Q4	.449	.258	.514	1.000	.303	.596	.477	.627	.296	.435
	WS_Q5	.271	.499	.267	.303	1.000	.453	.296	.274	.292	.482
	WS_Q6	.465	.351	.496	.596	.453	1.000	.410	.565	.418	.577
	WS_Q7	.261	.086	.404	.477	.296	.410	1.000	.517	.336	.376
	WS_Q8	.277	.195	.447	.627	.274	.565	.517	1.000	.341	.425
	WS_Q9	.262	.207	.202	.296	.292	.418	.336	.341	1.000	.464
	WS_Q10	.421	.369	.433	.435	.482	.577	.376	.425	.464	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.875
Bartlett's Test of Sphericity	Approx. Chi-Square	545.052
	df	45
	Sig.	.000

Anti-image Matrices

		WS_Q1	WS_Q2	WS_Q3	WS_Q4	WS_Q5	WS_Q6	WS_Q7	WS_Q8	WS_Q9	WS_Q10
Anti-image Covariance	WS_Q1	.652	-.033	-.159	-.104	.005	-.078	.011	.080	-.040	-.072
	WS_Q2	-.033	.691	-.054	-.030	-.250	-.029	.118	.004	-.018	-.055
	WS_Q3	-.159	-.054	.586	-.072	.031	-.058	-.095	-.054	.081	-.067
	WS_Q4	-.104	-.030	-.072	.460	.011	-.095	-.081	-.168	.019	.000
	WS_Q5	.005	-.250	.031	.011	.608	-.086	-.096	.023	-.010	-.117
	WS_Q6	-.078	-.029	-.058	-.095	-.086	.435	.010	-.101	-.077	-.092
	WS_Q7	.011	.118	-.095	-.081	-.096	.010	.625	-.132	-.096	-.031
	WS_Q8	.080	.004	-.054	-.168	.023	-.101	-.132	.489	-.047	-.028
	WS_Q9	-.040	-.018	.081	.019	-.010	-.077	-.096	-.047	.717	-.154
	WS_Q10	-.072	-.055	-.067	.000	-.117	-.092	-.031	-.028	-.154	.518
Anti-image Correlation	WS_Q1	.877[a]	-.049	-.257	-.191	.008	-.146	.018	.142	-.058	-.124
	WS_Q2	-.049	.797[a]	-.085	-.053	-.385	-.053	.180	.006	-.025	-.091
	WS_Q3	-.257	-.085	.895[a]	-.138	.051	-.114	-.157	-.101	.125	-.122
	WS_Q4	-.191	-.053	-.138	.881[a]	.020	-.212	-.152	-.354	.033	.001
	WS_Q5	.008	-.385	.051	.020	.824[a]	-.167	-.156	.043	-.015	-.209
	WS_Q6	-.146	-.053	-.114	-.212	-.167	.909[a]	.018	-.220	-.138	-.194
	WS_Q7	.018	.180	-.157	-.152	-.156	.018	.870[a]	-.239	-.144	-.054
	WS_Q8	.142	.006	-.101	-.354	.043	-.220	-.239	.860[a]	-.080	-.055
	WS_Q9	-.058	-.025	.125	.033	-.015	-.138	-.144	-.080	.878[a]	-.253
	WS_Q10	-.124	-.091	-.122	.001	-.209	-.194	-.054	-.055	-.253	.904[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
WS_Q1	.348	.311
WS_Q2	.309	.419
WS_Q3	.414	.416
WS_Q4	.540	.621
WS_Q5	.392	.507
WS_Q6	.565	.636
WS_Q7	.375	.398
WS_Q8	.511	.577
WS_Q9	.283	.246
WS_Q10	.482	.548

Extraction Method: Principal Axis Factoring.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Factor	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.499	44.989	44.989	3.998	39.981	39.981	2.866	28.664	28.664
2	1.199	11.994	56.983	.680	6.797	46.778	1.811	18.114	46.778
3	.914	9.138	66.121						
4	.756	7.565	73.685						
5	.590	5.903	79.589						
6	.494	4.938	84.527						
7	.486	4.856	89.382						
8	.392	3.920	93.302						
9	.338	3.384	96.686						
10	.331	3.314	100.000						

Extraction Method: Principal Axis Factoring.

Factor Matrix[a]

	Factor	
	1	2
WS_Q6	.797	
WS_Q4	.743	
WS_Q10	.717	
WS_Q8	.693	-.311
WS_Q3	.633	
WS_Q7	.579	
WS_Q5	.568	.429
WS_Q1	.557	
WS_Q9	.493	
WS_Q2	.453	.463

Extraction Method: Principal Axis Factoring.

a. 2 factors extracted. 7 iterations required.

Rotated Factor Matrix[a]

	Factor	
	1	2
WS_Q4	.756	
WS_Q8	.744	
WS_Q6	.641	.474
WS_Q7	.616	
WS_Q3	.586	
WS_Q1	.439	.343
WS_Q9	.368	.333
WS_Q5		.680
WS_Q2		.640
WS_Q10	.474	.569

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.

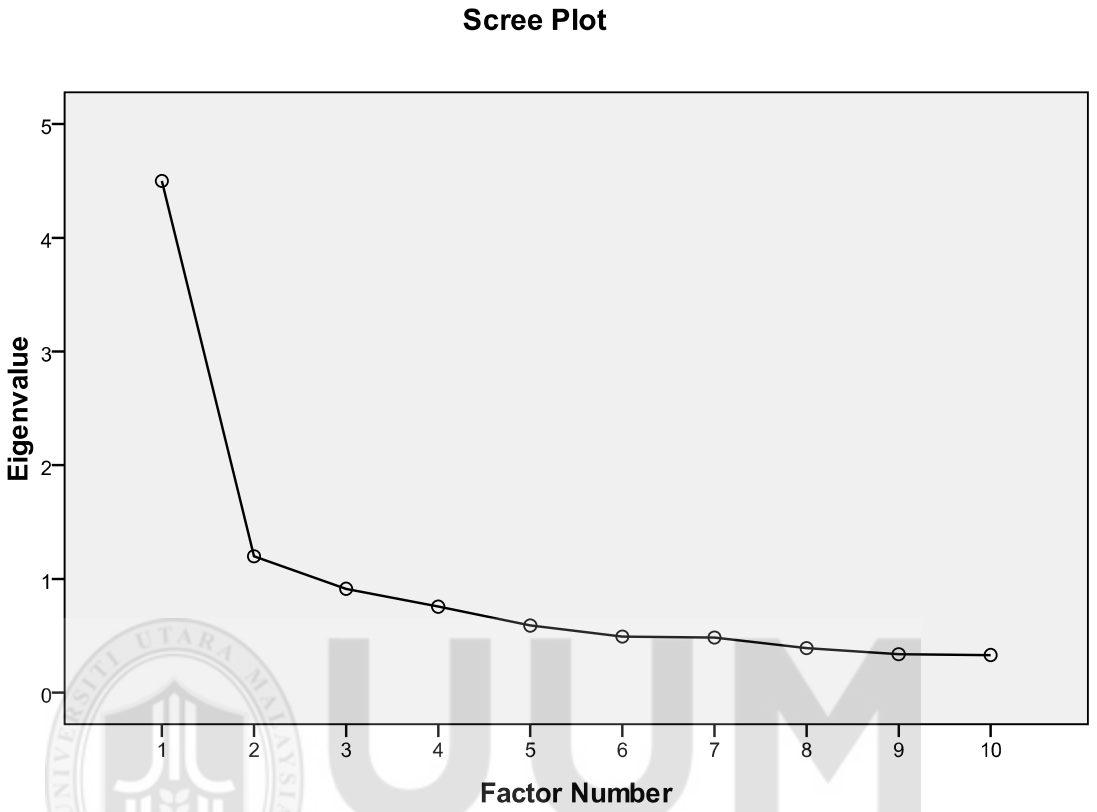
Rotated Factor Matrix[a]

	Factor	
	1	2
WS_Q4	.756	
WS_Q8	.744	
WS_Q6	.641	.474
WS_Q7	.616	
WS_Q3	.586	
WS_Q1	.439	.343
WS_Q9	.368	.333
WS_Q5		.680
WS_Q2		.640
WS_Q10	.474	.569

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 3 iterations.



Factor Transformation Matrix

Factor	1	2
1	.812	.584
2	-.584	.812

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.

III. Family stress

Correlation Matrix

		FMS_Q1	FMS_Q2	FMS_Q3	FMS_Q4	FMS_Q5	FMS_Q6	FMS_Q7	FMS_Q8	FMS_Q9	FMS_Q10
Correlation	FMS_Q1	1.000	.536	.328	.290	.272	.283	.510	.278	.273	.126
	FMS_Q2	.536	1.000	.378	.241	.261	.263	.483	.330	.328	.220
	FMS_Q3	.328	.378	1.000	.411	.246	.328	.392	.204	.166	.106
	FMS_Q4	.290	.241	.411	1.000	.196	.233	.176	.190	.251	.094
	FMS_Q5	.272	.261	.246	.196	1.000	.222	.478	.317	.119	.024
	FMS_Q6	.283	.263	.328	.233	.222	1.000	.472	.367	.302	.501
	FMS_Q7	.510	.483	.392	.176	.478	.472	1.000	.402	.286	.233
	FMS_Q8	.278	.330	.204	.190	.317	.367	.402	1.000	.203	.242
	FMS_Q9	.273	.328	.166	.251	.119	.302	.286	.203	1.000	.518
	FMS_Q10	.126	.220	.106	.094	.024	.501	.233	.242	.518	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.783
Bartlett's Test of Sphericity	Approx. Chi-Square	407.582
	df	45
	Sig.	.000

Anti-image Matrices

		FMS_Q1	FMS_Q2	FMS_Q3	FMS_Q4	FMS_Q5	FMS_Q6	FMS_Q7	FMS_Q8	FMS_Q9	FMS_Q10
Anti-image Covariance	FMS_Q1	.603	-.201	-.009	-.097	.005	-.023	-.141	-.011	-.050	.054
	FMS_Q2	-.201	.594	-.117	-.002	-.003	.054	-.091	-.087	-.078	-.041
	FMS_Q3	-.009	-.117	.682	-.232	-.017	-.094	-.091	.033	.031	.035
	FMS_Q4	-.097	-.002	-.232	.750	-.071	-.062	.096	-.050	-.127	.052
	FMS_Q5	.005	-.003	-.017	-.071	.729	.001	-.200	-.117	-.003	.071
	FMS_Q6	-.023	.054	-.094	-.062	.001	.567	-.139	-.100	.032	-.239
	FMS_Q7	-.141	-.091	-.091	.096	-.200	-.139	.476	-.073	-.042	.011
	FMS_Q8	-.011	-.087	.033	-.050	-.117	-.100	-.073	.749	.014	-.051
	FMS_Q9	-.050	-.078	.031	-.127	-.003	.032	-.042	.014	.646	-.273
	FMS_Q10	.054	-.041	.035	.052	.071	-.239	.011	-.051	-.273	.569
Anti-image Correlation	FMS_Q1	.828[a]	-.336	-.014	-.145	.008	-.039	-.264	-.016	-.080	.092
	FMS_Q2	-.336	.835[a]	-.184	-.002	-.005	.093	-.171	-.131	-.127	-.070
	FMS_Q3	-.014	-.184	.808[a]	-.324	-.024	-.152	-.159	.046	.046	.056
	FMS_Q4	-.145	-.002	-.324	.718[a]	-.096	-.096	.160	-.066	-.182	.079
	FMS_Q5	.008	-.005	-.024	-.096	.796[a]	.001	-.339	-.158	-.005	.111
	FMS_Q6	-.039	.093	-.152	-.096	.001	.770[a]	-.267	-.154	.053	-.420
	FMS_Q7	-.264	-.171	-.159	.160	-.339	-.267	.800[a]	-.123	-.076	.021
	FMS_Q8	-.016	-.131	.046	-.066	-.158	-.154	-.123	.890[a]	.020	-.078
	FMS_Q9	-.080	-.127	.046	-.182	-.005	.053	-.076	.020	.741[a]	-.450
	FMS_Q10	.092	-.070	.056	.079	.111	-.420	.021	-.078	-.450	.630[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial
FMS_Q1	.397
FMS_Q2	.406
FMS_Q3	.318
FMS_Q4	.250
FMS_Q5	.271
FMS_Q6	.433
FMS_Q7	.524
FMS_Q8	.251
FMS_Q9	.354
FMS_Q10	.431

Extraction Method:

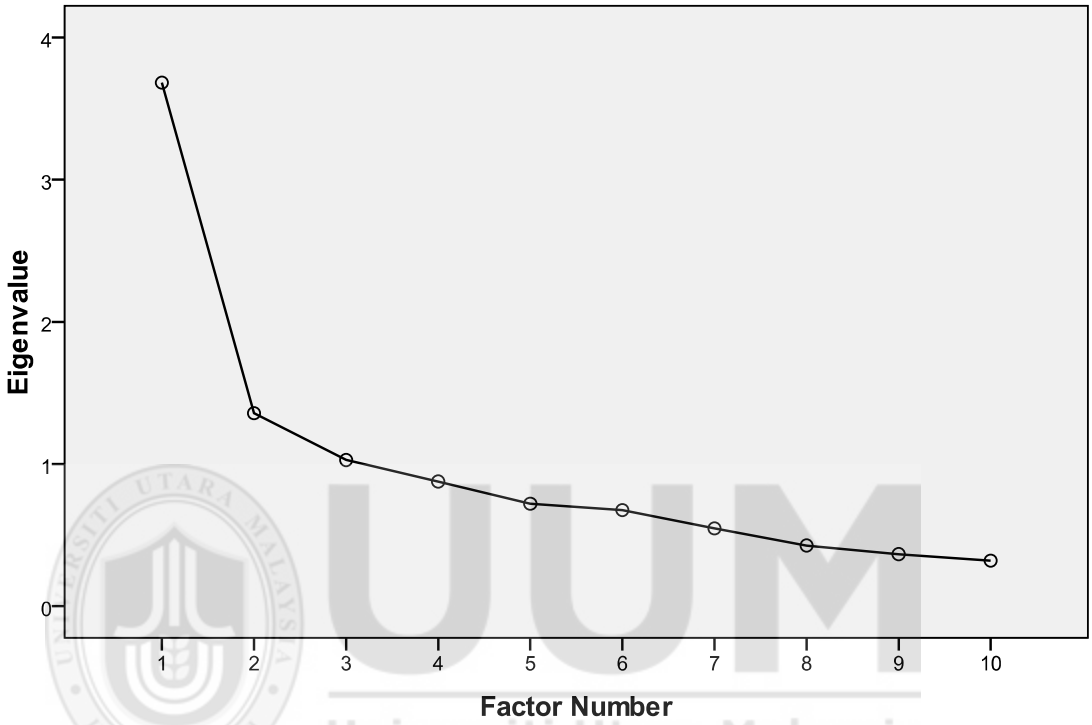
Principal Axis Factoring.

Total Variance Explained

	Initial Eigenvalues		
Factor	Total	% of Variance	Cumulative %
1	3.682	36.821	36.821
2	1.357	13.571	50.393
3	1.028	10.277	60.670
4	.877	8.768	69.439
5	.721	7.206	76.645
6	.676	6.760	83.404
7	.547	5.469	88.873
8	.427	4.266	93.140
9	.366	3.659	96.798
10	.320	3.202	100.000

Extraction Method: Principal Axis Factoring.

Scree Plot



Factor Matrix[a]

a. Attempted to extract 3 factors. In iteration 25, the communality of a variable exceeded 1.0. Extraction was terminated.

IV. Academic stress

Correlation Matrix

		AS_Q1	AS_Q2	AS_Q3	AS_Q4	AS_Q5	AS_Q6	AS_Q7	AS_Q8	AS_Q9	AS_Q10	AS_Q11	AS_Q12	AS_Q13	AS_Q14	AS_Q15	AS_Q16
Correlation	AS_Q1	1.000	.348	.292	.169	.196	.264	.199	.233	.209	.279	.289	.164	.271	.280	.257	.293
	AS_Q2	.348	1.000	.405	.185	.103	.101	.225	.166	.244	.257	.327	.385	.350	.162	.336	.248
	AS_Q3	.292	.405	1.000	.354	.249	.326	.248	.210	.250	.353	.307	.228	.329	.224	.397	.430
	AS_Q4	.169	.185	.354	1.000	.429	.395	.307	.430	.302	.404	.384	.337	.258	.127	.246	.339
	AS_Q5	.196	.103	.249	.429	1.000	.776	.256	.316	.337	.430	.280	.210	.135	.186	.166	.230
	AS_Q6	.264	.101	.326	.395	.776	1.000	.294	.303	.300	.416	.247	.224	.131	.198	.282	.279
	AS_Q7	.199	.225	.248	.307	.256	.294	1.000	.519	.520	.517	.313	.400	.349	.399	.309	.353
	AS_Q8	.233	.166	.210	.430	.316	.303	.519	1.000	.527	.530	.453	.454	.364	.247	.392	.532
	AS_Q9	.209	.244	.250	.302	.337	.300	.520	.527	1.000	.493	.500	.457	.389	.457	.311	.457
	AS_Q10	.279	.257	.353	.404	.430	.416	.517	.530	.493	1.000	.502	.538	.304	.260	.469	.486
	AS_Q11	.289	.327	.307	.384	.280	.247	.313	.453	.500	.502	1.000	.533	.361	.280	.427	.469
	AS_Q12	.164	.385	.228	.337	.210	.224	.400	.454	.457	.538	.533	1.000	.563	.423	.498	.440
	AS_Q13	.271	.350	.329	.258	.135	.131	.349	.364	.389	.304	.361	.563	1.000	.467	.386	.427

	AS_Q14	.280	.162	.224	.127	.186	.198	.399	.247	.457	.260	.280	.423	.467	1.000	.308	.303
	AS_Q15	.257	.336	.397	.246	.166	.282	.309	.392	.311	.469	.427	.498	.386	.308	1.000	.643
	AS_Q16	.293	.248	.430	.339	.230	.279	.353	.532	.457	.486	.469	.440	.427	.303	.643	1.000

Anti-image Matrices

		AS_Q1	AS_Q2	AS_Q3	AS_Q4	AS_Q5	AS_Q6	AS_Q7	AS_Q8	AS_Q9	AS_Q10	AS_Q11	AS_Q12	AS_Q13	AS_Q14	AS_Q15	AS_Q16
Anti-image Covariance	AS_Q1	.721	-.191	-.004	.018	.035	-.080	.031	-.044	.053	-.066	-.078	.116	-.062	-.135	.018	-.042
	AS_Q2	-.191	.643	-.182	.015	-.028	.058	-.051	.054	-.045	.040	-.036	-.121	-.047	.105	-.070	.059
	AS_Q3	-.004	-.182	.605	-.124	.030	-.071	-.003	.072	.015	-.063	-.019	.102	-.080	-.040	-.044	-.098
	AS_Q4	.018	.015	-.124	.637	-.078	-.021	-.031	-.101	.031	-.007	-.075	-.049	-.022	.062	.044	-.017
	AS_Q5	.035	-.028	.030	-.078	.345	-.245	.046	-.017	-.034	-.070	-.025	.032	-.013	-.030	.060	.007
	AS_Q6	-.080	.058	-.071	-.021	-.245	.345	-.043	.008	-.002	.006	.035	-.023	.043	.008	-.069	.009
	AS_Q7	.031	-.051	-.003	-.031	.046	-.043	.550	-.131	-.101	-.127	.057	.015	-.028	-.119	.009	.027
	AS_Q8	-.044	.054	.072	-.101	-.017	.008	-.131	.482	-.087	-.044	-.033	-.031	-.035	.071	-.013	-.104
	AS_Q9	.053	-.045	.015	.031	-.034	-.002	-.101	-.087	.488	-.042	-.115	-.002	-.016	-.140	.068	-.070
	AS_Q10	-.066	.040	-.063	-.007	-.070	.006	-.127	-.044	-.042	.439	-.052	-.119	.067	.068	-.060	-.021
	AS_Q11	-.078	-.036	-.019	-.075	-.025	.035	.057	-.033	-.115	-.052	.541	-.102	.018	.016	-.036	-.034
	AS_Q12	.116	-.121	.102	-.049	.032	-.023	.015	-.031	-.002	-.119	-.102	.409	-.158	-.099	-.070	.011
	AS_Q13	-.062	-.047	-.080	-.022	-.013	.043	-.028	-.035	-.016	.067	.018	-.158	.543	-.124	-.001	-.053

	AS_Q14	-.135	.105	-.040	.062	-.030	.008	-.119	.071	-.140	.068	.016	-.099	-.124	.596	-.048	.013
	AS_Q15	.018	-.070	-.044	.044	.060	-.069	.009	-.013	.068	-.060	-.036	-.070	-.001	-.048	.471	-.197
	AS_Q16	-.042	.059	-.098	-.017	.007	.009	.027	-.104	-.070	-.021	-.034	.011	-.053	.013	-.197	.431
Anti-image Correlation	AS_Q1	.789[a]	-.280	-.005	.027	.070	-.161	.049	-.075	.089	-.117	-.124	.213	-.098	-.205	.031	-.076
	AS_Q2	-.280	.770[a]	-.292	.023	-.060	.124	-.085	.096	-.080	.075	-.062	-.236	-.080	.169	-.128	.112
	AS_Q3	-.005	-.292	.833[a]	-.200	.066	-.155	-.006	.134	.028	-.122	-.033	.205	-.140	-.067	-.083	-.191
	AS_Q4	.027	.023	-.200	.911[a]	-.167	-.045	-.053	-.183	.056	-.014	-.128	-.096	-.037	.100	.079	-.033
	AS_Q5	.070	-.060	.066	-.167	.717[a]	-.711	.105	-.041	-.083	-.180	-.059	.085	-.031	-.066	.150	.017
	AS_Q6	-.161	.124	-.155	-.045	-.711	.730[a]	-.099	.020	-.004	.016	.081	-.061	.099	.018	-.171	.023
	AS_Q7	.049	-.085	-.006	-.053	.105	-.099	.882[a]	-.254	-.196	-.259	.104	.031	-.052	-.207	.018	.056
	AS_Q8	-.075	.096	.134	-.183	-.041	.020	-.254	.902[a]	-.180	-.095	-.065	-.070	-.069	.132	-.026	-.229
	AS_Q9	.089	-.080	.028	.056	-.083	-.004	-.196	-.180	.899[a]	-.091	-.225	-.005	-.030	-.260	.142	-.153
	AS_Q10	-.117	.075	-.122	-.014	-.180	.016	-.259	-.095	-.091	.902[a]	-.106	-.280	.136	.133	-.131	-.048
	AS_Q11	-.124	-.062	-.033	-.128	-.059	.081	.104	-.065	-.225	-.106	.926[a]	-.216	.034	.028	-.072	-.071
	AS_Q12	.213	-.236	.205	-.096	.085	-.061	.031	-.070	-.005	-.280	-.216	.842[a]	-.335	-.200	-.159	.027
	AS_Q13	-.098	-.080	-.140	-.037	-.031	.099	-.052	-.069	-.030	.136	.034	-.335	.885[a]	-.219	-.002	-.110
	AS_Q14	-.205	.169	-.067	.100	-.066	.018	-.207	.132	-.260	.133	.028	-.200	-.219	.808[a]	-.090	.026
	AS_Q15	.031	-.128	-.083	.079	.150	-.171	.018	-.026	.142	-.131	-.072	-.159	-.002	-.090	.860[a]	-.437
	AS_Q16	-.076	.112	-.191	-.033	.017	.023	.056	-.229	-.153	-.048	-.071	.027	-.110	.026	-.437	.879[a]

a. Measures of Sampling Adequacy(MSA)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.852
Bartlett's Test of Sphericity	Approx. Chi-Square	1010.517
	df	120
	Sig.	.000

Communalities

	Initial	Extraction
AS_Q1	.279	.240
AS_Q2	.357	.352
AS_Q3	.395	.451
AS_Q4	.363	.352
AS_Q5	.655	.787
AS_Q6	.655	.757
AS_Q7	.450	.434
AS_Q8	.518	.615
AS_Q9	.512	.547
AS_Q10	.561	.577
AS_Q11	.459	.453
AS_Q12	.591	.538
AS_Q13	.457	.483
AS_Q14	.404	.634
AS_Q15	.529	.497
AS_Q16	.569	.549

Extraction Method: Principal Axis Factoring.

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.167	38.542	38.542	5.694	35.589	35.589	3.024	18.901	18.901
2	1.628	10.176	48.718	1.301	8.134	43.722	2.056	12.852	31.753
3	1.244	7.773	56.491	.694	4.340	48.063	1.889	11.805	43.557
4	1.014	6.336	62.828	.577	3.607	51.670	1.298	8.113	51.670
5	.815	5.096	67.924						
6	.781	4.883	72.807						
7	.717	4.481	77.288						
8	.670	4.189	81.477						
9	.592	3.702	85.180						
10	.504	3.150	88.330						
11	.436	2.724	91.054						
12	.364	2.278	93.332						
13	.335	2.091	95.423						
14	.282	1.765	97.187						
15	.269	1.679	98.866						
16	.181	1.134	100.000						

Extraction Method: Principal Axis Factoring.

Factor Matrix[a]

	Factor			
	1	2	3	4
AS_Q10	.729			
AS_Q16	.693			
AS_Q12	.686			
AS_Q8	.681			
AS_Q9	.675			
AS_Q11	.654			
AS_Q15	.633			
AS_Q7	.604			
AS_Q13	.588	-.316		
AS_Q4	.532			
AS_Q3	.520		.423	
AS_Q2	.433		.341	
AS_Q1	.410			
AS_Q5	.527	.702		
AS_Q6	.546	.656		
AS_Q14	.520			.525

Extraction Method: Principal Axis Factoring.

a. Attempted to extract 4 factors. More than 25 iterations required. (Convergence=.002). Extraction was terminated.

Rotated Factor Matrix[a]

	Factor			
	1	2	3	4
AS_Q8	.744			
AS_Q10	.622		.313	
AS_Q9	.570			.409
AS_Q16	.550	.477		
AS_Q12	.546	.350		.342
AS_Q11	.529	.363		
AS_Q7	.519			.345
AS_Q4	.405		.366	
AS_Q3		.609		
AS_Q2		.560		
AS_Q15	.431	.545		
AS_Q1		.405		
AS_Q5			.856	
AS_Q6			.831	
AS_Q14				.745
AS_Q13	.325	.422		.445

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.

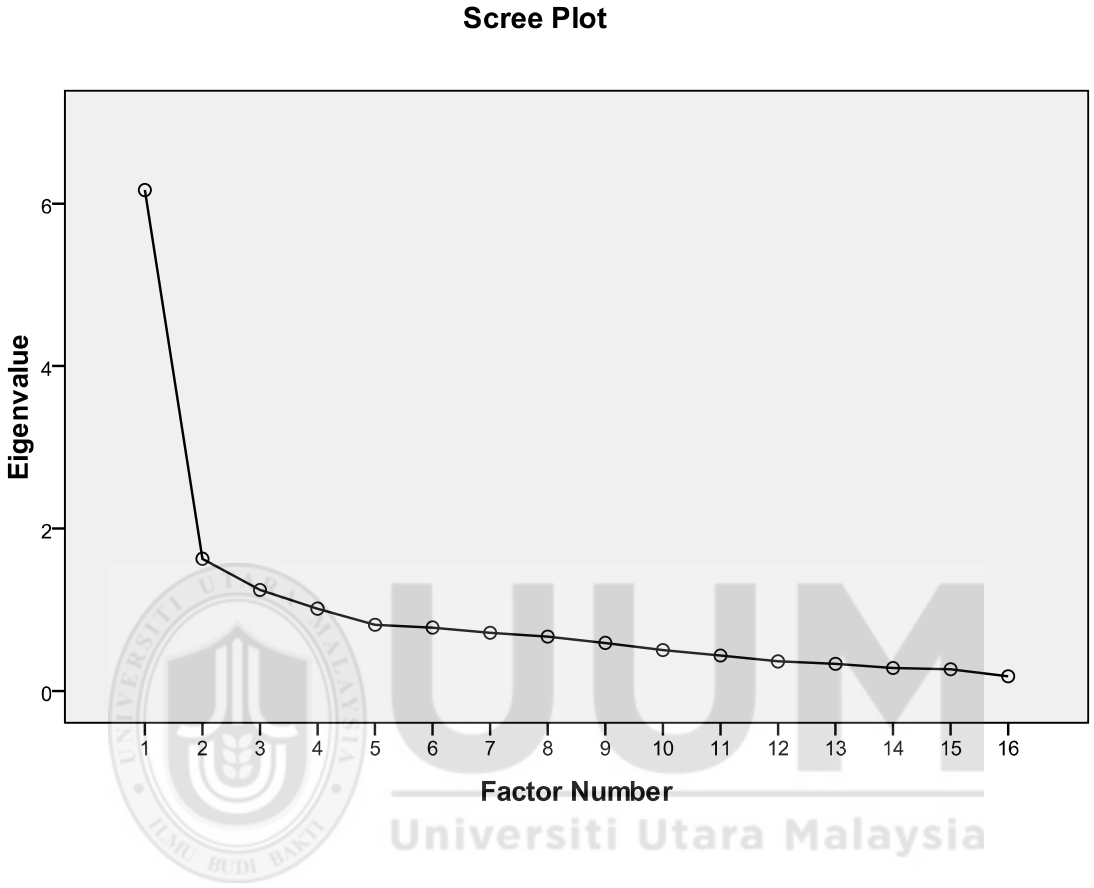
a. Rotation converged in 7 iterations.

Factor Transformation Matrix

Factor	1	2	3	4
1	.686	.513	.375	.354
2	-.132	-.281	.904	-.295
3	-.443	.809	.064	-.380
4	-.561	.054	.197	.802

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.



V. Financial stress

Correlation Matrix

		FS_Q1	FS_Q2	FS_Q3	FS_Q4	FS_Q5	FS_Q6	FS_Q7	FS_Q8	FS_Q9	FS_Q10
Correlation	FS_Q1	1.000	.277	.380	.385	.323	.440	.226	.322	.406	.241
	FS_Q2	.277	1.000	.328	.476	.238	.354	.222	.273	.344	.294
	FS_Q3	.380	.328	1.000	.488	.197	.289	.162	.266	.138	.065
	FS_Q4	.385	.476	.488	1.000	.127	.275	.153	.319	.278	.115
	FS_Q5	.323	.238	.197	.127	1.000	.604	.354	.246	.305	.392
	FS_Q6	.440	.354	.289	.275	.604	1.000	.430	.428	.602	.518
	FS_Q7	.226	.222	.162	.153	.354	.430	1.000	.397	.335	.453
	FS_Q8	.322	.273	.266	.319	.246	.428	.397	1.000	.602	.429
	FS_Q9	.406	.344	.138	.278	.305	.602	.335	.602	1.000	.521
	FS_Q10	.241	.294	.065	.115	.392	.518	.453	.429	.521	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.820
Bartlett's Test of Sphericity	Approx. Chi-Square	502.279
	df	45
	Sig.	.000

Anti-image Matrices

		FS_Q1	FS_Q2	FS_Q3	FS_Q4	FS_Q5	FS_Q6	FS_Q7	FS_Q8	FS_Q9	FS_Q10
Anti-image Covariance	FS_Q1	.671	.018	-.136	-.110	-.071	-.057	-.002	.001	-.097	.015
	FS_Q2	.018	.682	-.077	-.221	-.030	-.022	-.015	.032	-.060	-.083
	FS_Q3	-.136	-.077	.663	-.197	-.015	-.069	-.014	-.093	.101	.065
	FS_Q4	-.110	-.221	-.197	.601	.047	-.008	.005	-.069	-.020	.054
	FS_Q5	-.071	-.030	-.015	.047	.597	-.218	-.066	.007	.065	-.067
	FS_Q6	-.057	-.022	-.069	-.008	-.218	.394	-.065	.017	-.150	-.073
	FS_Q7	-.002	-.015	-.014	.005	-.066	-.065	.701	-.124	.034	-.150
	FS_Q8	.001	.032	-.093	-.069	.007	.017	-.124	.553	-.205	-.070
	FS_Q9	-.097	-.060	.101	-.020	.065	-.150	.034	-.205	.430	-.100
	FS_Q10	.015	-.083	.065	.054	-.067	-.073	-.150	-.070	-.100	.575
Anti-image Correlation	FS_Q1	.889[a]	.027	-.203	-.173	-.112	-.111	-.003	.001	-.181	.024
	FS_Q2	.027	.844[a]	-.114	-.346	-.047	-.043	-.022	.053	-.112	-.132
	FS_Q3	-.203	-.114	.753[a]	-.311	-.023	-.135	-.021	-.153	.189	.106
	FS_Q4	-.173	-.346	-.311	.769[a]	.079	-.017	.008	-.119	-.039	.091
	FS_Q5	-.112	-.047	-.023	.079	.793[a]	-.450	-.102	.013	.129	-.114
	FS_Q6	-.111	-.043	-.135	-.017	-.450	.819[a]	-.124	.037	-.364	-.153
	FS_Q7	-.003	-.022	-.021	.008	-.102	-.124	.881[a]	-.199	.061	-.236
	FS_Q8	.001	.053	-.153	-.119	.013	.037	-.199	.826[a]	-.420	-.123
	FS_Q9	-.181	-.112	.189	-.039	.129	-.364	.061	-.420	.778[a]	-.202
	FS_Q10	.024	-.132	.106	.091	-.114	-.153	-.236	-.123	-.202	.870[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

	Initial	Extraction
FS_Q1	.329	.349
FS_Q2	.318	.329
FS_Q3	.337	.405
FS_Q4	.399	.649
FS_Q5	.403	.325
FS_Q6	.606	.659
FS_Q7	.299	.320
FS_Q8	.447	.402
FS_Q9	.570	.537
FS_Q10	.425	.530

Extraction Method: Principal Axis Factoring.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Factor	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.068	40.683	40.683	3.540	35.404	35.404	2.731	27.313	27.313
2	1.463	14.630	55.313	.964	9.645	45.049	1.774	17.736	45.049
3	.911	9.109	64.422						
4	.766	7.662	72.084						
5	.720	7.196	79.280						
6	.545	5.454	84.734						
7	.467	4.673	89.407						
8	.420	4.202	93.610						
9	.388	3.882	97.491						
10	.251	2.509	100.000						

Extraction Method: Principal Axis Factoring.

Factor Matrix[a]

	Factor	
	1	2
FS_Q6	.790	
FS_Q9	.711	
FS_Q8	.632	
FS_Q10	.624	-.375
FS_Q1	.562	
FS_Q5	.541	
FS_Q7	.526	
FS_Q2	.521	
FS_Q4	.524	.612
FS_Q3	.436	.463

Extraction Method: Principal Axis Factoring.

a. 2 factors extracted. 16 iterations required.

Rotated Factor Matrix[a]

	Factor	
	1	2
FS_Q6	.758	
FS_Q10	.727	
FS_Q9	.688	
FS_Q8	.555	.307
FS_Q7	.552	
FS_Q5	.549	
FS_Q4		.800
FS_Q3		.628
FS_Q2		.491
FS_Q1	.365	.464

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.

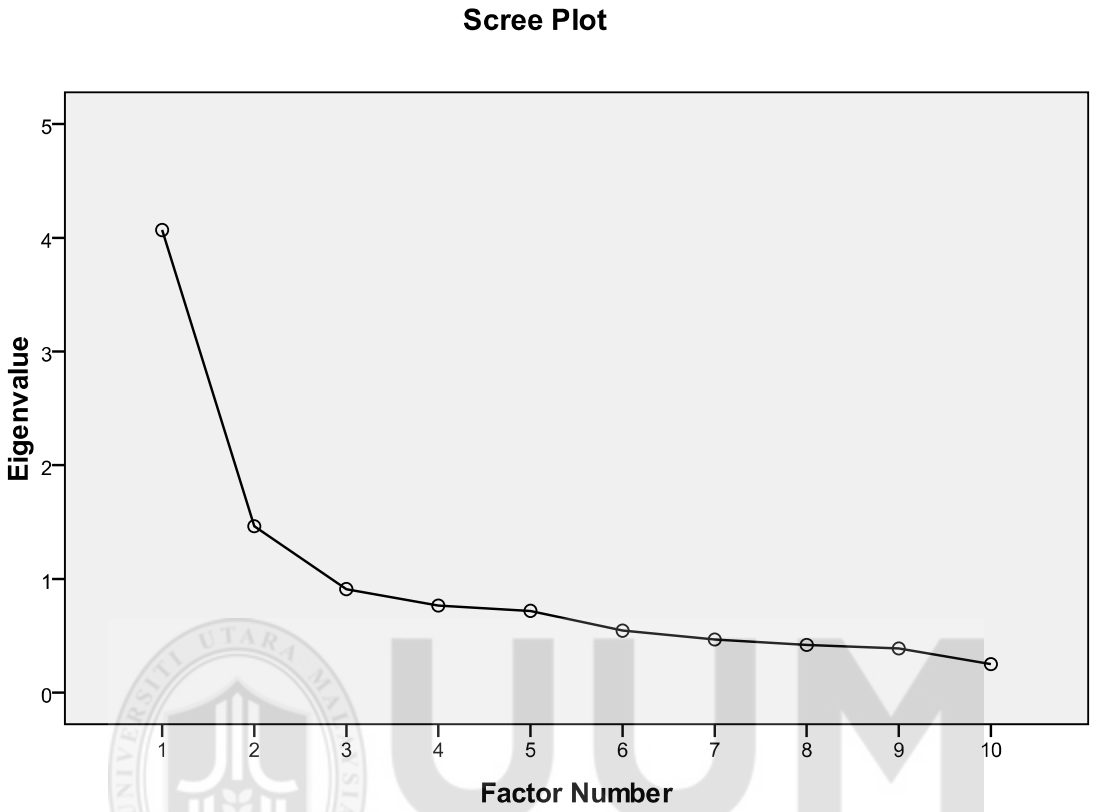
a. Rotation converged in 3 iterations.

Factor Transformation Matrix

Factor	1	2
1	.828	.560
2	-.560	.828

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.



VI. Self-efficacy

Correlation Matrix

		SE_Q1	SE_Q2	SE_Q3	SE_Q4	SE_Q5	SE_Q6	SE_Q7	SE_Q8	SE_Q9	SE_Q10
Correlation	SE_Q1	1.000	.488	.524	.539	.404	.449	.459	.418	.357	.407
	SE_Q2	.488	1.000	.562	.434	.470	.413	.355	.351	.320	.429
	SE_Q3	.524	.562	1.000	.688	.580	.680	.561	.635	.473	.552
	SE_Q4	.539	.434	.688	1.000	.754	.719	.467	.569	.506	.602
	SE_Q5	.404	.470	.580	.754	1.000	.639	.490	.577	.502	.631
	SE_Q6	.449	.413	.680	.719	.639	1.000	.511	.606	.531	.565
	SE_Q7	.459	.355	.561	.467	.490	.511	1.000	.726	.590	.624
	SE_Q8	.418	.351	.635	.569	.577	.606	.726	1.000	.779	.710
	SE_Q9	.357	.320	.473	.506	.502	.531	.590	.779	1.000	.737
	SE_Q10	.407	.429	.552	.602	.631	.565	.624	.710	.737	1.000

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.890
Bartlett's Test of Sphericity	Approx. Chi-Square	1007.416
	df	45
	Sig.	.000

Anti-image Matrices

		SE_Q1	SE_Q2	SE_Q3	SE_Q4	SE_Q5	SE_Q6	SE_Q7	SE_Q8	SE_Q9	SE_Q10
Anti-image Covariance	SE_Q1	.581	-.163	-.026	-.111	.058	.000	-.100	.005	-.004	.014
	SE_Q2	-.163	.579	-.150	.057	-.096	.007	.013	.050	-.014	-.054
	SE_Q3	-.026	-.150	.333	-.085	.031	-.090	-.039	-.078	.052	.002
	SE_Q4	-.111	.057	-.085	.274	-.148	-.092	.044	.012	-.013	-.031
	SE_Q5	.058	-.096	.031	-.148	.351	-.046	-.020	-.031	.027	-.065
	SE_Q6	.000	.007	-.090	-.092	-.046	.385	-.015	-.018	-.032	.006
	SE_Q7	-.100	.013	-.039	.044	-.020	-.015	.418	-.118	.007	-.066
	SE_Q8	.005	.050	-.078	.012	-.031	-.018	-.118	.239	-.136	-.023
	SE_Q9	-.004	-.014	.052	-.013	.027	-.032	.007	-.136	.313	-.128
	SE_Q10	.014	-.054	.002	-.031	-.065	.006	-.066	-.023	-.128	.328
Anti-image Correlation	SE_Q1	.894[a]	-.281	-.060	-.278	.128	.000	-.203	.014	-.010	.031
	SE_Q2	-.281	.849[a]	-.341	.144	-.213	.015	.026	.135	-.034	-.124
	SE_Q3	-.060	-.341	.890[a]	-.281	.091	-.252	-.105	-.276	.163	.007
	SE_Q4	-.278	.144	-.281	.861[a]	-.478	-.284	.129	.047	-.044	-.104
	SE_Q5	.128	-.213	.091	-.478	.887[a]	-.125	-.052	-.107	.080	-.193
	SE_Q6	.000	.015	-.252	-.284	-.125	.945[a]	-.038	-.060	-.093	.016
	SE_Q7	-.203	.026	-.105	.129	-.052	-.038	.914[a]	-.374	.020	-.178
	SE_Q8	.014	.135	-.276	.047	-.107	-.060	-.374	.869[a]	-.498	-.081
	SE_Q9	-.010	-.034	.163	-.044	.080	-.093	.020	-.498	.859[a]	-.398
	SE_Q10	.031	-.124	.007	-.104	-.193	.016	-.178	-.081	-.398	.924[a]

a. Measures of Sampling Adequacy(MSA)

Communalities

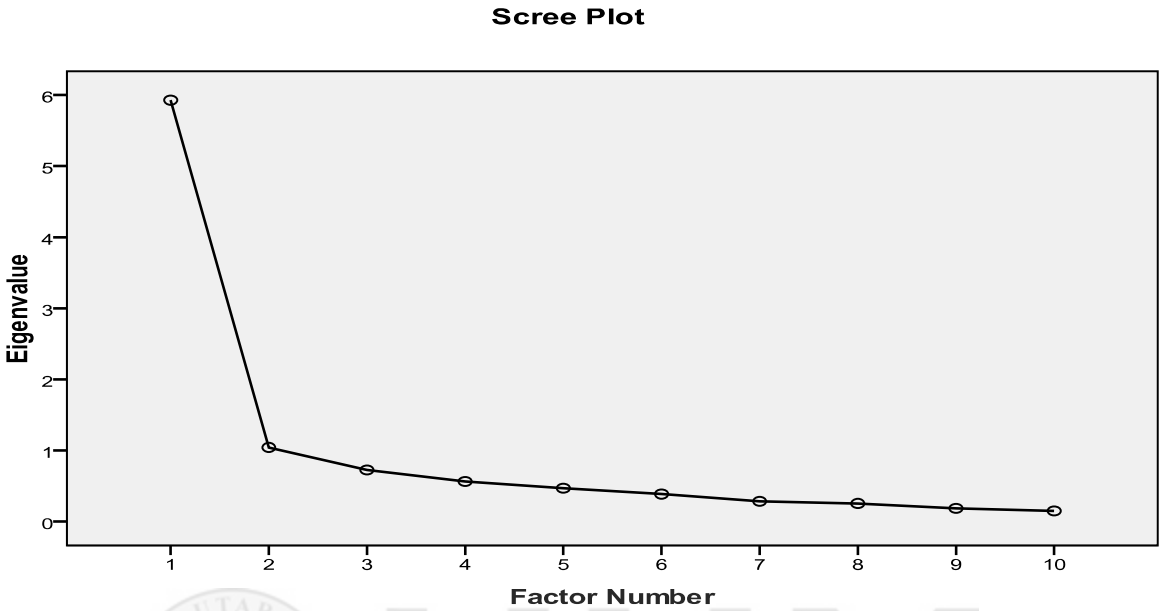
	Initial	Extraction
SE_Q1	.419	.393
SE_Q2	.421	.377
SE_Q3	.667	.687
SE_Q4	.726	.740
SE_Q5	.649	.608
SE_Q6	.615	.626
SE_Q7	.582	.562
SE_Q8	.761	.836
SE_Q9	.687	.741
SE_Q10	.672	.692

Extraction Method: Principal Axis Factoring.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Factor	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.927	59.270	59.270	5.580	55.799	55.799	3.284	32.838	32.838
2	1.044	10.437	69.708	.681	6.813	62.612	2.977	29.774	62.612
3	.727	7.270	76.978						
4	.565	5.651	82.629						
5	.470	4.698	87.327						
6	.388	3.884	91.211						
7	.286	2.862	94.073						
8	.255	2.554	96.627						
9	.187	1.868	98.495						
10	.151	1.505	100.000						

Extraction Method: Principal Axis Factoring.



Factor Matrix[a]

	Factor	
	1	2
SE_Q8	.843	-.354
SE_Q4	.811	
SE_Q10	.804	
SE_Q3	.795	
SE_Q6	.775	
SE_Q5	.763	
SE_Q9	.754	-.416
SE_Q7	.722	
SE_Q1	.590	
SE_Q2	.558	

Extraction Method: Principal Axis Factoring.

a. 2 factors extracted. 6 iterations required.

Rotated Factor Matrix[a]

	Factor	
	1	2
SE_Q4	.788	.345
SE_Q3	.740	.374
SE_Q6	.672	.417
SE_Q5	.665	.407
SE_Q2	.581	
SE_Q1	.575	
SE_Q8	.372	.835
SE_Q9		.819
SE_Q10	.440	.706
SE_Q7	.388	.642

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 3 iterations.

Factor Transformation Matrix

Factor	1	2
1	.729	.685
2	.685	-.729

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.

3. NORMALITY TEST

Descriptives

			Statistic	Std. Error
Score_Total psychological well-being status	Mean		29.2067	.42907
	95% Confidence Interval for Mean	Lower Bound	28.3588	
		Upper Bound	30.0545	
	5% Trimmed Mean		29.3481	
	Median		29.0000	
	Variance		27.615	
	Std. Deviation		5.25497	
	Minimum		10.00	
	Maximum		43.00	
	Range		33.00	
	Interquartile Range		6.00	
	Skewness		-.532	.198
	Kurtosis		1.952	.394
Score_Total Work Stress	Mean		26.4267	.62794
	95% Confidence Interval for Mean	Lower Bound	25.1859	
		Upper Bound	27.6675	
	5% Trimmed Mean		26.3889	
	Median		26.5000	
	Variance		59.146	
	Std. Deviation		7.69062	
	Minimum		10.00	
	Maximum		48.00	
	Range		38.00	
	Interquartile Range		11.00	
	Skewness		.086	.198
	Kurtosis		-.385	.394
Score_Total Family Stress	Mean		22.2733	.56187
	95% Confidence Interval for Mean	Lower Bound	21.1631	
		Upper Bound	23.3836	
	5% Trimmed Mean		22.1444	

	Median		22.0000	
	Variance		47.354	
	Std. Deviation		6.88145	
	Minimum		10.00	
	Maximum		42.00	
	Range		32.00	
	Interquartile Range		10.25	
	Skewness		.270	.198
	Kurtosis		-.456	.394
Score_Total Academic Stress	Mean		47.0133	.83046
	95% Confidence Interval for Mean	Lower Bound	45.3723	
		Upper Bound	48.6543	
	5% Trimmed Mean		47.1778	
	Median		48.0000	
	Variance		103.449	
	Std. Deviation		10.17101	
	Minimum		16.00	
	Maximum		75.00	
	Range		59.00	
	Interquartile Range		12.00	
	Skewness		-.285	.198
	Kurtosis		.692	.394
Score_Total Financial Stress	Mean		33.4000	.63704
	95% Confidence Interval for Mean	Lower Bound	32.1412	
		Upper Bound	34.6588	
	5% Trimmed Mean		33.5889	
	Median		34.0000	
	Variance		60.872	
	Std. Deviation		7.80208	
	Minimum		10.00	
	Maximum		50.00	
	Range		40.00	
	Interquartile Range		10.00	
	Skewness		-.379	.198
	Kurtosis		.459	.394
Score_Total Self-efficacy	Mean		38.3867	.51377
	95% Confidence	Lower Bound	37.3714	

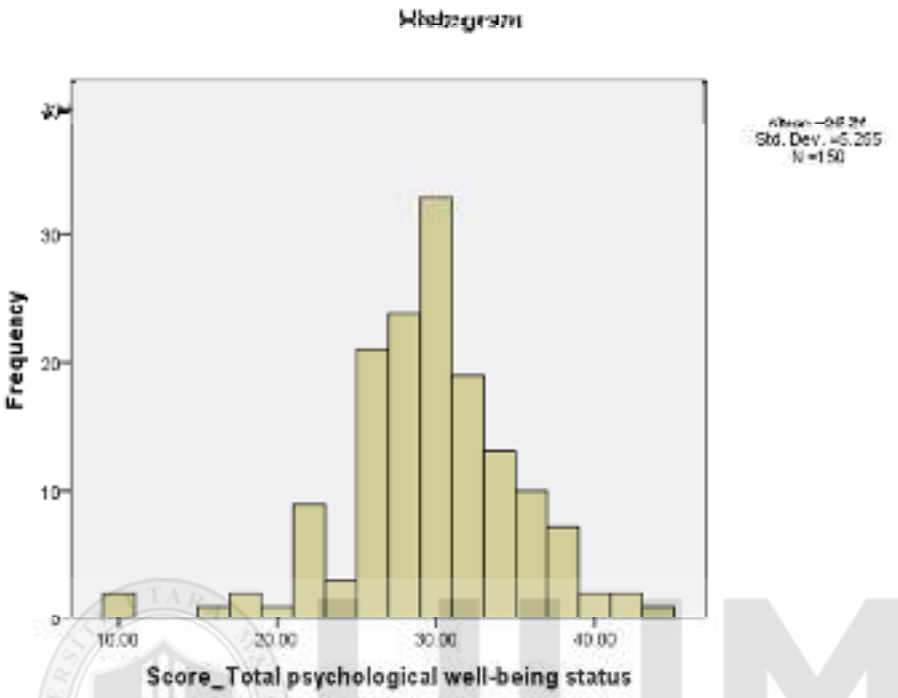
	Interval for Mean	Upper Bound	39.4019	
	5% Trimmed Mean		38.4593	
	Median		39.0000	
	Variance		39.594	
	Std. Deviation		6.29241	
	Minimum		19.00	
	Maximum		50.00	
	Range		31.00	
	Interquartile Range		8.00	
	Skewness		-.088	.198
	Kurtosis		-.055	.394

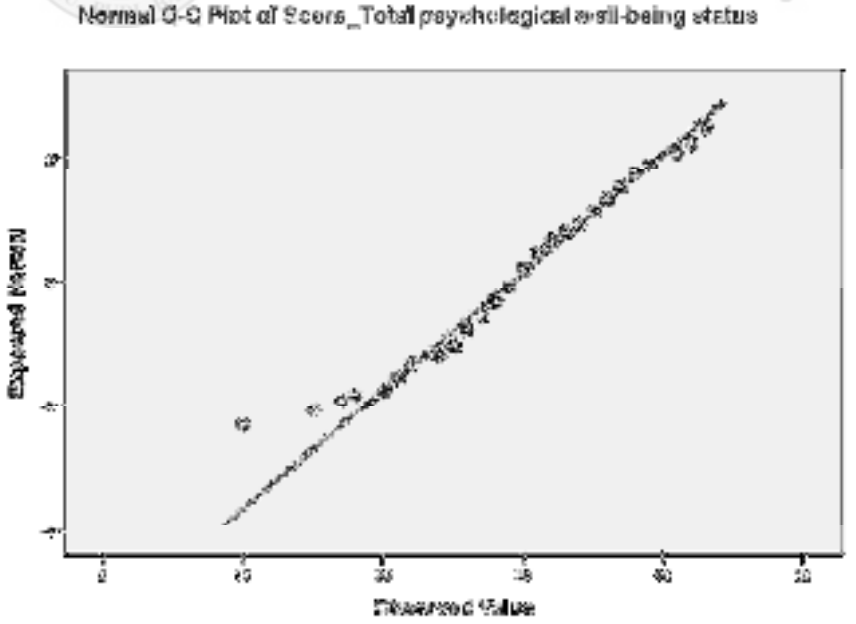
Tests of Normality

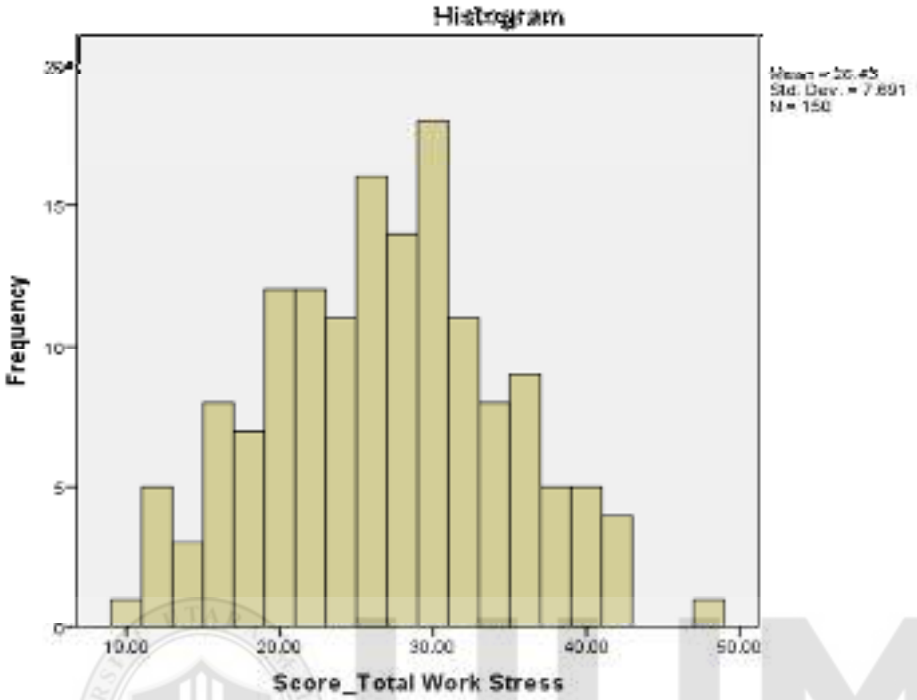
	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Score_Total psychological well-being status	.104	150	.000	.962	150	.000
Score_Total Work Stress	.053	150	.200*	.992	150	.533
Score_Total Family Stress	.066	150	.200*	.983	150	.057
Score_Total Academic Stress	.064	150	.200*	.987	150	.172
Score_Total Financial Stress	.080	150	.021	.979	150	.023
Score_Total Self-efficacy	.112	150	.000	.975	150	.007

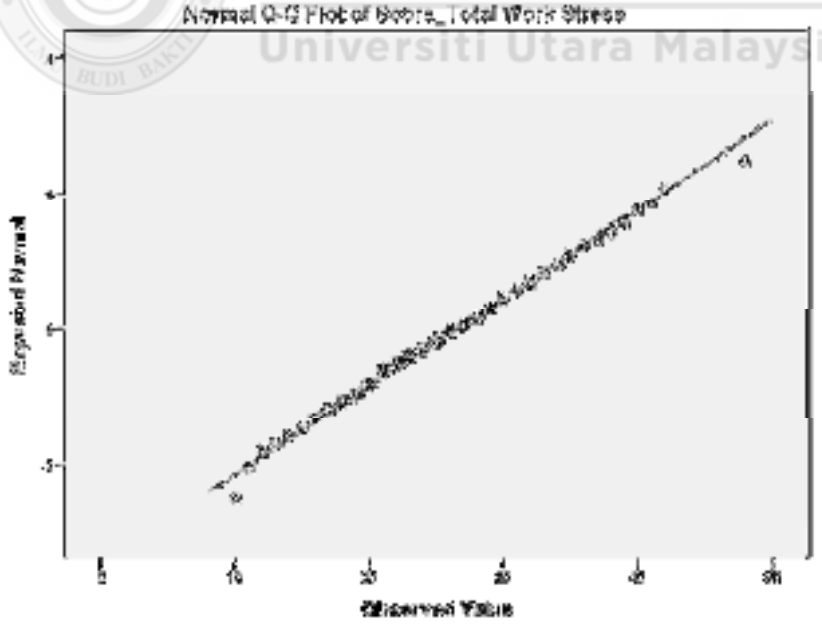
a. Lilliefors Significance Correction

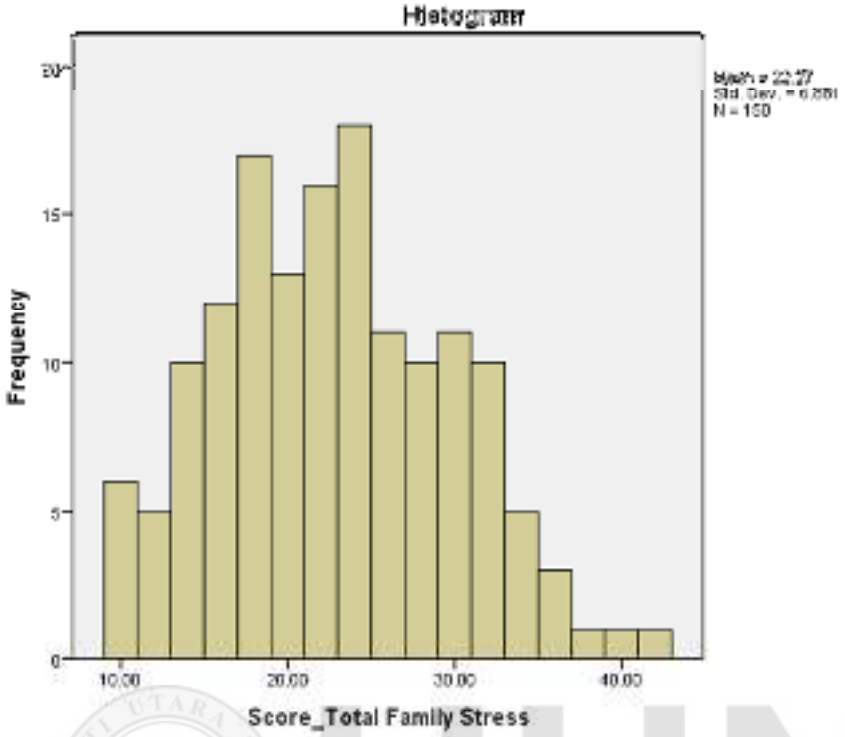
*. This is a lower bound of the true significance.

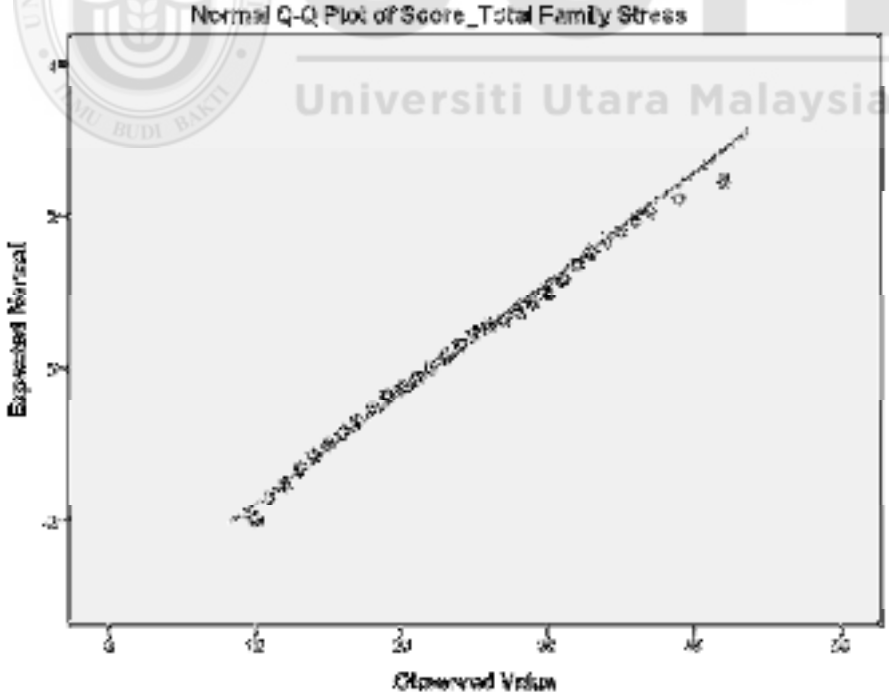


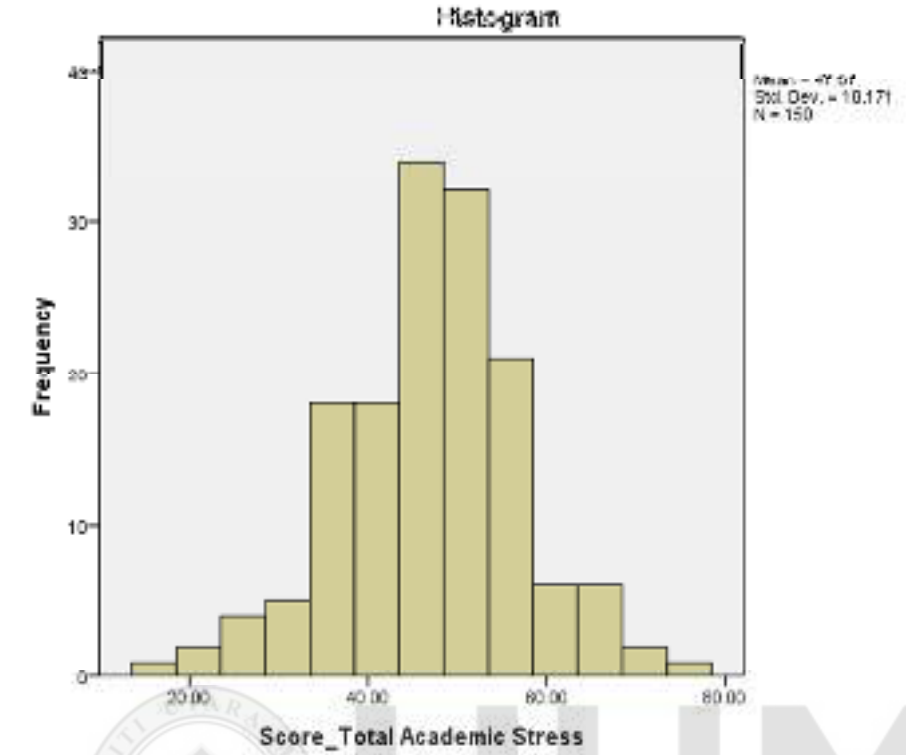


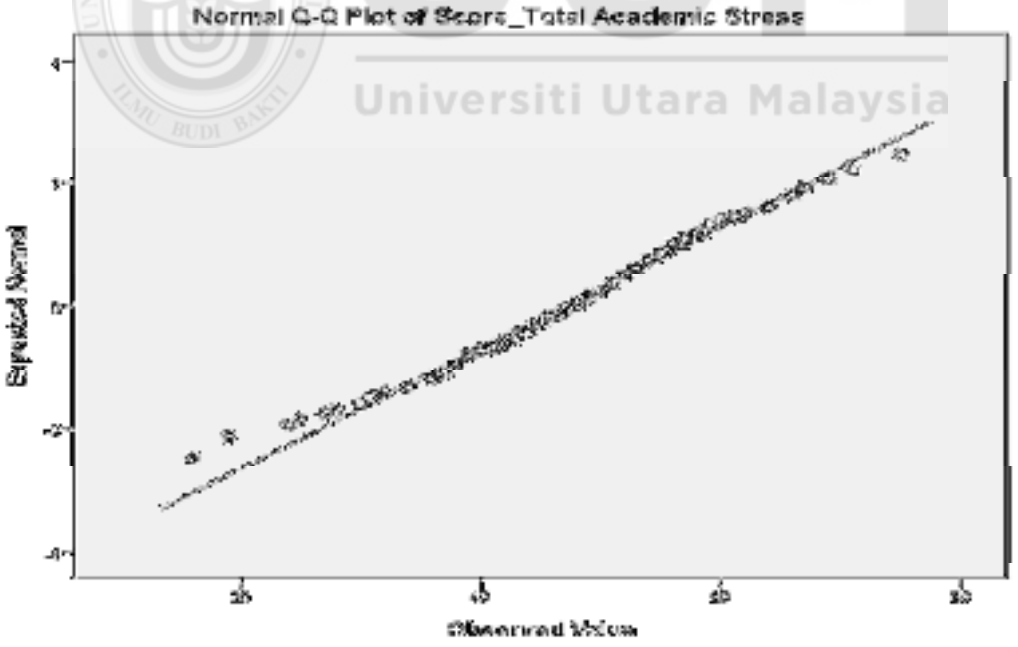


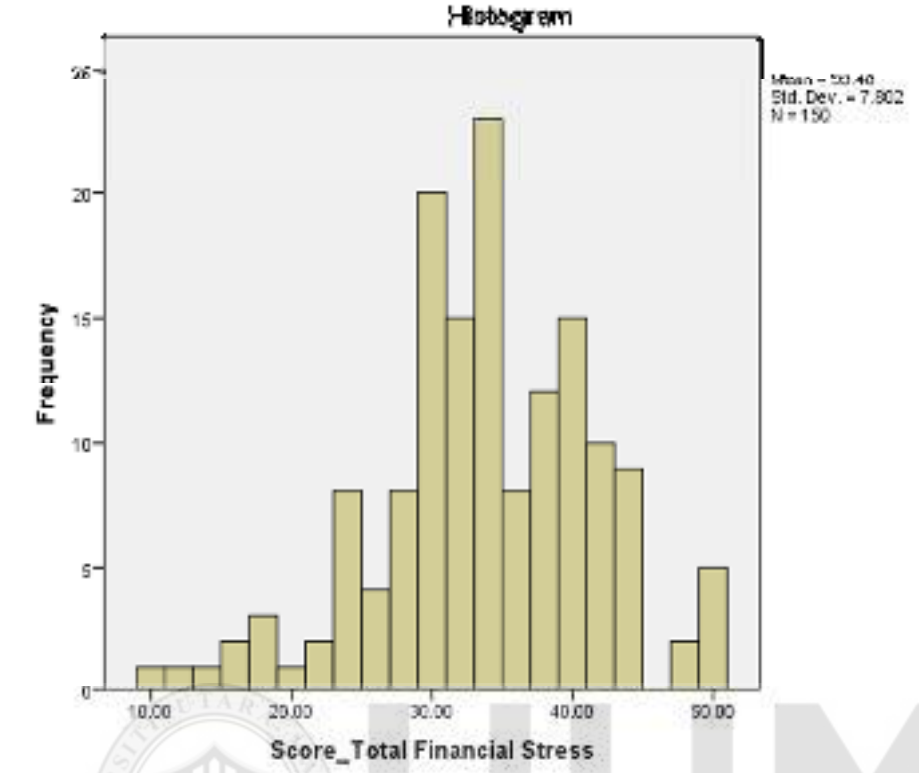


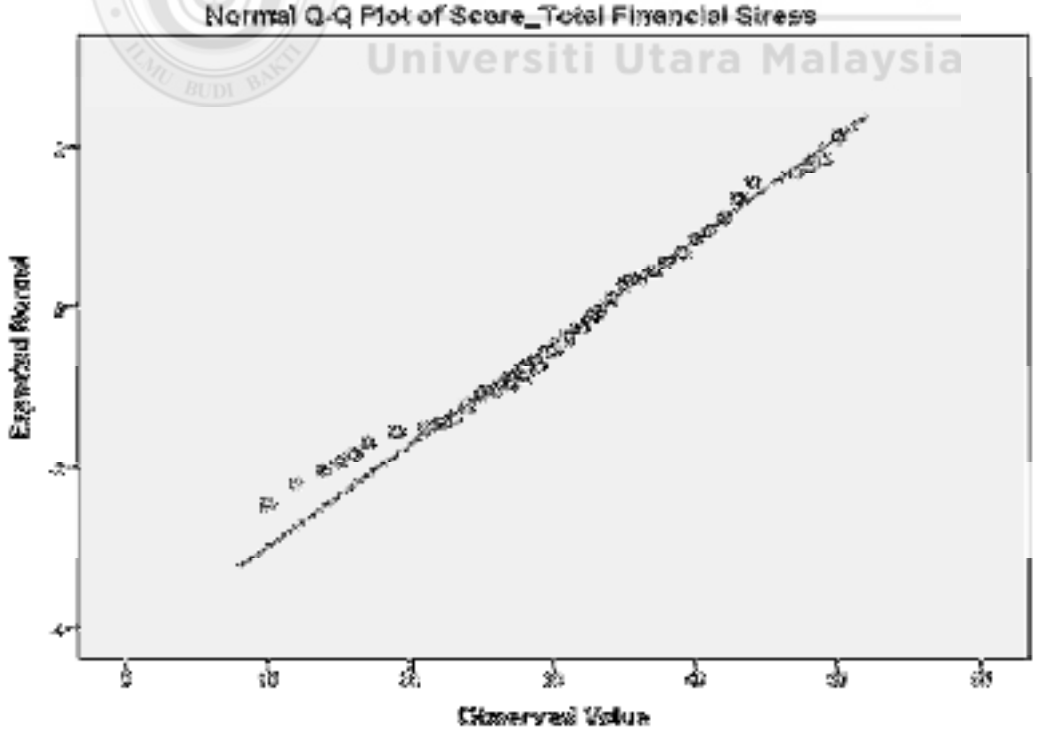


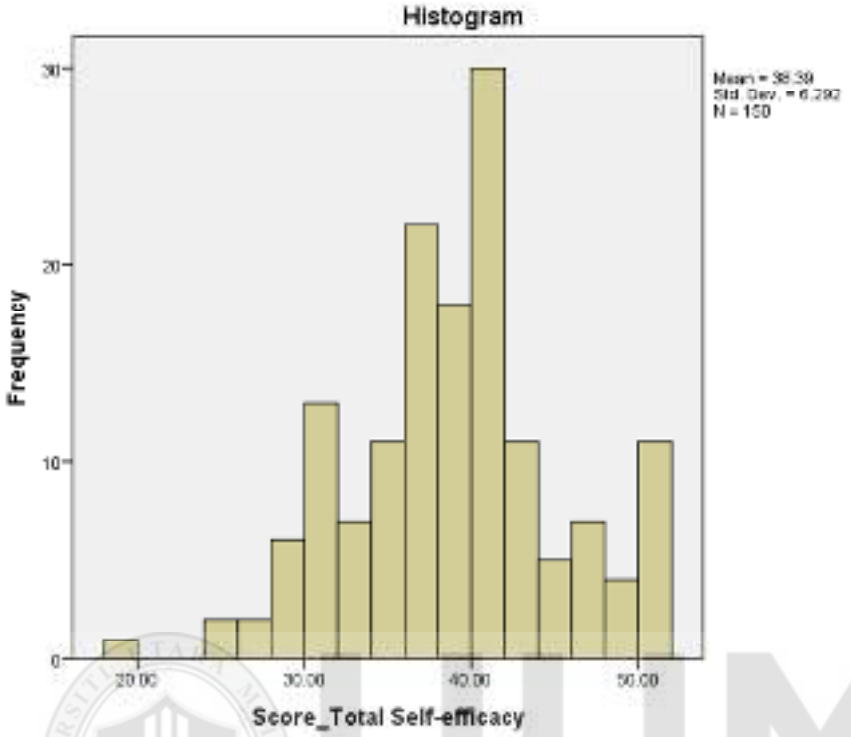


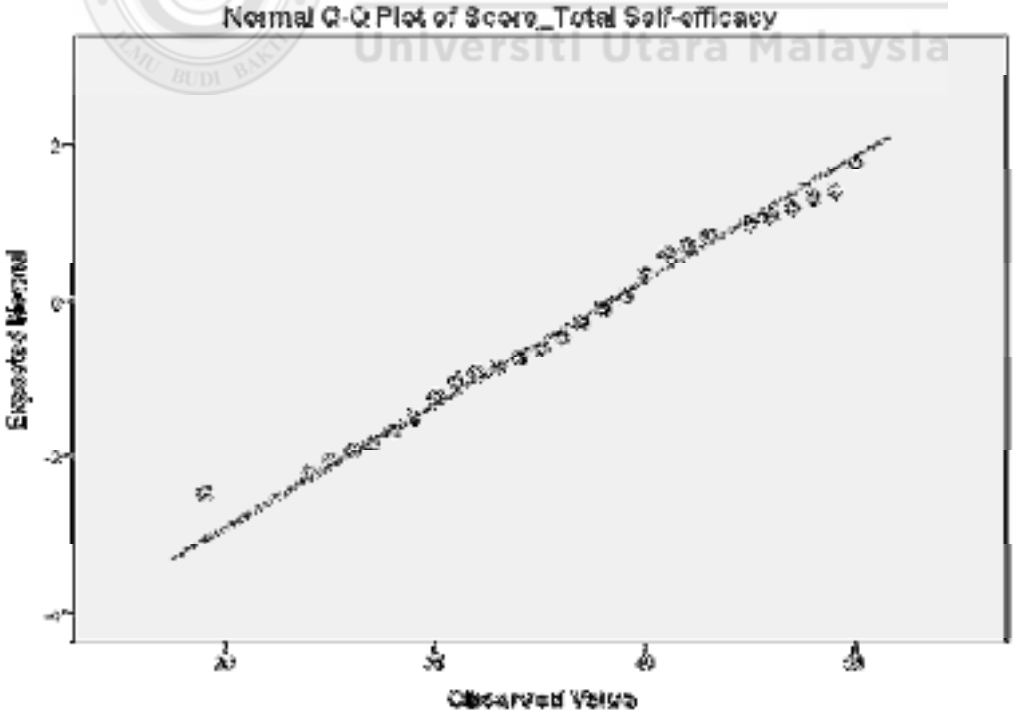






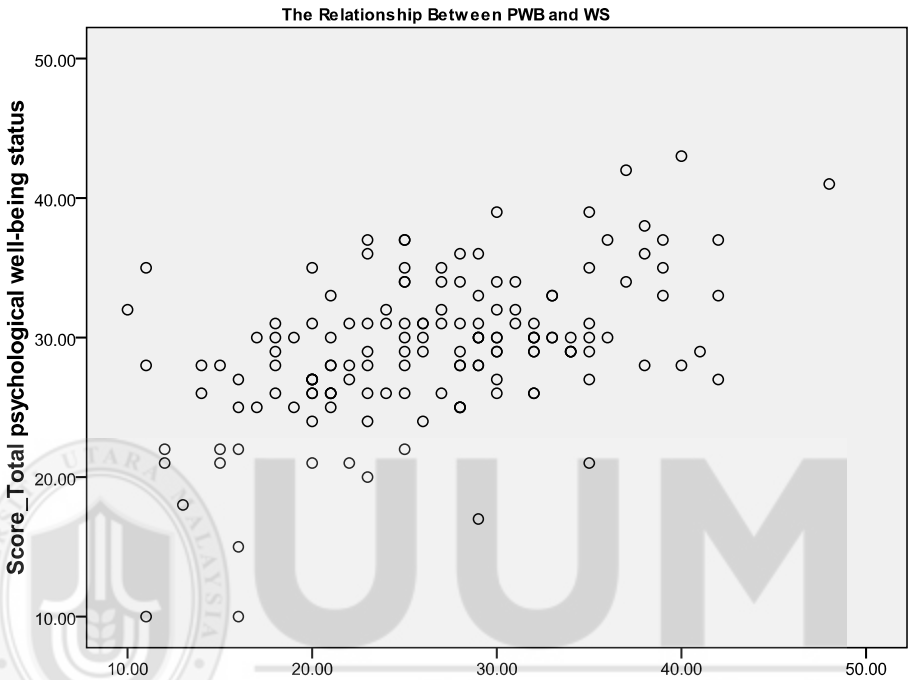


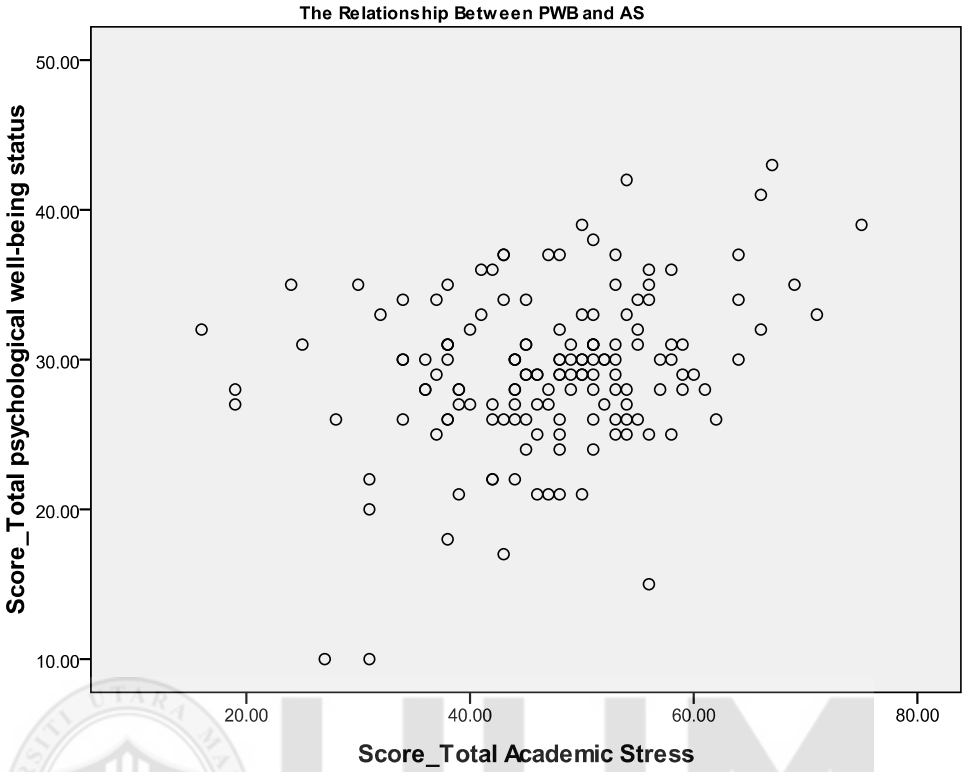


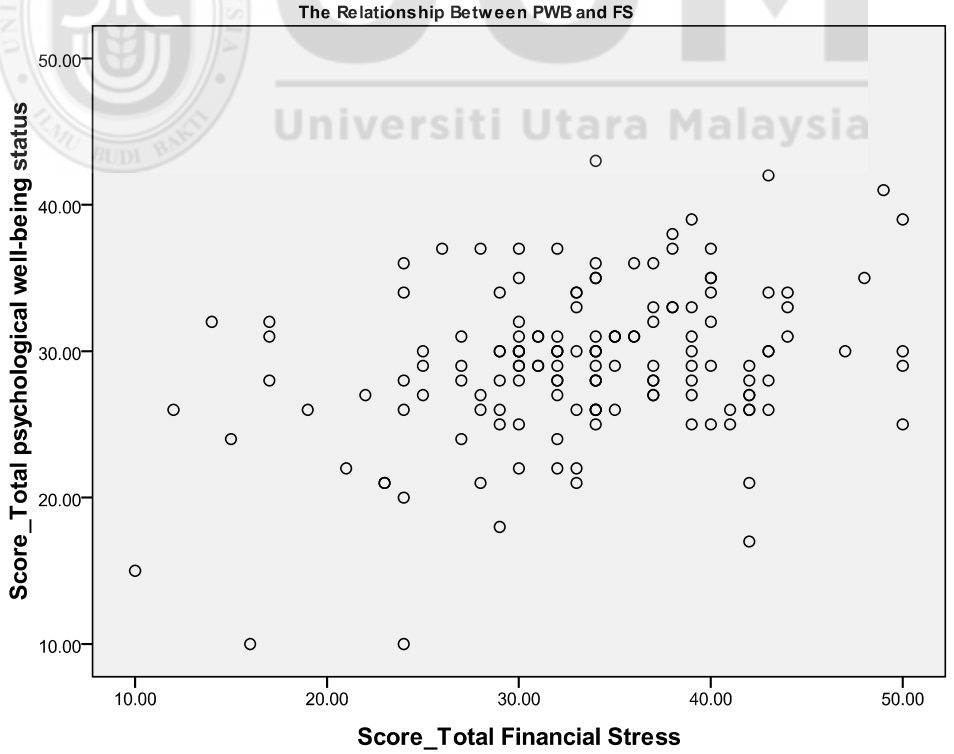


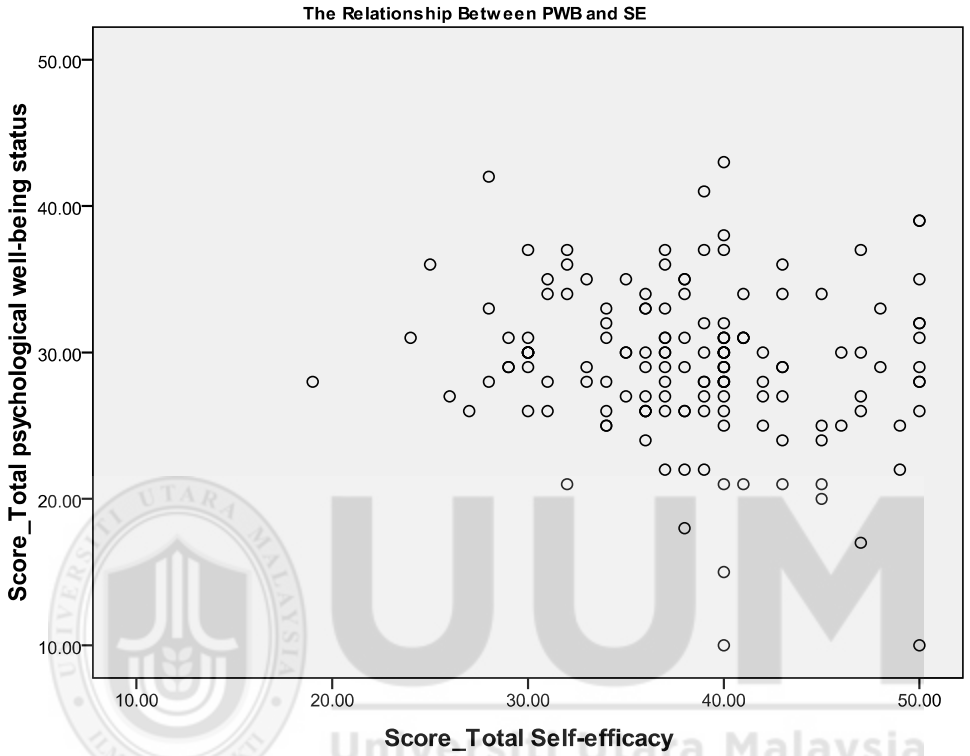
APPENDIX C5

4. LINEARITY TEST









APPENDIX C6

5. MULTICOLLINEARITY TEST

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	22.832	3.480		6.561	.000		
	Score_Total Work Stress	.272	.062	.398	4.395	.000	.592	1.688
	Score_Total Family Stress	.141	.068	.185	2.084	.039	.614	1.629
	Score_Total Academic Stress	-.057	.049	-.111	-1.178	.241	.549	1.821
	Score_Total Financial Stress	.081	.056	.120	1.432	.154	.695	1.438
	Score_Total Self-efficacy	-.103	.063	-.124	-1.630	.105	.845	1.184

a. Dependent Variable: Score_Total psychological well-being status

Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions					
				(Constant)	Score_Total Work Stress	Score_Total Family Stress	Score_Total Academic Stress	Score_Total Financial Stress	Score_Total Self-efficacy
1	1	5.814	1.000	.00	.00	.00	.00	.00	.00
	2	.081	8.469	.02	.08	.17	.01	.00	.12
	3	.038	12.302	.00	.58	.62	.03	.02	.00
	4	.032	13.435	.00	.17	.20	.13	.50	.09
	5	.027	14.687	.03	.15	.00	.42	.47	.01
	6	.007	28.463	.95	.02	.00	.41	.00	.78

a. Dependent Variable: Score_Total psychological well-being status

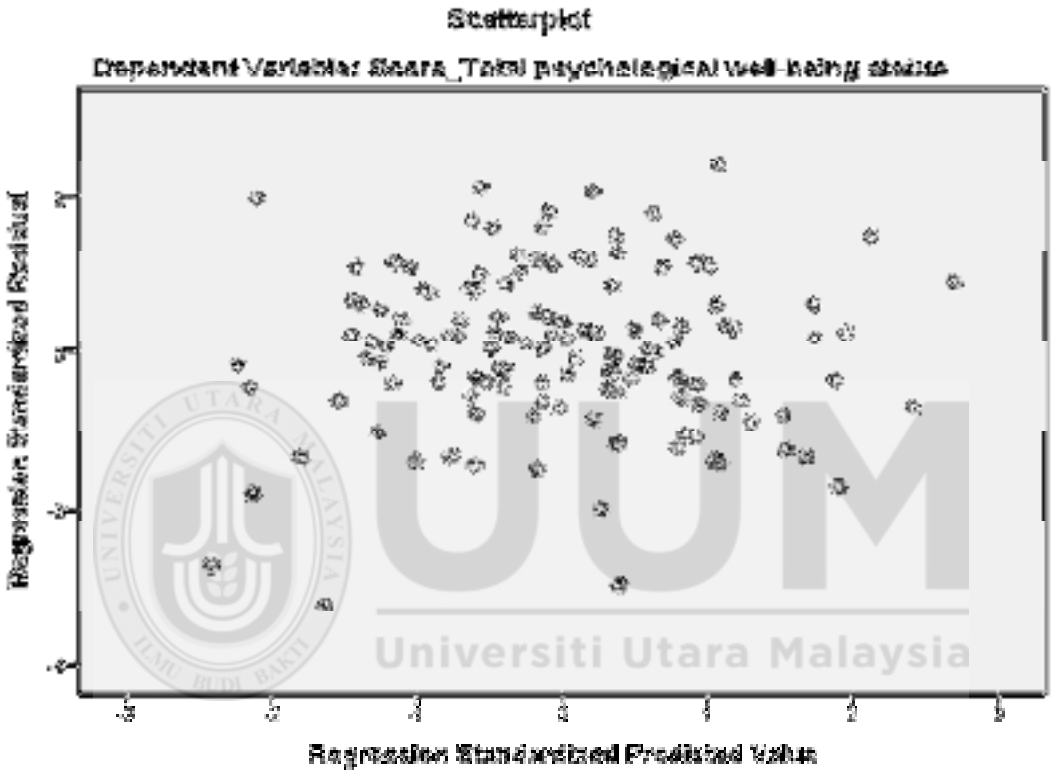
Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	22.2376	36.9785	29.2067	2.88421	150
Std. Predicted Value	-2.416	2.695	.000	1.000	150
Standard Error of Predicted Value	.408	1.769	.856	.257	150
Adjusted Predicted Value	22.0562	36.7191	29.2042	2.89161	150
Residual	-14.49556	10.69703	.00000	4.39273	150
Std. Residual	-3.244	2.394	.000	.983	150
Stud. Residual	-3.326	2.462	.000	1.009	150
Deleted Residual	-15.23820	11.30912	.00246	4.63185	150
Stud. Deleted Residual	-3.450	2.506	.000	1.019	150
Mahal. Distance	.247	22.349	4.967	3.869	150
Cook's Distance	.000	.130	.009	.020	150
Centered Leverage Value	.002	.150	.033	.026	150

a. Dependent Variable: Score_Total psychological well-being status

APPENDIX C7

1. HOMOSCEDASTICITY TEST



APPENDIX C8

1. DESCRIPTIVE ANALYSIS OF DEMOGRAPHIC FACTORS

University

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	UUMKL	61	40.7	40.7	40.7
	OUM	59	39.3	39.3	80.0
	MSU	30	20.0	20.0	100.0
	Total	150	100.0	100.0	

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	female	85	56.7	56.7	56.7
	male	65	43.3	43.3	100.0
	Total	150	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 - 29	82	54.7	54.7	54.7
	30-39	50	33.3	33.3	88.0
	40 and above	18	12.0	12.0	100.0
	Total	150	100.0	100.0	

Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	90	60.0	60.0	60.0
	Married	59	39.3	39.3	99.3
	Divorced	1	.7	.7	100.0
	Total	150	100.0	100.0	

Race

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	83	55.3	55.3	55.3
	Chinese	18	12.0	12.0	67.3
	Indian	44	29.3	29.3	96.7
	Others	5	3.3	3.3	100.0
	Total	150	100.0	100.0	

Religion

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Islam	85	56.7	56.7	56.7
	Christian	8	5.3	5.3	62.0
	Hindu	39	26.0	26.0	88.0
	Buddha	13	8.7	8.7	96.7
	Others	5	3.3	3.3	100.0
	Total	150	100.0	100.0	

Academic Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM	36	24.0	24.0	24.0
	STPM	13	8.7	8.7	32.7
	Diploma	57	38.0	38.0	70.7
	Degree	34	22.7	22.7	93.3
	Masters	10	6.7	6.7	100.0
	Total	150	100.0	100.0	

Employment Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Working	145	96.7	96.7	96.7
	Entrepreneur	5	3.3	3.3	100.0
	Total	150	100.0	100.0	

Income Group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1000 - 2000	47	31.3	31.3	31.3
	2000 – 3000	41	27.3	27.3	58.7
	3000 – 4000	30	20.0	20.0	78.7
	4000 – 5000	11	7.3	7.3	86.0
	5000 - above	21	14.0	14.0	100.0
	Total	150	100.0	100.0	

Finance

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	self-paying	70	46.7	46.7	46.7
	bank loan	1	.7	.7	47.3
	PTPTN & HRDF	33	22.0	22.0	69.3
	EPF	27	18.0	18.0	87.3
	employer	5	3.3	3.3	90.7
	others	14	9.3	9.3	100.0
	Total	150	100.0	100.0	

2. DESCRIPTIVE ANALYSIS OF THE VARIABLES

Descriptive Statistics

	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
PWB_Q1	150	1.00	5.00	2.7467	.08934	1.09414
PWB_Q2	150	1.00	5.00	2.8467	.08012	.98128
PWB_Q3	150	1.00	5.00	2.4667	.08119	.99439
PWB_Q4	150	1.00	5.00	2.3933	.08077	.98918
PWB_Q5	150	1.00	5.00	2.1400	.08356	1.02342
PWB_Q6	150	1.00	5.00	1.8267	.08861	1.08527
PWB_Q7	150	1.00	5.00	3.7133	.08426	1.03195
PWB_Q8	150	1.00	5.00	3.6933	.08511	1.04237
PWB_Q9	150	1.00	5.00	3.6600	.07961	.97506
PWB_Q10	150	1.00	5.00	3.7200	.08253	1.01081
Score_Total psychological well-being status	150	10.00	43.00	29.2067	.42907	5.25497
Valid N (listwise)	150					

Descriptive Statistics

	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
WS_Q1	150	1.00	5.00	2.4067	.08413	1.03039
WS_Q2	150	1.00	5.00	3.6067	.09215	1.12862
WS_Q3	150	1.00	5.00	2.3200	.09187	1.12518
WS_Q4	150	1.00	5.00	2.3600	.10201	1.24932
WS_Q5	150	1.00	5.00	3.0000	.10406	1.27443
WS_Q6	150	1.00	5.00	2.7533	.08921	1.09260
WS_Q7	150	1.00	5.00	2.0333	.09573	1.17248
WS_Q8	150	1.00	5.00	2.0933	.09090	1.11335
WS_Q9	150	1.00	5.00	3.0467	.09570	1.17203
WS_Q10	150	1.00	5.00	2.8067	.09817	1.20233
Score_Total Work Stress	150	10.00	48.00	26.4267	.62794	7.69062
Valid N (listwise)	150					

Descriptive Statistics

	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
FMS_Q1	150	1.00	5.00	1.9000	.08709	1.06658
FMS_Q2	150	1.00	5.00	2.2600	.09385	1.14944
FMS_Q3	150	1.00	5.00	2.0133	.09268	1.13508
FMS_Q4	150	1.00	5.00	2.6933	.10866	1.33083
FMS_Q5	150	1.00	5.00	1.5667	.08215	1.00613
FMS_Q6	150	1.00	5.00	2.5000	.10438	1.27837
FMS_Q7	150	1.00	5.00	1.6333	.08215	1.00613
FMS_Q8	150	1.00	5.00	1.6667	.07952	.97393
FMS_Q9	150	1.00	5.00	2.7067	.10080	1.23455
FMS_Q10	150	1.00	5.00	3.3333	.10604	1.29877
Score_Total Family Stress	150	10.00	42.00	22.2733	.56187	6.88145
Valid N (listwise)	150					

Descriptive Statistics

	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
FS_Q1	150	1.00	5.00	3.7933	.08737	1.07001
FS_Q2	150	1.00	5.00	3.1933	.10521	1.28855
FS_Q3	150	1.00	5.00	3.4867	.09447	1.15704
FS_Q4	150	1.00	5.00	3.4533	.11056	1.35402
FS_Q5	150	1.00	5.00	3.1800	.11035	1.35146
FS_Q6	150	1.00	5.00	3.5267	.09586	1.17409
FS_Q7	150	1.00	5.00	2.5600	.10297	1.26109
FS_Q8	150	1.00	5.00	3.4800	.09060	1.10957
FS_Q9	150	1.00	5.00	3.7400	.09574	1.17256
FS_Q10	150	1.00	5.00	2.9867	.11624	1.42361
Score_Total Financial Stress	150	10.00	50.00	33.4000	.63704	7.80208
Valid N (listwise)	150					

Descriptive Statistics

	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
AS_Q1	150	1.00	5.00	2.6400	.08528	1.04451
AS_Q2	150	1.00	5.00	2.1933	.07609	.93189
AS_Q3	150	1.00	5.00	2.7067	.08647	1.05898
AS_Q4	150	1.00	5.00	3.2600	.08106	.99279
AS_Q5	150	1.00	5.00	3.8133	.08268	1.01258
AS_Q6	150	1.00	5.00	3.9000	.08657	1.06026
AS_Q7	150	1.00	5.00	2.7800	.09262	1.13439
AS_Q8	150	1.00	5.00	2.8333	.08794	1.07701
AS_Q9	150	1.00	5.00	2.5733	.08532	1.04494
AS_Q10	150	1.00	5.00	3.1667	.08269	1.01278
AS_Q11	150	1.00	5.00	2.8133	.09239	1.13153
AS_Q12	150	1.00	5.00	2.9533	.08156	.99890

AS_Q13	150	1.00	5.00	2.8267	.08068	.98816
AS_Q14	150	1.00	5.00	2.8067	.08909	1.09113
AS_Q15	150	1.00	5.00	3.0400	.08186	1.00255
AS_Q16	150	1.00	5.00	2.7067	.07717	.94512
Score_Total Academic Stress	150	16.00	75.00	47.0133	.83046	10.17101
Valid N (listwise)	150					

Descriptive Statistics

	N	Minimum	Maximum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
SE_Q1	150	1.00	5.00	4.0400	.06407	.78475
SE_Q2	150	2.00	5.00	3.8600	.05985	.73302
SE_Q3	150	2.00	5.00	3.8533	.06512	.79754
SE_Q4	150	1.00	5.00	3.7600	.07059	.86451
SE_Q5	150	1.00	5.00	3.7533	.06817	.83495
SE_Q6	150	1.00	5.00	3.9933	.06854	.83944
SE_Q7	150	1.00	5.00	3.7333	.07246	.88740
SE_Q8	150	2.00	5.00	3.8000	.06554	.80268
SE_Q9	150	1.00	5.00	3.8000	.06485	.79427
SE_Q10	150	1.00	5.00	3.7933	.06906	.84581
Score_Total Self-efficacy	150	19.00	50.00	38.3867	.51377	6.29241
Valid N (listwise)	150					

APPENDIX C9

3. INFERENTIAL ANALYSIS

I) PEARSON CORRELATION

Correlations

		Score_Total psychological well-being status	Score_Total Work Stress	Score_Total Family Stress	Score_Total Academic Stress	Score_Total Financial Stress	Score_Total Self-efficacy
Score_Total psychological well-being status	Pearson Correlation	1	.499**	.418**	.287**	.323**	-.148
	Sig. (2-tailed)		.000	.000	.000	.000	.070
	N	150	150	150	150	150	150
Score_Total Work Stress	Pearson Correlation	.499**	1	.537**	.538**	.423**	-.089
	Sig. (2-tailed)	.000		.000	.000	.000	.280
	N	150	150	150	150	150	150
Score_Total Family Stress	Pearson Correlation	.418**	.537**	1	.489**	.455**	-.154
	Sig. (2-tailed)	.000	.000		.000	.000	.060
	N	150	150	150	150	150	150
Score_Total Academic Stress	Pearson Correlation	.287**	.538**	.489**	1	.432**	-.338**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	150	150	150	150	150	150
Score_Total Financial Stress	Pearson Correlation	.323**	.423**	.455**	.432**	1	.013
	Sig. (2-tailed)	.000	.000	.000	.000		.871
	N	150	150	150	150	150	150
Score_Total Self-efficacy	Pearson Correlation	-.148	-.089	-.154	-.338**	.013	1
	Sig. (2-tailed)	.070	.280	.060	.000	.871	
	N	150	150	150	150	150	150

**. Correlation is significant at the 0.01 level (2-tailed).

II) MULTIPLE REGRESSION

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Score_Total Self-efficacy , Score_Total Financial Stress, Score_Total Work Stress, Score_Total Family Stress, Score_Total Academic Stress[b]	.	Enter

a. Dependent Variable: Score_Total psychological well-being status

b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.549[a]	.301	.277	4.46834	.301	12.416	5	144	.000

a. Predictors: (Constant), Score_Total Self-efficacy , Score_Total Financial Stress, Score_Total Work Stress, Score_Total Family Stress, Score_Total Academic Stress

b. Dependent Variable: Score_Total psychological well-being status

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1239.482	5	247.896	12.416	.000[b]
	Residual	2875.111	144	19.966		
	Total	4114.593	149			

a. Dependent Variable: Score_Total psychological well-being status

b. Predictors: (Constant), Score_Total Self-efficacy , Score_Total Financial Stress, Score_Total Work Stress, Score_Total Family Stress, Score_Total Academic Stress

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	22.832	3.480		6.561	.000
	Score_Total Work Stress	.272	.062	.398	4.395	.000
	Score_Total Family Stress	.141	.068	.185	2.084	.039
	Score_Total Academic Stress	-.057	.049	-.111	-1.178	.241
	Score_Total Financial Stress	.081	.056	.120	1.432	.154
	Score_Total Self-efficacy	-.103	.063	-.124	-1.630	.105

a. Dependent Variable: Score_Total psychological well-being status

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	22.832	3.480		6.561	.000	15.953	29.710
	Score_Total Work Stress	.272	.062	.398	4.395	.000	.150	.394
	Score_Total Family Stress	.141	.068	.185	2.084	.039	.007	.276
	Score_Total Academic Stress	-.057	.049	-.111	-1.178	.241	-.153	.039
	Score_Total Financial Stress	.081	.056	.120	1.432	.154	-.031	.192
	Score_Total Self-efficacy	-.103	.063	-.124	-1.630	.105	-.228	.022

a. Dependent Variable: Score_Total psychological well-being status

Casewise Diagnostics[a]

Case Number	Std. Residual	Score_Total psychological well-being status	Predicted Value	Residual
16	-3.244	10.00	24.4956	-14.49556

a. Dependent Variable: Score_Total psychological well-being status

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	22.2376	36.9785	29.2067	2.88421	150
Std. Predicted Value	-2.416	2.695	.000	1.000	150
Standard Error of Predicted Value	.408	1.769	.856	.257	150
Adjusted Predicted Value	22.0562	36.7191	29.2042	2.89161	150
Residual	-14.49556	10.69703	.00000	4.39273	150
Std. Residual	-3.244	2.394	.000	.983	150
Stud. Residual	-3.326	2.462	.000	1.009	150
Deleted Residual	-15.23820	11.30912	.00246	4.63185	150
Stud. Deleted Residual	-3.450	2.506	-.001	1.019	150
Mahal. Distance	.247	22.349	4.967	3.869	150
Cook's Distance	.000	.130	.009	.020	150
Centered Leverage Value	.002	.150	.033	.026	150

a. Dependent Variable: Score_Total psychological well-being status

Charts