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STRESSORS AND ACADEMIC PERFORMANCE AMONG PART-TIME STUDENTS IN A PUBLIC UNIVERSITY IN MALAYSIA

**Siti Rapidah Omar Ali^{*}, Nurulain Ajit², Nur Shafini Mohd Said³,
Khalid Amin Mat⁴, Nasiha Abdullah⁵**

1,2,3,4,5 Faculty of Business Management, Universiti Teknologi MARA, Terengganu

ARTICLE INFO	ABSTRACT
<p><i>Article history:</i></p> <p>Received Feb 2021 Accepted April 2021 Published June 2021</p> <hr/> <p><i>Keywords:</i></p> <p>Academic stress, financial stress, workload, academic performance</p> <p>Corresponding Author: sitirapidah@uitm.edu.my</p>	<p>Stress can be considered as a universal phenomenon. It can affect all levels of students and grades. The objective of the study was to investigate the association between factors that influence stress namely workload, academic stress, and financial stress and students' academic performance. A group of 357 e-pjj students in a public university have participated in this study. Data were analyzed using Statistical Package for Social Science (SPSS) version 23. Information on demographic background, workload, academic stress, financial stress, and academic performance were collected. Correlation and multiple regression analyses were also examined. The findings indicated that, there is a moderate relationship between independent and dependent variables. Financial stress is proven to be the most significant factor towards academic performance.</p>

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1. Introduction

To date, stress is measured as a lifestyle crisis disturbing individual development stage (Banerjee & Chatterjee, 2016). Stress happens when burden surpasses person's existing ability. Stressors become risk issues to overall well-being, typically leading to stress response (Megan et al., 2019). As mentioned by a senior consultant psychiatrist at the University Malaya (UM) Medical Centre's department of psychological medicine, Assoc Prof Dr Muhammad Muhsin Ahmad Zahari, a stress is not a medical disorder but if not addressed it can contribute to psychological and physical disabilities (Lee, 2020).

Stress affects many people especially students in the university. Although enrolling in the university is likely to develop positive and sustaining experience in student's life, they also experience stressful

moments. Based on an empirical evidence, severe and prolonged stress can reduce students' academic performance (Bergin & Pakenham, 2015). Students experience numerous challenges and pressure in today's competitive environment throughout their academic lives. Stressors among students are caused by several reasons. Time and financial management, stressed to encounter academic standard, concern over academic grade, classmate, senior and faculty members rapport as well as family matters are among others (Mahadeo & Prabhuswami, 2014). Students described with high academic stress also experienced depression, nervousness, irritability, and behavioral problems (Deb, Strodl & Sun, 2015). These causes of stress are connected to risk of pain and shortened academic success (Shearer, Hunt, Chowdhury, 2016). Likewise, as reported by Frazier et al. (2018) in study conducted by the American College Health Association (ACHA) discovered that 34% of undergraduate students described, that stress affect their academic performance negatively.

Published statistics by National Crime Record Bureau revealed that one student commits suicide every hour (Saha, 2017). The bureau discovered that 1.8% students who attempted suicide was due to examination failure. Furthermore, suicide rates increased 80% during a one-year period. In Malaysia situation, there have been a few cases indicated. As reported in New Straits Times (2018), a depressed student committed suicide by jumping off a building was caused by academic stress. The need to excel in studies and could not deal with the stress and burden lead to depression and finally self-destruction. Further, a recent suicide case involving final year student in a Malaysia public university also believed was affected by stress from studies (dayakdaily, 2021).

Following the issue of suicide case figures revealed by the Health Ministry recently, psychological health problem is increasing among students in Malaysia. Among the causes of this state are noticed due to academic stress (Lee and Ahmad, 2016). Some students are incapable to control themselves in tackling excessive stress and possess a minimal level of awareness (Ahmadi et. Al, 2014). Besides the academic stress, students' mental health difficulties in Malaysia were also associated with heavy workload, financial problems as well as family matters (Ministry of health, 2016). Therefore, this study aims to identify the relationship between the factors of stress namely academic stress, workload, and financial stress, and students' academic performance.

Part time or working students confronted additional challenges compared to full time student. This includes the need to balance duties as a worker, obligations as student and personal life. Majority of part timers choose to return to education for some reasons for instance individual satisfaction, fulfill work requirements as well as family responsibilities (Lee, 2016). Many current studies give more attention to the stress and challenges faced by full time students and research on working students is very limited (Jacoby, 2015).

It is crucial to determine whether stress occurred among working students is comparable to full time students. Hence, this study aims to discover this situation further and fill the gaps. The specific objective of this study is to identify the link between factors of stress namely academic stress, workload, and financial stress and academic performance.

2. Literature Review

Academic Stress

The greatest emotional or psychological condition that students encounter throughout their studies is academic stress. Academic factor is apparent to be the main influence towards the stress among university students followed by physical factor, social and emotional factor (Johari & Ahmad, 2019). Academic stress leads to student work rate lessening, low ability performance and lack of concentration in class. Hence, this will lead to poor quality of work and affects academic

performance. Among the predominant signs of academic stress among students are headache, tiredness, and lack of confidence (Ogbogu, 2017).

Purna and Gowthami (2014) in their study revealed students undergoing academic stress every semester resulting from taking exam, grade competition with peers and lack of time to cover lesson. As mentioned by Dusan et al. (2017), female students experience extra academic stress compared to the males. Mehmet (2019) further supported in his research that gender differences influence academic stress among students.

Financial stress

Students can experience financial stress from a variety of sources. These include cost of tuition, fees, and suppliers. They may also face an unforeseen financial emergency such as unexpected illness and medical bill or a parent's loss of employment. According to Kevin (2013), students clearly face a few potential stressors related to their finance due to their lack of financial experience and knowledge and low of financial resources.

Financial stress can be defined as a student's view of anxiety about their current personal financial situation (Sonya et al, 2017). Stuart et al. (2014) in his study said that not having enough money to participate in some peers' program activities are reported as a feeling of financial stress among students. According to Danielle et al. (2016) in their research, financial stress also may directly or indirectly (i.e., through perceive stress) impact student's psychological symptoms and academic performance. For students who come from low-income families one of the most robust stressors for them and/or first-generation students is also a financial strain, that was defined as perceived economic stress and lack of economic supports. However, a study by Bernardo (2018) among the Filipino students in higher education also concluded that financial stress affects students' well-being. In addition, Cadaret and Bennet (2019) also claimed that their research result indicates that higher level of financial stress is associated with academic distress and lower grade point average (GPA).

Workload

Workload is described as too much tasks given as compared to someone's capabilities, resources and time required to accomplish task (Mudassar & Saquib, 2016). Eva et al (2014) stated that a major factor in teaching and learning environment that can cause stress is workload. As supported by Marison et al. (2015) in their research, top stressors among students are an academic and workload. Students' experience and their perceptions on the workload in a semester are affected by the courses they take, the assignment, exam requirements and other responsibilities. Stress is caused by excessive workload that led to decrease students' performance and increase depression.

Rusnani and Zarawi (2019) in their research found that workload and clinical assignment among nursing students make them more tense. Apart from that, Abeer (2014) concluded from their study that academic workload was the largest source of stress among students. Yoshiki et al. (2015) discovered that overall workload of student and academic performance have a significant relationship. Besides, the most reported reasons contributed to stress and anxiety are experienced from workload and long hours exams (Harikiran et al. 2012).

Academic Performance

Academic performance is imperative in producing best quality graduates. Academic performance requires good and safe environment including physical, emotional, spiritual, and psychological well-being. Students may face problem in managing their academic performance when they experience high level of stress (Zarina & Sheila, 2015). How well students perform in their

task and studies is also related with their grades, attendance, enthusiasm, and attitude towards studying (Ryan, 2013).

Melaku et al. (2015) in their study shows that 85% of the respondents agreed that stress has affected their academic performance. This further supported by Antonio et al (2016), that low academic performance is caused by experiencing higher level of stress especially during examination.

3. Methodology

Research Design

To investigate the relationship between all dependent variables with dependent variable, a quantitative correlation study was used. This type of research design has been chosen since it provides an explanation on how two or more things have connected each other or what similarity they shared (Salkind, 2017).

Population and Sampling Frame

The population for this study was the part time students in a public university in Malaysia. The population was selected from Facebook group "Pelajar ePjj and ePLK" who enroll in 10 different programs. The overall population in the group was projected as 5000. The researchers decided to use Table for Determining Sample Size (Krejcie and Morgan, 1970) in selecting the sample size. Thus, the sample size consisted of 357 respondents.

Sampling Technique

Simple random sampling has been adopted in this study. A total of 357 questionnaires were randomly disseminated to the part-time students in a public university from 10 different faculties. The questionnaire was developed into google form and the link was shared to Facebook group and respective WhatsApp groups.

Items and measurement of variables

The questionnaire was designed to serve as the key mechanism to collect the data effectively. The questionnaires were established to be bilingual which use English language and Malay language since both languages are frequently used and understood by the respondents. The questionnaires were pre-tested among 30 university students who were not involved in the study. The questionnaires used a five-point Likert Scale which ranges from strongly disagree to strongly agree to measure each variable. The five sections of the questionnaire require respondents to give feedback on their demographic background (gender, age, semester, marital status, and program), workload, academic stress, financial stress as well as academic performance.

Table 1: Items of the questionnaire

Dimensions	Items
Workload	10
Academic Stress	10
Financial Stress	10
Academic Performance	7

Data analysis

Both descriptive and inferential statistics were used in this study. Mean and frequency were included in the descriptive statistics. Pearson Product-Moment Correlation Coefficient and Multiple Regression comprise in the inferential statistics analysis.

Conceptual framework

Figure 1 indicates the conceptual framework of the study. The independent variables of this research are workload, academic stress, and financial stress. Meanwhile, the dependent variable of this research is academic performance.

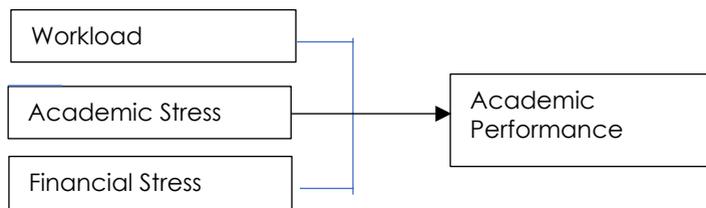


Figure 1: Conceptual framework of Independent variables and Dependent variable

Hypotheses development

This study aims to examine the relationship between stressors and students' academic performance. To address the objective, three hypotheses have been established.

- H1 There is a positive relationship between workload and academic performance.
- H2 There is a positive relationship between academic stress and academic performance
- H3 There is a positive relationship between financial stress and academic performance.

4. Results and Discussion

Survey Return Rate

A total of 357 questionnaire have been distributed to e-pjj students from different ten faculties with the return rate of 100%.

Demographic Background of Respondents'

More than half of the respondents were females (76.2%) while the remaining of 23% were males. In terms of the age of the respondents, 64.7% of them were from the age group of 20-30, followed by 30-40 (33.3%) while the least were 40 and above (2%). As for the semester of study, 28% of the respondents were from semester 5-6, followed by students from semester 7-8 (23.8%) and 23.2% of them were from semester 3-4. The least were from semester 1-2 (9.5%). Half of the respondents (50.1%) obtained CGPA 3.349, followed by 32.8% of them attained 2.51-2.99. Only 12.9% of the respondents obtained CGPA of 3.5 and above and the remaining 4.2% were 2.50 or below. More than half of the respondents were single (51.5%), while 43.7% of them were married and the minimum of them (4.8%) were divorced. In terms of faculty, 52.9% of the respondents were from

faculty of Business Management followed by faculty of Administrative Science and Policy Studies (15.1%). Another small percentage of the respondents were from other faculties. Demographic background of the respondents was presented in Table 2.

Table 2: Demographic Characteristics of the Respondents (n=357)

Description	%
Gender	
Male	23.0
Female	76.2
Age (years)	
20-30	64.7
30-40	33.3
40 and above	2.00
Semester of study	
Semester 1-2	9.50
Semester 3-4	23.2
Semester 5-6	28.0
Semester 7-8	23.8
Semester 9-10	15.4
CGPA	
2.50 or below	4.20
2.51-2.99	32.8
3-3.49	50.1
3.5 and above	12.9
Marital Status	
Married	43.7
Divorced	4.80
Single	51.5
Program (Faculty)	
Accountancy	8.70
Administrative Science and Policy Studies	15.1
Business Management	52.9
Hotel and Tourism Management	3.40
Sports Sciences and Recreation	2.80
Health Science	2.80
Information Management	7.30
Art and Design	5.30
Communication and Media Studies	0.80
Computer and Mathematical Science	0.80

Reliability Analyses

The reliability analysis was established to test whether the items assembled under a factor are internally reliable and stable. According to Sekaran (2016), reliabilities less than 0.6 are poor, withing range of 0.7 are acceptable and over 0.8 are good. The result of this analysis is presented in Table 3. The Cronbach's for workload, academic stress, financial stress, and academic performance ranges from 0.7 to 0.8 which is satisfactory and good.

Table 3: Reliability Analyses

Sections	No. of Items	Alpha value
B (workload)	10	0.768
C (Academic Stress)	10	0.767
D (Financial Stress)	10	0.893
E (Academic Performance)	7	0.883

The following rules of thumb presented in Table 4 has been used by researchers as guideline.

Table 4: Strength of relationship by Guilford J.P. (1973)

Value (range)	Association (strength)
< 0.2	Negligible Relationship
0.2 to 0.4	Low Relationship
0.4 to 0.7	Moderate Relationship
0.7 to 0.9	High Relationship
. > 0.9	Very High Relationship

Guilford, J. P. (1973). Fundamental Statistics in Psychology and Education. 5th Ed., McGraw-Hill, New York

Correlation Analysis

Table 5 shows the relationship for this study. The findings display the weak to moderate relationship between independent variables; workload, academic stress, financial stress, and dependent variable which is academic performance.

Table 5: Correlation Analysis (n=357)

Variables	Pearson correlation
Workload	.041**
Academic stress	.443**
Financial Stress	.483**
Academic Performance	-

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

Regression Analysis

R Square specifies the percentage variance in the dependent variable (academic performance) that is described by the variation in the independent variables (workload, academic stress, and financial stress). The r-square of .309 suggests that 30.9% of the variation or changes in the dependent variable can be predicted from the variables of workload, academic stress, and financial stress. The remaining 69.1% of the model is explained by another factor. Table 6 below

explains the result of regression analysis of three independent variables regressed against academic performance.

Table 6: Model Summary and ANNOVA

Model Summary		ANOVA	
R	R2	F	Sig
.556 ^a	.309	52.580	.000

Table 7 gives information of the strength of each independent variable towards academic performance. β is the regression equation values in predicting the dependent variable from independent variables. Three independent variables revealed result of workload (β -0.110, $p < 0.021$), academic stress (β 0.328, $p < .000$) and financial stress (β 0.348, $p < 0.000$). Highest Beta value is β 0.348 which signify financial stress. Hence, this variable makes the strongest influence on the dependent variable. The Beta value of workload -0.110 demonstrating that it made less or no contribution to the dependent variable.

Table 7: Table of Coefficients

Model	Standardize Coefficient Beta	t.	sig.	collinearity statistics	
				tolerance	VIF
1 (Constant)		5.133	.000		
Workload	-.110	-2.314	.021	.867	1.154
Academic stress	.328	6.219	.000	.703	1.422
Financial stress	.348	7.029	.000	.799	1.251

Discussion

Based on the findings, this study discovered that financial stress was the key factor influencing students' academic performance. A moderate positive relationship resulted between financial stress ($r = .483$) and academic stress ($r = .443$) towards academic performance. Thus, hypothesis 2 and 3 were accepted. Financial stress discovered to be the most influential factor towards students' academic performance. This finding can be supported by Heckman et al (2014) who stated that students mind is being stressed because of financial factors is increasing. Furthermore, Aseilton (2012) also recommended that stress factors among college students from financial issues ranked high nowadays. Constant finding also as confirmed by Stuart et al. (2014), regarding financial on college or university students' lives. To conclude, the greatest level of stress is money which is experienced by college students including young adults (Tran et al. 2018).

Finding also reveals that there is a weak relationship between workload and academic performance ($r=.041$). Thus, hypothesis 1 of the study is rejected. Workload seems not to affect the academic performance among part-time students. Most probably because ease of class schedule makes students able to study while working. As supported by Rajeev (2014) in his study, students did not find destructive effects of workload towards their grades. Meaning that, workload among working students did not provide any effect on their academic performance. Apart from that, Rajeev (2014) further stated that students act to lessen their course loads when increasing work, therefore the work and study are well balanced. Working students also may take less credits per semester due to their job commitment.

5. Conclusion

This study intends to ascertain the relationship between stressor and academic performance among part-time students. Obviously, the findings of the study revealed that there were weak or no positive relationship between workload and academic performance while academic and financial stress moderately influenced academic performance. Among three independent variables, financial stress affects academic performance the most. Based on the findings, possible factors bear upon financial stress should be taken into consideration by many parties including financial planners, counselor, educators of the institution, spouse, and parents. Students under financial stress or self-funding should be identified and may need attention to support them to complete their academic program since they have a bigger risk of quitting.

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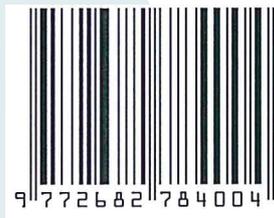
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