

## Academic Stress in the Final-Year Students: Do Religiosity and Religious Coping Matter?

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**Abstract:** Final-year students are often faced with stressful conditions. They have to complete all the academic demands that are so many. This study aimed to examine the direct effect of religiosity and religious coping on academic stress and the mediating effect of religious coping on the relationship between religiosity and academic stress. A total of 191 final-year students at one of the universities in Indonesia participated in filling out the College Student Stress Scale, Religiosity Scale among Muslims and The Brief RCOPE. Structural model testing using the structural equation model through the SmartPLS 3.0. The results showed a direct negative effect of religiosity and religious coping on academic stress. In addition, the relationship between religiosity and academic stress is mediated by religious coping. There needs to be an effort to maximize the process of academic guidance carried out by academic supervisors. Prevention and intervention of academic stress can also be done through guidance and counselling services carried out by professional counsellors. Final-year students also need social support from those closest to them.

**Keywords:** religiosity; religious coping; academic stress

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## Introduction

Final-year students are often faced with very high academic demands. They must ensure that they have passed all courses and participated in an internship program, the need for a reasonably high cost, and the demand to complete a thesis or final project. At this time, they are likely to be very sensitive; feelings of anger, disappointment, sadness, tiredness, and happiness may be emotions they often feel. This demand can also impact the emergence of high academic stress on students. Lowe & Wuthrich explained that students in their final year reported high anxiety, depression, and stress (Lowe & Wuthrich, 2021).

The phenomenon of stress and topics related to worry and anxiety have been studied extensively in psychology since the 1950s. There is extensive literature on the antecedents, mediators and effects of stress

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(Putwain, 2007). This study has been a topic of interest in academia for many years. Academic stress is the pressure faced by students caused by the interaction between environmental stress and student assessment (Lee & Larson, 2000; Sujadi, 2021). When students face high academic demands but respond negatively to these stressors, symptoms of academic stress will appear.

Kumar's study of graduate students in the medical study program showed that they experienced moderate to very severe stress. Some of the causes of stress include pressure to pass exams, pressure to meet family expectations, fear of stepping into the world of work, and dissatisfaction with administration (Kumar et al., 2019). Pressure on final-year students will increase over time and is moderated by gender, test anxiety, self-efficacy, and peer connectedness (Wuthrich, Belcher, Kilby, Jagiello, & Lowe, 2021). Furthermore, research findings on final-year students also revealed that they experienced high stress (Sharma, Wavare, Deshpande, Nigam, & Chandorkar, 2011). Female students experience more stress than boys; academic factors and exams are the most potent stressors for medical students (Sharma et al., 2011). Then clearly, the Aihie & Ohanaka study revealed that final-year students reported higher academic stress than students in the first and middle years of study (Aihie & Ohanaka, 2019)

High academic stress will be very detrimental to them because it will impact the educational process they are running. Although several parties explain that academic stress can trigger students to excel, stress that is too high will also impact depression and physical illness (MacGeorge, Samter, & Gillihan, 2005). High academic stress will also affect achievement (Akgun & Ciarrochi, 2003), anxiety, time management, and satisfaction related to leisure time (Misra & Mckean, 2000), and physical and mental illnesses are getting worse (Hystad, Eid, Laberg, Johnsen, & Bartone, 2009), and burnout (Lin & Huang, 2013). High academic stress is associated with suicidal impulse (Moon, 2006).

A literature study that summarizes academic stress conditions based on 60 articles from 17 countries reveals several factors that influence academic stress. Demographic factors such as gender, low socioeconomic status and language have caused the increase in student difficulties in recent years. In addition, there are other factors, such as prone to anxiety, negative thinking, perfectionism, coping, motivation, self-efficacy, time spent studying, sleeping, type of school, relationships with other people, and perceived pressure to be factors causes of academic stress (Wuthrich, Jagiello, & Azzi, 2020).

In addition to the above factors, religiosity affects stress (Kutcher, Bragger, Rodriguez-Srednicki, & Masco, 2010). King and Williamson state that religiosity is the strength of a person's connection or belief in his religion (King & Williamson, 2005). Religiosity includes belief in and respect for God, as well as participation in activities within that belief, such as attending services/worships regularly and participating in other social activities with the religious community (Adeyemo & Adeleye, 2008). Religiosity is closely related to spirituality. Spirituality refers to a personal relationship with something beyond life's physical, psychological, or social dimensions (Tiliouine, Cummins, & Davern, 2009). These transcendent relational spiritual entities are labeled: "Divinity", "higher powers", "Divine beings", "supreme reality", or "God" (Tiliouine et al., 2009). On the other hand, religiosity is thought to be expressed through behaviours and practices based on spirituality (Tiliouine et al., 2009).

Many psychological concepts are associated with the principle of religiosity, including in the form of physical and psychological health treatments or interventions. The concept of religiosity plays a vital role in handling patient health problems (Bjarnason, 2007). A person's religiosity is also associated with stress (Khan, Hamdan, Ahmad, Mustafa, & Mahalle, 2016; Khoo, Toh, & Yang, 2021; Kutcher et al., 2010; Merrill, Read, & LeCheminant, 2009). The higher the level of individual religiosity allows them to cope with the pressures that cause stress.

Furthermore, religious coping also influences academic stress (Ano & Vasconcelles, 2005; Tix & Frazier, 1998; Zukerman & Korn, 2014). Religious coping is a religiously framed cognitive, emotional, or behavioural response to stress, which includes a variety of methods and goals as well as positive and negative dimensions (Wortmann, 2013). The individual's ability to cope with stressors by involving the role of religion in it can be one of the efforts to form better psychological health. It is now widely recognized that religion can have both positive and negative impacts on mental health and illness (K. I. Pargament, Smith, Koenig, & Perez, 1998). Especially the Indonesian people are known for their high religiosity, so in their decision-making, they often involve God's role in it. In addition, religious coping also has a mediating effect on the relationships of several variables, especially those related to stress (Pagán Torres, Rosario-Hernández, González-Rivera, & Martínez, 2021; Pérez & Rex Smith, 2015)

It is crucial to conduct a study on the factors that influence the academic stress of final-year students. There is a need for academic stress prevention and intervention programs by considering the factors that influence it. Based on this background, this study aims to examine the direct effect of religiosity and religious coping on academic stress and the indirect effect of religiosity on academic stress through religious coping variables.

## Method

### Research Design and Respondents

This research uses an online cross-sectional study design. This online study aims to make filling in the scale and tabulation easier. In addition, this method also allows for fast and extensive data acquisition. The total population in this study was 386 students of the Faculty of Economics and Islamic Business, State Islamic Institute of Kerinci, Class of 2017-2019, who were currently writing a thesis. Finally, using a simple random sampling, as many as 191 students were selected to fill the research scale. They participated in filling out the scale from August to September 2022. The demographic characteristics of the respondents can be seen in table 1.

Table 1. Characteristics of Respondents

Demographic variables	Category	Frequency	Percentage
Gender	Male	85	44.50
	Female	106	55,50
Class/Semester	2019/VII	132	69.10
	2018/IX	49	25.66
	2017/XI	10	5.24
Thesis progress	Thesis Proposal	141	73.83
	Research Results	50	26.17
Completion of courses	Completed face-to-face courses	152	79.58
	there are still face-to-face courses	39	20.42

Table 1 describes the characteristics of respondents based on several criteria. Respondents were dominated by 106 female students or 55.50%, while 85 male students or 44.50%. Based on the class/semester characteristics, the majority were in the seventh semester, as many as 132 people or 69.10%, followed by the 2018 class, as many as 49 people or 25.66%, and the 2017 class, as many as ten people or 5.24%. Furthermore, based on the progress of thesis completion, as many as 141 people or 73.83, are preparing research proposals, while those who are compiling research reports are 50 people or 26.17%. Based on course completion, it is dominated by respondents who have completed all face-to-face courses, as many as 152 people or 79.58%, while those who have not completed all courses are 39 people or 20.42%.

### Data collection

Researchers used three research scales, namely The College Student Stress Scale (Feldt, 2008), Religiosity Scale among Muslims (Mahudin, Noor, Dzulkifli, & Janon, 2016) and The Brief RCOPE(K. Pargament, Feuille, & Burdzy, 2011).

#### *The College Student Stress Scale*

The researcher adapted the research scale of The College Student Stress Scale. This scale consists of 11 items which include personal relationships, family aspects, financial matters, academic problems, home problems, being away from home, overcoming difficulties, achieving personal goals, activities that do not go according to plan, unable to control, overwhelmed with difficulties (Feldt, 2008). The College Student Stress Scale includes a 5-point scale on which students indicate how often they are depressed or anxious or in terms of their ability to deal with stressors: 1 = Never, 2 = Rarely, 3= Sometimes, 4 = Often, 5 = Always. The alpha coefficient for the Total Student Stress Scale Score is 0.87. The retest-test item correlation coefficient ranged from 0.62 to 0.86 (Feldt, 2008).

*Religiosity among Muslims Scale*

The researcher adapted the scale of the Muslim religiosity research developed by Mahudin et al (Mahudin et al., 2016). This scale is designed to measure religiosity among Muslims based on an Islamic perspective centred on bodily actions or human activities (Islam), thoughts or understanding of God (Iman), and spirit or the actualization of virtue and goodness (Ihsan). The final scale yields one factor with 10 items. This scale uses four answer options (1 = Strongly Disagree, 2 = Disagree, 3 = Agree, 4 = Strongly Agree) (Mahudin et al., 2016). Cronbach Alpha produced a score of 0.92, and the factor loading score ranged from 0.665 to 0.778 (Mahudin et al., 2016).

*The Brief RCOPE*

The Brief RCOPE is a measurement scale consisting of 14 items of religious coping with major life stressors. Two overarching forms of religious coping, positive and negative, were articulated through a complete RCOPE factor analysis (K. Pargament et al., 2011). Individuals indicated the extent to which they used specific methods of religious coping to deal with critical life events using a four-point Likert scale ranging from 0 ("not at all") to 3 ("very much"). Example item number 1 "Seeking a strong relationship with God". The Brief RCOPE shows good internal consistency in several studies across different samples with a range of 0.75 – 0.94 for Positive Religious Coping (PRC) and 0.60 – 0.90 for Negative Religious Coping (NRC). In addition, several empirical studies support this scale's construct validity, predictive validity, and incremental validity (K. Pargament et al., 2011)

**Data analysis**

All data will be analyzed using SPSS version 27.00 and SmartPLS version 3.0. Descriptive statistics are used to describe the condition of the research variables. This analytical technique also reveals the achievement of variables measured based on demographics and other special characteristics (gender, class/semester, thesis completion progress and graduation in all courses). Furthermore, the Structural Equation Model (SEM) was used to investigate the effect of exogenous variables on endogenous variables. This analysis includes the measurement model stages (internal consistency, convergent validity and discriminant validity) (Hair, Hult, Ringle, & Sarstedt, 2017). Furthermore, suppose this measurement produces a satisfactory score, a structural model will be tested to see how far the direct effect of religiosity and religious coping on academic stress and the indirect effect of religiosity on academic stress through religious coping.

**Results and Discussion**

Table 2 describes the mean and standard deviation of the respondents based on specific characteristics. Male students got a mean score of 25.17 and SD of 9.12, while female students got a higher academic stress score of 26.77 and a standard deviation of 7.43. Based on the class/semester characteristics, the 2017 class obtained a higher average score of 25.17 with a standard deviation of 7.54, followed by the 2018 class (M=24.89, SD=9.11) and the 2019 class (M=24.32, SD=9.07). Furthermore, based on the progress of thesis completion, respondents who are compiling research results get a higher average score of 26.11 and SD of 8.77. In contrast, respondents still at the thesis proposal stage get an average score of 24.32 and SD 9, 09. Based on the completion of face-to-face courses, respondents who still had face-to-face lectures obtained a higher average score of 25.66 and SD 8.12, while respondents who had completed face-to-face lectures received lower scores of 23.09 and SD 7.98.

**Table 2. Mean and Standard Deviation of Academic Stress**

Demographic variables	Category	Frequency	Mean	SD
Gender	Male	85	25.17	9.12
	Female	106	26.77	7.43
Class/Semester	2019/VII	132	24.32	9.07
	2018/IX	49	24.89	9.11

	2017/XI	10	25,17	7.54
Thesis Progress	Thesis Proposal	141	24.37	9.09
	Research Results	50	26.11	8.77
Completion of courses	Completed face-to-face courses	152	23.09	7.98
	there are still face-to-face courses	39	25.66	8.12

**Measurement Model**

Hypothesis testing using SEM requires that all variables be valid and reliable. Therefore, it is necessary to test the measurement model, which includes internal consistency (composite reliability and alpha Cronbach), convergent validity (loading factor and AVE), and discriminant validity Heterotrait-Monotrait (HTMT). Table 3 shows the loading factor score, rho\_A, composite reliability and AVE.

**Table 3. Factor Loading, Cronbach Alpha, Dijkstra & Henseler's, composite reliability and AVE**

Variable	Code	Loading Factor	Cronbach Alpha	Dijkstra & Henseler's rho_A	CR	AVE
Academic Stress	AS1	0.709	0.971	0.974	0.973	0.513
	AS1	0.733				
	AS2	0.716				
	AS3	0.743				
	AS4	0.725				
	AS5	0.757				
	AS6	0.720				
	AS7	0.540				
	AS8	0.764				
	AS9	0.753				
	AS10	0.744				
Religiosity	RSIM1	0.762	0.921	0.926	0.934	0.586
	RSIM2	0.741				
	RSIM3	0.765				
	RSIM4	0.753				
	RSIM5	0.563				
	RSIS1	0.799				
	RSIS2	0.745				
	RSIH1	0.726				
	RSIH2	0.776				
	RSIH3	0.758				
	Religious Coping	PRC1				
PRC2		0.754				
PRC3		0.727				
PRC4		0.759				
PRC5		0.773				
PRC6		0.773				
PRC7		0.565				
NRC1		0.710				
NRC2		0.762				
NRC3		0.743				
NRC4		0.786				
NRC5		0.768				
NRC6		0.581				
NRC7		0.774				

Table 3 shows that there are 4 items whose scores are <0.7. The academic stress variable (AS7=0.540), religiosity variable (RSIM5=0.563), and religious coping variable (PRC1=0.560; NRC6=0.581). Cronbach

Alpha, Dijkstra & Henseler's values, and composite reliability > 0.7, and AVE values > 0.5. Based on the values obtained, all variables are declared valid and reliable. Items that get a loading factor score of <0.7 are eliminated to be recalculated.

Next is the discriminant validity test using the Heterotrait-Monotrait Ratio value. The HTMT value should be < 0.9 to ensure discriminant validity between the two reflective constructs (J. Hair, Hult, Ringle, & Sarstedt, 2017). Table 4 shows that all values < 0.9 so that the research variables meet discriminant validity.

**Table 4. Discriminant Validity: HTMT**

	1	2	3
Academic Stress			
<i>Religious Coping</i>	0.783		
Religiosity	0.621	0.689	

### **Structural Model**

After all measurement models show promising results, structural model testing is carried out. In this study, the direct effect of religiosity and religious coping variables on academic stress will be seen directly, as well as the effect of religiosity on academic stress through the RCope variable. The criteria to determine whether the hypothesis is accepted or rejected is by looking at the P-Value value. If this value is > 0.05, it is stated that there is no effect between variables; on the contrary, if P-Value < 0.05, then there is an effect between research variables. The test results can be seen in table 5.

**Table 5. Direct and indirect effects between variables**

Path	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>T Statistics ( O/STDEV )</i>	<i>P Values</i>
Religiosity → Academic Stress	-0.412	-0.411	0.049	8,422	0.000
<i>Religious Coping</i> → Academic Stress	-0.396	-0.395	0.076	5,221	0.000
Religiosity → <i>Religious Coping</i>	0.216	0.218	0.052	4.163	0.000
Religiosity → <i>Religious Coping</i> → Academic Stress	0.209	0.209	0.040	5,224	0.000

\*\* Significant at  $p < 0.01$ .

Based on table 5, it can be seen that there is a significant effect between the research variables. There is a direct effect of religiosity on academic stress ( $\beta = -0.412$ ,  $p = 0.000$ ), the effect of religious coping on academic stress ( $\beta = -0.396$ ,  $p = 0.000$ ), the effect of religiosity on religious coping ( $\beta = 0.216$ ,  $p = 0.000$ ), and the indirect effect of religiosity on academic stress through religious coping variables ( $\beta = 0.209$ ,  $p = 0.000$ ).

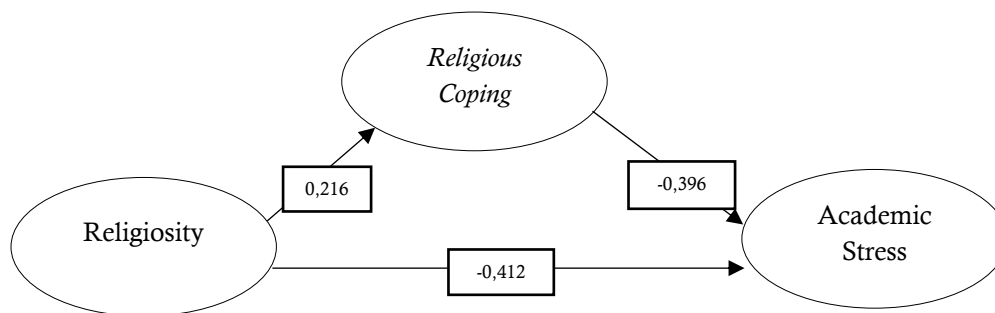


Figure 1. The effect between variables

Final-year students are often faced with stressful conditions. They must immediately complete the demands of study, such as completion of courses, financial problems, family demands, career problems after graduation, academic services, and the most felt in completing the thesis. This problem eventually caused some final-year students to experience academic stress. Research on the stress conditions of final year students is often conducted on medical students. For example, final-year medical students experience various types of stress during their transition to the medical ward and report negative consequences (Moczko, Bugaj, Herzog, & Nikendei, 2016). However, the problem of stress is not limited to specific groups. All students have the potential to experience academic stress.

Anxiety is significantly different in terms of several characteristics. For example, studies show that female students report more stress than male students (Barhem, Younies, & Muhamad, 2009; Kristina, Widayanti, & Sari, 2020; Ramteke & Ansari, 2016; Sharma et al., 2011). Furthermore, the research findings revealed that married women and participants had higher stress levels than other participants; stress is negatively related to self-efficacy and attention (Ahmad, 2019). Another study revealed that higher scores on perceived stress were associated with higher scores on general psychopathology and fatigue (Singh, Prakash, Das, & Srivastava, 2016). The research findings of Wuthrich et al. revealed that gender, test anxiety, emotional self-efficacy, and peer connectedness were significant predictors of stress (Wuthrich et al., 2021). The findings also show that students of class 2018 or semester XI experience higher stress than students in semesters IX and VII. This supports Afridi & Fahim's findings that final year students experience higher stress levels than early year students (Afridi & Fahim, 2019). Studies by Elias, Ping, & Abdullah show that first-year students have low-stress levels (Elias, Ping, & Abdullah, 2011). They are faced with higher academic demands, and there are family demands to be able to complete their studies immediately.

The results of this study prove that there is a direct influence of religiosity on academic stress. These results support some of the previous findings. In the work organization, religiosity is associated with stress and burnout, job satisfaction, organizational commitment, and organizational citizenship behaviour (Kutcher et al., 2010). Likewise, a study conducted by Soelton et al, found that religiosity influences work stress (Barhem et al., 2009; Soelton, Amalia, Noermijati, & Wahyudiono, 2020). Research on stress during the COVID-19 period has shown that cognitive control is a protective factor against COVID-19-related stress, whereas religiosity predicts increased stress levels (Khoo et al., 2021). Decreased religious beliefs are associated with higher rates of post-traumatic stress disorder (ter Kuile & Ehring, 2014). Regarding other health problems, there is an inverse relationship between religiosity and depressive symptoms, but this only occurs in women (Kirchner & Patiño, 2010). In the academic sphere, research findings reveal a positive and significant relationship between religiosity, school support, teachers, and parents on academic stress (Pajarianto, Kadir, Galugu, Sari, & Febuanti, 2020). Religious beliefs and spirituality negatively correlate with depression (Sakellari et al., 2018). The study found a correlation between sources of religiosity and academic stress (Prabu, 2015). Religiosity is also associated with high academic success (Elms, 2007).

This study's results also reveal that religious coping can predict academic stress. Gardner, Krägeloh, & Henning's research findings show that in international students, positive religious coping is positively related to less stress. In contrast, for local students, negative religious coping is negatively associated with increased stress (Gardner, Krägeloh, & Henning, 2014). Then Che Rahimi's study showed that higher negative religious coping was significantly associated with psychological disorders; Higher positive religious coping

was found to protect against psychological disorders (Che Rahimi, Bakar, & Mohd Yasin, 2021). Furthermore, the intercorrelation showed a relationship between several indicators of academic stress and coping but did not have a significant relationship with academic achievement (Basith et al., 2021). Another study revealed that subjects with anxiety or depression used more negative religious coping and had lower religiosity (Ng, Mohamed, Sulaiman, & Zainal, 2017).

Research findings also show that religiosity affects religious coping mechanisms. This is following a study conducted ter Temple & Ehring, that increased religiosity was associated with using religion as a coping mechanism (ter Kuile & Ehring, 2014). Then the study by Bänziger, Uden, & Janssen revealed that prayer has a relationship with the use of religious coping (Bänziger, Uden, & Janssen, 2008). Krok's findings clearly show that values and religiosity predict individuals' use of religious coping (Krok, 2015).

Religious coping is also a mediator between several research variables, especially those related to individual stress conditions. Negative religious coping significantly moderated the effect of stress on depressive symptoms; Symptoms of depression are high among the young group with high exposure to stress and high negative religious coping (Carpenter, Laney, & Mezulis, 2012). Then another study revealed that negative religious coping played a role in the relationship between religious beliefs and alcohol consumption (Holt, Clark, Debnam, & Roth, 2014). Ozeto & Allan found that individuals with higher religiosity used religious coping and had lower stress (Ozeto & Allan, 2021).

There are several limitations in this study. First, this study was limited to students of one Faculty; To obtain a more comprehensive picture, it is necessary to add respondents to other faculties. This is because each study program or department has different characteristics related to the demands that students must meet. Second, the researcher only uses descriptive statistics and SEM to describe research variables and test hypotheses between variables. There is a need for additional testing of differences in research variables based on specific characteristics (e.g. gender, class/semester, the progress of thesis completion, and completion of face-to-face courses). This analysis will provide a comprehensive picture of the differences in academic stress variables based on these characteristics. Third, the assessment of academic stress is only done by filling out the research scale (Self-report). Of course, there needs to be further analysis carried out by professionals regarding this condition.

Although there are some limitations, this research has important implications for guidance and counseling services. Counselors on campus need to identify the problems experienced by students, especially academic pressures. The preparation of prevention and alleviation programs can be adequately pursued by involving several parties, such as lecturers and peers. This study also illustrates that academic stress can occur in students due to low religiosity and religious coping. Increased religiosity can develop positive religious coping that has an impact on the lower stress experienced by students.

## Conclusion

Academic stress can be explained as an interaction between academic demands, cognitive assessments, and psychological responses to these pressures. For students who are not able to manage stress well, it is possible for more significant problems to arise, especially those related to academic success. The results showed a direct effect of religiosity and religious coping on academic stress. The test also proves that religious coping mediates the relationship between religiosity and academic stress.

There needs to be an effort to reduce academic stressors by providing the best service to students. Academic supervisors need to take a significant role in overcoming this problem, for example, by holding regular meetings to monitor students' academic progress. In addition, professional guidance and counselling services need to be provided to final-year students. Students also need to actively seek positive social support to increase resilience in these times.

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