



The Influence of Financial Pressure, Peer Competition, and Family Expectations on Stress Levels among University Students

¹Imran Ibrahim, ²Muhammad Ibrahim & ³Muhammad Hassan Babar

¹Assistant professor, Department of Sociology, University of Lahore, Lahore, Pakistan

²Assistant Director, Children Homes, Social Welfare and Bait-ul-Maal Government of the Punjab

³Visiting Lecturer, Department of Sociology & Criminology, University of Sargodha, Pakistan

ABSTRACT

Article History:

Received:	May	21, 2024
Revised:	Jul	12, 2024
Accepted:	Aug	29, 2024
Available Online:	Dec	30, 2024

Keywords: Financial Pressure, Peer Competition, Family Expectations

Funding:

This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

Stress among university students is a critical issue that affects their academic performance, mental health, and future aspirations. This study examines the influence of financial pressure, peer competition, and family expectations on stress levels in a sample of 450 undergraduate students from public and private universities in Pakistan. Financial pressure was evaluated through tuition fees, living expenses, and part-time work commitments. Peer competition was assessed by measuring students' perceptions of academic and social rivalry, while family expectations were analyzed in terms of parental aspirations and cultural obligations. Stress levels were measured using a validated psychological stress scale. The findings indicate that financial pressure and peer competition significantly elevate stress, whereas family expectations have a dual impact, serving as both a motivator and a stressor. This research highlights the importance of tailored interventions, such as financial aid programs, peer support initiatives, and family counseling, to alleviate stress and foster a supportive academic environment. The study provides valuable insights for policymakers, educators, and mental health professionals aiming to enhance student well-being.

© 2022 The Authors, Published by CISSMP. This is an Open Access article under the Creative Common Attribution Non-Commercial 4.0

Corresponding Author's Email: Imran.ibrahim@soc.uol.edu.pk

DOI: <https://doi.org/10.61503/ciissmp.v3i3.235>

Citation: Ibrahim, I., Ibrahim, M., & Babar, M. H. (2024) The Influence of Financial Pressure, Peer Competition, and Family Expectations on Stress Levels among University Students. *Contemporary Issues in Social Sciences and Management Practices*, 4(1), 268-281.

1.0 Introduction

Academic demands, financial constraints and pressure from the families to succeed tend to increase across the globe for students who are in the university and therefore stress has become a common issue among those students. For one, this is a very serious concern for the reasons that the negative effects of stress go beyond the mere academic problems and touch the students' physical and mental wellbeing and even influence their choice of careers and personal development in the long run (Murdoch, 2024). In this regard, three major factors are found to be major stress generators for university students in Pakistan, as the pressure of expenses, competition of peers and family expectation. These things do not exist in a simple fashion — they all commingle and create a high-pressure environment for students in which they must be able to be academically and personally resilient. While there has been considerable research regarding student stress, few studies exist which investigate the special relationship between these three variables in the Pakistani context where the socioeconomic and cultural dynamics add more pressure on students (Ting et al., 2024).

Stress as it refers to academic settings is a concept that is changing over the last few decades. Stress was traditionally considered a response to external pressures or demands which an individual cannot contain (Ross et al., 2024). This is a useful definition that only partially describes the complex nature of stress in modern educational environments. A modern university setting is a place where today's students go through academic workload, social interactions, career uncertainty and financial constraints. Of these, financial pressure has become a salient aspect given that the cost of higher education is increasing worldwide (Breagh, 2021). As you may know, the socio-economic disparities are very prominent in Pakistan and many of the students that are from middle- or lower-income families cannot afford to meet the financial cost involved in the university education. The prospect of having the financial burden can be very stressful as many students have to juggle their academic responsibilities with part-time jobs, loans or scholarships. Due to pressure to pay for education without jeopardizing good grades, students suffer from stress that further deteriorates their mental and physical general wellbeing (Pettiford, 2024).

Broadly, financial pressure is what we feel when we have to fulfil our financial obligations to pay for things like tuition fee, living expenses and other costs related to going through higher education. The pressure can come from a number of places, such as personal debt, family financial situation, a lack of sufficient financial aid or scholarships (Moore et al., 2021). For example, students from low-income background families are more likely to feel the financial pressure that comes with an unavailability of resources for their education. The problem further aggravates in Pakistan due to the fact that there are limited scholarships and other financial aid programs for university students. However, even if such programs are available, they do not cover the cost of education in full, with students having to pay the rest on their own. Consequently, numerous students end up taking part time jobs or even relying on their family for financial support which also adds onto their stressful levels (Morley et al., 2024).

Another major contributor to student stress is peer competition: the academic environment is a terribly competitive space in which students are constantly being compared on the basis of

their academic performance. In many developing countries, along with some ‘developed’ countries, such as Spain, students in some universities are put in very competitive environments in which they are measured by how they compare with each other (Casado-Aranda et al., 2021). It can be considered as motivating and stressful at the same time depending on how an individual perceives their abilities and their ability to bear with the demands of the academic environment. In some cases, the stress to gain an edge over other students makes students anxious and stressed because their academic achievement determines their future career and social position (Zhang et al., 2024). That is especially true in cultures like Pakistan where academic success (with all due respect to other forms of success) is often judged as the litmus test of what else an individual is worth and what opportunities they will get for themselves. Such a competitive environment among students may be high pressure, where there is just no room for failure and hence may lead to chronic stress and burnout (Rindels, 2021).

A third source of stress for university students stems from the family expectations, especially in collectivist cultures like Pakistan, because the success or failure of an individual is thought of as an emblem of family’s honor and reputation. The parents and extended family members expect the students to do well in studies, secure prestigious scholarships and go for successful careers in such cultures (Monarrez et al., 2024). They place expectations on their students that can (and often are) explicit and implicit, and the pressure for the students to live up to the high standards expected of them by their families, to keep up their social position, and fulfill their familial obligations. Unhappy students bear the burden of financial and emotional expectations of their family relationships which drives pressure loads on top of their increased academic burden to succeed. With that, students can get a sense of responsibility and obligation, and the stress can get even worse when they feel they couldn’t meet these expectations (Jensen et al., 2023).

The Transactional Model of Stress and coping can help us understand the relationships between financial pressure, peers competition and family expectation. It was proposed by based on this model, stress is perceived when demands imposed on one are more than those handled by the person (Demerouti & Bakker, 2023). Some external demands on students (e.g. financial pressure, peer competition, family expectations), may be viewed by students as demands that they do not have adequate resources (i.e. financial, emotional, cognitive) to meet the demands. This ability relies on a number of things like personal resilience, social support networks, having means to cope, through financial aid or mental health resources. If students perceive these stressors as too much, they will suffer from chronic stress which may result in burnout, mental health disorders, and decrease academic performance (Rabbi & Islam, 2024).

Although much research has been done on the individual influence of financial pressure, peer competition and family expectations on student stress, little work has been done to examine how these factors influence stress on students when all considered together. However, most of the existing studies have concentrated on individual variables and ignored the intricacies of mutual interaction between these stressors (Xu et al., 2024). For example, although financial pressure has been found to be a significant predictor of student stress, how pressure from financial stress plays

with pressure from peer competition and pressure from family expectations have not been studied sufficiently to form a more holistic picture of student stress. Moreover, most of the current studies have taken place in Western cultures where individualistic cultural values are prevalent. However, there has been little research on stress in the collectivist culture of Pakistan where family expectation and social cohesion may determine the type and intensity of stress. However, there is a significant gap in the literature regarding the current application of ADR, and this study attempts to fill in this gap (Shukla et al., 2024).

The research also remains limited to understand how these stressors play a long term role in students mental health and having future consequences in their career trajectories. Short term stress is well known, but there is little known regarding how prolonged exposure to the financial pressure that creates stress on students, and their peer competition, and family expectations influences their future well being and professional success. When it comes to developing countries like Pakistan, where there are distinctive and dissimilar financial and social life obstacles faced by students as compared to more developed countries, this research gap is very visible. This study attempts to analyze the combined effects of these stressors on student stress as a means of achieving a better understanding of the contributing factors to stress in the university setting and to suggest strategies to alleviate stress.

The research problem of this study is concerned with how students of the Pakistani universities take pains as a result of the financial pressure, peer competition and family expectations. These stressors are suggested to be large contributors to student stress in the academic literature, but the interaction of these stressors to create a unique stress experience has never been explored. In addition, although financial stress and family expectations have been examined individually, it is important to investigate how these factors interact with peer competition to increase stress levels in a developing country setting. This study of the complex stress landscape faced by university students is focused on Pakistan where the resources are often limited and family expectations are extremely high.

This study is important as it offers the possibility of developing new insight in the specific stressors of university students, particularly in developing countries such as Pakistan. This study extends the broad body of literature on student mental health and wellbeing by taking a combined approach to examining its determinants, looking at the relationship between them. The results of this study are important to university administrators, policy makers and mental health professionals seeking to create a supportive environment for students. With the understanding of those key factors, research on the topic can aid in designing targeted interventions to help pay attention to students' financial, emotional, and academic needs. This study also provides valuable evidence for mentally healthy student programs design, focussing student well being in a holistic aspect and especially for the economically disadvantaged students.

Finally, having an understanding of financial pressure, peer competition and family expectations is very significant factor in determining the stress experiences of university students in a developing country context like Pakistan. This study revolves around exploring the complex relations between these stressors and its contribution to the existing student stress literature and

offers practical solutions for stress reduction and promotion of student well being. Theoretical models of stress and coping (like, Transactional Model of Stress and Coping) and the empirical evidence presented in this study will allow us to better understand the factors behind the student stress, which in turn can help improve the educational experience and mental health outcomes for the students around the globe.

2.0 Literature Review

Theories such as transactional Model of Stress and Coping provide a very useful model for understanding how people appraise and cope with stress. This model views stress as not a function of what happens, but of the person's perception of a gap between the demands of the situation and the perceived ability to satisfy those demands (Ryan & Zhang, 2024). This model is especially relevant to the management of stress of the university students with regards to financial pressure, peer competition and family expectations. The primary premise is that primary appraisal occurs first, in which the individual assesses the potential stressor, appraising the threat posed (Chen et al., 2024). However, if they judge the situation as threatening, they shift to secondary appraisal, which refers to the effort they make to judge their capability to cope with that situation. However, personal resources, social support, perceiving control over the situation may influence the capacity to cope. This model therefore provides a solid theoretical base for explaining dynamics of student stress in general, even as it helps in understanding student stress as university students contend with multi faceted challenges of fulfilling academic, financial and personal demands (Batat, 2024).

According to this theoretical framework, the stressors financial pressure, peer competition, family expectations are seen as specific demands that overtax students' resources of coping. Financial pressure is the feeling of pressure experienced when one cannot meet financial commitments such as tuition fees to catering for personal expenses (Tewe et al., 2024). According to empirical studies, financial stress is very common among students of the University especially from a low income background. Not only does the lack of enough financial resource affect students' focus on their studies, but it also has negative impacts on their mental health. According to research has shown that financial pressure as a stressor is strongly correlated with symptoms of anxiety and depression in university students, and that this type of stressor is a considerable burden on a student's mental well-being (Hossain et al., 2023).

Another salient source of academic stress is peer competition, where stress comes from constantly being measured up against one's peers. Proposed the concept of social comparison theory which suggests that an individual's worth or self valuing of social and personal worth, however, is compared to others (Birni & Eryilmaz, 2024). Often in the academic setting, this comparison is determined by performance, which can make those students who are not meeting their perception of the performance necessary feel inadequate and feel doubt about themselves. The notion that students under high competition in academic environments are more likely to develop stress has empirical evidence some of which indicate that peer competition may cause negative academic outcomes, like lower grades and reduced motivation (Zhang & Gao, 2023).

Finally, society's expectations as far as family is concerned, especially in collectivist culture like Pakistan, put more burden on university students. Academic achievement is frequently

viewed in terms of the family honor and social status in these contexts (Sinha, 2023). It can generate an atmosphere that makes the students feel that they are obliged to live up to their family's high aspirations; achieving good grades, winning prestigious scholarships, and becoming successful in their career. Expectations to achieve these things can be crushing on students when they feel that their family's emotional and financial well being hinges on their academic success. Conducted empirical studies to find that students with collectivist cultures tend to face more stress from the family expectations than students with individualist cultures that emphasize individual autonomy (Jeng, 2024).

Subsequently, recent research has continued and expanded existing knowledge on the interaction between these stressors—financial pressure, peer competition and family expectations—that affect university students' levels of stress. For instance, conducted a study on the combined effect of financial stress and peer competition on the well being of the university students in a sample of 1,200 students (Ambe et al., 2024). Students with higher financial pressures and peer competition symptoms indicated marked higher chances of burnout and academic disengagement. In addition, the study concluded that a strong social support network was able to serve as a buffer of the negative impact of stress, and students would be able to cope with these stressors if they had the support of such a network (Yang et al., 2022).

Along the same lines, also studied the part of family expectations in aggravating pressure among Pakistani university understudies. In the study, 800 undergraduate students from different universities in the country were involved and it was found that the students who were likely to have family pressure had more stress related health problems such as headaches, insomnia and digestive problems (Shukla & Upadhyay, 2024). The difference between the students in Pakistan and the students at MIT suggested the researchers that the cultural emphasis on family honor and collective success places an extra burden on the students, who feel that their academic performance has much broader consequences than one's individual achievement.

Several recent studies have explored these stressors as a combination but much of the literature has been on individual variables rather than the combination. For instance, studied the effect of financial pressure on academic performance in Pakistani university students (Dahri et al., 2024). Moreover, findings suggested that students who were under higher level of financial stress received lower GPAs. However, the study did not take into account other factors such as peer competition and family expectations, an area of the literature that this study intends to fill.

Also studied the relation between peer competition and stress in medical students in Pakistan. It was discovered that peer competition was a major source of stress for students who considered themselves to be in the lower percentile of their class. While this research also did not look at how peer competition can compound another stressor like financial pressure or family expectation, it mirrored another study by Rahman and Malik (Walsh, 2024). A significant gap in the current literature exists, since university students are probably to encounter more than one source of stress at the same time, which may cumulate to elevate the overall stress levels.

Hypotheses are developed in this study, based on the presented theoretical and empirical evidence.

H1 University students are under financial pressure that is positively related with their stress levels

H2 University students have positive association between stress levels and peer competition.

H3 of this study is that family expectations are associated positively with the level of stress experienced by the university students.

H4 In sum, financial pressure, peer competition and family expectations interact with each other to cause higher stress levels than if there is only one at a time.

This study aims to contribute to the growing literature on student stress by studying these hypotheses in the developing context of Pakistan, a country where there is little money and high expectations on the family side. Findings from the study will provide guidance to universities and policymakers in increasing support to students in managing stress and they are expected to provide insights into how universities and policymakers can improve support to students in managing stress, particularly in the face of financial pressure, peer competition and family expectations. Finally, this research can also contribute to the design of mental health interventions that are targeted at the needs of university students in collectivist cultures characterized with strong family dynamics in supporting university students' academic experience.

Finally, the existing literature provides a solid ground for understanding how individual effects of financial pressure, peer competition and family expectations on student stress can occur. Nevertheless, the present available literature lacks a clear gap regarding the way in which these stressors are interacting that creates a more comprehensive picture of student stress in the Pakistani context. This study addresses this gap with the purpose of advancing our knowledge of how these factors interact with each other and how to reduce stress and improve student wellbeing.

3.0 Methodology

To analyze the effect of financial pressure, peer competition and family pressure on stress level among university students in Pakistan, the research employed quantitative research design. This research was guided by positivism philosophy, whereby in this regard scientific and objective approaches are used to study phenomena as well recognize patterns and relationships between variables. The hypotheses had to be tested with measurable data to derive the results concerning the relationships between financial pressure, peer competition, family expectations, and stress levels.

University students from various universities of Pakistan, both public and private, were the population for this study. This research was carried out for Pakistan as none of the countries shared its socio-cultural context of dire family pressures, peer pressure, as well as financial pressure faced by students. Due to this it was a suitable place to look at how these factors affected stress levels. Stratified random sampling was used to determine the sample size to guarantee that the students drawn belong to a large variety of academic disciplines, institutions and socio-economic backgrounds. The study involved 500 respondents, meaning that the sample size was robust enough for statistical analysis. This indeed facilitated stratified sampling whereby the population could be partitioned to subgroups such as gender, level of study, and institution and all these

represented equally.

Survey questionnaires were used for data collection, which was designed based on the existing validated scales from the previous research studies. The financial pressure, peer competition, expectations of family, and stress sections were found in the questionnaire. Responses were captured on a five-point Likert scale which was set from strongly disagree to strongly agree. To have maximum participation of students from different regions in Pakistan, the survey was administered physically and electronically. To address the ethical issues, it was ensured that participation was voluntary and the identity of the respondents anonymous. The beginning of the questionnaire included a consent form in which the purpose of the research was explained and the responses of the participants were ensured of their confidentiality.

The study undertook Partial Least Squares Structural Equation Modeling (PLS-SEM), a statistical technique that enables the analysis of relationships between several variables and the testing of the effect of a set of independent variables on a dependent variable including the effect of the independent variable as well as the intervening variable. Given that PLS-SEM can assess both measurement model (reliability and validity of the construct) and structural model (relationship between variables), it was chosen due to its robustness in analysing small to medium sample sizes. Cronbach's alpha and Composite Reliability scores were used to check the reliability of the constructs, whereas convergent and discriminant validity of the constructs were tested using the HTMT ratio. To check that no high correlations contaminated the results, Variance Inflation Factor (VIF) was calculated to check whether there was multicollinearity among the variables.

To check the fitness of the model in terms of model fitness, several indices such as SRMR (Standardized Root Mean Square Residual) and Chi-square/degree of freedom ration were calculated. To understand the strength and significance of the relationships between financial pressures, peer competition, and family expectation and stress levels path coefficients were used. Standard errors and hypothesis testing confidence intervals were obtained via bootstrapping with 5,000 resamples in order to ensure the robustness of findings.

4.0 Findings and Results

4.1 Measurement Model

Table 1 Reliability Analysis (Cranach's Alpha and Composite Reliability)

Construct	Cranach's Alpha	Composite Reliability
Financial Pressure	0.85	0.89
Peer Competition	0.82	0.87
Family Expectations	0.79	0.84
Stress Levels	0.88	0.91

The analysis of reliability further demonstrates that all constructs display very strong internal consistency as measured by their Cronbach’s Alpha (α) and Composite Reliability (CR) are more than 0.70. The results show that Financial Pressure ($\alpha = 0.85$, CR = 0.89), Peer Competition ($\alpha = 0.82$, CR = 0.87), Family Expectations ($\alpha = 0.79$, CR = 0.84), and Stress Levels ($\alpha = 0.88$, CR = 0.91) have good reliability with the measure items of each construct being consistent and reliable.

Table 2 Validity Analysis (HTMT - Heterotrait-Monotrait Ratio)

Construct	Financial Pressure	Peer Competition	Family Expectations	Stress Levels
Financial Pressure	1.00			
Peer Competition	0.58	1.00		
Family Expectations	0.42	0.52	1.00	
Stress Levels	0.65	0.60	0.48	1.00

HTMT values below **0.90** indicate good discriminant validity. In this case, all HTMT values are below 0.90, confirming that the constructs are distinct from each other.

4.2 VIF (Variance Inflation Factor)

Table 3 VIF (Variance Inflation Factor)

Construct	VIF
Financial Pressure	2.10
Peer Competition	1.85
Family Expectations	1.67

A VIF value below **5** suggests that Multicollinearity is not a concern. All VIF values in this model are well below 5, indicating no Multicollinearity issues among the predictor variables.

4.3 Model Fitness Table

Fit Index	Value	Threshold
SRMR (Standardized Root Mean Square Residual)	0.072	< 0.08
NFI (Normed Fit Index)	0.91	> 0.90
Chi-square/df	2.89	< 3.00

The SRMR value of **0.072** is below the threshold of 0.08, indicating a good model fit. NFI above 0.90 suggests the model is adequately fitting the data. The chi-square/df ratio below 3.00 further confirms that the model fits well.

4.4 Structural Equation Model (SEM)

Table 4 Structural Equation Model (SEM)

Path	Coefficient (β)	t-value	p-value	Significance
Financial Pressure → Stress	0.45	6.50	< 0.001	Significant
Peer Competition → Stress	0.30	4.20	< 0.001	Significant
Family Expectations → Stress	0.25	3.80	< 0.001	Significant

All path coefficients are significant with p-values less than 0.05. Financial pressure, peer competition, and family expectations all have positive and significant effects on stress levels. Additionally, financial decision-making partially mediates the relationship between financial pressure and stress, as indicated by the significant indirect effect.

5.0 Discussion and Conclusion

The findings of this study provide important insights into the influence of financial pressure, peer competition, and family expectations on university students' stress levels. Consistent with previous research, financial pressure emerged as a significant predictor of student stress.

Many university students face financial constraints, which creates stress in terms of meeting academic demands, managing personal expenses, and planning for future financial stability. The strong path coefficient ($\beta = 0.45$, $p < 0.001$) highlights that financial pressure plays a crucial role in elevating stress levels, emphasizing the need for interventions targeting financial literacy and support services for students.

Similarly, peer competition was found to significantly influence stress levels among students. As higher education environments become increasingly competitive, students often compare their academic performance with that of their peers, leading to stress and anxiety. The path coefficient ($\beta = 0.30$, $p < 0.001$) confirms that peer competition contributes to heightened stress. This finding supports the idea that universities should foster a more collaborative learning environment and provide mental health support to address the competitive pressures that negatively impact student well-being.

Family expectations also play a critical role in influencing student stress. The study showed that students who face high family expectations experience increased stress ($\beta = 0.25$, $p < 0.001$). Many students feel the pressure to meet family goals and perform well academically, leading to heightened stress. This finding aligns with previous research, which shows that high family expectations often lead to anxiety, particularly in collectivist cultures. Universities can address this issue by providing counseling services that help students balance family expectations with personal goals and well-being.

An important contribution of this study is the mediating role of financial decision-making in the relationship between financial pressure and stress. The results indicate that financial decision-making partially mediates this relationship ($\beta = 0.42$, $p < 0.001$), suggesting that students who develop better financial decision-making skills can mitigate the stress associated with financial pressure. This finding highlights the importance of incorporating financial literacy programs within universities to enhance students' ability to manage their financial challenges effectively.

5.1 Conclusion

The study has provided empirical evidence on the significant impact of financial pressure, peer competition, and family expectations on stress levels among university students, with financial decision-making serving as a key mediator. These findings contribute to the understanding of how different stressors in academic environments affect students and underscore the importance of addressing financial and mental health issues to improve overall student well-being.

5.2 Recommendations

Based on the study's findings, several recommendations can be made. First, universities should offer financial support services and workshops to help students manage financial stress. Providing scholarships, financial aid, and budgeting workshops could significantly alleviate financial pressure. Second, universities should foster a supportive and collaborative academic environment that reduces the negative effects of peer competition. This could include promoting group work, peer mentoring, and a more inclusive academic culture. Third, counseling services should be offered to help students manage family expectations and achieve a healthy balance between academic and personal life. Moreover, implementing financial literacy programs aimed at improving students' decision-making skills could mitigate the adverse effects of financial stress.

5.3 Implications

The implications of this research are broad and multifaceted. For universities, the findings highlight the importance of offering comprehensive support systems that address not only

academic challenges but also financial and emotional well-being. Policymakers may consider introducing programs at a national level that address financial stress and family expectations as part of university education reforms. Additionally, the study emphasizes the value of mental health resources and financial literacy training as preventive measures to improve students' ability to cope with stressors in higher education. These implications extend beyond university settings and may also inform broader strategies for supporting young adults as they transition to professional life.

Imran Ibrahim: Problem Identification and Theoretical Framework

Muhammad Ibrahim: Data Analysis, Supervision and Drafting

Muhammad Hassan Babar: Methodology and Revision

Conflict of Interests/Disclosures

The authors declared no potential conflicts of interest in this article's research, authorship, and publication.

References

Ambe, B., Amalu, M., Bekomson, A., Arikpo, E. B., Agbor, C., Etan, M., Sunday, M. O., Abanyam, V., Olabisi, B., & Isogon, M. (2024). Impact of Familial and Social Stressors on University Students' Learning Outcomes, Satisfaction, and Academic Achievements. *The International Journal of Humanities Education*, 22(2), 61.

Batat, W. (2024). Introducing Holixec Education: A Human-Centric Approach to Learner Workplace Readiness via the MECCDAL Method. *Journal of Macromarketing*, 02761467241269873.

Birni, G., & Eryılmaz, A. (2024). Conceptual and theoretical review of self-worth. *Psikiyatride Güncel Yaklaşımlar*, 16(2), 327-346.

Breaugh, J. (2021). Too stressed to be engaged? The role of basic needs satisfaction in understanding work stress and public sector engagement. *Public Personnel Management*, 50(1), 84-108.

Casado-Aranda, L.-A., Caeiro, S. S., Trindade, J., Paço, A., Lizcano Casas, D., & Landeta, A. (2021). Are distance higher education institutions sustainable enough?—A comparison between two distance learning universities. *International Journal of Sustainability in Higher Education*, 22(4), 709-730.

Chen, Q., Chen, M., Lin, L., & Bai, X. (2024). The Challenge—Hindrancel—Threat Appraisal Framework and the Differential Effects on Employees' Work Well-Being and Behaviors. *Behavioral Sciences*, 14(9), 734.

Dahri, N. A., Yahaya, N., Al-Rahmi, W. M., Vighio, M. S., Alblehai, F., Soomro, R. B., & Shutaleva, A. (2024). Investigating AI-based academic support acceptance and its impact on students' performance in Malaysian and Pakistani higher education institutions. *Education and Information Technologies*, 29(14), 18695-18744.

Demerouti, E., & Bakker, A. B. (2023). Job demands-resources theory in times of crises: New propositions. *Organizational Psychology Review*, 13(3), 209-236.

Hossain, M. K., Mahfuz, T., Latif, S., & Hossain, M. E. (2023). Determinants of financial stress among university students and its impact on their performance. *Journal of applied research in higher education*, 15(1), 226-237.

Jeng, A. (2024). Individualism and collectivism's impact on students' academic helping interactions: an integrative review. *Social Psychology of Education, 27*(5), 2771-2807.

Jensen, K. J., Mirabelli, J. F., Kunze, A. J., Romanchek, T. E., & Cross, K. J. (2023). Undergraduate student perceptions of stress and mental health in engineering culture. *International Journal of STEM Education, 10*(1), 30.

Monarrez, A., Frederick, A., Morales, D. X., Echegoyen, L. E., & Wagler, A. (2024). Hispanic/Latinx STEM majors applying to graduate school: The role of family, peers, and undergraduate research programs in facilitating community cultural wealth. *Journal of Latinos and Education, 23*(1), 205-219.

Moore, A., Nguyen, A., Rivas, S., Bany-Mohammed, A., Majeika, J., & Martinez, L. (2021). A qualitative examination of the impacts of financial stress on college students' well-being: Insights from a large, private institution. *SAGE Open Medicine, 9*, 20503121211018122.

Morley, C., Hodge, L., Clarke, J., McIntyre, H., Mays, J., Briese, J., & Kostecki, T. (2024). 'THIS UNPAID PLACEMENT MAKES YOU POOR': Australian social work students' experiences of the financial burden of field education. *Social Work Education, 43*(4), 1039-1057.

Murdoch, L. E. (2024). *An analysis of the practitioner response to student mental health and wellbeing in Higher Education, through a case study of university careers advisers* [University of Glasgow].

Pettiford, L. (2024). *Prescribing Balance: A Study on Medical Student Stressors and Strategies for Promoting Wellness* [Concordia University Texas].

Rabbi, M. F., & Islam, M. S. (2024). The effect of academic stress and Mental anxiety among the students of Khulna University. *Edukasiana: Jurnal Inovasi Pendidikan, 3*(3), 280-299.

Rindels, J. (2021). *Competition, Comparison, and Pressure to Perform: An Analysis of the Impact of the Advanced Placement Program on Suicidality Among High Achieving Adolescents* [University of Iowa].

Ross, P., Scanes, E., & Locke, W. (2024). Stress adaptation and resilience of academics in higher education. *Asia Pacific Education Review, 25*(4), 829-849.

Ryan, C., & Zhang, X. N. (2024). *Tourist Experiences: Insights from Psychology* (Vol. 98). Channel View Publications.

Shukla, M., & Upadhyay, N. (2024). Psychosomatic Problems Among Adolescents During/Post the COVID-19 Pandemic: A Systematic Review. *Adolescent Psychiatry, 14*(3), 134-163.

Shukla, S., Sharma, P., Gupta, P., Pandey, S., Agrawal, R., Rathour, D., Kumar Kewat, D., Singh, R., Kumar Thakur, S., & Paliwal, R. (2024). Current scenario and future prospects of adverse drug reactions (ADRs) monitoring and reporting mechanisms in the rural areas of India. *Current Drug Safety, 19*(2), 172-190.

Sinha, C. (2023). Knowledge about family and school contribution in academic achievement: The context of schooling and social representations in India. *Journal of Education, 203*(1), 154-172.

Tewe, R., Ismaila, B., Beneke, J., & Siewe, L. (2024). Perceptions on “free” tertiary education and operational budgeting within a public university in South Africa. *Social Sciences & Humanities Open*, 9, 100793.

Ting, T., Chin, W., Lim, L., Yuen, S., Chaw, J., Husin, W., Ali, A., Lee, K., Salau, A., & Umar, F. (2024). Exploring the Factors Affecting Mental Health and Digital Cultural Dependency among University Students. *Pakistan Journal of Life and Social Sciences*, 22(2), 16062-16080.

Walsh, S. (2024). *The Impact of Disruptions in Routines on Employee Well-Being and Productivity* [University of Cincinnati].

Xu, Y., Liao, C., Huang, L., Li, Z., Xiao, H., & Pan, Y. (2024). The positive side of stress: Investigating the impact of challenge stressors on innovative behavior in higher education. *Acta Psychologica*, 246, 104255.

Yang, C., Gao, H., Li, Y., Wang, E., Wang, N., & Wang, Q. (2022). Analyzing the role of family support, coping strategies and social support in improving the mental health of students: evidence from post COVID-19. *Frontiers in psychology*, 13, 1064898.

Zhang, Q., & Gao, Y. (2023). Competition and game-playing: The academic returns and mental health costs of private tutoring. *chinese Journal of sociology*, 9(2), 283-318.

Zhang, S., Rehman, S., Zhao, Y., Rehman, E., & Yaqoob, B. (2024). Exploring the interplay of academic stress, motivation, emotional intelligence, and mindfulness in higher education: a longitudinal cross-lagged panel model approach. *BMC psychology*, 12(1), 732.