

# ACADEMIC LIFE STRESSORS AMONG BUSINESS MANAGEMENT UNDERGRADUATE STUDENTS: AN EXPERIENCE OF UNISSA

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**ABSTRACT:** The study aims to assess the prevalence and associated factors of stress among selected Bachelor of Business Management (BBM) undergraduate students at Universiti Islam Sultan Sharif Ali (UNISSA). Data were collected through interview and thematic analysis procedures were utilized for data analysis. The findings showed that majority of the respondents experienced severe level of stress. Some managerial and future research were recommended.

## I. INTRODUCTION

### Background

Stress is an essential and inevitable part of daily living because, without some stress, we would be listless and apathetic creatures. Stress is unavoidable because it relates to any external event which may be pleasurable or threatening. A person's reaction towards stress relays on whether an event is evaluated as a challenge or a threat (Lazarus & Folkman, 1984). Challenging situations can lead to positive outcomes such as motivation and improved task performance (Rheinberg & Engeser, 2018) while threatening ones or distress can result in anxiety, depression, social dysfunction, and even suicidal intention (Tang, Byrne, & Qin, 2018). Along with the enhancements during the scientific era and the speedy development of information, competitiveness among people has become increasingly robust, consequently, people have become busy and demanding, and thus, stress is a natural consequence. Albeit appropriate stress is a juncture for self - growth, it is also a drive for people to headway keenly. It not merely affects our thoughts and feelings but our actions as well. However, overstress causes problems and discomfort, and can have severe effects on people. Precisely, students face stress when they enter an entirely new world of the education professionals.

### Problem Statement

University studies are often grueling and extremely taxing. Not only is the intensity and frequency of this stress emotionally draining, it has been linked with an increased risk in the development of physical and psychological health problems (Mallinckrodt et al., 1989; Nelson et al., 2001). As more research is conducted to investigate the perpetrators of undergraduate student stress, more effective means of coping with this stress may also be explored and discovered. This research project is expected to make a valuable contribution to this underexplored phenomenon by gathering a deeper understanding about the religiously based coping methods that under graduate students' access to help curb the impact of the stress associated with academic life in a university setting.

Satisfying the requirements to achieve a 4-year undergraduate degree can be stressful, challenging, and yet a rewarding experience (Schreiner, 2013). Some students may finish their undergraduate degree in 4 years, while some students may require additional time. There are several reasons why some students may require additional time, including academic, social, and economic disadvantages, lack of family support, working full or part time, financial debts and obligations, family obligations, personal attitudes and behaviors, and disabilities that limit ability (Capra, 2009, Kim & Esquivel, 2011). Disadvantages, disparities, depression, distractions, and disappointments can decrease a student's desire and ability to persevere in college (Schreiner, 2013). Some students may lose hope and cannot cope so they drop out of college. There are supportive services available to students in higher education to seek help as needed with personal and social challenges (Engle & Tinto, 2008, Jordan, 2007). However, some personal, social, and economic challenges and stressors cannot be addressed by traditional methods (Chaplot, Cooper, Johnstone, & Karandjeff, 2015).

The transition from high schools to college level could cause psychological, academic, and social shock to students since this educational level has pronounced differences: the student will face new method of teaching, new

academic requirements, new types of relations between students and faculties, new living environment (Tinto, 2012).

Due to these changes, students can potentially experience different types of stress that can affect their mental and social health and academic achievement (Dobson, 1980). Students of this level can be encountered with academic stressors like tests, assignments, projects, and other college requirements. The inability as well as the shortcomings to fulfill these requirements leaves students to get stressed. The physical environment including the location, buildings with its teaching and learning equipment, transportation access and other services provided on the campus for students can aggravate students stress levels. The social wellbeing is also a determinant factor for active learning. The social setting and its complexity: many populations, the pressures from peers and the nature of the interpersonal social interactions, the intolerable misbehaving of others and sexual relationship affairs are influential for the social well-being of the learners (Coiro et al., 2017; Shalini, 2019).

Similarly, stress affects the psychological and physical health of students. For instance, students with high levels of stress tend to perceive themselves as less healthy, with low self-esteem (Chen et al., 2017) and are more prone to practice some health risk habits (Pelletier, Lytle, & Laska, 2015). According to stress and coping theory of Lazarus and Folkman (1984) individuals are prone to psychopathological experience primarily in the absence of healthy coping strategies. Thus, it has been felt that conducting an empirical study to discover and understand the nature of the coping strategies that college students use to deal with their campus stress is necessary and momentous.

#### **Purpose of the Study**

The purpose of this study was to gather first-hand experiences from undergraduate students majoring in Business Management programs at Universiti Islam Sultan Sharif Ali (UNISSA), about the religious coping techniques they employed to buffer the effects of stress associated with their studies. The qualitative research method used in this study to analyze and present the information is thematic analysis. Thematic analysis is a research method utilized to identify, analyze, and report themes within data, and describe them in rich detail. It can also be used by the researcher as a method both to reflect reality and permit exploration beyond the surface of reality (Braun & Clarke, 2006).

#### **Significance of the Study**

This study is of significance because obtaining a university degree comes with many challenges and there has been proven from empirical studies regarding an increase in the stress levels of the students. Academic success is the main reason of most students deciding to attend University, but stress is one of the major factors, which tend to inhibit the goal of obtaining a degree; increased perceptions of stress increase the likelihood that a student will drop out of university. Assessing stress is a critical aspect of making sure students have a positive college experience. The outcome of the study will provide the basis for enhancing the general adoption of a new, positive approach to student life, thereby, ensuring academic success

## **II. LITERATURE REVIEW**

Baker (2003) noted that the undergraduates are faced with many new interpersonal, social, and academic demands during the transition from secondary school life to university, which is stressful for many of them. The immediate challenges that students face are the decisions they must make about the presented career paths in addition to developing and negotiating new relationships, getting novel ideas that challenge their past-learned views, and moving away from home (Lumley & Provenzano, 2003). Baker further noted that adjustment during the transition period is linked to the way the undergraduate copes with that stress which affects academic motivation and performance. DeBerard, Spielmans, and Julka (2004) emphasize that the potential buffer for stress during the transition into university life is social support from friends, peers, and religious peers that provide insulation from the harmful impact of stress.

In the academic environment, high expectations, information overload, academic pressure, unrealistic ambitions, limited opportunities, and high competitiveness are some of the common sources of stress that create tension, fear, and anxiety in students (Sinha, Sharma, & Nepal, 2001). In a study by Dahlin, Joneborg, and Runeson (2005), undergraduate students indicated experiencing the highest degree of pressure from studies. Misra, Mckean, West, and Russo (2000) pointed out that students have found the requirement to meet assessment deadlines as a major source of stress. Student's report experiencing academic stress with the greatest sources of academic stress coming from taking and studying for exams, grade competition, and the large amount of content to master in a small amount of time (Kohn & Frazer, 1986).

Course load versus time available has also been cited to be a stressful factor in the academic environment (Zeidner, 1992). Studies reveal that students perceive course load to be high in their first year of study, and that the perception of course load positively correlates with exam stress (Mani, 2010). In their study, Talib and Zai-ur-

Rehman (2012) found out that majority of the students (53%) claimed that course load is the source of their stress which in turn affected their GPA. Further students report that the prospect of having to sit for examinations is stressful because of the pressure to review all the learned material within a given period (Mani, 2010). Mani explains that it is not the examination itself that induces stress but the fact that the possibility of failing or passing the exam can shape the course of one's academic career and professional life.

Besides the course load and exam preparation, there are course demands that may induce academic stress depending on the nature of the course that the student is undertaking (Bernold, Spurlin, & Anson, 2007; Kuhn, Kranz, Koo, Cossio, & Lund, 2005). Research conducted to explore factors that lead to academic related stress of medical students cite academic demands like variable hour shift for clinical rotations, sleep deprivation in addition to the curriculum overload (Kuhn, et al., 2005). Psychology students reported that stress emanating from the supervisory process while in field placement was due to the individual differences between the trainee and the supervisor (Dodds, 1986). Further research by Talib and Zai-ur-Rehman (2012) showed that there was a significant difference in the perceived stress between engineering students and management science students. The engineering students had a higher mean academic stress score than the management science students.

In their study on sources of stress among college students, Ross, Niebling, and Heckert (1999) found that daily hassles related to interpersonal relations were the most often reported source of academic stress among the college students. This can be attributed to personal issues such as the individual differences in values, beliefs, situational intentions, and goal commitments that greatly influence one's perceived stress (Davenport & Lane, 2006). Jou and Fukada (1996) confirmed this as their research findings illustrated a positive correlation between interpersonal problems and other stressors implying that the more interpersonal problems students had, the more stress they were likely to face. Personal factors were recognized as a challenge that influenced their coping mechanisms and eventual levels of stress (Bang, 2009; Zeidner, 1992).

When students do not have adequate personal resources like finances to deal with the stressful event, they may experience heightened distress (Bang, 2009). Research also shows that several students deal with the pressure of finding a part-time job to meet their financial demands and create a bridge to professional life after their studies. In addition to the academic hardships, the students are faced with stressors arising from their part-time jobs (Ross et al., 1999). Shaikh, Kahloon, Kazmi, Khalid, Nawaz, Khan, & Khan (2004) found that nursing students who were more likely to have jobs during their academic training reported higher levels of stress than medicine, pharmacy, dentistry, and graduate students. Baldwin, Wilkinson, and Bradley (2009) emphasize that student workers experience greater stress during midterm and final examinations periods of the academic year than during any other time. This arises from absenteeism from class due to the demand to be at work. According to Robotham (2008), 30% of working students, missed lectures and 20% failed to hand in course work on time due to work commitments. Such an imbalance can be quite stressful and may lead to poor academic performance in the struggle to maintain one's job.

Poor academic performance often generates negative feedback about the students' performance; consequently, leading to stress, anxiety, and depression (Ang & Huan, 2006). This is evidenced by the fact that students from low social economic status were found to be more stressed by having to meet parental expectations (Zeidner, 1992). Furthermore, students were more sensitive to remarks from significant others like teachers and parents in their lives (Ang & Huan, 2006). The social expectations that male students should be superior even in academic performance presented a stressful environment for male students (Bang, 2009). In addition to that, students' own academic expectations and performance were found to be associated with higher levels of academic stress (Abouserie, 1994).

The environment in which students live contributes to the levels of academic stress for example the cultural context and demands from their peers. The environmental demands are quite different from one student to another (Zeidner, 1992). Kuh (2000) highlighted the important characteristics of a supportive academic environment as one that provided support to students to succeed academically and socially. Such an environment enables the students to meet the non-academic demands and provides support that enhances the student's relationship with fellow students, faculty staff, and institutional administration. The inability to be able to integrate in the academic and social environment may cause psychological distress to the students (Parker & Jones, 1999).

Ross et al. (1999) emphasized the fact that stress levels varied basing on the year of study. The first-year students were more prone to greater stress compared to other years of study. This resulted from the absence of a social support framework and the transitional nature of college life that requires adjustment to the new environment amidst new responsibilities and challenges. At times, the first-year students are leaving home for the very first time and therefore need to adjust to the newfound freedom as well as maintain a high level of academic performance (Robotham, 2008). On the other hand, Shaikh et al. (2004) found that senior students experienced higher levels of

stress that is 95% and 98% for fourth and final year students respectively due to the academic demands like having supervised clinical rotation. Furthermore, that final year students are required to write their research dissertations that exposes them to additional stress.

In addition to stress levels varying across the year of study, Misra, McKean, West, and Russo's (2000) research findings suggest that stress levels vary by gender of the students. Levels of academic related stress differed among male and female students with female students being more prone to more academic stress than their male counterparts (Abouserie, 1994; Bang, 2009; Misra&Mckean, 2000;Marwan ,2013). Females experienced higher levels of academic stress because of negative appraisals of the stressful event and focus on the emotional challenges in the wake of the stressful event. Male students are trained to display strength and ability to cope in the face of challenges right from their young age (Misra&Mckean, 2000). However, female students performed better than the male students and had better GPAs than male students even in case of significant stress (Talib & Zia-ur-Rehman, 2012).

Despite all the sources of stress in the academic environment, the future of the students depends most on high academic performance. It is estimated that 10 to 30 percent of the students experience academic related stress that affects their academic performance (Sinha, Sharma, & Nepal, 2001). Academic stress is documented to have several negative effects not only to the academic performance of the students but also to their well-being. Academic stress is seen to interfere with the students' way of life, cognitive processes, and adaptive behaviors such as class attendance (Lumley & Provenzano, 2003). Studies have shown that there is a positive association between academic stress, depression, and physical illness, which these associations decrease with the provision of informational support (Fisher, 1994).

Other forms of coping mechanisms used by students include sports, music, hanging out with friends, sleeping, or going into isolation (Shaikh, et al., 2004). Students with higher problem-solving appraisals reported better psychosocial adjustment to university life, had lower levels of stress while studying, and better academic performance than their counterparts with lower problem-solving appraisals (Baker, 2003). More specifically, male students use more active coping, positive reframing, planning, and accepting the stressor whereas female students use more emotion focused strategies like venting, self-blame, and behavioral disengagement (Davenport & Lane, 2006). The choice of coping mechanisms used is accounted for by the difference in the gender role expectations and sex role stereotypes where females are taught to focus on emotions and seek social support whereas males are trained to take outward action to deal with the stressful situation (Bang, 2009).

Many college students may find the academic experience very stressful, attributing it to various poor study habits such as poor time management that may include not allocating time properly or last-minute cramming for exams. This is frequently discussed as a source of stress and poor academic performance (Macan, et al., 1990). In addition, very often students are urged to start working on large tasks well before due dates. The large tasks are broken down into small ones, which are achievable on a regular schedule. Students who regularly ignore these techniques find themselves in great distress before exams (Brown, 1991). This results in the students having increased stress due to pressure and as a result students engage in emotional and cognitive reactions to stressors more frequently (Misra&Mckean, 2000). Generally, students appreciate the fact that examination grades are the most important aspect of their school life. However, the process of preparing for examinations was reported to be the most stressful event of their school life (Ang, et al., 2009).

Academic stress has now become a grave reality that is termed as a "career stopper" (Chernomas& Shapiro, 2013).. It therefore,becomes a significant cause of concern as it is symptomatic of rising mental health concerns in India. Depression, anxiety, behavioral problems, irritability, etc. are few of the many problems reported in students with high academic stress(Deb, Strodl& Sun, 2015).Incidences of depression were also found among stressful adolescents as it is linked with inability to concentrate, fear of failure, negative evaluation of future, etc. (Busari, 2012).Adolescents were also reported to be indulging in various risky behaviors such as increased consumption of alcohol and drugs, unprotected sexual activities, physical inactivity, poor eating and sleeping patterns (Bennet & Holloway, 2014; King, Vidourek& Singh, 2014). The pressure these students face to perform is so severe resulting in five-fold increase in suicide attempts.

It becomes imperative to also understand that low stress does not necessarily ascertain those students will perform better, but in fact under these circumstances, they would perceive the task as unchallenging and may also get easily bored (Uchil, 2017). Though certain levels of stress push students towards optimum performance, when it is not managed efficiently due to inadequate resources to cope with the stress, it can have dismal consequences for the student as well as the institution.

Among individual specific factors include problems in financial management, changes in living atmosphere, difficulties managing personal and academic life, etc. (Chernomas& Shapiro, 2013).The educational

system also plays an enabling role subsequently leading to increased stress levels experienced by students. Some of the sources include overcrowded lecture halls, semester grading system, inadequate resources, and facilities (Awino&Agolla, 2008), vastness of syllabus (Agrawal &Chahar, 2007), long hours and expectations of rotelearning(Deb et al., 2015). Parents and institutions relentlessly instill the fear of failure which affects their self-esteem and confidence. Ang & Huan (2006) reported increased expectations as one of the factors responsible for increased stress levels.The five dimensions of sources such as personal inadequacy, fear of failure, interpersonal difficulties with teachers, teacher pupil relationship and inadequate study facilities were further analyzed and gender differences were also obtained. Understanding the sources of stress would facilitate the development of effective counselling modules and intervention strategies by school psychologists and counsellors in order to help students alleviate stress (Reddy, Menon, &Thattil 2018).

### III. METHODS

Qualitative research is an established method of academic inquiry in the social sciences. The goal of qualitative research is to gather an in-depth understanding of some facet of human behavior and experience. Data are often gathered through interviews, participant observations, or content analysis of existing data. Compiled data tend to be analyzed based on the researcher's impression through coding systems used to investigate a phenomenon with the intent to generate meaning.

#### Respondents

The data collected in this research study were acquired from fifteen (15) Bachelor of Business Management (BBM) students who were enrolled in *BF 3324 Total Quality Management* course under my instruction. All the respondents are female who third-year students.

Each participant was asked a series of closed and open-ended questions. When participants had difficulty formulating an answer to an open-ended question, I offered clarification. I also used probes and follow-up questions when I perceived a response as either too brief or too broad. I made use of summary statements to make sure I understood what the participants were saying, and I gave them the opportunity to clarify if my summaries were inaccurate.

#### Data Collection

The data collected in this research study were acquired from each who each participated in an interview. After signing the consent form, I asked each participant to fill out a demographic information form. These data were collected for descriptive and context purposes. Once this form had been completed, I took a few moments to again explain the nature of my study, why I was conducting this study, and asked the participant if he or she had any questions before we began. I did this in part to offer them background information on my study and to make some small talk to establish rapport before beginning the formal interview.

I then turned on my recording device and began to conduct the research interview by asking the predetermined series of closed and open-ended questions. The first set of questions explored how being an undergraduate student had affected their personal life. The intent of this series of questions was to prompt the participant to think about how their roles as an undergraduate student may have been impacting several areas of their lives, which eventually targeted to identify the level of stress they have experienced.

The next series of questions asked the participant to talk about which general aspects of the program requirements in their studies where they found most stressful, followed by a request for a description of the specific events or experiences causing the greatest amount of stress. This part of the interview was intended to uncover the variables which contributed to their stress as students in UNISSA.

#### Data Analysis

The current study employs a theoretical thematic analysis. This type of thematic analysis tends to be researcher driven with the intent of providing a detailed analysis of certain aspects of the data gathered to help answer the proposed research question. The themes were identified using a semantic approach whereby theme identification is based on explicit or surface meaning within the data. This was followed by my interpretation of pattern significance and any broader implications or meanings related to relevant existing literature.

### IV. FINDINGS

#### General Prevalence of Stress

General prevalence of stress among business management undergraduate students at UNISSAA is shown in Table 1, out of 15 respondents, 71(20.7%), 118 (34.4%), 70 (20.4%), and 84 (24.5%) of students had found to be minimal, mild, moderate, and severe level of stress respectively.

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Table 2. Prevalence of stress among undergraduate students

VARIABLE	CATEGORY	FREQUENCY (%)
STRESS LEVEL	Minimal stress	1(6.7%)
	Mild stress	1(6.7%)
	Moderate stress	4(26.6%)
	Severe stress	9 (60.0%)

### Academic Life Stressors

In this study, among 15 respondents, most of them reported many determinant factors that trigger students' level of stress which are displayed in Table 2. List of academic life stressor RE: (a) credit hours overload (110%); (b) course requirements and demands (100%); (c) pandemic Covid-19 (100%); (d) monetary problems (80.0%), (e) family expectations to succeed (73.3%); (f) time management (73.3%); (g) English language proficiency (66.6%); (h) adaptation to university life (66.6%); (i) family problems (53.3%); (j) inability to have close and understanding friends (53.3%); (k) uncertainty about possible future employment (53.3%); and (i) inferiority complex (46.6%) were frequently reported as the main sources of stress among the respondents.

**TABLE 2: FACTORS TO STRESS AMONG BUSINESS MANAGEMENT STUDENTS**

STRESSORS	FREQUENCY	PERCENTAGE (%)
a. Credit hours overload	15	100
b. Course requirements and demand	15	100
c. Pandemic Covid-19	15	100
d. Monetary problems	12	80.0
e. Family expectations to succeed	11	73.3
f. Time management	11	73.3
g. English language proficiency	10	66.6
h. Feeling isolation	8	53.3
i. Uncertainty about possible future employment	8	53.3
j. Inferiority complex	8	53.3

### Some Interview Transcripts Regarding the Factors Associated to Stress

#### a. Credit Hours Overload

Students' perceptions of their learning environment are important determinants of the quality of their learning outcomes. Students' perceptions of the teaching and the learning environment, such as assessment methods, relevance of the course, and their course load also influence students' approaches to learning.

Perceived course load could be one of the factors leading to test anxiety. Extensive course load and comprehensive information in academic curricula necessitates use of proper time management and effective study strategies. The course load may also affect the way students learn and can be useful in the design and evaluation of curricula. Thus, students' perceptions of these curriculum elements need to be considered in curricula assessment and evaluation.

As **Respondent 1** wrote: *"The course overload is what harms my body and my mind. I am sure the other students experience the same way."* This apprehension is supported by another **Respondent 2**: *"I am taking 18 credit hours which comprised of six courses. I have no choice because it has been designed as such in my degree structure. The workload as a student stressed me out!"*

**Respondent 3** voiced out the same feeling: *"When I am undergoing so many courses in UNISSA and each of these courses are also demanding it make me do not have enough time to handle all these courses to my level best. I must*

*dwell so much in trying to complete all these requirements and demands; and as a result, will be stressed up. This eventually will have a great effect on my academic performance.”*

**b. Course Requirements and Demands:**

University coursework has its own set of demands. The syllabus alone requires hours of reading assignments and projects that need to be completed outside of class. Not to mention about the actual amount of class time that the students must commit themselves.

From the perspective of **Respondent 4**: *“An increase in class workload stresses up me always in the sense that when I have to do more than I can handle. During this period, I will feel frustrated and unable to focus and think straight. Many times, I will have to overschedule my plans to meet up with the class workload in order to get good grades but eventually because these tasks are too much for me, I end up messing everything up.”*

The other respondent (**Respondent 5**) echoed the same: *“Especially in situations where there are a lot of assignments to do after having a very long day on campus makes me more confused. Also, too much workload makes me stressed. In the sense that, when a student is undergoing so many courses in school and each of these courses are also demanding it makes the student not have enough time to handle all these courses to his or her perfection and ones that happen the student turns to think so much and as a result will be stressed up and this will have a great effect on the academic performance of the student.”*

Every student has a life outside the academic curriculum and environment. Thus, **Respondent 6** expressed that: *“When I have to compromise and use my personal time for other activities to be replaced for academic work, I will easily get bored and lose interest in studies. I have to always my private time for studies and not have time for myself.”*

**c. Pandemic Covid-19**

The Corona Virus Disease 2019 (COVID-19) pandemic has led to a rise in fear, anxiety, stress, and depression among the population: of these, university students from countries severely affected by COVID-19 are some of the most vulnerable of all, as they face strict lockdown m

**Respondent 7** tend to feel more fear when she feels that she is in a more vulnerable situation and in greater danger. As she explained: *“I live away from the family home, and unable to return if anything bad happened to me or any of my family member... and my family lives in poor conditions where it is difficult to stay healthy and make ends meet. This really caused me to have a lot of anxieties.”*

Another respondent (**Respondent 8**) is focused her concern on the new instructional methods used by instructors during Covid-19 pandemic. *“The learning and assessment processes in UNISSA have been changed, in most cases, from face-to-face classes to distance and/or online learning, which has led to greater difficulties for me and other friends to access learning and adapt to the new methods.”*

Many UNISSA undergraduates formerly worked to earn some extra money but have been unable to continue, due to lockdown. All of these issues may well have increased stress levels, influencing depression.

**Respondent 9** described her own personal experience: *“Losing your source of income and stability can seem like the end of the world leading to persistent low mood, loss of pleasure, crying, hopelessness, feelings of self-doubt and inferiority, changes in appetite and suicidal thoughts. This is depression, plain simple, when I faced this I didn't realize what was happening to me, and I ended up losing so much weight.”*

The stress produced by these long-lasting, dramatic changes faced by young university students can directly lead to symptoms of depression or initially result in a state of anxiety that could later lead to depression.

**d. Monetary Problems**

Study after study show similar results. Worries about money lead to ongoing stress, anxiety and even depression; they crowd out the brain's ability to focus on longer-term achievements; they even lead to higher-risk decision-making with potentially disastrous consequences. Although all the respondents in this study were on scholarship while they studies at UNISSA, but money remains as a sensitive topic and occupies their minds regularly. Peer influence is strong, and it is interesting to see how this effect has persisted in one of the respondents (Respondent J):

*“As a normal person, I tend to compare with my peers about the ability to spend money. For example, when friends are planning to go out to dinner, and I know, financially, I do not have enough money to join them. But at the same time, it's hard to say “no” in that environment. In this circumstance, I fee financially strapped.”* (**Respondent 10**)

**e. Family Expectation to Succeed**

Parents want the best for their children. They oft dream of their children attending the best of universities and then securing a most respectable job in modern society. They work and earn so they can care for their child. While a secure and happy family environment is considered a bare necessity for healthy growth and development, there is a fine line between caring and caring too much. Parental pressure has led to the most horrible scenarios.

**Respondent K** shared her emotions on this factor: *“My parents have unrealistic expectations of me. They put so much pressure on me to do well in school that it's almost impossible for me to succeed and I am sure to disappoint them. It's a lot of stress for me.”* (**Respondent 11**)

**Respondent L** shared her personal experience: *“It's hard when you feel like you have to live up to your parents' standards--these are the people raising you, supporting you, and love you unconditionally.”* (**Respondent 12**)

Another respondent (**Respondent 13**) explained her position on this factor: *“I fully understand that my parents always expect to do well in UNISSA because the competition is tough and everyone wants to score goods marks and be announced as an excellent student. I am sure my beloved parents want the best of me. I know it's stressful not meeting their expectations but I tried not to let the pressure get the best of you. Work hard in school and show your parents that at least you tried your best”*

Parents tend to put a lot of expectations on their kids some unrealistic and some not measurable. However most parents set expectations for their kids because they want their kids to become better people and do better things than they did. Their legacy is shown by my success. It's definitely not fair but I have to accept it as a fact of life.”

#### **f. Time Management**

Students may already be feeling more pressure to perform well in college than they did in high school. Poor time management can add to that pressure. If a student feels as if they are constantly playing catch up with academic work, they may exhibit signs of stress including headaches, anxiousness and disturbed sleep.

Time management makes you act tactically but depends on the personality and who is able to actually implement it. It is really good for a student but in reality, it can be really challenging and the only way to progress student but in reality, it can be really challenging and the only way to progress with time management is by regularly checking on schedules and always following them up.

*“I have been in several situations whereby in the beginning of a semester, I make schedules for two to three weeks and sometimes up to one month. But due to the fact that I never follow up with.”* (**Respondent14**)

*“Procrastination has been a major challenge for me when it comes to completing Most of the time, I tend to do several things at the same time and might end up not completing them.”* (**Respondent 15**)

When someone is interested in something, they stick to the plan and make sure that they get things done but when they aren't interested, they keep on skipping the task and that understanding makes it easier to complete tasks when they are clear and one can easily understand.

#### **g. English Language Proficiency**

Language learners usually express anxiety, apprehension and nervousness when learning a new language. Language anxiety can originate from learners' own sense of „self“, their self-related cognitions, language learning difficulties, differences in learners' and target language cultures, differences in social status of the speakers and interlocutors, and from the fear of losing self-identity.

**Respondent 3** mentioned that: *“I have a lot of problems ... with my English. Before I enrolled in UNISSA I thought I had a reasonable command of the language. Soon I realized, my proficiency level of the language is not enough. This contributed to my stress level.”*

Moreover, for them, inexperience in teaching was another source of fear of making mistakes as one the respondents says (**Respondent 6**): *“I am not an experienced teacher. Thus, I am afraid of making mistakes when I speak in front of other classmates. Yes, I did some mistakes because of stress at the beginning of the activity. Indeed, I always feel fear of making pronunciation mistakes. That is why my performance was so bad.”*

Another respondent (**Respondent 12**) narrated that she felt stressful in almost every class, which the medium of instruction is English. She explained: *“I always experienced stressful moments when the lecturer asked me a question. I am stress because I encountered difficulties in finding the right pronunciation of certain English words. Speaking in English is not easy for me. And I feel inferior when I compared to my other classmates who have a high level of command of English language.”*

#### **h. Feeling of Isolation**

Isolation occurs when fitting in and making friends occurs. International students in this study have encountered different isolation in class and their social life. These students usually take a more passive role in the beginning, but they eventually discover different strategies to involve in the social events or in the classroom discussion.

As one respondent voiced out: *“My main difficulty now is “having close friends” in the University life. I don't know how to make friends with my classmates. I am waiting for my classmates to come to talk to me first and that does not happen yet. Thinking of it can lead to stress.”* (**Respondent 5**)

Another respondent (**Respondent 8**): *“I feel that there is no opportunity for me to interact with my classmate except in one or two classes. I came to study by myself, and I don't have relatives in the U.S. For my classmates, we all*



meet few times a week, but we did not talk about many personal things. They have their own friends and family. Usually, they disappear after class.”

Another excerpt: “I joined the Students Association. When they started to pick teammates, I was always the last one to be selected. Maybe they think I am an international student, or they are not sure who I am to join their team. I am used to it. I have to ask group who need more people to join.” **(Respondent 11)**

In the same vein, another respondent described her personal story: “Professors used many group discussions in class. My classmates usually did not invite me to join their group discussion.” **(Respondent 2)**

#### **i. Uncertainty About Possible Future Employment**

One of the hardest things in life is not to know what is coming down the pike. Unpredictability can be enjoyable at times, of course, and it is somewhat a given in life, but it is different when you do not know if something bad out there will befall you. That situation usually just leads to stress and anxiety. The respondents were concerned about the uncertainties regarding the employment opportunities after they have completed their university studies. The International Monetary Fund (IMF) in 2019 country report, indicating that Brunei has the highest youth unemployment rate among ASEAN nations has raised some troubling questions regarding the economic health of the country and its dependence on the oil and gas sector.

“Unemployment rate in Brunei is getting higher and higher every year. I felt stressful and unhappy daily when contemplating about my future employment opportunities, which is bleak.” **(Respondent 4)**

“Many times, I feel demotivated once I started thinking about my fate upon graduation. I do not see the value of being a graduate. My self-pride would be gone.” **(Respondent 9)**

“The future is scary because the job opportunities in Brunei is scarce. If I don’t get a reasonable job equivalent to with my qualification, I have no choice but to delay my marriage plan. To imagine this scenario affects my stress level.” **(Respondent 14)**

#### **j. Inferiority Complex**

Most people in the world suffer from various physical and mental pains. They often suffer from Inferiority because of their inability to adapt properly to the environment for various reasons. Different types of sufferings are observed among people; one of them is an inferiority complex. Inferiority is a conscious or unconscious feeling that is almost invariably not preferable to a person. When everybody that seems mentally surrounds you, artistically, or socially superior to yourself, the feeling of inferiority, that you are not worth it, intensifies.

The actual academic self refers to how students view themselves in terms of their academic competency, achievement, and interest. In the following excerpt, Respondent X emphasized that success in undergraduate study is not only based on her own ability but also on luck that she cannot control. According to her: “No matter how hardworking you are in your studies; it always involves luck. I always think that I am not lucky... always lack luck in my exam... nothing I can do.” **(Respondent 13)**

Students’ social self is also constructed through interactions with friends. They tend to compare themselves with others. “I was with a group of elites... painful. They are the best of the batch, but very demanding. Their aim is to get an A. I was under so much pressure. We worked on our project until mid-night. Then had rehearsals for the presentation... in the middle of the night... through Skype... Skype rehearsal... very horrible. I was under so much pressure. I decided not to join them anymore. I feared being in their team. I would rather choose not to get an A.” **(Respondent 7).**

## **V. DISCUSSIONS**

Being a university student, it is common to have normal level of stress that drive the student doing their work while studying. As being mentioned by Smith et al (2003). He submits that stress encourage us to do things. It gets us out of our comfort zone, think about things differently, and seek solutions to problems. Sometimes it makes us sensitive to what others may think of us and our actions. However, the finding of this study clearly showed that most of the respondents are facing acute stress levels. According to Scott (2020), repeated instances of acute stress, however, can bring more of a toll. She further emphasized that either multiple instances of different acute stressors (a series of unrelated stressful events) or repeated occurrences of the same acute stressors (experiencing the same stress repeatedly) can add up to a state of chronic stress where the body's stress response is constantly triggered. Because of this, it's important to have a stress management plan especially for the young groups of society (Shrand & Devine, 2012). According to National College Health 2019 Report (American College Health Association, 2020), university students were experiencing high rates of stress and mental health issues. For instance, data collected in the spring of 2019 showed that over 50 per cent of students felt so depressed that it was difficult to

function, almost 70 per cent felt overwhelming anxiety and about 16 per cent had seriously considered suicide in the preceding 12 months.

It can be concluded from the study that the credit hours overloads, course requirements and demand, pandemic Covid-19, monetary problems, family expectation to succeed, time management, English language proficiency, feeling of isolation, uncertainty about possible future employment and inferiority complex are the academic life stressors that affect the business management undergraduate students at UNISSA in this study.

Regarding the credit hours overloads and course requirements and demands as the main stressor, we could understand that the life of university students revolves around fulfilling their academic obligations. These findings are in close agreement with Ongori and Agolla (2008), who reported that (81%) of the students agreed with the statement that academic workload is stressful. Moreover, this finding is consistent with earlier findings by Stevenson and Harper (2006) and Campbell (2006). One more study by Elizabeth (2012) who agreed and reported that, the workload of college is significantly more involved than the high school workload, and it comes with less hand-holding from parents and teachers. With challenging classes, scheduling issues to coordinate, difficult tests and other academic obstacles, coupled with the more independent nature of the university learning structure, many new and returning students find themselves studying long, hard hours.

Statements related to other stressors are in line with some previous studies on stress. For example, a number of studies have demonstrated a cyclical link between financial worries and mental health problems such as depression, anxiety, and substance abuse. Financial problems adversely impact your mental health. The stress of debt or other financial issues leaves you feeling depressed or anxious. Among higher education students in the UK, there is strong evidence that the amount of financial problems is associated with mental health, and more subjective measures of increased financial stress were more consistently associated with worse mental health outcomes (Gordon, 2020; Richardson, Elliott, Roberts; & Jansen, 2017).

COVID-19 pandemic affected university students in different ways. For example, some students indicate that the COVID-19 pandemic has been extremely disruptive to their stress and mental health, and that it has significantly disrupted their academic studies. In addition, a greater proportion report that social isolation has been difficult or very difficult during the lockdown period. Of the 195 students surveyed by Chaplot, Cooper, Johnstone, & Karandjeff, (2015), majority (71%) indicated increased stress and anxiety due to the COVID-19 outbreak. Multiple stressors were identified that contributed to the increased levels of stress, anxiety, and depressive thoughts among students. This included fear and worry about their own health and of their loved ones (91% reported negative impacts of the pandemic), difficulty in concentrating (89%), disruptions to sleeping patterns (86%), decreased social interactions due to physical distancing (86%), and increased concerns on academic performance (82%). Given the robust relationship between loneliness and depression, we can predict that the higher rates of depressive symptoms among university students may be exacerbated in the climate of COVID-19.

The finding with regard to family expectation to succeed as one of the stressors were supported by previous research. A recent study from the National Institutes of Health indicates that kids have lots of stress—and their parents might be causing it. The study abstract covering parents' expectations from a child opens by stating that "high achievement expectations and academic pressure from parents" are causing "rising levels of stress and reduced well-being among adolescents (Charles, 2019). There are few studies on parents' pressure being the major cause of academic stress. Parents should not give too much pressure to their children, but should support them and do so with communication (Tso, 2006).

Poor time management skills can lead to academic stress among the students. Academic stress can lead to poor physical and mental health, losing self-confidence and academic failure. The finding of this study on this stressor corroborated each other where poor time management skills can lead to academic stress among the students (Nayak, 2016). Results of another study conducted among Saudi medical students also showed a significant positive correlation between time management and perceived academic satisfaction and percentage of marks (Alshaya, Roomi, Alzayer, Alonze, & Alshaalan, 2017). Significant positive correlation between time management questionnaire score and academic motivation score was found in a study conducted among the nursing students in Tehran (Ghiasvand, Naderi, Tafreshi, Ahmadi, & Hosseini, 2017). Though the academic satisfaction and academic scores were not measured in the current study, several published literatures reveal that there is significant relationship between academic stress and academic satisfaction, academic motivation and academic scores (Rafidah, et al., 2009), (Elias, Ping, & Abdullah, 2011). Thus, there is a need for reducing the academic stress among the students for enhancing the academic motivation and academic satisfaction which can ultimately reduce academic stress. Language difficulties are cited as the most critical issue facing university students today especially for those non-native speakers (Changwon, Sudeep, Alec, Xiaomei, & Farzan (2019). English language proficiency may have a profound effect on an individual's ability to learn and develop, due to its key role in the transmission of information

and regulation of cognitive processes (Binder & Smith, 2013). This study's finding regarding this stressor supported the above statement. Most international students suffer from a lack of self-confidence (Jackson, Ray, & Bybell, 2013), which is a key aspect of learning a new language because constant communication as well as social integration with local students boosts one's proficiency in the new language (Yoon & Portman, 2004). Confidence in speaking a second language occurs when one is not ashamed to communicate while making mistakes (Clément & Bourhis, 1996). This is consistent with the findings of another study that found international students with a significantly higher level of English expertise and communication efficacy face minimal perceived humiliation and anxiety and are less self-conscious about their accents or ethnic backgrounds (Barratt, 1994).

Feeling of isolation or loneliness is a huge issue on campuses across the globe. In fact, in one survey conducted by the American College Health Association (2020), early 48,000 college students found that a whopping 67 percent of females and 54 percent of males had felt "very lonely" in the past 12 months. Meanwhile, only 20 percent of students say they had never felt lonely at college. The students surveyed also indicated feeling overwhelming anxiety as well as feeling that things were hopeless. Nearly 12 percent had seriously considered suicide (American College Health Association (2020).

Another major finding of this study was majority of respondents attributed uncertainty about possible future employment as of the stress factors. Uncertainty, instability, and self-doubt have been common themes in the lives of college students during 2020 as their education and career plans shift due to the coronavirus pandemic. These were the general feelings expressed by about 450 college students and recent alumni who responded to a small, open-ended survey conducted by a pair of 2020 graduates, and reiterated on a larger scale in a new nationally representative survey of 4,000 undergraduates by the Strada Education Network, a national organization focused on improving education and career pathways. The various responses show that heightened stress and anxiety -- whether about achieving academic success, finding future employment, or paying for the next meal -- is currently dominating the student psyche (Gordon, 2020).

This study also established the fact that inferiority complex is another major stressor for Business Management undergraduate students at UNISSA. Inferiority complex and depression are linked, and symptoms of each condition may overlap. Research shows that people who consider themselves inferior to others have a higher risk of developing chronic depression. Over time, feeling insecure and inadequate may make you sad and lonely (Anakwah, 2017). One study, published in September 2014 in the Northern American Journal of Medical Sciences, found that feelings of inferiority were associated with different behavioral issues, including depression, hostility, and suicidal thoughts. (Hirao, 2014). The findings from these studies have shown that inferiority feelings deeply involve life, death, and the quality of life. Therefore, it is important to reduce inferiority feelings in everyday life. Moane (2003) and Capra (2009) reported the importance of transforming negative self-image and inferiority feelings associated with oppression and thus, building psychological strength.

## **VI. LIMITATIONS OF THE STUDY**

One important limitation of this study was used a small sample of students, drawn from one batch of students in one academic major in UNISSA. This finding cannot be generalized for students in other university degree programs throughout Brunei Darussalam. Repeat of this study with a larger, stratified random sample would expand knowledge of stress among education students. Another limitation is the sample consisted of female undergraduates; however, male undergraduates were not included.

## **VII. FUTURE RESEARCH IMPLICATIONS**

Interventions for these students are needed and replicating this study with a bigger sample size is recommended. Therefore, the researcher recommends that further research would develop the understanding of stress among undergraduates with different gender, degree level, race and academic majors. Future research should not only use a larger sample size but also covers other tertiary institutions in Brunei Darussalam. This effort would allow for comparative analysis, which help university officials to control the stress factors for students. Lastly, the scope of research objective should be widened to understand the coping adopted by university students who experience level of stress due academic life stressors.

## **VIII. MANAGERIAL IMPLICATIONS**

Based on the result of the study, the following recommendations shall be implemented by responsible stakeholders of the University. Counseling and preventative mental health services should be an essential part of the routine investigation of students. Along with this, actions should be taken to encourage the students to seek help on exposure to distress. Thus, administrators, academicians, and healthcare providers of the university can play a significant role in developing collaborative, multidimensional, and culturally sensitive preventative mental health programs to create a helpful academic context that promotes students' psychosocial wellbeing, improves their productivity, and enhances their success. To avoid the source of stress, the University upper management should be flexible in order to give attention for the interest of their students and not to make too much boring and tighten academic schedules. Also, mental health professionals like psychologists, social workers and psychiatrists shall give consecutive training on life skill, stress management, and adaptive coping mechanisms.

## IX. CONCLUSION

These results that have several implications can be taken in consideration by administrators and academicians of the University in Brunei Darussalam to prevent unnecessary level of stress illness or promote mental health among their students. There is no doubt that mental illness among university student ends with negative consequences on individual, family, and community. For instance, students with untreated stress are at high risk to harming themselves or others, dropping their educational programs, raising unemployment rate, and leading to extra burden on the families and society.

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