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ACADEMIC LEARNING AND ITS EFFECTS ON MENTAL
HEALTH: A STUDY AMONG UNIVERSITY STUDENTS

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Abstract:

Mental health among university students has become a growing concern, largely due to the distinct pressures and expectations tied to academic learning. The increasing prevalence of mental health challenges within this demographic reflects the complex interplay between academic demands and students' personal well-being. This study investigates how specific academic-related factors—namely social support, academic pressure, and financial stress— influence the mental health and overall well-being of university students. A total of 113 undergraduate students from a public university in Northern Malaysia participated in the study. Data were collected using self-administered questionnaires and analyzed using SPSS statistical software. The results revealed that all three factors significantly affect students' mental health, underscoring the critical role of the academic environment in shaping psychological outcomes. These findings emphasize the need for university stakeholders—including educators, administrators, and policymakers—to address the mental health implications of academic learning and to implement strategies that foster a more supportive and balanced learning environment.

Keywords:

Academic Pressure, Financial Stress, Learning Occurrence, Mental Health, Social Support, Well-being

Introduction

For young individuals, entering a university signifies a time of transition. These young individuals venture into a new phase of life where to some, this is their first experience moving away from their families. This new experience also requires them to hold greater responsibility in managing their sleep patterns, daily routines, and lifestyles, which this transition to university coincides with a crucial developmental stage (Duffy, et al., 2020). Students' experiences at university are multifaceted, as evidenced by the significant increase in the prevalence of mental health problems among student populations in recent years. However, on the plus side, university life and experience do offer opportunities for individual growth, exposure to diverse viewpoints, and the development of resilience.

According to the World Health Organization (WHO) dated 10 Oct 2024, approximately 1 in 7 adolescents and young adults aged 10–19 years' experience a mental disorder, with depression, anxiety, and behavioral disorders being among the leading causes of illness and disability in this age group (Mental Health of adolescent, 2024) Globally, the mental health profiles of university students—particularly in terms of risk factors, psychopathology, and psychological concerns—are increasingly mirroring those observed in the general population. Due to their higher prevalence than in other age groups, mental health disorders will thus become a major global public health concern, especially among university students (Auttama et al., 2021).

Mental health disorders encompass a wide range of conditions, including anxiety, depression, stress, and eating disorders. University students are particularly vulnerable to these issues due to various contributing factors such as intense academic competition, lack of social support, financial stress, academic pressure, dependency on others, and uncertainties surrounding career aspirations. These stressors can result in increased psychological distress, emotional exhaustion, and a decline in overall well-being. Besides it will also have an impact on education, society, and the economy, leading to things like poor academic performance and a higher chance of dropping out of university (Campbell et al., 2022). Regretfully, these individuals receive less attention and are disregarded when it comes to mental health services.

According to Abrams (2022), nearly three-quarters of college students reported experiencing moderate to severe psychological distress during the 2020–2021 academic year, with over 60% meeting the criteria for at least one mental health disorder. Research also suggests that approximately 75% of lifelong mental health conditions begin to manifest by the mid-20s, highlighting the college years as a particularly vulnerable period from an epidemiological standpoint. For many adolescents and young adults, entering college marks a significant transition toward greater independence. As they begin to exercise increased autonomy—especially in managing their well-being—students may encounter early signs and symptoms of mental health challenges, particularly in making informed decisions related to their psychological health (Emmerton et al., 2024). In addition to that, it is estimated that approximately 20% of individuals are diagnosed with a mental health disorder at any given time. A substantial body of research has investigated the prevalence of mental health issues among university students, consistently revealing that a significant proportion of this population experiences such challenges worldwide. The rising incidence of mental health concerns within this group underscores the complex and demanding nature of higher education. Besides, as mentioned by Limone and Toto (2022), pursuing a university degree is often intellectually and emotionally taxing, requiring sustained mental effort and resilience. Although factors such as social support, academic pressure, and financial stress are widely

recognized as critical determinants of students' mental well-being, there remains a notable gap in the literature concerning how these variables interact within the context of academic learning. Moore et al. (2021) further highlight the relationship between financial stress and academic performance, emphasizing its influence on both mental health outcomes and student attrition rates.

The purpose of this study is to explore the complex relationship between learning occurrences and mental health by examining the effects of social support, academic pressure, and financial stress on university students. While existing literature acknowledges the influence of these factors, research on social support within educational settings remains limited. Similarly, although academic pressure and financial stress are known to negatively impact students' mental health, there is insufficient empirical evidence addressing these areas in the Malaysian context (Moore et al., 2021).

This study specifically targets students at Universiti Teknologi MARA (UiTM) Kedah, with the primary aim of examining the influence of three learning-related factors—social support, academic pressure, and financial stress—on students' mental well-being. Recognizing the critical importance of psychological health among university students, this research has two key objectives: (1) to investigate the relationships between social support, academic pressure, and financial stress and mental health outcomes, and (2) to determine which of these factors exerts the greatest influence on students' overall well-being.

University Student's Mental Health

Mental health, according to Zada et al. (2021), is defined as a state of harmony among emotional and psychological well-being in which individuals use their potential to perform their duties properly, use the coping skills to deal with the stressors of life and become an influential member of his community. Other than that, based on Duffy et al. (2020), university enrolment is a time when there is a greater chance of serious mental health issues developing, but it also gives a big potential for successful prevention. Students in universities face a variety of challenges, including paying for their education, forming new friendships, living away from home, and finding local assistance.

According to Al-Salman et al. (2022), a variety of mental health conditions, including stress, anxiety, and depression, were brought on by the enormous number of daily tasks, which placed an increasing amount of mental and psychological strain on them. Furthermore, according to Zada et al. (2021), mental health is characterized as a condition of balance in emotional, social, and psychological well-being. Based on Abdullah et al. (2022) university students frequently experience serious mental health issues, which have become a major concern among all universities.

Social Support, Academic Pressures and Financial Stress

Social support, financial confidence, and academic competition significantly influence the mental health needs of university students. In undergraduate settings, there is a notable positive correlation between perceived academic competition and a higher likelihood of being assessed as experiencing anxiety and depression (Posselt, 2021). Posselt (2021) further emphasized that students' perceptions of support, belonging, and self-concept are shaped through their interactions with instructors, peers, and family members. Lischer et al. (2021) highlighted that this issue is particularly pronounced among students who live alone, have limited interactions

with close friends or family, lack social support, and face difficulties in integrating into campus social networks. In such contexts, social support plays a crucial role in helping individuals navigate difficult periods, regulate their emotions, and improve overall mental well-being (Oktavia & Muhopilah, 2020). Positive social relationships, in particular, are essential in strengthening one's self-confidence and self-worth. As noted by Auttama et al. (2021), resilience encompasses elements such as social support, healthy behaviors, social acceptance, and self-driven initiatives that collectively promote mental and general well-being.

Moreover, Posselt (2021) reinforced that academic competition, financial confidence, and social support are pivotal factors in determining students' mental health outcomes. Academic pressure is deeply influenced by individual resilience and peer support, and according to Anjum (2022), academic stress is one of the most prevalent challenges faced by students at Universitas Hasanuddin. Campbell et al. (2022) also observed that university students frequently confront academic stressors such as exams and coursework, which are strongly associated with poor mental health outcomes. Limone and Toto (2022) supported this by noting that academic stress—often intensified by the heavy workload of various degree programs—is a major contributor to anxiety and depression among undergraduates.

Financial stress also plays a significant role in mental health. Moore et al. (2021) stated that financial stress, often arising from student loans, can substantially affect students' psychological well-being. Numerous studies have consistently found a strong link between financial worries and diminished mental health (Campbell et al., 2022; Pham et al., 2019). Pham et al. (2019) further identified that the perceived burden of finances is significantly associated with self-reported symptoms of depression and suicidal ideation. Both financial hardship and a lack of self-determined motivation emerged as critical risk factors in this context. In a related study, Abdullah et al. (2022) found that emotional strain caused by coursework, living independently, and financial difficulties contributed to mental health issues among students. These challenges often result in unhealthy lifestyle habits and erratic study routines. Students from lower-income backgrounds are especially vulnerable, as they may be compelled to take on part-time jobs to meet basic living expenses. As Hossain et al. (2021) pointed out, the combined pressures of academic performance, tuition fees, and cultural expectations are key contributors to depression, anxiety, and stress. Students from financially disadvantaged families face heightened risks of mental health challenges, highlighting their susceptibility to psychological strain and mood disorders.

From the literature and findings discussed above, the theoretical framework in Figure 1 was developed. The construct consists of three independent variables which are social support, academic pressure and financial stress. And one dependent variable which is mental health and well-being.

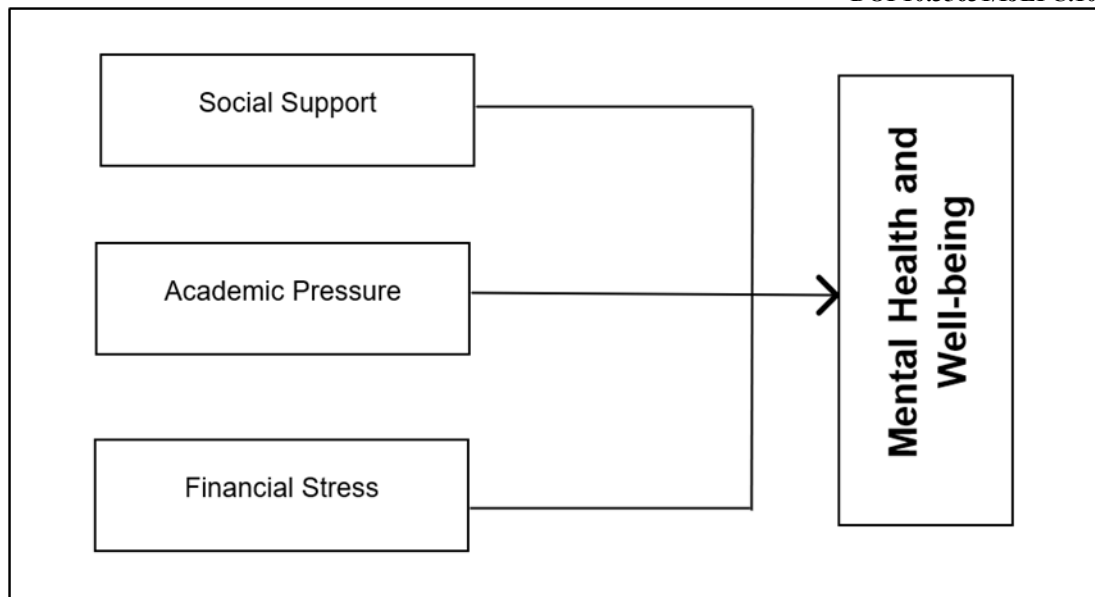


Figure 1: Theoretical Framework

Data Collection and Analysis Method

Due to time constraints, the sample utilized in this study consisted of students from UiTM Kedah. The institution accommodates a total of 8923 students across 6 faculties. A total of 113 samples were procured for the investigation, employing convenience sampling as the chosen technique for quantitative data collection. The individual student served as the unit of analysis, representing themselves during the data collection phase.

This study employed a descriptive research design, utilizing a quantitative method. The aim of a descriptive study is to provide the researcher with a comprehensive profile of the phenomenon of interest, outlining relevant features from personal, economic, organizational, or other perspectives. A cross-sectional survey was conducted to explore the impact of learning experiences on the mental health and well-being of university students, specifically focusing on social support, academic pressure, and financial stress.

In this study, data collection from respondents, who are students at UiTM Kedah, is facilitated through a questionnaire that amalgamates adaptations from various prior studies. The questionnaire comprises three sections: six demographic questions, 18 questions addressing independent variables, and six questions pertaining to dependent variables.

For the analysis of data in this study, SPSS statistical software version 29.0.2.0 was utilized. The researcher conducted reliability analysis to assess the quality of the data, frequency analysis for demographic data, as well as correlation and multiple regression analyses to examine relationships and assess the impact of each factor on the dependent variable.

Results and Discussions

Frequency Analysis

A total of 113 responses were collected, yielding a 100% response rate for data analysis. Based on the demographic information provided, the sample comprised a higher proportion of female

respondents (85%) compared to male respondents (15%). In terms of age distribution, the largest group of respondents (26.5%) was 22 years old. Variations in responses were also observed across different educational levels, with the majority of participants (77.9%) enrolled in degree programmes. The Faculty of Business and Management recorded the highest number of responses (63.7%), whereas the Faculty of Art and Design accounted for the lowest proportion (5.3%).

Reliability Analysis

Cronbach Alpha was used in the reliability analysis as a critical metric of internal consistency, indicating how consistently items within each variable correlate with one another. This analysis was conducted using the variables Social Support, Academic Pressure, Financial Pressure, and Mental Health. Cronbach's Alpha scores greater than 0.7 are generally deemed satisfactory for reliability.

Table 1 illustrates the reliability analysis results, and all Cronbach Alpha values were greater than 0.7, demonstrating that all variables and associated items are reliable and appropriate for the proposed study. As a result, each item associated with this variable is retained.

Table 1: Reliability Analysis

Variable	Total Items	Items Deleted	Cronbach's Alpha
Social Support	6	None	0.790
Academic Pressure	6	None	0.838
Financial Pressure	6	None	0.806
Mental health	6	None	0.789

Table 2: Multiple Regression Analysis

Model	Standardized Coefficients Beta	Sig.
Social Support	0.167	0.022
Academic Pressure	0.321	0.001
Financial Stress	0.450	0.001

Dependent Variable: Student's Mental Health

$R^2 = 56.6\%$

Sig: 0.00

The findings of the multiple regression analysis are presented in Table 2. A multiple regression analysis was performed to assess whether there is a significant relationship between the variables of learning occurrence that influence student's mental health and well-being. The R^2 value of 56.6% suggests that independent variables have a greater tendency to explain dependent variables (mental health). Furthermore, this study highlighted how independent

variables of social support, academic pressure, and financial stress had a significant impact on students' mental health and wellbeing. Financial stress is the most important independent variable influencing students' mental health, with the highest standardized coefficient beta value of 0.450. Table 3 presents a summary of the hypotheses and their results.

Table 3: Summary of Hypotheses

	Hypothesis	Result
H ₁ :	There is a significant relationship between social support and mental health.	Accepted
H ₂ :	There is a significant relationship between academic pressure and mental health.	Accepted
H ₃ :	There is a significant relationship between financial pressure and mental health.	Accepted

Discussion and Conclusion

The concept of a "learning occurrence" encompasses specific moments or events through which individuals acquire knowledge, skills, or understanding. Within the context of higher education, these instances play a crucial role in shaping students' academic and personal development. This study explored the relationship between such learning experiences and the mental health and well-being of university students in Malaysia, with particular attention to three key factors: financial strain, academic pressure, and social support.

The findings indicate that financial stress exerts the most substantial influence on students' mental health, corroborating prior research by McCloud and Bann (2019), which identified financial burdens as a major source of anxiety and emotional distress. This underlines the necessity for institutional strategies to mitigate students' financial challenges.

Academic pressure emerged as the second most significant factor, aligning with the work of Limone and Toto (2022), who highlighted the psychological toll of demanding academic workloads. These results emphasize the importance of balanced curricular design and appropriate academic support to safeguard students' mental well-being.

While social support demonstrated a comparatively marginal effect, the findings are consistent with those of Zada et al. (2021), suggesting that even when stigma is overcome, students may still lack awareness or access to available support systems. Given the positive role of social connections in fostering emotional resilience, enhancing awareness and accessibility of support networks remains essential.

In summary, this study affirms the critical impact of financial, academic, and social dimensions of the learning experience on the mental health of university students. Institutions of higher learning must, therefore, adopt a holistic approach to educational design—one that not only prioritizes academic excellence but also actively promotes mental health and overall well-being through supportive, equitable, and student-centered environments.

To achieve this, universities should reassess academic workloads and ensure that course structures are balanced, providing students with adequate time for rest, reflection, and meaningful co-curricular involvement. Equally important is the provision and normalization of accessible, stigma-free mental health services and peer support systems to foster a caring and inclusive campus culture.

At the same time, students have a vital role to play. They should be encouraged to take ownership of their mental well-being by seeking help when needed, practicing effective time management, and adopting healthy coping strategies such as regular physical activity, mindfulness, and maintaining social connections. Ultimately, cultivating a campus culture that values openness, empathy, and resilience is essential to promoting sustained mental health and success among university students.

Future research should continue to explore the evolving challenges faced by students across diverse educational and cultural contexts, while policymakers and university administrators must translate such evidence into actionable strategies that embed mental well-being at the heart of institutional development.

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