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THE POSITIVE SIDE OF STRESS: EXPLORING THE FACTORS THAT INFLUENCE GENERATION Z'S SURVIVAL IN TERTIARY EDUCATION

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Abstract

Eustress, a constructive form of stress, supports performance and health and is becoming increasingly important in academia. This research aims to examine the relationships among peer pressure, financial status, academic responsibility, and stress among Generation Z students in Negeri Sembilan. It is therefore necessary to appreciate its roots to proceed proactively with overhauling the student profile. A cross-sectional research design was adopted to conduct this study. 350 participants from various educational institutions in Negeri Sembilan were recruited, and data collection used a pre-tested, structured questionnaire. The data analysis used the Statistical Package for the Social Sciences (SPSS) version 27, primarily for descriptive and regression analyses. The study revealed a positive correlation between eustress and the three investigated factors. Academic responsibility emerged as the most influential factor, with a weighted coefficient of 0.319. Peer pressure was closely followed by the previous result, with $\beta = 0.303$, indicating a positive impact on eustress. While positively related to eustress, financial status was less influential than other variables. These findings highlight the importance of supportive academic responsibilities and peer networks in fostering eustress. The study emphasizes the need for educational policies and practices that provide comprehensive, practical student support, particularly financial support.

Keywords: Eustress, Peer Pressure, Financial Support, Academic Responsibility, Generation Z, Students

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Introduction

Gen Z is a digital native generation that constantly follows the latest developments in information and communication technology (ICT). It is known for its lifestyle and inspiration, which are driven by the internet and technology. Gen Z is often criticized for being anti-social and preoccupied with oneself, devices, and social media (Sabakun et al., 2024; Spyrou, 2020). They are the most isolated generation due to the constant use of the internet, which can lead to depression. Gen Z's extensive exposure to digital technologies, such as social networks, has led to information overload, leading to negative traits such as stress, depression, sadness, and lack of motivation. Despite this, Gen Z is more conscious and accepting of mental health concerns than any other generation.

A different social environment from home also burdens Gen Z, as they are forced to be independent and manage their money wisely. First-year university students face challenges. This presents a challenge for them to adapt and cope. Some view these challenges as motivation or eustress, which fosters motivation and enhances performance (Selye, 1974). Gen Z's digital-native nature, frequenting the internet, and being lonely and depressed are emergent aspects of their digital-native nature and are closely related to their adaptability (Spyrou, 2020). However, this shift has also introduced significant burdens to Gen Z students, who must navigate the complexities of a digitally driven educational environment. The transition from traditional methods to a technology-driven approach demands adaptability to new challenges, such as increased workload, adherence to deadlines, and compliance with academic regulations (Mgoduka, 2023; Baytak, 2011).

Gen Z students, born between 1996 and 2012, face unique academic challenges, including peer pressure, financial constraints, and educational responsibilities. A study in South Peninsular Malaysia found that the social environment has primarily influenced Gen Z's sense of self-responsibility and shaped their self-identity, both of which are vital to their psychological well-being (Mohamad Amin et al., 2024). While Gen Z is open to global and a firm believer in diversity, they are also known as a generation that is not exempt from high depression, anxiety, stress, and technology addiction (Kathuria, 2023).

Nevertheless, reframing these stressors in a more positive light might help gain mobility in life, i.e., perceiving challenges as opportunities to improve. Perceiving eustress could help in time management, completing assignments, and adapting to new surroundings and learning technologies. This study aims to identify the factors that influence eustress among university students.

Literature Review

Eustress

Eustress, often referred to as "positive stress," is a concept that emphasizes the beneficial effects of stress in motivating individuals to perform better and enhancing their psychological resilience. While the bulk of research on stress has focused on its detrimental consequences, there has been a resurgence in scholarly interest concerning the distinction between stress and eustress. The term "stress" was initially used by Selye (1974) to refer to a group of physiological and psychological reactions to unfavorable circumstances or influences. The syndrome was first described solely as

a pain syndrome, a body's response to physical, biological, or psychological stimuli (Selye, 1974). Some authors use the term "stress" to refer to external forces, and "tension" to the results of those forces (Edwards, 1998).

Eustress is associated with joyful and exciting experiences that make someone feel good. It is characterized by positive impacts on well-being, performance, and motivational arousal (Seaward, 2018). Eustress, unlike distress, is characterized by increased energy, excitement, and concentration, promoting resilience and cognitive performance. Positive examples include anticipating intellectually demanding but doable assignments. It can also increase individual motivation to create or achieve something new or more significant, such as composing interesting song lyrics or achieving excellent exam results. Positive stress can significantly enhance the ability to adapt and increase individual productivity, leading to healthier and more successful outcomes in both personal and professional life (Heikkilä, Mattila & Ainasoja, 2018; Quick, 1990).

Eustress significantly impacts mental health, as shown in Silva et al.'s (2020) study of Portuguese medical students. Their study highlights that eustress maintains motivation amidst academic pressures and reduces burnout. The authors recommend promoting eustress and implementing coping strategy programs in educational institutions. While both eustress and distress influence academic performance, eustress notably improves students' ability with remote learning challenges, enhancing their educational experience.

In cancer treatment, Wu et al. (2022) highlighted how stress can have beneficial and detrimental effects on health outcomes. Notably, eustress suppresses tumor growth, indicating that positive stress can significantly improve cancer treatment results by enhancing patients' psychological resilience and boosting their immune responses. This underscores the vital importance of fostering eustress in health care and education.

Engaging in meaningful leisure activities and developing a sense of control are crucial elements in fostering this positive shift. By embracing eustress, older individuals can enhance their quality of life and overall happiness. Hargrove et al. (2015) highlight the essential role of workplace challenges in creating positive stress and fostering social connections among employees. In Indian banks, eustress is a key motivator, encouraging staff to meet deadlines efficiently and optimize costs. While it can lead to job insecurity, these dynamics drive employees to enhance their skills and stay competitive in the job market (Verma & Bajaj, 2022). Embracing eustress benefits both individual growth and overall organizational performance.

Peer Pressure

The term "peer" derives from the Latin word "par," meaning "equal." Peers are important because they often engage in events at work or school and participate in activities together. They can give feedback, support, and collaborate in daily activities, and thus, peers significantly influence each other. The term 'peer pressure' is often used to show such relationships (Goldsmith, 2011).

One of the key benefits of peer-to-peer co-learning is its ability to empower minority groups, fostering better integration and meaningful exchanges through ongoing positive interactions. Zhang (2023) demonstrates that peer pressure can significantly influence students in open distance learning, either positively or negatively. In this flexible learning setting, students engage on an open platform, showcasing varying levels of self-motivation and academic

backgrounds. By introducing a level of competition, perceived knowledge can be elevated and enhance performance, ultimately turning challenges into opportunities for growth.

Peer pressure plays a crucial role in shaping the identities and behaviors of Gen Z. According to research by Lu and Brown (2023), conformity among peers peaks during early adolescence and gradually decreases as individuals move into adulthood. This transition highlights the importance of understanding the dynamics of peer influence in youth development. Peers significantly influence adolescents' decisions about risky behaviors, romantic relationships, and academic engagement (Lou, 2023). The study emphasizes that the quality of in-person or online friendships can positively or negatively affect involvement in these behaviors.

Additionally, research conducted in Malaysia by Yeng and Mohamad (2023) demonstrates that adolescents raised in environments marked by conflict and violence are at a higher risk of engaging in delinquent behaviors. By understanding these influences, support for young people in making positive choices and fostering healthy relationships should be promoted.

Financial Status

An individual's financial status plays a crucial role in shaping their behavior and decision-making. Within the context of this study, it is imperative to investigate students' economy. Understanding students' financial stance thoroughly is essential as it can significantly impact their academic performance and overall well-being during their university experience. This comprehensive examination will provide valuable insights into students' potential and challenges related to their financial situations, enabling targeted support and interventions.

Financial stress refers to economic constraints, including difficulties meeting financial obligations, managing expenses, or experiencing financial insecurity. Financial stress is the stress and pressure individuals experience due to their financial situation (Drentea & Reynolds, 2012). Several factors, including the workload, curriculum, and cost of schooling, exacerbate economic hardship. This indirectly puts pressure on students, affecting their academic, social, emotional, and financial well-being, as well as their academic achievement and health. In addition, new research indicates a favorable relationship between parents' work and students' academic achievement. Dang and Bulus (2015) contend that, as education is an expensive social service, students who receive insufficient financial aid would find it challenging to advance intellectually, resulting in subpar performance. Severe financial constraints might impair not only students' emotional health but also their academic performance.

Despite the negative impacts of financial difficulties, financial responsibility and overcoming financial challenges can also contribute to eustress. Managing finances effectively, achieving financial independence, and overcoming financial obstacles can lead to feelings of accomplishment, self-efficacy, and increased resilience (Smith, 2018). Students who actively manage their finances and engage in financial planning strategies experience higher self-esteem and positive stress that motivates them to achieve their academic goals. Consistent with the previous studies, financial literacy is proven to positively correlate with a better lifestyle among Gen Z (Sianipar et al., 2023; Mahendra, 2024). Meanwhile, Renaldo et al. (2024) identified that financial self-efficacy, attitude, knowledge, and behavior significantly positively affect financial well-being. According to Santoso et al. (2024), a concerted effort to increase financial literacy

should be undertaken across generations to support financial management, thereby reducing financial difficulties in later life.

On the other hand, individuals who perceive themselves as financially secure are more likely to experience eustress rather than distress when facing financial challenges. This implies that a sense of control over one's finances can transform stressful situations into opportunities for growth and personal development. A study by Abu and Abdul Razak (2019) found that financial stress was a significant predictor of anxiety and depression among Malaysian university students. Conversely, Ismail et al. (2020) reported that eustress related to academic aspirations was associated with increased motivation and academic success among Malaysian college students. Few studies explicitly examine the relationship between financial position and eustress among university students, even though a sizable body of research examines the effects of economic stress on students (Gupta & Singh, 2021). It is essential to understand the relationship between financial well-being and positive stress experiences to design targeted interventions.

Academic Responsibility

Academic responsibility is an essential aspect of student life. It refers to a person's commitment and accountability to their educational journey. Academic responsibility is the awareness and commitment to fulfilling one's duties and obligations as a student. Academic responsibilities can be demanding and distressing (Tus, 2020). It alludes to the anxiety that students experience because of deadlines, coursework, and exams. Anxiety, depression, and difficulty sleeping are among the mental and physical issues that can arise from collegiate stress. Furthermore, Yusoff et al. (2010) found that academic stress is a significant issue for university students, impacting their personal and academic lives. Adom (2020) contends that examining academic stress is a critical concern for college students.

Effective time management skills should be taught in high school or college preparatory courses so students can manage their time positively. Some studies suggest that fulfilling academic responsibilities can be a source of stress for students. A study by Kim et al. (2018) found that students who reported taking charge of their learning and being actively involved in their studies experienced higher levels of eustress, feeling more motivated and satisfied with their academic progress. Students who set challenging but achievable academic goals experience good stress, which helps them stay focused and improve their academic performance.

A study by Smith (2018) found that academic accountability significantly affects students' motivation and involvement in their studies. The authors argue that when students take ownership of their learning and accept their academic responsibilities, they experience positive stress, which leads to increased productivity and achievement. Furthermore, eustress resulting from academic responsibility may improve cognitive function and memory retention. With the above arguments, the following hypothesis was developed:

H1: There are relationships between peer pressure, financial status, academic responsibility, and eustress among Gen Z students

Methodology

In the current investigation, the preference for a quantitative research design is grounded in the belief that numerical data will be prevalent, enabling systematic collection, rigorous numerical analysis, and robust comparisons between variables. This quantitative study investigated the relationships among peer pressure, financial status, academic responsibility, and eustress among Gen Z students at one public university in Negeri Sembilan. According to the Student Affairs Department (2023), there are 16,465 active Gen Z students in this branch. Thus, the sample size for this study was 375 respondents, based on Krejcie and Morgan's (1970) guidelines. The survey used a 5-point Likert scale to measure feedback, with three main sections. Part A of the survey was the demographic profile; meanwhile, Part B has seven items on eustress, and Part C has 19 items on the factors influencing eustress (peer pressure, financial status, and academic responsibility). Data were analyzed using Statistical Package for Social Sciences (SPSS) version 27.0.

A reliability test was conducted for each scale to ensure the reliability of the constructed items. The results indicated reliabilities of 0.762, 0.814, 0.736, and 0.831 for eustress, peer pressure, financial status, and academic responsibility, respectively. According to Sekaran (2006), values above 0.80 are considered good, those around 0.70 are considered acceptable, and those below 0.60 are considered poor. Therefore, all results were acceptable, with peer pressure and academic responsibility showing good reliability. Table 1 shows the reliability test results.

Table 1
Reliability test

Variables	No. of Items	Cronbach Alpha	Remark
Eustress	7	.762	Acceptable
Peer Pressure	6	.814	Good
Financial Status	7	.736	Acceptable
Academic Responsibility	6	.831	Good

Results

Demographic Profile

This study recruited 375 Gen Z. Of 375 respondents, 30.4% were male, while most were female (69.6%). 57.1% of the respondents were aged 21 to 23 years, and the remaining were in the 18 to 20 years (37.6%) and above 23 years (5.3%) age cohorts. For ethnic composition, most respondents were Malays (94.7%), while Others were 5.3%. It was also noted that most respondents originated from other states in Malaysia. Hence, 57.9% of the respondents rent near the campus. Among the respondents, 37.1% lived in the university's hostel and approximately 5.1% lived with their family. When asked about their part-time jobs to help manage their financial burden, the study found that 12% of the respondents had a part-time or full-time job while studying.

However, the majority, 88%, indicated that they did not work at all. Table 2 illustrates the demographic profiles of the respondents.

Table 2
Demographic Profiles

Demographic profile	Percentage (%)
<i>Gender</i>	
Male	30.4
Female	69.6
<i>Age</i>	
18-20	37.6
21-23	57.1
24 or above	5.3
<i>Ethnicity</i>	
Malay	94.7
Others	5.3
<i>Education Level</i>	
Diploma	43.7
Degree	56.3
<i>Current residence</i>	
Family Home	5.1
Hostel	37.1
Rented Home	57.9
<i>Employment status</i>	
Yes	12.0
No	88.0

Level of eustress experienced by the students

The purpose of identifying the level of eustress is to determine whether eustress existed in the studied setting. Data were analyzed using means and standard deviations to quantify the average level of eustress among the respondents. The study found that the average eustress level among 375 respondents is 4.2907, with a standard deviation of 0.48712. This indicates that respondents generally experienced high eustress, with values ranging from 2.86 to 5.00. Consistent eustress levels suggest that most students report similar experiences, indicating that positive stress motivates them to achieve their academic and personal goals.

The Relationship between Peer Pressure, Financial Status, Academic Responsibility, and Eustress

A Pearson correlation analysis was conducted to determine the nature of the relationship between the independent and dependent variables. According to Evans (1996), the strength of the relationship is quantified using correlation coefficients: 0.1 - 0.3 indicates a weak relationship, 0.31 - 0.50 a moderate relationship, and 0.51 and above a strong relationship.

The analysis shows there were significant relationships between the independent variables and eustress. The Pearson correlation coefficient between peer pressure and stress was $r = .521$, with $p < .001$. This result indicated a strong relationship was developed between peer pressure and eustress. Meanwhile, a moderate relationship was identified between financial status and eustress among the respondents ($r = .475$, $p < .$). Finally, academic responsibility is strongly associated with eustress. This analysis uses the Pearson correlation coefficient, $r = .560$ ($p < 0.001$). Table 3 demonstrates the results of the Pearson Correlation.

Table 3

Relationship between peer pressure, financial status, academic responsibility and eustress

Correlations		Eustress
Eustress	Pearson Correlation	1
	Sig. (2 tailed)	
	N	375
Peer pressure	Pearson Correlation	.521**
	Sig. (2 tailed)	<.001
	N	375
Financial status	Pearson Correlation	.475**
	Sig. (2 tailed)	<.001
	N	375
Academic responsibility	Pearson Correlation	.560**
	Sig. (2 tailed)	<.001
	N	375

**Correlation is significant at the 0.001 level (2-tailed).

Further testing was conducted to determine the strength of the relationship among the eustress factors. Employing multiple regression analysis provides insights into the direction and strength of correlations among variables (Hair et al., 2019). The study shows that the Beta (β) value determines the strength of the relationship between a dependent variable and an independent variable. Meanwhile, the R square recorded .430, alongside the adjusted R square of .425 and the F test value of 93.274. Based on the results, academic responsibility was the most dominant factor influencing eustress among the students ($\beta = .319$, $p < .001$); followed by peer pressure ($\beta = .303$, $p < .001$) and financial status ($\beta = .197$, $p < .001$). Table 4 shows the multiple regression results.

Table 4

The Multiple Regression Results

Variables	β	Sig.
Peer Pressure	.303	<.001
Financial Status	.197	<.001
Academic Responsibility	.319	<.001
R Square	.430	
Adjusted R Square	.425	
F Test	93.274	

Discussion

This study aims to examine the relationships among peer pressure, financial status, academic responsibility, and eustress among university students. A total of 375 Gen Z students were recruited for the study, and the results indicated that students experienced perceived eustress while navigating the challenges of university life. It was found that all predictive variables tested significantly influenced the development of eustress, with academic responsibility identified as the most influential factor. These findings are significant because they demonstrate that when students encounter challenges in their educational journey, they develop coping strategies to thrive. This aligns with Lazarus and Folkman's (1987) Transactional Model of Stress and Coping, which suggests that students facing challenging situations prioritize essential tasks while assessing their resources and developing coping strategies. This mind shift created a new mental model, regarded as a roadmap that provides comprehension of their 'new world' (McShane & Von Glinow, 2024).

Academic responsibilities are the primary duties of all students, which include complying with the course structure, various assessments, and academic regulations. Students must enquire to understand the processes and adjust their attitudes and behavior to meet the requirements of a new situation. The key to a student's success is a strong adaptation to university life and its rules and regulations. This finding aligned with Hargrove et al. (2013), who postulated that a structured attitude towards tasks creates achievement and motivates the students. Besides, having the right attitude is critical to promoting high motivation to engage in their studies, which can be enhanced by the teacher's roles (Elvia, 2023; Simegn, 2017; Ullah, 2014). Thus, stress is a student's key to keeping up with the academic mainstream.

Although many studies have highlighted the negative side of peer pressure (Lou, 2023; Wubet, 2021), this study found that peer pressure can help students stay up to date on academic and non-academic matters (Patra & Gohain, 2026). Positive peer pressure encourages students to stay connected with their class, promoting the collective development of the peer group and facilitating the attainment of shared goals (Xu et al., 2023). This pressure also keeps students in line with organizational expectations, particularly in high-uncertainty environments (Lilly, 2021). In a nutshell, positive peer pressure increases students' motivation and promotes similar academic attainment (Anniko et al., 2019). Also, the analysis shows that stress is influenced by financial stability: having enough money reduces the burden on students and supports their health, encouraging a proper stress response (Daud et al., 2018). In coping with financial stress, Ismail and Zaki (2019) posit that having financial literacy is one way to tame livelihood stress. In this vein, having financial self-esteem and seeking financial help are vital.

These insights imply several research implications. First, Malaysian universities need policy and structural support to promote positive stress among their staff and students. Among the weaknesses in academic stress studies are an inconsistent definition of stress and its use in the education environment, and a failure to understand the burden carried by the staff and the students (Martincová et al., 2022). Hence, a need to undertake research in a pedagogical context and create intervention plans is recommended, such as programs to boost academic skills, financial literacy, and peer support, which can create a eustress-friendly environment. Secondly, the university could conduct financial workshops to improve money management, while academic advising helps students view challenges positively, fostering motivation and well-being.

Conclusion

In summary, promoting eustress in students positively impacts their personal and academic lives. While some believe stress has negative effects, this research indicates that specific stressors can improve performance when managed effectively. Therefore, educational policies and programs should foster an optimal learning environment that supports students in meeting the increasing demands and achieving their full academic and social potential.

For future studies, researchers could examine the longitudinal effects of eustress on students' career development. This is important to ensure that eustress can contribute to a positive future for students by leveraging it during transitions into the workforce. This situation would determine whether high academic responsibility and peer-driven eustress correlate with long-term career satisfaction, work productivity, and the prevention of professional burnout.

Besides, the determination of culture as a predetermined factor in shaping students' stress and coping is also worth investigating. Understanding how cultural backgrounds shape students' responses to stress can provide valuable insights. Different cultures may offer distinct strategies for coping with challenges, which can significantly impact students' overall well-being and academic performance. By exploring these cultural influences, more effective support could be developed to navigate stress and enhance their coping skills, ultimately fostering a healthier educational environment.

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