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Examining the Relationship Between Self Efficacy and Perceived Stress on Life Satisfaction of University Students

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Abstract
University students often experience different pressures that may affect their general well-being and quality of life. Especially academic, social, and personal pressures. This paper aims to deeper understand the effects of Indonesian university students' Perceived Stress and Self-Efficacy towards their Life Satisfaction. The data samples used on this analysis were derived from a questionnaire shared electronically to 66 different university students from multiple universities in Indonesia. Afterwards, it was then analyzed using PLS-SEM, or Partial Least Squares Structural Equation Modeling. The questionnaire measured perceived stress, self-efficacy, and life satisfaction using Likert-scale statements taken from previous studies. Followed by the analysis section done by using SmartPLS 4.1.1.6 through PLS-SEM algorithms and bootstrapping. The findings show that perceived stress has a moderate relationship towards life satisfaction, while self-efficacy shows a weak relationship with life satisfaction. On top of that, the reliability and convergent validity tests shows that most constructs satisfy the required thresholds for internal consistency and validity. This study emphasizes how psychological conditions may influence students' overall life satisfaction and indicates that managing stress levels may contribute to better student well-being. These findings are also aimed to provide insights for universities in developing student support and mental health programs.

Keywords: Perceived Stress, Self – Efficacy, Life Satisfaction, University Student, PLS-SEM, SmartPLS

Abstrak
Mahasiswa sering mengalami berbagai tuntutan yang dapat memengaruhi kesehatan dan kualitas hidup. Tuntutan mampu disebabkan oleh faktor akademik, sosial, dan personal. Artikel bertujuan untuk meneliti dampak persepsi stres dan efikasi diri terhadap kepuasan hidup. Data penelitian

didapat dari kuesioner elektronik yang disebar kepada 66 mahasiswa berbagai universitas di Indonesia. Kemudian, data dianalisis menggunakan PLS-SEM, atau Partial Least Squares Structural Equation Modeling. Kuesioner mengukur persepsi stres, efikasi diri, dan kepuasan hidup melalui pernyataan - pernyataan yang meminta penilaian skala Likert. Analisis kuantitatif terhadap skala Likert menggunakan SmartPLS 4.1.1.6 dengan algoritma PLS-SEM dan bootstrapping. Hasil penelitian yaitu persepsi stres memiliki hubungan sedang terhadap kepuasan hidup, sementara efikasi diri menunjukkan hubungan lemah terhadap kepuasan hidup. Uji reliabilitas dan uji validitas konvergen menunjukkan bahwa konstruksi memenuhi ambang batas konsistensi internal dan validitas. Penelitian ini menekankan pengaruh efikasi diri dan persepsi stress terhadap kepuasan hidup mahasiswa. Sehingga, mengelola tingkat stress mampu berkontribusi terhadap kepuasan hidup mahasiswa. Penemuan ini memberikan informasi kepada universitas untuk mendukung kepuasan mahasiswa dan program kesehatan mental.

Kata Kunci: Persepsi Stress, Efikasi Diri, Kepuasan Hidup, Mahasiswa Universitas, PLS-SEM, SmartPLS

INTRODUCTION

Upon hearing that someone is a university student, people often associate them as someone that is facing significant academic, social, and personal challenges. This is because many students are faced with problems such as managing their academic workloads and assignment deadlines, while at the same time thinking about their future careers (Ningrum et al., 2025). As a result, these unavoidable needs of students will eventually increase their perceived stress, or known as the feeling or thoughts of an individual about the amount of stress endured at a given point in time or at a given time (Phillips, 2020).

Without doubt, the stress level among university students has become an important issue. This is because excessive stress may negatively affect the well-being, academic performance, and life quality of a student. Studies show that stress-inducing factors in university life include factors linked with assessment processes, academic workload, and factors linked with teaching-learning processes (Ruiz-Camacho & Gozalo, 2025). When students are faced with such problems, the impact between students may differ. Some may experience struggle in concentration, some in motivation, while others in decision-making. Although not a direct stimulus, it is discovered that some factors are linked to the perceived stress faced by students. For example, past research found that female students often experience greater amount of perceived stress compared to male students (Graves et al., 2021). If not addressed, prolonged perceived academic stress may result in multiple disorders such as anxiety, depression, and mood disorders (Rimala et al., 2024)

On top of perceived stress, another important factor that relates to the general well-being of a student is self-efficacy. From a broader perspective, self-efficacy focuses on an individuals'

belief of their capacity to overcome challenges successfully (Waddington, 2023). Each individual is the active agent in control of their respective bodies, meaning an individuals' self-efficacy beliefs will affect the decision making, amount of effort, and persistence in completing challenges (Waddington, 2023). When it comes to students, those who have a higher self-efficacy level will show greater confidence in handling more intricate problems and stressful conditions (Baldonado, 2026). They are more likely to remain motivated and confident when faced with difficulties. In contrast, students with a lesser amount of self-efficacy may feel less confident and assured in completing their tasks. Meaning that they are more prone to be unambitious and halted when facing problems. However, as a result, students who have lower self-efficacy are found to have lower academic pressure and stress compared to those with higher self-efficacy (Baldonado, 2026).

Another important factor related to psychological well-being is life satisfaction. In definition, life satisfaction is the perceived cognitive well-being based on an individuals' actual life and their expectations (Stahnke, 2022). The level of life satisfaction can be derived through the amount of happiness perceived by an individual. For example, when it comes to students, a lot of them feel their life satisfaction level decreases due to the problems around them (Azminudin, Harun, & Mahmud, 2025). Students with higher life satisfaction are generally more optimistic, emotionally stable, and socially connected. In contrast, students with lower life satisfaction may feel less emotional happiness, and psychological well-being.

Previous researchers discovered that students' perceived stress has a negative connection towards their life satisfaction (Elsayed, 2025). Students with a greater level of perceived stress tend to have a lower life satisfaction. Such results can happen because stress negatively affects emotional balance and coping ability. Another study, however, has found the opposite on the connections of variable self-efficacy and variable perceived stress. The variable self-efficacy is found to be positively associated with life satisfaction because students who believe in their ability are more likely to manage stressful times more effectively (Wenbin, Maria Corazon, Luis, Jingxian, & Qingyuan, 2025).

Although there are many studies on the variable perceived stress, self-efficacy, and or to life satisfaction separately, studies that inspect the merged influence of both perceived stress and self-efficacy on life satisfaction remain limited. Especially among university students in Indonesia. Therefore, this paper was done to deeper understand the effects of perceived stress and self-efficacy on life satisfaction among university students through the tool PLS-SEM, or Partial Least Squares Structural Equation Modeling.

This study is expected to find the connections between psychological well-being among university students and provide insights in developing student support or mental health programs.

METHODS

Research Paradigm

The research framework on Fig. 1 shows how Perceived Stress (X1) and Self-Efficacy (X2) influences Life Satisfaction (Y1). The proposed research paradigm combines factors related to perceived stress, self-efficacy, and psychological well-being, while also explaining how psychological factors may influence students' life satisfaction. The research model proposes that perceived stress has a negative effect towards life satisfaction, while self-efficacy affects positively. On top of that, the analysis includes the influence of both perceived stress and self-efficacy towards the life satisfaction of university students.

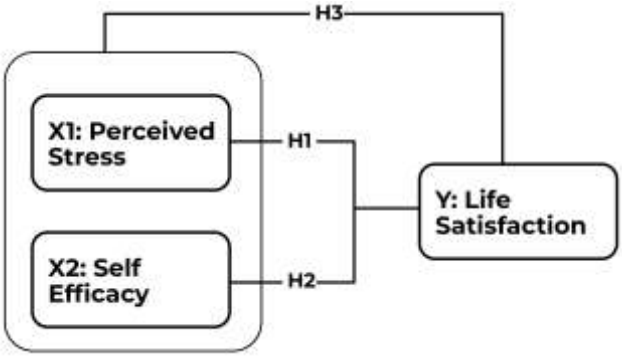

Figure 1. Research paradigm

Perceived Stress

Perceived Stress explains the extent of a person evaluating their lives as stressful or overwhelming (Phillips, 2020). University students may have higher perceived stress due to the conditions surrounding them, especially related to academic stress. Common stressors faced by university students include heavy workloads, assignment deadlines, financial concerns, and future uncertainty (Ningrum et al., 2025; Ruiz-Camacho & Gozalo, 2025). As a result, this high level of stress may negatively affect the emotional well-being, concentration, and motivation of a student.

Previous studies results show that students with more stress levels have a greater chance of experiencing lower life satisfaction (Elsayed, 2025). When faced with excessive stress levels, students are more likely to have anxiety, emotional exhaustion, and life dissatisfaction. Due to these reasons, the first hypothesis is derived:

H1: Perceived stress has a negative effect towards life satisfaction

When taking a look at the numbers derived from the PLS-SEM analysis, it is understood that the connection between the variables were significant enough ($\beta = 0.390$, $p = 0.004$). Since statements are designed to be inverted, the positive coefficients show a relationship in a positive direction. The effect is enough to support the first hypothesis. Meaning, hypothesis H1 is supported.

Self-Efficacy

By definition, self-efficacy explains the degree of belief of an individual towards their ability to solve problems successfully (Waddington, 2023). There are several factors that highlight the value of self-efficacy in students. Students that have a higher level of self-efficacy tend to be more confident in understanding lessons, solving tasks, and selecting courses. Consequently, having a better learning process and higher educational achievement (Triantoro, 2013). Moreover, those with a higher level of self-efficacy often have a better psychological health and life satisfaction as compared to those with lower self-efficacy. They are more probable to use positive coping strategies and maintain emotional stability. Thus, deriving the next hypothesis:

H2: Self efficacy has a positive effect towards life satisfaction

Similar with the previous hypothesis, when looking at the PLS-SEM analysis results, this relationship is actually positive and but not statistically significant ($\beta = 0.144$, $p = 0.397$). This means H2 is not supported.

The Direct Effect of Perceived Stress and Self-Efficacy towards Life Satisfaction

As previously discussed, both students perceived stress levels and students' self-efficacy levels directly influence their life satisfaction, especially among university students. Perceived stress could negatively impact the emotional well-being, concentration, and motivation of a student, and students with higher stress levels have a higher chance of lower life satisfaction (Elsayed, 2025). On the other hand, self-efficacy could improve life satisfaction and help students remain motivated despite academic problems. Previous studies have shown that a higher self-efficacy paired with adaptive coping mechanisms may buffer out stress levels and increase stress management (Ruiz-Camacho & Gozalo, 2025). Therefore, a third hypothesis is derived:

H3: Perceived stress and self efficacy have a direct effect on life satisfaction

Based on calculated PLS-SEM analysis, this joint effect is partially supported. There is a significant enough path from Perceived stress to Life Satisfaction ($\beta = 0.390$, $p = 0.004$), but a non-significant path from Self Efficacy to Life Satisfaction ($\beta = 0.144$, $p = 0.397$). Due to these reasons, the hyppothesis H3 is only partially supported.

Quantitative Research

The first method used in this study is a survey-based quantitative research to understand how perceived stress and self-efficacy influence life satisfaction among university students. The observations were collected using an online questionnaire consisting of 3 questions about perceived stress, 8 questions about self-efficacy, and 5 questions about life satisfaction. Afterwards, the questionnaire was distributed to university students from multiple universities in Indonesia, measuring perceived stress, self-efficacy, and life satisfaction using different Likert scales. Perceived stress used a 1-5 Likert scale starting from "Never" to "Very Often." Self-efficacy used a 1-4 Likert scale starting from "Not at All True" to "Exactly True." And life satisfaction used a 1-7 Likert scale starting from "Strongly Disagree" to "Strongly Agree." When analyzing the data using the PLS-SEM method, uniform-scaled data must be used. Considering the raw data derived from the questionnaire had different likert scales, a normalization process was done. Specifically, the min-max method.

The data were then analyzed using PLS-SEM or Partial Least Squares Structural Equation Modeling through the application SmartPLS 4.1.1.6. This method is suitable for predictive analysis and relatively small sample sizes (Hair et al., 2022). First, the study assessed the measurement model to determine reliability and validity before then evaluating the structural model in order to test the hypotheses. The study also conducted bootstrap resamples to evaluate the statistical significance.

PLS-SEM Algorithm

This study uses PLS-SEM algorithms to deeper analyze the connections between variable perceived stress, variable self-efficacy, and variable life satisfaction. In a fraction of time, the algorithm calculates path coefficients, outer loadings, reliability values, and coefficient of determination (R^2) through a repetitive process. Perceived stress and self-efficacy were modeled as exogenous variables, predicting life satisfaction as the endogenous variable. The results were then taken as the base of validity prior to further testing (Figure 2).

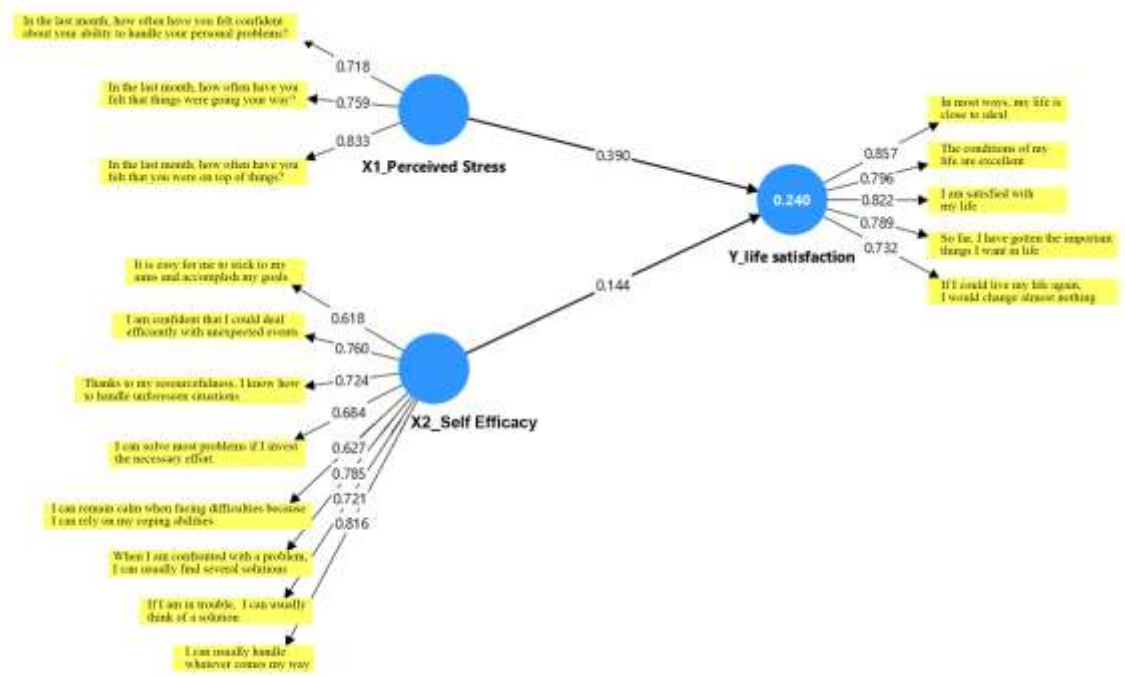

Figure 2. PLS-SEM algorithm

Bootstrapping

Another tool used to determine the proposed relationships is bootstrapping. Such tool could significantly help resolve the statistical significance of the variables model relationships identified by the PLS-SEM algorithm, a total of 5,000 bootstrap resamples were conducted to calculate standard errors, t-values, and p-values for each path coefficient. Bootstrapping can be paired with PLS-SEM analysis because it does not require normal data distribution assumptions (Hair et al., 2022). The results were then used to understand whether the hypothesized relationships between perceived stress, self-efficacy, and life satisfaction are statistically significant (Figure 3).

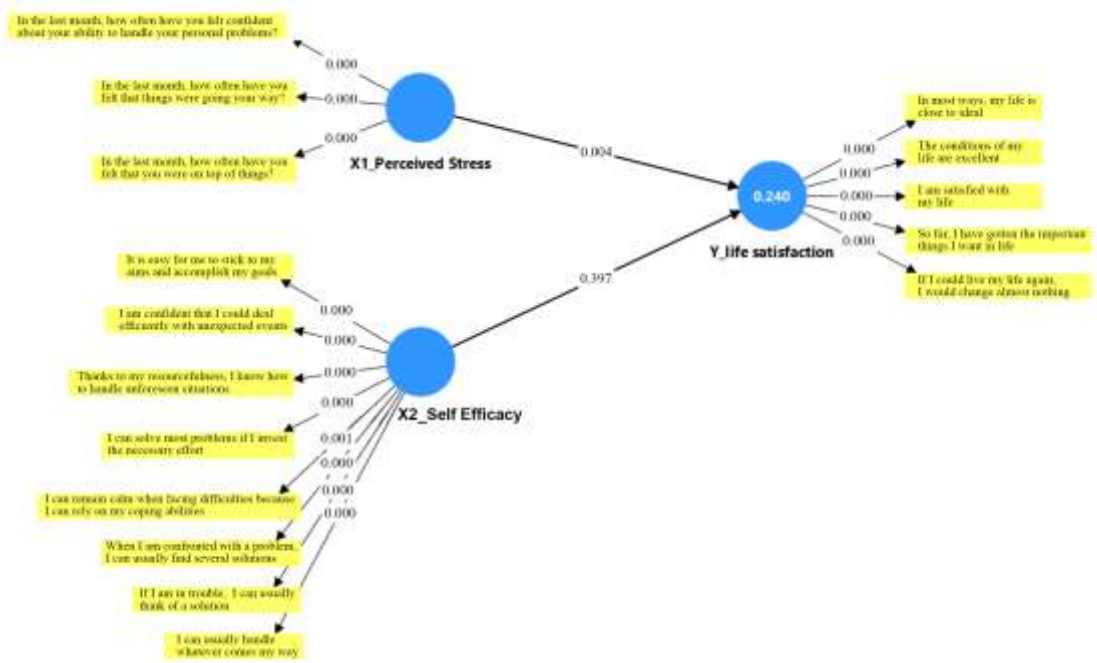

Figure 3. Bootstrapping Results

List of Form Statements

Below are listed the statements from the questionnaire that measured perceived stress, self-efficacy, and life satisfaction based on previous research findings. Respondents answered the questionnaire using Likert scales according to each construct measurement. The perceived stress items measured respondents' stress levels and emotional pressure in daily life. Self-efficacy items measured respondents' confidence in handling responsibilities and overcoming challenges. Life satisfaction items measured respondents' overall evaluation of their quality of life (Table 1).

References	Construct/Dimensions	Items
[1]	Perceived stress (X1)	1. In the last month, how often have you felt confident about your ability to handle your personal problems? 2. In the last month, how often have you felt that things are going your way? 3. In the last month, how often have you felt that you were on top of things?
[2]	Self-efficacy (X2)	4. It is easy for me to stick to my aims and accomplish my goals. 5. I am confident that I could deal efficiently with unexpected events.

		6. Thanks to my resourcefulness, I know how to handle unforeseen situations. 7. I can solve most problem if I invest the necessary effort. 8. I can remain calm when facing difficulties because I can rely on my coping abilities. 9. When I am confronted with a problem, I can usually find several solutions. 10. If I am in trouble, I can usually think of a solution. 11. I can usually handle whatever comes my way.
[3]	Life satisfaction (Y)	12. In most ways, my life is close to ideal. 13. The conditions of my life are excellent. 14. I am satisfied with my life. 15. So far, I have gotten the important things I want in life. 16. If I could live my life again, I would change almost nothing.

Table 1. List of Form Statements

RESULT AND DISCUSSION

PLS-SEM Analysis Results

Analysis of items listed in table 1 is performed through the PLS-SEM algorithm. The PLS – SEM algorithm allows exploration of complex causal relationships and test hypothesis by inspecting statistical relationship of latent and observed variables (SmartPLS, 2026). Prior to the application of bootstrapping and PLS – SEM algorithms, test on the validity of items must be performed. Indicator loading analysis is implemented on each item of latent and observed variables. The results of indicator loading analysis exhibit that 13 out of 16 items exceed the minimum 0.70 requirement. Minimum indicator loading value of 0.70 explained that at least 50% of variance is related to the corresponding latent variable, demonstrating a positive indication of reliability (Hair & Alamer, 2022). Though small portion of the items do not meet the minimum 0.70 requirement, the majority of items have succeeded to surpass. From three latent variables, two members are independent variables, and one is dependent variable. These variables possess 16 items. The independent variables are perceived stress and self-efficacy, while life satisfaction stands as a

dependent variable. Perceived stress carries three items, self-efficacy owns eight items, and life satisfaction retains five items.

Statement	Outer loadings
In the last month, how often have you felt confident about your ability to handle your personal problems? <- X1: Perceived stress	0.718
In the last month, how often have you felt that things were going your way? <- X1: Perceived stress	0.759
In the last month, how often have you felt that you were on top of things? <- X1: Perceived stress	0.833
It is easy for me to stick to my aims and accomplish my goals <- X2: Self efficacy	0.618
I am confident that I could deal efficiently with unexpected events <- X2: Self efficacy	0.760
Thanks to my resourcefulness, I know how to handle unforeseen situations <- X2: Self efficacy	0.724
I can solve most problems if I invest the necessary effort <- X2: Self efficacy	0.684
I can remain calm when facing difficulties because I can rely on my coping abilities <- X2: Self efficacy	0.627
When I am confronted with a problem, I can usually find several solutions <- X2: Self efficacy	0.785
If I am in trouble, I can usually think of a solution <- X2: Self efficacy	0.721
I can usually handle whatever comes my way <- X2: Self efficacy	0.816
In most ways, my life is close to ideal <- Y: Life satisfaction	0.857
The conditions of my life are excellent <- Y: Life satisfaction	0.796
I am satisfied with my life <- Y: Life satisfaction	0.822
So far, I have gotten the important things I want in life <- Y: Life satisfaction	0.789
If I could live my life again, I would change almost nothing <- Y: Life satisfaction	0.732

Table 2. Indicator Loadings of the Measurement Model

Examination on reliability and internal validity of the data, reliability and convergent validity are demonstrated. Table 3 shows four different measurement tests, mainly average variance extracted, composite reliability (rho c and rho a), and cronbach's alpha. A variable is declared valid and reliable if certain thresholds are met. The ideal value for cronbach's alpha is a minimum of 0.700, composite reliability must exceed 0.700, and average variance extracted beyond 0.500 (Cheung et al., 2023). Both self efficacy and life satisfaction perform adequate value that meets the

minimum thresholds for average variance extracted, composite reliability, and cronbach's alpha. This proves that both variables possess sufficient convergent validity and internal consistency. Though average variance extracted and composite reliability (rho c) of perceived stress exceeds the minimum threshold, cronbach's alpha and composite reliability (rho a) had failed. The potential cause might be a higher level of error variance. However, perceived stress counts as a valid variable due to sufficient explanation of variance in the indicators compared to the overall variance in the variable.

Construct	Cronbach's alpha	Composite reliability (rho a)	Composite reliability (rho c)	Average variance extracted (AVE)
X1: Perceived stress	0.660	0.671	0.815	0.595
X2: Self efficacy	0.867	0.877	0.895	0.518
Y: Life satisfaction	0.860	0.869	0.899	0.640

Table 3. Reliability and Convergent Validity

Finding the relationship between dependent and independent variables is possible through the coefficient of determination (R^2) offered by the PLS – SEM algorithm offers the conventional coeffieient of determination parallel with its adjusted value. The coefficient of determination is often called predictive power within the PLS – SEM domain due to having the capability to explain the variance in the outcome relative to the predictor constructs. Table 4 describes 24% of variance within life satisfaction is explained by the predictor and adjusted value of 21.6%, indicating a modest explanatory power (Hair & Alamer, 2022). This finding supports the previous hypotheses which highlight a modest relationship between life satisfaction and perceived stress, but inadequate relationship between life satisfaction and self-efficacy.

	R-square	R-square adjusted
Y: Life satisfaction	0.240	0.216

Table 4. Coefficient of Determination (R^2)

Bootstrapping Analysis Results

Bootstrap procedure is necessary to obtain p – value alongside original sample, sample mean, standard deviation, and t – statistics. The bootstrap routine performed 5,000 iterations. The results of bootstrapping suggest that both dependent and independent variables support the hypothesis with p value less than 0.05. Further analysis on each of p – value can be found that perceived stress and life satisfaction met the threshold, signifying a modest relationship. By contrast, one of the items of self-efficacy possesses p-value of 0.001. While the item met the requirement, it demonstrates a lower level of relationship to the dependent variable. Therefore, self-efficacy has weak relationship to self-efficacy.

Indicator	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P-values
In the last month, how often have you felt confident about your ability to handle your personal problems? <- X1: Perceived stress	0.718	0.701	0.140	5.129	0.000
In the last month, how often have you felt that things were going your way? <- X1: Perceived stress	0.759	0.739	0.120	6.312	0.000
In the last month, how often have you felt that you were on top of things? <- X1: Perceived stress	0.833	0.830	0.076	11.005	0.000
It is easy for me to stick to my aims and accomplish my goals <- X2: Self efficacy	0.816	0.785	0.138	5.926	0.000
I am confident that I could deal efficiently with unexpected events <- X2: Self efficacy	0.618	0.598	0.174	3.560	0.000
Thanks to my resourcefulness, I know how to handle unforeseen situations <- X2: Self efficacy	0.760	0.727	0.153	4.975	0.000
I can solve most problems if I invest the necessary effort <- X2: Self efficacy	0.724	0.684	0.146	4.954	0.000
I can remain calm when facing difficulties because I can rely on my coping abilities <- X2: Self efficacy	0.684	0.638	0.170	4.016	0.000

When I am confronted with a problem, I can usually find several solutions <- X2: Self efficacy	0.627	0.595	0.186	3.372	0.000
If I am in trouble, I can usually think of a solution <- X2: Self efficacy	0.785	0.763	0.145	5.405	0.000
I can usually handle whatever comes my way <- X2: Self efficacy	0.721	0.675	0.168	4.295	0.000
In most ways, my life is close to ideal <- Y: Life satisfaction	0.857	0.856	0.047	18.182	0.000
The conditions of my life are excellent <- Y: Life satisfaction	0.796	0.784	0.097	8.188	0.000
I am satisfied with my life <- Y: Life satisfaction	0.822	0.806	0.103	7.957	0.000
So far, I have gotten the important things I want in life <- Y: Life satisfaction	0.789	0.772	0.100	7.890	0.000
If I could live my life again, I would change almost nothing <- Y: Life satisfaction	0.732	0.730	0.078	9.337	0.000

Table 5. Bootstrapping Results for Indicator Loadings

Structural path coefficient analysis is performed to measure the significance of each independent variable to the dependent variable. The finding confirms that self-efficacy does not yield substantial relationship to life satisfaction, demonstrated by p-value exceeding 0.005. Meanwhile, perceived stress yields higher level of relationship to life satisfaction, shown by acceptable p-value.

Indicator	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P-values
X1: Perceived stress -> Y: Life satisfaction	0.390	0.380	0.136	2.858	0.004
X2: Self efficacy -> Y: Life satisfaction	0.144	0.192	0.170	0.847	0.397

Table 6. Structural Path Coefficients

Overview of Key Findings

This study tries to explain the causal relationship between the independent variables, perceived stress and self efficacy, on the dependent variable, life satisfaction. Data are collected

through form. There are 66 inputs from various universities in Indonesia. The finding suggest that perceived stress has a moderate relationship to life satisfaction, whilst self efficacy has weak relationship to life satisfaction.

Theoretical and Practical Implications

University students often face physical and mental health issues, abuse of substance, and life problems caused by anxiety and depression (Varghese et al., 2015). Hence, understanding the relationship of perceived stress to life satisfaction remains a key piece of information. Bandura (1994) argues that owning a great level of efficacy may increase human accomplishment and personal life in different types of ways. They tend to approach difficult problems with a sense of mastery rather than as a threats. Healthy level of self efficacy should slightly exceed of one's actual capabilities, as this humble overestimation could increase determination and persistence during challenging times (Artino, 2012). Schund and Pajares (2022) found that self-efficacy could positively affect academic motivation, learning, and achievement. The findings of this research is applicable to the life of an individual directly. For an individual who want to uplift their satisfaction on life, they should regulate their stress levels. Perceived stress, the gap between the ability of an individual and external pressures, play a significant role toward their internal world to an ideal life. Although self efficacy was found to have weak relationships to life satisfaction, an individual might experience the benefit within other areas of life. The finding opens the possibility of having a intermediary variable between self efficacy and life satisfaction.

CONCLUSION

This study examined the effects of Perceived Stress and Self-Efficacy on Life Satisfaction among university students. Through the Partial Least Squares Structural Equation Modeling (PLS-SEM), the analysis was done with questionnaire responses collected from university students across Indonesia. As a result, 66 university students from multiple universities in Indonesia responded the questionnaire. The findings shows that among university students, perceived stress has a modest relationship with life satisfaction, while self-efficacy shows a weaker relationship with life satisfaction. This study also shows that psychological factors actually plays an important role in students' well-being and overall satisfaction with life.

All in all, the study highlights the importance of stress management and student well-being programs within universities. Due to affecting limitations, future studies are recommended in order

to further explore psychological and environmental factors that could affect life satisfaction among university students.

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