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Covid-19 fallout: Interplay between stressors and support on academic functioning of Malaysian university students

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\textbf{ABSTRACT}

Covid-19 has impacted the lives of everyone around the world, including university students. The pandemic has wreaked havoc on all economies, resulting in a huge loss of employment. As a result, university students are anxious about their job prospects upon graduation. The purpose of this study was to identify the effects of two stressors – employment anxiety and financial anxiety and two supports - university support and lecturer support on dropout intention and academic performance on university students with well-being and purpose in life being the mediators. This quantitative was carried out in Malaysia using 436 final-year undergraduate students. The full mediation model indicated that the university and lecturer support mitigates the two stressors’ effects through well-being and purpose in life. Students who reported better support systems reported lower academic concerns and were less likely to drop out than those who reported less support from their university and lectures. The significance of this study and its implications are discussed, along with the findings.

1. Introduction

The global Pandemic, Covid-19, has wreaked havoc on nations, including Malaysia. While Malaysia has reported relatively lower infections than several other countries, the resultant economic fallout has already begun. The pandemic has severely impacted the economies of most countries around the world and has not only led to severe unemployment but has also resulted in the shrinking of new job opportunities for soon-to-be graduating students. According to the economic forecast by the Malaysian Institute of Economic Research (MIER), Malaysia’s real GDP is poised to contract by as much as 2.9 percent with the number of unemployed workers reaching almost 2.5 million (Aziz, Othman, Lugova, & Suleiman, 2020). The forecast has created widespread fear and uncertainty among Malaysian workers, speciality the university students who are expected to graduate soon and will be in the job market seeking employment. Anxiety is caused due to uncertainty and is the result of the fear of impending harm to self or others and may adversely impact one’s well-being. Employment distress is a worrying experience related to stress and anxiety (Darvishmotavali & Ali, 2020). While employment anxiety and the resultant financial anxiety has been widely researched, there is not much literature available on these during pandemics like Covid-19, given that such occurrences are rare. While the bulk of the government’s efforts are directed towards safeguarding existing workers’ livelihoods, the future workforce, the soon-to-be graduating students, are generally off the radar. University students are scrambling to complete their studies in a highly stressful environment with travel restrictions, fear of being contaminated with Covid-19, financial difficulties, and anxiety related to an uncertain future. Students who are on the verge of completing their studies during this year are in a worse situation. On the one hand, they have to worry about the pandemic and its resultant anxieties, while on the other, they stare at bleak employment prospects once they graduate. The situation is grave as it is well established that stressors like financial or employment anxiety negatively affect academic performance (Adams, Meyers, & Beidas, 2016).

There is ample evidence from the literature that institutional support and lecturer support plays an important role in determining the mental health and well-being of students (Aspelin, 2012; Crawford & Johns, 2018; Stones & Glazzard, 2019), which, in turn, is strongly associated with academic performance of students (Adams et al., 2016; Budu, Abulo, Bam, Budu, & Peprah, 2018; De Castella & Byrne, 2015; Farrington et al., 2012). Given the emergency created by the pandemic, universities around the world are scrambling to mitigate the situation by providing support to their students who are anxious and stressed due to...
the pandemic and its economic fallout. Malaysian universities promptly set up additional counseling facilities, instructed lecturers to be available round the clock for students who needed help, provided free food for those who were stuck on the campus during the movement control period, provided a regular stream of information for the students to keep them aware, and few other such measures to support students. Lecturers, on their part, moved their classes online, created online groups on several Apps such as WhatsApp, Telegram, etc., and assured students their round the clock support if needed.

While the Covid-19 pandemic has stabilized in Malaysia, it is essential to understand the level of financial and employment anxiety, effects of support mechanism, purpose in life, the well-being of university students, their academic performance during this period, and their intentions to further their studies or dropout. Therefore, the purpose of this research is to study the interplay of two stressors, namely financial anxiety and employment anxiety, and two supports, namely institutional support and lecturer support on the academic functioning of the university students in Malaysia through two mediating factors, namely, purpose in life and well-being.

2. Stressors and academic functioning

A significant body of literature points towards a strong correlation between students’ stress and anxiety and their academic performance (Aspelin, 2012; De Castella & Byrne, 2015; Farrington et al., 2012; Yeager & Dweck, 2012). A cursory perusal of global literature on stress and anxiety reveals that it is widely prevalent among college students and is associated with psychological, emotional, and physical health (Brockelman & Scheyett, 2015; Brook & Willoughby, 2016). This leads to diminished academic functioning (Adams et al., 2016; Budu et al., 2018), lower scores (GPAs), and greater dropout rates (Eisenberg et al., 2009). Findings of many studies from around the world suggest that the level of stress and anxiety experienced by university students is generally higher than the general population (Bewick, Kotusopoulou, Miles, Slaa, & Barkham, 2010; Bonnville-Roussy, Evans, Verner-Filion, Vallerand, & Bouffard, 2017; Deasy, Coughlan, Pironon, Jourdan, & Mannix-McNamara, 2014). For example, in the UK, the issue of stress and anxiety among university students has been steadily increasing during the last decade, with a five-fold increase reported in the mental health issue of university students (Thorley, 2017). Similarly, in Asia, it was found that 11% of Asian students suffer from some form of stress and anxiety (Cuttilan, Sayampanathan, & Ho, 2016). In Malaysia, a recent report by the National Health and Morbidity Survey (NHMS) claims that one in five adolescents suffers from anxiety, and one in ten suffers from high stress (NHMS, 2017). Another study conducted by a large public university in Malaysia reported that 47.1% of its students exhibited diminished levels of psychological well-being, which points towards the presence of problems such as stress and anxiety (Zulkelly & Baharudin, 2010).

Among several stress and anxiety factors concerning university students, financial anxiety and employment anxiety are becoming common factors (Larcombe et al., 2016; Szabo & Marian, 2017). In a study conducted in the USA, it was found that seven out of ten students experienced some form of stress and anxiety which they attributed to the status of their financial condition (Heckman, Lim, & Montalto, 2014). Similarly, in a study conducted by Choi & Lee (2013), it was found that employment anxiety was positively related to lower academic achievement. Financial anxiety could severely affect the academic functioning of university students, self-care, sleeping hours and could harm their overall psychological well-being (Gault, Reichlin Cruse, & Roman, 2014) which may even lead them to drop out of their degree courses altogether (Chen & DesJardins, 2010). Studies also reveal that finding jobs after graduation is among the major reasons for stress and anxiety (Sasmaz Atacocugu & Zelyurt, 2017; Tasgın, Bozgeyikli, & Bogazlıyan, 2017).

Students are not taught how to overcome stress and anxiety during their secondary education and are not skilled enough before moving into higher education (Cleary, Walter, & Jackson, 2011). Consequently, a significant number of students find it difficult to cope with stress are need support from the institutions and their teachers for positive functioning. There is strong evidence from the literature that institutional support and teacher support helps students in coping with stress and anxiety (Alsubaie, Stain, Webster, & Wadman, 2019; Awung, Kutty, & Ahmad, 2014).

3. Institutional support and teacher support

Universities have long been seen as strong support for students to manage stress and create an environment that promotes well-being among students through a variety of programs and initiatives (Kelly, Jorm, & Wright, 2007). Some universities encourage students to monitor their mental health just as they would monitor their physical health. Drexel University has set up a mental-health kiosk encouraging students to “get a checkup from the neck up” which takes just 5 min to complete in complete privacy (Otto, 2015). The University of California, Los Angeles (UCLA), as a part of their comprehensive research project offers a short online assessment to students wherein they can assess their mental health without consulting specialists with the facility of receiving trained peer support and participation in the intervention program, should there be a need (Haas, 2017). While such initiatives are common with most universities, it has been found that a majority of these attempts are from the perspective of institutions, without any significant inputs from the students themselves for whom such initiatives are meant (Bushar, 2012). Student’s opinions are crucial for such initiatives since they are best positioned to share their experiences and thought, which are beyond the realms of policymakers or researchers (Bland & Atweh, 2007; Flynn, 2015). While there is indeed a paucity of large-scale studies on the institutional support for students, nonetheless there have been few small-scale studies in few fields such as health sciences (Tinklin, Riddell, & Wilson, 2005).

Similar to institutional support, lecturer support is also crucial for students’ well-being, especially during stressful times like the Covid-19 pandemic. Members of the academic staff are potential gatekeepers who monitor mental issues among their students and provide appropriate support when required (Gulliver et al., 2017). Lecturers and other teaching staff members are often the first to notice initial signs of stress and anxiety and are often the first person approached by students (Leane & Shute, 1998). At the onset of the Covid-19 pandemic in early 2020, due to lockdown in almost all countries globally, students were in danger of losing precious learning time. However, lecturers responded quickly, and within no time, teaching and learning activities in 62 countries were moved online (UNESCO, 2020) with more countries joining in soon after. While lecturers’ support in teaching and learning during the pandemic might have alleviated a part of the academic concerns, its real effect on students’ well-being is still unknown. A significant number of lecturers are not adequately trained to help students with mental health problems (Huyton 2009) and do not possess the required knowledge (Walter, Gouze, & Lim, 2006). There is still a paucity of comprehensive studies highlighting the role of lecturer support in mitigating the mental health of university students during unforeseen emergencies like the Covid-19 pandemic, and their preparedness to do so.

4. Theoretical underpinnings - the role of nested environmental factors

This study is informed by the bioecological model of human development, which comprises four fundamental dimensions: Process, Person, Context, and Time (PPCT) (Bronfenbrenner & Morris, 1998, 2006). The model proposes that the interaction between a person and the immediate environment, referred to as proximal processes, plays a crucial role in the development of a person. These four dimensions are highly
synergetic and interdependent positing the bioecological model as a dynamic theoretical system. The processes are gradually more complex shared interaction between one person with another person, objects, or symbols which are a part of their environment and such interactions need to take place regularly over protracted durations (Bronfenbrenner & Morris, 2006). According to Bronfenbrenner and Morris (1998, 2006), the primary interactions of an individual with other individuals or with objects occur within the microsystems, which form the immediate context. The World Health Organization considers these interactions within microsystems key to individual’s well-being claiming that connectedness with the elements of the environment reduces the possibilities of stress and anxiety. Psychological well-being and purpose in life are closely related in a large number of studies. Zikr and Chamberlain (1992) identified a significantly lower level of depression and anxiety when individuals claimed a higher level of life purpose. Moreover, individuals identifying purpose in life also showed better well-being and reported to cope well with stress and depression (Reker, Peacock, & Wong, 1987).

5. Method

5.1. Participants and procedure

A purposive sample of 436 final year undergraduate students (56.9% females, 43.1% males) enrolled in the faculty of arts and humanities of seven public universities across Malaysia participated in the study. The age of the participants ranged from 23 to 24 years, with a mean age of 23.74 years (SD 1.82). All students were Malaysian nationals and their ethnicity reported were Malay (78.2%), Chinese (13.4%), and Indian (8.4%) students.

Data was collected using ethic approved web-based self-report survey comprised of the variables under study. The link was distributed through each university personnel. Participants were promised anonymity and were not compensated for their participation. The participants took 15–18 min to answer the survey.

5.2. Measures

The Child and Adolescent Social Support Scale (CASSS) (Malecki, Demaray, & Elliott, 2000) measure emotional, instrumental, informational, and appraisal social support that has been received by the youth. The scale has five subscales to measure support from parents, teachers, classmates, close friends, and the school. Studies have reported that the CASSS has high reliability and validity (Malecki & Demaray, 2002, 2003). Participants are asked to rate each item on the frequency of the supportive behaviors on a 6-point Likert Scale from 1 (Never) to 6 (Always). To understand the unique contribution of the two support, the two subscales were treated as two independent constructs. The intercorrelation between the two constructs was 0.67, demonstrating convergent validity. A higher score for both constructs indicated higher support.

5.3. Lecturer support

The teacher support subscale with ten items was used to measure lecture support. The items were adapted to match the context of the study. An example of an item is, “During the Covid crisis, my teacher encourages me to do well in studies.” The Factor analysis with varimax rotation was conducted on all ten items, and one factor was extracted, accounting for 79.25%, and all items loading ranged between 0.85 and 0.91. Cronbach alpha was 0.95. A higher score indicated higher lecturer support.

5.4. University support

To measure university support five items were adapted to match the context of the study. An example of an item is, “During the Covid crisis, my university is providing me learning support”. The Factor analysis with varimax rotation for five items provided one-factor solution, accounting for 70.15% of the variance with all items loading above 0.82. Cronbach alpha was 0.82. A higher score indicated higher university support.

5.5. Financial anxiety

Financial anxiety scale (FAS) (Archuleta, Dale, & Spann, 2013), a seven items scale was used to assess students’ self-reported level of financial anxiety. The participants rated their response on a 6-point Likert-type scale, ranging from 1 (never) to 6 (always). An example item on the FAS includes “I feel anxious about my financial situation”. The Factor analysis with varimax rotation for all the items provided the one-factor solution, accounting for 68.63% of the variance with items loading ranging from 0.76 to 0.82. Internal reliability, using Cronbach’s alpha, was found to be high (α = 0.89). A higher score indicated higher anxiety.

5.6. Employment anxiety

We used a self-perceived employability scale (Rothwell, Herbert, & Rothwell, 2008) to measure the employment anxiety of students. The six statements in the scale measured their perception of employability once the pandemic is over. The participants were asked to indicate their agreement with the statements using a six-point Likert-scale ranging from 1 (totally disagree) to 6 (totally agree). An example item includes “I believe that I can get a job in my field when the Covid crisis is over”. The Factor analysis with varimax rotation was conducted on all 6 items, and one factor was extracted, accounting for 66.85%, and item loading ranged between 0.60 and 0.89. Cronbach alpha was 0.85. A higher score indicated lower employment anxiety.

5.7. Purpose in life

Purpose in life was measured using the English version of previously validated scales in Malaysian contexts (Kaur et al., 2019; Awang-Hashim, Kaur, & Noman, 2015). It comprised eight items to measure the frequency adolescents think about their future i.e., the frequency of an individual thought about one’s future and the future of the community (Trommsdorff, 1983) in a given time frame. In the current study, the time frame provided was “when the covid crisis is over.” An example of an item is “I will be able to play a positive role in my community after the Covid crisis is over.” All items were rated on a six-point rating scale format, i.e., 1 (Unlikely through) to 6 (Very Likely). The Factor analysis with varimax rotation explained 60.55% variance for a single-factor solution, and item loading ranged between 0.73 and 0.80. Cronbach’s alpha reported was 0.85. A higher score indicated a higher purpose in life.

5.8. Well-being

To measure students’ well-being, a shorter version of the Short Warwick Edinburgh Mental Wellbeing Scale (SWEMWBS) with 7 items representing a unidimensional structure of well-being. An example of an item is “I have been feeling happy and relaxed during the Covid crisis.”. A 5-point Likert scale, i.e. 1 (none of the time) to 5 (all of the time) was used to rate the items. The Factor analysis with varimax rotation explained 68.15 variance, and item loading ranged between 0.66 and 0.80. Cronbach’s alpha reported was 0.82. A higher score indicated higher well-being.

5.9. Perceived academic performance

Students’ perception of their academic progress was assessed using a
scale developed by Hardre and Reeve (2003) to assess anticipated academic performance. The scale comprised of three items. An example of an item is “I expect to achieve good results this year.” Internal reliability, using Cronbach’s alpha, was found to be high (α = 0.89). The items were rated on a 6-point Likert scale, ranging from 1 (totally disagree) to 6 (totally agree). A higher score indicated higher perceived academic performance.

5.10. Intentions to drop out

Intentions to drop out referred to students’ aim to finish or not to finish a program of study. It was assessed using a scale from Hardre and Reeve (2003). The scale comprised two items in total. An example of an item is (“I intend to drop out of university this year”). Responses to this intention scale were rated on a 6-point Likert scale, ranging from not at all in agreement (1) to completely in agreement (6). The scale had an internal consistency of 0.74. The higher score indicated, higher intention to drop out.

6. Findings

6.1. Preliminary analysis

6.1.1. Descriptive analysis

Table 1 presents the means, standard deviations, skewness, kurtosis of the study variables, as well as correlations between the variables under study. The direction of correlations revealed good preliminary support for the hypotheses. Purpose in life, well-being, and academic performance is positively correlated with university support, lecturer support, while they are negatively related to financial anxiety, employment anxiety, and dropout intention. The total number of responses received were from 495 students. 23 missing values and 36 univariate and multivariate outliers were not found and deleted. The final analysis utilized a total of 436 responses. (Table 2)

6.1.2. Measurement model

A confirmatory factor analysis (with maximum likelihood estimation method; Amos 23.0) with the data of all the constructs was conducted to examine the factor structure of all scales used in the present study. Items were found to be uniquely loaded on appropriate factors and factors were allowed to correlate. All loading values were significant and were found to be uniquely loaded on appropriate factors and factors.

In subsequent analyses, a multivariate analysis of variance with gender on the dependent variables by drawing paths from gender to financial anxiety, and employment anxiety to academic performance and intention to drop out. Based on these findings, we statistically controlled the influence of gender on the dependent variables by drawing paths from gender to well-being, academic performance, and dropout in the structural model.

6.2. Final analysis

To test the final structural model, we used eight latent variables, and to reduce the number of parameters, parceling techniques based on factor loading was employed (Matsunaga, 2008) for the exogenous variables, reducing observed variables from 49 to 27 (Little, Cunningham, Shabar, & Widaman, 2002). Using the maximum likelihood estimation method, all the models were computed using AMOS 23.0. The goodness-of-fit of models was examined by observing the fit indices (Hu & Bentler, 1999), as follows: CFI, TLI, RMSEA, and the SRMR. The cut-off values defined for model lower than 0.08 for SRMR, lower or equal than 0.06 for RMSEA (with the 95% confidence interval), and 0.90, or above, for CFI and TLI (Hu & Bentler, 1999; Kline, 2011).

Following Holmbeck’s (1997) recommended analytic method, we ran three structural models using AMOS 23.0. In a first, direct effect model, we specified direct paths from university support, lecturer support, financial anxiety, and employment anxiety to academic performance and intention to drop out. The model yielded satisfactory fit indices, \( \chi^2/df = 2.56 \) (\( \chi^2 = 354.21, df = 138 \)), CFI = 0.96, TLI = 0.95, IFI = 0.96, RMSEA = 0.06 (0.052–0.068) and SRMR = 0.05. The standardized coefficients show that university support significantly relates negatively to intention to drop out (\( \beta = -0.25, p < .001 \)). Financial anxiety significantly relates negatively to academic performance (\( \beta = -0.26, p < .001 \)), and positively to intention to dropout (\( \beta = 0.42, p < .001 \)). However, the rest of the paths remained weak and insignificant. The predictor variables explained 21% (academic performance) and 22% (intention to dropout) variance.

Subsequently, we tested model 2, partial mediation, where direct and indirect effects were computed together. The model provided good fit indices, \( \chi^2/df = 2.64 \) (\( \chi^2 = 787.72, df = 298 \)), CFI = 0.93, TLI = 0.91, IFI = 0.93, RMSEA = 0.06 (0.056–0.067) and RMSEA = 0.05. However, the standardized coefficients showed that the path for university support and employment anxiety with purpose in life became non-significant (\( p > .05 \)). Moreover, all the direct paths except employment anxiety and intention to drop-out (\( \beta = -0.37, p < .001 \)) were insignificant (\( p > .001 \)). Similarly, the analysis to assess the significance of the indirect effects using bias-corrected bootstrap tests with a 95% confidence

Table 1

| Lecturer Support | University support | Purpose in life | Well-being | Financial anxiety | Employment anxiety | Dropout | Aper |
|------------------|-------------------|----------------|-------------|------------------|-------------------|--------|-----|
|                  |                   |                |             |                  |                   |        |     |
| Lecturer Support | 1                 |               |             |                  |                   |        |     |
| University support | 0.589*** | 1              |             |                  |                   |        |     |
| Purpose in life | 0.377*** | 0.206*** 1     |             |                  |                   |        |     |
| Well-being | 0.572*** | 0.237*** 0.508*** | 1  |                  |                   |        |     |
| Financial anxiety | 0.004 0.056 ** 0.213 ** | -0.132 ** 1 |             |                  |                   |        |     |
| Employment anxiety | -0.550** 0.186** | -0.517** -0.602** 0.157** | 1 |                  |                   |        |     |
| Dropout | -0.077 ** -0.150** -0.295** | -0.057 0.309** 0.003 | 1 |                  |                   |        |     |
| Academic performance | 0.335** 0.225** 0.276** | 0.304** -0.239** -0.295** | -0.416 1 |                  |                   |        |     |
| Mean | 3.40 3.79 4.52 | 3.52 3.16 3.77 | 2.87 3.41 |                  |                   |        |     |
| SD | 1.39 1.20 0.93 | 1.08 1.17 1.26 | 1.24 1.28 |                  |                   |        |     |
| Skewness | 0.36 0.26 -0.53 | 0.34 0.30 -0.10 | 0.20 0.37 |                  |                   |        |     |
| Kurtosis | -0.92 -0.43 0.18 | -0.42 -0.30 -0.96 | -0.72 -0.54 |                  |                   |        |     |

\( \alpha < .001, n = 436, \text{Aper-academic performance}. \)
interval using samples set as 1000 suggested that only financial anxiety predicted intention to drop out ($\beta = 0.07, p < .001$) through purpose in life and well-being and employment anxiety predicted intention to dropout ($\beta = 0.27, p < .001$), rest of the indirect paths became insignificant. Additionally, in this model, the explained variance dropped by 1% for purpose in life, 3% for well-being.

For the final analysis, we ran a third, full mediation model, with the relationship in the above model mediated by the two variables, purpose in life and well-being. The model provided good fit indices, $\chi^2/df = 2.82$ ($\chi^2 = 920.92, df = 326$), CFI = 0.93, TLI = 0.91, IFI = 0.93, RMSEA = 0.06 (0.060–0.070) and RMR = 0.06. The standardized coefficients show that lecturer support positively relates to well-being ($\beta = 0.39, p < .001$), university support positively relates to purpose in life ($\beta = 0.15, p < .05$), financial anxiety negatively relates to purpose in life ($\beta = −0.18, p < .001$), employment anxiety negatively relates to purpose in life ($\beta = −0.57, p < .001$) and well-being ($\beta = −0.50, p < .001$). In turn, purpose in life positively relates to academic performance ($\beta = 0.22, p < .001$), and negatively relates drop out ($\beta = −0.49, p < .001$) and well-being positively relates to academic performance ($\beta = 0.22, p < .001$) and negatively relates to intention to drop out ($\beta = −0.20, p < .05$). To assess the significance of the indirect effects, we computed bias-corrected bootstrap tests with a 95% confidence interval using samples set as 1000 in AMOS 23.0. We found that university support negatively relates to dropout ($\beta = 0.15, p < .001$) through purpose in life and well-being. Financial anxiety negatively relates to academic performance ($\beta = −0.05, CI −0.09 to −0.13, p < .05$) and positively relates to intention to drop out ($\beta = −0.07, CI 0.14 to 0.01, p < .05$) through purpose in life and well-being. Similarly, employment anxiety negatively relates to academic performance ($\beta = −0.23, CI −0.15 to −0.37, p < .05$) and positively relates to intention to drop out ($\beta = −0.18, CI 0.07 to 0.26, p < .05$) through purpose in life and well-being. In this model, the explained variance was 43% for purpose in life, 62% for well-being, 16% for academic performance, and 20% for dropout. Hence, out of the three models that were tested, the results of Model 3 (Fig. 1) support the full mediation of purpose in life and well-being in explaining academic performance and intention to drop out of graduate students.

7. Discussion and conclusion

Effects of stress on well-being and purpose in life of students have been studied in the past; however, it is crucial to understand how the stressors during this extraordinary pandemic affect university students and what role the support system plays to mitigate the situation. The Covid-19 pandemic has brought unprecedented financial stress and employment anxiety worldwide, especially for university students. The pandemic is still raging and several universities in Malaysia are still offering classes online to their students. The primary purpose of this study was to identify the interplay of the two stressors, namely financial anxiety and employment anxiety, and two supports, namely institutional support and lecturer support on the academic functioning of the university students in Malaysia through two mediating factors, namely, purpose in life and well-being. The descriptive analysis revealed that University support was positively linked with purpose in life while the lecturer support was positively linked with well-being. Not surprisingly, it was also found that purpose in life and well-being were positively related to the academic purpose and negatively related to dropout intentions. The findings of descriptive statistics were in agreement with the bioecological theory framework of Bronfenbrenner and Morris (2006), wherein it is proposed that the nested environmental factors play an important role in an individual’s development. The findings also find strong support from a large number of similar studies from a variety of contexts (e.g. Crawford, Snyder, & Adelson, 2020; Ferguson & Evans, 2019; Mulisa, 2019; Nobre, Valentini, & Rusidill, 2020; Sverdlik, Hall,
These findings lead to several implications. First, the study revealed that while financial anxiety affected student’s purpose in life, it did not show significant effects on their wellbeing. Also, it was evident that employment anxiety significantly affected their wellbeing while it did not have any significant effect on their purpose in life. While the findings found support from the existing literature (Darvishmotevali & Ali, 2020; Larcombe et al., 2016; Szabo & Marian, 2017), there were few surprises as well since, contrary to our hypothesis, employment anxiety did not affect purpose in life while financial anxiety did not affect students’ wellbeing. Moran (2010) believes that purpose in life has a long-term orientation than merely being a singular goal in one’s life. For this study, the time frame provided for the students was “when the covid crisis is over.” Thus, the reason why the employment anxiety did not show any significant effect on student’s purpose in life could be because students saw Covid-19 as a temporary crisis that would be over in a short while. They did not see the crisis as adversity that would change the life purposes that are a long-term commitment for them. On the other hand, financial anxiety was not a factor affecting student’s wellbeing since the Malaysian government introduced a series of financial relief measures, including cash payment, fee deferment, and food and hostel facilities to the students which helped them overcome their financial concerns.

Second, The findings reveal that in such stressful times, the nested environment (teachers and the university) provides the necessary support system to mitigate negative psychological issues like stress and anxiety and positively supported their wellbeing and purpose in life. While the lecturer support enhanced their well-being, the university support showed significant effects on their purpose in life. The effects of lecturer support on students’ wellbeing is in line with Tronto (2010) findings wherein support for personal needs, making concerted efforts to satisfy those needs, and providing necessary resources that would enable the implementation of the support system greatly enhances well-being. Most students reported that lecturers provided them with constant support during the crisis and thus had a greater effect on their well-being as compared with university support that primarily worked at policy-level and were largely behind the scene. The findings confirm Tinto (2006) proposition that when universities and colleges provide appropriate support systems to their students, the students become more satisfied, their stress and anxiety level drop, their persistence increases, and they are less likely to drop out of their institutions.

Third, the full mediation model, with purpose in life and well-being as mediators, produced a few interesting findings. While the positive effects of lecturer support and university support on purpose in life and well-being were reinforced, it was also evident that purpose in life and well-being mediated between the ecological environment and students’ academic performance and intention to drop out. Students who reported better well-being or purpose in life were found less likely to drop out or reported a drop in their academic performance, while students who reported a lower level of well-being and purpose in life were also the ones who were more likely to drop out or perform poorly academically. These findings were not unexpected since there are well supported by literature from around the world (e.g., Parviainen et al., 2020; Shulman, Hudson, & Low, 2018).

The findings have significant implications for future researchers and practitioners. While it was evident that the stressors presented many potential barriers to an individual’s development, including well-being, purpose in life, dropout intentions, and lower academic achievement, the positive association with the nested environmental systems mitigates these stressors significantly. The results are significant because it accentuates the benefits of a better ecological support system in an educational institution and establishes that a support mechanism including these environmental factors during emergencies like Covid-19 goes a long way in mitigating its adverse effects. Universities and related institutions should consider social, environmental factors and interpose various social systems to stimulate students’ psychological well-being. While support from families, friends, and peers was not a part of this study, as a part of the nested ecological environment, it is also essential for the families and peers to understand their role in situations where their support would become vital for an individual’s well-being. Future researchers must study the effect of these factors as well.

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