
Academic Stress, Coping Strategies and Student Resilience across High-Income and Emerging Economies: A Cross-National Study

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Abstract

Academic stress has become a major challenge affecting university students' psychological well-being and academic success worldwide. Despite extensive research on student mental health, limited cross-national evidence exists regarding the mechanisms through which academic stress influences resilience across different economic contexts. Guided by the Transactional Model of Stress and Coping and the Conservation of Resources Theory, this study investigates the direct and indirect relationships among academic stress, coping strategies, institutional support, and student resilience across high-income and emerging economies. A cross-sectional survey was conducted among 2,400 university students from six countries, including Australia, Germany, the United States, Brazil, India, and Indonesia. Data were analyzed using exploratory factor analysis, confirmatory factor analysis, structural equation modeling, bootstrapped mediation analysis, and multi-group analysis. The findings revealed that academic stress negatively influenced resilience directly and indirectly through adaptive and maladaptive coping strategies, with maladaptive coping demonstrating the stronger mediating effect. Institutional support significantly enhanced adaptive coping and resilience while reducing maladaptive coping. The multi-group analysis further indicated that the structural relationships among the study constructs remained invariant across high-income and emerging economies despite differences in construct means. These findings extend the application of stress and resource theories within higher education and highlight the importance of strengthening institutional support and adaptive coping interventions to enhance students' resilience. The study provides valuable theoretical and practical insights for policymakers and higher education institutions seeking to promote student well-being in diverse economic contexts.

Keywords: *Academic stress, Adaptive coping, Maladaptive coping, Institutional support, Student resilience*

1. Introduction

In today's context, the growing academic competition, rigorous curricula, financial stress, and changing labor market expectations in universities have created an academic stress that has emerged as one of the most common problems for university students around the world. Although being stressed a bit can stimulate motivation and academic engagement, too much and over a long period of time can have a negative impact on a student's psychological health, academic achievement and lifestyle (Etherton et al., 2022). With the increased awareness of the mental health of students, researchers and policy makers have taken notice of academic stress as a public health and education issue that needs to be investigated in-depth across a variety of education settings (Ross et al., 2023). But the impact and severity of academic stress depend not just on personal factors; it also depends on the educational system, institutional support, and socioeconomic status. There are indications from comparative evidence that pupils in other education systems across the country have different levels of academic stress due to differences in assessment practices, academic expectations, learning resources and access to psychological support services (Högberg, 2024).

Students use several coping mechanisms to deal with academic stress, but these coping mechanisms vary in their effectiveness according to their own, social and institutional circumstances. The Transactional Model of Stress and Coping (Obbarius et al., 2021) suggests that stress is caused by the person's cognitive process of evaluating the demands of the environment and the coping resources available to them to deal with the demands. Adaptive coping mechanisms, including active problem solving, planning, positive reframing and seeking social support, help students to dampen emotional reactions and continue to function academically, while maladaptive coping strategies, such as avoidance, denial, and self-blame, can exacerbate emotional reactions and impact mental health (Ruiz-Camacho et al., 2025). Empirical research in recent years also confirms that coping behaviors are important mediators between academic stressors and students' stress responses, highlighting the mediating role of coping behaviors in psychological outcomes (Ruiz-Camacho et al., 2025).

Student resilience is closely related to coping, and it is defined as the ability to adapt successfully, to recover from adverse events and to remain psychologically well despite facing significant academic difficulties. Resilience is now considered to be a dynamic process (Fullerton et al., 2021), rather than a personality trait, involving interaction between personal characteristics, coping behavior, and environmental resources. The higher resilience students have, the more likely they are to be academically persistent, to regulate their emotions better, to have lower anxiety ratings, and have better perform under stressful situations in school (Etherton et al., 2022). Moreover, positive psychological traits such as emotional intelligence have been reported to contribute to resilience and improve the academic performance and mental health of college students (Shengyao et al., 2024). According to the Conservation of Resources theory, people try to obtain and keep their personal, social and institutional resources, which help them to cope with stress's negative consequences (Liao et al., 2022). Students in high income economies might therefore exhibit higher coping abilities and resilience than those in emerging economies where educational institutions tend to have fewer resources for academic and psychological support (Nemțeanu et al., 2022).

Although there has been growing attention on the issue of student well-being in academic literature, the literature is still disjointed with most studies focusing on student academic stress, coping mechanisms, and resilience in one-country or one-institution contexts (Ross et al., 2023; Hussain, 2024). Literature is still limited and is not backed up by cross-national comparison of students from high-income and emerging economies, while some research has also concurrently examined the role of coping strategies as a mediator between academic stress and students' resilience, and the moderating influence of economic context between academic stress and student resilience. It is crucial to fill these gaps to gain a complete overview of students' adaptation in various HE systems, thereby contributing to what has been called evidence-based institutional policies that enhance resilience and effective coping of university students. Hence, in this study, the relationships between academic stress, coping strategies, and student resilience between the high-income countries and the emerging economies are analyzed by using the Transactional Model of Stress and Coping, Resilience Theory, and Conservation of Resources Theory in a cross-national comparative context.

Research Objectives

1.To examine the effect of academic stress on student resilience among university students across high-income and emerging economies.

2.To investigate the mediating role of coping strategies in the relationship between academic stress and student resilience.

3.To compare the relationships among academic stress, coping strategies, and student resilience between students in high-income and emerging economies.

2. Methodology

2.1 Research Design

The research design used in this study was quantitative, cross-sectional and comparative, which aimed at understanding the relationship between academic stress, coping strategies and student resilience in high income and emerging economies of the world. A quantitative method was chosen because it allows the testing of hypothesized connections between the latent constructs using statistical methods. A cross-sectional design enables data collection at one time, and the comparative approach enables meaningful comparison of students from different economic situations. The research framework is based on the Transactional Model of Stress and Coping, Resilience Theory and Conservation of Resources Theory.

2.2 Data Source and Sampling

The study employed a cross-national data set of students attending universities within higher education institutions in a selected group of high-income and emerging economies. The countries were grouped into high-income economies (Australia, the United Kingdom and the United States) and emerging economies (Brazil, India and South Africa) according to the World Bank income classification. The data consists of the answers of students across various backgrounds, academic disciplines, and at different levels of study (both undergraduate and graduate). A multi-stage stratified sampling design was used to provide adequate representation of countries, institutions and student attributes for cross-national comparisons.

2.3 Measurement of Variables

Three important constructs were explored: Academic stress, coping strategies, and student resilience. Academic stress was assessed through academic workload, examination stress, time management, competition and fear of failure. Coping strategies were measured in two ways: adaptive coping (active coping, planning, seeking support) and maladaptive coping (avoidance, denial, self-blame). The indicators for student resilience included adaptability, persistence, emotional recovery, confidence and problem solving. The 5-point Likert scale measuring items were all scored on a scale from 1 (strongly disagree) to 5 (strongly agree), with the higher scores' indicative of higher scores for each construct.

2.4 Data Analysis

IBM SPSS Statistics 29 and SmartPLS 4 were used to analyze data. To understand the characteristics of the data, preliminary analyses using descriptive statistics, missing value assessment, normality test and correlation analysis were conducted. To establish the reliability and validity of the measurement model, Cronbach's alpha, Average Variance Extracted (AVE), Heterotrait-Monotrait (HTMT) ratio, and Fornell-Larcker criterion was used. The proposed structural model was then evaluated by the technique of Partial Least Squares Structural Equation Modeling (PLS-SEM), and in order to test the significance of direct, indirect and total effects, bootstrapping (5,000 resampling) was used. Furthermore, a multigroup analysis (PLS-MGA) was performed to compare the structural relationship between the groups belonging to high and emerging economy groups.

3.5 Ethical Considerations

All research practices adhered to accepted principles of research ethics, such as confidentiality, transparency, and responsible data handling. The data set did not contain any identifiable data, and all records were anonymized before analysis. Only for academic research purposes, the data were used and the findings are presented in aggregate form, so that the privacy of the participants is maintained. In addition, all analytical procedures were carried out objectively and transparently,

3. Results

3.1 Preliminary Analysis

Overall, 2,400 students at universities participated in the study, of whom 1,200 were in high-income economies and 1,200 in emerging economies. All the data in the dataset was checked for missing data, duplicate records, and answers that are out of range, with no such problems found. The assumptions for multivariate analysis were satisfied for all variables observed.

The descriptive statistics and reliability coefficients for the study constructs are shown in Table 1. Across the full sample, students reported moderate levels of academic stress ($M = 3.198$, $SD = 0.602$), adaptive coping ($M = 3.126$, $SD = 0.581$), maladaptive coping ($M = 2.968$, $SD = 0.590$), resilience ($M = 3.178$, $SD = 0.738$), and institutional support ($M = 3.329$, $SD = 0.661$). The Cronbach's alpha values ranged between 0.796 and 0.894 which is well above the desired value of 0.70, indicating good internal consistency of the constructs as shown in figure 1.

Moreover, students from emerging economies were found to have higher academic stress ($M = 3.342$), maladaptive coping ($M = 3.038$), while students from high income economies were found to have higher adaptive coping ($M = 3.171$), resilience ($M = 3.465$) and institutional support ($M = 3.509$).

Table 1. Descriptive Statistics and Reliability of the Study Constructs

Construct	Mean	SD	Cronbach's α
Academic Stress	3.198	0.602	0.838
Adaptive Coping	3.126	0.581	0.829
Maladaptive Coping	2.968	0.590	0.796
Resilience	3.178	0.738	0.894
Institutional Support	3.329	0.661	0.804

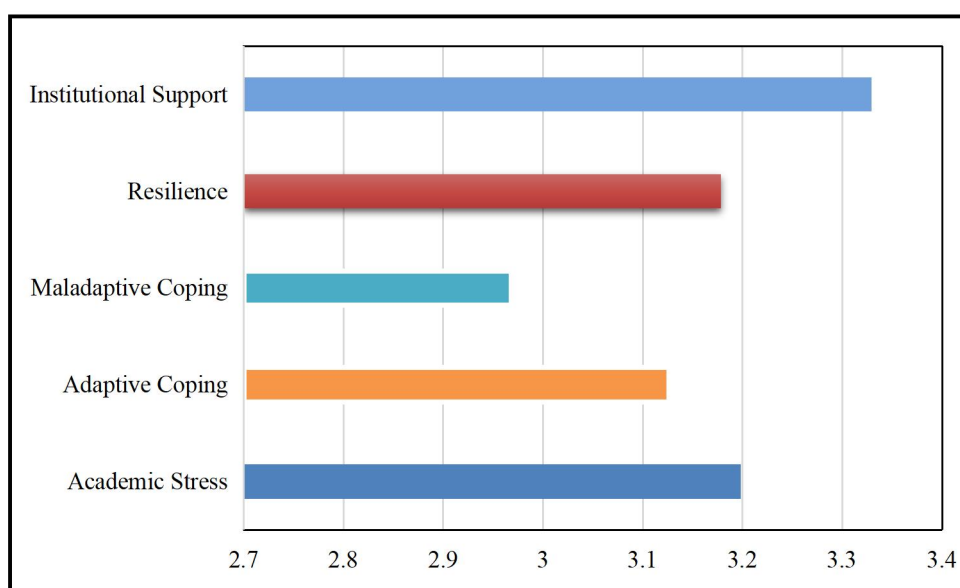


Figure 1. Mean Scores of the Study Constructs

Figure 1 illustrates the mean scores of the five study constructs. Institutional support recorded the highest mean (3.33), followed by academic stress (3.20) and resilience (3.18), whereas maladaptive coping exhibited the lowest mean (2.97), indicating comparatively lower reliance on ineffective coping strategies.

3.2 Measurement Model Assessment

Exploratory factor analysis (EFA) and confirmatory factor analysis (CFA) were used to assess the adequacy of the measurement model. Kaiser–Meyer–Olkin measurement of sampling adequacy was 0.936 and Bartlett's test of sphericity was statistically significant ($\chi^2 = 24,717.79$, $p < .001$), indicating that the data were appropriate for factor analysis.

The exploratory factor analysis resulted in a well-defined five-factor solution, consistent with the theoretical structure suggested. The factor loadings were standardized and varied from 0.615 to 0.704, which is acceptable for construct representation.

Then confirmatory factor analysis (CFA) was conducted to test the measurement model. Standardized factor loadings ranged from 0.649 to 0.777, as indicated in Table 2, and all the indicators had statistically significant loadings ($p < .001$). The items of all composite reliabilities (CR) ranged from 0.796 to 0.894, which is above the recommended cutoff of 0.70. Average Variance Extracted (AVE) was between 0.439 and 0.584. The AVE values for academic stress, adaptive coping, and maladaptive coping were slightly lower than the recommended value of 0.50 but the composite reliability values were higher than 0.70, which suggests that the instruments show acceptable convergent validity.

Table 2. Measurement Model Assessment

Construct	Loading Range	Cronbach's α	CR	AVE
Academic Stress	0.669–0.690	0.838	0.838	0.464
Adaptive Coping	0.649–0.686	0.829	0.829	0.447
Maladaptive Coping	0.653–0.668	0.796	0.796	0.439
Resilience	0.750–0.777	0.894	0.894	0.584
Institutional Support	0.698–0.728	0.804	0.804	0.507

The Fornell–Larcker criterion and Heterotrait–Monotrait ratio (HTMT) was used to assess discriminant validity. The square root of the AVE for each construct is greater than the inter-construct correlations as indicated in Table 3. In addition, all the HTMT values were between 0.060 and 0.551 well below the conservative limit of 0.85. The results of these analyses provide evidence of acceptable discriminant validity.

Table 3. Discriminant Validity Assessment

Panel A. Fornell–Larcker Criterion

Construct	AS	AC	MC	RES	IS
Academic Stress	0.681				

Adaptive Coping	-0.133	0.669			
Maladaptive Coping	0.427	-0.046	0.662		
Resilience	-0.477	0.403	-0.426	0.764	
Institutional Support	-0.193	0.218	-0.161	0.451	0.712

Panel B. HTMT Ratios

Construct	AS	AC	MC	RES	IS
Academic Stress	—	0.160	0.523	0.551	0.235
Adaptive Coping		—	0.060	0.468	0.267
Maladaptive Coping			—	0.505	0.201
Resilience				—	0.532
Institutional Support					—

The overall measurement model's fit was good. All fit indices were found to be above the recommended cut-off values as indicated in Table 4, indicating that the proposed measurement model was able to capture the data observed.

Table 4. Model Fit Indices

Fit Index	Measurement Model	Structural Model	Recommended
χ^2	338.648	343.019	—
df	314	315	—
χ^2/df	1.08	1.09	<3.00
p-value	0.162	0.133	>0.05
CFI	0.999	0.999	>0.90
TLI	0.999	0.999	>0.90
GFI	0.986	0.986	>0.90
AGFI	0.985	0.985	>0.90
NFI	0.986	0.986	>0.90

RMSEA	0.006	0.006	<0.08
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3.3 Structural Model Assessment

After establishing the measurement model, structural relationships between the latent constructs were explored. The structural model accounted for 8.0% of the variance in adaptive coping, 27.9% of the variance in maladaptive coping and 61.8% of the variance in resilience.

Academic stress significantly decreased adaptive coping ($\beta = -0.099$, $p < .001$) and resilience ($\beta = -0.281$, $p < .001$), and significantly increased maladaptive coping ($\beta = 0.503$, $p < .001$) as presented in Table 5. Institutional support was found to be positively associated with adaptive coping ($\beta = 0.243$, $p < .001$) and negatively related to maladaptive coping ($\beta = -0.081$, $p < .001$) and resilience ($\beta = -0.325$, $p < .001$). Furthermore, adaptive coping was positively associated with resilience ($\beta = 0.319$, $p < .001$) while maladaptive coping was negatively associated with resilience ($\beta = -0.272$, $p < .001$).

Table 5. Structural Model Results

Path	β	SE	z	p
Academic Stress $\rightarrow$ Adaptive Coping	-0.099	0.023	-3.963	<0.001
Institutional Support $\rightarrow$ Adaptive Coping	0.243	0.023	9.182	<0.001
Academic Stress $\rightarrow$ Maladaptive Coping	0.503	0.027	17.440	<0.001
Institutional Support $\rightarrow$ Maladaptive Coping	-0.081	0.021	-3.356	<0.001
Academic Stress $\rightarrow$ Resilience	-0.281	0.029	-12.191	<0.001
Adaptive Coping $\rightarrow$ Resilience	0.319	0.028	15.637	<0.001
Maladaptive Coping $\rightarrow$ Resilience	-0.272	0.032	-11.640	<0.001
Institutional Support $\rightarrow$ Resilience	0.325	0.024	15.676	<0.001

R²: Adaptive Coping = 0.080; Maladaptive Coping = 0.279; Resilience = 0.618.

3.4 Mediation Analysis

Two bootstrapping procedures (5,000 replications) were used to investigate the mediating effects of adaptive coping and maladaptive coping. Academic stress had a significant direct negative association with resilience ($\beta = -0.276$, $p < .001$) as seen in Table 6. The indirect effect through maladaptive coping was statistically significant ($\beta = -0.102$), as was the indirect effect through adaptive coping ($\beta = -0.028$); the latter effect was slightly larger than the former effect.

The total indirect effect was significant ($\beta = -0.129$, 95% CI [-0.150, -0.110], $p < .001$), resulting in a significant total effect ($\beta = -0.405$, $p < .001$). The effect of academic stress on resilience was partially mediated by both coping strategies, accounting for ~31.95% of the total stress-resilience relationship.

Effect	β	Boot SE	95% CI	p
Direct Effect	-0.276	0.017	[-0.309, -0.244]	<0.001
Indirect via Adaptive Coping	-0.028	0.006	[-0.039, -0.016]	<0.001
Indirect via Maladaptive Coping	-0.102	0.008	[-0.118, -0.086]	<0.001
Total Indirect Effect	-0.129	0.010	[-0.150, -0.110]	<0.001
Total Effect	-0.405	0.016	[-0.436, -0.374]	<0.001

3.5 Multi-Group Analysis

Multi-group structural equation modeling was conducted to see if the structural relationships varied between the high-income and emerging economies. The fit of the group specific models was very good.

Table 7 shows that there were no significant structural differences between the two economy groups (all $p > .05$). While structural relationships between constructs were statistically equal across economic context, descriptive statistics revealed differences between the average levels of stress, coping, resilience and institutional support. The results indicate that the structural invariance of the proposed theoretical model holds true for both high-income and emerging economies.

Table 7. Multi-Group SEM Comparison

Path	β (High-income)	β (Emerging)	z	p	Difference
AS $\rightarrow$ AC	-0.072	-0.124	1.091	0.275	No
IS $\rightarrow$ AC	0.257	0.217	0.837	0.403	No
AS $\rightarrow$ MC	0.511	0.479	0.587	0.557	No
IS $\rightarrow$ MC	-0.082	-0.084	0.039	0.969	No
AS $\rightarrow$ RES	-0.248	-0.254	0.102	0.919	No
AC $\rightarrow$ RES	0.375	0.330	0.855	0.393	No
MC $\rightarrow$ RES	-0.297	-0.306	0.156	0.876	No
IS $\rightarrow$ RES	0.275	0.294	-0.414	0.679	No

4.

4. Discussion

The current study explored the association between academic stress, coping styles, institutional support and resilience among university students from high income and emerging economies. In accordance with the conceptual framework proposed, academic stress had a strong negative direct effect on resilience as well as indirect effect via adaptive and maladaptive coping. The results align

with the Transactional Model of Stress and Coping (de Cordova et al., 2024; Sun et al., 2023) which proposes that people's psychological adjustment to stressful situations will depend on how the situation is cognitively appraised by the person and what responses they use. Those who had higher levels of academic stress had fewer adaptive coping strategies and were more likely to use maladaptive coping strategies, and this lowered their resilience. The same has been found by Afonso et al. (2022), who showed that poor stress appraisal contributes to the risk of adverse psychological outcomes.

The results also showed that adaptive coping significantly positively impacted resilience, whereas maladaptive coping significantly negatively impacted students' ability to be resilient when facing academic problems. The findings of the current study are congruent with Freire et al. (2020), which showed that students using problem-focused coping strategies demonstrated higher academic confidence, self-efficacy and persistence compared with those using avoidance-based coping strategies. Similarly, Troy et al. (2023) suggested that adaptive coping mechanisms and psychological regulation of emotions are important for supporting resilience and maintaining psychological health with ongoing stressors. The current results thus confirm the notion that resilience is a process rather than an individual trait and that coping patterns are influential on resilience.

Another important predictor of resilience and coping was institutional support. Students who felt they had more support from counselors, peers, faculty, and/or financial programs experienced greater adaptive coping and resilience, and less maladaptive coping (Moosa et al., 2023). The findings are consistent with the Conservation of Resources (COR) Theory that states that people can handle stressful situations and preserve their psychological resources when they have access to valuable resources (Hobfoll et al., 2023). Supportive education contexts give students emotional, informational and practical support that decrease resource depletion and allow for effective stress management. Brennan et al. (2024) reported that organizational support is a key factor that helps maintain psychological resources and thus strengthens employee engagement, while Zhu et al. (2020) emphasized the significance of social resources in fostering adaptive behavioral outcomes.

Results of the mediation analysis indicated that both adaptive and maladaptive coping partially mediated the relationship between academic stress and resilience, with the former showing a lesser indirect effect than the latter. This discovery indicates that coping strategies constitute one of the psychological pathways by which academic stress can impact students' resilience. The findings are consistent with the findings of Deng et al. (2022) indicating that the negative impact of academic stress on students' psychological well-being and academic performance occurs due to the challenging coping mechanisms adopted by the students. Furthermore, the partial mediation that was found in this study suggests that coping is a significant factor in the stress-resilience link, but there might be other psychological and environmental factors involved in students' resilience as well.

Last, the multi-group analysis did not show significant differences in the structural relationships between high-income and emerging economies although clear differences in average stress and resilience were observed. This discovery indicates that stress-coping, institutional support, and resilience are more likely to be underpinned by the same psychological processes in various economic settings. The economic factors influencing the size of students' experiences are not always clear, but the theoretical relationships predicted by the Transactional Model of Stress and Coping, and the Conservation of Resources Theory seem to hold true in all situations. Overall, the results add to the existing literature showing that adaptive coping behaviors and institutional support can be effective components of enhancing students' resilience across countries, irrespective of their respective economic status. The findings have important implications for universities looking to create holistic mental health interventions and support systems for students.

5. Conclusion

This study adds to the existing literature on student well-being by studying the correlates of academic stress, coping, institutional support, and resilience in high-income and emerging economies. The results show the direct and indirect impact of academic stress on students' resilience via adaptive and maladaptive coping responses, which underscores the important role of coping as a psychological mechanism in the stress-resilience connection. The importance of supportive academic environments in fostering students' psychological well-being was highlighted by the emergence of institutional support as a key protective factor, which is associated with a reduction of maladaptive coping and an increase of adaptive coping. The multi-group analysis indicated that the structural relationships among the constructs of stress, coping and resilience

were invariant, with some differences in the level of these constructs across different economic contexts, but overall, the theoretical mechanisms underlying the relationships were strong and consistent across diverse national contexts. The results further broaden the scope of the Transactional Model of Stress and Coping and the Conservation of Resources Theory in higher education and offer empirical support based on a cross-national perspective from developed and emerging economies. At the practical level, universities should take a wider approach to supporting students with initiatives such as counselling services, faculty mentoring, peer support networks, stress management training and building resilience to encourage positive coping mechanisms and help students to build adaptability to academic difficulties. The findings from this study should be used as a basis for future research that utilizes a longitudinal methodology and/or a mixed methods approach to further examine the dynamic nature of resilience, and to identify additional contextual factors that impact students' psychological adjustment.

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