

Academic Stress and Coping Dynamics: Appraisal and Religious Coping among Muslim University Students in Indonesia

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Abstract:

This study aims to analyze the dynamics of academic stress among university students by examining the relationships among academic stressors, personal and contextual conditions, appraisal, stress reactions, and coping strategies. The study employed a descriptive qualitative design involving ten students from the Islamic Guidance and Counseling Study Program at UIN North Sumatra, Indonesia. The researchers selected the participants through purposive sampling based on their experiences of academic pressure. The researchers collected data through semi-structured in-depth interviews and analyzed the data thematically using an inductive–deductive strategy. The findings show that academic stress primarily emerged from accumulated assignments, overlapping deadlines, examinations, grade expectations, research activities, and thesis preparation. These academic demands interacted with personal and contextual conditions, including self-confidence, overthinking, family pressure, financial circumstances, and employment responsibilities. Relatively similar demands produced different experiences of stress because students assessed their abilities, available time, perceived control, and coping resources differently. Stress reactions appeared in emotional, cognitive, physical, behavioral, and social forms. Students used combinations of problem-focused, emotion-focused, social, avoidance, and religious coping strategies that served different functions. Students primarily perceived problem-focused coping as helpful for managing sources of pressure, whereas emotion-focused and social coping helped reduce emotional tension. Avoidance coping provided temporary relief. Among some participants, religious coping functioned as a form of emotional regulation and meaning-making and complemented other coping strategies. These findings demonstrate that academic stress constitutes a dynamic process shaped by the interaction among academic demands, appraisal, life context, and students' coping resources.

Keywords: Academic Stress; Coping Strategies; Appraisal; Religious Coping; University Students.

Abstrak:

Penelitian ini bertujuan menganalisis dinamika stres akademik mahasiswa dengan menelusuri keterkaitan antara academic stressors, kondisi personal dan kontekstual, appraisal, reaksi stres, serta strategi coping yang digunakan.

Penelitian menggunakan desain kualitatif deskriptif dengan melibatkan sepuluh mahasiswa Program Studi Bimbingan Penyuluhan Islam, UIN Sumatera Utara, Indonesia yang dipilih melalui purposive sampling berdasarkan pengalaman menghadapi tekanan akademik. Data diperoleh melalui wawancara mendalam semi-terstruktur dan dianalisis secara tematik dengan strategi induktif-deduktif. Hasil penelitian menunjukkan bahwa stres akademik terutama muncul dari akumulasi tugas, tenggat yang berdekatan, ujian, tuntutan nilai, penelitian, dan penyusunan skripsi yang berinteraksi dengan kondisi personal dan kontekstual, seperti kepercayaan diri, overthinking, tekanan keluarga, kondisi ekonomi, dan pekerjaan. Tuntutan yang relatif serupa menghasilkan pengalaman tekanan yang berbeda karena mahasiswa menilai kemampuan, waktu, kontrol, dan sumber daya yang tersedia secara berbeda. Reaksi stres mencakup aspek emosional, kognitif, fisik, serta perilaku dan sosial. Mahasiswa menggunakan kombinasi problem-focused, emotion-focused, social, avoidance, dan religious coping dengan fungsi yang berbeda. Problem-focused coping terutama dipersepsikan membantu mengelola sumber tekanan, sedangkan strategi emosional dan sosial membantu meredakan ketegangan; avoidance coping memberikan kelegaan sementara. Pada sebagian informan, religious coping berfungsi sebagai regulasi emosi dan meaning-making serta digunakan secara komplementer dengan strategi coping lainnya. Temuan ini menegaskan bahwa stres akademik merupakan proses dinamis yang dibentuk oleh interaksi antara tuntutan, appraisal, konteks kehidupan, dan sumber daya coping mahasiswa.

Kata Kunci: Stres Akademik; Strategi Koping; Penilaian; Koping Religius; Mahasiswa.

INTRODUCTION

Universities expose students to academic demands, time-management challenges, competition, environmental adjustment, and personal and financial pressures (Evans et al., 2017). These conditions make student stress an important well-being issue in higher education. Fentahun et al. (2025), in a meta-analysis of 26 studies involving 7,828 students across eight African countries, reported a pooled prevalence of perceived stress of 64.72% (95% CI [54.58, 74.87]) and identified sleep problems and financial difficulties as significantly associated factors. Similarly, Barbayannis et al. (2022) found among 843 students in the United States that higher levels of academic stress correlated with poorer mental well-being. These findings demonstrate that student stress constitutes a multidimensional problem that requires attention not only to its prevalence but also to its sources and students' responses to it.

Indonesian higher education shows a similar pattern. Astutik et al. (2020), in a study of 229 students in Banyuwangi, reported prevalence rates of 38.9% for stress, 51.1% for anxiety, and 25.0% for depression, with stress levels varying across stages of study. Fadilah et al. (2024) also identified academic pressure as one of the main triggers of depression, anxiety, stress, and low resilience among pharmacy students across several regions of Indonesia. These findings confirm that academic pressure represents an empirically relevant issue for student well-being in Indonesian higher education and requires an explanation that extends beyond the measurement of stress levels.

Academic stress does not arise solely from the volume of assignments but also from students' personal and contextual circumstances, including time management, self-confidence, social support, family pressure, financial conditions, employment, and uncertainty about the future. Fentahun et al. (2025) found a significant association between financial difficulties and perceived stress, whereas Yang et al. (2025) identified a positive relationship between perceived academic stress and employment anxiety, with psychological resilience acting as a partial mediator. These findings indicate that academic demands interact with students' resources and broader life pressures. Therefore, the central issue concerns not only what triggers stress but also how students appraise academic demands, how these appraisals generate particular reactions, and how students respond through different coping strategies.

Research on academic stress among university students has developed along at least three major trends. The first trend focuses on identifying academic stressors, measuring stress levels, and examining their psychological and academic consequences. In a survey of 843 students in the United States, Barbayannis et al. (2022) found a significant correlation between higher academic stress and lower mental well-being. Córdova Olivera et al. (2023) reported a similar pattern among 1,265 undergraduate students in Bolivia and showed that academic stress predicted students' mental health conditions. Using a mixed-methods approach with 256 students, Pérez-Jorge et al. (2025) found that academic stress manifested through physical, psychological, and behavioral reactions and related to demands involving academic workload, assessment, and time management. At a broader level, Fentahun et al. (2025), through a meta-analysis of 26 studies involving 7,828 students, demonstrated a high prevalence of perceived stress and its associations with academic factors, sleep problems, and financial difficulties.

Collectively, these studies provide substantial evidence regarding the magnitude, sources, and consequences of student stress. However, the literature's strong emphasis on stress measurement and relationships among constructs leaves room for a deeper explanation of the subjective process through which students appraise demands as stressful, experience particular reactions, and select coping strategies.

The second trend shifts attention from sources of pressure to the personal and social resources that shape students' responses to academic stress. Nazari et al. (2025), in a study of 200 nursing students at three universities in Iran, found significant negative correlations between academic stress and both academic self-efficacy ($r = -.45$) and self-compassion ($r = -.42$). In a different context, Zhang et al. (2025) showed that the relationship between stress and academic burnout among 428 students operated not only directly but also indirectly through social support and self-esteem as psychological resources. Yang et al. (2025) similarly demonstrated the role of internal resources in a study of 1,124 students in China, finding that psychological resilience partially mediated the relationship between perceived academic stress and employment anxiety. Using a qualitative approach, Blindheim et al. (2025) found that students managed academic stress by combining planning, task segmentation, activity adjustment, social support, previous experience, and restorative activities. These findings show that students' experiences of stress depend not only on the magnitude of demands but also on the personal and social resources available to them. Nevertheless, much of the empirical literature still explains these relationships through associations among constructs and provides less insight into how students appraise demands and available resources and then translate those appraisals into particular coping choices. The important question, therefore, concerns not only which factors protect students from stress but also why students who encounter relatively similar demands may interpret them differently and choose different coping strategies.

The third trend examines religiosity and religious coping as resources that may shape psychological responses to stress. In a study of 114 Muslim university students in New Zealand, Gardner et al. (2014) showed that religious coping did not function uniformly. Positive religious coping related to better quality of life and lower stress among international Muslim students, whereas negative religious coping related to poorer quality of life and higher stress among domestic Muslim students. A study of 413 Muslim medical and nursing students in Morocco also found substantial levels of stress, with 49.6% of participants reporting moderate stress and 17.2% reporting severe stress. However, Rammouz et al. (2023) found no significant relationship between stress levels and religiosity, suggesting that religiosity does not necessarily relate linearly to stress experiences. Among medical students in Turkey, Akbayram and Keten (2024) found that religiosity among Muslim participants correlated positively with psychological well-being ($r = .446$), psychological resilience ($r = .252$), and life satisfaction ($r = .450$). Kadiyono et al. (2025) further demonstrated the complexity of religion in coping with stress among Muslim students in Indonesia: negative religious coping mediated the relationship between school stress and poorer mental health, whereas positive religious coping did not produce a significant mediating effect. These studies show that researchers should not assume that religious involvement always functions adaptively; its role depends on how individuals use and interpret religious beliefs and practices when facing pressure. Nevertheless, most previous studies have treated religiosity or religious coping as constructs associated with stress, well-being, resilience, or mental health. Researchers still need to explain more fully how practices such as prayer, Qur'an recitation, dhikr, tawakkul, or surrender to God shape the meaning of stress, generate emotional calm, and, under certain conditions, support renewed engagement with the source of the problem.

Previous research has explained the sources and effects of academic stress, the role of personal and social resources, and the relationship between religiosity, religious coping, and psychological adjustment. However, researchers have often examined these three areas separately. The literature has not sufficiently explained how academic stressors interact with personal and contextual conditions, shape appraisal, generate stress reactions, and influence coping choices and perceived coping outcomes. This limitation becomes particularly important in the study of religious coping because previous research has focused more heavily on associations with psychological outcomes than on explaining how religious practices generate calm, facilitate meaning-making, or support students in returning to the sources of academic pressure. Therefore, the principal research gap concerns the need to understand academic stress as an interconnected process involving stressors, context, appraisal, reactions, coping, and perceived coping outcomes.

This study uses Lazarus and Folkman's (1984) Transactional Theory of Stress and Coping as its primary theoretical framework to explain the relationships among sources of pressure, appraisal of demands, stress reactions, and coping choices. From this perspective, demands do not automatically produce stress. Rather, stress

emerges through transactions between environmental demands and individuals' appraisals of the meaning of those demands and the resources available to manage them. This process involves primary appraisal, through which individuals evaluate the significance of a situation for their well-being, and secondary appraisal, through which they assess the options and resources available to address the situation. These appraisals subsequently influence coping choices and may change through reappraisal (Lazarus & Folkman, 1984). This study also uses Gadzella's (1994) framework as a sensitizing framework to identify types of student-life stressors and reactions to stressors rather than as the primary theory for explaining the stress process. In addition, the study draws on Pargament's (1997) perspective and Pargament et al. (2000) to examine religious coping and explain how religious beliefs and practices may facilitate the search for meaning, control, spiritual comfort, closeness, and transformation when individuals face stress. Accordingly, Gadzella helps identify what constitutes students' stressors and reactions, Lazarus and Folkman explain how and why students appraise demands and respond through particular coping strategies, and Pargament clarifies how religious resources function within the coping process.

This study aims to analyze the dynamics of academic stress among students in the Islamic Guidance and Counseling Study Program by examining the relationships among academic stressors, personal and contextual conditions, appraisal of academic demands, reactions to stressors, and coping strategies. The study specifically examines the function of religious coping among participants who use it and explores how this strategy relates to their efforts to manage stress and re-engage with academic demands. The analysis limits appraisal to participants' narratives that explicitly reveal how they evaluate threats, personal ability, control, the possibility of failure, or the resources they perceive as available when confronting pressure.

This study argues that the magnitude of academic demands alone does not determine students' experiences of academic stress. Instead, these experiences emerge from transactions among academic demands, students' personal and contextual conditions, and their appraisals of the resources available to manage those demands. Within this framework, students who perceive demands as manageable tend to use problem-focused coping, whereas perceptions of limited control, exhaustion, or inability to meet demands may lead them toward emotion-focused or avoidance coping. Social support serves as a coping resource that may strengthen students' capacity to manage pressure. Among some Muslim students, religious coping may also function as a resource for emotional regulation and meaning-making rather than as a substitute for solving academic problems. The calm and meaning derived from religious coping may support re-engagement with sources of pressure through more active coping strategies. This study treats this argument as an analytical proposition that the empirical findings must confirm, refine, or challenge.

METHOD

The unit of analysis in this study was the dynamics of students' experiences of academic stress in the Islamic Guidance and Counseling Study Program at Universitas Islam Negeri Sumatera Utara, Indonesia. The researchers examined the relationships among academic stressors, personal and contextual conditions, appraisal, emotional, cognitive, physical, behavioral, and social reactions, coping strategies, and perceived coping outcomes. Thus, the students served as sources of information, while the analysis focused on how they experienced, appraised, responded to, and managed academic pressure.

The researchers employed a descriptive qualitative design to examine variations in sources of pressure, students' interpretations of academic demands, their stress reactions, and the coping strategies they used based on their own experiences. This design allowed the researchers to provide a context-sensitive account of participants' experiences rather than estimate prevalence, test causal relationships, or produce statistical generalizations, which is consistent with the purpose of qualitative descriptive inquiry (Sandelowski, 2000). The researchers did not adopt a phenomenological design because the study did not seek to identify a universal essence of lived experience or employ phenomenological procedures such as epoché or bracketing. Instead, the researchers used the frameworks of Lazarus and Folkman (1984), Gadzella (1994), and Pargament (1997; Pargament et al., 2000) as sensitizing concepts that guided interpretation while allowing empirical patterns to emerge from the data.

The primary data sources were 10 active students in the Islamic Guidance and Counseling Study Program at UIN North Sumatra. The researchers selected participants through purposive sampling because their experiences directly corresponded to the focus of the study, an approach commonly used in qualitative research to identify information-rich cases (Palinkas et al., 2015). The inclusion criteria required participants to be active students, either enrolled in regular coursework or completing their undergraduate thesis, to have experienced academic pressure during their studies, to be able to articulate those experiences, and to be willing to participate. The

researchers identified academic stress through participants' self-reports rather than psychological diagnoses. Relevant experiences included heavy workloads, overlapping deadlines, examinations, thesis-related demands, anxiety, difficulty concentrating, and fatigue associated with academic demands. The researchers assessed sample adequacy through data saturation, which they operationalized as the point at which additional interviews no longer generated substantively new codes or themes relevant to the research focus (Hennink et al., 2017). They also documented available demographic characteristics, including stage of study, gender, age, semester, and employment status, to contextualize variations in participants' experiences.

The researchers collected data through face-to-face, semi-structured in-depth interviews at UIN North Sumatra from March to April 2026. Each interview lasted approximately 30–45 minutes. The interview guide addressed sources of academic pressure, personal and contextual factors, participants' appraisal of academic demands, stress reactions, coping strategies, reasons for selecting particular strategies, perceived changes after using those strategies, and the roles of social support and religious practices. The researchers used open-ended questions to allow appraisal and experience to emerge from participants' narratives rather than imposing predetermined categories. They audio-recorded all interviews after obtaining participants' consent and transcribed the recordings verbatim. The researchers included observational and documentary data only when these sources generated relevant information and directly contributed to the analysis.

The researchers analyzed the data thematically through an inductive–deductive strategy. Thematic analysis provides a flexible approach for identifying and interpreting patterned meaning across qualitative data (Braun & Clarke, 2006, 2021). The researchers first read the transcripts repeatedly to familiarize themselves with the data and then generated initial inductive codes from participants' language, experiences, and meanings. They compared codes across participants to identify similarities, variations, and deviant cases before organizing the codes into broader categories and themes. After developing the initial themes, the researchers deepened the analysis deductively by using Gadzella (1994) to interpret academic stressors and reactions to stressors, Lazarus and Folkman (1984) to examine appraisal, coping, and perceived coping outcomes, and Pargament (1997) and Pargament et al. (2000) to interpret the functions of religious coping. They then examined relationships across themes through the analytical sequence of stressor–context/appraisal–reaction–coping–perceived outcome. To strengthen the credibility of the findings, the researchers compared narratives across participants, examined cases that diverged from dominant patterns, conducted member checking of interpretive summaries, and maintained reflexive notes throughout the analytical process. They used triangulation only when additional data sources contributed directly to the analysis.

RESULTS AND DISCUSSION

From Academic Demands to Stress Reactions: The Role of Personal and Contextual Conditions

All participants reported experiencing academic pressure during their studies, although the most prominent sources of pressure varied across participants. The identified academic stressors included accumulated assignments, overlapping deadlines, examinations, presentations, expectations for high grades, research activities, and undergraduate thesis preparation. Cross-participant patterns showed that pressure did not primarily arise from a single academic activity. Instead, students experienced greater pressure when several demands occurred within the same period and required completion within limited time. These conditions made it difficult for students to determine priorities and led them to perceive academic demands as increasingly burdensome. MN described this experience as follows: “Yes, I experienced stress during my studies. In my sixth semester, I felt stressed because many assignments had the same deadlines, which made me confused about which task I should complete first” (MN, interview, March 21, 2026). Other participants described similar situations in which assignments, examinations, presentations, research activities, and overlapping deadlines increased academic pressure. These findings indicate that the primary characteristics of academic stressors in the participants' experiences involved the accumulation and temporal overlap of multiple academic demands rather than the volume of any single type of task.

Academic stressors also varied according to students' stage of study. Participants who were still completing regular coursework more frequently identified assignments, examinations, presentations, research activities, and deadlines as their primary sources of pressure. In contrast, some final-year students faced additional demands related to undergraduate thesis preparation, expectations for timely completion, and concerns about failing to graduate as expected. HS described how academic pressure changed during the final stage of study: “I began to

experience the most intense stress when I entered my final semester and started conducting research for my final project. The closer I got to wearing my graduation gown, the stronger my fear of failure became" (HS, interview, April 11, 2026). MA reported a similar experience and identified undergraduate thesis preparation as a source of pressure because it required sustained focus and consistency during the final stage of study (MA, interview, April 12, 2026). These findings do not demonstrate that final-year students experienced higher levels of stress than students completing regular coursework. Rather, they show that the stage of study shaped different configurations of stressors, with thesis completion and graduation-related expectations adding further pressure for some participants.

The academic pressure experienced by participants did not occur separately from their personal circumstances and broader life contexts. At the personal level, self-confidence, time-management skills, learning motivation, overthinking, and fear of failure shaped how strongly students experienced academic demands. HS, for example, explained that low self-confidence increased self-doubt and generated pressure even before he directly confronted an academic task. He also described overthinking and fear of failure as conditions that intensified demands that he did not necessarily consider difficult in themselves. At the contextual level, family expectations, financial conditions, employment responsibilities, social relationships, and living environments added pressures that students had to manage alongside their academic obligations (interview, April 11, 2026). HS associated academic pressure with strong family expectations regarding graduation and future success, whereas MAR, HAD, KNR, and MA described financial conditions and employment responsibilities as additional demands that required them to divide their attention between financial needs and academic obligations. NAA and JRL also reported that family problems could disrupt emotional stability and concentration, while NA and TDT associated unsupportive social relationships and living environments with difficulty maintaining academic focus (interviews, April 12–19, 2026). These findings indicate that the intensity of academic pressure depended not only on the characteristics of academic demands but also on the personal resources and contextual pressures that accompanied students as they confronted those demands.

Relatively similar academic demands did not always produce the same experience of pressure because participants appraised those demands according to their perceived abilities, available time, and available resources. Several participants described greater pressure when they felt that they lacked sufficient time, felt unprepared for examinations, struggled to establish priorities, doubted their abilities, or feared that they would fail to meet academic or family expectations. MN, for example, perceived overlapping deadlines as difficult to control because he could not immediately determine which task required priority (MN, interview, March 21, 2026). JRL experienced greater examination pressure when he had to study a large amount of material within a short period and felt insufficiently prepared (JRL, interview, April 14, 2026). HS demonstrated a different but related pattern: academic demands became more stressful when his self-confidence declined, self-doubt increased, and overthinking intensified his fear of failure (HS, interview, April 11, 2026). In contrast, several participants described academic demands as more manageable when they could organize their work through time allocation and prioritization. These findings indicate that the intensity of academic pressure depended not only on the demands themselves but also on how students appraised their abilities, preparedness, available time, and perceived control when facing those demands.

Academic pressure generated reactions across multiple dimensions, including emotional, cognitive, physical, behavioral, and social responses that often occurred simultaneously. Participants reported emotional reactions such as anxiety, distress, restlessness, and fear of failure. Cognitive reactions included difficulty concentrating, persistent thoughts about academic demands, overthinking, and confusion about task prioritization. Several participants also reported physical reactions, including fatigue, reduced sleep, headaches, and migraines. Behavioral and social reactions included difficulty managing daily activities, disrupted routines, and problems with group work and social interactions. NAA illustrated the interaction among these dimensions: "In certain situations, stress makes me feel anxious, easily fatigued, and unable to concentrate while studying. Limited rest and the pressure to achieve good results make me feel more mentally pressured and emotionally overwhelmed" (NAA, interview, April 13, 2026). Other participants reported similar patterns. MAR experienced anxiety and reduced sleep when assignment deadlines coincided with examinations (MAR, interview, April 13, 2026); HS associated overthinking and fear of failure with headaches (HS, interview, April 11, 2026); and MN experienced difficulty prioritizing tasks and migraines when several deadlines occurred simultaneously (MN, interview, March 21, 2026). Therefore, participants did not experience stress reactions as completely separate categories. Instead, they experienced interconnected emotional, cognitive, physical, behavioral, and social responses as academic pressure intensified.

Table 1. Patterns of Academic Stressors, Contextual Conditions, Appraisals, and Stress Reactions

Dimension	Empirical Theme	Indicators of Experience	Representative Participants
Academic stressors	Accumulation and temporal overlap of academic demands	Accumulated assignments, overlapping deadlines, examinations, presentations, grade expectations, research activities, and undergraduate thesis work occurring within the same period	MN, NAA, MAR, JRL, HS, MA
Stage-related stressors	Additional demands during the final stage of study	Undergraduate thesis preparation, final-project research, graduation targets, and concerns about failure	HS, MA
Personal conditions	Personal resources and vulnerabilities	Self-confidence, time-management ability, motivation, overthinking, and fear of failure	HS, NAA, MAR, KNR
Contextual conditions	Pressures beyond academic demands	Family expectations, financial conditions, employment responsibilities, social relationships, and living environment	HS, NAA, JRL, MAR, HAD, NA, TDT
Appraisal	Perceived demands and available resources	Perceptions of insufficient time, lack of preparedness, difficulty setting priorities, self-doubt, fear of failing to meet expectations, or greater manageability when students could organize their time and priorities	MN, JRL, HS, NAA
Emotional reactions	Emotional distress	Anxiety, fear of failure, restlessness, distress, and emotional instability	NAA, HS, MAR, MA
Cognitive reactions	Cognitive overload	Difficulty concentrating, persistent thoughts about academic demands, overthinking, confusion about priorities, and reduced academic focus	HS, MN, KNR, NAA
Physical reactions	Physical strain	Fatigue, reduced sleep, headaches, and migraines	MN, MAR, NA, HS
Behavioral and social reactions	Disruption of daily functioning and interaction	Difficulty organizing activities, disrupted routines, difficulty balancing academic work with other activities, and problems in group work and social relationships	JRL, NA, TDT

Source: Field interview data, 2026.

Table 1 shows that students' experiences of academic stress did not develop linearly from academic demands alone. Instead, these experiences emerged through the interaction among different stressors, personal and contextual conditions, and students' appraisals of their abilities and available resources. Variations in these processes generated different emotional, cognitive, physical, behavioral, and social reactions across participants. This pattern indicates that researchers should understand academic pressure as a dynamic and context-dependent experience before examining how students select coping strategies to manage it.

Students' Coping Pathways: Addressing Sources of Pressure, Regulating Emotions, or Avoiding Problems

Cross-participant patterns showed that students did not rely on a single coping strategy when they experienced academic stress. Instead, they combined different strategies according to the type of demand, the perceived level of pressure, available resources, and their emotional state when confronting the problem. For example, several participants combined time management and gradual task completion with rest, support from friends or family, enjoyable activities, and religious practices. In certain situations, students also changed their strategies over time. They might first calm themselves or temporarily distance themselves from academic tasks

and then return to strategies that focused more directly on solving the problem. These patterns show that coping in participants' experiences was flexible and situational rather than a fixed behavioral response because students selected and combined strategies in response to changing demands and their needs for managing academic pressure.

Participants used problem-focused coping when they attempted to reduce pressure by directly changing the conditions that caused the problem (Tuncay & Musabak, 2015). The most frequently reported strategies included creating schedules, setting priorities, completing tasks incrementally, managing time, and starting assignments early. These strategies not only helped students complete their academic responsibilities but also made the demands feel more structured and manageable. MAR explained, "By creating a study schedule and setting my own deadlines, I can complete my assignments more systematically and reduce my sense of panic" (MAR, interview, April 13, 2026). NA, HAD, KNR, and MA reported similar patterns, describing time management and gradual task completion as strategies that helped them approach deadlines more systematically and reduce panic (interviews, April 11–19, 2026). Thus, participants primarily used problem-focused coping to reduce sources of pressure by increasing structure, prioritization, and control over academic demands rather than merely alleviating the emotional responses associated with those demands.

In addition to directly addressing sources of pressure, participants used emotion-focused coping and social coping to reduce tension before returning to their academic demands. They practiced emotion-focused coping by resting, listening to music, exercising, taking walks, engaging in enjoyable activities, and calming themselves. They practiced social coping by sharing their concerns, discussing problems, and seeking emotional support and encouragement from friends and family. Although these strategies operated through different mechanisms, both primarily helped students reduce tension, achieve a sense of calm, and restore their readiness to manage academic tasks. HS described this process as follows: "In my view, the most effective strategy for relieving stress is to calm myself first.... The combination of emotional calm and social support works best for me because it helps me relax and gradually reduces my stress" (HS, interview, April 11, 2026). MAR, JRL, NA, KNR, and MA reported similar patterns of using emotionally restorative activities, while NAA, JRL, HAD, TDT, KNR, and MA relied on social support when pressure increased (interviews, April 11–19, 2026). These findings indicate that emotion-focused and social coping primarily functioned as mechanisms of emotional recovery that helped students stabilize their psychological state before confronting academic demands again rather than replacing efforts to resolve the source of the problem.

Some participants also used avoidance coping by temporarily distancing themselves from academic demands when they perceived increasing pressure. They watched movies, played games, temporarily postponed tasks, or redirected their attention toward activities they found more enjoyable. MN clearly described this pattern: "Usually, when I start feeling stressed, I avoid all my assignments for a while. Then I watch movies that I like, such as Korean dramas, or play games" (MN, interview, March 21, 2026). Unlike problem-focused coping, which directly addresses the source of pressure, avoidance coping primarily allowed participants to create temporary distance from academic demands without directly changing the assignments or deadlines that caused the stress. Some participants used these distracting activities before returning to their tasks, which made this strategy resemble temporary disengagement rather than permanent withdrawal from academic responsibilities. These findings indicate that avoidance coping primarily provided temporary relief from pressure, while students still needed to address the underlying academic demands after the period of disengagement ended.

Participants' experiences showed that each coping strategy served a different function in responding to academic pressure. Students more often perceived problem-focused coping as helpful because it enabled them to organize, control, and gradually reduce sources of pressure through time management, prioritization, and task completion (Theodoratou & Argyrides, 2024). In contrast, they primarily associated emotion-focused coping and social coping with reduced emotional tension, greater calm, and restored readiness to face academic demands (Chen et al., 2018). Avoidance coping provided temporary distance and relief from pressure but did not directly change the assignments, deadlines, or other academic demands that caused the stress (Roth & Cohen, 1986). Therefore, participants' perceived coping outcomes did not identify one strategy as consistently the most effective. Instead, the findings revealed different coping functions: reducing sources of pressure, regulating emotional responses, obtaining support, or creating temporary distance from the problem.

Table 2. Coping Strategies and Their Perceived Functions

Coping Pattern	Practices	Perceived Functions	Perceived Outcome After Coping
Problem-focused coping	Creating schedules, setting priorities, completing tasks incrementally, managing time, and starting assignments early	Increasing structure and control over academic demands	Tasks became more structured, panic decreased, and students managed task completion more effectively
Emotion-focused coping	Resting, listening to music, exercising, taking walks, engaging in enjoyable activities, and calming oneself	Reducing emotional tension and restoring psychological well-being	Students felt calmer and more prepared to return to academic demands
Social coping	Sharing concerns, discussing problems with friends, seeking family support, sharing experiences, and receiving encouragement	Providing emotional support and, in some cases, academic assistance	Students felt more supported, felt less alone in managing pressure, and gained encouragement to continue academic activities
Avoidance coping	Watching movies, playing games, temporarily postponing tasks, or redirecting attention	Creating temporary distance from stressful situations	Tension decreased temporarily, but the assignments or deadlines that caused the pressure remained unresolved
Religious coping	Reciting the Qur'an, praying, surrendering oneself to Allah, and interpreting experiences within the framework of God's will	Providing calm, acceptance, and meaning in response to pressure	For some participants, these practices helped them calm themselves before returning to academic demands

Source: Field interview data, 2026.

Table 2 shows that the coping strategies used by participants served different but potentially complementary functions. Problem-focused coping primarily helped students control sources of pressure, whereas emotion-focused and social coping mainly helped them reduce tension and restore their readiness to address academic demands. Avoidance coping created temporary distance from pressure without directly resolving academic demands. Meanwhile, for some participants, religious coping provided calm and helped them construct meaning around stressful experiences. These patterns demonstrate that students used coping as a combination of strategies with distinct functions rather than as a single fixed response.

Religious Coping as a Source of Calm, Meaning-Making, and Readiness to Re-engage with Academic Pressure

Religious coping did not emerge as a strategy used by all participants. Instead, some students selectively used it when dealing with academic pressure (Tenenbaum et al., 2011). The reported practices included praying, reciting the Qur'an, surrendering oneself to Allah, and interpreting difficult experiences within a framework of faith in God (Surzykiewicz et al., 2022; Wortmann, 2020). For example, HS combined social support with religious surrender when facing pressure: "I only sought support from my two best friends. I also surrendered everything to the Creator because I believe that whatever happens is the best outcome for me" (HS, interview, April 11, 2026). JRL also used Qur'an recitation as a way to reduce tension when experiencing academic stress (JRL, interview, April 11, 2026). Other participants, however, relied more heavily on time management, support from friends and family, rest, or emotionally restorative activities. This variation shows that religious coping did not constitute a universal response to academic stress among Muslim students. Rather, it functioned as one coping resource that some participants used selectively and often combined with other strategies according to their individual experiences and needs.

Among participants who used religious coping, religious practices primarily served as a source of calm when academic pressure intensified. Reciting the Qur'an, praying, and surrendering outcomes to God helped some participants distance themselves from emotional tension, calm their thoughts, and accept situations that they could

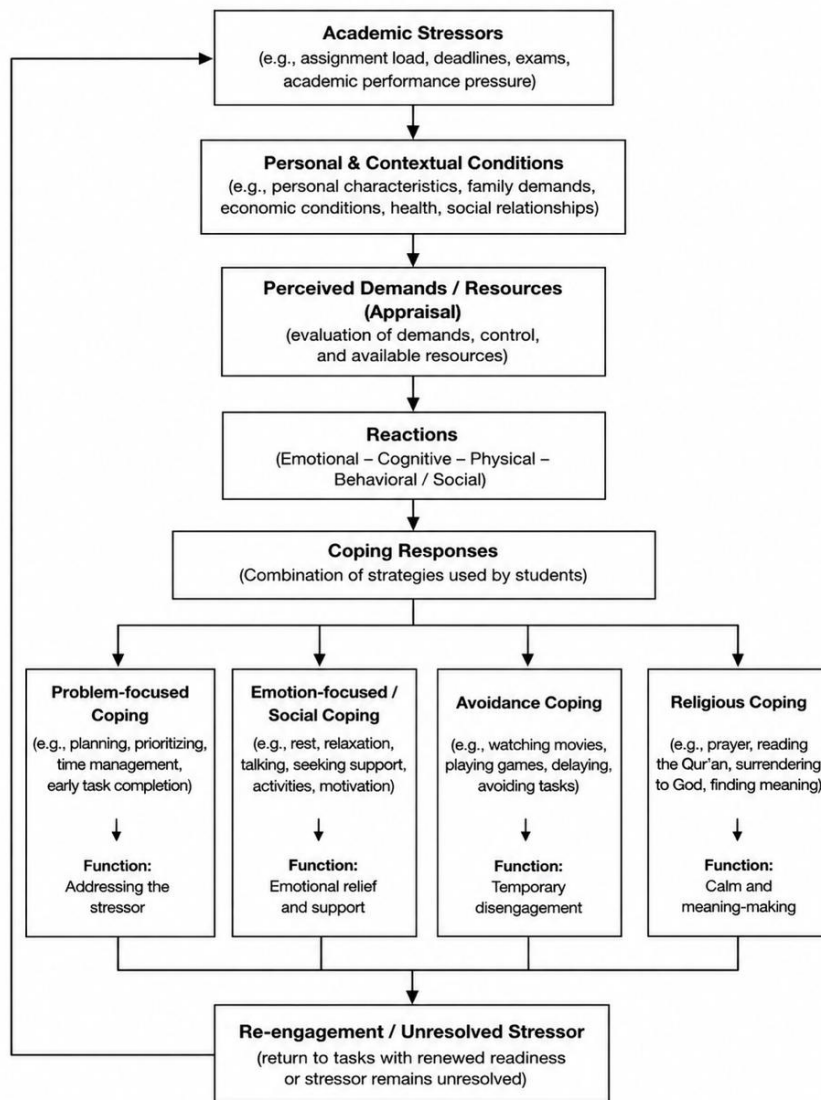
not fully control. For example, JRL used Qur'an recitation as one way to reduce tension when experiencing academic stress (JRL, interview, April 11, 2026). HS similarly described surrender to God as part of his response to pressure: "I surrendered everything to the Creator because I believe that whatever happens is the best outcome for me" (HS, interview, April 11, 2026). These narratives indicate that participants did not perceive religious practices as directly resolving assignments or deadlines. Instead, they viewed these practices as resources for emotional regulation that helped them achieve calm, acceptance, and psychological readiness when facing stressful situations.

In addition to providing calm, religious coping also supported meaning-making among some participants by allowing them to interpret academic pressure through a belief system that gave meaning to difficult experiences. In this pattern, participants understood surrender to God not only as a way to regulate emotions but also as a way to accept limited control and outcomes that they could not fully determine. HS expressed this meaning-making process when he stated, "I surrendered everything to the Creator because I believe that whatever happens is the best outcome for me" (HS, interview, April 11, 2026). His narrative suggests that he did not interpret academic pressure solely as a threat or possibility of failure. Instead, he situated the experience within a broader belief that any eventual outcome could retain meaning within God's will. Thus, among participants who demonstrated this pattern, religious coping functioned as a meaning-making mechanism that helped them accept uncertainty and interpret academic pressure within a broader religious framework.

Religious coping did not function as an independent strategy or replace participants' efforts to address academic demands. Instead, participants combined religious practices with other strategies, such as seeking social support, calming themselves, organizing their activities, and continuing to fulfill academic responsibilities. For example, HS combined surrender to God with support from close friends, whereas JRL used Qur'an recitation as one strategy for reducing tension while dealing with academic pressure (JRL, interview, April 11, 2026). The data also show that participants generally used calming strategies before returning to their academic responsibilities. However, the interview narratives did not consistently demonstrate a direct sequence from religious practice to task completion. Therefore, this study does not identify religious coping as a cause of increased active coping. Instead, the findings show that, among participants who used it, religious coping complemented other coping strategies and did not replace the need to address the sources of academic pressure.

Overall, participants' experiences demonstrate that academic stress developed dynamically rather than through a linear process. Academic stressors interacted with personal and contextual conditions and with students' appraisals of their abilities, available time, perceived control, and available resources. These interactions generated emotional, cognitive, physical, behavioral, and social reactions, which students addressed through combinations of coping strategies that served different functions. Problem-focused coping primarily helped students manage sources of pressure, whereas emotion-focused and social coping helped reduce tension and restore readiness to face academic demands. Avoidance coping provided temporary distance from academic demands, while religious coping, among some participants, promoted calm, acceptance, and meaning-making and complemented other coping strategies. These findings indicate that researchers should understand academic stress and coping as interconnected processes involving demands, context, appraisal, reactions, and the mobilization of multiple coping resources rather than as separate and independent categories.

Figure 1. Empirical Pattern of Students' Academic Stress and Coping Experiences



Source: Developed by the authors based on field interview data (2026).

Overall, the empirical pattern presented in Figure 1 shows that students' experiences of academic stress emerged through interactions among academic stressors, personal and contextual conditions, appraisals of demands and available resources, stress reactions, and coping choices. Each coping strategy served a distinct function, including controlling sources of pressure, reducing tension, obtaining support, creating temporary distance from demands, and developing religiously grounded calm and meaning. This pattern confirms that academic stress and coping did not operate as a single linear process but as a contextual and interconnected dynamic within students' experiences.

DISCUSSION

The findings show that academic stress among students primarily emerged from the accumulation of multiple demands that occurred simultaneously rather than from a single stressor. The intensity of pressure also varied across participants because academic demands interacted with personal and contextual conditions, including confidence in one's abilities, time management, family pressure, financial circumstances, employment responsibilities, and social support. To manage these pressures, students combined problem-focused, emotion-focused, social, avoidance, and religious coping strategies, each of which served a different function. Students

primarily used problem-focused coping to control sources of pressure, while emotional and social strategies helped reduce tension. Avoidance coping created temporary distance from stressful demands, whereas religious coping provided calm and meaning for some participants. These findings demonstrate that the magnitude of academic demands alone did not determine students' experiences of academic stress. Instead, students' appraisals of those demands in relation to their available personal, social, and religious resources shaped their experiences of stress.

The findings further show that deadlines, examinations, undergraduate thesis requirements, and expectations for academic achievement did not automatically produce the same level of stress for every student. Participants tended to perceive demands as more stressful when they felt that they lacked sufficient time, felt unprepared, doubted their abilities, feared failing to meet expectations, or perceived their available resources as inadequate. In contrast, students tended to perceive demands as more manageable when they could establish priorities, organize their time, or obtain relevant support. This pattern reinforces the Transactional Theory of Stress and Coping, which positions cognitive appraisal as a key mechanism in the relationship between individuals and their environment. From this perspective, stress does not arise solely from the characteristics of a demand but also from how individuals evaluate its significance and the resources available to manage it (Lazarus & Folkman, 1984). In this context, Gadzella's (1994) framework helps identify what constitutes student-life stressors and how students react to them, whereas the present findings indicate that the relationship between stressors and reactions does not operate directly but must be understood through students' appraisals of their abilities and resources. An important contribution of this study lies in showing that students' appraisals involve not only intrapersonal resources but also broader contextual factors, including family expectations, financial circumstances, employment responsibilities, and their stage of study. Therefore, researchers can better understand variation in academic stress as the result of transactions among academic demands, individual appraisal, and students' broader life contexts rather than as a simple consequence of academic workload.

The findings also suggest that researchers should understand students' coping strategies according to their functions and contexts of use rather than through a simple adaptive-maladaptive dichotomy. Students perceived problem-focused coping strategies, such as creating schedules, setting priorities, completing tasks incrementally, and seeking assistance, as helpful when they still had opportunities to modify or control the sources of pressure. In contrast, they more often used emotion-focused and social coping to reduce tension, obtain support, and restore their readiness before returning to academic demands. Avoidance coping through entertainment or temporary distraction provided temporary relief but did not directly alter the assignments or deadlines that caused the pressure. This pattern is consistent with Lazarus and Folkman (1984), who conceptualized coping as a dynamic process in which individuals select responses according to their appraisals of demands, available resources, and the extent to which they believe a situation can be managed or changed. The findings also align with Nazari et al. (2025), who found a negative correlation between academic self-efficacy and academic stress, and Zhang et al. (2025), who identified social support and self-esteem as indirect pathways in the relationship between stress and academic burnout. Yang et al. (2025) further demonstrated the importance of psychological resources by identifying resilience as a protective mechanism in the relationship between academic stress and employment anxiety. Similarly, Blindheim et al. (2025) qualitatively showed that students combined planning, task segmentation, social support, and restorative activities to manage academic pressure. Thus, the findings of the present study do not indicate that one type of coping is always superior to another. Instead, the function of coping depends on its purpose, duration, perceived level of control, and the extent to which a strategy helps students regulate emotions or actively re-engage with the source of pressure.

The findings regarding religious coping reveal a more specific pattern because only some participants used this strategy; therefore, the study cannot generalize it as a universal response to academic stress among Muslim students. Among participants who used religious coping, prayer, Qur'an recitation, *tawakkul*, and surrender to God served two primary functions: emotional regulation through calm and acceptance, and meaning-making by placing pressure and uncertainty within a broader framework of faith. This pattern is consistent with Pargament et al. (2000), who conceptualized religious coping as a multidimensional process that can provide meaning, control, spiritual comfort, closeness, and transformation when individuals face stress. The findings also extend those of Gardner et al. (2014), who reported different relationships between positive and negative religious coping, stress, and quality of life among Muslim university students, and Akbayram and Keten (2024), who found associations between religiosity and psychological well-being, resilience, and life satisfaction among Muslim medical students. This complexity becomes especially important because religiosity does not always show a straightforward protective relationship with stress, as Rammouz et al. (2023) demonstrated, while Kadiyono et al. (2025) showed that positive and negative religious coping can relate differently to mental health outcomes. Unlike studies that primarily

examined relationships among these variables, the present study illustrates how religious resources operated within students' experiences. Religious calm and meaning-making did not necessarily lead to passive acceptance; instead, some students used these resources alongside social support and problem-solving strategies while continuing to address their academic demands. The data do not provide sufficient evidence to establish a causal sequence from religious coping to re-engagement. However, the observed pattern suggests that religious coping may complement other strategies by supporting emotional regulation and meaning-making that can strengthen students' readiness to re-engage with academic problems. This interpretation enriches existing understandings of coping without proposing a new theoretical model.

The findings also demonstrate that students' experiences of academic stress were heterogeneous. Students who were still completing regular coursework more often encountered pressure from assignments, examinations, presentations, and deadlines, whereas some final-year students faced additional demands related to undergraduate thesis completion, graduation targets, and concerns about failure. These variations became more complex when academic demands intersected with family expectations, financial circumstances, employment responsibilities, social relationships, and differences in students' personal resources. Not all participants sought social support or used religious coping, and similar coping strategies could also serve different functions depending on individual situations and needs. These findings complement quantitative studies that have demonstrated the importance of academic self-efficacy and self-compassion in relation to academic stress (Nazari et al., 2025), social support and self-esteem in the relationship between stress and academic burnout (Zhang et al., 2025), and resilience in the relationship between academic stress and employment anxiety (Yang et al., 2025). Unlike these variable-based models, the qualitative data from the present study show that students experienced personal resources, contextual pressures, appraisal, and coping as interconnected processes within their narratives. This finding also aligns with Blindheim et al. (2025), who qualitatively identified variation in how students interpreted and managed academic stress through combinations of coping strategies. However, the study requires clear limits on inference. The findings do not demonstrate that final-year students experience higher levels of stress, that problem-focused coping is objectively the most effective strategy, or that religious coping causally reduces stress. Instead, this study identifies variations in experience, perceived coping functions, and patterns of interconnection within participants' narratives. Its contribution therefore lies in explaining processes and contexts rather than testing differences, effectiveness, or causal relationships.

Theoretically, this study offers three main contributions. First, the findings support Gadzella's (1994) framework by showing that researchers can map students' experiences of stress through stressors and reactions to stressors, while also demonstrating that the relationship between these elements does not operate directly. Second, the study reinforces and contextualizes Lazarus and Folkman's (1984) framework by showing that appraisal links academic demands, perceived resources, stress reactions, and coping choices, while this appraisal process also develops within students' family, financial, employment, and social-support contexts. Third, the findings extend Pargament et al.'s (2000) conceptualization of religious coping by showing that, for some participants, religious resources supported emotional regulation and meaning-making, complemented other coping strategies, and may have strengthened readiness to re-engage with academic demands.

These findings also carry practical implications. Academic programs and faculty members should coordinate workloads and deadlines, particularly during examination and assessment periods. Counseling services should respond more proactively to students who report anxiety, sleep disruption, or prolonged fatigue. Universities should also strengthen students' capacity through training in time management, prioritization, adaptive coping, and peer support, particularly for final-year students and students who simultaneously manage employment responsibilities. In Islamic higher education settings, institutions may also integrate spiritual resources proportionately into student-support services as resources for calm and meaning-making, without allowing them to replace academic problem-solving or necessary psychological support. Therefore, effective management of academic stress requires an approach that simultaneously strengthens students' capacities, improves the academic environment, and optimizes social and religious resources that are relevant to students' experiences.

CONCLUSION

The findings show that students' experiences of academic stress cannot be explained solely by the volume of academic demands. Stress emerged through interactions among academic stressors, personal and contextual conditions, students' appraisals of their abilities and available resources, and the coping strategies available to

them. The main stressors included accumulated assignments, overlapping deadlines, examinations, grade expectations, research activities, and undergraduate thesis preparation. For some participants, family pressure, financial difficulties, employment responsibilities, and self-doubt intensified these demands. These pressures generated emotional, cognitive, physical, behavioral, and social reactions. Students responded by combining problem-focused, emotion-focused, social, avoidance, and religious coping strategies that served different functions. Students generally perceived problem-focused coping as helpful for controlling sources of pressure, while emotion-focused and social coping helped reduce tension and restore readiness to face academic demands. Avoidance coping provided temporary relief without directly resolving the underlying demands. Among some participants, religious coping promoted calm, acceptance, and meaning-making. Therefore, the central lesson from this study is that academic stress constitutes a dynamic and context-dependent process shaped by how students appraise stressful situations and mobilize their available coping resources.

This study contributes by contextualizing the processes of stress and coping within the experiences of students in Islamic higher education. The findings support the use of Gadzella's framework for mapping academic stressors and reactions to stressors, while also reinforcing the role of appraisal in the Lazarus–Folkman framework as the mechanism that connects academic demands, personal and contextual conditions, stress reactions, and coping choices. The study also enriches the understanding of religious coping by showing that, for some participants, religious resources functioned not merely as ritual practices but also as mechanisms of emotional regulation and meaning-making that complemented other coping strategies. The study does not claim to develop a new theory. Instead, its added value lies in explaining the position of religious coping within the broader dynamics of students' stress and coping experiences. From a practical perspective, the findings indicate that institutions should not address academic stress solely by strengthening individual capacities. They should also manage academic workloads, strengthen social support, provide responsive counseling services, and integrate spiritual resources proportionately without allowing them to replace academic problem-solving.

This study has several limitations. It involved only 10 participants from one study program at a single university, relied on self-reported experiences without clinical psychological assessment, and did not systematically compare students by stage of study, gender, financial condition, or employment status. Religious coping also emerged only among some participants and therefore cannot represent a universal pattern among Muslim students. In addition, the study captured participants' experiences within a single period and could not explain changes in appraisal and coping strategies over time. Future research should involve students from more diverse study programs and universities, use comparative, longitudinal, or mixed-methods designs, and specifically examine relationships among religious coping, meaning-making, reappraisal, and active coping. Researchers should also develop and evaluate interventions that integrate psychological, social, and spiritual approaches to assess the practical relevance of these findings. Further studies should determine whether the relationships among appraisal, social and religious resources, and coping choices identified in this study remain consistent across more diverse student populations and over longer observation periods.

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