

PSYCHOLOGICAL STRESS AMONG GEN Z
MALAYSIAN STUDENTS PREPARING FOR
INTERNATIONAL EDUCATION ABROAD

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BY

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- (2) No portion of this FYP has been submitted in support of any application for any other degree or qualification of this or any other university, or other institutes of learning.
- (3) Sole contribution has been made by me in completing the FYP.
- (4) The word count of this research report is 12,855 words

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DEDICATION

This work is dedicated to my parents, who always pushed me to strive for more and encouraged me to surpass their own achievements. Reaching this milestone is a tribute to the values you instilled in me and my desire to make you proud.

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LIST OF ABBREVIATIONS

AS	Academic Stress
ACS	Acculturative Stress
FC	Financial Concern
FI	Food Insecurity
Gen Z	Generation Z
KPT	Kementerian Pengajian Tinggi
K6/K10	Kessler 6 and Kessler 10 Psychological Distress Scales
MLR	Multiple Linear Regression
MOHE	Ministry of Higher Education
PS	Psychological Stress
RO	Research Objective
RQ	Research Question
SAQ	Self-Administered Questionnaire
SPD	Serious Psychological Distress
VIF	Variance Inflation Factor
SPSS	Statistical Package for the Social Sciences

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PREFACE

This research explores the psychological stressors which are financial, academic, and personal stress that influence the readiness of Malaysian Generation Z students to study abroad. While international education is often seen as a path to global exposure and independence, recent data from the Ministry of Higher Education shows a decline in enrollment from 56,468 in 2023 to 54,903 in 2024, suggesting that psychological hurdles are becoming a significant barrier.

The inspiration for this study stems from my own academic journey at UTAR, specifically a International Business Environment Studies course that led to a life-changing trip to Jakarta. This experience highlighted the complexities of navigating new environments and cultural standards. However, the process of documenting these challenges was personally demanding; midway through, I faced a period of burnout that nearly stalled my progress. Overcoming this struggle, with the support of my supervisor, provided a firsthand understanding of the "Transactional Theory of Stress" that forms the foundation of this work.

By examining variables such as financial concern, academic stress, acculturative stress, and food insecurity, this study identifies critical predictors of psychological distress. It is my hope that these findings help students, universities, and policymakers create a more resilient support system, ensuring that Malaysian students are mentally prepared to succeed on the global stage.

ABSTRACT

The increasing global mobility of students has highlighted the importance of international education, yet recent trends in Malaysia show a slight decline in outbound students from 56,468 in 2023 to 54,903 in 2024. This study aims to examine the factors influencing Generation Z's psychological stress during the pre-departure stage of international education. Despite the strong desire for global exposure, a gap remains in understanding how psychological hurdles affect student readiness. Grounded in Lazarus and Folkman's Transactional Theory of Stress and Coping, this research investigates the relationship between four key determinants which are financial concern, academic stress, acculturative stress, and food insecurity, and their impact on psychological stress. A quantitative research approach was adopted, utilising a structured online questionnaire distributed to Malaysian Generation Z respondents. A total of 155 valid responses were analysed using Multiple Linear Regression through SPSS. The findings reveal that food insecurity, academic stress, and financial concern significantly increase psychological stress, with food insecurity emerging as the most influential predictor. Conversely, acculturative stress was found to have a non-significant relationship with psychological stress in this specific pre-departure context. The results highlight that while Gen Z is globally minded, structural and emotional barriers such as affordability and resource access continue to hinder their mental preparedness. This research contributes to academic literature by focusing on the often-overlooked pre-departure phase and offers practical insights for universities and policymakers to develop better mental health support and pre-departure programs.

Keywords: Psychological Stress, Generation Z, International Education, Study Abroad Readiness, Transactional Theory of Stress.

CHAPTER 1: RESEARCH OVERVIEW

1.0 Introduction

This chapter outlines the research background, identifies the problem statement, presents the research questions, details of the research objectives, and highlights the significance of the study.

1.1 Research Background

The past decades have witnessed a significant rise in the global mobility of students, indicating that international education will be critical to the development of future talent and cross-cultural understanding (Jon & Fry, 2021). This increase is closely related to the demographic shift, as most international learning experiences occurring during the period 2015-2025 largely consisted of Generation Z (Gen Z), defined as those born from 1995 to 2010 (Seemiller & Grace, 2019). Since Gen Z values independence and real-world experiences, more students are opting to study abroad.

There are great advantages to studying in another country for modern learners in a globalized world. Studies confirm its positive implications on career development, intercultural skills, and personal development (Cordua & Netz, 2021). Hudson and Morgan (2019) found that studying abroad offers more than just a change of scenery by prompting students to adapt to different cultural norms. This immersion builds significant emotional strength and helps students develop a more global perspective. These benefits support the recognition of international education as a valuable and enriching experience for many young individuals.

In Malaysia, the desire to seek education overseas remains robust. As reported by Kementerian Pendidikan Tinggi (2024) as shown in Figure 1.1, 56,468 Malaysian students pursued studies abroad in 2023. Nonetheless, this figure dropped to 54,903 in 2024 (Kementerian Pendidikan Tinggi, 2025), indicating a possible change in students' readiness or capability to seize opportunities overseas. While economic and policy-related factors could play a role in this decrease, the psychological challenges encountered by students themselves may also significantly contribute.

Figure 1.1: Number of Malaysian Students Studying Abroad from 2023 to 2024

Bil. No.	Negara Country	Pembayaran Sponsorship					
		Tajaan Sponsored		Pensondiran Self-sponsored		Jumlah Total	
		2022	2023	2022	2023	2022	2023
1	Algeria	10	45	1	2	11	47
2	Australia	540	584	18,983	17,764	19,523	18,348
3	Austria	0	0	0	6	0	6
4	Bangladesh	0	0	131	131	131	131
5	Belgium	1	0	0	0	1	0
6	Bosnia Herzegovina	0	1	0	1	0	2
7	Brunei	0	7	0	75	0	82
8	Canada	93	89	1,050	0	1,143	89
9	China	99	1,141	3,858	3,216	3,755	4,357
10	Czech Republic	0	0	0	0	0	0
11	Denmark	0	0	3	0	3	0
12	Egypt	1,168	4,173	4,797	1,272	5,965	5,445
13	Finland	0	5	0	19	0	24
14	Germany	505	328	46	0	551	328
15	Hong Kong	2	2	11	0	13	2
16	Hungary	80	0	3	0	83	0
17	India	300	182	99	99	399	281
18	Indonesia	353	46	791	1,064	1,114	1,110
19	Iran	4	4	4	4	8	8
20	Ireland	108	771	813	85	921	856
21	Japan	889	955	84	84	773	1,039
22	Jordan	1,086	1,231	820	772	1,906	2,003
23	Korea, Republic of (South Korea)	528	550	144	145	672	695
24	Kuwait	13	13	0	0	13	13
25	Macau	0	0	19	0	19	0
26	Malta	1	0	0	0	1	0
27	Morocco	108	75	0	49	108	115
28	Myanmar	0	7	0	0	0	7
29	Netherlands	15	0	138	0	153	0
30	New Zealand	283	196	562	379	825	575
31	Pakistan	0	0	8	6	8	6
32	Perancis	422	0	3	0	425	0
33	Philippines	0	0	12	7	12	7
34	Poland	1	0	0	0	1	0
35	Portugal	1	0	4	0	5	0
36	Qatar	0	0	0	6	0	6
37	Republic Czech	0	0	0	10	0	10
38	Romania	0	0	0	0	0	0
39	Russian Federation	118	110	518	512	634	622
40	Saudi Arabia	302	148	0	0	302	148
41	Singapore	13	14	0	0	13	14
42	Spain	32	26	31	26	63	52
43	Sudan	0	0	0	0	0	0
44	Sweden	5	0	0	0	5	0
45	Switzerland	3	1	0	10	3	11
46	Syria	14	23	10	14	24	37
47	Taiwan	1	1	33	0	34	1
48	Thailand	0	20	25	90	25	110
49	Tunisia	0	36	13	0	13	36
50	Turki	60	61	108	118	168	179
51	UAE	20	16	2	1	22	17
52	Ukraine	0	0	0	1	0	1
53	United Kingdom	2,160	3,097	9,979	9,908	12,139	13,005
54	United States of America (Termasuk Georgia / including Georgia)	748	705	3,753	4,275	4,501	4,980
55	Vietnam	0	40	0	0	0	40
56	Yemen	0	3	0	64	0	67
Jumlah Total		9,844	14,657	46,624	40,206	56,468	54,903

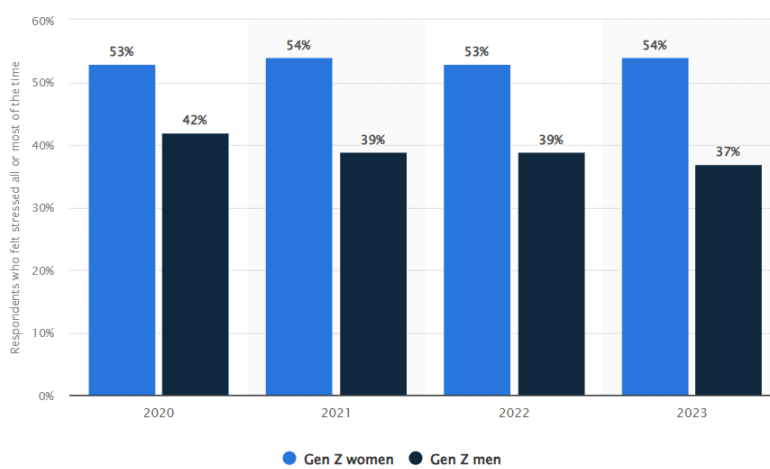
Source: Kementerian Pendidikan Tinggi (2024)

Preparing to study abroad often involves various stressors linked to academic expectations, financial burdens, bureaucratic hurdles, and worries regarding cultural adaptation. Folkman and Lazarus (1988) define psychological stress as the emotional pressure or tension that arises from challenging situations or perceived dangers. In a similar context,

Ningthoujam, Singh, Gautam and Zafar (2021) identify academic, financial, social, and personal factors as common sources of stress for students contemplating studying abroad.

Stress is particularly prevalent among Gen Z. Global data indicates that stress levels among Gen Z women have remained around 53% to 54%, while stress among Gen Z men declined slightly from 42% in 2020 to 37% in 2023, reflecting those who felt stressed all or most of the time (Statista Research Department, 2024). These trends suggest that psychological stress may affect Gen Z students' choices and readiness to pursue education outside their home countries.

Figure 1.2: Percentage of Gen Z respondents worldwide who felt stressed all or most of the time from 2020 to 2023, by gender



Source from: Statista Research Department. (2024).

Despite the increasing interest in pursuing international education, many Gen Z students in Malaysia are still unaware of the psychological challenges that come with preparing to study abroad.

A limited understanding of stressors like academic pressure, financial limitations, cultural adjustment, and administrative processes has led to heightened stress levels, mirroring global trends among Gen Z (Xu & Chai, 2025). Being away from one's original social network while

studying abroad is viewed as a potential risk, prompting existing research to concentrate on enhancing the mental well-being of students. It has been recommended that counseling services and social support provided by universities can aid international students in their adaptability, boost their self-confidence, improve their interpersonal skills, and enhance their academic success (Elemo & Türküm, 2019). However, it remains uncertain how effective these measures are in meeting psychological needs. Furthermore, existing research lacks a concentrated focus on how psychological stress affects the readiness, decision-making, and preparation of Malaysian Gen Z students for studying abroad. This gap continues to exist despite national initiatives aimed at promoting global mobility and ensuring student well-being, highlighting the need for further research.

1.2 Target Market

The target market includes Malaysian Gen Z students (born between 1995 and 2010) who are aged 15 to 30 and are getting ready to pursue education abroad (Seemiller & Grace, 2019). This demographic is part of Malaysia's workforce, accounting for 70.1% of the entire population (Department of Statistics Malaysia, 2024), and represents a segment that is digitally engaged, globally minded, and economically important. Their choices regarding education are shaped by their academic achievements, financial resources, and desires for international experiences. Gaining insights into their psychological stress prior to departure can assist universities, policymakers, and support services in developing strategies that enhance readiness and ensure successful transitions overseas.

1.3 Research Problem

A majority of Gen Z students from Malaysia have been studying abroad, but many also experience high levels of psychological stress in preparing for study abroad. Financial constraints, administrative tasks, and issues related to cultural adaptation have an impactful influence on the psychological well-being, readiness, and decision-making capacity of students (Folkman & Lazarus, 1988; Ningthoujam et al., 2021). The worldwide trends point to prolonged high levels of stress among Gen Z members, with a small gender-divergent relationship (Statista Research Department, 2024).

Mbonigaba and Vanitha (2020) noted that the entering of Generation Z (Gen Z) in the workforce is a significant generational shift, opening the door to new dynamics, as well as aspirations, within workplaces. In addition, Gen Z students form an important part of the international student mobility environment, their influences on decisions and experiences having major influence on the evolving themes and trends of cross-border higher education (Gutema, Pant & Nikou, 2023). But academic difficulties in unfamiliar educational settings can be a great source of psychological stress. Many studies show that international students tend to have higher academic expectations, which consist of the need to gain good grades, meet stringent performance standards along with parental and financial responsibilities for their academic achievements (Mulyadi et al., 2024). Furthermore, according to Ripani (2025), these stressors are the result of a conflicting sense of internal coping to the external academic demands of the students and result in high psychological pressure.

In addition to pressure, international students also have to suffer from various logistical and financial burdens causing a lot of psychological stress even prior to their departure. The escalating cost of studies,

variations in exchange rates, and worry about obtaining scholarships contribute to financial stress; particularly for international students coming from developing countries (Xu & Rashid, 2023). More recent studies suggest that food insecurity is proving to be one of the primary psychological stressors that students now may experience while preparing for overseas studies. Several students share concern for their ability to afford healthy or culturally appropriate food because of high cost of living, potential financial difficulties, and acclimatization to unfamiliar culinary environments (Sultana et al., 2025). Such worries compound the emotional stress for Gen Z students, who are already dealing with economic hardships and the transition to independent living.

Culture and psychological readiness is another key aspect of pre-departure stress. Acculturative stress is caused by anxieties about social difficulties, communication problems, safety concerns, and difficulties adjusting to new cultural norms (Amlashi, Majzoobi & Forstmeier 2024) and it contributes to concerns among prospective international students long before arrival. Anxiety, self-doubt, and a feeling of not being ready can all rise among Malaysian Gen Z students who often rely on online resources but rarely have personal intercultural exposure. When these cultural uncertainties are intertwined with worries over money and food costs, they can significantly erode students' mental readiness and self-confidence in the pre-departure period.

Although there is growing awareness of these stressors, research still reveals significant gaps. The majority of empirical studies concentrate on the experiences of students after they arrive, leaving the pre-departure phase relatively unexplored, despite being the time when stress begins to accumulate and can affect decision-making, expectations, and help-seeking behaviors (Ersoy & Akçaoğlu, 2025).

Additionally, studies seldom focus specifically on the experiences of Malaysian Gen Z, even though they constitute an increasing portion of outbound students and have distinct generational traits. The lack of context-specific data restricts universities, policymakers, and support organizations from developing tailored interventions. Therefore, to enhance the students' readiness, reduce structural barriers, and enable smooth transitions into international educational paths, it is necessary to look into the psychological stressors faced by Malaysian Gen Z students during the pre-departure phase.

1.4 Research Questions

Research questions are established to explore the key factors influencing psychological stress experienced by Gen Z Malaysian students in their preparation for international education abroad.

The following four are the research questions:

- 1.4.1 Is there a relationship between financial concern and psychological stress among Gen Z Malaysian students preparing for international education abroad?
- 1.4.2 Is there a relationship between academic stress and psychological stress among Gen Z Malaysian students preparing for international education abroad?
- 1.4.3 Is there a relationship between acculturative stress and psychological stress among Gen Z Malaysian students preparing for international education abroad?
- 1.4.4 Is there a relationship between food insecurity and psychological stress among Gen Z Malaysian students preparing for international education abroad?

1.5 Research Objectives

This study explores how the chosen independent variables correlate with dependent measures of psychological stress, specifically within the context of Malaysian Gen Z students transitioning to international education.

The following four are the research objectives to be achieved:

- 1.5.1 To examine the relationship between financial concern and psychological stress among Gen Z Malaysian students preparing for international education abroad.
- 1.5.2 To examine the relationship between academic stress and psychological stress among Gen Z Malaysian students preparing for international education abroad.
- 1.5.3 To examine the relationship between acculturative stress and psychological stress among Gen Z Malaysian students preparing for international education abroad.
- 1.5.4 To examine the relationship between food insecurity and psychological stress among Gen Z Malaysian students preparing for international education abroad

1.6 Research Significance

This research provides valuable insights for Malaysian Gen Z students who are preparing to study abroad by enhancing their awareness of the psychological stress typically encountered during the preparation stage. By pinpointing stressors related to financial concern, academic stress, acculturative stress and food insecurity, students can better foresee possible challenges and adopt suitable coping mechanisms. Achieving an understanding of these stressors empowers students to make well-informed decisions about their readiness, preparation schedule, and support requirements, which ultimately facilitates a healthier, more self-

assured, and psychologically stable transition to international studies.

The results are also beneficial for universities, educational agencies, and international mobility offices that aim to improve their support systems for students wishing to study overseas. Recognizing the unique stressors experienced by Gen Z students enables institutions to develop or enhance pre-departure programs, such as mental health counselling, financial literacy workshops, cultural competency training, and personalised advisory services. These research-backed approaches can help formulate more student-centered frameworks that boost well-being, enhance readiness, and foster engagement while also informing recruitment strategies and the broader quality of institutional internationalization initiatives.

Additionally, the study carries important implications for policymakers and national stakeholders who are tasked with shaping Malaysia's higher education and internationalisation policies. As the nation seeks to broaden its global presence through increased outbound student mobility, acknowledging the psychological hurdles faced by Gen Z applicants is crucial in developing supportive national measures. The insights gained can assist governmental entities, such as the Ministry of Higher Education (MOHE), in refining scholarship programs, streamlining administrative processes, and incorporating mental health services into mobility policies. By tackling psychological stress on a systemic level, policymakers can mitigate obstacles to international education, enhance student results, and bolster Malaysia's long-term ability to cultivate global talent.

CHAPTER 2: LITERATURE REVIEW

2.0 Introduction

This chapter provides a comprehensive review of the literature concerning the study's variables and analyses the theoretical foundations of the research framework. Furthermore, it details the hypotheses formulated from the research objectives and introduces a conceptual framework to map the anticipated relationships between variables.

2.1 Underpinning Theory

2.1.1 Lazarus and Folkman's Transactional Theory of Stress and Coping

The transactional theory of stress and coping by Lazarus and Folkman 1984 states that people are continuously evaluating environmental cues. Emotions are produced by this appraisal process, and when stimuli are perceived as dangerous, difficult, or dangerous (i.e., stressors), the ensuing distress triggers coping mechanisms to control emotions or try to deal with the stressor directly. Coping mechanisms create an outcome (i.e., a change to the person environment connection), which is reappraised as favourable, unfavourable, or unresolved. Positive emotions are elicited when stresses are resolved favourably, but unresolved or unfavourable resolutions cause distress and prompt the person to think about more coping mechanisms in an effort to address the stressor (Folkman, 1997; Folkman and Lazarus, 1985; Folkman and Lazarus, 1988; Lazarus, 1990; Lazarus, DeLongis, Folkman, and Gruen, 1985; Lazarus and Folkman, 1984).

The process by which a person determines whether a situation is stressful, irrelevant, or benign-positive for their well-being is known as primary appraisal (Folkman, 1984; Lazarus & Folkman, 1984). Only stressful interactions produce negative feelings and the need for coping, since they are judged as harm/loss, threat, or challenge (Oliver & Brough, 2002). Threat and harm are indicators of possible harm, whereas challenge evaluations offer chances for development when coping mechanisms are sufficient and frequently elicit pleasant feelings (Hobfoll, 1989; Lazarus, 1991). When a situation is judged as stressful, secondary appraisal occurs, involving an examination of coping resources, situational considerations, and past coping experiences to decide how to manage the stressor (Dewe & Cooper, 2007; Folkman, 1984). Crucially, primary and secondary appraisals function together and in concert to create a dynamic cognitive process that shapes a person's stress responses. To put it simply, stress arises when an individual perceives a situation as demanding or frightening and believes that their coping mechanisms might not be sufficient. This leads to emotional responses and coping strategies.

In order to investigate the connection between different stressors and students' stress and coping results, Lazarus and Folkman's Transactional Theory of Stress and Coping 1984. This study attempts to comprehend how students evaluate these difficulties and use coping mechanisms to deal with them by concentrating on four major stressors: financial worries, academic stress, acculturative stress, and food insecurity. The framework emphasises that it is not the stressors themselves, but how they are perceived and managed that affects emotional and behavioural results. In addition to highlighting the direct effects of stresses on students' wellbeing, this method offers insights into interventions that can improve resilience, adaptive coping, and general mental health.

2.2 Dependent Variable

2.2.1 Psychological Stress

Psychological stress occurs when people believe that the demands of their surroundings surpass or challenge their capacity to cope (Cohen, Janicki-Deverts & Miller, 2007). In a related manner, psychological distress is generally characterized as a condition of emotional anguish featuring symptoms of depression (such as loss of interest, sadness, and hopelessness) and anxiety (including restlessness and tension) (Mirowsky & Ross, 2002). These emotional symptoms can also be accompanied by physical manifestations like insomnia, headaches, and low energy, which may vary across different cultural contexts (Kleinman, 1991; Kirmayer, 1989). Psychological distress is acknowledged as a key indicator of mental health, leading to substantial emotional discomfort and functional impairment (Ridner, 2004). While this study defines the dependent variable as psychological stress, psychological distress is regarded as a conceptually related construct, as both represent an individual's emotional strain and challenges in handling environmental demands.

The necessity of tackling psychological stress is emphasized by studies conducted with undergraduate medical students, showing prevalence rates between 10% and 96% depending on the nationality and context. In line with this issue, Fawzy and Hamed (2017) reported significant to extremely high levels of psychological distress in this group, underscoring the severity and commonality of emotional stress experienced by students. The Kessler Psychological Distress Scale (Kessler et al., 2002) is an established instrument for measuring psychological distress globally, as indicated by previous research. The K10 also known as Kessler 10, includes 10 items, and the more concise Kessler 6, comprising 6 items, were created to assess the intensity of distress in the general population (Kessler et al., 2002, 2003). Thanks to

its short format and dependability, the K6 is often utilised to screen for psychological distress and significant mental illness within community and primary care environments (Kessler et al., 2002, 2003, 2005, 2010; Mitchell & Beals, 2011). It has been implemented among adolescents, adults, older adults, and varied racial or ethnic groups, in addition to being used in numerous contexts, with research consistently demonstrating its effectiveness in identifying individuals who are experiencing severe psychological distress (Furukawa et al., 2003; Kessler et al., 2010).

2.3 Independent Variables

2.3.1 Financial Concern

Fear is an uncomfortable sensation that occurs when a cherished resource is at risk or has been lost. Financial concern or anxiety arises when individuals struggle to meet their financial obligations or view their financial circumstances unfavourably (Friedman, 1991). These concerns often involve feelings of fear and worry, which can lead to both detrimental effects such as physical and mental health problems, and positive coping strategies like looking for new job opportunities or enhancing financial management abilities (Tedeschi & Calhoun, 2004). Moreover, financial worries have been associated with increased rates of psychological referrals, depression, and suicidal tendencies (Turkington, 1985). In this study, financial concern is operationally defined as the emotional strain individuals experience when they perceive their financial resources as insufficient to meet their needs, reflected through feelings of fear, worry, and anxiety about their financial situation. Additionally, financial stress, financial concern and financial worries will be used interchangeably.

The amount of debt incurred during higher education has significantly increased among Gen Z in the UK and various other nations in recent decades, coinciding with higher rates of mental health issues (Alejandro et al., 2024). In addition to this, Grable, Heo & Rabbani (2015) stated that many students experience ongoing financial anxiety that impacts their mental and physical well-being, ultimately resulting in the need for counselling and medical care. In past studies, it was clear that financial anxiety is common among college students, with some studies indicating that as many as 71% face stress related to their personal finances (Heckman, Lim, & Montalto, 2014). Furthermore, the American College Health Association (2013) noted that financial concerns rank among the top reasons for stress in college undergraduates, with almost 35% reporting financial anxiety in the previous year. Financial concern describes the tension and unease students experience when they believe their financial means are inadequate. This strain can amplify psychological stress, impacting mental health, everyday choices, and coping mechanisms, emphasizing the way financial obstacles add to emotional pressure and challenges in handling life's demands.

2.3.2 Academic Stress

According to Wilks (2008), academic stress arises from a mix of educational demands that surpass the coping resources an individual possesses. He further discussed that the quest for higher education represents a period of change characterised by a series of expectations relevant to the environment. Plus, if a student struggles to manage academic stress properly, it can lead to significant psycho-social and emotional health issues (Arthur, 1998; MacGeorge, Samter & Gillikan, 2005; Tennant, 2002). Besides, academic expectations refer to the academic pressures that students feel, which include the necessity to obtain excellent grades, handle challenging workloads, and fulfill the requirements set by parents, educators, or scholarship organisations (Aloka, Opondo & Ooko, 2023). In this research, academic stress refers

to the emotional and psychological pressure that students feel when the demands of their studies like workload, expectations for performance, and grading pressures which surpass their feeling of capability to handle them, resulting in anxiety, concern, and tension associated with managing their academic responsibilities.

Many researchers contend that international students often face increased academic demands, which encompass the stress of attaining excellent grades, adhering to strict performance criteria, and fulfilling familial or financial responsibilities linked to their academic accomplishments (Huang et al., 2024; Mulyadi et al., 2024). Academic stress is a major source of stress for students, involving issues such as the anxiety of lagging behind in their studies, difficulties with time management, worries about academic abilities, and fears related to grading (Lal, 2014). These stressors often persist throughout a student's academic journey, highlighting the importance of exploring academic stress and its effects on students' mental health. Thus, academic stress illustrates the tension students experience when academic expectations surpass their ability to handle them, and this pressure can amplify general psychological stress, affecting their emotional health, daily functioning, and capacity to balance life and study obligations.

2.3.3 Acculturative Stress

One of the major problems encountered by international students presenting with depression who visit university counselling centres is an increased prevalence of this condition (Nilsson, Berkel, Flores & Lucas, 2004; Yi, Lin & Yuko, 2003). Acculturative stress, for these individuals, often plays a key role as a predictor of depressive symptoms. Generally, acculturative stress is defined as the stress reaction formed through experiences related to adapting to a new environment (Berry, 2005), the psychological consequences of cross-cultural adjustment (Smart &

Smart, 1995), or psychosocial stress arising from foreign social rituals and values (Church, 1982; Lin & Yi, 1997). To clarify this point, Campos, Peixoto, Bártolo-Ribeiro, and Almeida (2022) noted that acculturative stress refers to the challenges associated with cultural adaptation, where the experience is one of learning that necessitates taking steps throughout a cultural shift, acquiring knowledge from others, acquiring necessary skills, and acquiring behaviors for survival in a new academic frame, different communication patterns, and different culture norms. Beyond mere surface-level adaptations, they cover more fundamental cognitive and emotional adjustments that aid students in navigating their daily life much more effectively (Yılmaz & Temizkan, 2022). Acculturative stress in this study is a term that describes the emotional strain on international students as they adjust to a new cultural context with new academic structures, different methods of communication and different social norms. Such a kind of stress is expressed in the form of anxious tension and emotional strain students feel when they feel that these cultural pressures exceed their ability to cope.

According to Gong, Gao, Li, and Lai (2021), people that successfully adapt to a new culture tend to suffer less psychological distress, have higher self-efficacy and more self-control in academic and social situations. Similarly, earlier research has shown that successful adjustment is associated with positive psychological health outcomes for international students (Xu & Chai, 2025). It highlights the importance of understanding acculturative stress, that stresses related to acculturation can significantly undermine learners' ability to overcome psychological and emotional challenges at university. Culture shock is a psychological phenomenon that is experienced in an alien environment, whereby individuals experience their own culture and interact with them. For this, Adler (1975) defines culture shock as the emotional state experienced when faced with cultural experiences (in foreign contexts) that a person does not understand and find relevant in domestic culture, often

manifesting as irritation, helplessness, the fear of being neglected, deceived, or harmed. The distance from home and routine environment leads to emotional distress and homesickness among international students is a frequent one. International students experience, especially those who have traveled to other countries or come overseas, and they encounter problems adjusting to climate, language differences, and differences in diet and social behavior and the effect of these on their living conditions become evident in the fact that there is greater discomfort at a time with the host country (Jamal & Wok, 2020). Collectively, acculturative stress encompasses the totality of challenges related to cultural and academic adaptation, which can heighten students' overall psychological distress as they strive to find stability in a different environment.

2.3.4 Food Insecurity

Food insecurity occurs when there is restricted or unreliable access to safe and nutritionally sufficient foods or when there is a limited or uncertain capacity to obtain acceptable foods through socially acceptable means (Pia Chaparro et al., 2009). In addition to this, students might face an increased risk of food insecurity because of the escalating costs of tuition and living expenses, along with deficiencies in the social safety net (Goldrick-Rab, 2016). In other words, Willis (2019), discovered that there could be specific risks for food insecurity that are unique to this demographic and influenced by the evolving landscape of higher education. In conjunction with this, food insecurity can affect one's physical, emotional, and behavioural well-being. Feelings such as being overwhelmed, exhausted, lonely, and stressed were among those reported by students facing challenges related to food insecurity (Hege et al., 2020). In this study, food insecurity is defined as the degree to which students face restricted or unpredictable access to sufficient, safe, and nutritious food resulting from financial or resource limitations. It is evaluated by examining students' challenges in reliably acquiring enough

food, worries about depleting their food supply, and their capacity to afford nutritious meals.

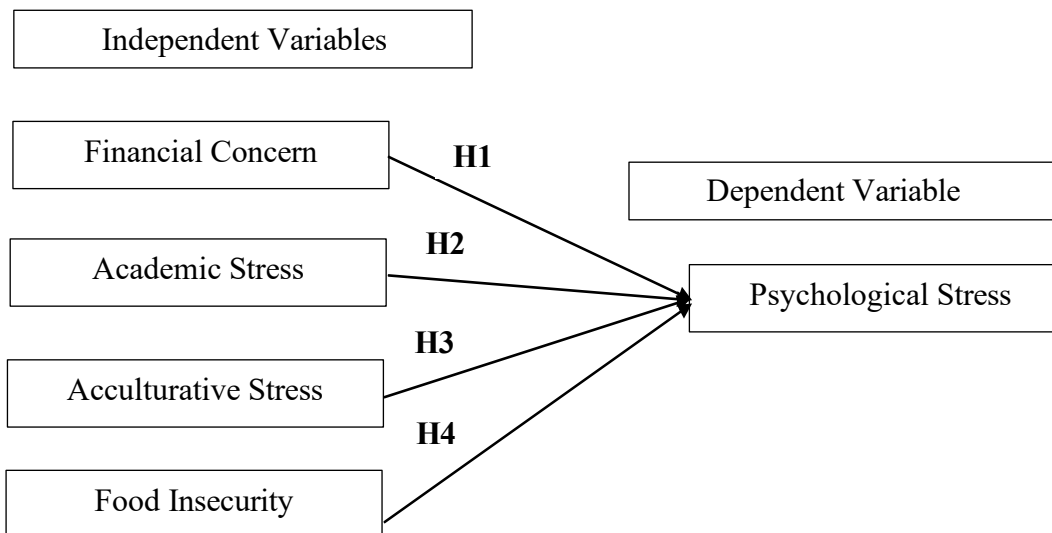
It is crucial to note that in comparison to students who have stable access to food, those who experience food insecurity are less likely to eat four or more servings of vegetables each day, consume balanced meals, have breakfast daily throughout the week, enjoy home-cooked meals, and are more likely to report feelings of hunger, stretch their food, purchase less nutritious, affordable options, face disordered eating habits, deal with obesity, experience weight loss, suffer from depression, encounter psychological stress, and report their health as fair or poor (Richards et al., 2022). Numerous studies have shown that many students experiencing low food security were more afraid of eviction than they were of hunger, and the pressure of an upcoming rent due date increased anxiety at the end of the month (Fernandez, Webster & Cornett, 2019; Pabani et al., 2020). Although there is a lack of extensive national research on how hunger affects college students, food insecurity is known to have detrimental effects on the behavioral, mental, and emotional well-being of the general population (Heflin, Siefert & Williams, 2005). Consequently, a poor health condition can further exacerbate food insecurity. The research conducted by Tarasuk revealed that adults facing food insecurity also reported ongoing health issues (Tarasuk et al., 2013). Overall, these perspectives show that food insecurity extends beyond limited access to nutritious food where it acts as a continuous stressor that disrupts students' emotional well-being and increases their susceptibility to psychological stress as they attempt to manage their health and academic demands.

2.4 Conceptual Framework

The conceptual framework developed below highlights links among the four core variables of this research for both theoretical background and visual portrayal that is useful for understanding factors that may add to

psychological stress with Gen Z Malaysian learners preparing for international study. Figure 2.1 presents the theoretical model of this study which explores financial pressures, academic pressures, acculturative stress and food insecurity as independent variables. Psychological stress is identified as the dependent variable. In other words, this framework highlights how aspects of stressors such as financial concerns, university expectations, cultural adjustment challenges, and lack of access to adequate food collude to influence the overall psychological state of students preparing to study abroad.

Figure 2.1: Conceptual framework



Source: Developed for research

2.5 Hypotheses Development

2.5.1 The relationship between Financial Concern and Psychological Stress

Research indicates that financial stressors significantly influence psychological distress. For instance, Tsuchiya, Leung, Jones & Caldwell

(2020) found that concerns about finances were linked to increased likelihoods of serious psychological distress (SPD) among adults in the USA. The study highlighted that the accumulation of financial stressors worsens psychological distress, stressing the need to tackle various areas of financial worry to reduce mental health risks.

Collectively, Ryu and Fan (2022) discovered an increasing body of evidence indicates that US adults' financial pressures and concerns significantly impact mental health, as poverty and financial obligations such as debt and loans are strongly linked to heightened psychological distress and deteriorating mental well-being.

Nevertheless, according to Sturgeon, Arewasikporn, Okun, Davis, Ong, and Zautra (2016), the connection between financial stress and psychological distress did not show consistent significance. Although financial stress was linked to increased psychological distress in certain instances, it did not meaningfully account for the relationship between financial stress and inflammation cytokines like interleukin-6 and C-reactive protein. This implies that while financial stress may contribute to more negative interpersonal experiences and diminished well-being, its direct effect on psychological distress could be less pronounced or contingent on specific circumstances. Thus, the hypothesis follows as below:

H1: There is a significant relationship between financial concerns and psychological stress among Gen Z Malaysian students preparing for international education abroad.

2.5.2 The relationship between Academic Stress and Psychological Stress

The results indicated that academic stress consistently predicted

psychological distress throughout the study. Recursively, psychological distress also influenced later academic stress, suggesting a significant and mutually reinforcing relationship. A recent study also found that academic stress contributes to the increasing trend of psychological distress during adolescence (Kristensen, Larsen, Urke & Danielsen, 2023).

Furthermore, this research by Zhong and Ren (2009), demonstrates that there is a significant positive connection between academic stress and psychological distress in undergraduate students. While personal psychological resources like psychological capital can affect the severity of this connection, the main conclusion indicates that increased academic stress consistently leads to higher levels of psychological distress.

While the research indicated that academic expectations adversely impacted student well-being, these results could imply that increased academic demands do not always lead to heightened academic or psychological stress. Within this framework, the link between academic stress and psychological stress seems to be negligible, as higher expectations do not reliably intensify students' psychological distress (Xu & Chai, 2025). Hence, the hypothesis is developed as below:

H2: There is a significant relationship between academic stress and psychological stress among Gen Z Malaysian students preparing for international education abroad.

2.5.3 The relationship between Acculturative Stress and Psychological Stress

Crockett, Iturbide, Torres Stone, McGinley, Raffaelli & Carlo (2007) identified the results highlight a clear and significant connection between

acculturative stress and psychological stress. Elevated levels of acculturative stress were consistently linked to increased symptoms of anxiety and depression, illustrating its direct effect on students' emotional health. This impact was particularly evident among students lacking parental or peer support, for whom acculturative stress was a strong predictor of heightened psychological distress. While strong social support alleviated the relationship, acculturative stress remained a significant predictor of psychological stress overall.

Higher acculturative stress was associated with greater psychological distress. This implies that difficulty in adapting to a new culture might directly damage mental health. The results indicate the considerable predictive significance of acculturative stress on psychological well-being (Wei, Liao, Heppner, Chao & Ku, 2012).

However, previous research has explored the connection between cultural adaptation and stress. For instance, Capielo, Delgado-Romero & Stewart (2015) discovered an inverse relationship between psychological acculturation and acculturative stress, suggesting that improved adaptation to a new culture correlates with reduced stress (e.g., depression, distress) among immigrant populations. Conversely, the current study investigates acculturative stress as the independent variable and psychological stress as the dependent variable, proposing that greater acculturative stress is linked to elevated psychological stress, emphasizing how difficulties in the acculturation process can impact mental health. Thus, the hypothesis follows as below:

H3: There is a significant relationship between acculturative stress and psychological stress among Gen Z Malaysian students preparing for international education abroad.

2.5.4 The relationship between Food Insecurity and Psychological Stress

Food insecurity and psychological stress are substantially associated, according to a recent study by Ciciurkaite and Brown (2021). The study demonstrated how material hardship directly affects mental health outcomes by showing that people who had difficulty meeting their basic dietary needs reported higher levels of depressive symptoms.

Moreover Myers (2020) highlighted the studies examined herein revealed a significant and positive connection between food insecurity and psychological distress. Adults, teens and young adults, college students, people with chronic illnesses, and parents all have this negative association.

According to a recent study by Eagleton, Na & Savage (2021), on the relationship between children's psychological stress and food insecurity, there was no direct correlation between the two. The research indicated that while food insecurity causes issues, its impact on stress was not significant without addressing other contextual factors. According to the study, elements of the home environment, like family dynamics and parent stress, may be more important in determining how children react to stress. Therefore, the hypothesis is developed as below:

H4: There is a significant relationship between food insecurity and psychological stress among Gen Z Malaysian students preparing for international education abroad.

2.6 Conclusion

The definitions of each variable and the underlying theory are provided in this chapter. Along with the variable's definition, a hypothesis had been generated for each independent variable.

CHAPTER 3: METHODOLOGY

3.0 Introduction

Chapter 3 describes the study's systematic methodology, that was created to ensure a thorough procedure that produces relevant and precise intellect. It addresses essential elements like research design, sampling techniques, data collection methods, research instruments, construct measurement, proposed data analysis tool, analytical methods, and a concluding overview. Every part plays a role in enhancing the study's reliability and validity, offering an obvious structure for accomplishing the goals of the research.

3.1 Research Design

The idea of research design is simple but vital, serving as the framework that links all elements of a quantitative study to guarantee that the results are reliable, impartial, and relevant. According to Dannels (2018), research design offers the framework that integrates the whole research endeavour by directing choices regarding participant selection, measurement of variables, methods of data collection, and analytical techniques. It additionally aids in managing outside factors that could obstruct the precise attainment of the research goals. No matter how advanced the statistical methods used, conclusions can be rendered invalid if the foundational design is flawed; therefore, design decisions can both constrain and enhance the study's ultimate results (Miles & Huberman, 1994). This research utilises a quantitative descriptive design to analyse the relationships between the four independent variables which are financial concern, academic stress, acculturative stress, and food insecurity, and the dependent variable, psychological stress experienced by Gen Z Malaysian students preparing for overseas education. This method allows for the organised assessment,

comparison, and evaluation of stressors to deliver objective understanding of students' experiences and coping requirements.

3.1.1 Quantitative Research

Quantitative research methods mirror those utilised in the natural sciences by leveraging computational and statistical techniques to generate empirical data and determine cause-and-effect links between variables. By employing methods that allow for reliable and objective evaluation, this study aligns with the principles of empirical research. The researcher's results can be ranked, classified, or quantified using units of measurement. Quantitative research can assist create graphs and tables of raw data, which makes it simpler for the researcher to analyse the findings (Ahmad, Wasim, Irfan, Gogoi, Srivastava & Farheen, 2019). Moreover, this methodology will be covered under the subject of survey research since quantitative studies of media content primarily involve a type of media output survey (Gunter, 2013).

3.1.2 Descriptive Research

The objective of descriptive research is to provide the most accurate description of current happenings. The term "existing phenomena" distinguishes descriptive study from experimental research, which observes both the current and post-treatment occurrences. The phenomena found in descriptive studies are already known. A researcher must gather the accessible data using research instruments including tests, questionnaires, interviews, and even observation. Descriptive research's primary objective is to methodically characterise the phenomenon being studied (Atmowardoyo, 2018).

3.2 Sampling Design

3.2.1 Target Population

Gen Z Malaysian students, generally defined as those who are aged 15 to 30 years old and born between 1995 and 2010 were exposed to social media, mobile technology, and the internet at a young age, make up the study's target group as they are the digital natives (Francis & Hoefel, 2018). Students who are interested in studying abroad, those who are actively getting ready for an international education, and those who have already completed the preparation process make up this population. These respondents were chosen because, as students make the shift to studying abroad, they are most likely to encounter the psychological stresses included in this study, such as financial concerns, academic stress, acculturative stress, and food insecurity.

3.2.2 Sampling Frame and Location

A sampling frame is defined as a comprehensive set of individual units from which a research sample is systematically drawn (Peterson, Baker & McGaw, 2010). The population for this sampling research consists of Malaysian Gen Z students who are getting ready for international education opportunities, including those in the application stage, those who have started preparations previously, or those with future intentions of studying abroad. This demographic can be reached through online platforms frequently utilised by students, such as social media groups related to universities, study-abroad communities, and education-focused forums. To maximise outreach and facilitate participation, the survey will be conducted using Google Forms, which allows respondents from various Malaysian states and educational institutions to easily engage through digital means.

3.2.3 Sampling Technique

Sampling techniques are employed to select a representative subset of the population to illustrate the characteristics of the whole group. These methods are broadly classified into two categories that are probability sampling and non-probability sampling. Nikolopoulou (2022) stated that, the sampling technique known as probability sampling entails choosing a sample, or a portion of the population, at random. It can also be referred to as random sampling. She then mentioned that non-probability sampling is a sampling technique that employs non-random criteria to address a research question, such as the availability, location, or expert knowledge of the people you wish to study. Additionally, it is employed when it is impossible to identify the population parameters on an individual basis or when they are unknown.

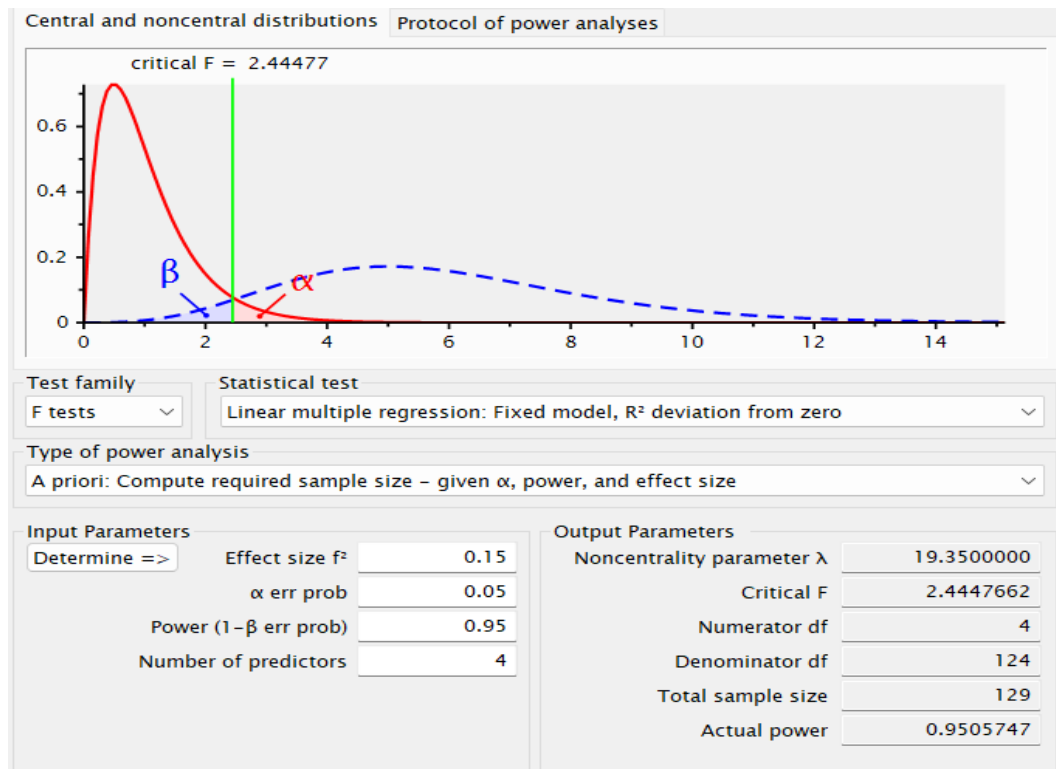
Convenience sampling, which falls under non-probability, was used in this study because it allows for quick and effective data collection from readily available subjects. This approach is particularly useful for studies that need to collect data quickly and with few resources since it selects respondents who are easily accessible, like friends, classmates, or acquaintances. Plus, Golzar, Noor & Tajik (2022) mentioned convenience sampling offers a simple and economical way to collect a sample from the target population in a limited amount of time.

3.2.4 Sampling Size

A stand-alone power analysis application for numerous statistical tests frequently used in the social, behavioural, and biological sciences is called G*Power (Faul, Erdfelder, Lang, & Buchner, 2007). For this study, a power analysis was performed using G*Power version 3.1.9.7 with an effect size of 0.15, a 0.05 significance level, a desired power of 0.95, and four predictors. The findings revealed that a minimum of 129 individuals are required to attain adequate statistical power. This sample size ensures

that the study can reliably discover significant impacts and decreases the possibility of receiving false or inconclusive results which is shown in Figure 3.1.

Figure 3.1: Sample size calculated using G-Power



Source: G-Power version 3.1.9.7

3.3 Data Collection

This study collects primary data by distributing questionnaires to the targeted population. The responses shall be analysed for research questions and construct hypotheses.

3.3.1 Primary Data

As defined by Kabir (2016), primary data consists of information acquired through direct, firsthand experience, which includes original experimental studies, survey instruments, and structured or unstructured interview methods. Primary data is more precise and genuine because it

is acquired specifically for the study topics (Kabir, 2016). As a result, a primary data gathering approach was used for this study. The data will be obtained via distributing a questionnaire via Google Form. This approach assures that the data is relevant to the study's goal, providing current and targeted insights about psychological stress among Gen Z Malaysian students preparing for international education abroad.

3.4 Research Instrument

Wilkinson and Birmingham (2003) define research instruments as equipment used to collect data relevant to a certain research endeavour. In other words, research instruments are measurement tools that assist researchers in gathering, evaluating, and analysing research data. They further explained that this strategy is affordable to administer while helping to collect enormous volumes of data from a range of individuals. Thus, the principal research instrument in this study was a self-administered questionnaire (SAQ), which allowed participants to reply to all items based on their personal experiences without any external influence.

3.4.1 Questionnaire Design

The questionnaire utilised in this study will be conducted exclusively in English, which is a well-recognised and often used means of communication among Malaysian students. The instrument is divided into three complete sections that is Section A, Section B, and Section C. It is each designed to capture unique features of the research variables while ensuring a clear, orderly flow of respondent feedback.

Section A will collect demographic information about the respondents, such as their age, gender, income level, and educational background. Section B will comprise general questions about respondents' preference

and preparations for studying abroad, with the goal of include those persons who are relevant to the topic of psychological stress among Malaysian Gen Z students preparing for international education abroad. Finally, Section C will next present the measuring items used to capture the study's important variables, with an emphasis on the various components that contribute to psychological stress in this setting. This hierarchical layout ensures a clear and logical flow, beginning with general eligibility, then assessing the basic constructs, and finally presenting the response profile for analytical purposes.

3.4.2 Pilot Test

According to Arain, Campbell, Cooper, and Lancaster (2010), pilot research is a small- scale feasibility assessment intended to test the methods suggested for a larger, confirmatory investigation. With a established sample size of 35 for the questionnaire phase, the study aims to meet rigorous reliability benchmarks. This process involves using SPSS version 30.0 to assess internal consistency through Cronbach's alpha coefficients. In conjunction with this, according to Table 3.1, a moderate to good strength of correlation is indicated by a coefficient of 0.6 or higher.

Table 3.1: Cronbach Alpha Coefficient Range Table

Alpha Coefficient Range	Strength of Association
<0.6	Poor
0.6 to < 0.7	Moderate
0.7 to < 0.8	Good
0.8 to < 0.9	Very Good
0.9 >	Excellent

Source: Nawi, Tambi, Samat, & Mustapha (2020)

Table 3.2: Pilot Test Results

No.	Constructs	Cronbach's Alpha	Number of Items	Reliability Level
1.	PS	0.923	10	Excellent
2.	FC	0.893	7	Very Good
3.	AS	0.865	4	Very Good
4.	AS	0.890	6	Very Good
5.	FS	0.904	9	Excellent

Source: Developed for the research.

3.5 Construct Measurement

3.5.1 Origin Construct

Table 3.3: Origin of Constructs

Variables	Original Items	Modified Items	Reference
Psychological Stress	<ol style="list-style-type: none"> 1. In the last month, how often have you been upset because of something that happened unexpectedly? 2. In the last month, how often have you felt that you were unable to control the important things in your life? 3. In the last month, how often have you felt nervous and "stressed"? 4. In the last month, how often have you felt confident about your ability to handle your personal problems? 	<ol style="list-style-type: none"> 1. I have been upset because of something that happened unexpectedly. 2. I have felt that I was unable to control the important things in my life. 3. I have felt nervous and "stressed". 4. I have felt confident about my ability to handle my personal problems. 5. I felt that things were going my way. 6. I have found that I could not cope 	Cohen (n.d.)

	<p>5. In the last month, how often have you felt that things were going your way?</p> <p>6. In the last month, how often have you found that you could not cope with all the things that you had to do?</p> <p>7. In the last month, how often have you been able to control irritations in your life?</p> <p>8. In the last month, how often have you felt that you were on top of things?</p> <p>9. In the last month, how often have you been angered because of things that were outside of your control?</p> <p>10. In the last month, how often have you felt difficulties were piling up so high that you could not overcome them?</p>	<p>with all the things that I had to do.</p> <p>7. I have been able to control irritations in my life.</p> <p>8. I have felt that I was on top of things.</p> <p>9. I have been angered because of things that were outside of my control.</p> <p>10. I felt difficulties were piling up so high that I could not overcome them.</p>	
<p>Financial Concern</p>	<p>1. I feel anxious about my financial situation.</p> <p>2. I have difficulty sleeping because of my financial situation.</p> <p>3. I have difficulty concentrating on</p>	<p>1. I feel anxious about my financial situation.</p> <p>2. I have difficulty sleeping because of my financial situation.</p> <p>3. I have difficulty concentrating on</p>	<p>Archuleta , Dale, Spann (2013)</p>

	<p>my school/or work because of my financial situation.</p> <p>4. I am irritable because of my financial situation.</p> <p>5. I have difficulty controlling worrying about my financial situation.</p> <p>6. My muscles feel tense because of worries about my financial situation.</p> <p>7. I feel fatigued because I worry about my financial situation</p>	<p>my studies because of my financial situation.</p> <p>4. I am irritable because of my financial situation.</p> <p>5. I have difficulty controlling worrying about my financial situation.</p> <p>6. My financial situation makes me feel tense.</p> <p>7. feel fatigued because I worry about my financial situation</p>	
Academic Stress	<p>1. I feel pressured to get high grades in all my subjects.</p> <p>2. I worry about not meeting the academic expectations of my teachers.</p> <p>3. The academic workload here is overwhelming.</p> <p>4. I often fear academic failure due to unfamiliar standards</p>	<p>1. I feel pressured to get high grades in all my subjects.</p> <p>2. I worry about not meeting the academic expectations of my lectures</p> <p>3. The academic workload here is overwhelming (stressful).</p> <p>4. I often fear academic failure due to unfamiliar standards (new format or guidelines)</p>	Xu & Chai (2025)
Acculturative Stress	<p>1. I feel comfortable interacting with locals in</p>	<p>1. I feel comfortable interacting with locals in daily</p>	Xu & Chai (2025)

	<p>daily situations.</p> <ol style="list-style-type: none"> 2. I can adjust well to the academic culture of this country. 3. I understand the communication styles used here. 4. I am able to handle social customs appropriately. 5. I find adapting to this culture relatively easy. 6. I feel confident functioning in this new cultural setting. 	<p>situations.</p> <ol style="list-style-type: none"> 2. I can adjust well to the academic culture of this country. 3. I understand the communication styles used here. 4. I am able to handle social customs appropriately. 5. I find adapting to this culture relatively easy. 6. I feel confident functioning in this new cultural setting. 	
Food Insecurity	<ol style="list-style-type: none"> 1. Was worried that I would not have enough food 2. Was not able to eat preferred foods due to lack of resources 3. Ate a limited variety of foods due to lack of resources 4. Ate unwanted food due to lack of resources 	<ol style="list-style-type: none"> 1. I was worried that I would not have enough food. 2. I was not able to eat my preferred foods due to a lack of resources. 3. I ate a limited variety of foods due to a lack of resources. 4. I ate unwanted food due to a lack of resources. 	Sabi, Kolanisi, Siwela & Naidoo (2020).

	<p>5. Ate smaller meal because there was not enough food</p> <p>6. Ate fewer meals a day due to lack of enough food</p> <p>7. Had no food to eat due to lack of resources to get food</p> <p>8. Slept hungry at night because there was not enough food</p> <p>9. Was hungry for whole day and night because there was not enough food</p>	<p>5. I ate a smaller meal because there was not enough food.</p> <p>6. I ate fewer meals a day due to a lack of enough food.</p> <p>7. I had no food to eat due to a lack of resources to get food.</p> <p>8. I slept hungry at night because there was not enough food.</p> <p>9. I was hungry for the whole day and night because there was not enough food.</p>	
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Source: Developed for research

3.5.2 Scale Measurement

Measurement is defined as the rule-based assignment of numbers to items or occurrences. The ability to assign numbers based on diverse concepts leads to a variety of scales and measurements (Stevens, 1946).

3.5.2.1 Nominal Scale

The nominal scale allows for the most liberal distribution of numbers (Stevens, 1946). The categories cannot be quantified or ranked sequentially (Marateb et al., 2014). Demographic questions such as gender, race, university type, and housing location will be measured using nominal data.

Figure 3.2: Sample of Nominal Scale in Questionnaire (Gender)

1. Gender *

Male

Female

Source: Developed for the research.

3.5.2.2 Ordinal Scale

The ordinal scale is a product of rank ordering (Stevens, 1946). An ordinal scale evaluates individuals or objects according to how well they reflect an interest-related feature (Lawal & Lawal 2003). The demographic questions on age, present academic level, and family monthly income range will be measured using ordinal data. Furthermore, the remaining questions created with the 5-point Likert scale will be measured as ordinal data as well.

Figure 3.3: Sample of Ordinal Scale in Questionnaire (Academic Stress)

:::

Academic Stress *

Academic stress happens when study expectations exceed a student's ability to cope, causing overwhelmed feelings and anxiety about school responsibilities

	1	2	3	4	5
I feel pressured...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I worry about n...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The academic ...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I often fear aca...	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Source: Developed for the research.

3.5.2.3 Likert Scale

Rensis Likert developed the conventional Likert scale in 1932 to evaluate attitudes. It is a 5- or 7-point ordinal scale that respondents use to score how much they agree or disagree with a statement (Sullivan & Artino, 2013). They further gave an example of the 5- point likert scale which is shown in Figure 5 below.

Figure 3.4: 5 – Point Likert Scale Table

TABLE.

Typical Likert Scales

1	2	3	4	5
Never	Rarely	Sometimes	Often	Always
Completely disagree	Disagree	Neutral	Agree	Completely agree

Source: Sullivan & Artino (2013)

3.6 Proposed Data Analysis Tool

Data analysis is the process of evaluating, organizing, and interpreting raw data in order to extract relevant information from it. It entails breaking down complex data into smaller components and reorganizing them to reveal patterns, insights, and underlying meanings (Dibekulu, 2020).

3.6.1 Descriptive Analysis

The initial stage of data analysis is descriptive statistics, which summarizes and describes a dataset's primary features. It gives insights using measurements such as mean, median, mode, variability, and graphical representations, allowing researchers to see patterns and trends prior to undertaking further investigation (Sarmiento & Costa, 2017). Thus, this study uses descriptive statistics from the questionnaire to portray demographic information visually, such as bar graphs and pie charts. Charts provide a better grasp of the sample population.

3.6.1.1 Reliability Test

Nunnally's guidelines for reliability levels provide critical information when evaluating research instruments. According to Nunnally (1978), a Cronbach's alpha coefficient of 0.70 or higher is often suitable for fundamental research because it indicates adequate internal consistency. For more sophisticated research or when high precision is required, a higher alpha value, such as 0.80 or above, is chosen to assure more reliability. Nunnally also underlines that, while a high alpha is desired, it should not be the only factor for determining an instrument's quality (Ahmad, Alias, Hamat & Mohamed, 2024). Consequently, this study will accept results based on the standard that a value between 0.70 and 0.95 signifies an acceptable level of reliability (Tavakol & Dennick, 2011).

3.6.2 Inferential Analysis

Kuhar (2019) stated that inferential statistics are frequently used to compare differences between treatment groups. It also uses measures from the experiment's sample of patients to compare treatment groups and draw conclusions about the greater population of individuals.

3.6.2.1 Pearson Correlation Coefficient

The Pearson Correlation Coefficient Analysis (r) serves as a statistical measure designed to quantify the linear association existing between two continuous variables. A positive correlation ($+r$) indicates that the variables move in the same direction, whereas a negative correlation ($-r$) signifies an inverse relationship, where the increase of one variable corresponds to the decrease of the other. The Rules of Thumb for Correlation Coefficient are outlined in Table 3.4 (Mukaka, 2012).

Table 3.4 Rules of Thumb for Correlation Coefficient

Size of the Correlation	Coefficient General Interpretation
± 0.8 to ± 1.0	Very strong relationship
± 0.6 to ± 0.8	Strong relationship
± 0.4 to ± 0.6	Moderate relationship
± 0.2 to ± 0.4	Weak relationship
± 0.0 to ± 0.2	Weak/no relationship

Source: Mukaka (2012)

3.6.2.2 Multicollinearity

Multicollinearity is commonly defined as a statistical phenomenon in which there is a perfect or exact link between predictor variables. According to popular wisdom, this occurs in regression when several factors are highly correlated. Another way to think about collinearity is "co-dependence" between variables where in this case, psychological stress (Schreiber- Gregory, 2017). Because this study addresses

numerous stressors at once, including financial problems, academic stress, acculturative stress, and food insecurity, it is critical that these variables do not overlap excessively. To assess this, the Variance Inflation Factor (VIF) will be calculated using SPSS, and results exceeding the commonly accepted thresholds of 5 or 10 indicate problematic multicollinearity (Kalnins & Praitis 2023). When this occurs, procedures such as changing variable structures or altering the model will be required to ensure analytical clarity (Bhalla, 2024). Addressing multicollinearity improves the dependability of the regression results and assures appropriate interpretation of each stressor's contribution.

3.6.2.3 Multiple Linear Regression Analysis

Multiple linear regression (MLR) is a statistical technique that investigates the simultaneous influence of several independent factors on a single continuous dependent variable. It enables researchers to understand not just the intensity and direction of each predictor's link with the outcome, but also how these factors interact together inside a single predictive model. MLR typically consists of many essential processes, including model estimation, significance testing, and evaluation of overall model fit. Researchers must also examine proper variable selection procedures to ensure that only important predictors remain in the model, enhancing accuracy while lowering unnecessary complexity. Furthermore, MLR necessitates a thorough examination of underlying assumptions such as linearity, homoscedasticity, and the lack of multicollinearity to assure the validity and dependability of the results (Eberly, 2007). Moreover, Figure 3.5 indicates the MLR model equation.

Figure 3.5: Multiple Linear Regression Model

$$y = \beta_0 + \beta_1 x_1 + \dots + \beta_n x_n + \varepsilon$$

y = dependent variable

X_i = independent variable

β_i = parameter

ε = error

Source: (Uyanık & Güler, 2013)

The multiple regression analysis for this study is as follows:

y = Psychological Stress

β₀ = Intercept

β_i = β₁... β₄ = Regression coefficients for each independent variable

x₁ = Financial Concern

x₂ = Academic Stress

x₃ = Acculturative Stress

x₄ = Food Insecurity

ε = Error

3.7 Conclusion

In short, this chapter established the methodological framework for the study. The structured approach to data collection and analysis ensures that the subsequent findings will be statistically robust and provide reliable insight.

CHAPTER 4: DATA ANALYSIS

4.0 Introduction

This chapter provides an in-depth descriptive analysis methods utilized in this research, including the scale measurement techniques and inferential analysis performed with SPSS version 30. It details the approaches taken to systematically analyse and interpret the data gathered. To enhance clarity and ensure better comprehension of the results, the findings will be presented alongside relevant tables and charts for support.

4.1 Descriptive Analysis

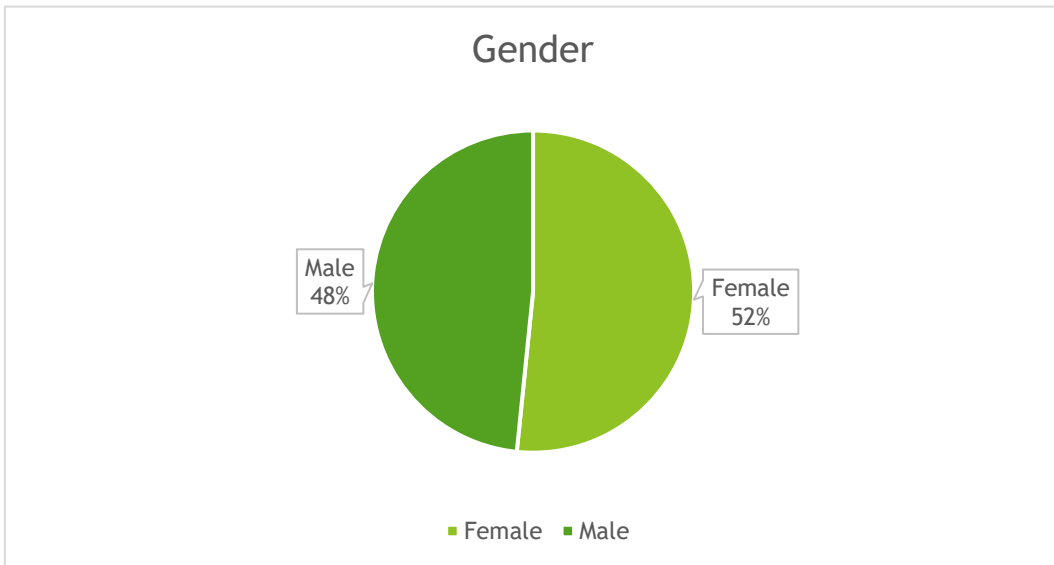
A total of 175 questionnaires were distributed through both online platforms and face-to-face methods and 160 were collected. However, five responses were excluded as they did not meet the study's criteria as they did not consent to the acknowledgement of notice. After the data screening process, 155 responses were confirmed to be complete and valid, and were therefore included in the analysis for this study on Psychological Stress Among Gen Z Malaysian Students Preparing for International Education Abroad.

4.1.1 Respondent Demographic Profile

The demographic profile section included four questions consisting of gender, age group, level of education, and monthly income.

4.1.1.1 Gender

Figure 4.1: Gender



Source: Developed for research

Table 4.1: Gender

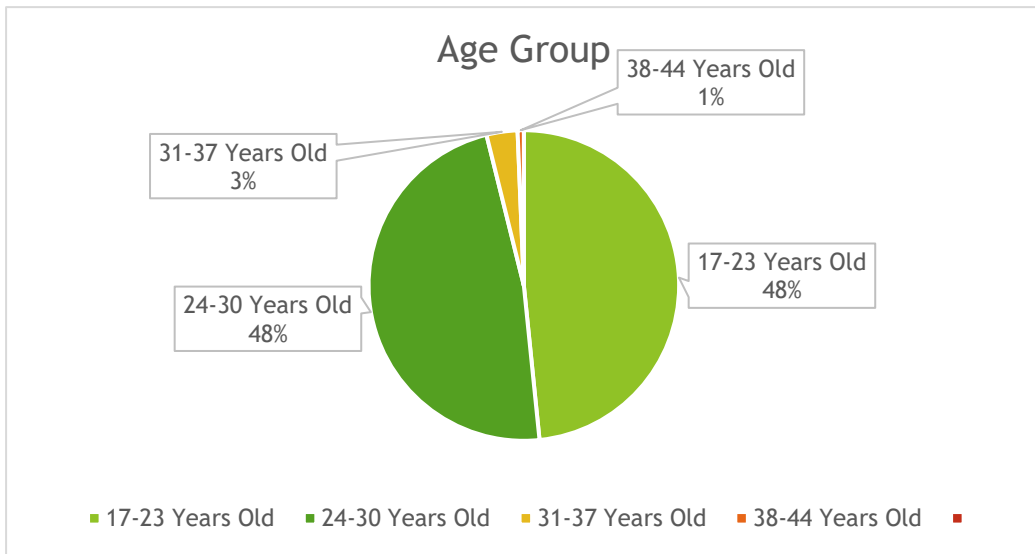
Gender	Frequency	Percentage (%)
Female	80	52%
Male	75	48%
Total	155	100%

Source: Developed for research

The gender of the respondents is shown in Figure 4.1 and Table 4.1. The total of 155 respondents, females have the most percentage that is 52% (80 respondents), while the male's respondent has 48% (75 respondents).

4.1.1.2 Age Group

Figure 4.2: Age Group



Source: Developed for research

Table 4.2: Age Group

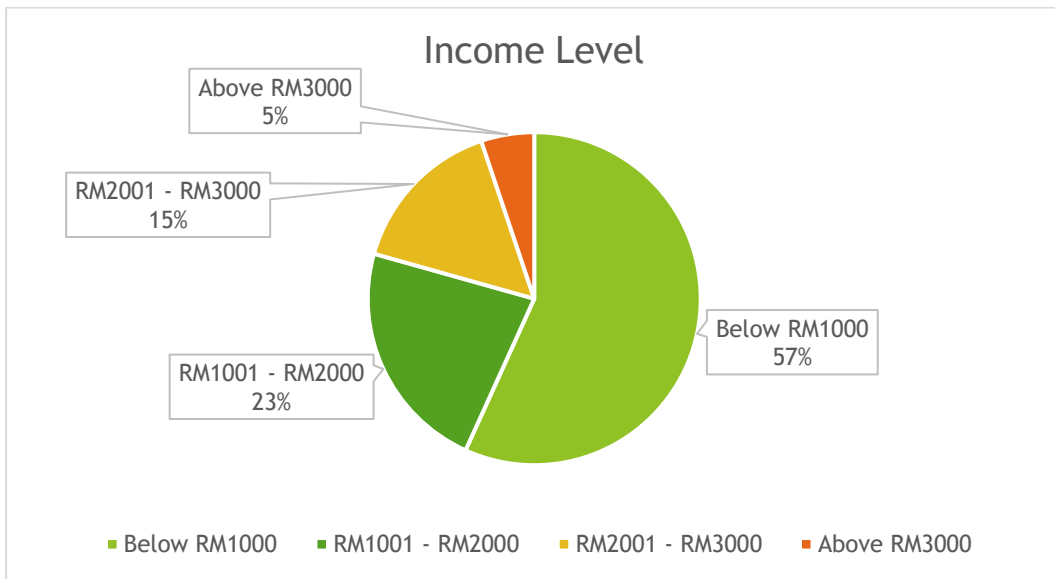
Age Group	Frequency	Percent (%)
17-23 Years Old	75	48%
24-30 Years Old	74	48%
31-37 Years Old	5	3%
38-44 Years Old	1	1%
Total	155	100%

Source: Developed for research

The age range of the respondents is shown in Figure 4.2 and Table 4.2. The highest age range group is 17 – 23 years old, it has 48% in the pie chart and it has 75 respondents. The lowest age range group is 38 - 44 years old as it has 1% in the pie chart and only has 1 respondents in total. This shows that Malaysian Gen Z students do face psychological stress when preparing to study abroad.

4.1.1.3 Income Level

Figure 4.3: Income Level



Source: Developed for research

Table 4.3: Income Level

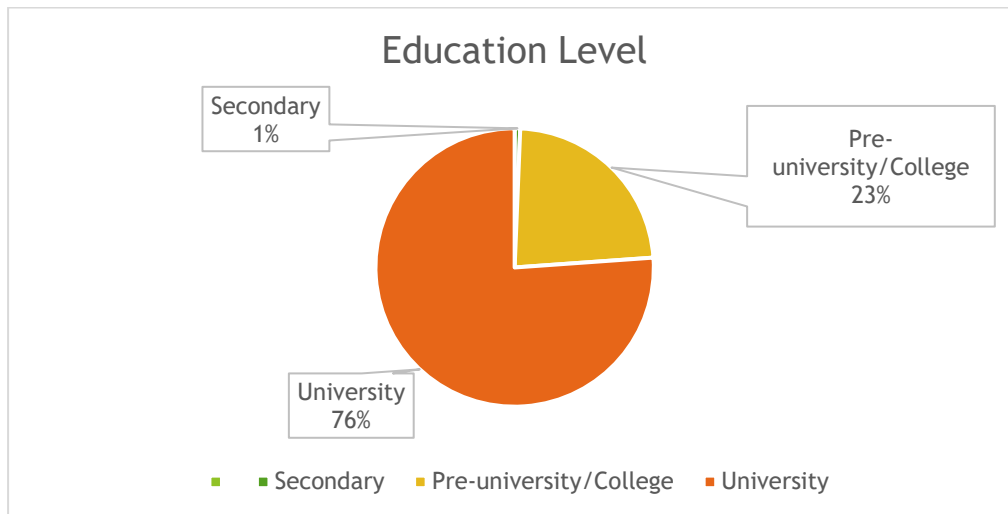
Income Level	Frequency	Percent (%)
Below RM1000	88	57%
RM1001 – RM2000	35	23%
RM2001 – RM3000	24	15%
Above RM3000	8	5%
Total	155	100%

Source: Developed for research

Figure 4.3 and Table 4.3 show the income level distribution of respondents in this study on psychological stress among Malaysian Gen Z students preparing for education abroad. The majority of respondents have a monthly income below RM1000 (57%), representing the highest proportion. This is followed by RM1001–RM2000 (23%) and RM2001–RM3000 (15%), while the lowest proportion is respondents earning above RM3000 (5%).

4.1.1.4 Level of Education

Figure 4.4: Level of Educational



Source: Developed for research

Table 4.4: Level of Education

Level of Education	Frequency	Percent (%)
University	118	76%
Pre University / College	36	23%
Secondary	1	1%
Total	155	100%

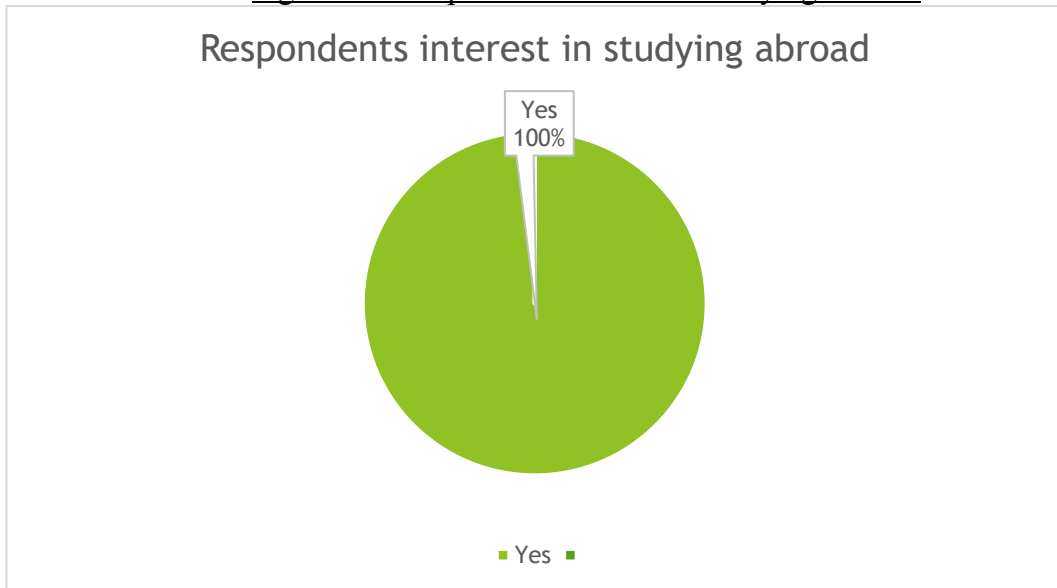
Source: Developed for research

Figure 4.4 and Table 4.4 show the education level of respondents in this study on psychological stress among Malaysian Gen Z students preparing for education abroad. The highest proportion of respondents are university students (76%), followed by pre-university/college (23%). Secondary education accounts for only 1% of the sample, making it the least represented category.

4.1.2 Respondent's General Information

4.1.2.1 Respondents interest in studying abroad

Figure 4.5: Respondents interest in studying abroad.



Source: Developed for research

Table 4.5: Respondents interest in studying abroad

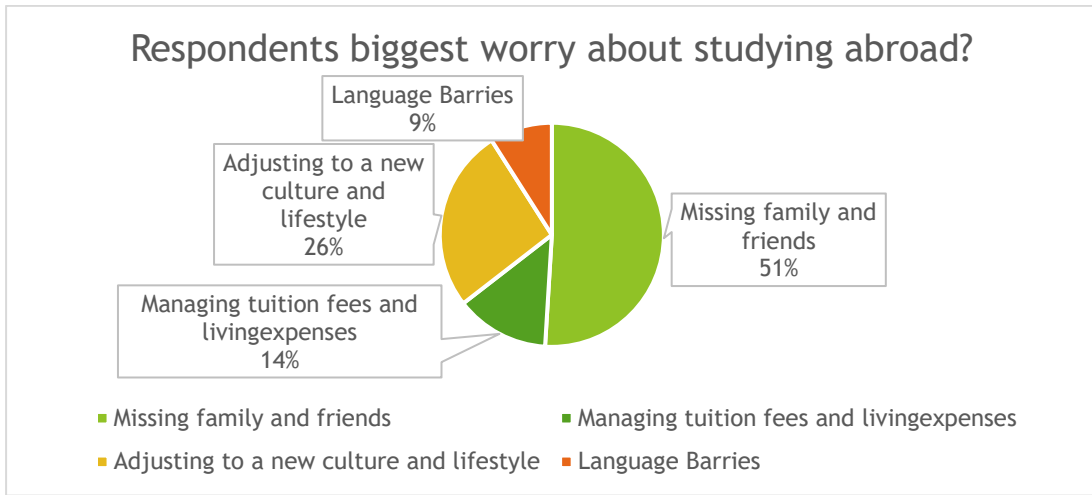
	Frequency	Percent (%)
Yes	155	100%
Total	155	100%

Source: Developed for research

Figure 4.5 and Table 4.5 shows respondents' interest in studying abroad. All of the respondents answered yes for having an interest in studying abroad which makes it 100%.

4.1.2.2 Respondents biggest worry about studying abroad

Figure 4.6: Respondents biggest worry about studying abroad



Source: Developed for research

Table 4.6: Respondents biggest worry about studying abroad

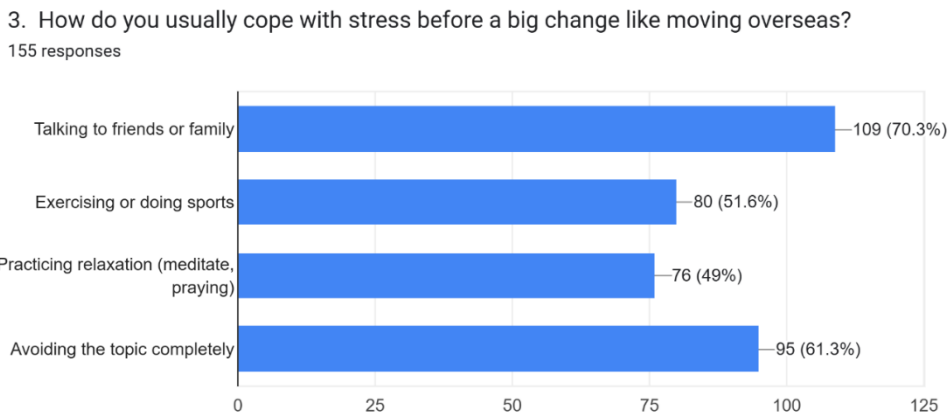
Biggest Worry	Frequency	Percentage
Missing family and friends	79	51%
Managing tuition fees and living expenses	21	14%
Adjusting to a new culture and lifestyle	41	26%
Language Barriers	14	9%
Total	155	100%

Source: Developed for research

Figure 4.6 and Table 4.6 present the biggest worries among Malaysian Gen Z students preparing to study abroad. The majority of respondents (51%) are most concerned about missing family and friends. This is followed by worries about adjusting to a new culture and lifestyle (26%). A smaller proportion expressed concern over managing tuition fees and living expenses (14%), while language barriers accounted for the lowest share at 9%.

4.1.2.3 Ways respondents cope with stress before a major life change, such as moving overseas.

Figure 4.7: Ways respondents cope with stress before a major life change, such as moving overseas.



Source: Developed for research

Table 4.7 Ways individuals cope with stress before a major life change, such as moving overseas.

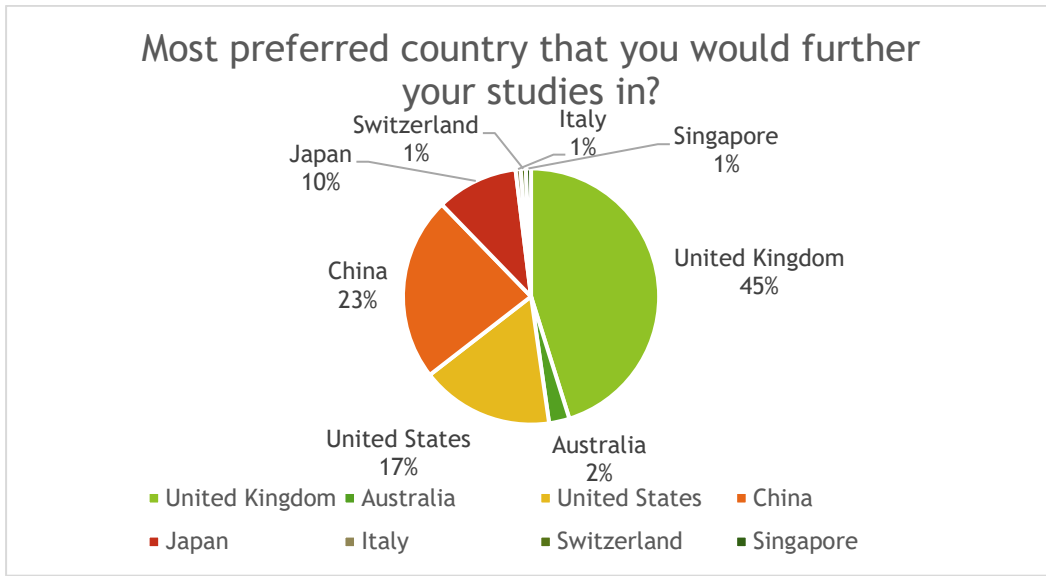
Cope with Stress	Frequency	Percentage
Talking to friends or family	109	70.3%
Exercising or doing sports	80	51.6%
Practicing relaxation (meditation, praying)	76	49%
Avoiding the topic completely	95	61.3%

Source: Developed for research

Figure 4.7 and Table 4.7 illustrate the coping strategies used by respondents when facing stress before a major transition such as moving overseas. Most students cope by talking to friends or family (70.3%). Other common methods include avoiding the topic entirely (61.3%) and exercising or doing sports (51.6%). Additionally, 49% manage stress through relaxation practices such as meditation or praying.

4.1.2.1 Most preferred country that you would further your studies

Figure 4.8: Most preferred country that you would further your studies in



Source: Developed for research

Table 4.8: Most preferred country that you would further your studies in

Country	Percentage	Frequency
United Kingdom	45%	70
Australia	2%	4
United States	17%	26
China	23%	36
Japan	10%	16
Italy	1%	1
Switzerland	1%	1
Singapore	1%	1
Total	100%	155

Source: Developed for research

Figure 4.8 shows the preferred study destinations among Malaysian Gen Z students planning to pursue education abroad. The United Kingdom is the most popular choice, selected by 45% of respondents. This is followed by China (23%), the United States (17%), and Japan (10%). Meanwhile, Australia accounts for 2%, while Italy, Switzerland, and Singapore each record the lowest preferences at 1% respectively.

4.2 Scale Measurement

4.2.1 Internal Reliability Analysis

Table 4.9: Reliability Test Results

No.	Constructs	Cronbach's Alpha	Number of Items	Reliability Level
1.	Psychological Stress	0.944	10	Excellent
2.	Financial Concern	0.948	7	Excellent
3.	Academic Stress	0.918	4	Excellent
4.	Acculturative Stress	0.934	6	Excellent
5.	Food Insecurity	0.966	9	Excellent

Source: Developed for the research.

Table 4.9 presents the reliability test results for all constructs measured in this study. All variables recorded Cronbach's Alpha values above 0.9, indicating excellent reliability across the dataset. Food Insecurity shows the highest reliability with a value of 0.966, followed closely by Financial Concern of 0.948 and Psychological Stress at 0.944. Acculturative Stress also demonstrates strong internal consistency with a value of 0.934, while Academic Stress records the lowest, yet still excellent with alpha value of 0.918. Overall, every construct in this study exhibits excellent reliability, confirming the consistency of the measurement instruments used.

4.3 Inferential Analysis

4.3.1 Pearson Correlation Coefficient Analysis

Table 4.10: Pearson Correlation Coefficient Results

		PS	FC	AS	ACS	FI
PS	Pearson Correlation	1	.699**	.683**	.640**	.733**x
	Sig. (2-tailed)		<.001	<.001	<.001	<.001
	N	155	155	155	155	155
FC	Pearson Correlation	.699**	1	.644**	.671**	.707**
	Sig. (2-tailed)	<.001		<.001	<.001	<.001
	N	155	155	155	155	155
AS	Pearson Correlation	.683**	.644**	1	.629**	.654**
	Sig. (2-tailed)	<.001	<.001		<.001	<.001
	N	155	155	155	155	155
ACS	Pearson Correlation	.640**	.671**	.629**	1	.655**
	Sig. (2-tailed)	<.001	<.001	<.001		<.001
	N	155	155	155	155	155
FI	Pearson Correlation	.733**	.707**	.654**	.655**	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	
	N	155	155	155	155	155

Source: Developed for the research.

The correlation results in Table 4.10 show that all variables are significantly correlated at the 0.01 level ($p < .001$). Psychological Stress has the strongest correlation with Food Insecurity ($r = 0.733$), followed by Financial Concern with Food Insecurity ($r = 0.707$) and Psychological Stress with Financial Concern ($r = 0.699$). Meanwhile, Academic Stress and Acculturative Stress show the weakest relationship ($r = 0.629$). Overall, the findings indicate moderate to strong positive relationships among all variables ($N = 155$).

4.3.2 Multiple Linear Regression Analysis

Table 4.11: Multiple Linear Regression Analysis (Model Summary) Results

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.803 ^a	.646	.677	.48937	.646	68.297	4	150	<.001
a. Predictors: (Constant), FC, AS, ACS, FI									
b. Dependent Variable: PS									

Source: Developed for the research.

As shown in Table 4.11, the multiple linear regression analysis indicates an F-value of 68.297 with a significance level of $p < .001$, demonstrating that the model is statistically significant. The R^2 value of 0.646 suggests that 64.6% of the variance in Psychological Stress can be explained by the four independent variables (Financial Concern, Academic Stress, Acculturative Stress, and Food Insecurity). Therefore, the model is considered significant and suitable for explaining the relationship between the variables.

Table 4.12: Multiple Linear Regression Analysis (ANOVA) Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	65.425	4	16.358	68.297	<.001 ^b
	Residual	35.923	150	.239		
	Total	101.347	154			
a. Dependent Variable: PS						
b. Predictors: (Constant), FC, AS, ACS, FI						

Source: Developed for research.

Table 4.12 presents the ANOVA results for the regression model. The analysis shows an F-value of 68.297 with a significance level of $p < .001$, which is below the threshold of 0.05. This indicates that the regression model is statistically significant, confirming that the independent variables (Financial Concern, Academic Stress, Acculturative Stress, and Food Insecurity) have a significant relationship with the dependent variable (Psychological Stress). Therefore, the model is suitable for explaining the variation in the data.

4.3.3 Coefficients

Table 4.13: Coefficients

Coefficients^a										
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	.960	.212		4.535	<.001	.542	1.378		
	FC	.195	.066	.226	2.943	.004	.064	.326	.401	2.495
	AS	.209	.060	.245	3.471	<.001	.090	.328	.474	2.109
	ACS	.107	.069	.112	1.546	.124	-.030	.243	.454	2.202
	FI	.267	.060	.340	4.451	<.001	.148	.385	.406	2.465
a. Dependent Variable: PS										

Source: Developed for research.

The regression analysis results shown in Table 4.13 reveal that the majority of independent variables have a notable positive impact on psychological stress. The standardized beta coefficients indicate that food insecurity (FI) exerts the most significant influence ($\beta = 0.340$, $p < 0.001$), followed by academic stress (AS) ($\beta = 0.245$, $p < 0.001$), and financial concern (FC) ($\beta = 0.226$, $p = 0.004$). These results imply that higher levels of these factors are linked to increased psychological stress among Gen Z Malaysian students who are preparing for international education experiences. On the other hand, acculturative stress (ACS) displays a weaker and

statistically non-significant association ($\beta = 0.112$, $p = 0.124$), suggesting that it does not play a meaningful role in contributing to psychological stress in this research. Therefore, it can be concluded that FI, AS, and FC are significant predictors of psychological stress, with FI being the most influential factor.

4.3.4 Multicollinearity Test

The collinearity statistics presented in Table 4.13 indicate that all independent variables have an acceptable level of multicollinearity. The tolerance values range from 0.401 to 0.474, while the VIF values range from 2.109 to 2.495, which are within the acceptable thresholds (Tolerance > 0.10 , VIF < 10). Specifically, FC has a tolerance of 0.401 (VIF = 2.495), AS has a tolerance of 0.474 (VIF = 2.109), ACS records a tolerance of 0.454 (VIF = 2.202), and the second FC variable shows a tolerance of 0.406 (VIF = 2.465). Therefore, multicollinearity is not a concern in this study.

4.0 Conclusion

This chapter presented both descriptive and inferential analyses. The data analysis objectives were successfully achieved by highlighting key trends and findings that address the research questions and objectives. Further discussion and interpretation of these findings, along with their implications, will be provided in the following chapter.

CHAPTER 5: DISCUSSION, CONCLUSION AND IMPLICATION

5.0 Introduction

This last chapter synthesizes this study's outcomes by integrating descriptive and inferential results to uncover key insights. Beyond interpreting these outcomes and their broader implications, the chapter outlines the research's constraints and proposes actionable recommendations to guide future scholarly inquiry in this field.

5.1 Discussion of Major Findings

The results in Table 5.1 indicate that financial concern (H1) ($p = 0.004$), academic stress (H2) ($p < 0.001$), and food insecurity (H4) ($p < 0.001$) significantly increase psychological stress, indicating that these factors contribute strongly to students' stress levels. On the other hand, acculturative stress (H3) ($p = 0.124$) is not significant, suggesting it has little effect on psychological stress.

Table 5.1: Summary of Hypothesis Testing Results

Hypothesis	Significant Value (p-value)	Results
H1: There is a significant relationship between Financial Concern and Psychological Stress.	$p=0.004$ $p < 0.05$	Supported
H2: There is a significant relationship between Academic Stress and Psychological Stress.	$p<0.001$ $p < 0.05$	Supported
H3: There is a significant relationship between Acculturative Stress and Psychological Stress.	$P=0.124$ $p < 0.05$	Not Supported
H4: There is a significant relationship between Food Insecurity and Psychological Stress.	$p<0.001$ $p < 0.05$	Supported

Source: Developed for research

5.1.1 Relationship between Financial Concern and Psychological Stress

RO1: To examine the relationship between financial concern and psychological stress among Gen Z Malaysian students preparing for international education abroad.

RQ1: Is there a relationship between financial concern and psychological stress among Gen Z Malaysian students preparing for international education abroad?

H1: There is a significant relationship between Financial Concern and Psychological Stress.

Table 5.1 shows that the relationship between financial concern (FC) and psychological stress (PS) has a significant relationship as the p-value is 0.004. This suggests that financial worries play a significant role in causing psychological stress among Gen Z Malaysian students preparing for education abroad. Studies indicate that financial stressors have a considerable effect on psychological distress. For example, Tsuchiya, Leung, Jones, and Caldwell (2020) found a connection between financial concerns and an increased likelihood of serious psychological stress among adults in the USA. The research emphasized that the buildup of financial stressors exacerbates psychological distress, highlighting the importance of addressing various aspects of financial anxiety to mitigate mental health risks. Consequently, H1 is accepted.

5.1.2 Relationship between Academic Stress and Psychological Stress

RO2: To examine the relationship between academic stress and psychological stress among Gen Z Malaysian students preparing for international education abroad.

RQ2: Is there a relationship between academic stress and psychological stress among Gen Z Malaysian students preparing for international education abroad?

H2: There is a significant relationship between Academic Stress and Psychological Stress.

The relationship between academic stress (AS) and psychological stress (PS) which is shown in Table 5.1 has a significant relationship. The p-value for this relationship is below the threshold of 0.005 ($p < 0.001$). The evidence shows that academic stress significantly contributes to psychological stress in Gen Z Malaysian students. This implies that as students face greater academic pressures, such as substantial workloads, tests, and expectations for performance, their psychological stress levels are likely to rise. This conclusion aligns with prior studies, which demonstrate that increased academic stress correlates with heightened psychological distress (Zhong & Ren, 2009). Therefore, H2 is accepted.

5.1.3 Relationship between Acculturative Stress and Psychological Stress

RO3: To examine the relationship between acculturative stress and psychological stress among Gen Z Malaysian students preparing for international education abroad.

RQ3: Is there a relationship between acculturative stress and psychological stress among Gen Z Malaysian students preparing for international education abroad?

H3: There is a significant relationship between Acculturative Stress and Psychological Stress.

Table 5.1 illustrates a notable relationship between acculturative stress (AS) and psychological stress (PS). The p-value for this association is greater than 0.001 ($p = 0.124$). The data suggests that increased acculturative stress correlates with reduced psychological stress in students. This suggests that students who can effectively handle cultural adaptation difficulties may face lower psychological stress. This finding aligns with earlier studies that indicated a stronger adjustment to a new culture is associated with reduced stress levels (Capielo, Delgado-Romero,

& Stewart, 2015). Hence, H3 is rejected.

5.1.4 Relationship between Food Insecurity and Psychological Stress

RO4: To examine the relationship between food insecurity and psychological stress among Gen Z Malaysian students preparing for international education abroad.

RQ4: Is there a relationship between food insecurity and psychological stress among Gen Z Malaysian students preparing for international education abroad?

H4: There is a significant relationship between Food Insecurity and Psychological Stress.

The relationship between food insecurity (FI) and psychological stress (PS), as shown in Table 5.1, has a significant relationship. The p-value for this relationship is below the threshold of 0.005 ($p < 0.001$). The evidence shows that higher levels of food insecurity significantly contribute to increased psychological stress. This implies that Gen Z Malaysian students face greater challenges in accessing adequate food are more likely to experience elevated psychological stress. This conclusion aligns with prior studies, which demonstrate that higher food insecurity is associated with increased psychological stress among adults, teens, college students, people with chronic illnesses, and parents (Myers, 2020). Therefore, H4 is accepted.

5.2 Practical Implication of the study

The results of this research offer various practical suggestions for educators, policymakers, and practitioners. The strong connection between academic stress and psychological stress underscores the necessity for educational institutions to adopt more comprehensive strategies for stress management. Beyond time management workshops and counseling options, universities could establish flexible learning models, ongoing assessment techniques, and academic advising frameworks to alleviate undue pressure on students. Such measures may assist students in managing academic demands more effectively and help avert the rise of psychological stress.

Second, knowing how acculturative stress affects students' psychological stress indicates that colleges and community organizations should improve their culturally sensitive support networks. This covers not just orientation programs but also continuing aid including language support, cultural integration activities, and peer mentorship programs that pair up international students with local students. In the end, these initiatives can lower stress levels, improve a sense of belonging, and facilitate cultural transition.

The results of this research highlight important implications for policymakers in addressing student stress and well-being. The strong relationship between academic stress and psychological stress suggests the need for policies that prioritise student mental health across educational institutions. Policymakers can develop national guidelines that encourage the implementation of flexible learning approaches and balanced assessment methods to reduce academic pressure. In addition, allocating funding for counseling services and support programs is essential to ensure students have access to proper mental health resources. Through these efforts, policymakers can help create a more supportive and sustainable educational environment for students.

5.3 Theory Implication of the study

Based on the Transactional Theory of Stress and Coping by Lazarus and Folkman (1984), it relates stress as a byproduct of interaction between humans and their environment particularly through cognitive assessments and the means of coping. A number of stressors (financial concerns , academic stress, acculturative stress, and food insecurity) are associated with psychological stress among Malaysian Gen Z students transitioning to study in another country.

The findings indicate that psychological stress significantly relates to financial concern, academic stress, and food insecurity, providing empirical evidence that supports the Transactional Theory of Stress and Coping. This indicates that students perceive these stresses higher than their coping strategies, which in turn increases psychological stress. Because, acculturative stress was not considered meaningful, however, that suggests that not all stressors are assessed as equally influential. This illustrates the way different levels of stress impact psychological stress as well as how cognitive evaluation or coping strategies at various stages drive different people to experience psychological stress in a particular manner.

The results also offer empirical backing for the validity of the Transactional Theory of Stress and Coping as a valid conceptual model for the experiences of Malaysian Gen Z students leading up to their decision to go on studies abroad. The variance in relevant stressors suggests that individual differences in coping resources, past exposure, and personal resilience may play a role in how each person perceives and manages stress. But this shows how complex the stress process is and how not all outside demands have equal mental health impacts. It is further suggested to further extend the generalization of the theory to include moderating factors such as coping mechanisms, social support, and resilience. In addition, investigating different theoretical perspectives in the light of the academic study abroad could provide additional evidence on the conceptualisation and application of psychological stress in overseas-bound studies.

5.4 Limitation of the study

This is restricted by the nature of the variables studied as this includes only four independent variables which are financial concern, academic stress, acculturative stress, and food insecurity. As all of these elements are directly associated with the dependent variable, which is psychological stress. Limiting this analysis to only four variables may adversely affect the overall trustworthiness and depth of the reported research results.

The second limitation is the narrow age range in this study. This study focuses primarily on Gen Z students aged between 15 and 30 years preparing to study abroad. In addition, the results may not represent older students, particularly students in other age categories, and only studying Gen Z may not fully capture the experiences of the wider student community in Malaysia.

Thirdly, the quantitative survey methodology used in this research may limit the depth of participant responses. Surveys, though they improve data collection from a population, can severely hamper depth of answers in response to predefined information (i.e., participant choice, item response). This indicates that the report can miss many aspects of respondents' true feelings, opinions, or underlying reasons behind their answers thus further restricting the depth and the extent of the information obtained.

5.5 Recommendation

First recommendation is that future studies should investigate various items more explicitly. Including factors like cultural adaptation strategies, mental health awareness, coping strategies, online social networks, and personality characteristics may provide a deeper understanding of the causes and outcomes of psychological stress towards international schooling and preparation of Gen Z students.

Moving on, it is advisable to study a wider age range as knowledge gathering does not have an age limit and has a more varied assortment of student populations. The generalizability of outcomes among Malaysian students studying abroad is improved by using a range of ages, educational backgrounds, and places of residency to evaluate the results' generalizability across larger cohorts.

Finally, and to overcome this limitation, it is suggested that future research employ a qualitative research plan, which might include interviews or focus group discussions. Qualitative research, in contrast to questionnaires, enables a more robust view of respondents' views because participants are permitted to voice their ideas and lived experiences in more depth. This method supports researchers by enabling them to gain the reason behind the responses of participants, leading to a deeper and quality data collection.

5.6 Conclusion

To conclude, this research highlights the elements affecting psychological stress in Malaysian Gen Z students who are preparing for overseas education. The results indicate that financial issues, academic pressures, acculturative challenges, and food scarcity all significantly relate to psychological stress. Moreover, this study is underpinned by the Transactional Theory of Stress and Coping, offering important perspectives for universities, educators, and policymakers to enhance their understanding of the stressors impacting students and create effective methods to promote their mental well-being while preparing for studying abroad.

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APPENDICES

Appendix 3.1: Survey Questionnaire



**UNIVERSITI TUNKU ABDUL RAHMAN
FACULTY OF ACCOUNTANCY AND MANAGEMENT
BACHELOR OF INTERNATIONAL BUSINESS (HONS)**

**Psychological Stress Among Gen Z Malaysian Students Preparing for
International Education Abroad**

The purpose of this survey is to conduct research to investigate the “Psychological Stress Among Gen Z Malaysian Students Preparing for International Education Abroad”.

Instruction:

1. This questionnaire consists of three sections. Please answer ALL questions in every section.
2. Completion of this form will take you approximately 10 to 15 minutes.
3. The contents and response of this questionnaire will be kept strictly confidential.

I sincerely and deeply appreciate your time, participation, and kind cooperation in completing this survey.

Yours faithfully,

Name	Student ID	Email
Dania Natasya Binti Nagayaya	2106603	natasyadania173@lutar.my

PERSONAL DATA PROTECTION NOTICE

Please be informed that in accordance with Personal Data Protection Act 2010 (“PDPA”) which came into force on 15 November 2013, Universiti Tunku Abdul Rahman (“UTAR”) is hereby bound to make notice and require consent in relation to collection, recording, storage, usage and retention of personal information.

1. Personal data refers to any information which may directly or indirectly identify a person which could include sensitive personal data and expression of opinion. Among others it includes:
 - a) Name
 - b) Identity card
 - c) Place of Birth
 - d) Address
 - e) Education History
 - f) Employment History
 - g) Medical History
 - h) Blood type
 - i) Race
 - j) Religion
 - k) Photo
 - l) Personal Information and Associated Research Data

2. The purposes for which your personal data may be used are inclusive but not limited to:
 - a) For assessment of any application to UTAR
 - b) For processing any benefits and services
 - c) For communication purposes
 - d) For advertorial and news
 - e) For general administration and record purposes
 - f) For enhancing the value of education
 - g) For educational and related purposes consequential to UTAR
 - h) For replying any responds to complaints and enquiries
 - i) For the purpose of our corporate governance
 - j) For the purposes of conducting research/ collaboration

3. Your personal data may be transferred and/or disclosed to third party and/or UTAR collaborative partners including but not limited to the respective and appointed outsourcing agents for purpose of fulfilling our obligations to you in respect of the purposes and all such other purposes that are related to the purposes and also in providing integrated services, maintaining and storing records. Your data may be shared when required by laws and when disclosure is necessary to comply with applicable laws.

4. Any personal information retained by UTAR shall be destroyed and/or deleted in accordance with our retention policy applicable for us in the event such information is no longer required.

5. UTAR is committed in ensuring the confidentiality, protection, security and accuracy of your personal information made available to us and it has been our ongoing strict policy to ensure that your personal information is accurate, complete, not misleading and updated. UTAR would also ensure that your personal data shall not be used for political and commercial purposes.

Consent:

6. By submitting or providing your personal data to UTAR, you had consented and agreed for your personal data to be used in accordance to the terms and conditions in the Notice and our relevant policy.
7. If you do not consent or subsequently withdraw your consent to the processing and disclosure of your personal data, UTAR will not be able to fulfill our obligations or to contact you or to assist you in respect of the purposes and/or for any other purposes related to the purpose.
8. You may access and update your personal data by writing to us at GMAIL natasyadania173@utar.my.

Acknowledgment of Notice

[] I have been notified and that I hereby understood, consented and agreed per UTAR above notice.

[] I disagree, my personal data will not be processed.

.....

Name:

Date:

Section A: Demographic Profile

In this section, please select **one** answer accordingly for each question given below.

1. Gender:
 - Male
 - Female

2. Age Group:
 - 17 – 23 years old
 - 24 – 30 years old
 - 31 – 37 years old
 - 38 – 44 years old
 - 45 and above

3. Income Level:
 - Below RM1,000
 - RM1,001 – RM2000
 - RM2,001 – RM3,000
 - Above RM3000

4. Level of Education:
 - Primary
 - Secondary
 - Pre-university/College
 - University

Section B: General Information

In this section, please read each question attentively. Please select your answer accordingly for each question given below.

1. Are you interested in studying abroad?
 - Yes
 - No (Thank you for your participation)

2. What is your biggest worry about studying abroad?
 - Missing family and friends
 - Managing tuition fees and living expenses
 - Adjusting to a new culture and lifestyle
 - Language Barriers
 - Others (please specify: _____)

3. How do you usually cope with stress before a big change like moving overseas?
 - Talking to friends or family
 - Exercising or doing sports
 - Practicing relaxation (meditate, praying)
 - Avoiding the topic completely

4. Which country is the most preferred country that you would further your studies in?
 - United Kingdom
 - Australia
 - United States
 - China
 - Japan
 - Others (please specify: _____)

Section C: Construct Measurement

Please indicate how strong you agree or disagree with each statement whereby placing a circle from 1 (Never) to 5 (Very Often).

Never (N)	Almost Never (AN)	Sometimes (S)	Fairly Often (FO)	Very Often (VO)
1	2	3	4	5

For each of the following statements, kindly circle **ONLY ONE** number that represents your opinion the most.

No.	Question	N	AN	S	FO	VO
Psychological Stress						
<i>Psychological stress happens when life's pressures become too much to handle. It shows up as feeling sad, tense, exhausted, or having physical body aches</i>						
In the last month....						
1.	I have been upset because of something that happened unexpectedly	1	2	3	4	5
2.	I have felt that I was unable to control the important things in my life	1	2	3	4	5
3.	I have felt nervous and “stressed”.	1	2	3	4	5
4.	I have felt confident about my ability to handle my personal problems.	1	2	3	4	5
5.	I have felt that things were going my way	1	2	3	4	5
6.	I have found that I could not cope with all the things that I had to do.	1	2	3	4	5
7.	I have been able to control irritations in my life	1	2	3	4	5

8.	I have felt that I was on top of things.	1	2	3	4	5
9.	I have been angered because of things that were outside of my control.	1	2	3	4	5
10.	I felt difficulties were piling up so high that I could not overcome them	1	2	3	4	5
Financial Concern						
<i>Financial concern happens when you feel you don't have enough money to meet your needs. It shows up as fear, constant worry, or anxiety about your finances.</i>						
1.	I feel anxious about my financial situation.	1	2	3	4	5
2.	I have difficulty sleeping because of my financial situation.	1	2	3	4	5
3.	I have difficulty concentrating on my studies because of my financial situation.	1	2	3	4	5
4.	I am irritable because of my financial situation.	1	2	3	4	5
5.	I have difficulty controlling worrying about my financial situation.	1	2	3	4	5
6.	My financial situation makes me feel tense.	1	2	3	4	5
7.	I feel fatigued because I worry about my financial situation	1	2	3	4	5
Academic Stress						
<i>Academic stress happens when study expectations exceed a student's ability to cope, causing overwhelmed feelings and anxiety about school responsibilities</i>						
1.	I feel pressured to get high grades in all my subjects.	1	2	3	4	5
2.	I worry about not meeting the academic expectations of my lectures.	1	2	3	4	5

3.	The academic workload here is overwhelming (stressful).	1	2	3	4	5
4.	I often fear academic failure due to unfamiliar standards (new format or guidelines).	1	2	3	4	5
Acculturative Stress						
<i>Acculturative stress is the stress of adjusting to a foreign culture. It arises when navigating new social rules and academic differences feels too difficult to manage.</i>						
1.	I feel comfortable interacting with locals in daily situations	1	2	3	4	5
2.	I can adjust well to the academic culture of this country	1	2	3	4	5
3.	I understand the communication styles used here.	1	2	3	4	5
4.	I am able to handle social customs appropriately.	1	2	3	4	5
5.	I find adapting to this culture relatively easy.	1	2	3	4	5
6.	I feel confident functioning in this new cultural setting	1	2	3	4	5
Food Insecurity						
<i>Food insecurity is the struggle to get enough healthy food due to financial constraints. It is marked by uncertain access and constant worry about the food supply running out</i>						
1.	I was worried that I would not have enough food.	1	2	3	4	5
2.	I was not able to eat my preferred foods due to a lack of resources.	1	2	3	4	5
3.	I ate a limited variety of foods due to a lack of resources.	1	2	3	4	5

4.	I ate unwanted food due to a lack of resources.	1	2	3	4	5
5.	I ate a smaller meal because there was not enough food.	1	2	3	4	5
6.	I ate fewer meals a day due to a lack of enough food.	1	2	3	4	5
7.	I had no food to eat due to a lack of resources to get food.	1	2	3	4	5
8.	I slept hungry at night because there was not enough food.	1	2	3	4	5
9.	I was hungry for the whole day and night because there was not enough food	1	2	3	4	5

Appendix 3.2: Ethical Clearance Approval Official Letter



UNIVERSITI TUNKU ABDUL RAHMAN DU012(A)
Wholly owned by UTAR Education Foundation Co. No. 578227-M

Re: U/SERC/78-669/2026

7 January 2026

Dr Yeong Wai Mun
Head, Department of International Business
Faculty of Accountancy and Management
Universiti Tunku Abdul Rahman
Jalan Sungai Long
Bandar Sungai Long
43000 Kajang, Selangor

Dear Dr Yeong,

Ethical Approval For Research Project/Protocol

We refer to your application for ethical approval for your students' research project from Bachelor of International Business (Honours) programme enrolled in course UKMZ3016. We are pleased to inform you that the application has been approved under Expedited Review.

The details of the research projects are as follows:

No.	Research Title	Student's Name	Supervisor's Name	Approval Validity
1.	The Impact of AI Such as ChatGPT on Students' Learning and Daily Life	Chin Yin Tong	Dr Eaw Hooi Cheng	7 January 2026 – 6 January 2027
2.	Factor that Influences User Trust in Platform-based Business	Nicholas Tang Kien Yuan	Dr Jayamalathi a/p Jayabalan	
3.	Do Students Prefer Working with Flexible Hours and Locations or Fixed Working Hours and Location	Tan Song Ze	Dr Kalaivani a/p Jayaraman	
4.	Factors of E-commerce That Influence Customer Satisfaction Among Gen Z in Malaysia	Yap Chen Khai	Dr Komathi a/p Munusamy	
5.	A Case Study of Patient Satisfaction in a Private Clinic in Negeri Sembilan	Liew Xin Yee	Ms Lim Yee Wui	
6.	The Influence of Trend Culture on Gen Z's Purchase Decision for Collectible Items	Peggy Loh Zi Xuan	Dr Foo Meow Yee	
7.	Determinants of In-game Purchase Intention Among Malaysian Youth Online Gamers	Lim Jing Hao	Dr Yeong Wai Mun	
8.	Consumer Buying Behaviour Towards Consumer Products in Malaysia	Tee Xin Zhuen	Dr Foo Meow Yee	
9.	The Impact of Micromanagement on Employee Performance Among Sales Agents in Malaysia	Chen Yu Wen Sharen	Dr Jayamalathi a/p Jayabalan	
10.	Drivers of Generation Z Consumers' Purchase Intention Toward Green Skin Care Products	Lee Ken Hau	Dr Malathi Nair a/p G Narayana Nair	
11.	The Influence of Company Benefits on Job Outcomes Among Malaysians' Employees	Khong Yuee Ching	Dr Omar Hamdan Mohammad Alkharabsheh	
12.	The Influence of Organizational Communication, Coworker Support, and Job Stress with the Mediating Role of Job Satisfaction on Employees' Motivation	Phun Yan Jun	Ms Hooi Pik Hua @Rae Hooi	

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Website: www.utar.edu.my



Psychological Stress Among Gen Z Malaysian Students Preparing For
International Education Abroad

No.	Research Title	Student's Name	Supervisor's Name	Approval Validity
13.	The Impact of Brand Equity Dimensions on Brand Loyalty Among Generation Z in the Sports Footwear Industry	Ng Zhen Yang	Dr Malathi Nair a/p G Narayana Nair	7 January 2026 – 6 January 2027
14.	The Influence of Social Media Influencers on Malaysian Consumers' Purchase Intention Toward International Brands	Lim Wei Qi	Dr Foo Meow Yee	
15.	A Study of Reverse Logistic and Its Role in Brand Image and Customer Perception	Chang Kar Tung		
16.	The Role of Cross-Border E-Commerce Does Promote Buying Intentions for Consumers	Ho Jia Rok		
17.	Understanding the Influence of Online Scams on Consumer Purchase Intentions Among Malaysian Social Media Users	Aw Yong See Win	Dr Choo Siew Ming	
18.	Exploring the Intention of Reside in Retirement Villages Among Gen Z in Malaysia	Teo Yi Qi	Ms Goh Poh Jin	
19.	The Influence of Brand Trust on Young Adults' Preferences for Malaysia-Based Coffee Brands	Liau Wei Sim	Dr Malathi Nair a/p G Narayana Nair	
20.	Factors Influencing Malaysian Consumers' Purchase Intention Toward International Beauty Products	Tan Sze Wing	Dr Foo Meow Yee	
21.	Consumer Choice of Sustainable Mobility: A Study of Determinants Influencing Electric Vehicle Purchase Intention	Shao Yuhao	Ms Goh Poh Jin	
22.	The Impact of Product Variety, Promotions, Accessibility, Mall Cleanliness & Maintenance on Shoppers' Revisit Intention in Urban Shopping Malls: A Functional Value Analysis	Tan Yue Wey	Dr Choo Siew Ming	
23.	Young Consumers' Purchase Intention Toward Green Products in Malaysia: Drivers and Challenges in Green Marketing	Chin Zhi Qian		
24.	Chasing the Surprise: Understanding What Drives Impulse Buying in Blind Box Market Among Malaysian Generation Z	Tan Zung Yan	Ms Tai Lit Cheng	
25.	The Impact of Job Performance, Job Satisfaction Skills Development and AI Adoption on Employee Commitment	Hoo Yuan Yien	Dr Omar Hamdan Mohammad Alkharabsheh	
26.	Independent Journeys: Investigating the Key Determinants of Gen Z Female Travelers' Solo Travel Intentions	Chong Wai Sam	Ms Goh Poh Jin	
27.	Understanding Generation Z Consumer Behavior: The Role of Data-Driven Marketing in Shaping Customer Engagement in Online Shopping	Audrey Chong Jia Wen	Dr Choo Siew Ming	
28.	The Influence of Job Characteristics on Meaningful Work and Quiet Quitting in Multinational Corporations	Dominic Koh Wen Cong	Dr Low Mei Peng	
29.	Determinants of Entrepreneurial Intentions Among Female University Students	Victoria Wee Yuet Fang	Dr Kalaivani a/p Jayaraman	
30.	Factors that Influence the EV Purchase Intention: The Moderating Role of Incentive Policy	Kuan Jo Yin	Ms Goh Poh Jin	
31.	Understanding the Dynamics of Short-Form Video Marketing: An Analysis of Purchase Intention Among Young Consumers in Malaysia	Chia Zhi Han	Dr Choo Siew Ming	
32.	Psychological Stress Among Gen Z Malaysian Students Preparing for International Education Abroad	Dania Natasya Binti Nagayaya	Dr Malathi Nair a/p G Narayana Nair	

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Website: www.utar.edu.my



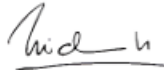
The conduct of this research is subject to the following:

- (1) The participants' informed consent be obtained prior to the commencement of the research;
- (2) Confidentiality of participants' personal data must be maintained; and
- (3) Compliance with procedures set out in related policies of UTAR such as the UTAR Research Ethics and Code of Conduct, Code of Practice for Research Involving Humans and other related policies/guidelines.
- (4) Written consent be obtained from the institution(s)/company(ies) in which the physical or/and online survey will be carried out, prior to the commencement of the research.

Should the students collect personal data of participants in their studies, please have the participants sign the attached Personal Data Protection Statement for records.

Thank you.

Yours sincerely,



Professor Dr Zuraidah Abd Manaf

Chairman

UTAR Scientific and Ethical Review Committee

c.c Dean, Faculty of Accountancy and Management

Appendix 3.3: SPSS Result (Pilot Test - Reliability Test)

Case Processing Summary

		N	%
Cases	Valid	35	97.2
	Excluded ^a	1	2.8
	Total	36	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.923	.925	10

Item Statistics

	Mean	Std. Deviation	N
V1	3.86	1.478	35
V2	4.09	1.269	35
V3	4.17	.985	35
V4	4.09	1.245	35
V5	4.03	1.014	35
V6	3.86	1.309	35
V7	3.94	1.282	35
V8	4.09	1.173	35
V9	4.11	.932	35
V10	4.11	1.105	35

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
V1	36.49	65.022	.690	.808	.918
V2	36.26	69.726	.581	.766	.922
V3	36.17	73.029	.573	.778	.922
V4	36.26	66.197	.784	.857	.911
V5	36.31	71.104	.673	.836	.917
V6	36.49	65.375	.782	.837	.911
V7	36.40	66.776	.727	.876	.914
V8	36.26	67.491	.767	.871	.912

V9	36.23	71.593	.709	.718	.916
V10	36.23	67.005	.852	.802	.908

Case Processing Summary

		N	%
Cases	Valid	35	97.2
	Excluded ^a	1	2.8
	Total	36	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.893	.898	7

Item Statistics

	Mean	Std. Deviation	N
V11	4.17	1.014	35
V12	3.83	1.424	35
V13	3.91	1.314	35
V14	3.94	1.235	35
V15	4.11	1.051	35
V16	3.97	1.272	35
V17	4.00	1.085	35

Inter-Item Correlation Matrix

	V11	V12	V13	V14	V15	V16	V17
V11	1.000	.489	.386	.525	.561	.551	.668
V12	.489	1.000	.306	.713	.446	.761	.514
V13	.386	.306	1.000	.414	.689	.438	.640
V14	.525	.713	.414	1.000	.436	.579	.527
V15	.561	.446	.689	.436	1.000	.685	.774
V16	.551	.761	.438	.579	.685	1.000	.576
V17	.668	.514	.640	.527	.774	.576	1.000

Case Processing Summary

		N	%
Cases	Valid	35	97.2
	Excluded ^a	1	2.8
	Total	36	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.865	.869	4

Item Statistics

	Mean	Std. Deviation	N
V18	4.11	1.183	35
V19	3.89	1.255	35
V20	4.17	.985	35
V21	4.23	.877	35

Inter-Item Correlation Matrix

	V18	V19	V20	V21
V18	1.000	.643	.867	.484
V19	.643	1.000	.540	.746
V20	.867	.540	1.000	.464
V21	.484	.746	.464	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
V18	12.29	7.092	.783	.798	.799
V19	12.51	6.963	.738	.667	.824
V20	12.23	8.299	.732	.759	.824
V21	12.17	9.205	.648	.569	.857

Case Processing Summary

		N	%
Cases	Valid	35	97.2
	Excluded ^a	1	2.8
	Total	36	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.890	.893	6

Item Statistics

	Mean	Std. Deviation	N
V22	4.31	1.051	35
V23	3.91	1.292	35
V24	4.00	1.306	35
V25	3.94	1.187	35
V26	4.34	1.110	35
V27	4.00	1.188	35

Item-Total Statistics

Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
20.20	24.518	.711	.700	.871
20.60	24.071	.574	.851	.894
20.51	22.551	.707	.629	.872
20.57	21.899	.875	.950	.843
20.17	24.323	.682	.724	.875
20.51	23.257	.729	.912	.867

Case Processing Summary

		N	%
Cases	Valid	35	97.2
	Excluded ^a	1	2.8
	Total	36	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.904	.903	9

Item Statistics

	Mean	Std. Deviation	N
V28	4.17	1.124	35
V29	3.77	1.308	35
V30	3.86	1.141	35
V31	3.83	1.175	35
V32	3.86	1.192	35
V33	4.09	1.067	35
V34	3.71	1.296	35
V35	4.11	1.132	35
V36	3.89	1.207	35

Item-Total Statistics

Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
31.11	55.751	.436	.732	.910
31.51	50.022	.681	.910	.893
31.43	49.958	.810	.958	.884
31.46	50.903	.718	.793	.890
31.43	50.546	.729	.770	.889
31.20	53.812	.599	.785	.899
31.57	48.193	.803	.905	.883
31.17	54.205	.531	.846	.903
31.40	49.541	.784	.926	.885

Appendix 4.1: SPSS Result

1. Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	80	51.6	51.6	51.6
	Male	75	48.4	48.4	100.0
	Total	155	100.0	100.0	

2. Age Group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	17 – 23 years old	75	48.4	48.4	48.4
	24 – 30 years old	74	47.7	47.7	96.1
	31 – 37 years old	5	3.2	3.2	99.4
	38 – 44 years old	1	.6	.6	100.0
	Total	155	100.0	100.0	

3. Income Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Above RM3000	8	5.2	5.2	5.2
	Below RM1,000	88	56.8	56.8	61.9
	RM1,001 – RM2000	35	22.6	22.6	84.5
	RM2,001 – RM3,000	24	15.5	15.5	100.0
	Total	155	100.0	100.0	

4. Level of Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Pre-university/College	36	23.2	23.2	23.2
	Secondary	1	.6	.6	23.9
	University	118	76.1	76.1	100.0
	Total	155	100.0	100.0	

1. Are you interested in studying abroad?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	155	100.0	100.0	100.0

2. What is your biggest worry about studying abroad?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Adjusting to a new culture and lifestyle	41	26.5	26.5	26.5
	Language Barriers	14	9.0	9.0	35.5
	Managing tuition fees and living expenses	21	13.5	13.5	49.0
	Missing family and friends	79	51.0	51.0	100.0
	Total	155	100.0	100.0	

3. How do you usually cope with stress before a big change like moving overseas?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Avoiding the topic completely	5	3.2	3.2	3.2
	Exercising or doing sports	4	2.6	2.6	5.8
	Exercising or doing sports, Avoiding the topic completely	28	18.1	18.1	23.9
	Exercising or doing sports, Practicing relaxation (meditate, praying)	5	3.2	3.2	27.1
	Practicing relaxation (meditate, praying)	4	2.6	2.6	29.7
	Talking to friends or family	11	7.1	7.1	36.8
	Talking to friends or family, Avoiding the topic completely	3	1.9	1.9	38.7
	Talking to friends or family, Exercising or doing sports	4	2.6	2.6	41.3
	Talking to friends or family, Exercising or doing sports, Avoiding the topic completely	24	15.5	15.5	56.8
	Talking to friends or family, Exercising or doing sports, Practicing relaxation (meditate, praying), Avoiding the	15	9.7	9.7	66.5

topic completely				
Talking to friends or family, Practicing relaxation (meditate, praying)	32	20.6	20.6	87.1
Talking to friends or family, Practicing relaxation (meditate, praying), Avoiding the topic completely	20	12.9	12.9	100.0
Total	155	100.0	100.0	

4. Which country is the most preferred country that you would further your studies in?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Australia	4	2.6	2.6	2.6
	China	36	23.2	23.2	25.8
	Italy	1	.6	.6	26.5
	Japan	16	10.3	10.3	36.8
	Singapore	1	.6	.6	37.4
	Switzerland	1	.6	.6	38.1
	United Kingdom	70	45.2	45.2	83.2
	United States	26	16.8	16.8	100.0
	Total	155	100.0	100.0	

Case Processing Summary

		N	%
Cases	Valid	155	100.0
	Excluded ^a	0	.0
	Total	155	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.944	.944	10

Item Statistics

	Mean	Std. Deviation	N
PS1	4.14	.981	155
PS2	4.15	1.052	155
PS3	4.19	.910	155
PS4	4.21	1.017	155
PS5	4.10	.968	155

PS6	4.19	.974	155
PS7	4.05	.992	155
PS8	4.14	1.063	155
PS9	4.13	.985	155
PS10	4.21	.992	155

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PS1	37.37	53.637	.780	.804	.938
PS2	37.35	52.839	.776	.843	.938
PS3	37.32	54.945	.744	.818	.940
PS4	37.30	53.522	.756	.735	.939
PS5	37.40	54.047	.761	.775	.939
PS6	37.31	53.254	.816	.887	.936
PS7	37.45	53.691	.766	.811	.938
PS8	37.37	53.065	.750	.794	.939
PS9	37.37	54.288	.727	.697	.940
PS10	37.30	53.080	.813	.775	.936

Case Processing Summary

		N	%
Cases	Valid	155	100.0
	Excluded ^a	0	.0
	Total	155	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.948	.948	7

Item Statistics

	Mean	Std. Deviation	N
FC1	4.19	.988	155
FC2	4.08	1.137	155
FC3	4.08	1.048	155
FC4	4.10	1.112	155
FC5	4.05	1.059	155
FC6	4.10	1.123	155
FC7	4.07	1.064	155

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
FC1	24.48	33.524	.768	.793	.944
FC2	24.59	31.710	.803	.856	.942
FC3	24.59	31.931	.866	.883	.936
FC4	24.57	31.896	.809	.875	.941
FC5	24.63	32.054	.843	.798	.938
FC6	24.57	31.494	.835	.859	.939
FC7	24.60	31.943	.849	.850	.938

Case Processing Summary

		N	%
Cases	Valid	155	100.0
	Excluded ^a	0	.0
	Total	155	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.918	.919	4

Item Statistics

	Mean	Std. Deviation	N
AS1	4.23	.999	155
AS2	4.12	1.156	155
AS3	4.15	1.056	155

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
AS1	12.50	8.628	.826	.804	.889
AS2	12.61	7.823	.821	.792	.891
AS3	12.58	8.466	.796	.786	.898
AS4	12.50	8.537	.809	.774	.894

Case Processing Summary

		N	%
Cases	Valid	155	100.0
	Excluded ^a	0	.0
	Total	155	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.934	.934	6

Item Statistics

	Mean	Std. Deviation	N
ACS1	4.18	.983	155
ACS2	4.15	1.031	155
ACS3	4.21	.933	155
ACS4	4.19	.986	155
ACS5	4.14	.963	155
ACS6	4.21	.965	155

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
ACS1	20.90	18.197	.800	.757	.923
ACS2	20.93	17.742	.815	.795	.921
ACS3	20.86	18.949	.746	.711	.929
ACS4	20.89	17.878	.843	.842	.917
ACS5	20.94	18.282	.810	.751	.922
ACS6	20.87	18.191	.821	.837	.920

Case Processing Summary

		N	%
Cases	Valid	155	100.0
	Excluded ^a	0	.0
	Total	155	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.966	.966	9

Item Statistics

	Mean	Std. Deviation	N
FI1	4.10	1.100	155
FI2	4.07	1.088	155
FI3	4.05	1.104	155
FI4	4.01	1.162	155
FI5	4.01	1.171	155
FI6	4.03	1.167	155
FI7	3.95	1.240	155
FI8	3.97	1.232	155
FI9	3.95	1.224	155

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
FI1	32.05	69.322	.869	.854	.961
FI2	32.08	70.701	.797	.809	.964
FI3	32.10	69.743	.841	.822	.962
FI4	32.14	68.629	.856	.889	.961
FI5	32.15	68.854	.836	.824	.962
FI6	32.13	68.698	.847	.847	.962
FI7	32.20	66.836	.892	.908	.960
FI8	32.18	67.746	.847	.855	.962
FI9	32.20	66.914	.901	.907	.959



APPENDIX D

UNIVERSITI TUNKU ABDUL RAHMAN
FACULTY OF ACCOUNTANCY AND MANAGEMENT
UNDERGRADUATE FINAL YEAR PROJECT
Final Year Project Assessment Form - Report

Final Year Project Title:

PSYCHOLOGICAL STRESS AMONG GEN Z MALAYSIAN STUDENTS PREPARING FOR INTERNATIONAL EDUCATION ABROAD

Name:	Dania Natasya Binti Nagayaya	Student ID:	2106603
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No	Criteria	Excellent (8 - 10 marks)	Good (5 - 7 marks)	Fair (3 - 4 marks)	Poor (0 - 2 marks)	Awarded
1	Title and Abstract	Clear, concise, and informative; abstract summarizes all key elements effectively.	Title and abstract are clear but may miss some key elements.	Title and abstract are somewhat unclear or incomplete.	Title and abstract are unclear and do not summarize key elements.	
2	Introduction	Comprehensive background and context; clearly stated research question/hypothesis.	Adequate background; some context missing; research question/hypothesis is stated.	Background and context are vague; research question/hypothesis is unclear.	Background and context are missing or inadequate; research question/hypothesis is absent.	
3	Literature Review	Extensive review, critical analysis, and synthesis of relevant literature.	Adequate review with some analysis of relevant literature.	Limited review with minimal analysis of relevant literature.	Inadequate or no review of relevant literature.	
4	Problem Statement & Objectives	A clear, specific, and well-defined research problem was identified, including its significance and relevance. Clearly defined, specific, and measurable objectives.	Clearly stated problem, but may lack specificity or clarity in its significance. Objectives are stated but may lack specificity or measurability.	Problem statement is present but lacks clarity, specificity, or relevance. Objectives are vague or not well-defined.	The problem statement is unclear or missing. Objectives are absent or unclear.	
5	Methodology	Detailed, appropriate methods with clear rationale and feasibility.	Methods are outlined but some details or rationale may be lacking.	Methods are mentioned but lack clarity or rationale.	Methods are unclear, inappropriate, or not stated.	
6	Results	Results are clearly presented, well-organized, and thoroughly analyzed.	Results are presented but may lack organization or depth of analysis.	Results are unclear or poorly organized, with limited analysis.	Results are absent, unclear, or inadequately analyzed.	
7	Discussion	Insightful interpretation of results, connects to literature, discusses reasons for the findings.	Interpretation of results is present but may lack depth, some connection to literature.	Limited interpretation of results, minimal connection to literature.	Interpretation of results is absent or unclear, no connection to literature	
8	Conclusion	Comprehensive conclusion with discussions on implications supported by findings. Suggests future research.	Conclusion is present with key points somewhat summarized. Discussions on implications somewhat supported by findings. Suggests future research.	Weak conclusion, does not effectively summarize findings or suggest future research. Implications irrelevant to findings.	Conclusion is absent or very weak.	
9	Writing Quality	Excellent writing, free from errors, clear and professional.	Writing is clear but contains some errors or lacks professionalism.	Writing is unclear in parts, contains errors, and lacks professionalism.	Writing is unclear, contains numerous errors, and is unprofessional.	
10	References	Extensive and relevant references, properly formatted.	References are relevant but formatting is inconsistent.	Few references, some may be irrelevant or improperly formatted.	References are absent, irrelevant, or improperly formatted.	
					Total	