



ACADEMIC STRESS REVIEWED FROM SELF-EFFICACY AND SELF-CONCEPT WITH GENDER AS A MODERATOR AT MAHASANTRI

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Abstract

Academic stress is an imbalance between the demands of a task and a person's ability to complete it. Academic stress in higher education often occurs among students, especially those who are also students (students). The inability to complete a final assignment, which leads to academic stress, is caused by several factors. Self-efficacy and self-concept the low ones are owned by students, gender also influences the high or low levels of academic stress experienced by students. This study aims to determine academic stress from a perspective self-efficacy and self-concept with gender as a moderator for the students. The type of research used was explanatory correlational, with a sample of 100 students of Ma'had Darul Qur'al wal Hadits NWDI Pancor using the technique purposive sampling. The instrument used in data collection uses a scale Self-Efficacy, Self-Concept, and academic stress. Data analysis techniques using moderated regression analysis (MRA) and one way anova. The research results show self-efficacy has a significant relationship with academic stress, self-concept has a significant relationship with academic stress, self-efficacy and self-concept simultaneously have a significant relationship to academic stress, and gender has a strong influence on academic stress in terms of self-efficacy and self-concept, this shows that gender has a significant relationship with academic stress when viewed from self-efficacy and self-concept. The research results obtained in this study indicate a relationship between each variable separately and academic stress, while this study confirms that the combination of the two provides a significant contribution related to the level of academic stress and its influence gender against academic stress.

Keywords: Academic Stress, Self-Efficacy, Self-Concept

I. INTRODUCTION

Education plays an important role in improving a person's quality. Without education, humans will struggle to develop and will inevitably become a backward group. Education is a process of learning, knowledge, skills, and habits of a group of people that are passed down from one generation to the next through teaching and training. According to the 1945 Constitution, Article 31, paragraph 1, explains that: "Every citizen has the right to education" (Ganesha

Operation Team, 2017). According to Law Number 20 of 2003, Education is a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have spiritual religious strength, self-control, personality, intelligence, noble character, and the skills needed by themselves, society, nation and state (Rahmat & Abdillah, 2019).

The education system in Indonesia is divided into two main pathways, namely formal and non-formal education. According



to Law Number 20 of 2003, formal education is defined as a structured and tiered educational pathway consisting of primary education, secondary education, and higher education (Syaadah, Silitonga, & Rangkuty, 2022). Formal education is general academic education that is organized in a structured manner, has levels or stages, is within a certain time period, takes place from elementary school to tertiary level (Kusmiran et al., 2022). Meanwhile, non-formal education is defined as learning activities outside the school system (Hasanah & Nurul Maziyatul, 2019). Non-formal education is an educational pathway outside formal education that can be implemented in a structured and tiered manner, one form of non-formal education is the education system at the tertiary level (Nurul, 2019).

Non-formal higher education institutions are called Ma'had, which is synonymous with Islamic boarding school-based higher education institutions, equivalent to universities, where students are equivalent to university students and are called mahasantri (students). Ma'had are more modern Islamic boarding schools, where students are required to be independent and able to balance formal and non-formal educational activities to ensure smooth operation. This often puts students under

various pressures, including academic pressures (Mubassyir et al., 2023).

The challenges of campus life relate to a new environment that is very different from previous educational settings. Demands relate to the targets that students must meet (Mutia & Wahyuni, 2016). These targets include academic and non-academic targets, which require students to achieve within a predetermined timeframe. Campus and Islamic boarding school demands, such as requiring students to optimize their learning achievements, present a challenging challenge.

Due to the varying demands faced by students, many are unable to meet these challenges, leading to pressure commonly referred to as stress. Studies show that entering college can bring tension or stress (Sarah et al., 2022).

Stress arises when a person faces a burden that exceeds their current circumstances (Shika, 2018). Students' inability to adapt and manage their responsibilities within the university academic system can lead to academic stress (Suryani & Artawan, 2020).

Academic stress is a feeling of pressure experienced by students, both physically and emotionally, due to academic demands from lecturers or parents to achieve good learning outcomes, complete assignments on time,



lack of direction in completing homework assignments, and an unconducive classroom atmosphere (Rian & Ardhia, 2021).

Academic stress is an individual's perception of the amount of knowledge they must master and the perceived inadequacy of time to develop that knowledge. Wilks states that academic stress often occurs in students facing high academic demands and low adaptability (Michael & Christiana, 2023).

Based on the interview results, students experience academic stress. This is indicated by physical symptoms that many students experience, including persistent headaches, eating disorders, sleep disorders, loss of interest in learning, an inability to relax, and a tendency to avoid interactions with their environment. Students also show symptoms of irritability, excessive anxiety about certain things, feelings of sadness and isolation, and easily feeling stressed by the academic demands they face (Interview with Ira Zarmiza, 2025).

Factors that can cause academic stress in students come from internal and external factors (Shulhan, 2018). Internal factors that can cause academic stress include the level of...self-efficacy and self-concept External factors include busy and intense learning activities, pressure to achieve satisfactory results, pressure from social status, competition between parents, and the

demands of two different institutions (Radisti, Suyanti, & Albadri, 2023).

Based on the above factors, self-efficacy and self-concept be a factor that can cause academic stress in students. Bandura stated that self-efficacy is a person's belief in their ability to organize and carry out a series of actions needed to produce the desired results (Ilham et al., 2019). Individuals with self-efficacy Low self-esteem leads to the belief that one cannot face all the challenges encountered (Rosyana et al., 2022). Students who doubt their abilities and believe they are unable to achieve their campus and Islamic boarding school learning targets will experience setbacks, such as laziness in completing assignments, lack of focus on memorizing, and giving up easily when faced with difficulties during the educational process.

Elisa & Riza, examined the relationship between self-efficacy with academic stress in Islamic boarding school students, it was found that there was a significant relationship between academic stress and self-efficacy (Noviana & Khoirunnisa, 2022). Strengthened by Hidayat et al., this study found a negative correlation between self-efficacy and academic stress. Level self-efficacy low, then the level of academic stress is high (Hidayat, Ramli & Setiowati, 2021).



Self-concept is also a factor that can cause academic stress in students. Brooks explains that self-concept is our views and feelings about our selves (Agus et al., 2023). Self-concept is one of the determinants of the success of an individual's growth and development process.

Carl Rogers explained that self-concept is the way a person sees and assesses himself, namely how he understands himself with all the aspects he has (Rahayu, 2018). If self-concept. The attitudes they have tend to be negative, students tend to easily feel doubtful about their capacity to complete assignments, feel overwhelmed by high expectations, and have the potential to experience greater academic stress (Mboya, 2017).

Lutfiana & Ermita, researching the relationship self-concept with academic stress, it was found that the research results showed a significant negative influence of the variable self-concept on academic stress variables (Lutfiana & Zakiyah, 2021). Strengthened by Radisti et al., the relationship self-concept on academic stress is seen in this study. The results of the correlation test show a negative and significant relationship between self-concept with academic stress (Radisti, Suyanti & Albadri, 2023).

Academic stress is not only influenced by internal factors, but also gender also

influences the high or low levels of academic stress experienced by students (Roni et al., 2024). Gender inequality is the difference in roles between men and women that has been created socio-culturally over a long period of time (Effendy, 2014). Women often feel less capable, less confident, and need more protection than men. Men also lack self-confidence when they feel they lack potential or achievement (Dony et al., 2021).

Hamaideh's research reveals differences between male and female students. Male students are calmer when faced with challenges and difficulties in learning. Meanwhile, female students experience stress when faced with a large amount of assignments, including heart palpitations, shortness of breath, increased muscle tension, fatigue, and headaches (Trismayanti et al., 2021).

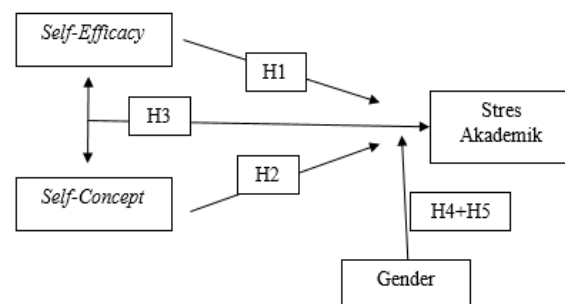
Based on the background description above, previous research only examined the relationship self-efficacy with academic stress, the relationship between self-concept and academic stress. No research has comprehensively examined these variables. Therefore, researchers are interested in conducting research on academic stress from a perspective self-efficacy and self-concept with gender as a moderator for the students.

II. METHOD

This study uses explanatory correlation. Explanatory correlation is an approach that aims to explain the relationship between two or more variables, also explaining the factors or causes of a phenomenon (Sugiyono, 2023). This study has two independent variables, namely self-efficacy and self-concept, one dependent variable, namely academic stress, and one moderator variable, namely gender. The subjects in this study were students of Ma'had Darul Qur'an wal Hadits NWDI Pancor, consisting of 50 male students and 50 female students, with a total of 100 respondents. Subjects were selected using purposive sampling. purposive sampling namely the method of determining respondents to be used as samples based on certain criteria (Siregar, 2018). Criteria purposive sampling includes active level 3 and 4 students who simultaneously attend lectures and ma'had.

The instrument used in this study consisted of three scales, adapted to the number of variables in the study. The academic stress scale, developed by the researcher, refers to Sarafino & Smith's theory as the basis for its development, with a reliability level of 0.765. Self-efficacy developed by Ansori (2016) then modified by researchers based on Bandura's theory (1977) with a reliability level of 0.761. Self-concept

developed by Shabrina then modified by researchers based on the theory of Carl Rogers (1985) with the supporting theory of Goni, Madariaga, Axpe (2011) with a reliability level of 0.725. As for the data analysis technique used moderated regression analysis (MRA) aims to test whether the moderating variable can strengthen or weaken the impact of the independent variable on the dependent variable. And one way anova aims to determine the differences in the levels of academic stress between male and female students, assisted by the SPSS 22 program. The following research conceptual framework is explained in the image below.



III. RESULT AND DISCUSSION

This study is to examine academic stress from the perspective of self-efficacy and self-concept with gender as a moderator for students. This regression model research uses a test moderated regression analysis (MRA) The regression model in the study requires prerequisite tests before conducting data analysis tests. The prerequisite tests in the study use normality tests,

multicollinearity tests, and heteroscedasticity tests.

Normality tests were conducted on the academic stress variables, variables self-efficacy and variables self-concept with the aim of determining whether the research variable scores obtained are normal or not. The normality test in this study uses the procedure Kolmogorov Smirnov Test with the help of SPSS 22. Data is normally distributed if the probability or significance is greater than 0.05 ($P > 0.05$) (Sugiyono, 2017).

TABLE 1. KOLMOGOROV SMIRNOV TEST

No	Variabel	Sig.	Ket.
1	Academic Stress	0,082	Normal
2	Self-Efficacy	0,077	Normal
3	Self-Concept	0,161	Normal

Academic showed a Sig. of 0.082 (>0.05) and the value Kolmogorov-Smirnov of 0.084, meaning that the data distribution is normally distributed, and the data on the variable self-efficacy shows a Sig. of 0.077 (> 0.05) and the value Kolmogorov-Smirnov of 0.084, meaning that the data distribution is normally distributed. Furthermore, the data on the variable self-concept shows a Sig. of 0.161 (> 0.05) and a value of Kolmogorov-Smirnov of 0.076 means that the data distribution is normally distributed.

Multicollinearity testing was carried out on the academic stress variables, self-efficacy, and self-concept to find out whether there is a relationship between independent variables (self-efficacy and self-concept) there is a very high correlation. If multicollinearity occurs, then each independent variable cannot stand alone in explaining the dependent variable (academic stress), so the results of the regression analysis are biased and invalid. A good regression model should not have a correlation between independent variables. The decision-making criteria related to the multicollinearity test are if the VIF value is <10 or the value Tolerance > 0.01 , then it is stated that there is no multicollinearity (Ghozali, 2019).

TABLE 2. MULTICOLINEARITY TEST

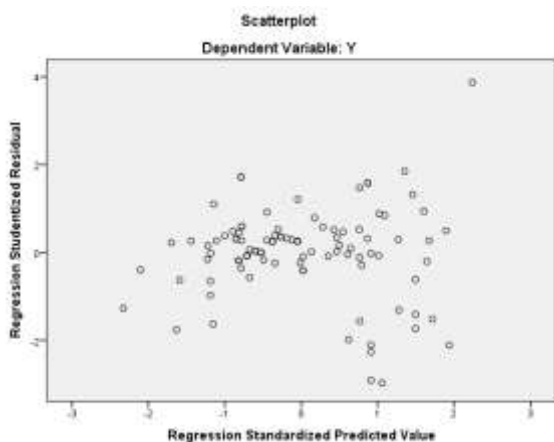
No	Variabel	Tolerance	VIF.
1	Self-Efficacy	0,885	1,130
2	Self-Concept	0,885	1,130

a. Dependent Variabel: Academic Stress
Based on the results of the multicollinearity test in the table above, the value shows. Tolerance for variables self-efficacy of 0.885, and self-concept of 0.885 shows the value. Tolerance obtained on the variable >0.01 . Then the VIF value for the variable self-efficacy of 1,130, and self-concept. A value of 1.130 indicates that the VIF value is <10.00 . Therefore, it can be concluded that there is no multicollinearity,



indicating that the relationship between the independent and dependent variables in this study is linear.

The heteroscedasticity test aims to determine whether there is inequality in the regression model. Variance from the residuals of one observation to another. A good regression model is one that does not experience heteroscedasticity. Ghazali explains that the basis for decision-making in heteroscedasticity testing is scatterplot. If there is no clear pattern, and the points are spread above and below the number 0 on the Y axis, then heteroscedasticity does not occur (Ghazali, 2018).



Based on the picture scatter plot above, it can be seen that the points are spread randomly, do not form a particular pattern, and are spread above and below the number 0 on the Y axis. Thus, it can be concluded that in this regression model there is no heteroscedasticity.

This regression model research uses a test moderated regression analysis (MRA) and one-way ANOVA to determine the relationship between academic stress reviewed from the perspective of self-efficacy and self-concept with gender as a moderator for students at Pancor. The respondents included MDQH NWDI Pancor students who were concurrently studying and attending a religious school, with a total of 100 students.

Table 3. Respondents Criteria

Variable	Level	Total of Respondens	Persentase
Academic Stress	low	-	
	Medium	67	67%
	High	43	43%
Self-efficacy	low	-	
	Medium	24	24%
	High	76	76%
Self-concept	low	-	
	Medium	45	45%
	High	55	55%

Based on the characteristics of respondents from 100 students with academic stress variables in students, it shows that there are 67 students with a percentage of 67% of students who have a moderate level of academic stress, and 43 students with a percentage of 43% of students who have a high level of academic stress and there are no students who do not have academic stress. A total of 24 students with a percentage of 24% of students with self-efficacy moderate, 76 students with a percentage of 76% of students



with self-efficacy high and there are no students with self-efficacy low. A total of 45 students with a percentage of 45% of students with self-concept moderate, 55% of students with self-concept high and there are no students with self-concept low. From these results, it can be concluded that most of the students have academic stress, self-efficacy, and self-concept in medium and high frequencies.

Testing the hypothesis of the relationship between independent variables can explain the dependent variable in this case the relationship between academic stress viewed from...self-efficacy and self-concept with gender as a moderator for the students at Pancor.

TABEL 4. HIPOTESIS TEST

Hipotesis	t	F	Sig.	R
(H1) S-E Y →	2,295		<0,05	
(H2) S-C Y →	4,046		<0,05	
(H3) S-E&S-C Y →		10,129	<0,05	
(H4+H5) S-E*M*S-C Y →	mean	15,265	<0,05	0,173
	L 60,60			
	P 65,44			

Keterangan: Y :Stres Akademik

S-E : Self-Efficacy

S-C : Self-Concept

M : Gender

Connection Self-Efficacy with Academic Stress in Female Students

Variables self-efficacy on academic stress has a t-value of 2.295 with a significance of <0.05, which means there is a significant relationship between self-efficacy with academic stress. The relationship is

negative, which indicates that the higher the self-efficacy that students have, the lower the level of academic stress they experience.

Self-efficacy has three aspects, namely level, strength, generality (Ansori, 2016). If level If a student's academic difficulties exceed their perceived abilities, this can lead to academic stress. Conversely, if a student assesses their abilities as sufficient to meet academic demands, the pressure they feel will be lower, leading to lower academic stress levels. Strength or strength, this aspect is related to the level of confidence or hope an individual has in his ability to complete an academic task. When strength if the strength of these beliefs is high, students will be more optimistic and confident in their ability to face various academic demands, thus reducing the potential for academic stress. Students with high generality will feel that their skills and strategies can be applied in various academic contexts, such as taking exams, managing study time, or completing group assignments. This broad belief makes them more flexible in dealing with pressure, thus reducing academic stress. Conversely, low generality makes students confident only in certain situations. When facing new challenges, they are more easily stressed, which can lead to academic stress.

Self-efficacy High quality is very important for every individual or organism,



especially students. Students who have high self-efficacy which is high greatly affects the level of academic stress, when self-efficacy or the self-confidence possessed by students is high, it will reduce the level of academic stress (Fadhil & Suhana, 2024). Individuals who have self-efficacy high will feel confident in their ability to complete academic demands, so they tend to be able to manage academic stress well. Conversely, individuals who have self-efficacy Low-achieving individuals often feel doubtful about their abilities, making them more susceptible to academic stress when facing pressure or study burdens (Wulansari & Fathurrochman, 2022).

Connection Self-Concept with Academic Stress in Female Students

The results of the next data analysis are that there is a relationship self-concept with academic stress, has a t-value of 4.046 with a significance value of <0.05 , which means there is a significant relationship between self-concept with academic stress. The relationship is negative, which indicates that the higher the self-concept that students have, the lower the level of academic stress they experience.

Self-concept positive sees an individual as having a positive concept of himself which makes it easier for him to adapt to some or

many situations. Individuals who have self-concept. Positive people will be more optimistic, confident, and always think that every problem has a solution. In addition, individuals who have a positive attitude ...self-concept. This positive attitude, being able to accept oneself as one is, accepting all the risks and weaknesses, makes it easier for individuals to manage their emotions (Hartanti, 2020). Self-concept Negative thoughts usually occur in individuals who do not know much about themselves and do not see themselves as a whole. Individuals who have self-concept negative, tend to be more pessimistic and find it difficult to see opportunities in difficulties, this can trigger academic stress in students (Siregar, 2021).

Self-concept positive individuals will be able to assess themselves realistically and accept their strengths and weaknesses. Thus, each individual will be better able to adapt to academic demands and will not experience stress easily. Conversely, individuals with self-concept negative people tend to feel inadequate, easily compare themselves with others, and are vulnerable to academic stress (Burns, 1979).

Connection Self-Efficacy and Self-Concept with Academic Stress

Based on the table above, it can be seen that the F value is 10.129 with a significance



level of <0.05 . This indicates that self-efficacy and (self-concept simultaneously has a significant effect on variable Y (academic stress) on MDQH NWDI Pancor students.

The results obtained in this study indicate the involvement of variables self-efficacy and self-concept simultaneously in explaining academic stress in Islamic boarding school students. The results of the analysis show that the variables self-efficacy and self-concept has a negative correlation with the academic stress variable. This can be interpreted as meaning that self-efficacy and self-concept simultaneously has a negative relationship with academic stress. So it can be explained that the higher self-efficacy And self-concept possessed by the students, the lower the level of academic stress. Likewise, vice versa, if the level of self-efficacy and self-concept. The lower the level of academic stress experienced by students.

The results obtained in this study indicate novelty, the findings in previous studies have mostly examined the influence of each variable separately on academic stress, while this study confirms that the combination of the two makes a significant contribution related to the level of academic stress.

Influence Genderon Academic Stress reviewed from Self-efficacy And Self-Concept

The results of the data analysis on the last hypothesis obtained a value of $F = 15.265$ with a significance of >0.05 , so it can be said that the regression model involving the variable self-efficacy and self-concept with gender as a moderator variable, together they have a significant effect on academic stress in MDQH NWDI Pancor students. This shows that the existence of gender as a moderator strengthens the relationship between variables self-efficacy and self-concept with academic stress.

The R Square value in the results is 0.173 or 17.3% of the influence of the regression model involving the variable self efficacy and self-concept with gender as a moderator variable simultaneously having an influence while the remaining 82.7% is influenced by other factors outside this study.

THEno way anova to test gender (moderator variable). Test results one way anova The F value obtained was 8.240 with a significance level of >0.05 . This indicates a significant difference in academic stress levels between male and female students. The mean academic stress level of male students was 60.6 compared to the mean academic stress level of female students of 65.44, indicating that the level of academic stress in



female students was higher than that of male students.

Based on the results of data analysis, it can be concluded that self-efficacy and self-concept simultaneously had a significant effect on academic stress, with gender as a moderating variable that strengthened the relationship. The ANOVA test results showed a significant difference in academic stress levels between male and female students, with female students tending to experience higher levels of academic stress.

This research is supported by the results of research conducted by Roni, Karolina, Buwono, & Wiyono, which showed that female students experienced higher levels of academic stress than male students, who were in the low category (Roni, Karolina, Buwono, & Wiyono, 2025). Research conducted by Jannah, Kholili, & Hidayat also showed similar data, showing that female students experienced higher levels of academic stress than male students (Jannah, Kholili, & Hidayat, 2022).

IV. CONCLUSION

Based on the results of the data analysis and previous discussion, it can be concluded that there is a relationship between self-efficacy with academic stress with a strong relationship and a negative relationship direction. The higher self-efficacy then the

lower the academic stress of the students. There is a relationship between self-concept with academic stress with a strong relationship and a negative relationship direction. The higher self-concept then the academic stress of the students will be lower. In addition, there is a simultaneous relationship between self-efficacy and self-concept with academic stress with a strong relationship and a negative relationship direction. The higher self-efficacy and self-concept. The lower the academic stress of the students. The results of this study also indicate a difference in the levels of academic stress between male and female students, with female students tending to experience higher levels of academic stress than male students. This section contains answers to questions or explanations of the research problem, and can also include opportunities for future development and research.

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