

## FACTORS THAT CONTRIBUTE TO DEPRESSION AMONG UNIVERSITY STUDENTS IN MALAYSIA

Che Mohd Syaharuddin Che Cob<sup>1\*</sup>  
Mohd Hafeez Al-Amin Abdul Wahab<sup>2</sup>  
Nur Afiqah Binti Radzi<sup>3</sup>  
Izza Azrin Binti Ahmad Helmi<sup>4</sup>  
Siti Aisyah Binti Adam<sup>5</sup>  
Aisyah Binti Abdullah<sup>6</sup>  
Tasnim Binti Ruzlan<sup>7</sup>

<sup>1</sup>Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kelantan (UiTMCK), Malaysia,  
(E-mail: [syaha793@uitm.edu.my](mailto:syaha793@uitm.edu.my))

<sup>2</sup>Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kelantan (UiTMCK), Malaysia,  
(E-mail: [mohdhafeez@uitm.edu.my](mailto:mohdhafeez@uitm.edu.my))

<sup>3</sup>Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kelantan (UiTMCK), Malaysia,  
(E-mail: [2023168571@student.uitm.edu.my](mailto:2023168571@student.uitm.edu.my))

<sup>4</sup>Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kelantan (UiTMCK), Malaysia,  
(E-mail: [2023149449@student.uitm.edu.my](mailto:2023149449@student.uitm.edu.my))

<sup>5</sup>Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kelantan (UiTMCK), Malaysia,  
(E-mail: [2023193267@student.uitm.edu.my](mailto:2023193267@student.uitm.edu.my))

<sup>6</sup>Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kelantan (UiTMCK), Malaysia,  
(E-mail: [2023115387@student.uitm.edu.my](mailto:2023115387@student.uitm.edu.my))

<sup>7</sup>Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kelantan (UiTMCK), Malaysia,  
(E-mail: [2023149347@student.uitm.edu.my](mailto:2023149347@student.uitm.edu.my))

### Article history

**Received date** : 11-7-2025

**Revised date** : 12-7-2025

**Accepted date** : 7-9-2025

**Published date** : 25-9-2025

### To cite this document:

Che Cob, C. M. S., Abdul Wahab, M. H. A.-A., Radzi, N. A., Ahmad Helmi, I. A., Adam, S. A., Abdullah, A., & Ruzlan, T. (2025). Factors that contribute to depression among university students in Malaysia. *International Journal of Accounting, Finance and Business (IJAFB)*, 10 (62), 74 - 83.

**Abstract:** *Depression among university students has become an alarming concern, particularly in Malaysia, where studies indicate higher levels of mental health issues compared to other countries. This study investigates the key factors contributing to depression among undergraduate students. Drawing on established literature, the study identifies four main determinants: social life, excessive workload and lecturer's role, family support, and financial constraints. Using a quantitative approach, data were collected through structured questionnaires and analyzed using SPSS. The findings revealed that financial constraints had the strongest association with depression, followed by family support and social life, while excessive workload and lecturer's role had a comparatively lower impact. The reliability of all constructs was confirmed with Cronbach's alpha values above 0.70. The study highlights the urgent need for institutional strategies that address financial and social support mechanisms to improve student well-being. Limitations include the study's narrow focus on a single*

*geographic region and its cross-sectional design. Future research is recommended to explore additional psychological variables that may influence depression among students.*

**Keywords:** *Depression, Social Life, Excessive Workload and Lecturer's Role, Family Support, Financial Constraints*

## Introduction

Over recent years, research on depression among university students has gained widespread attention, highlighting its significance within society. According to Kumaran et al. (2022), the experts declared that anxiety and depression are the top causes among Malaysian students. In addition, university students also exhibited greater levels of depression, anxiety, and stress than students in the United Kingdom (Kumaran et al., 2022). Moreover, based on the Ministry of Health Malaysia, among adolescents, depression is the third leading cause of disease burden, while suicide presents as the second leading cause of death among 15 to 29-year-olds (Ministry of Health Malaysia, 2020,13). From the studies, researchers can see that depression issues have been prominent issues, especially among adolescents. While there has been substantial research on depression among adolescents and young adults globally, studies focusing on university students in Malaysia remain relatively rare. Thus, there is a gap in examining the specific interplay of these factors within localized settings. This study provides insights into how these determinants uniquely affect a particular student population in Malaysia.

Depression has emerged as a significant mental health concern among university students worldwide, with global prevalence rates steadily increasing over the past decade. According to the World Health Organization (WHO), depression is one of the leading causes of illness and disability among adolescents and young adults, affecting academic performance, social functioning, and overall well-being. In developed nations such as the United States, the United Kingdom, and Australia, recent studies have reported that between 25% and 35% of university students experience depressive symptoms, often linked to academic pressure, financial stress, and social isolation. In the Malaysian context, the situation is equally alarming. National surveys and local studies have revealed a growing number of students experiencing moderate to severe depression, exacerbated by competitive academic environments, cultural expectations, and limited access to mental health support services on campus. The implications for Malaysian universities are far-reaching: unaddressed depression can lead to reduced academic performance, increased absenteeism, higher dropout rates, and diminished employability upon graduation. Furthermore, prolonged mental health deterioration can increase the risk of self-harm, posing serious challenges to both the individual's future and the institution's reputation and graduate outcomes. Given these pressing concerns, understanding the factors that contribute to depression among university students in Malaysia is essential for developing targeted interventions and effective institutional policies.

## Literature Review

The main interest or dependent variable of this study is depression among university students, where the researchers highlight the determinants and the contributing factors toward depression. Depression was chosen as the dependent variable because of its significant prevalence among university students, which affects their academic performance, social connections, and general well-being. Studies consistently show that university students are

more prone to depression owing to academic pressure, social shifts, and personal issues (Ibrahim et al., 2013). Depression is a major global mental health issue due to its high rate, chronicity, and challenging treatment and recovery processes (Melo-Carrillo et al., 2012).

Since 2020, depression has become the 2nd most burdensome disease, where it is on the revolt globally, which leads to various negative consequences when it is not treated sooner (Aluh et al., 2018). A depressed person may have symptoms such as despair, guilt, low self-esteem, inability to feel happy, and dissatisfaction with life in general (De Aquino et al., 2018). It is important to determine that depression is not due to G.P.I., pernicious anemia, or other biological diseases. However, it is rarely acknowledged that the identification of hysterical, obsessional, or other psychotic behavior in the patient may also be significant (Lewis, 1938). Lewis (1938) also stated that depression is a common psychological reaction; thus, it cannot be assessed and categorized without an examination of the patient's life history. The psychiatrists of the previous century did not lack evidence to support their belief that most mental illnesses started with a phase of depression.

Social life refers to the quality and frequency of interactions individuals have with their peers, friends, and social groups. It encompasses the extent of one's social relationships and support, which can impact psychological well-being. Strong social relationships have been associated with lower levels of depression. The benefits of being socially integrated with close friends continue by providing a larger share of sources of pleasure and psychological satisfaction. Individuals are less likely to feel depressed because of the psychological protection and social companionship these relationships offer (Choi et al., 2020). On the other hand, social stressors arise in forms such as interpersonal conflicts, isolation, and a lack of support, contribute to an increase in stress and negatively impact mental health. Such stressors may thus evoke an array of emotional and physiological reactions that overload the nervous system, increasing the level of stress to a greater extent, apart from further exacerbating the vulnerability to depressive symptoms (Eganov et al., 2020). Numerous studies indicate that having unsupportive friends may be more harmful to young adults' well-being than the absence of companions entirely (Güroğlu et al., 2007).

Excessive workload refers to the overwhelming volume of academic tasks and responsibilities faced by students, often exceeding their capacity to manage effectively. Lecturer's role includes their preparedness, clarity in instruction, and supportiveness, which influence students' academic experiences and stress levels (Emmelman & DeCesare, 2007). Excessive assignment load or workload refers to an overwhelming volume of academic tasks that students are expected to complete within limited time frames. With the growing demand for academic excellence, the workload of many students has started to increase (Syahid et al., 2023). Assignments are to be assigned in such a way that up to two to three hours of effort per credit would be required. However, this balance gets exceeded, which provides an opportunity for academic stress, plagiarism, or even cheating to take place. High workloads can even lead to slowing down academic progress because of failing courses, which then must be retaken to meet the degree requirements (Ibrahim & Mohamed, 2023). Based on the study conducted by Emmelman & DeCesare (2007), students stated that excessive notetaking, several breaks, the instructor's unpreparedness, inconsistent demands across various lecturers, and other forms of confusion in content presentation worsened their educational experience.

Family support refers to the emotional, financial, and motivational backing provided by family members. It contributes to the student's sense of belonging, self-worth, and mental stability, especially during stressful periods. On the other hand, students who were far from family sometimes felt isolated, especially during the peak of stress, like exam periods and hectic days such as assignment due dates (Babal et al., 2020). The study found that dissatisfaction with friendships and family relationships was a significant predictor of suicidal ideation (SI) severity. Negative feelings toward friends and family were linked to increased SI, highlighting the importance of family support in young adulthood (ElSayed Abozaid et al., 2022). Student motivation is a foundation that triggers a student to do something they want to achieve (Agustina et al., 2021). The results of the study show that there is a very significant positive relationship between family support and learning motivation. The higher the level of family support, the higher the level of student learning motivation (Rasyida & Hakim, 2022).

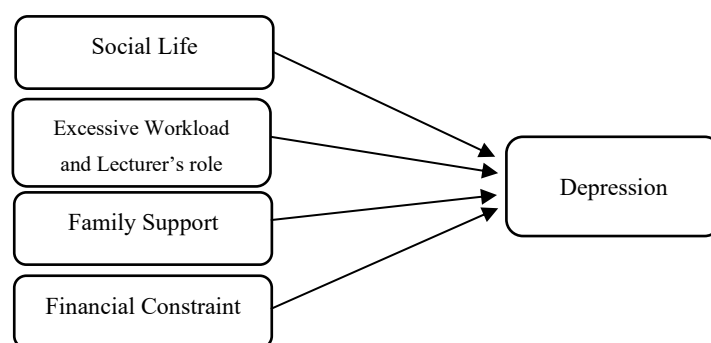
Financial constraints refer to the lack of sufficient monetary resources to meet academic and living expenses. This often forces students to engage in part-time jobs and causes stress, which may lead to depression (Ashraful Islam et al., 2018). Financial constraints are a critical issue, particularly for students. Most of them come from poor backgrounds and have high living standards. The obvious thing is that students need more financial resources to adapt. Hence, they often have to reduce the hours that could be allocated for studying to take part-time or multiple jobs, which may be detrimental to students' academic performance (Norazlan et al., 2020). The study indicated that students from economically disadvantaged backgrounds are more prone to depression due to their inability to afford course fees, tuition, examination fees, textbooks, and more (Ashraful Islam et al., 2018). Debt is being recognized as a major issue for students during their higher education studies. Student loans are acquired to finance higher education, often when students lack the financial means to enroll in college (Walsemann et al., 2015). Over time, this also has serious consequences on the mental health of the students.

Existing literature on depression among university students offers extensive insights but also reveals notable contradictions and gaps. Global research consistently identifies academic workload, financial difficulties, and interpersonal relationship issues as major predictors of depression. However, there are conflicting findings regarding the role of gender and cultural background, with some studies reporting higher prevalence among female students, while others find no significant gender differences. In Malaysia, studies have highlighted stress due to academic pressure, uncertainty about future employment, and inadequate coping strategies as significant contributors. Nonetheless, the influence of sociocultural factors, such as family expectations and stigma toward mental illness, remains under-explored in empirical research. Some studies suggest that cultural stigma reduces students' willingness to seek professional help, while others argue that strong family bonds in collectivist societies act as protective factors. This inconsistency points to the need for further investigation. Moreover, while global studies have examined the interaction between academic stress and mental health interventions, Malaysian research has seldom addressed how institutional support systems—such as counselling services, peer mentoring, and mental health literacy programs—affect depression outcomes. There is also limited exploration of longitudinal changes in depression levels throughout students' academic journeys. These gaps highlight the necessity for context-specific, evidence-based studies to inform policy and practice in Malaysian universities.

In summary, depression is a major and worldwide issue influenced by social life, excessive workload and lecturer's role, family support, and financial constraints. Universities facing challenges in these areas may experience higher levels of student depression, which can negatively impact academic performance and motivation. Understanding and addressing these challenges can help reduce depression among university students.

### Conceptual Framework

Based on the research constructs of previous studies and an extensive review of previous literature, a conceptual framework has been developed and is presented in Figure 1. This study intends to investigate the relationship between social life, excessive workload and lecturer's role, family support, and financial constraint.



**Figure 1: Conceptual Framework**

### Methodology

The research design for this study is based on a quantitative approach. The quantitative approach is suitable for deductive research, objective and outcome-oriented studies using standards for reliability and validity of statistical procedures (Hair et al., 2010). This research used a survey method using a structured questionnaire to collect the data. The target population for this research comprises 1043 undergraduate students from Universiti Teknologi MARA (UiTM), Kampus Kota Bharu. A sample of 141 students from various faculties was selected using stratified random sampling techniques. The sample size was determined based on the Krejcie and Morgan (1970) sample size table, which indicates that for a population exceeding 300, a sample of 141 provides a statistically acceptable confidence level (95%) and margin of error ( $\pm 5\%$ ). A structured questionnaire was used as a measurement tool in collecting data. The questionnaire was distributed to the selected students.

This study is cross-sectional research where the data is collected, analyzed, and summarized statistically, while the conclusions are drawn at a single point in time. The cross-sectional design was chosen due to its efficiency in collecting data at a single point in time, making it suitable for identifying associations between depression and its contributing factors. While this design limits the ability to infer causality and track changes over time, it is appropriate for the exploratory nature of this study and provides a cost-effective means of gathering a broad data set for statistical analysis.

The measurement scale for the study was developed by adopting a list of potentially validated items from previous literature (Table 1). The constructs were operationalized using a five-point

Likert scale (1=agree strongly, 5=disagree to 5=agree strongly). The research instrument was a structured questionnaire comprising validated scales measuring depression, academic stress, social support, and coping strategies. To ensure validity, the questionnaire underwent pilot testing with 30 students from a similar population. Feedback from the pilot was used to refine ambiguous items. Content validity was established through expert review by two mental health professionals and an academic researcher specializing in psychology, ensuring the instrument adequately covered the study constructs.

The actual data was filtered to check if the data was entered correctly, if there were no missing values or outliers, and if the distribution of variables was normal. SPSS version 23 was used to analyse the data. Descriptive statistical analysis was used to determine the social life, excessive workload and lecturer's role, family support, and financial constraint towards depression.

## Findings

The analysis of this study began with a reliability analysis to ensure the internal consistency of the constructs and to create confidence in the accuracy and reliability of the measurement scale. This was followed by a descriptive analysis to assess the central tendencies (means) and variances (standard deviations) for the key factors influencing depression, including social life, excessive workload and lecturer's role, family support, and financial constraint.

### Reliability Analysis

Reliability analysis is considered a basis to support the accuracy of data collection tools because it assesses the stability and consistency of measurement instruments over time. Potential weaknesses in the instruments can be identified, and adjustments can be made when researchers use this analysis tool. Cronbach's alpha ( $\alpha$ ) is the most common method for assessing reliability, including the reliability of a measurement scale or internal reliability (Nunnally & Bernstein, 1994; Sekaran & Bougie, 2016). Ranging from 0 to 1, where the higher values show the greater reliability (IBM, 2021). Various thresholds have been proposed in the literature. Nunnally (1978) and Hair et al. (2010) suggested that the alpha level should be 0.7 or higher. This means that an  $\alpha$ -value higher than 0.7 indicates that the variables are internally consistent and appropriate measures for the study. Therefore, 0.70 was used as the minimum value for the internal consistency of the constructs in this study. In this study, the results for all variables varied between 0.74 and 0.92 (Table 1). As all values were greater than 0.7, they were within the acceptable threshold, indicating that all variables were reliable.

**Table 1: Reliability Analysis**

<b>Factors</b>	<b>Cronbach's Alpha</b>
Social Life	0.83
Excessive workload and the Lecturer's role	0.88
Family Support	0.72
Financial Constraint	0.79
Depression	0.94

### Descriptive Analysis

The current level of depression among students was assessed using the mean value. The results indicate that the overall depression level is high. Specifically, the mean scores for social life,

excessive workload and lecturer's role, family support, financial constraints, and depression were 18.000, 16.7801, 17.3333, 18.1348, and 49.4468, respectively. Among these factors, financial constraints recorded the highest mean score, suggesting that financial difficulties play a significant role in contributing to depression. Social life and family support followed closely behind, emphasizing the importance of strong interpersonal relationships and a reliable support system.

Meanwhile, excessive workload and the lecturer's role had the lowest mean score among the variables, indicating that while these factors contribute to depression, students appear to be more capable of managing their academic workload and maintaining positive relationships with their lecturers. Additionally, the standard deviations for social life, excessive workload and lecturer's role, family support, financial constraints, and depression were 7.50904, 8.16884, 7.21869, 7.82872, and 22.91769, respectively. Table 2 presents the descriptive analysis of all variables examined in this study.

**Table 2: Descriptive Analysis**

<b>Factors</b>	<b>Mean</b>	<b>SD</b>
Social Life	18.0000	7.50904
Excessive workload and the lecturer's role	16.7801	8.16884
Family support	17.3333	7.21869
Financial Constraint	18.1348	7.82872
Depression	49.4468	22.91769

### Summary and Conclusions

The results show that factors contributing to depression among university students have a high level of depression in terms of several key factors. The analysis revealed that social life, excessive workload and lecturer's role, family support, and financial constraints contribute to depression among university students, with financial constraints receiving the highest average score. This underlines the impact of poor financial conditions contributing to the student's depression. Social life and family support also scored highly, highlighting the importance of consistent and reliable friend and family support. Excessive workload and the lecturer's role, while rated as important, had the lowest mean score among the factors, suggesting that students are generally willing to have many assignments and manage to get credibility and a good lecturer. The high reliability scores for these factors confirm their importance in contributing to the high level of depression among university students. Overall, the study suggests that while excessive workload and the lecturer's role continue to play a role, the focus should be on maintaining high standards of social life, family support, and financial constraints to promote great mental health and environment.

The study's limitations include a few aspects that are beyond the researchers' abilities to generalize the findings. The researchers are limited in their ability to collect data through surveys and questionnaires within a limited time frame, which is only 10 weeks from early October to early January. This time limitation restricted the researchers' ability to get actual and accurate data from the students since there might be changes in students' emotions depending

on their experiences, such as exam season or holiday breaks. According to past research, depression and test anxiety had a substantial positive association, indicating that the students' exam anxiety may have contributed to their depression severity (Bashir et al., 2019).

The area of the study is solely limited to undergraduate students from Universiti Teknologi MARA (UiTM), Kampus Kota Bharu, which may affect the researcher's findings since it is not likely that whole students on campus experience depression. Since depression can be affected by various factors, like student demographics, consultation services, and campus culture, the students' experience regarding depression might not be accurate. The study on rural freshmen shows a higher level of anxiety and depression than their urban counterparts (Li & Sun, 2023). Considering that the researchers are limited by location factors, the findings in this research can only be generalized to this specific population, which is the undergraduate students from Universiti Teknologi MARA (UiTM), Kampus Kota Bharu, and do not represent the experiences of other university students in Malaysia.

## References

- Agustina, E. T., Wahyudin, A. Y., & Pratiwi, A. A. (2021). The Students' Motivation and Academic Achievement at Tertiary Level: A Correlation Study. *The Students' Motivation and Academic Achievement at Tertiary Level: A Correlation Study*, 1. <http://jurnal.teknokrat.ac.id/index.php/JAE/article/view/33/19>
- Aluh, D. O., Anyachebelu, O. C., Anosike, C., & Anizoba, E. L. (2018). Mental health literacy: What do Nigerian adolescents know about depression? *International Journal of Mental Health Systems*, 12(1), 4–9. <https://doi.org/10.1186/s13033-018-0186-2>
- Ashraful Islam, M., Yun Low, W., Ting Tong, W., Wan Yuen, C. C., & Abdullah, A. (2018). Factors Associated with Depression among University Students in Malaysia: A Cross-sectional Study. *KnE Life Sciences*, 4(4), 415. <https://doi.org/10.18502/kl.v4i4.2302>
- Babal MD, J. C., Abraham PhD, O., Webber MD, S., PharmD, T. W., Moua, P., & Chen, J. (2020, September 1). Student Pharmacist Perspectives on Factors That Influence Wellbeing During Pharmacy School. *Student Pharmacist Perspectives on Factors That Influence Wellbeing During Pharmacy School*, 84(9). <https://doi.org/10.5688/ajpe7831>
- Bashir, M. B. A., Albadowy, I. M. A. H., & Cumber, S. N. (2019). Predictors and correlates of examination anxiety and depression among high school students taking the Sudanese national board examination in Khartoum State, Sudan: A cross-sectional study. *Pan African Medical Journal*, 33, 1–9. <https://doi.org/10.11604/pamj.2019.33.69.17516>
- Choi, K. W., Stein, M. B., Nishimi, K. M., Ge, T., Coleman, J. R. I., Chen, C. Y., Ratanatharathorn, A., Zheutlin, A. B., Dunn, E. C., Breen, G., Koenen, K. C., Smoller, J. W., Agee, M., Alipanahi, B., Auton, A., Bell, R. K., Bryc, K., Elson, S. L., Fontanillas, P., ... Wilson, C. H. (2020). An exposure-wide and mendelian randomization approach to identifying modifiable factors for the prevention of depression. *American Journal of Psychiatry*, 177(10), 944–954. <https://doi.org/10.1176/appi.ajp.2020.19111158>
- De Aquino, J. P., Londono, A., & Carvalho, A. F. (2018). An Update on the Epidemiology of Major Depressive Disorder Across Cultures. In Y.-K. Kim (Ed.), *Understanding Depression: Volume 1. Biomedical and Neurobiological Background* (pp. 309–315). Springer Singapore. [https://doi.org/10.1007/978-981-10-6580-4\\_25](https://doi.org/10.1007/978-981-10-6580-4_25)
- Eganov, A. V., Romanova, V. S., Nikiforova, S. A., Kokin, V. Y., & Platunova, N. Y. (2020). Effect of social stressful factors on mental health in students. *Journal of Physical Education and Sport*, 20(2), 818-821.

- ElSayed Abozaid, M. M., Mostafa Aboserea, M., Mohammed Metwally, S., & Ahmed AbElkhalek, H. (2022, November 2). Prevalence, psychosocial correlates of youths' suicidal behaviors and perspectives on the phenomena at Zagazig University: a mixed-methods study. <https://mecp.springeropen.com/articles/10.1186/s43045-022-00250-9>
- Emmelman, S. D., & DeCesare, M. (2007). College students' perceptions of their "best" and "worst" courses and instructors. *International Review of Modern Sociology*, 33(2), 227–244.
- Güroğlu, B., Van Lieshout, C. F. M., Haselager, G. J. T., & Scholte, R. H. J. (2007). Similarity and complementarity of behavioral profiles of friendship types and types of friends: Friendships and psychosocial adjustment. *Journal of Research on Adolescence*, 17(2), 357–386. <https://doi.org/10.1111/J.1532-7795.2007.00526.X>
- Hair, J.F., Black, W.C., Babin, B.J. and Anderson, R.E. (2010) *Multivariate Data Analysis*. 7th Edition, Pearson, New York.
- IBM. (2021). Reliability Analysis in SPSS 25. 1–13. <https://www.ibm.com/docs/en/spss-statistics/25.0.0?topic=features-reliability-analysis>
- Ibrahim, A. K., Kelly, S. J., Adams, C. E., & Glazebrook, C. (2013). A systematic review of studies of depression prevalence in university students. *Journal of Psychiatric Research*, 47(3), 391–400. <https://doi.org/10.1016/j.jpsychires.2012.11.015>
- Ibrahim, S. A., & Mohamed, N. (2023, April 26). Examining the relationship of school environment, self-concept, and workload with academic stress among young students of Sudan. Examining the relationship of school environment, self-concept, and workload with academic stress among young students of Sudan., 7(2). <https://spe-jpsp.com/wp-content/uploads/2023-2-2.pdf>
- Kumaran, V. V., Ismail, M. K., Thinagar, S., & Roslan, S. N. M. (2022). Mental Health Disorder among Malaysian University Students during the COVID-19 Pandemic. *Asian Journal of University Education*, 18(3), 735–744. <https://doi.org/10.24191/ajue.v18i3.18965>
- Lew, B., Kõlves, K., Lester, D., Chen, W. S., Ibrahim, N. b., Khamal, N. R. b., Mustapha, F., Chan, C. M. H., Ibrahim, N., Siau, C. S., & Chan, L. F. (2022, January 5). Looking Into Recent Suicide Rates and Trends in Malaysia: A Comparative Analysis. Retrieved November 28, 2024, from <https://pmc.ncbi.nlm.nih.gov/articles/PMC8766712/>
- Lewis, A. (1938). States of depression. *British Medical Journal*, 2(4060), 875.
- Li, C., & Sun, B. (2023). Statistical analysis of mental influencing factors for anxiety and depression of rural and urban freshmen. *Frontiers in Public Health*, 11(6). <https://doi.org/10.3389/fpubh.2023.1235262>
- Melo-Carrillo, A., Van Oudenhoove, L., & Lopez-Avila, A. (2012). Depressive symptoms among Mexican medical students: High prevalence and the effect of a group psychoeducation intervention. *Journal of Affective Disorders*, 136(3), 1098–1103. <https://doi.org/10.1016/J.JAD.2011.10.040>
- Ministry of Health Malaysia. (2020). National Strategic Plan for Mental Health. First Edition 2020, [https://www.moh.gov.my/moh/resources/Penerbitan/Rujukan/NCD/National%20Strategic%20Plan/The\\_National\\_Strategic\\_Plan\\_For\\_Mental\\_Health\\_2020-2025.pdf](https://www.moh.gov.my/moh/resources/Penerbitan/Rujukan/NCD/National%20Strategic%20Plan/The_National_Strategic_Plan_For_Mental_Health_2020-2025.pdf).
- Norazlan, N., Yusuf, S., & Almajdhoud, F. M. H. (2020). The financial problems and academic performance among public university students in Malaysia, 1. <https://journal.uptm.edu.my/index.php/ajpbs/article/view/52/47>
- Nunnally, J. C. (1978). *Psychometric theory*. McGraw-Hill.

- Nunnally, J. C., & Bernstein, I. H. (1994). *Psychometric Theory*. McGraw-Hill Companies, Incorporated.
- Rasyida, N. A., & Hakim, S. N. (2022). The Relationship of Family Support and Self-Concept with Student Learning Motivation in Online Learning. 2477-3328
- Sekaran, U. and Bougie, R. (2016) *Research Methods for Business: A Skill-Building Approach*. 7th Edition, Wiley & Sons, West Sussex.
- Syahid, A., Winna, Kharimah, I., Sulliya, L., Suryani, Y., Komariah, R., & Permata Sari, P. S. (2023, December). The Correlation Of Excessive Assignment Between Students ' Mental Health, 1. <https://doi.org/10.59435/jipnas.v1i3.197>
- Walsemann, K. M., Gee, G. C., & Gentile, D. (2015). Sick of our loans: Student borrowing and the mental health of young adults in the United States. *Social Science and Medicine*, 124, 85–93. <https://doi.org/10.1016/j.socscimed.2014.11.027>