

How Do Muslim Students Cope with Academic Stress? The Mediating Roles of Religious Coping and Academic Self-Efficacy in Student Well-Being

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ABSTRACT:

University students face various academic demands, such as heavy workloads, examinations, pressure to achieve, time constraints, and the need to maintain high performance. These conditions can lead to academic stress, which, if not managed effectively, can impact student well-being. Academic stress is not solely linked to academic achievement; it can also affect students' psychological state, learning motivation, and ability to carry out daily activities. Religious aspects for muslim students can serve as a psychological resource in coping with academic pressure. This study aims to examine religious coping and academic self-efficacy as mediating variables in the relationship between academic stress and student well-being among Muslim university students. This study can be categorized as quantitative research. Data were collected using questionnaires administered to Muslim student respondents. The collected data were subsequently analyzed using the SEM-PLS software application. The research results indicate that academic stress increases religious coping but decreases academic self-efficacy and student well-being among Muslim university students. Religious coping and academic self-efficacy positively influence student well-being, and both mediate the relationship between academic stress and student well-being through distinct pathways. These findings demonstrate that religious responses and beliefs regarding academic capabilities are linked to student well-being when facing academic pressure. Future research is encouraged to employ longitudinal designs, involve students from diverse regions and institutions, and consider additional factors such as social support and the academic environment.

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1. Introduction

University students face various academic demands that can serve as sources of daily stress. These demands include heavy workloads with tight deadlines, exam preparation, the pressure to achieve good grades and maintain academic performance, and the need to balance

coursework with other activities. Additionally, academic competition, external expectations, and concerns about future achievements can heighten the pressure students experience. When these demands are perceived as exceeding the students' capabilities or available resources to cope with them, students may experience academic stress.

Academic stress is stress experienced by students whether in school or university stemming from factors related to learning (Setiawati, 2022). This condition relates not only to the volume of assignments or academic activities but also to how students evaluate and respond to these demands. If not managed effectively, academic stress can impact students' psychological well-being, leading to increased tension, anxiety, fatigue, and difficulty concentrating (Córdova et al., 2023). In the long run, high levels of academic pressure can also affect student well-being. Therefore, understanding the factors that help students cope with academic stress is crucial, particularly for identifying strategies and psychological resources that can support their well-being.

To cope with academic stress, students can utilize various internal and external resources. For Muslim students, religious aspects can serve as a resource for navigating high-pressure situations. Religious coping refers to the ways individuals employ religious beliefs, practices, values, and resources to understand and address challenges. Through religious coping, students can derive meaning, find tranquility, gain spiritual support, and adopt specific perspectives when facing academic demands (Giono & Surawan, 2025). Religious coping plays a role in helping students manage the pressures that arise during their educational journey. Beyond religious factors, academic self-efficacy is also a crucial aspect of dealing with academic demands (Munawarah et al., 2026).

Academic self-efficacy refers to a student's belief in their own ability to complete assignments, take exams, overcome learning difficulties, and achieve academic goals. Students with confidence in their academic abilities may perceive academic demands differently than those with lower academic self-efficacy. Academic self-efficacy is also linked to motivation, perseverance, and a student's capacity to overcome academic obstacles (Gustidila, 2026).

Previous research by Susanti et al. (2025) found that Islamic spirituality and self-efficacy simultaneously exert a significant influence on

students' subjective well-being, as indicated by an F-value of 33.473 and a p-value of 0.000 (≤ 0.05). Students with higher levels of spirituality and self-efficacy tend to exhibit higher levels of subjective well-being. In terms of partial effects, Islamic spirituality showed a beta coefficient of 0.059, whereas self-efficacy showed a beta coefficient of 0.636. These results indicate that self-efficacy contributes more significantly to subjective well-being than Islamic spirituality does.

Another study by Khusniyah et al. (2025) reported an increase in students' academic self-efficacy following the implementation of a religious coping-based program. This improvement was evidenced by enhanced self-confidence, the use of more positive self-statements, and increased motivation to pursue higher education. These findings suggest that internalizing positive language as part of a religious coping mechanism has the potential to support the academic and psychological development of Madrasah students. The study also demonstrates that linguistic, educational, and religious approaches can be integrated into community-based interventions to support adolescent development.

Results from Sriwiyati and Saefudin (2022) indicate that the level of student engagement in education within correctional institutions falls into the high category. The study also found that spiritual well-being and self-efficacy influence student engagement in education; students with higher levels of spiritual well-being and self-efficacy demonstrated more optimal educational engagement. These findings have implications for the management of educational programs for adolescents within the criminal justice system, particularly for correctional institutions, teachers, and educational staff involved in delivering education.

The novelty of this study lies in the development of a model explaining the mechanisms linking academic stress and student well-being among Muslim university students through two mediating pathways: religious coping and academic self-efficacy. Unlike previous studies that primarily examined the direct effects of

spirituality or self-efficacy on well-being or academic engagement, this research integrates religious aspects and academic beliefs to explain how Muslim students respond to academic pressure and how these responses relate to their well-being. This study aims to examine religious coping and academic self-efficacy as mediating variables in the relationship between academic stress and student well-being among Muslim university students.

2. Methodology

This study employed a quantitative research approach involving 150 Muslim college students. Participants were selected based on the following inclusion criteria: (1) active college students, (2) Muslim, (3) currently enrolled in higher education, (4) experiencing academic demands or stress, (5) voluntarily willing to participate, and (6) completing the questionnaire in full. Data were collected at a single point in time using a self-administered questionnaire with a Likert scale distributed through Google Forms. The questionnaire measured academic stress, religious

coping, academic self-efficacy, and student well-being. The study began with a literature review and questionnaire development, followed by participant recruitment and data collection. The collected responses were screened and analyzed using descriptive, inferential, and mediation analyses. Structural Equation Modeling–Partial Least Squares (SEM-PLS) was employed to examine the direct and indirect relationships among the variables. The findings were subsequently interpreted based on the research hypotheses and relevant literature.

3. Results

Measurement Model Test (Outer Model)

The measurement model (outer model) was tested to ensure that each indicator could represent the research construct validly and consistently. This evaluation included tests of convergent validity, construct reliability, and discriminant validity. The results of the outer model in this study are presented in Figure 1 below.

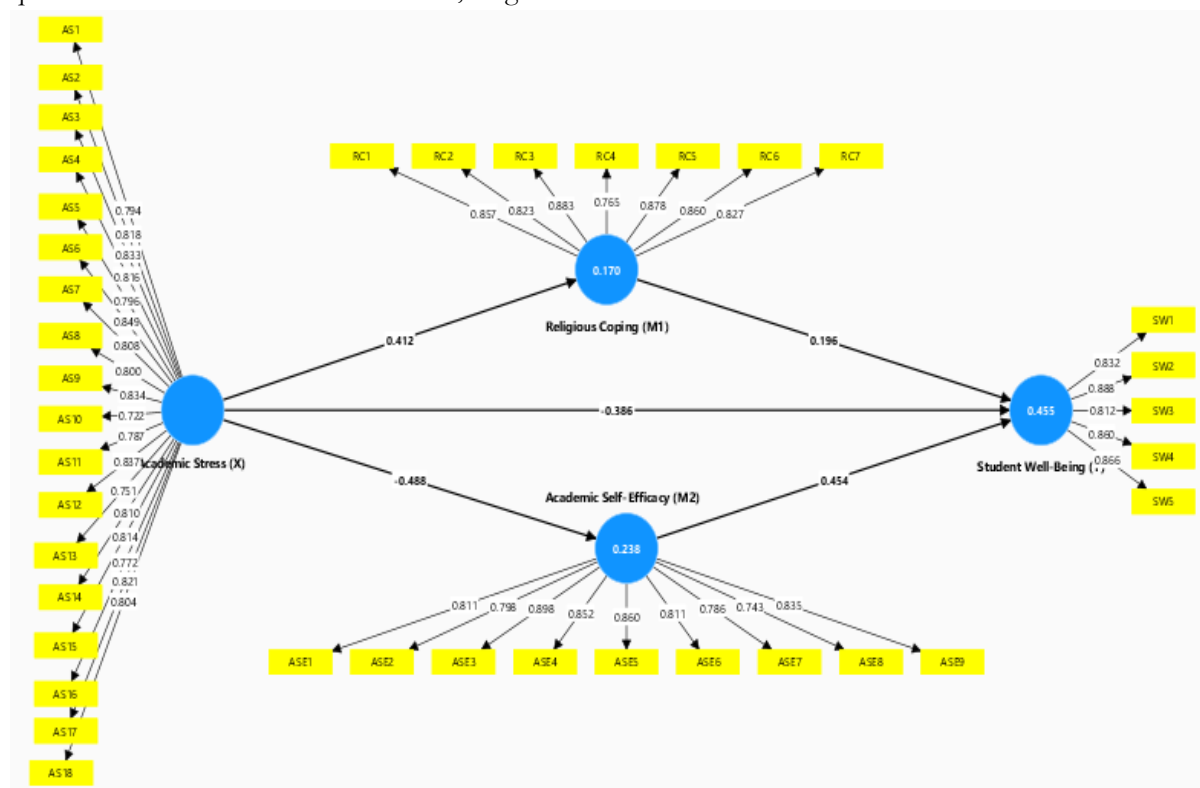


Figure 1. Outer Model

Source: Researcher's Data Analysis

Convergent Validity

Convergent validity is used to assess the extent to which the indicators that make up a construct are sufficiently interrelated in representing the

measured variable. The assessment is carried out using outer loadings and Average Variance Extracted (AVE). The outer loading values for each indicator within each construct are presented in Table 1

Table 1. Outer Loading Values

	Academic (X)	Stress Religious (M1)	Coping	Academic Efficacy (M2)	Self-	Student Well-Being (Y)
AS1	0.794					
AS10	0.722					
AS11	0.787					
AS12	0.837					
AS13	0.751					
AS14	0.810					
AS15	0.814					
AS16	0.772					
AS17	0.821					
AS18	0.804					
AS2	0.818					
AS3	0.833					
AS4	0.816					
AS5	0.796					
AS6	0.849					
AS7	0.808					
AS8	0.800					
AS9	0.834					
RC1		0.857				
RC2		0.823				
RC3		0.883				
RC4		0.765				
RC5		0.878				
RC6		0.860				
RC7		0.827				
ASE1				0.811		
ASE2				0.798		
ASE3				0.898		
ASE4				0.852		
ASE5				0.860		
ASE6				0.811		
ASE7				0.786		
ASE8				0.743		
ASE9				0.835		
SW1						0.832
SW2						0.888
SW3						0.812

SW4	0.860
SW5	0.866

The results in Table 1 show that all indicators have outer loading values above 0.70. These values indicate that each indicator has met the criteria for convergent validity and is adequately capable of representing the constructs of

Academic Stress, Religious Coping, Academic Self-Efficacy, and Student Well-Being. Furthermore, the convergent validity test is reinforced by the AVE values presented in Table 2.

Table 2. AVE Values

Average variance extracted (AVE)	
Academic Stress (X)	0.647
Religious Coping (M1)	0.710
Academic Self-Efficacy (M2)	0.677
Student Well-Being (Y)	0.726

Discriminant Validity

Discriminant validity is used to ensure that each construct in the model possesses distinct characteristics and can be distinguished from the other constructs. The test was conducted using the Heterotrait-Monotrait Ratio (HTMT) and the

Fornell-Larcker criteria. The HTMT value is used to assess the degree of inter-construct correlation, whilst the Fornell-Larcker criteria compare the square root of the AVE with the inter-construct correlation. The results of the HTMT test are presented in Table 3.

Table 3. HTMT values

	Academic Self-Efficacy (M2)	Academic Stress (X)	Religious Coping (M1)	Student Well-Being (Y)
Academic Self-Efficacy (M2)				
Academic Stress (X)	0.508			
Religious Coping (M1)	0.273	0.425		
Student Well-Being (Y)	0.637	0.559	0.100	

Based on Table 3, all HTMT values between constructs are below 0.90. The highest value is found in the relationship between Academic Self-Efficacy and Student Well-Being at 0.637, whilst the lowest value is found in the relationship

between Religious Coping and Student Well-Being at 0.100. These results indicate that each construct is sufficiently distinct from the others. Further testing was carried out using the Fornell-Larcker criteria, as presented in Table 4.

Table 4. Fornell-Larcker

Academic Self-Efficacy (M2)	Academic Stress (X)	Religious Coping (M1)	Student Well-Being (Y)

Academic Self-Efficacy (M2)	Self-Stress	0.823			
Academic Stress (X)		-0.488	0.804		
Religious Coping (M1)	Coping	-0.262	0.412	0.842	
Student Well-Being (Y)	Well-	0.591	-0.526	-0.082	0.852

The results in Table 4 show that the root mean square error of approximation (RMSEA) values on the diagonal of each construct are higher than their correlation values with other constructs. Academic Self-Efficacy has a value of 0.823, Academic Stress 0.804, Religious Coping 0.842, and Student Well-Being 0.852. This indicates that each construct is sufficiently distinct from the others. Therefore, based on the HTMT and Fornell-Larcker tests, the measurement model meets the criteria for discriminant validity.

Composite Reliability

Reliability testing was conducted to assess the internal consistency of the indicators in measuring each research construct. Reliability evaluation can be seen through the Cronbach's alpha value, composite reliability (rho_a), and composite reliability (rho_c). The results of the reliability testing for each construct are presented in Table 5.

Table 5. Composite Reliability

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
Academic Self-Efficacy (M2)	0.940	0.943	0.949
Academic Stress (X)	0.968	0.969	0.971
Religious Coping (M1)	0.932	0.944	0.945
Student Well-Being (Y)	0.905	0.905	0.930

Based on Table 5, all constructs had Cronbach's alpha, composite reliability (rho_a) and composite reliability (rho_c) values above 0.70. Cronbach's alpha values ranged from 0.905 to 0.968, composite reliability (rho_a) ranged from 0.905 to 0.969, whilst composite reliability (rho_c) ranged from 0.930 to 0.971. These results indicate that the indicators for Academic Self-Efficacy, Academic Stress, Religious Coping, and Student Well-Being possess good internal consistency; consequently, all constructs are deemed to meet the reliability criteria.

Structural Measurement Test (Inner Model)

Once the measurement model met the validity and reliability criteria, the next stage was to test the structural model (inner model). This test aimed to examine the relationships between constructs within the research model and to assess the model's ability to explain endogenous variables. The results of the inner model test are presented in Figure 2 below.

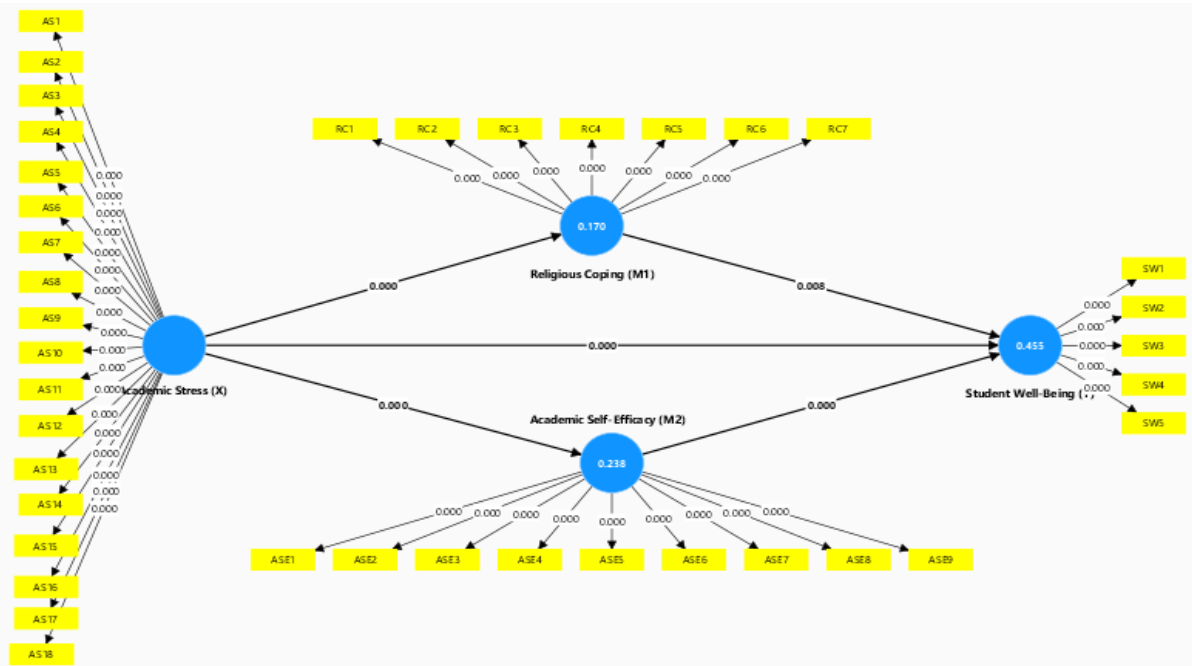


Figure 2. Inner Model

Source: Researcher's data processing

R-squared

The R-squared test was conducted to determine the ability of exogenous variables to explain the variation in endogenous constructs within the research model. The R-squared value indicates

the proportion of variation in the endogenous construct that can be explained by the constructs influencing it, whilst the adjusted R-squared is used as a value that has been adjusted for the number of predictors in the model. The results of the R-squared test are presented in Table 6.

Table 6. R-Square Test Results

	R-square	R-square adjusted
Academic Self-Efficacy (M2)	0.238	0.233
Religious Coping (M1)	0.170	0.164
Student Well-Being (Y)	0.455	0.444

Based on Table 6, the R-squared value for Academic Self-Efficacy is 0.238 with an adjusted R-squared of 0.233. This means that 23.8 per cent of the variation in Academic Self-Efficacy can be explained by the constructs in the model, whilst the remaining 76.2 per cent is explained by other factors outside the model. Religious Coping has an R-squared value of 0.170 and an adjusted R-squared of 0.164, meaning that 17.0 per cent of its variation can be explained by the predictor constructs within the model. Meanwhile, Student Well-Being has an R-squared value of 0.455 with an adjusted R-squared of 0.444, indicating that

45.5 per cent of its variation can be explained by the constructs used in the research model.

F-Square

An F-square test was conducted to determine the relative influence of an exogenous construct on an endogenous construct within the structural model. The F-square value was used to examine the contribution of each predictor construct to changes in the R-squared value of the endogenous construct. The results of the F-square test are presented in Table 7.

Table 7. F-Square Test Results

	F-Square
Academic Stress (X) -> Religious Coping (M1)	0.204
Academic Stress (X) -> Academic Self-Efficacy (M2)	0.312
Academic Stress (X) -> Student Well-Being (Y)	0.185
Religious Coping (M1) -> Student Well-Being (Y)	0.058
Academic Self-Efficacy (M2) -> Student Well-Being (Y)	0.286

Based on Table 7, the f-square values for Academic Stress on Religious Coping are 0.204, for Academic Self-Efficacy 0.312, and for Student Well-Being 0.185, all of which fall within the moderate effect category. Meanwhile, the f-square value for the relationship between Religious Coping and Student Well-Being is 0.058, which is classified as a small effect, whilst that for Academic Self-Efficacy and Student Well-Being, at 0.286, falls within the moderate effect category. The highest f-square value is

found in the relationship between Academic Stress and Academic Self-Efficacy.

Q-Square

A Q-square test was conducted to assess the model's predictive relevance for the endogenous constructs. A Q^2 value greater than 0 indicates that the model has predictive relevance for the construct in question. The results of the Q-square test are presented in Table 8.

Table 8. Q-Square Test Results

	Q^2 (=1-SSE/SSO)
Academic Self-Efficacy (M2)	0.157
Academic Stress (X)	0.000
Religious Coping (M1)	0.114
Student Well-Being (Y)	0.319

Based on Table 8, the Q^2 values are 0.157 for Academic Self-Efficacy, 0.114 for Religious Coping, and 0.319 for Student Well-Being; all of these are positive, indicating the model's predictive relevance for these three constructs. Academic Stress has a Q^2 value of 0.000 as it acts as an exogenous construct in the model and is therefore not a predicted construct. The highest Q^2 value was found for Student Well-Being at 0.319.

Hypothesis Testing

Hypothesis testing was conducted to determine the direction and significance of the relationships between constructs in the research model. Decisions regarding the hypotheses were based on path coefficients (original sample), t-statistics, and p-values. A relationship was deemed significant if the p-value was < 0.05 . The results of the direct and indirect effect tests are presented in Table 9.

Table 9. Hypothesis Test Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X -> M1	0.412	0.418	0.062	6.608	0.000

X -> M2	-0.488	-0.493	0.060	8.131	0.000
X -> Y	-0.386	-0.386	0.072	5.337	0.000
M1 -> Y	0.196	0.198	0.074	2.664	0.008
M2 -> Y	0.454	0.456	0.069	6.603	0.000
X -> M1 -> Y	0.081	0.084	0.036	2.273	0.023
X -> M2 -> Y	-0.221	-0.225	0.046	4.814	0.000

Based on the findings in Table 9, the results of the hypothesis testing can be explained as follows:

1. Academic Stress has a positive and significant effect on Religious Coping ($\beta = 0.412$; $t = 6.608$; $p < 0.001$), so H1 is accepted.
2. Academic Stress has a negative and significant effect on Academic Self-Efficacy ($\beta = -0.488$; $t = 8.131$; $p < 0.001$), so H2 is accepted.
3. Academic stress has a significant negative effect on student well-being ($\beta = -0.386$; $t = 5.337$; $p < 0.001$), so H3 is accepted.
4. Religious Coping has a positive and significant effect on Student Well-Being ($\beta = 0.196$; $t = 2.664$; $p = 0.008$), so H4 is accepted.
5. Academic Self-Efficacy has a positive and significant effect on Student Well-Being ($\beta = 0.454$; $t = 6.603$; $p < 0.001$), so H5 is accepted.
6. Religious Coping positively mediates the relationship between Academic Stress and Student Well-Being ($\beta = 0.081$; $t = 2.273$; $p = 0.023$), so H6 is accepted.
7. Academic self-efficacy mediates the relationship between academic stress and student well-being in a negative direction ($\beta = -0.221$; $t = 4.814$; $p < 0.001$), and so H7 is accepted.

4. Discussion

Academic Stress has a positive effect on Religious Coping amongst Muslim students

The research findings indicate that Academic Stress has a positive and significant effect on Religious Coping amongst Muslim students ($\beta = 0.412$; $t = 6.608$; $p < 0.001$). These findings suggest that the higher the academic pressure experienced by students, the greater their tendency to employ religion-based coping strategies. Theoretically, religion can serve as a psychological resource when individuals face stress, particularly through the search for

meaning, tranquillity, hope and spiritual strength. Conditions of academic stress related to assignment demands, course workload and academic achievement may encourage students to engage more with their religious beliefs and activities in coping with such pressures (Irawati et al., 2023).

These findings are consistent with research indicating that students employ religious coping through silent prayer, verbal prayer, and prayer through action when facing academic stress (Zakaria et al., 2021). Similar results were found amongst first-year students in Malaysia, where religious coping was identified as one of the methods used to reduce academic stress (Osman & Ahmed, 2021). A correlation between religious coping, religious orientation and academic stress was also found amongst students at the International Islamic University of Malaysia (Ismail & Osman, 2021). The implications of these findings suggest that academic pressure can serve as a catalyst for Muslim students to draw upon religious resources as part of their stress management process. Higher education institutions can provide support that allows students space to engage in religious activities and receive guidance tailored to their spiritual needs. Such support can be integrated with counselling and academic support services so that religion-based coping is used adaptively and works in tandem with other coping strategies in dealing with the demands of university life.

Academic Stress has a negative effect on Academic Self-Efficacy among Muslim students

The research findings indicate that academic stress has a significant negative effect on academic self-efficacy amongst Muslim students ($\beta = -0.488$; $t = 8.131$; $p < 0.001$). These findings suggest that the higher the academic pressure

experienced by students, the lower their confidence in their ability to meet academic demands. Theoretically, high academic stress can deplete students' psychological resources, leading to doubts about their ability to cope with assignments, examinations and the demands of university life (Fakhrudin Al-Razi et al., 2025). These findings are consistent with the cross-lagged model, which shows that increased stress significantly predicts lower levels of academic self-efficacy among students (Liu et al., 2024).

A relationship between self-efficacy and symptoms of stress has also been found among school pupils, demonstrating a link between belief in one's own abilities and experiences of stress (Siregar et al., 2022). Other research indicates that students with higher academic self-efficacy tend to have lower levels of academic stress, whilst low academic self-efficacy is associated with higher academic stress (Rossanti & Mudhar, 2025). The implications of these findings highlight the importance of strengthening academic self-efficacy in helping students cope with academic pressures. Higher education institutions can provide academic support to help students build confidence in their own abilities, for example through constructive feedback, recognition of academic achievements, the phased management of assignments, and support from lecturers. Such efforts can help students cope with the demands of university life with greater self-confidence, ensuring that academic pressure does not further undermine their perception of their own academic abilities.

Academic Stress has a negative impact on Student Well-Being amongst Muslim students

A path coefficient of -0.386 with a t -value of 5.337 and $p < 0.001$ indicates a significant negative effect of academic stress on student well-being amongst Muslim students. This means that an increase in stress related to academic demands is followed by a decline in student well-being. This situation can be understood through the stress and coping perspective, which views perceived demands exceeding an individual's resources as a condition that can disrupt

psychological balance. Coursework load, assessment pressure, and difficulties in balancing academic and personal life can increase emotional stress and reduce students' positive experiences whilst attending university.

These findings are consistent with research identifying workload, assessment pressure and an imbalance between academic and personal life as sources of stress that are associated with students' mental health (Pérez-Jorge et al., 2025). Similar results indicate that academic stress has a significant negative impact on students' subjective well-being (Yovita & Asih, 2018). These findings suggest that managing academic pressure is a crucial aspect of supporting student well-being. Higher education institutions can strengthen their support through the provision of a proportionate academic workload, academic mentoring, counselling services, and assistance with time management and the demands of university life. A more supportive academic environment can help students cope with the demands of their studies without neglecting their psychological needs and work-life balance.

Religious Coping has a positive effect on Student Well-Being amongst Muslim students

The use of religious coping is positively and significantly associated with student well-being amongst Muslim students ($\beta = 0.196$; $t = 2.664$; $p = 0.008$). These results indicate that the stronger the use of religious coping, the greater the sense of well-being experienced by students. Theoretically, religious coping can serve as a source of psychological support through prayer, worship, the search for meaning, and the belief that individuals possess a source of strength when facing various pressures. These mechanisms can help students manage their emotional responses and maintain a more positive psychological state (Negara et al., 2024). These findings are consistent with a systematic review indicating that positive religious coping amongst Muslim students is associated with lower levels of mental distress and better mental wellbeing (Javaid et al., 2024). Other research has also found that religious coping is linked to students' religious

orientation and is indirectly associated with academic stress (Ismail & Osman, 2021).

These findings imply that religious resources can serve as one of the factors supporting the well-being of Muslim students when facing the demands of university life. Higher education institutions can provide spaces for students to engage in religious activities and develop spiritual support as part of the campus environment. This approach can be integrated with counselling services and academic support to ensure students have a variety of resources to maintain their well-being throughout their educational journey.

Academic Self-Efficacy has a positive effect on Student Well-Being amongst Muslim students

Students' belief in their academic abilities plays a crucial role in shaping their sense of well-being whilst studying. The research findings indicate that Academic Self-Efficacy has a positive and significant effect on Student Well-Being ($\beta = 0.454$; $t = 6.603$; $p < 0.001$). These findings suggest that students who have a stronger belief in their ability to meet academic demands tend to experience greater well-being. Theoretically, academic self-efficacy helps students approach academic tasks and challenges with a more positive outlook, thereby supporting stress management, goal attainment and a more positive psychological experience.

These findings are consistent with research identifying a positive and significant relationship between academic self-efficacy and academic well-being ($r = 0.66$; $p < 0.01$) (Khodapanah & Tamannaifar, 2023). Other research indicates that academic self-efficacy can predict students' psychological well-being and academic achievement, particularly through increased self-confidence in activities such as research writing and class participation (McBride et al., 2021). The implications of these findings highlight the importance of strengthening academic self-efficacy as a key aspect to consider in supporting student well-being. Higher education institutions can develop teaching and mentoring programmes that provide experiences of success, constructive

feedback, and opportunities for students to gradually improve their academic skills. Such support can help students build confidence in their own abilities whilst facing the demands of university life with a more positive psychological state.

Religious Coping mediates the relationship between Academic Stress and Student Well-Being among Muslim students

The involvement of Religious Coping in the relationship between Academic Stress and Student Well-Being is evident through a positive and significant indirect effect ($\beta = 0.081$; $t = 2.273$; $p = 0.023$). These findings indicate that academic stress may be linked to student well-being through the use of religion-based coping strategies. When facing academic demands, students can utilise prayer, worship and religious beliefs to make sense of the situations they face and manage their responses to stress. This process can assist students in cognitive, emotional, and behavioural aspects when dealing with academic stress (Zakaria et al., 2021). The perspective of positive psychology further explains that religiosity can serve as a source of strength when individuals are in difficult circumstances, thereby enabling well-being to be maintained despite facing various triggers of stress and anxiety (Daulay et al., 2022).

This mediating role implies that faith-based coping can serve as a psychological resource for Muslim students in dealing with academic pressure. Higher education institutions can support the utilisation of this resource through religious activities, spiritual guidance, and counselling services that respect students' religious needs. This support can go hand in hand with stress management strategies and academic support, so that students have a wider range of coping options to maintain their well-being whilst studying.

Academic Self-Efficacy mediates the relationship between Academic Stress and Student Well-Being among Muslim students

The role of Academic Self-Efficacy as a mediator is evident from the indirect, negative and

significant effect of Academic Stress on Student Well-Being ($\beta = -0.221$; $t = 4.814$; $p < 0.001$). These results indicate that academic stress is associated with a decline in well-being through changes in students' beliefs regarding their academic abilities. High levels of stress can weaken students' perceptions of their ability to cope with the demands of university life, whilst stronger academic self-efficacy is associated with better well-being. This mechanism is consistent with the view that academic self-efficacy is a psychological resource that helps individuals cope with demands and maintain positive functioning when under stress.

Previous research has shown that obstacle stressors are negatively associated with well-being, whilst academic self-efficacy contributes positively to well-being and plays a role in the stress–well-being relationship pathway (Zeng & Cong, 2025). Other findings suggest that academic self-efficacy plays a complex role in relation to academic stress, including as a mediator and moderator in the context of digital learning (Berlian et al., 2026). The implications of these mediation findings underscore the importance of paying attention to students' academic self-efficacy when they face academic pressure. Higher education institutions can strengthen academic self-efficacy by providing experiences of success, constructive feedback, academic support, and the development of learning and time-management skills. Such efforts can help students maintain confidence in their own abilities when facing academic

demands, thereby enabling them to better manage the impact of pressure on their well-being.

5. Conclusion

This study shows that academic stress has a positive effect on religious coping but a negative effect on academic self-efficacy and student well-being among Muslim college students. Religious coping and academic self-efficacy have positive effects on student well-being. Both variables act as mediators in the relationship between academic stress and student well-being, with religious coping exhibiting a positive mediation path and academic self-efficacy exhibiting a negative mediation path. These findings suggest that religious responses and beliefs regarding academic ability are aspects related to student well-being when facing academic stress.

This study has limitations regarding the use of data collected over a single period, so changes in stress, academic self-efficacy, and student well-being over time could not be observed. The use of data based on respondents' perceptions may also be influenced by their subjective state of mind at the time of completing the questionnaire. Future research could employ a longitudinal design to examine changes in the relationships among variables over time and involve students from various universities and regions. Future studies could also consider other factors potentially related to student well-being, such as social support, the academic environment, and other coping strategies.

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8. Author Declaration

The authors declare that this work is original and has not been published or submitted for publication elsewhere. The authors also declare that there are no conflicts of interest related to this study.