

Research Paper

## Process-Based Study among University Students Covering Psychological Resilience as a Mechanism Linking Perceived Stress to Psychological Well-Being

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### ABSTRACT

High competence in society brings university students under substantial academic and psychosocial stress, which may negatively influence their psychological well-being. The current study looked at psychological resilience as a process-based mechanism that connects university students' psychological well-being to their perceptions of stress. So, the study collects sample of 150 students (aged 18–30 years) from Tilka Manjhi Bhagalpur University. Participants completed the Perceived Stress Scale, Brief Resilience Scale, and Ryff's Psychological Well-Being Scale. The investigation based on descriptive analysis suggests psychological well-being ( $M = 48.03$ ,  $SD = 9.90$ ), psychological resilience ( $M = 50.72$ ,  $SD = 8.23$ ), and perceived stress ( $M = 24.71$ ,  $SD = 8.41$ ) are all at moderate levels. Another investigation based on correlation analysis, psychological resilience and psychological well-being are strongly and negatively correlated with perceived stress ( $r = -0.76$ ,  $p < .001$ ) and psychological well-being ( $r = -0.80$ ,  $p < .001$ ), while psychological resilience and psychological well-being are strongly positively correlated ( $r = 0.81$ ,  $p < .001$ ). The observation from regression analysis demonstrated that perceived stress significantly predicted lower psychological well-being ( $\beta = -0.80$ ), while resilience positively predicted well-being ( $\beta = 0.81$ ). Furthermore, a significant indirect effect of perceived stress on psychological well-being through resilience was verified by mediation analysis ( $B = -0.30$ , 95% CI [-0.58, -0.31]). These results demonstrate the importance of psychological resilience as a safeguard against the negative impacts of stress on students' mental health.

**Keywords:** *Perceived Stress, Psychological Resilience, Psychological Well-Being, Mediation Analysis*

With growing competences, student's life is full of challenges with many difficulties. Further, to maintain the balance academic pressure, personal growth, and future career expectations, inconsistently they required high hard work and skills. At the same time, these difficulties also help them to develop their confidence, critical thinking, problem-solving skills, and preparedness for real-world obligations. Therefore, students must thus make major adjustments in order to deal with these and other challenging concerns related to the escalating financial, social, cultural, and intellectual problems, strongly recommended by Shatkin & Diamond, (2015). University students are a vital part

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of society since they are the country's future intellectual, professional, and leadership assets. They experience profound changes in their intellectual, social, emotional, and psychological lives while attending university.

At this stage, students often have to cope with academic responsibilities, independence from family, a competitive environment, and uncertainties about their future careers. These challenges make their university life a period of both growth and vulnerability. The challenges could possibly mitigate through resilience and moral support. Resilience is closely related to psychological well-being because it enables individuals to effectively cope with stress, adversity, and life challenges while maintaining emotional balance. Further in many universities students were exposed to prolonged and continuous psychosocial stress, and they exhibit greater emotional and intellectual resilience compared to students in other grades/classes as reported by Ababu et al., 2018. Researchers demonstrated that the poor mental health was linked to financial difficulties, academic stress, sleep problems, pressure to succeed, and other issues faced by students. Due to peer pressure, financial constraints, academic demands, and expectations of academic success, university students have recently experienced increased stress levels.

A resilient person can adapt to difficult situations, regulate emotions, and recover from setbacks without prolonged psychological distress, which directly supports mental health. This adaptive capacity fosters a sense of control, self-efficacy, and optimism, all of which are key components of psychological well-being. Further, the students' psychological problems have also been made worse by rapid societal changes, digitization, and modifications to the educational system after the epidemic as reported by Connor and Davidson (2003). According to research, college students who experience higher levels of stress are more likely to experience negative consequences like anxiety, sadness, emotional weariness, and general poorer mental health.

The word "resilience" actually comes from the Latin verb "resilire," which means to bounce or recoil. Generally speaking, resilience is the ability to "bounce back" from negative emotional experiences and the flexibility to adjust while going through them. Psychological resilience is defined as a set of personal qualities that help an individual cope with difficulties and achieve positive outcomes despite adversity (Connor and Davidson, 2003). Researcher Masten, 2001 deliberately reported that the resilience was multidimensional concept that includes external resources such as supportive institutional contexts and social support, as well as internal qualities such as optimism, self-efficacy, adaptability, and perseverance. Furthermore, according to Connor and Davidson (2003), students that were more resilient typically manage stress better, were more emotionally stable, and had better psychological health. Researchers suggested that psychological resilience was the ability to cope with and recover from stress, adversity, or challenging life circumstances in a positive way.

Fletcher & Sarkar, 2013 reported that resilient individuals often utilize adaptive coping techniques, including problem-focused coping and positive reappraisal that reflected towards mitigation of harmful effects for perceived stress on mental health. Researchers also highlighted that university students had observe to benefit greatly from psychological resilience, which helps them manage academic and emotional difficulties as well as mental health issue. During their university studies, students often face various stressors, such as heavy academic workload, pressure to perform, financial difficulties, and the need to adjust

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socially. According to Luthar, Cicchetti, and Becker (2000), students that are more resilient typically show better stress management, more emotional stability, and increased psychological well-being. Additionally, psychological resilience was the capacity to deal with and bounce back from stress, hardship, or difficult life situations in a constructive manner. Instead of only experiencing a decrease in psychological discomfort, resilience entails proactive coping, emotional regulation, and problem-solving strategies that assist people in maintaining or regaining mental health when confronted with risk factors.

According to recent literatures, the increasing psychological well-being of students and young people can be attributed to societal expectations, employment instability, digital overload, and academic pressure. Indian youth in particular were experiencing increased levels of stress, anxiety, and feelings of inadequacy as a result of these problems. Their mental health had suffered greatly as a result of their unrelenting drive for achievement, the ubiquitous influence of social media, and an unclear future. The said issues required raising awareness, developing support systems, and taking proactive steps to promote the emotional well-being of young people. Psychological well-being was a dynamic and evolving process influenced by various factors such as individual circumstances, daily activities, and available mental resources. Huppert, 2009 successfully considered these elements interaction ability to cope with challenges, and overall mood. Researchers reported that the well-balanced approach observed as most powerful that reflect on the overall mental health and life satisfaction.

Numerous case-based studies explore the significance of mental health, enabling people to adopt healthy behaviors and seek help when necessary, ultimately resulting in the development of a resilient and balanced mind (WHO, 2005). According to the literature, psychological well-being includes a number of essential elements that go into leading a satisfying life and goes beyond simply mental health. These include emotional control, a positive attitude on life, self-satisfaction, and the development of deep social connections. In order to foster mental resilience, experts stressed that regular exercise and mindfulness might be regarded as crucial activities. Furthermore, obtaining professional assistance and having strong social support are essential for preserving emotional stability.

It is widely acknowledged that everyone experiences stress at some point in their lives. Stress levels are raised by the tendency of many persons to overthink even the slightest things according to their personality type. Stress has become a normal part of everyone's life in today's fast-paced society, but according to a survey, women are more stressed than males. This stress-related survey was conducted by the American Psychological Association (APA). Furthermore, several reports also claimed that women were almost twice as likely to suffer from depression as men (Agrawal, 2005). Perceived stress experienced at any given time arises from both the individual and the circumstances. Characteristics of stress-inducing events included the event's importance, controllability, and unpredictability (Moschis, 2007). Perceived stress was a negative physical and mental experience, but the term refers specifically to the feelings or thoughts a person has about the level of stress they are experiencing at a particular moment reported by Philip, 2013. This occurs within a specific time frame or period. Researchers reported that perceived stress encompasses feelings such as uncertainty and lack of control in one's life, the frequency of bothersome problems, the magnitude of changes occurring, and confidence in one's ability to manage challenges or problems. It didn't evaluate the type or number of stressful events a person had experienced,

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but rather focuses on how the individual perceives the overall stressful aspects of their life and their ability to cope with that stress.

At the stage of learning self-acceptance is the first component that need to adopt by any students. According to Ryff (1989), self-acceptance indicated that an individual accepts themselves as they are, values their strengths, and understands and accepts their shortcomings. Good relationships with other people were the second factor that need to consider. This entails preserving relationships with people were helpful, loving, and trustworthy as reported in earlier work by Ryff & Keyes, (1995). Furthermore, Ryff and her colleagues (Ryff et al., 1989) also explained that psychological well-being was not a single entity, but rather a combination of several factors. They identified six main aspects that contribute to a person's inner balance and satisfaction. Ryff's model clearly demonstrated that mental well-being was not limited to happiness alone. It was deeply connected to life satisfaction and self-esteem, which is supported by the work carried out by Diener et al., 1999. Kabat-Zinn, (2003) strongly recommended that the awareness and mindfulness contribute to a calm and balanced mind. Physical activity such as walking and exercise improved mental health proven by Penedo & Dahn, (2005). Furthermore, family and social support play a significant role in protecting individuals from stress (Cohen & Wills, 1985).

Hence, based on above discussion it can the conclude that resilience and well-being are essential for both preventing mental health difficulties in the prime focus. They are necessary for the development of efficient problem-solving techniques, the establishment and maintenance of interpersonal connections, with the establishment of reasonable objectives, where all of which greatly improve an individual's capacity to carry out everyday tasks and contribute in a major way.

### REVIEW LITERATURE

From a futuristic perspective, lifelong learning ability and adaptability, critical skills for careers shaped by rapid technological advancements and evolving job roles also strengthened psychological well-being and social functioning. Psychological resilience helps students buffer the negative effects of perceived stress by improving emotional regulation and adaptive coping strategies. This leads to better psychological well-being, reduced anxiety, and lower burnout levels. In this regard, **Bhosale SJ (2014)** conducted a study that primarily focused on examining the subjective well-being of women across different occupational categories. Researchers consider 100 professional women from various professions as a sample size. The streams of professional were belonged to engineers, doctors, educators, administrators, and CEOs of industries. Further, the professionals were administered Sahu's LOQ ("Life Orientation Questionnaire") to assess their level of life satisfaction i.e. relationship between positive and negative affective experiences, life satisfaction, and overall job satisfaction among working women. The observation through LOQ revealed that administrators had lowest levels of satisfaction, while doctors and educators reported the highest level of satisfaction. Engineers and executives were found in the middle level of satisfaction. The challenge to create relationships between optimism, well-being, resilience, and perceived stress was taken by **Panchal, Mukherjee, and Kumar (2016)**. Researchers considered 181 undergraduate students as a sample size, who belongs from India. The major objective of survey was to understand the impact of resilience on well-being. To analyze the objective, Warwick-Edinburgh Mental Well-being Scale, the Perceived Stress Scale, the Optimism/Pessimism Instrument, and the Resilience Scale were given to the participants. Further, the data were

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analyzed using descriptive statistics including means and standard deviations, stepwise multiple regression approaches, and Pearson product-moment correlation. From study it can be observed that optimism had a significant positive correlation with both well-being and resilience. Additionally, resilience was also found to be positively associated with well-being. Optimism and well-being were negatively correlated with perceived stress. Ultimately, it was concluded that resilience is a significant predictor of well-being.

**Garg and Rastogi (2019)** conducted an intriguing study that shows how parental expectations affect teenagers' psychological well-being and stress levels. According to research, teenage stress levels and psychological health are greatly impacted by parental expectations, a sociocultural element. A study by **K.S. Tung et al. (2014)** focused on the impact of resilience on stress symptoms and self-reported stress while examining students' perceived stress, emotional discomfort, and quality of life. According to the summary of investigation, students' low quality of life and overall health were linked to high levels of stress and psychiatric symptoms, as well as their inability to cope with stress on their own. Researchers also found that personal resilience affected the level of perceived stress, which in turn affects students' overall health and, eventually, their quality of life.

**Smejkalova (2018)** investigated the relationship between stress, resilience, and academic performance among students. Sample of 97 students consisting of 26 males and 71 females from an international university were selected. The participants ranged in age from 17 to 31 years, for both male and female with a mean age between 17 and 25 years. Data was collected using the Perceived Stress Scale and Connor-Davidson Resilience Scale. Further, the academic performance was assessed using students' GPA. From the collected data descriptive statistics, multiple regression, Pearson correlation, chi-square analysis, and normality tests were used to examine the data in this correlational study design. According to the study, academic performance was not predicted by stress or resilience. Students did, however, indicate great academic achievement, high resilience, and moderate stress levels. Hence, based on the above literature the objective and hypotheses are listed below:

### *Objectives of the Study*

- To examine the relationship between perceived stress and psychological well-being among TMB University students.
- To assess the association between perceived stress and psychological resilience in the university student population.
- To investigate the relationship between psychological resilience and psychological well-being among TMB University students.
- To explore psychological resilience as a key psychological mechanism through which perceived stress influences psychological well-being.
- To evaluate the extent to which psychological resilience explains variations in psychological well-being in the context of academic stress.

### *Hypotheses of the Study*

- **H1:** Perceived stress will be significantly and negatively associated with psychological well-being among TMB University students.
- **H2:** Perceived stress will be significantly and negatively associated with psychological resilience.
- **H3:** Psychological resilience will be significantly and positively associated with psychological well-being.

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- **H4** (Process-Based Hypothesis): Psychological resilience will function as a significant psychological mechanism linking perceived stress to psychological well-being among TMB University students.
- **H5**: The indirect effect of perceived stress on psychological well-being through psychological resilience will be statistically significant, indicating a process-based pathway.

### METHODOLOGY

#### *Sample*

The participant were selection sample technique, incidental- cum-purposive was use of the present study. Present study consisted of 150 university students. The age ranged between the age 18 to 30 years. All the subject were studying university students located in T.M.B., University, Bhagalpur Bihar.

#### *Tools*

The Perceived Stress Scale (PSS) developed by Sheldon Cohen, Tom Kamarck and Robin Mermelstein (1983). It is a 10 items self-reports measure. Rate of respondent item on 5-point likert scale. Responses varying from 0(never) to 4(very often) each item. Score of high mean high stress. The scale internal consistency of 0.85.

The Brief Resilience Scale developed by Smith et. al. (2008) it self-report scale consisting 6 item with Rate of respondent a 5-point likart scale and rang from 1 to 5 (1=Strongly disagree to 5=Strong agree). score range 6 to 30. Score of high mean high resilience. Reliability range in between 0.70 and0.95.

Psychological Well-Being Scale (PSW) developed by Carol Ryff (1989). The scale consists of 42 items. Rate of respondent 6-point likert scale (Strong disagree to Strong agree). The scale internal consistency of 0.70 to 0.89.

The statistical technique using by SPSS statistical software and final the score were analyzed and interpretation. Then use of statistical technique like descriptive statistic (Mean, SD) and Pearson product-moment correlation coefficient and regression.

#### *Procedure*

First of all, the meet the target respondent in person to collected the data. The proper authority of the university department and permission from authority will be taken before the data collection from the students of TMB, University, Bhagalpur. Respondent will be shared the objective of the study and their active co-operation will be excluded. The filled in questionnaire will be scored as per the manual of the test and a master chart of score will be prepared for university students. No participant was forced or coerced into being part of the research.

### RESULT AND DISCUSSION

*Table 1: Descriptive Statistics (Mean and Standard Deviation)*

Variable	N	df	Mean	SD
Perceived stress			24.71	8.41
Psychological Resilience	150	148	50.72	8.23
Psychological well-being			48.03	9.90

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This study provides strong empirical evidence for the role of psychological resilience as a key psychological mechanism linking perceived stress to psychological well-being among students at Tilka Manjhi Bhagalpur University. Descriptive statistics revealed that students experienced a moderate level of perceived stress ( $M = 24.71$ ,  $SD = 8.41$ ), while levels of psychological resilience ( $M = 50.72$ ,  $SD = 8.23$ ) and psychological well-being ( $M = 48.03$ ,  $SD = 9.90$ ) were within the average range. The trend observed from the study implies that students have moderate coping skills that enable them to overcome psychological obstacles, despite the fact that academic and life-related pressures are common in the university setting.

**Table 2: Relationship Matrix for Resilience, Perceived Stress and Psychological Well-Being**

Variable	1	2	3
Perceived stress	1		
Psychological Resilience	-0.76**	1	
Psychological Well-being	-0.80**	0.81**	1

Note- \*\* $p < .001$

From Table 2, significant relationships between stress, psychological resilience, and psychological well-being are observed. Psychological resilience and stress were shown to be highly and adversely correlated ( $r = -0.76$ ,  $p < .001$ ), indicating that psychological resilience is negatively correlated with stress. Additionally, it has a substantial negative correlation ( $r = -0.80$ ,  $p < .001$ ) with psychological well-being, suggesting that higher levels of stress are linked to lower levels of well-being. Furthermore, a contradictory observation i.e. significant positive relation between psychological resilience and psychological well-being ( $r = 0.81$ ,  $p < .001$ ) are observed. These results imply that while resilience is a protective psychological resource that fosters students' well-being, stress is act as a danger factor.

**Table 3: H1-Considering Hypothesis 1**

Predictor	B	SE	$\beta$	t
Constant	72.41	2.11	—	34.32
Perceived Stress - Psychological Well-being	-0.98	0.05	-0.80**	-19.60

$R^2 = .64$  \*\* $p < .001$  .....(1)

The analysis taken from  $R^2$  and Table 3 indicates that psychological well-being and perceived stress has a high negative connection ( $\beta/r = -0.80$ ,  $p < .001$ ), accounting for 64% of the variance in well-being. The observation reflect that the students' emotional equilibrium, life happiness, and positive functioning are all considerably lowered by elevated stress, which is primary importance. Furthermore, observation from unstandardized coefficient ( $B = -0.98$ ,  $SE = 0.05$ ) suggested that psychological well-being declines by around one unit for every unit rise in perceived stress.

At  $t = -19.60$ ,  $p < .001$ , this effect was statistically significant. Strong explanatory power is demonstrated by psychological well-being's high percentage of variance explained ( $r^2 = .64$ ). One important risk factor that has a detrimental effect on students' psychological health is perceived stress.

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**Table 4: H2-Considering Hypothesis 2**

Predictor	B	SE	$\beta$	t
Constant	68.87	1.94	—	36.02
Perceived Stress - Psychological Resilience	-0.77	0.04	-0.76**	-17.80

**R<sup>2</sup> = .58 \*\*p<.001.....(2)**

Table 4 encompasses the relevance of hypothesis 2 that indicate strong empirical evidence for perceived stress as a large and detrimental impact on university students' psychological resilience. Further, resilience and perceived stress had a strong inverse association, as evidenced by the large negative standardized effect ( $\beta = -0.76$ ).

According to the unstandardized coefficient ( $B = -0.77$ ,  $SE = 0.04$ ), psychological resilience significantly declines as perceived stress rises that signifies the importance of hypothesis. This effect was significantly significant ( $t = -17.80$ ,  $p <.001$ ). Furthermore, a significant amount of the variance in resilience was explained by the model ( $R^2 = .58$ ), highlighting the strength of perceived stress as a key risk factor compromising students' adaptive psychological resources. Thus, the model predicted a large portion of the variance in resilience, emphasizing the degree of perceived stress as a critical risk factor jeopardizing students' psychological resources for adaptation.

**Table 5: H3-Considering the hypothesis 3**

Predictor	B	SE	$\beta$	t
Constant	9.62	2.58	—	3.72
Psychological Resilience- Psychological Well-Being	0.81	0.04	0.81**	20.43

**R<sup>2</sup> = .66 \*\*p<.001.....(3)**

Considering the hypothesis 3 it can be analysed that the psychological resilience and psychological well-being had a substantial positive connection ( $\beta/r = 0.81$ ,  $p <.001$ ), explaining 66% of the variance in well-being. Further, a notable improvement in well-being was linked to increased resilience. This effect was statistically significant ( $t = 20.43$ ,  $p <.001$ ). Additionally, the model's capacity to account for a sizable portion of the variance in psychological well-being demonstrated a large impact size ( $R^2 = .66$ ). Resilience appears to be a protective element that fosters emotional resilience, optimism, and adaptability in academic contexts, as evidenced by the higher psychological well-being reported by students with higher resilience. Therefore, based on the better psychological well-being reported by students with higher resilience, it can be said that resilience seems to be a protective factor that promotes emotional resilience, optimism, and flexibility in academic environments.

**Table 6: H4-Considering Hypothesis 4**

Predictor/Explanatory Variables	B(Coefficients)	SE	$\beta$	t	Zero-order r
Constant(intercept)	31.11	5.65	-	5.51	-
Perceived Stress	-0.51**	0.08	-0.43	-6.50	-0.80
Psychological Resilience	0.58**	0.08	0.48	7.30	0.81

**R<sup>2</sup> = .69 \*\*p<.001.....(4)**

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The results of the multiple regression analysis based on hypothesis 4 that shows the combined effects of psychological resilience and perceived stress on psychological well-being, is compiled in Table 6. The observation from Table 6 clearly illustrated that psychological well-being was still significantly predicted negatively by felt stress ( $B = -0.51$ ,  $\beta = -0.43$ ,  $t = -6.50$ ,  $p < .001$ ). This indicates that higher stress levels are linked to worse well-being even after adjusting for resilience.

Furthermore, psychological well-being was predictably positively correlated with psychological resilience ( $B = 0.58$ ,  $\beta = 0.48$ ,  $t = 7.30$ ,  $p < .001$ ). The model was highly explanatory, explaining 69% of the variance in psychological well-being when both predictors were included ( $R^2 = .69$ ). The standardized beta value for perceived stress decreased considerably compared to the direct effect observed in Hypothesis 1 (from  $\beta = -0.80$  to  $\beta = -0.43$ ). Hence, the analysis depicts in contrast to the direct effect seen in Hypothesis 1 i.e. the standardized beta value for perceived stress dropped significantly (from  $\beta = -0.80$  to  $\beta = -0.43$ ). This decrease implies that a significant amount of the link between stress and wellbeing is mediated by psychological resilience. As a result, resilience serves as a psychological mechanism that helps to understand how stress impacts wellbeing.

**Table 7: H5- Considering Hypothesis 5**

Indirect effect	Correlation(r)	Effect (B)	SE	95% Interval	Confidence
Stres-Resilience(a)	-0.76**	-0.51	0.08		
Resilience-Well-being(b)	0.81**	0.58	0.08		
Indirect Effect (a×b)	-	-0.30**	-	[-0.58, -0.31]	

By considering the hypothesis 5 i.e. the indirect impact of perceived stress on psychological well-being via psychological resilience is demonstrated in Table 7. Hence from mediation analysis the perceived stress was a significant predictor of resilience (path a:  $B = -0.51$ ,  $p < .001$ ), and resilience was significant predictor of psychological well-being (path b:  $B = 0.58$ ,  $p < .001$ ). Therefore, it can be stated that resilience was significantly predicted by perceived stress and psychological well-being was significantly predicted by resilience. With a 95% confidence interval of  $[-0.58, -0.31]$ , the indirect effect ( $a \times b$ ) was  $-0.30$ .

Finally, from the above analysis it can be noticed that stress has an indirect effect on psychological health by influencing psychological resilience. These results provide strong evidence for a process based mediation pathway, in which resilience acts as a transmitting mechanism for explaining how stress translates into reduced well-being. Additionally, these findings offer compelling support for a process-based mediation route, where resilience serves as a transmission mechanism to explain the relationship between stress and decreased wellbeing.

**DISCUSSION AND CONCLUSION**

This study provides a successful investigation on process-based paradigm, in which psychological resilience serves as a crucial mechanism connecting perceived stress to psychological well-being among university students, is strongly supported empirically by the current study. Further, descriptive findings indicated that students experienced moderate levels of perceived stress alongside average levels of resilience and psychological well-being underscoring the high academic and psychosocial demands of college life. The

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presence of moderate resilience in spite of these stressors indicates that pupils have a significant capability for adaptation.

Higher stress seriously impairs emotional balance, life satisfaction, and positive functioning, according to the correlation and regression studies, which showed a substantial negative relationship between perceived stress and psychological well-being. According to the data, there is a significant negative correlation between psychological well-being and perceived stress, and higher levels of stress have a detrimental impact on life satisfaction, emotional balance, and positive functioning. This finding is consistent with stress assessment theories, which emphasize the negative impact on mental health of ongoing pressure and uncontrollability sentiments. Likewise, there was a significant negative association between psychological resilience and perceived stress, indicating that high stress levels impair students' emotional adaptability and adaptive coping strategies. A statistically significant indirect influence of perceived stress on psychological well-being through resilience was further supported by the mediation analysis. These findings demonstrate that stress has a direct and indirect impact on wellbeing by weakening pupils' resilience. Resilience therefore acts as a psychological bridge that connects stress to a reduction in wellbeing. As a result, resilience serves as a psychological conduit that links stress to a decline in wellbeing.

In contrast, psychological resilience was found to be a significant positive predictor of psychological well-being, accounting for a significant amount of variance. One important protective factor in academic environments is resilience. Additionally, the observation shows that kids with better resilience may exhibit psychological adjustment, optimism, and emotional regulation, all of which may be linked to improvements in resilience. Importantly, resilience remained a strong positive predictor, but the effect of stress on well-being was significantly reduced when perceived stress and resilience were both included in the regression model simultaneously. Partial mediation is clearly demonstrated by this deterioration of the relationship between stress and wellbeing.

The findings underscore the central role of psychological resilience in understanding how perceived stress affects psychological well-being among university students. The perceived stress is a major risk factor, but resilience is an essential buffering and protective mechanism that lessens its negative effects. Furthermore, resilience is highlighted as a noteworthy target for psychological therapies by the validated mediation pathway. Developing resilience through skill-based programs, coping mechanisms, and encouraging learning environments can greatly improve students' mental health even when they are under a lot of stress. Overall, the study contributes valuable process-based evidence to student mental health research and offers important implications for prevention and intervention initiatives within higher education settings.

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***Conflict of Interest***

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