

Research Paper

The Relationship between Spiritual Intelligence, Metacognition, and Perceived Stress among Female Indian Young Adults

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ABSTRACT

This study investigates the relationship between spiritual intelligence, metacognition, and perceived stress among female students aged 18 to 25. Data were collected through structured surveys administered both in person and online, ensuring accessibility and inclusivity. Participants completed standardized questionnaires assessing spiritual intelligence, metacognition, and perceived stress. The findings reveal a strong negative correlation between spiritual intelligence and perceived stress ($r = -0.952$, $p < 0.01$), suggesting that individuals with higher spiritual intelligence tend to experience lower levels of stress. A moderate negative correlation is also observed between metacognition and stress ($r = -0.395$, $p < 0.01$), indicating its potential role in stress management. Regression analysis identifies spiritual intelligence as a significant predictor of stress ($B = 1.008$, $p = 0.000$), while metacognition does not show a significant impact ($B = 0.008$, $P = 0.746$). The overall model is statistically significant ($F = 402.388$, $p = 0.000$), demonstrating that these variables contribute to explaining variations in perceived stress, offering valuable insights into effective coping strategies for young adults navigating academic challenges.

Keywords: *Spiritual Intelligence, Metacognition, Perceived Stress, Indian, Female young adults*

Stress, in the present-day world, is regarded as one of the major psychological problems, particularly in the case of fast-evolving countries like India. The combined impact of academic pressures, career uncertainties, changing social norms, family expectations, and the rising impact of online and social media has formed a complicated stress scenario for Indian female students (WHO, 2025). Research shows that long-term exposure to these stressors can result in anxiety, depression, emotional burnout, and a decline in psychological health (Lazarus & Folkman, 1984; Bahri Yousef, 2010; Parikh et al., 2019). In this scenario, stress has transformed from a temporary emotional reaction to a chronic condition that affects cognitive abilities, emotional stability, and physical well-being (Scott, S. B., et al., 2015; Yaribeygi, H., et al., 2017; APA, 2018). Traditional stress models, like the Transactional Model of Stress and Coping (Lazarus & Folkman, 1984) and Selye's General Adaptation Syndrome (1936), describe stress as a result of environmental pressures and personal coping abilities. Although these models offer valuable insights, they fall short

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in explaining why people facing similar stressors experience vastly different psychological effects. Recent studies increasingly emphasize the importance of internal self-regulatory abilities, especially metacognition and spiritual intelligence, in influencing how stress is perceived, processed, and managed (Drigas & Mitsea, 2020; Mitsea, Drigas, & Skianis, 2022).

Metacognition is the capacity to think about, oversee, and control one's own thoughts and cognitive activities (Flavell, 1979; Nelson & Narens, 1990). Studies indicate that maladaptive metacognitive patterns, like rumination and worry, greatly exacerbate stress and anxiety (Roussis & Wells, 2008; Yılmaz et al., 2011). On the other hand, people with heightened metacognitive awareness tend to have better emotional regulation, increased cognitive flexibility, and enhanced stress resilience (Norman, et.al., 2019; Wells A., 2018; Jankowski, T., & Holas, P., 2014). Additionally, research showed that metacognition plays a moderating role in the link between job stress and negative emotions, highlighting its protective function in maintaining psychological health (Iacolino et al., 2023).

Spiritual intelligence delves into a profound aspect of human functioning, allowing people to derive meaning, purpose, and inner stability from their life experiences (Fidelis, A., Moreira, A. C., & Vitória, A. (2024). According to Zohar and Marshall (2000), spiritual intelligence involves the capacity to incorporate spiritual values and existential insights into daily life. Research has indicated a positive correlation between spiritual intelligence and factors such as resilience, emotional equilibrium, and reduced stress levels (Khosravi & Nikmanesh, 2014; Pinto et al., 2024; Bozorgi, M. D., & Bozorgi, Z. D., 2016). In India, spiritual traditions that focus on mindfulness, acceptance, and detachment offer a culturally rooted framework for psychological resilience (Bajaj, et.al., 2022). Recent theoretical and empirical research suggests that metacognition and spiritual intelligence work together as a cohesive stress-regulation system (Shahbazi Rad, A., & Karami, J. (2013). Drigas and Mitsea's (2020) Triangle of Knowledge–Intelligence–Consciousness model posits that metacognitive awareness fosters spiritual development, while spiritual intelligence enhances emotional and cognitive self-regulation (Drigas & Mitsea, 2020). Empirical evidence supports this interaction, indicating that individuals with higher levels of both constructs exhibit superior emotional regulation and experience less perceived stress (Ijjina & Karami, 2013; Mitsea et al., 2022).

Although there is an expanding body of international literature, research specifically addressing Indian women remains scarce. These women encounter distinct and multifaceted stressors due to gender roles, family responsibilities, and societal pressures (Ray et al., 2022; Punia et al., 2024). The majority of existing studies have focused on Western populations (Roussis & Wells, 2008) or particular professional groups, such as educators and healthcare professionals (Iacolino et al., 2023), which limits their cultural applicability. Furthermore, past research has typically explored metacognition and spiritual intelligence separately, leaving the combined impact of these psychological resources on stress largely unexamined. This study aims to fill this crucial gap by investigating the connections between spiritual intelligence, metacognition, and perceived stress among Indian women. By understanding how cognitive self-regulation and spiritual meaning-making together affect stress, a more comprehensive and culturally relevant mental health framework can be developed. This holistic approach is in line with the principles of positive psychology, which focus on enhancing internal resources like awareness, purpose, and resilience, rather than solely addressing pathology. The study's findings are anticipated to advance theory, research, and

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practice by guiding the creation of culturally sensitive interventions, such as mindfulness-based programs, spiritual coping strategies, and metacognitive training, to improve psychological well-being and stress resilience in Indian women.

METHOD

Objectives of the study

The objective of this study is to examine the relation between spiritual intelligence, metacognition, and stress. To understand this better, several related objectives were framed;

- To analyse the relationship between metacognition and stress among Indian women.
- To analyse the relationship between spiritual intelligence and stress among Indian women.
- To investigate the interplay between spiritual intelligence and metacognition in perceived stress among Indian women.
- To assess whether spiritual intelligence enhances the effectiveness of metacognition strategies in stress regulation.
- To provide culturally relevant insight into the interplay of spiritual intelligence, metacognition and stress.

Hypotheses of the study

- H₀: There is no significant relationship between metacognition, spiritual intelligence and perceived stress among Indian women.
- H₁: There is a significant relationship between metacognition, spiritual intelligence and perceived stress among Indian women.
- H₂: Spiritual intelligence is significantly and negatively correlated with stress.
- H₃: Metacognition is significantly and negatively correlated with stress.
- H₄: There is positive and significant relationship between spiritual intelligence and metacognition.

Participants

The sample was made up of 86 Indian female students who were chosen by purposive sampling. The participants were drawn from undergraduate (UG), postgraduate (PG), and intermediate (10+2) academic program. The final sample consisted of 57 postgraduate students, 27 undergraduate students, and 2 intermediate students. The participants' ages varied between 18 and 25 years.

Sampling Technique

A purposive sampling method was used to make sure that the study participants possessed the particular traits that were needed for the study. Only those Indian female students who were, at the time of the study, in the designated age bracket and taking up academic courses were included. This approach was selected since it made possible to choose the most significant persons regarding the aims of the research.

Measures

- **Perceived Stress Scale (PSS):** The Perceived Stress Scale (Cohen, 1983) was applied as a tool to measure the degree of stress that the participants involved in the study perceived in their everyday lives. It measures the extent of unpredictability, uncontrollability, and overload in the past one month. Higher numbers mean more stress is being perceived by the person. The scale has 10 items graded on a 5-point Likert-type scale which is spaced from 0 (never) to 4 (very often).

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- **Metacognitive Awareness Inventory (MAI):** The Metacognitive Awareness Inventory (Schraw & Dennison, 1994) was a tool employed to assess individuals' consciousness, the cognitive processes and their regulation through the inventory comprising of 52 yes/no items classified into two main categories: Knowledge of Cognition (declarative, procedural, and conditional knowledge) and Regulation of Cognition (planning, information management, comprehension monitoring, debugging, and evaluation). High scores portray a strong metacognitive awareness and self-regulation.
- **Spiritual Intelligence Self-Report Inventory (SISRI-24):** The Spiritual Intelligence Self-Report Inventory (King, 2008) is a scale with 24 items with a 5-point Likert scale. It assesses four dimensions, Critical Existential Thinking (CET), Personal Meaning Production (PMP), Transcendental Awareness (TA), and Conscious State Expansion (CSE). The higher the score, the greater the spiritual intelligence is.

Procedure

Data collection was done through both online and offline surveys. Participants were beforehand made aware of the study and went through the process of informed consent. Their identities and the information provided were kept secret and not linked to them. Researchers received a total of 178 questionnaires, and from them, only 86 complete questionnaires were kept on the basis of statistical analysis.

Inclusion Criteria

Female students aged 18 to 25 years who are attending undergraduate (UG), postgraduate (PG), or other academic programs was the target group of the study. This group of people is in a very important stage in life, i.e., the young adulthood period when they undergo various developmental changes, face social and academic challenges, and at the same time, they are the ones who are actively pursuing higher education.

Statistical Analysis Plan

The data were analyzed using the Statistical Package for Social Sciences (SPSS). Both descriptive and inferential statistics were employed to examine the relationships between spiritual intelligence, metacognition, and perceived stress among Indian women. Statistical tools used: **Descriptive Statistics, Correlation Analysis, and Regression Analysis.**

RESULTS

Table 1: Descriptive Statistics of Study Variables

	Mean	Standard Deviation
Perceived Stress	18.19	6.209
Spiritual Intelligence	22.07	5.895
Metacognition	40.85	9.473

The participants reported their perceived stress as being at a moderate level ($M = 18.19$, $SD = 6.21$). The average spiritual intelligence score was 22.07 ($SD = 5.90$) reflecting that the participants had moderate spiritual awareness. The average metacognition score was 40.85 ($SD = 9.47$), pointing to metacognitive awareness that was quite high in the sample.

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Table 2: Correlation between Spiritual Intelligence, Metacognition, and Perceived Stress

	Perceived Stress	Metacognition	Spiritual Intelligence
Perceived Stress	1		
Metacognition	-0.395**	1	
Spiritual Intelligence	-0.952**	0.426**	1

The results indicate a highly significant negative correlation between spiritual intelligence and perceived stress ($r = -0.952$, $p < .01$), a slightly lower but still significant negative correlation between metacognition and perceived stress ($r = -0.395$, $p < .01$), and a positive correlation between spiritual intelligence and metacognition ($r = 0.426$, $p < .01$). To summarize, people with high levels of spiritual intelligence and meta-cognitive awareness perceive less stress and the two constructs are positively correlated.

Table 3: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	2971.206	2	1485.603	402.388	0.000
Residual	306.434	83	3.692		
Total	3277.640	85			

The regression analysis reveals a strong contribution of the spiritual intelligence and metacognition to the variance in perceived stress ($SSR = 2971.206$, $df = 2$) with a small amount of unexplained variance ($SSE = 306.434$, $df = 83$). The model is extremely significant as it is supported by a large F value ($F = 402.388$, $p < .01$), which shows that the combined predictors give a statistically significant and meaningful fit in explaining perceived stress.

Table 4: Regression Coefficients

Predictor	B	Std. Error	Beta	t	Sig.
(Constant)	40.128	1.022		39.278	0.000
Spiritual Intelligence	-1.008	0.039	-0.957	-25.805	0.000
Metacognition	0.008	0.024	0.012	0.325	0.746

The regression findings suggest that spiritual intelligence is a powerful and statistically significant predictor of perceived stress ($B = -1.008$, $\beta = -0.957$, $t = -25.81$, $p < .001$), which means that individuals with higher spiritual intelligence will experience lower levels of stress. On the other hand, metacognition does not predict perceived stress significantly ($B = 0.008$, $\beta = 0.012$, $t = 0.33$, $p = .746$) when spiritual intelligence is part of the model, meaning that metacognition's independent predictive contribution is not significant, although, its bivariate relationship with stress is evident.

Table 5: Residual and Model Fit Analysis

Statistic	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	4.239664	34.339130	18.197674	5.913062	86
Residual	-5.313659	3.781534	0.000	1.8987102	86
Std. Residual	-2.769	1.968	0.000	0.988	86

The predicted perceived stress scores ranged from 4.24 to 34.34 ($M = 18.20$, $SD = 5.91$). Residuals ranged from -5.31 to 3.78 , with a mean close to zero ($SD = 1.90$), indicating

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balanced prediction errors. Standardized residuals ranged from -2.77 to 1.97 ($M \approx 0$, $SD = 0.99$), suggesting an approximately normal distribution and acceptable model assumptions. Overall, the results confirm that spiritual intelligence is a significant predictor of perceived stress, whereas metacognition does not meaningfully contribute to stress prediction when included in the model.

DISCUSSION

The present study examined the relationships among spiritual intelligence, metacognition, and perceived stress in Indian women. The findings indicate that spiritual intelligence is a strong and significant negative predictor of perceived stress, whereas metacognition, although correlated with stress, does not independently predict stress when spiritual intelligence is controlled. These results highlight the central roles of existential meaning, self-awareness, and transcendence in stress regulation.

A strong negative relationship was found between spiritual intelligence and perceived stress ($r = -.952$, $p < .01$), demonstrating that women with higher spiritual intelligence experienced significantly lower stress. This finding supports the conceptualization of spiritual intelligence as the capacity to derive meaning, inner peace, and transcendental awareness from one's life experiences (Jain & Purohit, 2006). Mascaro and Rosen's work further supports this pattern, showing that individuals with lower spiritual meaning report higher stress and depression. Spiritual intelligence enables individuals to cognitively reframe adversity and assign positive meaning to stressful events, thereby reducing their emotional impact. The importance of spiritual intelligence is particularly relevant for women. King and DeCicco (2009) observed that women often exhibit higher emotional awareness, which enhances their spiritual insights and intuitive understanding. Vaughan (2002) further argued that socialization processes encourage women to engage in introspection, care, and relational meaning-making—core components of spiritual intelligence. Zohar and Marshall's (2000) theory of quantum intelligence suggests that women are biologically and cognitively predisposed toward spiritual awareness, compassion, and holistic thinking. These tendencies may explain why spiritual intelligence emerged as a powerful stress-buffering factor in this female sample.

The study also found a moderate negative relationship between metacognition and perceived stress ($r = -.395$, $p < .01$), supporting the view that individuals who can monitor and regulate their thoughts experience lower stress levels. According to Lazarus and Folkman's (1984) Transactional Model, stress is determined by primary and secondary appraisals—how a situation is evaluated and how coping resources are judged. Metacognition plays a key role in these appraisal processes by allowing individuals to observe, evaluate and adjust their thoughts (Flavell, 1979; Wells, 1995). Individuals with higher metacognitive awareness can detect worry, rumination, and catastrophic thinking before these patterns escalate into emotional distress. However, when both variables were entered into the regression model, only spiritual intelligence remained a significant stress predictor. This suggests that although metacognition helps with stress regulation, its influence is largely mediated by the individual's spiritual intelligence. In other words, cognitive monitoring alone may not be sufficient unless accompanied by deeper meaning, mindfulness, and transcendence. This interpretation is consistent with Drigas and Mitsea's (2020) Triangle of Knowledge–Intelligence–Consciousness Model, which proposes that metacognition enhances spiritual intelligence by increasing self-reflection and awareness, while spiritual intelligence provides emotional and existential direction for cognitive control.

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The positive association between spiritual intelligence and metacognition ($r = .426, p < .01$) further supports this view. Individuals who engage in reflective thinking, mindfulness, and self-monitoring are more capable of developing spiritual awareness, purpose, and emotional balance. Kiaei's theoretical position also suggests that metacognition enables individuals to recognize existential goals and regulate their behaviour in pursuit of self-actualization. Overall, the findings demonstrate that spiritual intelligence is the most powerful protective factor against stress, whereas metacognition contributes indirectly by supporting self-awareness and cognitive regulation. This pattern suggests that stress interventions for Indian women should not be limited to cognitive strategies alone; they should also cultivate meaning, mindfulness, and spiritual awareness to achieve deeper and more sustainable stress reduction.

CONCLUSION

The present study focused on Indian females and examined the relationships of spiritual intelligence, metacognition, and perceived stress. The results showed a strong and highly statistically significant negative relationship between spiritual intelligence and perceived stress ($r = -0.952, p < .01$), meaning that the women who have higher spiritual intelligence usually experience much less stress. In addition, a moderate negative correlation was observed between metacognition and perceived stress ($r = -0.395, p < .01$), which suggests that self-regulation of cognitive activities can help in stress management albeit to a lesser degree.

The analysis of regression gave additional proof that spiritual intelligence was the main predictor of perceived stress ($\beta = -0.957, p < .001$) while metacognition did not predict stress separately when the spiritual intelligence factor was controlled ($\beta = 0.012, p = .746$). The whole regression model was significant with $F(2, 83) = 402.39, p < .001$, and the analysis of residuals showed a very good fit of the model. It can be concluded that although metacognition is a factor of stress management, the main channel through which it operates is spiritual intelligence. When the results are viewed collectively, it can be said that spiritual intelligence is more significant in stress management than merely metacognition. Therefore, one can conclude that spiritual intelligence is an important psychological resource that reduces perceived stress among Indian female.

Implications

The discoveries in this study are of great importance in the areas of education, mental health, psychology, and women's welfare.

- Among the educational practices, the spiritual intelligence and metacognitive training can be integrated through the channels of mindfulness, self-reflection, and emotional awareness programs, thereby making students more proficient in handling academic stress.
- In psychological consultations, the integration of spiritual intelligence, and metacognitive awareness in interventions can bring about emotional regulation and resilience enhancement.
- In the corporate environment, productivity and mental health of workers can be increased through the application of spiritual intelligence and reflective thinking as the basis of wellness programs, leadership development, and stress-management interventions.
- The findings also raise the issue of community- and women's-focused initiatives and hence the need for the development of empowerment programs that will, in turn,

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raise the awareness of, create a sense of purpose, and provide emotional stability among women.

Limitations

Regardless of these positives, this research has various limitations. One, the sample was limited to 86 Indian women aged 18–25 years, which makes it impossible to apply the findings to other age groups, men, and different professional populations. Two, the researchers relied on self-reports (PSS, MAI, and SISRI-24), which could have led to participants giving socially desirable and biased responses. Three, the choice of methodology does not allow for the identification of cause-and-effect relationships regarding the impact. Four, the method used to select participants narrows down the extent to which the sample represents the larger population. Lastly, there were no considerations of other important stress-related factors, such as economic status, family environment, and personality.

Future directions

Future research should:

- Include **larger and more diverse samples**, including men and different age groups
- Use **longitudinal and experimental designs** to test causal pathways
- Examine **gender differences** in spiritual intelligence and metacognition
- Employ **qualitative methods** to explore lived experiences of stress
- Investigate **cross-cultural variations** in spirituality, cognition, and stress

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Conflict of Interest

The author(s) declared no conflict of interest.

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