The Role of Future Anxiety and Self-Efficacy on Final-Year Students' Psychological Well-Being

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ABSTRACT	
Keywords: *Final year students, Future anxiety, Self-efficacy, Psychological well-being*	Students begin to assume responsibility for their personal lives in addition to their academic obligations. This transition commonly causes excessive stress, which in turn leads to anxiety. *Future anxiety* is the most prevalent form of anxiety experienced by final-year students. The motivation for this study was to examine how final-year students' psychological well-being is influenced by their future anxiety and self-efficacy. Specifically, this study aims to measure final-year students' levels of self-efficacy and future anxiety, explore the relationships among these variables, and observe the effects of self-efficacy and future anxiety on psychological well-being. This research employs a quantitative methodology in the form of a survey. Participants in this study were final-year students from Universitas Indonesia Membangun. There are 95 participants in total, 15 of whom are male and 80 female. Data were collected using the future anxiety scale, self-efficacy scale, and psychological well-being scale, all of which were adapted by the researcher. Descriptive statistics, multiple linear regression, and correlation analyses were conducted to analyze the data. The results indicate a significant correlation between final-year students' psychological well-being, self-efficacy, and future anxiety. As psychological well-being improves, self-efficacy serves as a protective factor that can mitigate future anxiety.

INTRODUCTION

Childhood, adolescence, maturity, and old age are all stages of development that every individual experiences. Complex personal growth, accountability, critical thinking, socialization, and decision-making skills become increasingly crucial as individuals mature (Azijah et al., 2022; Coleman et al., 2021; Hidayati, 2017; Ndeot et al., 2023; Sneha & Rahmath, 2018). College life is one of the most transformative experiences during this period. Campus life includes both academic pursuits and extracurricular activities that enhance students' competencies and psychosocial skills (Hariyanti & Sundawa, 2023; Pardede et al., 2022; Shabrina, 2022). Individuals who attend higher education institutions to pursue education are known as students, and it is their

responsibility to complete their coursework to meet graduation competence requirements. In addition to managing their academic responsibilities, students must also learn to regulate their personal lives. This encompasses physical health, social relationships, finances, homesickness, and concerns about the future (Cleofas, 2020; Sima et al., 2022). Among final-year students, *future anxiety* is one of the most prevalent forms of anxiety. *Future anxiety* refers to the dread of potential negative events that may occur in the future (Bujnowska et al., 2019; Lailatul Muarofah Hanim & Sa'adatul Ahlas, 2020; Mutia & Hargiana, 2021; Przepiorka et al., 2023; Suhesty et al., 2019; Yıldırım et al., 2023).

Future anxiety is defined as a state of apprehension, uncertainty, and fear regarding anticipated changes or events in the future (Fernandez et al., 2023; Rabei et al., 2020; Vitagliano et al., 2023). Final-year students experience increased pressure as they navigate a transitional phase characterized by critical decisions such as career choice and independent living (Qolbi, 2020; Siregar et al., 2021; Syuhadak et al., 2023). Several factors contribute to *future anxiety*, including the inability to predict what the future will hold, unfamiliarity with upcoming innovations, feelings of insecurity or fear, and vague or ambiguous expectations about what lies ahead. Academic pressures faced by final-year students include completing coursework, engaging in fieldwork, and writing theses or final projects, which are common sources of stress and anxiety. Additionally, a lack of career-specific knowledge exacerbates these anxieties. The inability to anticipate or manage future outcomes often results in feelings of panic, helplessness, and emotional distress.

One effective strategy to mitigate *future anxiety* is enhancing self-efficacy, which is defined as the belief in one's ability to successfully execute the actions required to achieve specific goals (Maulana & Fauzi, 2019; Sa'adah, 2020; Wijayanti et al., 2023). Self-efficacy reflects an individual's conviction in their capacity to organize and mobilize personal resources to attain desired outcomes (Caliendo et al., 2023; Capron Puozzo & Audrin, 2021; Gale et al., 2021; Orakcı et al., 2023). It is the learned belief that under particular circumstances, an individual can perform behaviors or produce results effectively. Avoidance behaviors are often not motivated by actual threats but by perceived lack of control over challenging situations; therefore, low self-efficacy can lead to increased anxiety and avoidance. Self-efficacy beliefs are grounded in actual skills rather than mere intentions or behavioral predictions. Individuals with high self-efficacy often disregard negative feedback, whereas those with low self-efficacy tend to reduce effort following negative evaluations.

Contemporary theories of psychological health and well-being emphasize the importance of individuals' perceived control over their behavior, environment, thoughts, and emotions for maintaining psychological well-being. Psychological well-being is conceptualized as achieving hedonic happiness, maintaining equilibrium between positive and negative environmental influences, and attaining overall life satisfaction. During challenging life events, psychological well-being serves as a dynamic protective process that supports individuals' resilience. Psychologically well students are able to regulate their environment, establish meaningful relationships, accept themselves, and

maintain a sense of purpose. Conversely, students exhibiting psychological distress may experience stress, depression, low self-esteem, difficulties managing their surroundings, problems with self-acceptance, lack of life purpose, and fixation on past failures.

A preliminary qualitative study involving five randomly selected students from diverse study programs at Universitas Indonesia Membangun was conducted with their prior consent. Findings revealed that *future anxiety* is a significant concern among final-year students. Stress often stems from uncertainty regarding long-term life plans, career progression, and financial stability. Zaleski (1996) asserts that *future anxiety* negatively impacts psychological well-being as a response to perceived threats and uncertainty about the future. Similarly, Syuhadak et al. (2023) found that 97.1% (34 out of 35) of students completing their theses in 2021 reported experiencing anxiety about their future. This aligns with the study by Aurellia (2022) at University "X," which identified a linear relationship between self-efficacy and *future anxiety*, indicating that *future anxiety* levels vary in accordance with fluctuations in self-efficacy.

Interview results also indicated that most participants perceived low self-efficacy as a contributing factor to *future anxiety*. Many expressed feelings of inadequacy in managing future job prospects due to insufficient skills related to their academic fields and personal interests. These observations correspond with Rabei, Ramadan, and Abdallah's (2020) study of nursing and education students at Helwan University, which found an inverse relationship between self-efficacy and *future anxiety*. The main stressors included job market demands, fear of failure, and the desire for employment. Such challenges typically intensify anxiety levels, which tend to increase as self-efficacy decreases when students perceive themselves as unable to overcome obstacles.

Both *future anxiety* and self-efficacy are closely linked to psychological well-being, especially for final-year students facing critical future-oriented decisions. This is supported by Callista and Basaria's (2023) thesis research, which demonstrated a significant negative correlation between psychological well-being and *future anxiety*. Furthermore, Salleh et al. (2021) reported a significant positive correlation between psychological well-being and self-efficacy, noting that higher self-efficacy is associated with enhanced psychological well-being, while low self-efficacy corresponds with diminished well-being.

Previous studies provide valuable insights but also reflect gaps. For instance, the study *Self-efficacy and future anxiety among students of nursing and education (Helwan University)* identified a negative correlation between self-efficacy and *future anxiety* but employed a descriptive quantitative design that did not explore causal mechanisms such as mediation or moderation. Additionally, the sample was limited to nursing and education students, restricting generalizability. Another study, *Career anxiety and psychological well-being among final-year students* (Maghfiroh & Dewi, 2025), found a significant association between career anxiety and psychological well-being among psychology students at Universitas Airlangga, but did not include self-efficacy as a potential moderating or mediating variable.

Given these contexts, both *future anxiety* and self-efficacy contribute to psychological well-being, yet limited research has investigated how these factors interact to influence well-being among final-year students. Therefore, this study seeks to examine the extent to which final-year students' psychological well-being is shaped by their *future anxiety* and self-efficacy. The objectives are to measure levels of self-efficacy and *future anxiety*, explore the relationships among these variables, and assess their combined impact on psychological well-being. The findings are expected to inform the development of targeted interventions, such as career counseling and self-efficacy enhancement programs, to better support students transitioning into professional life.

RESEARCH METHOD

This study used a quantitative methodology, employing survey questionnaires for data collection. The subjects were final-year students at Universitas Indonesia Membangun, totaling 279 students from various majors. Probability sampling with a simple random sampling method was applied to obtain a sample of 95 students.

Data were collected using the Future Anxiety Scale, Self-Efficacy Scale, and Psychological Well-Being Scale. The researcher developed these instruments based on relevant theoretical frameworks. Each instrument used a Likert scale ranging from 1 to 5, with higher scores indicating greater levels of the respective variables.

Online questionnaires were distributed to the selected final-year students. Prior to data collection, the instruments' reliability was assessed using Cronbach's Alpha, and content validity was evaluated using the Pearson Product Moment correlation. Instruments with r count > r table and a Cronbach's Alpha value ≥ 0.7 were considered valid and reliable. The future anxiety instrument consisted of 28 items and had a Cronbach's Alpha of 0.883. The self-efficacy instrument included 33 items with a Cronbach's Alpha of 0.900. The psychological well-being instrument comprised 27 items and showed a Cronbach's Alpha of 0.870.

Data analysis involved descriptive statistics to provide an overview of final-year students' psychological well-being, self-efficacy, and future anxiety levels. The Pearson Correlation Test was used to determine the direction and strength of correlations between variables. Multiple Linear Regression analysis assessed the partial and simultaneous effects of self-efficacy and future anxiety on psychological well-being. All analyses were conducted using IBM SPSS version 30.

RESULT AND DISCUSSION
Description of the Future Anxiety Variable

This section discusses the description of the research variables. According to the data collected on future anxiety, the maximum total score is 137, while the minimum is 43. With a measurement range ranging from 1 to 5, the future anxiety variable has a mean value of 85.19, as shown in Table 1.

Table 1. Future Anxiety Descriptive Distribution

Variable	N	Mean	Standard Deviation	Minimal	Maximum
Future Anxiety	95	85.19	17.78	43	137

The data collected, participants classified into three categories: those with low, moderate, and high future anxiety. 12 participants (12.6%) have low future anxiety, 68 participants (71.6%) have moderate future anxiety, and 15 participants (15.8%) have high future anxiety. It also indicates that the study's participants have moderate anxiety about the future, as shown in Table 2.

Table 2. Categorization of Future Anxiety

Future Anxiety Categorization	Frequency	Presentation
Low	12	12.6%
Moderate	68	71.6%
High	15	15.8%
Total	95	100%

Description of the Self-Efficacy Variable

The research's next variable, self-efficacy, had a minimum total score is 55, and the maximum total score is 165. The mean value for the self-efficacy variable is 103.43, using a measuring method which ranges from 1 to 5, as shown in Table 3.

Table 3. Self-Efficacy Descriptive Distribution

Variable	N	Mean	Standard Deviation	Minimal	Maximal
Self-Efficacy	95	103.43	19.87	55	165

The data collected, participants classified into three categories: those with low, moderate, and high self-efficacy. 11 participants (11.6%) have low self-efficacy, 71 participants (74.7%) have moderate self-efficacy, and 13 participants (13.7%) have high self-efficacy. It also indicates that the study's participants have moderate self-efficacy, as shown in Table 4.

Table 4. Categorization of Self-Efficacy

Self-Efficacy Categorization	Frequency	Presentation
Low	11	11.6%
Moderate	71	74.7%
High	13	13.7%
Total	95	100%

Description of the Psychological Well-Being Variable

The next variable in the study is psychological well-being, with the minimum total score is 50 and the maximum total score is 135. The measuring range for the

psychological well-being variable is 1–5. The resulting mean value is 88.14. Details are shown in Table 5.

Table 5. Psychological Well-Being Descriptive Distribution

Variable	N	Mean	Standard Deviation	Minimum	Maximum
Psychological Well-Being	95	88.14	15.40	50	135

Participants classified into three categories: those with low, moderate, and high psychological well-being. 12 participants (12.6%) have low psychological well-being, 68 participants (71.6%) have moderate psychological well-being, and 15 participants (15.8%) have high psychological well-being. It also indicates that the study's participants have moderate psychological well-being. Details are shown in Table 6.

Table 6. Categorization of Self-Efficacy

Psychological well-being Categorization	Frequency	Presentation
Low	11	11.6%
Moderate	71	74.7%
High	13	13.7%
Total	95	100%

Table 7. Pearson Correlation

Variable	r	Sig
Future Anxiety	- 0.805	< 0.001
Self-Efficacy	0.830	< 0.001

According to table 7, results show that there is a very high or very significant correlation between the future anxiety to psychological well-being and self-efficacy to psychological well-being. The significance value of < 0.001 indicates that both variables are also significant.

Table 8. Linear Regression Analysis of Future Anxiety and Psychological Well-being

Variable	t	Sig
Future Anxiety	4.080	< 0.001

According to the analysis results in Table 8, the variable future anxiety has a negative impact and a significant relationship with the variable psychological well-being among final-year students, as the t-value is higher than the t-table value and the significance is < 0.001.

Table 9. Linear Regression Analysis of Self-Efficacy and Psychological Well-being

Variable	t	Sig
Self-Efficacy	5.570	< 0.001

According to the analysis results in Table 9, the self-efficacy variable has a positive effect and a significant relationship with the psychological well-being variable among final-year students. The t-value obtained is higher than the t-table value, and the significance is < 0.001.

Table 10. Multiple Linear Regression Analysis of Future Anxiety, Self-Efficacy and Psychological Well-being

Variable	B	Sig
Future Anxiety	-.329	< 0.001
Self-Efficacy	.402	< 0.001

According to Table 10's results, psychological well-being is significantly impacted by both future anxiety and self-efficacy. Self-efficacy has a substantial positive impact (B = 0.402; Sig <.001) and future anxiety has a significant negative effect (B = -0.329; Sig <.001), with self-efficacy having a larger impact.

According to the research, most Universitas Indonesia Membangun final-year students have moderate levels of concern about the future. This can be explained by elements like low self-esteem and failure-related anxiety. This can happen to certain students who are focused on their present studies, do not yet have job experience, and do not have plans for after they graduate. In contrast, other students prioritize their studies while also seeking job experience, have plans for after graduation, and already have work experience, so they are not overly concerned about the future.

Several factors contribute to students' future anxiety: career uncertainty, where students are afraid of failing and are not prepared to take career steps; interpersonal relationships, where students lack confidence in facing challenges because of inadequate family support; and financial anxiety, where students are anxious because they are having trouble finding a job after graduation. According to this study, students who category into the moderate group may have worry in the future, but they are able to control it and have the confidence to overcome any challenges that may happen. The study's findings are consistent with previous research by Callista & Basaria (2023), which found that final years students' doing their theses have a moderate of concern about the future.

Based on the data, it can be stated that the majority of Universitas Indonesia Membangun final-year students have moderate levels of self-efficacy. The results of this research show that Universitas Indonesia Membangun final-year students have a moderate level of self-efficacy in completing their final projects and being prepared for life after graduation. Many of them are confident in their capacity to handle life's challenges. Students are motivated to finish their final papers and be prepared for the future due to this. As a result, it can improve students' psychological well-being. Students' perceptions of how easy or challenging a task is to complete are among the factors that might affect their self-efficacy, especially for final-year students who are confident in their academic and extracurricular activities. experiences. Individual self-

efficacy in facing challenges, such as belief that students can finish their final assignments, is another factor. Another aspect that contributes is the level to which students feel comfortable expressing their wants in order to assist their social and academic needs in a variety of situations. Students in this research who belong into the moderate category indicate that they have optimism about their ability to overcome challenges in the future. According to previous research by Afnan et al. (2020), students in the quarter-life crisis period had an moderate level of self-efficacy, which is consistent with the results of this study.

It might be concluded from the data that a majority Universitas Indonesia Membangun final-year students have moderate psychological well-being. The psychological well-being of final-year students is often sufficient as they complete their final assignments and get ready for life after graduation. Many of them have specific goals, are adaptable, respect their own achievements, keep up their personal growth, and preserve their current relationships. The factors of self-acceptance in individuals, where students appreciate their accomplishments and are motivated to keep improving; the desire to keep improving themselves to be able to face the future; the building and maintaining of relationships, where final-year students want to keep the relationships they have formed during their studies; the need for direction and meaning in life, where students have specific goals that align with their desires after graduation; and the ability to manage the surrounding environment, which can help students adapt to the changes they will face, are all factors that can affect students' psychological well-being. The study's findings are consistent with previous research by Putri & Aviani (2024), which found that final years students have a moderate level of psychological well-being.

The results of this study show that future anxiety and self-efficacy have a significant correlation with the psychological well-being of final-year students. This is consistent with Ryff's theory (1995), which holds that internal factors like a person's belief in their own abilities and perception of the future have an impact on psychological well-being. Future anxiety has a significant negative impact on psychological well-being. These results are consistent with Zaleski's theory (1996), according to which future anxiety is a type of uncertainty that might impact psychological well-being, that one of the indicators of psychological well-being is purpose in life and autonomy. When individuals feel anxious about the future, their sense of control over life and life goals can weaken, which can reduce well-being. The results of this study correlate with those of a study by Aliifah (2024), which found a significant and negative correlation between the psychological well-being variable and the future anxiety variable. This shows the study's conclusion, which indicate that final-year students' psychological well-being builds up with reduce future anxiety. On the opposite, final-year students' psychological well-being lowers due to higher future anxiety.

The results of the self-efficacy study additionally show a strong correlation and impact between the self-efficacy variable and final-year students' psychological well-being. These results are consistent with Bandura's (1977) theory that self-efficacy impacts individuals' perceptions, feelings, and actions. Individuals with self-efficacy are

more likely to be optimistic and have flexible coping strategies, which improves their well-being. According to the results of this study, self-efficacy has an impact on the psychological well-being of students writing theses, which is consistent with research by Nuraini (2022). These results suggest that final-year students' psychological well-being increases with their level of self-efficacy. On the opposite, final-year students' psychological well-being decreases with decreasing self-efficacy.

In conclusion, the study's findings supported the theory and previous research finding that self-efficacy is the primary factor influencing psychological well-being and that future anxiety and self-efficacy are correlated. Therefore, compared to future anxiety, final-year students' self-efficacy has a greater impact on improving psychological well-being.

CONLUCION

The study found significant correlations between future anxiety, self-efficacy, and psychological well-being among final-year students at Universitas Indonesia Membangun. Specifically, psychological well-being increased as future anxiety decreased, and higher levels of self-efficacy were associated with better psychological well-being, suggesting that students' belief in their abilities helps them maintain a positive psychological state despite challenges such as thesis completion and future uncertainties. Future research should consider additional factors like coping mechanisms, social support, and resilience to better understand influences on psychological well-being. Employing longitudinal designs would clarify how these relationships evolve during critical academic transitions, while expanding samples across multiple universities would enhance generalizability. Additionally, qualitative or mixed-methods approaches are recommended to explore students' subjective experiences with future anxiety and self-efficacy in greater depth.

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