JSSH (Jurnal Sains Sosio Humaniora)
Vol. 10 (1), 2026
https://online-journal.unja.ac.id/jssh
e-ISSN: **2580-2305;** p-ISSN: **2580-1244**

The Influence of Perfectionism, Academic Pressure, and Fear of Failure on the Stress Levels of Generation Z Students in the Era of Academic Competition

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ARTICLE INFO

Keywords:
Academic Stress, Perfectionism, Academic Pressure, Fear of Failure, Generation Z Students

DOI:
10.22437/jssh.v10i1.56176

Received:
April 28th, 2026

Reviewed:
May 5th , 2026

Accepted:
May 26th , 2026

ABSTRACT

This study aims to analyze the influence of perfectionism, academic pressure, and fear of failure on the stress levels of Generation Z students at the Faculty of Islamic Economics and Business, North Sumatra State Islamic University (FEBI UINSU). The study employed a quantitative approach with an associative research design. Data were collected through Likert-scale questionnaires distributed to respondents selected using purposive sampling techniques. Data analysis was conducted using multiple linear regression with the assistance of SPSS software. The results showed that partially, perfectionism had a negative and significant effect on student stress, while academic pressure and fear of failure had a positive and significant effect on student stress. Simultaneously, all three variables also had a significant effect on academic stress. These findings indicate that adaptive perfectionism can help students manage academic demands in a more structured manner, whereas academic pressure and fear of failure tend to increase students' psychological burden. Therefore, students' academic stress is influenced by how they respond to the academic demands and challenges they face. This study is expected to serve as a basis for formulating more effective academic stress management strategies and supporting student well-being in higher education environments.

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1. Introduction

The development of higher education systems in the era of globalization and digitalization has transformed the complexity of demands placed on students. Students are no longer only faced with academic assignments and graduation requirements, but also with pressure from grade competition, social expectations for outstanding achievement, and strict study completion targets. These conditions trigger complex psychological burdens because students are required to produce optimal academic performance within limited timeframes. Generation Z students, as a demographic group born between 2004–2012 and currently dominating the higher education population, are particularly vulnerable to such pressures because they grew up in environments emphasizing social comparison, high digital exposure, and an intensive achievement culture (Siregar & Putri, 2019). A similar phenomenon has also been observed among students of the Faculty of Islamic Economics and Business, North Sumatra State Islamic University (FEBI UINSU), where poor self-management is often exacerbated by final assignment pressures and high external motivation, thereby increasing the risk of academic stress (Bancin et al., n.d., 2025).

This phenomenon is not only evident in local contexts but is also global in nature. A systematic review conducted by Hadi, Noviekayati, and Suhadianto (2025) revealed that nearly 46.6% of academic studies reported moderate to high levels of academic stress among university students across various higher education institutions worldwide (Hadi et al., 2025). National findings estimate that the prevalence of academic stress among university students in Indonesia ranges from 36.7% to 71.6% like in figure 1, depending on the study context, with heavy coursework, dense examination schedules, and pressure to complete studies identified as the dominant contributing factors (Luh et al., 2025). Other studies in Indonesia also demonstrate a significant relationship between academic stress, anxiety, and sleep disorders, indicating that the impact of stress is not only psychological but also affects students' physiological well-being (Rianti et al., 2024).

Figure 1. Stress Levels Among University Students in Indonesia
Source: Processed by the authors from Fitriani et al. (2023); Sutisna & Merida (2025); Septianingsih et al. (2025)

The phenomenon of increasing academic stress is further supported by empirical data illustrated in the graph of student stress levels from 2019–2024, which shows a consistent upward trend each year. In 2019, the percentage of students categorized as experiencing stress was around 45%, increasing to 48% in 2020, 52% in 2021, and reaching more than 60% in 2024. This gradual increase indicates that academic stress is not merely an incidental

phenomenon, but rather a structural issue that continues to develop within higher education environments. The rising level of stress suggests that an increasing number of students experience academic pressure with greater intensity each year. Support from other studies in Indonesia reveals that students with higher emotional intelligence skills are better able to manage academic stress, indicating variations in how students cope with academic pressures (Leha et al., 2022).

Based on interviews conducted with several FEBI UINSU students in 2026, it was found that some students experienced relatively high academic stress due to assignment pressure, grade competition, and concerns about academic failure. One student stated that accumulating assignments and high academic targets often caused feelings of anxiety and stress, especially when the results obtained did not meet expectations. In addition, another student revealed that fear of failure frequently led to overthinking, difficulty concentrating, and feelings of pressure in dealing with academic demands. These preliminary findings indicate that Generation Z students at FEBI UINSU face fairly complex academic pressures, particularly within a competitive academic environment.

Theoretically, this condition can be explained through the Cognitive Appraisal Theory proposed by Lazarus and Folkman (1984), which states that stress arises when individuals perceive environmental demands as exceeding the resources they possess (Lazarus et al., 1984). This means that academic stress is not merely influenced by the number of demands, but also by how students interpret and evaluate those demands. When assignments, examinations, or academic standards are perceived as threats to self-esteem or future prospects, stress responses increase. This perspective is reinforced by Selye's General Adaptation Syndrome theory (1956), which explains that continuous exposure to pressure without adequate coping mechanisms may lead to psychological exhaustion.

However, although Cognitive Appraisal Theory conceptually explains how individuals assess demands and their resources, the theory does not explicitly integrate the characteristics of generations raised in digital and high-achievement cultures. In particular, aspects of perfectionism involving extremely high internal standards and intolerance toward mistakes, as well as fear of failure associated with evaluative anxiety regarding possible failure, are important psychological elements that need to be incorporated into a comprehensive understanding of academic stress (Smith et al., 2022).

The increase in students' academic stress is influenced by factors that interact within the cognitive appraisal process regarding academic demands. Perfectionism refers to the tendency to establish extremely high personal standards accompanied by critical self-evaluation, influenced by social pressure, achievement-oriented parenting, and competitive culture. Operationally, it is reflected through high personal standards, concern over mistakes, doubts regarding work outcomes, and perceptions of strong external demands, all of which have been shown to correlate with distress and academic stress (Cahyadi et al., 2023; Pérez-Jorge et al., n.d., 2025).

Academic pressure refers to the perception that academic burdens and demands exceed coping capacity, caused by accumulated assignments, intensive evaluations, competitive grading systems, and expectations of high academic achievement. It is measured through perceptions of workload, time limitations, performance pressure, and achievement demands (Hudori & Fauziyyah, 2023; Obenza et al., n.d., 2024).

Meanwhile, fear of failure is an emotional-cognitive response to the possibility of failure that threatens self-esteem, influenced by previous failure experiences, low self-efficacy, and evaluative pressure. Operationally, it is reflected through anxiety regarding assessments, concerns about negative evaluations, tendencies to avoid academic risks, and fear of

disappointing significant figures, all of which have been shown to increase students' academic stress (Kling et al., 2020; Reimer & Reimer, 2021). Nevertheless, several studies have produced contradictory findings. For example, Tarigan and Putri (2025) found that perfectionism did not have a significant effect on academic procrastination, although academic stress did influence procrastination. This suggests that perfectionism does not always directly affect aspects of academic behavior in all contexts.

In addition, research examining the relationship between academic stress, fear of failure, and academic procrastination among nursing students found that the relationship between academic stress and fear of failure was relatively weak (Dharma & Kistyanti, 2025). These findings indicate that although academic stress and fear of failure are often assumed to be strongly related, in certain contexts the relationship is not always significant or a dominant predictor of academic behavioral symptoms such as procrastination.

This context becomes increasingly relevant when associated with FEBI UINSU students, where demands for professional competence in Islamic economics and business strengthen the need for high academic achievement. Research within the FEBI UINSU environment shows that limitations in self-management and the dominance of extrinsic motivation are associated with increased psychological pressure in completing advanced academic assignments (Bancin et al., n.d., 2025). Research by Ibnu, Nurbaiti, and Nuri also shows that the behavior of FEBI UINSU students is inseparable from the influence of the social environment and external pressures, such as trends, expectations, and encouragement to meet certain standards. In a study regarding the consumptive behavior of FEBI UINSU female students, environmental factors and the desire to conform to social standards were found to contribute to less rational decision-making (Farhan & Aslami, 2023). These findings indicate a tendency among students to pursue certain standards, which in academic contexts may develop into perfectionism and psychological pressure.

By considering the empirical phenomenon, theoretical concepts related to cognitive appraisal, as well as the identified research and theoretical gaps, this study aims to examine both partially and simultaneously the influence of perfectionism, academic pressure, and fear of failure on the academic stress levels of Generation Z students within the FEBI UINSU environment. This study is expected to broaden the conceptual understanding of academic stress by integrating internal and external factors into a single theoretical model relevant to the psychological characteristics of contemporary generations. Practically, the findings of this study may serve as a basis for developing psychological intervention strategies and academic policies that support student well-being in higher education institutions.

2. Research Methodology

This study employed a quantitative approach with associative analysis. The quantitative approach was used to test hypotheses and objectively analyze the relationships among variables through statistical analysis techniques. Associative analysis aimed to identify and analyze the influence of the independent variables, namely perfectionism, academic pressure, and fear of failure, on the dependent variable, namely academic stress among Generation Z students at the Faculty of Islamic Economics and Business, North Sumatra State Islamic University (FEBI UINSU). This approach is consistent with Sugiyono's (2019) view that quantitative research is used to examine specific populations or samples through data collection using research instruments and statistical data analysis to test hypotheses.

The population in this study consisted of all active FEBI UIN North Sumatra students categorized as Generation Z in the current academic year, totaling 4,573 students (sipandai.uinsu.ac.id, 2026). The respondent criteria in this study were: (1) active FEBI UINSU

students, (2) classified as Generation Z (born approximately between 2004–2012), and (3) currently enrolled in intermediate to final semesters.

Based on these respondent criteria, the sampling technique used in this study was non-probability sampling with a purposive sampling method. The sample size was determined using the Slovin formula because the population size was known with certainty. The Slovin formula is used to determine sample size by considering a certain margin of error (Sevilla et al., 2007).

$$n = \frac{N}{1+N\ (e^2)}$$

Where:

n = sample size

N = population size

e = margin of error

$$n = \frac{4.573}{1 + 4.573\ (0{,}1^2)} = \frac{4.573}{1 + 4.573\ (0{,}01)}$$

$$n = \frac{4.573}{1 + 45{,}73} = \frac{4.573}{46{,}73} = 97{,}86 = 98$$

A margin of error (e) of 10% or 0.1 and a population of 4,573 students, the sample size obtained was 98 respondents after rounding. The data used in this study were primary data obtained through the distribution of online questionnaires (using Google Forms) to respondents. The research instrument was developed based on indicators of the variables of perfectionism, academic pressure, fear of failure, and academic stress. Measurements were conducted using a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The Likert scale was used to systematically and quantitatively measure respondents' attitudes and perceptions (Joshi et al., 2015).

The data analysis technique employed was multiple linear regression to determine the partial and simultaneous influence of the independent variables on the dependent variable. Data processing was carried out using the Statistical Package for the Social Sciences (SPSS) version 27. The stages of analysis included descriptive analysis, validity and reliability tests, classical assumption tests consisting of normality, multicollinearity, and heteroscedasticity tests, as well as hypothesis testing through t-tests, F-tests, and the coefficient of determination (R^2). The use of multiple linear regression in studies involving more than one independent variable is consistent with Ghozali's (2018) opinion, which states that multiple regression models are used to examine the simultaneous influence of several independent variables on one dependent variable.

3. Results And Discussion

This section presents the results of data analysis and the discussion of the study regarding the influence of perfectionism, academic pressure, and fear of failure on students' academic stress. The data collected through questionnaires were processed using statistical analysis with the assistance of SPSS. The stages of analysis included descriptive statistical tests, instrument quality tests (validity and reliability), classical assumption tests, and hypothesis testing through multiple linear regression. The results of the data processing were then interpreted and discussed to answer the research problems and test the proposed hypotheses.

3.1 Descriptive Test

Descriptive statistical analysis was used to obtain the maximum value, minimum value, and mean of each variable, both dependent and independent variables observed.

Table 1. Results of Descriptive Statistical Analysis

Variable	N	Minimum	Maximum	Mean	Std. Deviation
X1	98	18.00	30.00	26.3673	3.24399
X2	98	11.00	30.00	24.3061	4.48459
X3	98	15.00	30.00	25.1429	4.37660
Y	98	8.00	30.00	24.4694	5.08323
Valid N (listwise)	98				

Source: Data processed using SPSS 27 (2026)

The descriptive statistical results show that perfectionism had a mean score of 26.37, with a minimum value of 18 and a maximum value of 30, reflecting students' high personal standards. Academic pressure had a mean score of 24.31 with a range from 11 to 30, indicating relatively strong academic demands with broad variation. Fear of failure had a mean score of 25.14, with a minimum value of 15 and a maximum value of 30, indicating students' concerns about the possibility of failure. Meanwhile, academic stress had a mean score of 24.47, ranging from 8 to 30, indicating a relatively high level of psychological pressure. Overall, these findings describe the intense psychological condition experienced by students in facing academic competition, which requires further analysis.

3.2 Validity Test

The validity test aimed to assess the accuracy of the instrument in measuring the research variables using Pearson Product Moment correlation by comparing the calculated r-value and the r-table value.

Table 2. Validity Test Results

Variabel	**Indikator**	**r Hitung**	**r Tabel**	**Sig.**	**α (0,05)**	**Keterangan**
Perfeksionisme (X1)	X1.1	0,869	0,198	0,001	0,05	Valid
	X1.2	0,844	0,198	0,001	0,05	Valid
	X1.3	0,602	0,198	0,001	0,05	Valid
	X1.4	0,800	0,198	0,001	0,05	Valid
	X1.5	0,786	0,198	0,001	0,05	Valid
	X1.6	0,774	0,198	0,001	0,05	Valid
Tekanan Akademik (X2)	X2.1	0,729	0,198	0,001	0,05	Valid
	X2.2	0,799	0,198	0,001	0,05	Valid
	X2.3	0,839	0,198	0,001	0,05	Valid
	X2.4	0,872	0,198	0,001	0,05	Valid
	X2.5	0,833	0,198	0,001	0,05	Valid
	X2.6	0,716	0,198	0,001	0,05	Valid
Rasa Takut Gagal (X3)	X3.1	0,770	0,198	0,001	0,05	Valid
	X3.2	0,763	0,198	0,001	0,05	Valid
	X3.3	0,766	0,198	0,001	0,05	Valid
	X3.4	0,824	0,198	0,001	0,05	Valid
	X3.5	0,722	0,198	0,001	0,05	Valid
	X3.6	0,816	0,198	0,001	0,05	Valid
Tingkat Stres	Y1	0,894	0,198	0,001	0,05	Valid

(Y)	Y2	0,894	0,198	0,001	0,05	Valid
	Y3	0,836	0,198	0,001	0,05	Valid
	Y4	0,894	0,198	0,001	0,05	Valid
	Y5	0,897	0,198	0,001	0,05	Valid
	Y6	0,766	0,198	0,001	0,05	Valid

Source: Data processed using SPSS 27 (2026)

Based on the validity test results presented above, all statement items for the variables of perfectionism (X1), academic pressure (X2), fear of failure (X3), and stress level (Y) had calculated r-values greater than the r-table value (0.198) with significance values below 0.05. The correlation values between items and total variables ranged from 0.602 to 0.897, indicating very strong relationships. Therefore, all instrument items in this study were declared valid and appropriate for use as measurement tools in further data analysis.

3.3 Reliability Test

The reliability test aimed to assess the consistency of the instrument using the Cronbach's Alpha method. An instrument is considered reliable if the Alpha value is greater than 0.60. The reliability test results are presented below:

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Standard	Description
Perfectionism (X1)	0.864	0.60	Reliable
Academic Pressure (X2)	0.890	0.60	Reliable
Fear of Failure (X3)	0.861	0.60	Reliable
Stress Level (Y)	0.932	0.60	Reliable

Source: Data processed using SPSS 27 (2026)

Based on the reliability test results above, all variables in this study had Cronbach's Alpha values greater than the minimum standard of 0.60. The perfectionism variable (X1) had a value of 0.864, academic pressure (X2) 0.890, fear of failure (X3) 0.861, and stress level (Y) 0.932. These values indicate that all research instruments possessed high internal consistency. Therefore, all questionnaire items in this study were considered reliable and suitable for further data analysis.

3.4 Classical Assumption Test

3.4.1 Normality Test

The normality test aimed to ensure that the regression model residuals were normally distributed using the Normal P-P Plot analysis.

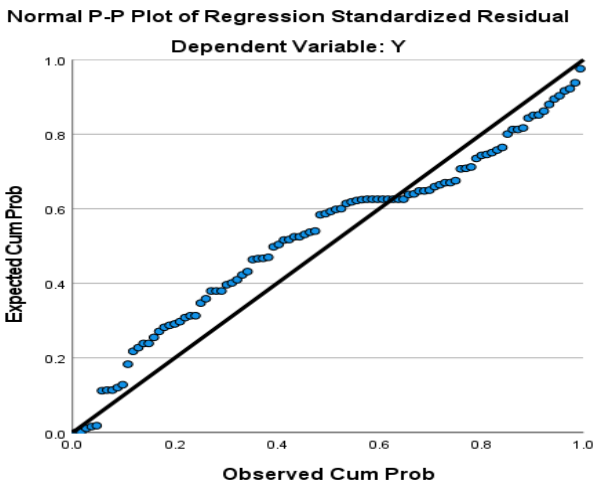

Figure 3. Normal P-Plot Graph
Source: Data processed using SPSS 27 (2026)

The normality test results shown through the Normal P-Plot indicate that the residual points spread around and consistently follow the diagonal line. This distribution pattern indicates that the regression model residuals were normally distributed. Therefore, the normality assumption in this study was fulfilled, and the model was considered suitable for further analysis.

3.4.2 Multicollinearity Test

The multicollinearity test aimed to detect correlations among independent variables in the regression model by examining the Tolerance and VIF values. A good regression model should not contain multicollinearity.

Table 5. Multicollinearity Test Results

Variable	Tolerance	VIF	Criteria	Description
Perfectionism (X1)	0.868	1.152	Tolerance > 0.10 and VIF < 10	No multicollinearity
Academic Pressure (X2)	0.550	1.818	Tolerance > 0.10 and VIF < 10	No multicollinearity
Fear of Failure (X3)	0.537	1.863	Tolerance > 0.10 and VIF < 10	No multicollinearity

Source: Data processed using SPSS 27 (2026)

Based on the multicollinearity test results, all independent variables had Tolerance values greater than 0.10 and Variance Inflation Factor (VIF) values less than 10. This indicates that there was no multicollinearity among the independent variables in the regression model, meaning the model was appropriate for further analysis.

3.4.3 Heteroscedasticity Test

The heteroscedasticity test aimed to detect inequality in residual variance within the regression model. The test used the Glejser method by examining significance values. A good regression model should not experience heteroscedasticity.

Table 6. Heteroscedasticity Test Results

Model	Variabel	B	Std. Error	Beta	t	Sig.
1	(Constant)	1,961	1,923	-	1,019	0,311
	X1	0,154	0,072	0,227	2,144	0,035
	X2	-0,052	0,065	-0,106	-0,800	0,426
	X3	-0,107	0,068	-0,212	-1,579	0,118

Source: Data processed using SPSS 27 (2026)

Based on the heteroscedasticity test results using the Glejser method, the academic pressure variable (X2) had a significance value of 0.426 and fear of failure (X3) had a significance value of 0.118, both greater than 0.05, indicating no heteroscedasticity symptoms for these variables. However, the perfectionism variable (X1) had a significance value of 0.035, which was less than 0.05, indicating the presence of heteroscedasticity symptoms for this variable. Thus, the regression model still partially contained heteroscedasticity symptoms.

3.4.4 Multiple Linear Regression Equation

Multiple linear regression analysis was used to examine the simultaneous influence of independent variables on the dependent variable using the following model: $Y = \alpha + \beta1X1 + \beta2X2 + \beta3X3 + \varepsilon$

Table 7. Multiple Linear Regression Equation

Model	Unstandardized Coefficients (B)
Constant	6.937
X1	-0.321
X2	0.690
X3	0.367

Source: Data processed using SPSS 27 (2026)

$$Y = 6{,}937 - 0{,}321X1 + 0{,}690X2 + 0{,}367X3 + \varepsilon$$

The explanation is as follows:

- Constant ($\alpha = 6.937$): This means that if perfectionism (X1), academic pressure (X2), and fear of failure (X3) are equal to zero, the students' stress level (Y) would be 6.937. This value represents the baseline level of stress without the influence of independent variables.
- Coefficient of X1 ($\beta1 = -0.321$): This indicates that every one-unit increase in perfectionism decreases students' stress levels by 0.321, assuming other variables remain constant. The significance value of $0.002 < 0.05$ indicates that the effect is significant. Thus, perfectionism has a significant but negative effect on stress.
- Coefficient of X2 ($\beta2 = 0.690$): This indicates that every one-unit increase in academic pressure increases students' stress levels by 0.690. The significance value < 0.001 indicates that the effect is positive and significant. This means academic pressure is the strongest factor increasing stress.

- Coefficient of X3 (β3 = 0.367): This indicates that every one-unit increase in fear of failure increases students' stress levels by 0.367. The significance value < 0.001 indicates that the effect is positive and significant.

Partially, these findings indicate that perfectionism (X1) has a negative and significant effect on stress, while academic pressure (X2) and fear of failure (X3) have positive and significant effects on students' stress. The most dominant variable affecting stress is academic pressure (X2), as it has the largest coefficient value (0.690).

3.5 Hypothesis Testing

3.5.1 t-Test

The t-test was used to determine the partial effect of each independent variable on the dependent variable within the regression model.

Table 10. t-Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.937	2.770		2.504	.014
	X1	-.321	.103	-.205	-3.110	.002
	X2	.690	.094	.609	7.353	.000
	X3	.367	.097	.316	3.772	.000

a. Dependent Variable: Y

Source: Data processed using SPSS 27 (2026)

On the t-test results, with a t-table value of 1.985 (α = 0.05; df = 94), the perfectionism variable (X1) had a calculated t-value of -3.110 > t-table with a significance value of 0.002 < 0.05, indicating a negative and significant effect on academic stress. The academic pressure variable (X2) showed a calculated t-value of 7.353 > t-table with a significance value of 0.000 < 0.05, indicating a positive and significant effect. Furthermore, fear of failure (X3) had a calculated t-value of 3.772 > t-table with a significance value of 0.000 < 0.05, indicating a positive and significant effect as well. Therefore, partially, all independent variables were proven to significantly influence students' academic stress.

3.5.2 F-Test

The F-test was used to determine whether the independent variables simultaneously affected the dependent variable within the regression model.

Table 9. F-Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1617.732	3	539.244	57.039	.000[b]
	Residual	888.676	94	9.454		
	Total	2506.408	97			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Sumber: Data diolah menggunakan SPSS 27 (2026)

Based on the F-test results, the calculated F-value was 57.039 with a significance value of 0.000 < 0.05. With df1 = 3 and df2 = 94, the F-table value was approximately 2.70, meaning that the calculated F-value was greater than the F-table value. This indicates that perfectionism (X1), academic pressure (X2), and fear of failure (X3) simultaneously had a significant effect on academic stress (Y). Therefore, the regression model was considered appropriate and capable of explaining the relationships among variables in this study.

3.5.3 Coefficient of Determination (R^2) Test

The coefficient of determination was used to measure the contribution of independent variables in explaining the variation of the dependent variable.

Table 8. Coefficient of Determination Results

Model Summary			
Model	R	Adjusted R Square	Std. Error of the Estimate
1	.803[a]	.634	3.07474

a. Predictors: (Constant), X3, X1, X2

Source: Data processed using SPSS 27 (2026)

The Adjusted R Square value of 0.634 (63.4%) indicates that the variables of perfectionism (X1), academic pressure (X2), and fear of failure (X3) were able to explain 63.4% of the variation in academic stress (Y), while the remaining 36.6% was influenced by other factors outside the model. This indicates that the regression model had strong explanatory power and was appropriate for use.

4. Discussion

4.1 The Effect of Perfectionism on Gen Z Students' Stress in the Era of Academic Competition

The results of the study indicate that the perfectionism variable has a negative and significant effect on students' academic stress, meaning that the higher the level of perfectionism, the lower the level of stress perceived by students. Descriptively, perfectionism was categorized as high, reflecting strong self-standards, organization, and achievement orientation. These findings are in line with the academic resilience perspective proposed by Stoeber and Otto (2006), which divides perfectionism into two main dimensions: perfectionistic strivings (adaptive) and perfectionistic concerns (maladaptive). In the context of this study, the tendency observed was adaptive perfectionism, namely realistic high standards accompanied by good self-regulation, enabling students to reduce anxiety and enhance academic resilience. This is also consistent with the Cognitive Appraisal Theory proposed by Lazarus and Folkman (1984), which emphasizes that stress is determined by how individuals evaluate demands; students with adaptive perfectionism tend to perceive demands as challenges rather than threats.

These findings are supported by the study of Siregar et al. (2019), which showed that adaptive perfectionism is associated with better time management and stable emotional control, thereby reducing academic stress. In addition, recent research by Lomas et al. (2024) confirmed that the impact of perfectionism on mental health greatly depends on its type; adaptive perfectionism functions as a protective factor, while maladaptive perfectionism increases the risk of stress and burnout. Therefore, the findings of this study enrich the existing literature by demonstrating that perfectionism does not always have a negative impact, but can instead serve

as an effective coping mechanism. In the context of FEBI UINSU students, these findings indicate that students who possess high standards, discipline, and clear direction are more capable of managing academic pressure constructively. Hence, it is important for institutions to guide students in developing healthy (adaptive) perfectionism in order to improve academic performance without increasing psychological burdens.

4.2 The Effect of Academic Pressure on Gen Z Students' Stress in the Era of Academic Competition

The results of the study indicate that academic pressure has a positive and significant effect on students' stress, meaning that the higher the perceived pressure, the higher the level of stress experienced by students. Descriptively, academic pressure was categorized as high, reflecting the intensity of demands such as assignment loads, examination schedules, and grade expectations. These findings are consistent with the theory of Richard S. Lazarus and Susan Folkman (1984) in cognitive appraisal theory, which states that stress arises when individuals perceive demands as exceeding the resources they possess. Furthermore, the concept of academic burnout introduced by Christina Maslach (2001) explains that continuous pressure without adequate coping mechanisms triggers mental and emotional exhaustion. Thus, the findings of this study reinforce that academic pressure is a major external factor that directly increases students' stress.

These findings are supported by Son et al. (2020), who found significant increases in stress, anxiety, and depression due to academic pressure, as well as by Ghania and Prihatsanti (2025), who emphasized that high academic pressure without adequate coping support increases the risk of stress. In the context of FEBI UINSU students, high and competitive academic demands make pressure difficult to avoid, and without proper self-management, it may lead to decreased concentration, motivation, and academic performance. Therefore, these findings highlight the importance of institutional intervention in creating a more adaptive and supportive learning system so that academic pressure does not develop into prolonged stress.

4.3 The Effect of Fear of Failure on Gen Z Students' Stress in the Era of Academic Competition

The results of the study indicate that fear of failure has a positive and significant effect on academic stress, meaning that the higher the fear of failure, the higher the students' stress levels. Descriptively, this variable was categorized as high, indicating strong concerns about the possibility of not meeting academic standards. These findings are consistent with the theory of Richard S. Lazarus and Susan Folkman (1984), which explains that stress emerges when individuals perceive situations as threats exceeding their capacities. In addition, the fear of failure theory developed by Raymond B. Cattell and further conceptualized by James E. Conroy (2001) asserts that fear of negative evaluation and failure can trigger anxiety, decreased self-confidence, and avoidance behavior, which ultimately intensify academic stress.

These findings are supported by Duru et al. (2024), who found that fear of failure is associated with procrastination and difficulties in emotional regulation, as well as by Amin et al. (2026) and Aldhi et al. (2026), who discovered positive relationships between fear of failure, perceived stress, and decreased academic performance. In the context of FEBI UINSU students, academic pressure and high expectations tend to strengthen fear of failure as a threat to self-esteem and achievement, thereby triggering overthinking, task procrastination, and increased stress. Therefore, these findings emphasize that interventions should not only focus on academic aspects but also strengthen psychological aspects such as self-confidence, resilience,

and coping strategies, while creating a supportive learning environment that encourages students to perceive failure as part of the learning process rather than as a source of pressure.

4.4 The Simultaneous Effect of Perfectionism, Academic Pressure, and Fear of Failure on Gen Z Students' Academic Stress in the Era of Academic Competition

The results of the simultaneous test (F-test) showed that perfectionism, academic pressure, and fear of failure collectively have a significant effect on academic stress (Sig < 0.001). This finding confirms that academic stress is a multifactorial phenomenon that does not arise from a single factor, but rather from the interaction between internal and external factors. The Adjusted R Square value of 0.634 (63.4%) indicates that the three variables are capable of explaining most of the variation in academic stress, while the remaining 36.6% is influenced by other factors outside the model. Thus, the research model possesses strong explanatory power in describing students' stress conditions.

Conceptually, these findings demonstrate that academic pressure acts as the primary environmental trigger, while perfectionism and fear of failure function as psychological factors that either strengthen or reduce stress responses. These results are supported by Kling et al. (2020) and Reimer et al. (2021), who emphasized that academic stress is formed through the combination of external demands and individuals' internal processes. In addition, Ghania and Prihatsanti (2025) showed that academic pressure and fear of failure increase stress, while adaptive perfectionism may function as a protective factor. This means that internal factors do not always have negative impacts, but can instead serve as buffers against pressure.

In the context of FEBI UINSU students, these findings indicate that academic stress arises from an imbalance between academic demands and students' self-management abilities. Academic pressure and fear of failure tend to increase stress, whereas adaptive perfectionism can help students remain focused and capable of controlling pressure. Therefore, it is important for institutions not only to manage academic workloads, but also to strengthen students' psychological capacities such as self-control and coping strategies, in order to create balance in facing academic competition.

4.5 Final Synthesis of the Discussion

Based on the overall results of the analysis and discussion, it can be concluded that students' academic stress is a complex phenomenon that does not stand alone, but is formed through the dynamic interaction between internal and external factors. Academic pressure and fear of failure consistently function as factors that increase students' stress levels, whereas perfectionism in this study demonstrated different characteristics by functioning as a protective factor that reduces stress when manifested in an adaptive form. These findings indicate that students' responses to academic pressure are determined not only by the magnitude of the demands they face, but also by the way individuals manage self-standards, emotions, and perceptions of failure.

Conceptually, the findings of this study reinforce the relevance of the cognitive appraisal approach, in which stress emerges as a result of individuals' evaluations of demands and the resources they possess. In this context, academic pressure serves as an external stimulus, while perfectionism and fear of failure act as internal mechanisms mediating students' psychological responses. When perfectionism develops adaptively, students tend to have better self-control and coping strategies, enabling them to reduce stress. Conversely, when fear of failure dominates, students are more likely to experience excessive anxiety, which intensifies the perception of academic demands as threats.

The relatively high coefficient of determination indicates that the research model has strong explanatory power in understanding students' academic stress. Nevertheless, there remains a proportion of variation influenced by factors outside the model, such as social support, self-efficacy, resilience, and emotional intelligence. This confirms that academic stress is a multidimensional phenomenon requiring comprehensive analytical and intervention approaches.

Furthermore, these findings provide an important empirical contribution, particularly in the context of Generation Z students within the FEBI UINSU environment, by demonstrating that not all psychological factors negatively affect stress. Perfectionism, which has often been viewed as a source of pressure, may under certain conditions function as an adaptive mechanism that helps students cope with academic demands more effectively. On the other hand, high academic pressure and unmanaged fear of failure remain major risk factors requiring serious attention.

Therefore, the synthesis of these findings emphasizes that managing students' academic stress should not solely focus on reducing academic workloads, but must also aim to strengthen individuals' psychological capacities. A holistic approach, including more proportional academic management systems, the development of coping skills, and the formation of adaptive mindsets toward failure, is essential in creating a balance between academic demands and students' psychological well-being.

5. Conclusion

Based on the results of the data analysis and discussion, it can be concluded that perfectionism has a negative and significant effect on students' academic stress, indicating that the higher the level of perfectionism, the lower the level of stress perceived by students. This finding suggests that the perfectionism possessed by students tends to be adaptive in nature, enabling better self-management, such as discipline, organization, and emotional control in dealing with academic demands. In contrast, academic pressure and fear of failure were found to have a positive and significant effect on academic stress, meaning that the higher the academic pressure and fear of failure, the higher the level of students' stress. Academic pressure arising from assignment loads, examination schedules, and high expectations becomes the primary trigger for increased stress, while fear of failure strengthens stress responses through the emergence of anxiety, lack of self-confidence, and perceptions of academic demands as threats. Simultaneously, perfectionism, academic pressure, and fear of failure significantly affect academic stress and are able to explain most of the variation in students' stress levels, while the remaining variation is influenced by other factors outside the scope of this study. Therefore, students' academic stress is determined not only by the magnitude of academic demands, but also by students' ability to manage their psychological conditions.

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