

Prediktori opšte samoefikasnosti studenata

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Apstrakt

Kako je samoefikasnost složena konstrukcija, koja uključuje motivaciju, emocije, misli i ponašanje u određenoj situaciji, ona u velikoj meri utiče na kvalitet života i dobrobit učenika. Cilj istraživanja bio je utvrditi prediktore opšte samoefikasnosti studenata. U okviru istraživanja ispitani smo korelaciju opšte samoefikasnosti sa optimizmom, pesimizmom i zadovoljstvom akademskim životom, kao i razlike u pojedinim socio-demografskim karakteristikama. U istraživanju je učestvovalo 237 studenata Univerziteta u Novom Sadu. Rezultati istraživanja pokazuju da su studenti postigli umereno visok rezultat na opštoj skali samoefikasnosti. Dodatno, rezultati istraživanja su pokazali statistički značajnu negativnu korelaciju između opšte samoefikasnosti i pesimizma, kao i statistički značajnu pozitivnu korelaciju sa optimizmom i zadovoljstvom akademskim životom. Percepcija zadovoljstva studenata finansijskom situacijom pokazala se kao važna sociodemografska karakteristika. Štaviše, rezultati ističu značajan uticaj optimizma na opštu samoefikasnost, dok akademsko zadovoljstvo životom i pesimizam igraju manju ulogu. Navedeni rezultati mogu pomoći u boljem razumevanju ovog problema, kao i dalje razmatranje i razvoj programa podrške koji efikasno zadovoljavaju potrebe studenata, doprinoseći na taj način njihovom uspehu i blagostanju tokom studija. Integrisanje programa podrške u institucionalnu praksu može doprineti stvaranju podsticajnog okruženja koje omogućava studentima da ostvare svoj puni potencijal.

Ključne reči: samoefikasnost, studenti, optimizam, pesimizam, zadovoljstvo akademskim životom.

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Uvod

Samoeфикаsnost studenata može se definisati kao specifično verovanje u lične sposobnosti (Schunk & Mullen, 2012), koje značajno utiče na to kako se studenti motivišu, kako se osećaju, razmišljaju i ponašaju u datom kontekstu (Maksimović & Janković, 2016). Koncept samoeфикаsnosti je široko primenjiv i koristi se u mnogim psihološkim studijama, budući da može objasniti brojne determinante ljudskog ponašanja. On predstavlja pojedinačnu procenu sopstvene sposobnosti da organizuje i sprovede akcije kako bi postigao specifičan cilj (Ivanišević & Vlašić, 2022). Samoeфикаsnost studenata bila je predmet brojnih istraživanja (Bartimote-Aufflick et al., 2016; Ivanišević & Vlašić, 2022; Olivier et al., 2019; van Dinther et al., 2011). Samoeфикаsnost je značajna varijabla u učenju jer utiče na motivaciju studenata (van Dinther et al., 2011).

U literaturi se pravi razlika između opšte i specifične samoeфикаsnosti (Luszczynska et al., 2005). Opšta samoeфикаsnost se tumači kao uverenje u sposobnost uspešnog rešavanja novih zadataka, dok se specifična samoeфикаsnost odnosi na uverenje u sopstvene kapacitete u različitim aspektima života pojedinca (Ivanišević & Vlašić, 2022). Lična ефикаsnost zasnovana je na ličnom iskustvu, vikarijskom (posrednom) iskustvu, verbalnom ubeđivanju i psihofiziološkom stanju (Milanović Dobrota & Radić Šestić, 2012). Studenti sa niskom samoeфикасношћу često opažaju zadatke kao složenije nego što oni zapravo jesu (Bandura, 1997). Ovakva percepcija može dovesti do depresije, беспомоћности i napetosti. Nasuprot tome, visoki nivoi samoeфикаsnosti mogu povećati spremnost studenata da se suoče sa izazovima. Stoga samoeфикаsnost igra ključnu ulogu u ljudskom ponašanju (Pajares, 2006). Malčić (Malčić, 2018) predstavlja samoeфикаsnost kao lično iskustvo sopstvenih kompetencija povezanih sa ефективношћу izvršavanja specifičnih zadataka. Dodatno, samoeфикаsnost se može razumeti kao multidimenzionalni skup uverenja koja variraju u pogledu nivoa, општости i snage (Marić Jurišin & Malčić, 2022).

Pitanje zadovoljstva akademskim životom studenata bilo je predmet brojnih studija (Chang, 1996; García-Martínez et al., 2023; Nogueira et al., 2019; Pavićević, 2019; Pavićević & Stoševski, 2019; Piper, 2022). Prilikom definisanja zadovoljstva akademskim životom, autori napominju da je to složen konstrukt koji uključuje iskustva studenata u okviru univerziteta (Almeida et al., 2012; Santos et al., 2013). Definirano na ovaj način, zadovoljstvo akademskim životom zapravo odražava kvalitet adaptacije studenata na akademsko okruženje. Isti autori navode da se studenti suočavaju sa različitim razvojnim zadacima, koji mogu biti akademski (uključujući adaptaciju na nove strategije učenja, sisteme nastave, ocenjivanje), lični (razvoj identiteta, samopoštovanja, samosvesti), socijalni (zreli međuljudski odnosi sa vršnjacima, nastavnicima) i profesionalni (profesionalno istraživanje i identitet) (Almeida et al., 2012; Santos et al., 2013). Postoje četiri grupe faktora koji mogu uticati na zadovoljstvo studenata: institucionalni faktori, vannastavni faktori, očekivanja studenata i demografija studenata. Institucionalni faktori se odnose na akademske (kvalitet obrazovanja, komunikacija sa profesorima u nastavi i van nje, literatura) i administrativne (praksa i filozofija fakulteta u administraciji) faktore. Vannastavni faktori uključuju društvene, zdravstvene, kulturne i sportske aktivnosti. Očekivanja studenata obuhvataju izbor fakulteta i mogućnost zaposlenja nakon

završetka studija. Demografski faktori uključuju starost, pol, prisustvo nastavi i drugo (Aldemir & Gulcan, 2004, prema: Machado et al., 2011).

Korelati samoeфикаsnosti studenata

S obzirom na značaj ovih konstrukata, mnogi autori su istraživali samoeфикаsnost studenata i njihovo zadovoljstvo akademskim životom. Istraživanju koje su sproveli Ivanišević i Vlašić (Ivanišević i Vlašić, 2022) cilj je bio da ispita opštu samoeфикаsnost u odnosu na pojedine socio-demografske varijable i zadovoljstvo životom. Rezultati njihove studije su pokazali da se ispitanici nisu razlikovali u proceni opšte samoeфикаsnosti prema polu, nivou obrazovanja i bračnom statusu. Nadalje je utvrđena pozitivna statistički značajna korelacija između opšte samoeфикаsnosti i zadovoljstva životom. Dakle, kako raste samopouzdanje pojedinca u izvršavanje zadatka, tako raste i njegov nivo zadovoljstva životom (Ivanišević i Vlašić, 2022).

Studija o prediktorima zadovoljstva akademskim životom, akademske samoeфикаsnosti i postignuća (Wilcox & Nordstokke, 2019) imala je za cilj ispitivanje studenata prve godine na ovim konstruktima. Rezultati su pokazali da akademsko zadovoljstvo i povezanost sa školom predviđaju zadovoljstvo životom, ali akademska samoeфикаsnost ne predviđa. Prema tome, akademska samoeфикаsnost ne mora nužno biti u pozitivnoj korelaciji sa zadovoljstvom životom (Wilcox & Nordstokke, 2019).

Vasić (Vasić, 2015) je sproveo istraživanje kako bi ispitao odnose između samoeфикаsnosti i akademske motivacije u adolescenciji. Uzorak je obuhvatio 976 ispitanika uzrasta od 15 do 19 godina. Aspekti samoeфикаsnosti, odnosno akademska samoeфикаsnost, značajno i pozitivno su korelirali sa intrinzičnom, ekstrinzičnom i, u manjoj meri, sa introjektovanom motivacijom, dok su pokazali očekivanu negativnu vezu sa amotivacijom. Dakle, adolescenti sa višim nivoima samoeфикаsnosti često su intrinzično motivisani (Vasić, 2015).

Studija o kvalitetu akademskog života među studentima iz Turske, koju su sproveli Arslan i Akas (Arslan & Akkas, 2014), obuhvatila je 1260 ispitanika. Rezultati su otkrili pozitivnu korelaciju između zadovoljstva životom i zadovoljstva akademskim životom. Studija je naglasila da bi univerziteti trebalo da unaprede socijalno zadovoljstvo studenata i da osiguraju poboljšanje objekata i usluga unutar univerziteta kako bi se podigao nivo akademskog zadovoljstva (Arslan & Akkas, 2014).

Penezić, Ivanov i Proroković (Penezić i sar., 1998) istraživali su odnos između opšte samoeфикаsnosti, namere planiranja budućnosti, razmatranja budućih posledica i ukupnog zadovoljstva životom. Uzorak je obuhvatio 242 studenta uzrasta od 16 do 31 godine. Rezultati su pokazali značajnu povezanost između opšte samoeфикаsnosti, zadovoljstva uspehom, procene zdravlja i zadovoljstva životom. Odnos između samoeфикаsnosti i zadovoljstva životom ogleda se u značajnim pozitivnim korelacijama. Perfekcionizam je pokazao negativne korelacije sa skoro svim varijablama, posebno sa samoeфикаsnošću i zadovoljstvom životom. Naime, pojedinci sa perfekcionistačkim težnjama veruju da ne mogu u potpunosti zadovoljiti sve svoje obaveze, što dovodi do nezadovoljstva životom ili osećaja niže samoeфикаsnosti (Penezić i sar., 1998).

Svi prethodni rezultati istraživanja sugerišu da ispitivanje nivoa zadovoljstva studenata pruža dublji uvid u celokupni obrazovni sistem (Arslan & Akkas, 2014; Ivanišević i Vlašić, 2022; Penezić i sar., 1998; Vasić, 2015; Wilcox & Nordstokke, 2019). Dodatno, evidentno je da zadovoljni studenti češće nastavljaju i uspešno završavaju svoje studijske programe, ulažu više truda u svoje obrazovanje, redovno pohađaju nastavu i češće se angažuju u različitim vannastavnim aktivnostima u poređenju sa nezadovoljnim studentima (Čeko, 2014).

Važan faktor blagostanja, samopouzdanja i zadovoljstva studenata povezan je i sa subjektivnim iskustvom postizanja važnih akademskih i drugih životnih ciljeva; preciznije, sa idejom studenata o očekivanim ishodima – optimizmom i pesimizmom.

Optimizam se može predstaviti kao relativno stabilna opšta tendencija verovanja u pozitivne ishode (Tatalović-Vorkapić & Jelić-Puhalo, 2015). Za optimiste je karakteristično da nikada ne odustaju od svojih ciljeva, bez obzira na prepreke (Pavićević, 2019). Optimizam je često u pozitivnoj korelaciji sa subjektivnim osećajem blagostanja, boljim zdravljem i uspehom u radu i karijeri (Forgeard & Seligman, 2012). Takođe, primetno je da optimizam može pozitivno korelirati sa dominantnim osećajem samopouzdanja. Optimizam se može tumačiti kao povoljan stav očekivanja pojedinca o svojoj budućnosti, dok se stav koji na budućnost gleda na suprotan način može tumačiti kao pesimizam (García-Martínez et al., 2023). Pesimiste karakterišu anksiozno ponašanje i kontinuirano preispitivanje ličnih uverenja, ali i odustajanje od postavljenih ciljeva (Pavićević, 2019). Kada se govori o odnosu optimizma i pesimizma, treba ih posmatrati kao dve nezavisne dimenzije, jer sve dok se navode kao očekivanja pozitivnih i negativnih rezultata iste radnje, koncept optimizma i pesimizma treba doživljavati kao dvodimenzionalan (Penezić, 2002).

Istraživanje Šulmana (Schulman, 1995) pokazalo je da su optimistična objašnjenja povezana sa boljim akademskim postignućem i povećanom produktivnošću na poslu. Takođe, u drugom istraživanju (Peterson & Barrett, 1987) cilj je bio da se proverí da li je moguće predvideti akademsko postignuće studenata na osnovu njihovog eksplanatornog stila. Na početku istraživanja, studenti su ocenjivali negativne događaje prema atribucionim dimenzijama. Utvrđeno je da studenti sa optimističnim eksplanatornim stilom dobijaju bolje ocene od studenata sa pesimističnim eksplanatornim stilom, kao i da imaju specifičnije ciljeve i aktivno traže više akademskog savetovanja.

Metodologija

Cilj i zadaci istraživanja

Cilj istraživanja bio je utvrđivanje prediktora opšte samoeфикаsnosti studenata. Na osnovu formulisanoг cilja, postavljeni su sledeći istraživački zadaci:

1. ispitati opštu samoeфикаsnost studenata i utvrditi da li postoje razlike u odnosu na merene socio-demografske karakteristike;

2. ispitati korelaciju između zadovoljstva akademskim životom i opšte samoefikasnosti studenata;
3. ispitati korelaciju između optimizma/pesimizma i opšte samoefikasnosti studenata;
4. ispitati u kojoj meri zadovoljstvo akademskim životom i optimizam/pesimizam objašnjavaju opštu samoefikasnost studenata.

Instrumenti istraživanja

Za potrebe ispitivanja postavljenog cilja i zadataka istraživanja korišćeni su sledeći instrumenti:

- *Upitnik socio-demografskih karakteristika*, koji je kreiran za potrebe istraživanja i sadrži sledeća pitanja: pol, mesto stanovanja, stambeni status, subjektivno zadovoljstvo finansijskom situacijom, godina studija, prosečna ocena tokom studija.
- *Skala opšte samoefikasnosti (General Self-Efficacy Scale, GSE)* – Autori skale su Švarcer i Jerusalem (Schwarzer & Jerusalem, 1995). Instrument je preveden i adaptiran na 33 jezika, uključujući i srpski (Gavrilov Jerković i sar., 2014). Reč je o četvorostepenoj skali od 10 tvrdnji (1 – potpuno netačno, 2 – delimično netačno, 3 – delimično tačno, 4 – potpuno tačno). Skala je pokazala adekvatan nivo pouzdanosti (Kronbahova alfa .896).
- *Skala zadovoljstva akademskim životom (Academic Life Satisfaction Scale, ALSS)* – Originalnu skalu kreirala je grupa autora (Nogueira et al., 2019). U pitanju je petostepena skala Likertovog tipa od 8 tvrdnji (od 1 – uopšte se ne slažem do 5 – u potpunosti se slažem) koja je pokazala adekvatan nivo pouzdanosti (Kronbahova alfa je .851) i sastoji se od dve subskale: *lično zadovoljstvo*, koje uključuje percepciju studenata o njihovom akademskom uspehu i odnosu sa kolegama i nastavnicima (4 stavke, Kronbahova alfa .746) i *zadovoljstvo akademskim uslovima*, tačnije fizičkim i pedagoškim okruženjem, interesovanjem i posvećenošću studijskom programu, vannastavnim aktivnostima i uslovima studiranja (4 stavke, Kronbahova alfa .825). Skala je pokazala gotovo normalnu distribuciju (skjunis -.565 i kurtosis .095), što je indikovano aritmetičkom sredinom od 29.6920 sa standardnom greškom od .42352. Podaci ukazuju na to da su rezultati usko grupisani oko proseka, sa varijansom od 42.511 i standardnom devijacijom od 6.52002, što dodatno upućuje na relativno stabilnu distribuciju.
- *Skala optimizma/pesimizma (O-P skala)* – originalnu skalu kreirao je Čang (Chang, 1996), a za naše podneblje preveo i adaptirao Penezić (2002). To je petostepena skala Likertovog tipa od 14 tvrdnji (1 – uopšte se ne odnosi na mene do 5 – u potpunosti se odnosi na mene) i sastoji se od dve dimenzije: *optimizam* (6 stavki, Kronbahova alfa .831) i *pesimizam* (8 stavki, Kronbahova alfa .898). Skala optimizma ima prosečan rezultat 22.09 ($SE = .31$) i pokazala je blagi negativni skjunis

(*skjunis* = -.616), što ukazuje na to da su ispitanici generalno prijavili visoke nivoe optimizma uz umerenu varijabilnost ($SD = 4.74$). Distribucija je relativno simetrična oko proseka, sa rasponom od 6 do 30 i kurtozismom od .333, što sugerise nešto izraženiji vrh distribucije u odnosu na normalnu. Skala pesimizma ima prosečan rezultat 18.95 ($SE = .49$) i pokazala je pozitivan *skjunis* (*skjunis* = .583), što odražava veću varijabilnost ($SD = 7.60$) i širi raspon rezultata od 8 do 40. Distribucija je nešto ravnija od normalne (*kurtozis* = -.355), što ukazuje na to da mali broj ispitanika prijavljuje veoma visoke nivoe pesimizma, što doprinosi pozitivno asimetričnoj distribuciji.

Uzorak i tok istraživanja

U istraživanju je učestvovalo 237 ispitanika. Istraživanje je sprovedeno onlajn, putem platforme Gugl Forms (engl. Google Forms), u periodu od juna do avgusta 2023. godine. Distribucija uzorka na osnovu ispitanih socio-demografskih karakteristika prikazana je u Tabeli 1.

Podaci prikupljeni ovim istraživanjem obrađeni su statističkim programom (IBM SPSS za Windows, verzija 26), a statističke procedure korišćene u analizi uključivale su deskriptivnu statistiku, analizu varijanse (ANOVA) sa Tukey post-hoc testovima, Pirsonovu korelaciju i regresionu analizu.

Tabela 1
Uzorak ispitanika

	N	%
Pol		
Muški	41	17,3%
Ženski	196	82,7%
Mesto stanovanja		
Grad	174	73,4%
Predgrađe/selo	53	26,6%
Percipirana finansijska situacija		
Veoma nezadovoljavajuća	4	1,7%
Nezadovoljavajuća	49	20,7%
Zadovoljavajuća	158	66,7%
Veoma zadovoljavajuća	26	11%

	<i>N</i>	%
Godina studija		
Prva godina	55	23,2%
Druga godina	32	13,5%
Treća godina	44	18,6%
Četvrti godina	84	35,4%
Master studije	22	9,3%
Akademsko postignuće		
6,50 – 7,49	19	8%
7,50 – 8,49	87	36,7%
8,50 – 9,49	99	41,8%
9,50 – 10,00	32	13,5%
Fakultet		
Filozofski fakultet	129	54,43%
Prirodno-matematički fakultet	18	7,59%
Fakultet tehničkih nauka	24	10,13%
Medicinski fakultet	11	4,64%
Poljoprivredni fakultet	24	10,13%
Ekonomski fakultet	31	13,08%
Ukupno	237	100%

Rezultati

Opšta samoeфикаsnost studenata

Prvi zadatak odnosio se na ispitivanje opšte samoeфикаsnosti studenata i utvrđivanje postojanja razlika u odnosu na merene socio-demografske karakteristike. Tabela 2 prikazuje deskriptivne pokazatelje skale opšte samoeфикаsnosti i njenih tvrdnji.

Tabela 2

Deskriptivni indikatori Skale opšte ефикаsnosti

	Min	Max	AS	SD	skewness	kurtosis
Uvek uspem da rešim teške probleme ako se dovoljno potrudim.	1	4	3.48	.674		
Ako mi se neko suprotstavi, mogu naći načina i sredstava da dobijem ono što želim.	1	4	3.03	.786		
Lako mi je da se držim svojih namera i da ostvarim svoje ciljeve.	1	4	2.79	.796		
Uveren sam da bih mogao ефикасно da izađem na kraj sa neočekivanim događajima.	1	4	2.91	.839		
Zahvaljujući svojoj snalažljivosti, znam kako da se snađem u nepredviđenim situacijama.	1	4	3.06	.811	-.740	.430
Mogu da rešim većinu problema ako uložim neophodan trud.	1	4	3.43	.713		
Mogu ostati pribran kada se suočim sa teškoćama jer se mogu osloniti na svoje sposobnosti prevladavanja.	1	4	3.00	.821		
Kada se suočim sa problemom, obično mogu da nađem nekoliko rešenja.	1	4	2.96	.827		
Ako sam u nevolji, obično mogu da smislim neko rešenje.	1	4	3.14	.745		
Obično mogu da izađem na kraj sa svim što mi se nađe na putu.	1	4	3.04	.752		
Ukupno	10	40	30.82	5.59		

Na osnovu Tabele 2, vidimo da su na nivou cele skale ispitanici ostvarili umereno visok rezultat na skali opšte samoeфикаsnosti. Distribucija rezultata na skali je normalna sa negativnim skjunisom, što ukazuje na to da je veliki broj studenata ostvario visoke rezultate na ovoj skali. Tvrdnje sa najvišim rezultatom ukazuju na to da studenti smatraju da mogu rešiti većinu svojih problema ako ulože dovoljno truda, odnosno, veruju u ulaganje napora kako bi nešto postigli.

Ispitivanjem razlika u opštoj samoeфикаsnosti studenata u odnosu na socio-demografske karakteristike, pronađena je statistički značajna razlika samo u pogledu subjektivnog zadovoljstva studenata finansijskom situacijom (Tabela 3). Studenti koji su zadovoljniji svojom finansijskom situacijom ostvarili su značajno viši rezultat na skali opšte samoeфикаsnosti. Pojedinci koji se suočavaju sa ekonomskim ograničenjima mogu doživeti pojačan stres i smanjeno samopouzdanje, što narušava njihov osećaj samoeфикаsnosti.

Ostale socio-demografske karakteristike (pol, mesto stanovanja, stambeni status, godina studija, prosečna ocena tokom studija) nisu pokazale statistički značajnu poveza-

nost. Ovi rezultati sugerišu da individualne razlike povezane sa socio-demografskim faktorima mogu da variraju u svom uticaju u kontekstu samoeфикаsnosti.

Tabela 3

Opšta samoeфикаsnost i subjektivno zadovoljstvo studenata finansijskom situacijom

	<i>N</i>	<i>AS</i>	<i>SD</i>	<i>F</i>	<i>p</i>
Veoma nezadovoljavajuća	5	26.40	9.94		
Nezadovoljavajuća	48	28.27	6.25		
Zadovoljavajuća	158	31.49	5.08	6.11	.001
Veoma zadovoljavajuća	26	32.31	4.73		

Tukey HSD post hoc test otkrio je značajne razlike u rezultatima opšte samoeфикаsnosti studenata između različitih nivoa zadovoljstva finansijskom situacijom. Ispitanici koji su prijavili izrazito nezadovoljavajuću finansijsku situaciju imali su značajno niže rezultate opšte samoeфикаsnosti ($AS = 26.40$) u poređenju sa onima koji su bili zadovoljni ($AS = 31.49$) i veoma zadovoljni ($AS = 32.31$), u oba slučaja uz vrednost p manju od 0.001. Slično tome, oni koji su bili nezadovoljni imali su niže rezultate ($AS = 28.27$) od onih koji su se izjasnili kao zadovoljni i veoma zadovoljni, takođe sa p -vrednostima manjim od .001. Međutim, razlika između izrazito nezadovoljavajuće i nezadovoljavajuće finansijske situacije nije bila značajna ($p = .051$), kao ni razlika između zadovoljavajuće i veoma zadovoljavajuće situacije ($p = .175$). Ovi rezultati ukazuju na to da je veće finansijsko zadovoljstvo generalno povezano sa višom opštom samoeфикасношću. Usled nejednakih veličina grupa, za robusna poređenja korišćena je harmonijska sredina veličina grupa.

Opšta samoeфикаsnost i zadovoljstvo akademskim životom

Drugi zadatak odnosio se na ispitivanje korelacije između opšte samoeфикаsnosti studenata i zadovoljstva akademskim životom (Tabela 4). Utvrđena je statistički značajna pozitivna korelacija između opšte samoeфикаsnosti i zadovoljstva akademskim životom (Tabela 4).

Tabela 4

Opšta samoeфикаsnost i zadovoljstvo akademskim životom

	Opšta samoeфикаsnost	Zadovoljstvo akademskim životom	<i>p</i>
Opšta samoeфикаsnost	1	.372**	.00
Zadovoljstvo akademskim životom	.372**	1	

Ovakav rezultat sugerіše da su viši rezultati opšte samoeфикаsnosti povezani sa većim zadovoljstvom akademskim životom; osim toga, on podržava ideju da studenti koji veruju u svoje sposobnosti teže da budu zadovoljniji svojim akademskim životom.

Opšta samoeфикаsnost i optimizam/pesimizam

Treći zadatak odnosio se na ispitivanje korelacije između opšte samoeфикаsnosti studenata i optimizma i pesimizma. Pronađena je statistički značajna pozitivna korelacija između samoeфикаsnosti i optimizma, kao i statistički značajna negativna korelacija između samoeфикаsnosti i pesimizma (Tabela 5). Ovaj rezultat ukazuje na to da sa porastom optimizma raste i opšta samoeфикаsnost studenata. Nasuprot tome, sa porastom pesimizma, opšta samoeфикаsnost studenata se smanjuje.

Tabela 5

Opšta samoeфикаsnost i optimizam/pesimizam

	Opšta samoeфикаsnost	Optimizam	Pesimizam	<i>p</i>
Opšta samoeфикаsnost	1	.700**	-	.00
Optimizam	.700**	1		
Opšta samoeфикаsnost	1	-	-.420**	.00
Pesimizam	-.420**		1	

Regresiona analiza

Četvrti zadatak istraživanja bio je da se ispita u kojoj meri zadovoljstvo akademskim životom i pesimizam/optimizam objašnjavaju opštu samoeфикаsnost studenata. Regresiona analiza pokazuje da model objašnjava 50% varijanse opšte samoeфикаsnosti (Tabela 6). Prediktori uključeni u model bili su pesimizam, zadovoljstvo akademskim životom i optimizam, sa značajnim ukupnim efektom ($F(3, 233) = 77.577, p < .001$).

Tabela 6

Rezime regresionog modela – prediktori: (Konstanta), pesimizam, zadovoljstvo, optimizam

Model	<i>R</i>	<i>R</i> ²	Korigovani <i>R</i> ²	Standardna greška procene
	.707	.500	.493	3.98302

Nestandardizovani koeficijent za optimizam iznosi .826 ($\beta = .700, p < .001$), što ukazuje na to da je optimizam značajan pozitivan prediktor samoeфикаsnosti. Nasuprot tome, zadovoljstvo akademskim životom ima manji i marginalno statistički neznаčajan efekat na samoeфикаsnost ($B = .082, \beta = .096, p = .063$). Pesimizam, iako uključen u model, ne predviđa značajno opštu samoeфикаsnost ($B = .046, \beta = .062, p = .310$). Konstanta u modelu iznosi

9.267 ($p < .001$), što odražava nivo opšte samoefikasnosti. Sveukupno, rezultati su pokazali da je optimizam značajan prediktor samoefikasnosti, dok zadovoljstvo akademskim životom i pesimizam nisu pokazali značajnu prediktivnu vrednost.

Diskusija

Rezultati sprovedenog istraživanja pokazali su da studenti poseduju umereno visok nivo opšte samoefikasnosti, što ukazuje na njihovo uverenje u sopstvene sposobnosti da prevaziđu prepreke i reše probleme kada ulože trud. Štaviše, rezultati su ukazali na razlike u nivou samoefikasnosti u odnosu na subjektivnu percepciju finansijske situacije studenta. Finansijski problemi takođe mogu dovesti do zanemarivanja ili napuštanja studija (Joo et al., 2008), negativne slike o sebi i opšteg nezadovoljstva (Lange & Byrd, 1998). Dalja istraživanja bi mogla biti usmerena na ispitivanje nekih dodatnih varijabli kako bi se dodatno razjasnio međuodnos između socio-demografskih karakteristika i uverenja o samoefikasnosti.

Uočena pozitivna korelacija između samoefikasnosti i zadovoljstva akademskim životom u skladu je sa teorijskim okvirom Bandurine socijalno-kognitivne teorije, koja tvrdi da pojedinci sa višom samoefikasnošću češće postavljaju izazovne ciljeve i istražavaju pred preprekama (Bandura, 1997). Posledično, studenti koji poseduju snažan osećaj opšte samoefikasnosti mogu pristupiti akademskim zadacima sa većim samopouzdanjem i entuzijazmom, čime povećavaju svoje ukupno zadovoljstvo procesom učenja i akademskim postignućem.

Visoki nivoi opšte samoefikasnosti mogu doprineti povećanom akademskom zadovoljstvu, dok pozitivna akademska iskustva i uspesi mogu, zauzvrat, ojačati poverenje studenata u sopstvene sposobnosti, podstičući osećaj akademske ispunjenosti. Ovaj ciklični proces naglašava interakciju između uverenja o samoefikasnosti i subjektivne percepcije akademskog blagostanja, ističući važnost negovanja pozitivnih uverenja o sebi radi podsticanja holističkog razvoja studenata.

Optimizam, definisan kao manje ili više stabilan skup pozitivnih očekivanja u vezi sa budućim iskustvima, važna je varijabla za samopercepciju u različitim kontekstima (Carver & Scheier, 2014). Optimizam je dispozicija koja utiče na to kako donosimo odluke, delujući kao medijator između naše interpretacije spoljašnjeg sveta i nas samih. Manje optimistični ljudi su manje sposobni da reaguju na negativne, kritične, pa čak i traumatične situacije. S druge strane, optimistični ljudi radije reaguju pozitivno na neprijatne okolnosti, tako što ih savladavaju. S obzirom na to, kada je reč o veri u sopstvene sposobnosti i snalažljivost u rešavanju različitih problema i prevazilaženju teškoća, manje optimistični studenti sebe doživljavaju kao manje efikasne. Kada su vreme, trud i resursi neizvesni, optimizam je jedina strategija koja može generisati dovoljno samoefikasnosti za izvršenje zadatka.

Ovo usklađivanje između uverenja o sebi i optimističnih pogleda naglašava motivacione i adaptivne funkcije samoefikasnosti, kao što je utvrđeno Bandurinom socijalno-kognitivnom teorijom (Bandura, 1997).

Uočena pozitivna korelacija između samoeфикаsnosti i optimizma sugerіše da intervencije usmerene na povećanje samoeфикаsnosti studenata mogu takođe doprineti negovanju pozitivnijeg načina razmišljanja. Štaviše, optimizam se pokazao kao značajan prediktor samoeфикаsnosti studenata. Osnаživanjem studenata da razviju samopouzdanje u svoje sposobnosti i rezilijentnost pred nedaćama, nastavnici mogu olakšati razvoj optimistićnih perspektiva, promovіšući tako psihološko blagostanje i akademski uspeh. Inverzni odnos između samoeфикаsnosti i pesimizma naglašava protektivnu ulogu uverenja o sebi u ublažavanju negativnih kognitivnih pristrasnosti. Ulivanjem samopouzdanja u sposobnosti studenata i podsticanjem načina razmišljanja orijentisanog na rast, nastavnici mogu pomoći u ublažavanju štetnih efekata pesimizma na akademsku motivaciju i postignuće.

Zaključak

Utvrđena je statistićki znaćajna pozitivna korelacija između opšte samoeфикаsnosti i optimizma, kao i između opšte samoeфикаsnosti i zadovoljstva akademskim životom, dok je negativna korelacija pronađena sa pesimizmom. Ovi rezultati su u skladu sa prethodnim istraživanjima razlićitih autora (Ćeko, 2014; Ivanišević i Vlašić, 2022; Penezić i sar., 1998). Ipak, optimizam se izdvaja kao znaćajna prediktor u poređenju sa pesimizmom i zadovoljstvom akademskim životom.

Dobijeni rezultati ukazuju na to da se studenti razlikuju u nivou opšte samoeфикаsnosti u odnosu na njihovo subjektivno zadovoljstvo finansijskom situacijom. Studenti koji su zadovoljniji svojom finansijskom situacijom ostvarili su više rezultate na skali samoeфикаsnosti, što naglašava važnost finansijske stabilnosti u podršci samopouzdanju studenata i njihovoj sposobnosti da se nose sa akademskim izazovima. Ovi nalazi istiću važnost pružanja podrške studentima kako bi se povećala njihova samoeфикаsnost, a time poboljšao njihov akademski uspeh i blagostanje. Strategije koje ukljućuju negovanje optimistićnih stavova, pružanje finansijske podrške i promovisanje samopouzdanja mogu biti ključne u ovom procesu.

Budući da samoeфикаsnost nije nešto što neki ljudi imaju, a drugi nemaju, na nju može da se utiće i ona može da se razvija. Bez obzira na trenutnu situaciju pojedinca ili prošla iskustva, svako ima priliku da ojaća samoeфикаsnost (Malćić, 2018). Ovo istraživanje može poslućiti kao osnova za dalje razmatranje i razvoj programa podrške koji efikasno odgovaraju na potrebe studenata, doprinoseći tako njihovom uspehu i dobrobiti tokom studija. Programi bi mogli ukljućivati obuke, vršnjaćko mentorstvo ili individualno savetovanje kako bi se studentima pomoglo da razviju strategije za postizanje ciljeva. S obzirom na znaćaj finansijske stabilnosti za samoeфикаsnost studenata, univerziteti bi trebalo da obezbede resurse i podršku kako bi pomogli studentima da upravljaju finansijskim izazovima. To može ukljućivati pružanje informacija o dostupnim stipendijama i studentskim kreditima ili ponuđene savete o upravljanju finansijama. Nadalje, fakulteti bi trebalo da kreiraju podržavajuću i ohrabrujuću atmosferu koja omogućava studentima da razviju samoeфикаsnost. Ovo može ukljućivati mentorstvo, vršnjaćku podršku i mo-

gućnosti za angažovanje u aktivnostima koje podržavaju razvoj samopouzdanja (Arslan & Akkas, 2014).

Dodatno, pedagoške implikacije našeg istraživanja naglašavaju važnost pružanja podrške i resursa kako bi se studentima omogućilo da razviju samoeфикаsnost i postignu akademski uspeh. Integrisanje programa podrške u institucionalne prakse može doprineti stvaranju stimulativnog okruženja, koje studentima omogućava da ostvare svoj puni potencijal (Arslan & Akkas, 2014). Nadalje, budući istraživački naporbi mogli bi istražiti ključne mehanizme koji pokreću uočene korelacije između samoeфикаsnosti i optimizma/pesimizma. Longitudinalne studije mogle bi pružiti uvid u vremensku dinamiku ovih odnosa, osvetljavajući recipročni uticaj između uverenja o sebi i kognitivnih stavova tokom vremena.

Uzimajući u obzir sve navedeno, ključno je naglasiti da razvoj samopouzdanja i samoeфикаsnosti kod studenata nije samo pitanje individualnih karakteristika, već i rezultat konteksta u kojem se nalaze. Stoga je važno da institucije visokog obrazovanja prepoznaju ulogu koju mogu imati u podršci razvoju ovih važnih kompetencija kod studenata. Ovo istraživanje pruža osnovu za dalja istraživanja i razvoj prilagođenih intervencija i programa podrške usmerenih na povećanje samoeфикаsnosti studenata.

S obzirom na specifične potrebe svake obrazovne institucije, ovi programi mogu biti kreirani tako da pruže različite oblike podrške, uključujući obrazovne, emocionalne i finansijske resurse. Na kraju, nadamo se da će naše istraživanje i zaključci doprineti sveobuhvatnijem razumevanju odnosa između samoeфикаsnosti studenata, njihovog akademskog uspeha i blagostanja. Integrisanje ovih nalaza u praksu može imati pozitivan uticaj na eфикаsnost obrazovnih sistema u podršci uspehu i zadovoljstvu svih studenata.

Pozitivna korelacija između samoeфикаsnosti i zadovoljstva akademskim životom naglašava suštinsku vezu između uverenja studenata u svoje sposobnosti i njihove subjektivne percepcije akademskog blagostanja (van Dinther et al., 2011). Negovanjem samoeфикаsnosti i stvaranjem podržavajućeg okruženja za učenje, obrazovne institucije mogu osnažiti studente da postignu svoj puni akademski potencijal i razviju osećaj ispunjenosti na svom obrazovnom putu.

Kada se govori o prednostima ove studije, jedna od ključnih prednosti je njena praktična primena. Njeni nalazi nude važne implikacije za razvoj programa podrške usmerenih na studente, posebno kroz obrazovne i savetodavne inicijative. Istraživanje naglašava važnost negovanja optimizma i osiguranja finansijske stabilnosti radi poboljšanja samoeфикаsnosti, što može poslužiti kao osnova za kreiranje sveobuhvatnih programa podrške. Na primer, univerziteti bi mogli izdvojiti resurse za finansijsku pomoć, psihološko savetovanje i radionice koje se fokusiraju na izgradnju optimizma i samopouzdanja.

Nadalje, studija postavlja osnovu za buduće istraživačke projekte, naročito longitudinalne studije, koje bi mogle pružiti nijansiraniye razumevanje toga kako se samoeфикаsnost i kognitivni stavovi razvijaju tokom vremena. Ovo otvara mogućnosti za dugoročne programe podrške koji bi mogli da prate i procenjuju uticaj ovih intervencija na akademski uspeh studenata.

Uprkos ovim prednostima, postoje određena ograničenja koja treba istaći. Prvo ograničenje odnosi se na uzorak i mogućnost generalizacije rezultata. Kada se uzme u obzir da je istraživanje sprovedeno sa studentima iz ograničenog geografskog područja, rezultati možda neće biti u potpunosti reprezentativni za širu studentsku populaciju. Ovo ograničenje nalaže oprez prilikom primene zaključaka na različite akademske i kulturne kontekste. Takođe postoji značajna neusaglašenost u pogledu broja muških i ženskih ispitanika. Na kraju, istraživanje se u većoj meri oslanja na samoprocene ispitanika nego na objektivne situacije.

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Primljeno: 28.08.2024.

Korigovana verzija primljena: 09.01.2025.

Prihvaćeno za štampu: 24.02.2025.

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Predictors of University Students' General Self-efficacy

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Abstract

As self-efficacy is a complex construct, which includes motivation, emotions, thoughts, and behavior in a particular situation, it greatly affects the quality of life and well-being of students. The aim of this study was to determine the predictors of the general self-efficacy of students. Within this study, we examined the correlation of general self-efficacy with optimism, pessimism and academic life satisfaction, as well as differences in certain socio-demographic characteristics. A sample of 237 students of the University of Novi Sad participated in the research. The research results indicate that students achieved a moderately high score on the general self-efficacy scale. Additionally, the results of the research showed a statistically significant negative correlation between general self-efficacy and pessimism, as well as statistically significant positive correlation with optimism and academic life satisfaction. Students' perceived satisfaction with financial situation proved to be an important socio-demographic characteristic. Moreover, the results highlight the substantial impact of optimism on general self-efficacy, while academic life satisfaction and pessimism are shown to play lesser roles. The mentioned results can help with better understanding of this problem, as well as with further consideration and development of support programs that effectively address the needs of students, thereby contributing to their success and well-being during their studies. Integrating support programs into institutional practices can contribute to creating a stimulating environment that enables students to realize their full potential.

Keywords: *self-efficacy, students, optimism, pessimism, academic life satisfaction.*

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Introduction

Student self-efficacy can be defined as a specific belief in personal capabilities (Schunk & Mullen, 2012), significantly affecting how students feel, think, behave and motivate themselves in a given context (Maksimović & Janković, 2016). The concept of self-efficacy is widely applicable and used in many psychological studies, as it can explain numerous determinants of human behavior. It represents an individual's assessment of their ability to organize and execute actions in order to achieve a specific goal (Ivanišević i Vlašić, 2022). The self-efficacy of students has been the subject of numerous studies (Bartimote-Aufflick et al., 2016; Ivanišević i Vlašić, 2022; Olivier et al., 2019; van Dinther et al., 2011). Self-efficacy is a significant variable in learning, as it influences student motivation (van Dinther et al., 2011).

A distinction is made in the literature between general and specific self-efficacy (Luszczynska et al., 2005). General self-efficacy is interpreted as the belief in the ability to successfully solve new tasks, while specific self-efficacy refers to the belief in one's capacities in distinct aspects of an individual's life (Ivanišević i Vlašić, 2022). Personal efficacy is based on personal experience, vicarious experience, verbal persuasion and psychophysiological state (Milanović Dobrota i Radić Šestić, 2012). Students with low self-efficacy often perceive tasks as more complex than they actually are (Bandura, 1997). This perception can lead to depression, helplessness and tension. Conversely, high levels of self-efficacy can enhance students' readiness to face challenges. Therefore, self-efficacy plays a crucial role in human behavior (Pajares, 2006). Malčić (Malčić, 2018) presented self-efficacy as a personal experience of one's competencies related to the effectiveness of performing specific tasks. Additionally, self-efficacy can be understood as a multidimensional set of beliefs that vary in terms of level, generality and strength (Marić Jurišin & Malčić, 2022).

The question of students' academic life satisfaction has been the subject of numerous studies (Chang, 1996; García-Martínez et al., 2023; Nogueira et al., 2019; Pavićević, 2019; Pavićević i Stoševski, 2019; Piper, 2022). When defining satisfaction with academic life, authors note that it is a complex construct that includes students' experiences within the university (Almeida et al., 2012; Santos et al., 2013). Defined in this way, satisfaction with academic life actually reflects the quality of students' adaptation to the academic environment. The same authors note that students face different developmental tasks, which can be academic (involving adaptation to new learning strategies, teaching systems or evaluation), personal (development of identity, self-esteem, self-awareness), social (mature interpersonal relationships with peers and teachers), and professional (professional exploration and identity) (Almeida et al., 2012; Santos et al., 2013). There are four groups of factors that can influence student satisfaction: institutional factors, extracurricular factors, student expectations and student demographics. Institutional factors relate to academic factors (quality of education, communication with professors in and outside of class, literature) and administrative factors (faculty practices and philosophy in administration). Extracurricular factors include social, health, cultural, and sports activities. Student expectations involve choosing a faculty and the possibility of employment after completing studies. Demographic factors include age, gender, attendance and more (Aldemir & Gulcan, 2004 as cited in, Machado et al., 2011).

Correlates of Students' Self-efficacy

Given the significance of these constructs, many authors have investigated the self-efficacy of students and their satisfaction with academic life. The research by Ivanišević and Vlašić (2022) aimed to examine general self-efficacy with some socio-demographic variables and life satisfaction. The results of their study showed that participants did not differ in the assessment of general self-efficacy by gender, education level and marital status. Furthermore, there was a positive statistically significant correlation between general self-efficacy and life satisfaction. Thus, as individuals' confidence in completing a task increases, their level of life satisfaction increases as well (Ivanišević i Vlašić, 2022).

The study on predictors of satisfaction with academic life, academic self-efficacy and achievement (Wilcox & Nordstokke, 2019) aimed to examine first-year students on these constructs. The results showed that academic satisfaction and school connectedness predict life satisfaction, but academic self-efficacy does not. Therefore, academic self-efficacy does not necessarily correlate positively with life satisfaction (Wilcox & Nordstokke, 2019).

Vasić (Vasić, 2015) conducted research to examine the relationships between self-efficacy and academic motivation in adolescence. The sample included 976 participants aged 15 to 19 years. Aspects of academic self-efficacy significantly and positively correlated with internal, external, and to a lesser extent with introjected motivation, while showing an expected negative relationship with amotivation. Thus, adolescents with higher levels of self-efficacy are often internally motivated (Vasić, 2015).

A study on the quality of academic life among students from Turkey conducted by Arslan and Akkas (Arslan & Akkas, 2014) included 1260 participants. The results revealed a positive correlation between life satisfaction and satisfaction with academic life. The study emphasized that universities should enhance students' social satisfaction and ensure improvements in facilities and services within the university in order to elevate the level of academic satisfaction (Arslan & Akkas, 2014).

Penezić, Ivanov and Proroković (Penezić i sar., 1998) investigated the relationship between general self-efficacy, future planning tendency, consideration of future consequences, and overall life satisfaction. The sample included 242 students aged 16 to 31 years. The results showed a significant relationship between general self-efficacy, satisfaction with success, health assessment and life satisfaction. The relationship between self-efficacy and life satisfaction is reflected in significant positive correlations. Perfectionism showed negative correlations with almost all variables, especially with self-efficacy and life satisfaction. Namely, individuals with perfectionistic tendencies believe that they cannot fully satisfy all their obligations, which leads to dissatisfaction with life or a sense of lower self-efficacy (Penezić et al., 1998).

All the previous research results suggest that investigating the satisfaction levels of students provides a deeper insight into the entire educational system (Arslan & Akkas, 2014; Ivanišević i Vlašić, 2022; Penezić et al., 1998; Vasić, 2015; Wilcox & Nordstokke, 2019). Additionally, it is evident that satisfied students often continue and successfully complete their study programs, invest more effort in their education, attend classes regularly and engage in various extracurricular activities more frequently compared to dissatisfied students (Čeko, 2014).

An important factor in the well-being, self-confidence and satisfaction of students is also connected with the subjective experience of achieving important academic and other life goals – more precisely, with the students' idea of the expected outcomes, optimism and pessimism.

Optimism can be represented as a relatively stable general tendency to believe in positive outcomes (Tatalović-Vorkapić & Jelić-Puhalo, 2015). When it comes to optimists, it is typical that they never give up on their goals, regardless of the obstacles (Pavićević, 2019). Optimism is often positively correlated with subjective feeling of well-being, better health and success in work and career (Forgeard & Seligman, 2012). It is also noticeable that optimism can positively correlate with a dominant feeling of self-confidence. Optimism is possibly interpreted as a favorable attitude of the individual's expectations about their future, while cases in which the future is viewed in the opposite way, can be interpreted as pessimism (García-Martínez et al., 2023). Pessimists are characterized by anxious behavior and continuous reconsideration of personal beliefs, but also by giving up on set goals (Pavićević, 2019). When talking about the ratio of optimism and pessimism, the two should be considered as independent dimensions of a single matter; as long as they are stated as positive and negative results expectations in the same matter, the concept of optimism and pessimism should be perceived as two-dimensional (Penezić, 2002).

Research by Schulman (Schulman, 1995) showed that optimistic explanations are associated with better academic achievement and increased productivity at work. In another survey (Peterson & Barrett, 1987) the research goal was to check whether it is possible to predict the academic achievement of students based on their explanatory style. At the beginning of the research, students evaluated negative events according to attributional dimensions. It was found that students with an optimistic explanatory style get better grades than students with a pessimistic explanatory style, as well as that they have more specific goals and actively seek more academic counseling.

Method

The Goal and Tasks of the Research

The aim of the research was to determine the predictors of the general self-efficacy of students. Based on the formulated goal, the following research tasks were set:

1. examine students' general self-efficacy and determine whether there are differences concerning the measured socio-demographic characteristics;
2. examine the correlation between academic life satisfaction and the students' general self-efficacy;
3. examine the correlation between optimism/pessimism and the students' general self-efficacy;
4. examine the extent to which academic life satisfaction and pessimism/optimism affect students' general self-efficacy.

Research Instrument

The following instruments were used for the purposes of examining the set goal and tasks of the research.

- The socio-demographic characteristics questionnaire, which was created for research purposes and which contains the following questions: gender, place of residence, housing situation, students' perceived satisfaction with financial situation, year of study, average grade in studies.

- General Self-Efficacy Scale (GSE) – Authors of the scale are Schwarzer and Jerusalem (1995). The instrument has been translated and adapted into 33 languages, including Serbian (Gavrilov Jerković et al., 2014). It is a four-point scale of 10 items (1 – completely incorrect, 2 – partially incorrect, 3 – partially correct, 4 – completely correct). The scale showed an adequate level of reliability ($\alpha = .896$).

- Academic Life Satisfaction Scale (ALSS) – The original scale was created by a group of authors (Nogueira, et al., 2019). It is a five-point Likert-type scale of 8 items (1 – do not agree at all to 5 – completely agree) which showed an adequate level of reliability ($\alpha = .851$) and consists of two subscales: personal satisfaction – which includes students' perception of their academic performance and relationship with colleagues and teachers (4 items, $\alpha = .746$) – and satisfaction with academic conditions, more precisely, with the physical and pedagogical environment, interest in the study program, commitment to the study program, extracurricular activities and study conditions (4 items, $\alpha = .825$). The scale exhibited a nearly normal distribution (skewness of $-.565$ and kurtosis of $.095$), as indicated by a mean of 29.6920 with a standard error of $.42352$. The data suggests that the scores are clustered closely around the mean, with a variance of 42.511 and a standard deviation of 6.52002 , further indicating a relatively stable distribution.

- Optimism/pessimism scale (O-P scale) – The original scale was created by Chang (1996), and translated and adapted for our region (in Croatian) by Penezić (Penezić, 2002). It is a five-point Likert-type scale of 14 items (1 – does not refer to me at all to 5 – completely applies to me) and consists of two dimensions: optimism (6 items, $\alpha = .831$) and pessimism (8 item, $\alpha = .898$). The optimism scale has a mean score of 22.09 ($SE = .31$) and showed slight negative skewness (skewness = $-.616$), indicating that participants generally reported high levels of optimism with moderate variability ($SD = 4.74$). The distribution is relatively symmetric around the mean, with a range from 6 to 30 and a kurtosis of $.333$, suggesting a slightly more peaked distribution than normal. The pessimism scale has a mean score of 18.95 ($SE = .49$) and exhibited positive skewness (skewness = $.583$), reflecting higher variability ($SD = 7.60$) and a broader range of scores from 8 to 40. The distribution is somewhat flatter than normal (kurtosis = $-.355$), which indicates that a few participants report very high levels of pessimism, contributing to the right-skewed distribution. The pessimism scale has a mean score of 18.95 ($SE = .49$) and exhibits positive skewness (skewness = $.583$), reflecting higher variability ($SD = 7.60$) and a broader range of scores from 8 to 40. The distribution is somewhat flatter than normal (kurtosis = $-.355$), which indicates that a few participants report very high levels of pessimism, contributing to the right-skewed distribution.

Sample and Research Flow

In this research, 237 respondents were involved. The survey was conducted online through the Google Forms platform in the period from June to August 2023. The distribution of the sample based on examined socio-demographic characteristics is presented in Table 1. The data obtained from this research were processed with a statistical program (IBM SPSS for Windows, version 26) while the statistical procedures employed in the analysis included descriptive statistics, analysis of variance (ANOVA) with Tukey post-hoc tests, Pearson correlation and regression analysis.

Table 1
Sample structure

	<i>N</i>	<i>%</i>
Gender		
Male	41	17,3%
Female	196	82,7%
Place of living		
City	174	73,4%
Suburb/countryside	53	26,6%
Perceived financial situation		
Extremely unsatisfactory	4	1,7%
Unsatisfactory	49	20,7%
Satisfying	158	66,7%
Very satisfying	26	11%
Year of study		
First year	55	23,2%
Second year	32	13,5%
Third year	44	18,6%
Fourth year	84	35,4%
Master studies	22	9,3%
Academic achievement		
6,50 – 7,49	19	8%
7,50 – 8,49	87	36,7%
8,50 – 9,49	99	41,8%
9,50 – 10,00	32	13,5%
Faculty		
Faculty of Philosophy	129	54,43%

	<i>N</i>	%
Faculty of Sciences	18	7,59%
Faculty of Technical Sciences	24	10,13%
Faculty of Medicine	11	4,64%
Faculty of Agriculture	24	10,13%
Faculty of Economics	31	13,08%
Total	237	100%

Results

Students' General Self-efficacy

The first task related to the examination of students' general self-efficacy and examined whether there are differences in relation to the measured socio-demographic characteristics. Table 2 shows the descriptive indicators of the general self-efficacy scale and its items.

Table 2
Descriptive indicators of the general self-efficacy scale

	min	max	<i>AS</i>	<i>SD</i>	<i>skewness</i>	<i>kurtosis</i>
I can always manage to solve difficult problems if I try hard enough.	1	4	3.48	.674		
If someone opposes me, I can find the means and ways to get what I want.	1	4	3.03	.786		
It is easy for me to stick to my aims and accomplish my goals.	1	4	2.79	.796		
I am confident that I could deal efficiently with unexpected events.	1	4	2.91	.839		
Thanks to my resourcefulness, I know how to handle unforeseen situations.	1	4	3.06	.811		
I can solve most problems if I invest the necessary effort.	1	4	3.43	.713		
I can remain calm when facing difficulties because I can rely on my coping abilities.	1	4	3.00	.821		
When I am confronted with a problem, I can usually find several solutions.	1	4	2.96	.827		
If I am in trouble, I can usually think of a solution.	1	4	3.14	.745		
I can usually handle whatever comes my way.	1	4	3.04	.752		
Total General self-efficacy scale	10	40	30.82	5.59	-.740	.430

Based on Table 2, we see that at the level of the entire scale, the respondents achieved a moderately high score on the general self-efficacy scale. The distribution of the scale scores is normal with negative skewness, indicating that a large number of students scored high on this scale. The items with the highest score indicate that students think that if they put in enough effort, they believe they can solve most of their problems, or rather, they have faith in putting in effort in order to achieve something.

By examining the differences in the students' general self-efficacy in relation to socio-demographic characteristics, a statistically significant difference was found only in relation to the students' perceived satisfaction with financial situation (Table 3). Students who are more satisfied with their financial situation achieved a significantly higher score on the general self-efficacy scale. Individuals facing economic constraints may experience heightened stress and diminished confidence, thereby compromising their sense of self-efficacy.

Other socio-demographic characteristics were not (gender, place of residence, housing situation, year of study, average grade in studies) shown to be statistically significant association. These results suggest that, in the context of self-efficacy, individual differences which are related to socio-demographic factors may vary in their impact.

Table 3

General self-efficacy and students' perceived satisfaction with financial situation

	<i>N</i>	<i>AS</i>	<i>SD</i>	<i>F</i>	<i>p</i>
Extremely unsatisfactory	5	26.40	9.94	6.11	.001
Unsatisfactory	48	28.27	6.25		
Satisfying	158	31.49	5.08		
Very satisfying	26	32.31	4.73		

The Tukey HSD post hoc test revealed significant differences in students' general self-efficacy scores among various levels of satisfaction with financial situations. Participants who reported extremely unsatisfactory financial situations had significantly lower general self-efficacy scores ($M = 26.40$) compared to those who were satisfied ($M = 31.49$) and very satisfied (32.31), both with p -values less than .001. Similarly, those who were unsatisfied had lower scores (28.27) than those who were satisfied and very satisfied, also with p -values less than .001. However, the difference between extremely unsatisfactory and unsatisfactory financial situations was not significant ($p = .051$), nor was the difference between satisfactory and very satisfactory situations ($p = .175$). These results indicate that higher financial satisfaction is generally associated with higher general self-efficacy. The harmonic mean of group sizes was used due to unequal group sizes, ensuring robust comparisons.

General Self-efficacy and Academic Life Satisfaction

The second task was related to the examination of the correlation between the students' general self-efficacy and academic life satisfaction (Table 4).

A statistically significant positive correlation was found between general self-efficacy and academic life satisfaction (Table 4).

Table 4

General self-efficacy and academic life satisfaction

	Self-efficacy	Academic life satisfaction	<i>p</i>
General self-efficacy	1	.372**	.00
Academic life satisfaction	.372**	1	

This suggests that higher scores of general self-efficacy are associated with greater academic life satisfaction; besides, it also supports the idea that students who believe in their abilities tend to be more satisfied with their academic life.

General Self-efficacy and Optimism/Pessimism

The third task was related to the examination of the correlation between the students' general self-efficacy and optimism and pessimism.

Statistically significant positive correlation was found between self-efficacy and optimism and a statistically significant negative correlation between self-efficacy and pessimism, (Table 5). This result suggests that the students' general self-efficacy rises with higher level of optimism. On the contrary, with the rise of pessimism the students' general self-efficacy lowers.

Table 5

General self-efficacy and optimism/pessimism

	Self-efficacy	Optimism	Pessimism	<i>p</i>
General self-efficacy	1	.700**	-	.00
Optimism	.700**	1		
General self-efficacy	1	-	-.420**	.00
Pessimism	-.420**		1	

Regression Analysis

The fourth task of the research was to examine the extent to which academic life satisfaction and pessimism/optimism affect students' general self-efficacy. The regression analysis demonstrates that the model explains 50% of the variance of general self-efficacy (Table 6). The predictors included in the model were pessimism, academic life satisfaction and optimism, with a significant overall effect ($F(3, 233) = 77.577, p < .001$).

Table 6

Regression model summary – predictors: (Constant), pessimism, satisfaction, optimism Predictors: (Constant), pessimism, academic life satisfaction, optimism

Model	<i>R</i>	<i>R</i> ²	Adjusted <i>R</i> ²	Std. Error of the Estimate
	.707	.500	.493	3.98302

The unstandardized coefficient for optimism is .826 ($\beta = .700$, $p < .001$), indicating that optimism is a significant positive predictor of self-efficacy. In contrast, academic life satisfaction has a smaller and marginally non-significant effect on self-efficacy ($B = .082$, $\beta = .096$, $p = .063$). Pessimism, while included in the model, does not significantly predict general self-efficacy ($B = .046$, $\beta = .062$, $p = .310$). The constant term in the model is 9.267 ($p < .001$), reflecting the baseline level of general self-efficacy. Overall, the results showed optimism as a significant predictor of self-efficacy, whereas academic life satisfaction and pessimism did not show significant predictive value.

Discussion

The results of the conducted research have shown that students possess a moderately high level of general self-efficacy, indicating their belief in their abilities to overcome obstacles and solve problems when they invest effort. Moreover, the results indicated differences in the level of self-efficacy in relation to the student's perceived financial situation. Financial problems can also lead to neglecting or dropping out of studies (Joo et al., 2008), negative self-image and general dissatisfaction (Lange & Byrd, 1998). Further research could be directed at investigating some additional variables in order to further clarify the interrelationship between socio-demographic characteristics and self-efficacy beliefs.

The observed positive correlation between self-efficacy and satisfaction with academic life is consistent with the theoretical framework of Bandura's social cognitive theory, which claims that individuals with higher self-efficacy are more likely to set challenging goals and persist in the face of obstacles (Bandura, 1997). Consequently, students who possess a strong sense of general self-efficacy can approach academic tasks with greater confidence and enthusiasm, thereby increasing their overall satisfaction with the learning process and academic achievement.

High levels of general self-efficacy may contribute to increased academic satisfaction and positive academic experiences; in turn, students' successes may strengthen their confidence in their abilities, fostering a sense of academic fulfillment. This cyclical process highlights the interaction between self-efficacy beliefs and subjective perceptions of academic well-being, emphasizing the importance of cultivating positive self-beliefs to promote holistic student development.

Optimism, defined as a more or less stable set of positive expectations concerning future experiences, is an important variable for self-perception in a variety of contexts (Carver & Scheier, 2014). Optimism is a disposition that affects how we make decisions by acting as a mediator between our interpretation of the outside world and ourselves. Less optimistic

people are less able to react to negative, critical, and even traumatic situations. On the other hand, optimistic people prefer to respond positively to unpleasant circumstances, conquering them. Considering that, when it comes to believing in their abilities and resourcefulness in solving various problems and overcoming difficulties, less optimistic students perceive themselves as less effective. When time, effort, and resources are uncertain, optimism is the only strategy that can generate enough self-efficacy to accomplish the task.

This alignment between self-beliefs and optimistic outlooks underscores the motivational and adaptive functions of self-efficacy, as postulated by Bandura's Social Cognitive Theory (Bandura, 1997).

The observed positive correlation between self-efficacy and optimism suggests that interventions aimed at enhancing students' self-efficacy may also contribute to fostering a more positive and hopeful mindset. Moreover, optimism proved to be a significant predictor of students' self-efficacy. By empowering students to develop confidence in their abilities and resilience in the face of adversity, educators can facilitate the development of optimistic perspectives, thereby promoting psychological well-being and academic success. The inverse relationship between self-efficacy and pessimism underscores the protective role of self-beliefs in buffering against negative cognitive biases and maladaptive thought patterns. By instilling confidence in students' abilities and fostering a growth-oriented mindset, educators can help mitigate the detrimental effects of pessimism on academic motivation and performance.

Conclusion

A statistically significant positive correlation was found between general self-efficacy and optimism, as well as between general self-efficacy and academic life satisfaction, while a negative correlation was found with pessimism. Those results are consistent with some previous research by various authors (Čeko, 2014; Ivanišević i Vlašić, 2022; Penezić et al., 1998). Nevertheless, optimism stands out as a significant predictor, compared to pessimism and satisfaction with academic life.

The obtained results indicate that students differ in the level of general self-efficacy in relation to their perceived satisfaction with financial situation. Students who are more satisfied with their financial situation achieved higher scores on the self-efficacy scale, highlighting the importance of financial stability in supporting students' confidence and ability to cope with academic challenges. These findings underscore the importance of providing support to students to enhance their self-efficacy, thereby improving their academic success and well-being. Strategies including fostering optimistic attitudes, providing financial support, and promoting self-confidence can be crucial in this process.

As self-efficacy is not something that some people have and some people don't, it can be influenced and developed. Regardless of an individual's current situation or past experiences, everyone has the opportunity to strengthen self-efficacy (Malčić, 2018). This research may serve as a basis for further consideration and development of support programs that effectively address the needs of students, thereby contributing to their success and well-being during their university studies. Programs could include training sessions, peer mentoring, or individual counseling to help students develop strategies for achieving

their goals. Given the significance of financial stability for students' self-efficacy, universities should provide resources and support to help students manage financial challenges. This may involve providing information on available scholarships, student loans, or offering financial management counseling. Furthermore, faculties should create a supportive and encouraging atmosphere that enables students to develop self-efficacy. This may include mentorship, peer support and opportunities for engagement in activities that support the development of self-confidence (Arslan & Akkas, 2014).

Additionally, the pedagogical implications of our research emphasize the importance of providing support and resources to enable students to develop self-efficacy and achieve academic success. Integrating support programs into institutional practices can contribute to creating a stimulating environment that enables students to realize their full potential (Arslan & Akkas, 2014). Furthermore, future research endeavors could explore the underlying mechanisms driving the observed correlations between self-efficacy and optimism/pessimism. Longitudinal studies may provide insights into the temporal dynamics of these relationships, shedding light on the reciprocal influence between self-beliefs and cognitive attitudes over time.

Taking all of the aforementioned into account, it is crucial to emphasize that the development of self-confidence and self-efficacy among students is not merely a matter of individual characteristics, but also a result of the context in which they find themselves. Therefore, it is important that higher education institutions recognize the role they can play in supporting the development of these important competencies among students. This research provides a basis for further investigation and the development of tailored interventions and support programs aimed at enhancing students' self-efficacy.

Considering the specific needs of each educational institution, these programs can be designed to provide various forms of support, including educational, emotional, and financial resources. Ultimately, we hope that our research and conclusions will contribute to a more comprehensive understanding of the relationship between students' self-efficacy, their academic success and well-being. Integrating these findings into practice can have a positive impact on the effectiveness of educational systems in supporting the success and satisfaction of all students.

The positive correlation between self-efficacy and academic life satisfaction underscores the intrinsic link between students' beliefs in their capabilities and their subjective perceptions of academic well-being (van Dinther et al., 2011). By fostering self-efficacy and creating supportive learning environments, educational institutions can empower students to achieve their full academic potential and cultivate a sense of fulfillment in their educational journey.

When discussing the strengths of this study, one of the key advantages is its clear practical application. The findings offer important implications for the development of support programs aimed at students, particularly through educational and counseling initiatives. The research highlights the importance of fostering optimism and ensuring financial stability to enhance self-efficacy, which can serve as a foundation for designing comprehensive support programs. For instance, universities could allocate resources toward financial aid, psychological counseling, and workshops that focus on building optimism and self-confidence.

Furthermore, the study lays a foundation for future research projects, particularly longitudinal studies, which could provide a more nuanced understanding of how self-effi-

cacy and cognitive attitudes develop over time. This opens up opportunities for long-term support programs that could monitor and evaluate the impact of these interventions on students' academic success.

Despite these strengths, there are certain limitations that should be acknowledged. The first limitation concerns the sample and the generalizability of the findings. Since the study was conducted with students from limited geographical area, the results may not be fully representative of the broader student population. This constraint necessitates caution when applying the conclusions to different academic and cultural contexts. In addition to that, there is a big difference between the number of male and female respondents. Moreover, the research relies to a greater extent on self-assessments of respondents, rather than objective situations.

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Article received: 28.08.2024.

Updated version received: 09.01.2025.

Accepted for publishing: 24.02.2025.

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