

PREDICTORS OF UNIVERSITY STUDENTS' GENERAL SELF-EFFICACY

Aleksandra Pavlović¹ 

University of Novi Sad, Faculty of Philosophy, Novi Sad, Serbia

Tamara Dragojević 

University of Novi Sad, Faculty of Philosophy, Novi Sad, Serbia

Dušica Stojadinović 

University of Novi Sad, Faculty of Philosophy, Novi Sad, Serbia

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. 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 play lesser roles. The mentioned results can help to better understand this problem, as well as 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.

Key words: self-efficacy, students, optimism, pessimism, academic life satisfaction.

Introduction

Student self-efficacy can be defined as a specific belief in personal capabilities (Schunk & Mullen, 2012), significantly affecting how students motivate themselves, feel, think, and behave in a given context (Maksimović & Janković, 2016). The concept of self-efficacy is widely

¹ aleksandra.pavlovic@ff.uns.ac.rs

applicable and is 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 to achieve a specific goal (Ivanišević & Vlašić, 2022). The self-efficacy of students has been the subject of numerous studies (Bartimot Aufflick et al., 2016; Ivanišević & 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).

In the literature, a distinction is made 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 & Vlašić, 2022). Personal efficacy is based on personal experience, vicarious experience, verbal persuasion, and psychophysiological state (Milanović Dobrota & Radić Šestić, 2012). Students with low self-efficacy often perceive tasks as more complex than they 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 (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 & 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, evaluation), personal (development of identity, self-esteem, self-awareness), social (mature interpersonal relationships with peers, 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 (quality of education, communication with professors in and outside of class, literature) and administrative (faculty practices and philosophy in administration) factors. 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, 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 also increases (Ivanišević & 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 (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 self-efficacy, 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 (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 to elevate the level of academic satisfaction (Arslan & Akkas, 2014).

Penezić, Ivanov and Proroković (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, leading 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 & 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 more frequently in various extracurricular activities 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). For optimists it is characteristic 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). Also, it is 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 his future, while, if the future is viewed in the opposite way, it can be interpreted as pessimism (García-Martínez et al., 2023). Pessimists are characterized by anxious behavior, continuously reconsidering personal beliefs, but also giving up on set goals (Pavićević, 2019). When talking about the ratio of optimism and pessimism, it should be considered as independent dimensions, because as long as they are stated as positive

and negative results expectations, the concept of optimism and pessimism should be perceived as two-dimensional (Penezić, 2002).

Research by Schulman (1995) showed that optimistic explanations are associated with better academic achievement and increased productivity at work. Also, 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 and 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 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 to what extent academic life satisfaction and pessimism/optimism explain 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 (Cronbach's 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 (Cronbach's alpha is .851) and consists of two subscales: personal satisfaction, which includes students' perception of their academic performance and relationship with colleagues and teachers (4 items, Cronbach's alpha .746) and satisfaction with academic conditions, more precisely with the physical and pedagogical environment, interest and commitment to the study program, extracurricular activities and study conditions (4 items, Cronbach's 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 area (in Croatian) by 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, Cronbach's alpha .831) and pessimism (8 item, Cronbach's alpha .898). The optimism scale has a mean score of 22.09 (SE = 0.31) and showed slight negative skewness (skewness = -0.616), 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 0.333, suggesting a slightly more peaked distribution than normal. The pessimism scale has a mean score of 18.95 (SE = 0.49) and exhibited positive skewness (skewness = 0.583), reflecting higher variability (SD = 7.60) and a broader range of scores from 8 to 40. The distribution is somewhat flatter than normal (kurtosis = -0.355), indicating 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 = 0.49) and exhibits positive skewness (skewness = 0.583), reflecting higher variability (SD = 7.60) and a

broader range of scores from 8 to 40. The distribution is somewhat flatter than normal (kurtosis = -0.355), indicating 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) and 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

	n	%
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%
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 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	AS	SD	skewness	kurtosis
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 that 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 related to socio-demographic factors may vary in their impact.

Table 3

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

	N	AS	SD	F	p
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 ($M = 32.31$), both with p -values less than 0.001. Similarly, those who were unsatisfied had lower scores ($M = 28.27$) than those who were satisfied and very satisfied, also with p -values less than 0.001. However, the difference between extremely unsatisfactory and unsatisfactory financial situations was not significant ($p = 0.051$), nor was the difference between satisfactory and very satisfactory situations ($p = 0.175$). 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	p
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 and 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 with higher optimism the students' general self-efficiency rises. On the contrary, with the rise of pessimism the students' general self-efficiency lowers.

Table 5
General self-efficacy and optimism/pessimism

	Self-efficacy	Optimism	Pessimism	p
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 to what extent academic life satisfaction and pessimism/optimism explain 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	R	R Square	Adjusted R Square	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, positive academic experiences and successes may, in turn, strengthen students' 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

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 & 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 student' 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 individuals' 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 student' 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 for higher education institutions to 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, that could provide a more nuanced understanding of how self-efficacy 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. There is also 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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ПРЕДИКТОРИ ОПШТЕ САМОЕФИКАСНОСТИ СТУДЕНАТА

Апстракт: *Како је самоефикасност сложена конструкција која укључује мотивацију, емоције, мисли и понашање у одређеној ситуацији, она у великој мери утиче на квалитет живота и добробит ученика. Циљ истраживања био је утврдити предикторе опште самоефикасности студената. У оквиру истраживања испитали смо корелацију опште самоефикасности са оптимизмом, песимизмом и академским задовољством животом, као и разлике у појединим социодемографским карактеристикама. У истраживању је учествовало 237 студената Универзитета у Новом Саду. Резултати истраживања показују да су студенти постигли умерено висок резултат на општој скали самоефикасности. Додатно, резултати истраживања су показали статистички значајну негативну корелацију између опште самоефикасности и песимизма, као и статистички значајну позитивну корелацију са оптимизмом и задовољство академским животом. Перцепција задовољства студената финансијском ситуацијом показала се као важна социодемографска карактеристика. Штавише, резултати истичу значајан утицај оптимизма на општу самоефикасност, док академско задовољство животом и песимизам играју мању улогу. Наведени резултати могу помоћи у бољем разумевању овог проблема, као и даље разматрање и развој програма подршке који ефикасно задовољавају потребе студената, доприносећи на тај начин њиховом успеху и благостању током студија. Интегрисање програма подршке у институционалну праксу може допринети стварању подстицајног окружења које омогућава студентима да остваре свој пуни потенцијал.*

Кључне речи: самоефикасност, студенти, оптимизам, песимизам, задовољство академским животом.