



Financial Stress, Time Management, and Work Intensity: Predicting Academic Performance Among Part-Time Working Students

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ABSTRACT

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The increasing number of university students engaged in part-time employment has created challenges in balancing academic responsibilities with financial and occupational demands. This study aimed to examine the effects of financial stress, time management, and part-time work intensity on students' academic performance. A quantitative approach with a causal research design was employed. Data were collected through an online questionnaire using a five-point Likert scale from 100 part-time working undergraduate students selected through purposive sampling. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The findings revealed that financial stress has a significant negative effect on academic performance, whereas time management and part-time work intensity have significant positive effects, with time management emerging as the strongest predictor. Collectively, the three independent variables explained 37.8% of the variance in academic performance, indicating that both financial and behavioral factors play important roles in shaping students' academic achievement. These findings contribute to the integration of financial, behavioral, and occupational perspectives in explaining academic performance among part-time working students. Practically, the study highlights the importance of developing institutional strategies that strengthen students' financial resilience, time management skills, and self-management competencies to support sustainable academic success while preparing them for future professional responsibilities.

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INTRODUCTION

Economic instability and the rising cost of living have become significant societal concerns that increasingly affect university students worldwide. Beyond tuition fees, students are confronted with escalating expenses related to housing,

transportation, food, learning resources, and digital technology, creating substantial financial pressure during their academic journey (Muslichuddin et al., 2025; Tarashtwal et al., 2026). According to Badan Pusat Statistik (2025), Indonesia's education sector recorded an annual inflation rate of 1.88% in 2025, indicating a continuous increase in educational expenses. Consequently, many students choose part-time employment to sustain their studies while meeting daily financial needs. Although working while studying may provide income and practical experience, it also introduces additional responsibilities that may interfere with academic commitments. This phenomenon demonstrates that financial capability has become an essential determinant of educational continuity and student success (Ghozali & Syafiih, 2024; Sholehah & Ichsan, 2025). Therefore, understanding the factors influencing the academic performance of part-time working students is increasingly important because it contributes to educational sustainability, student well-being, and the development of effective institutional support strategies.

The increasing participation of university students in part-time employment reflects broader socioeconomic challenges that require effective personal resource management (Lasut & Neman, 2025; Tsoka, 2026). At Institut Teknologi Bandung, students receiving tuition assistance have been encouraged to participate in campus-based part-time work programs as a means of supporting their educational expenses (Cristiana, 2021). Similar circumstances are evident in many Indonesian universities, where students balance academic responsibilities with employment to reduce financial burdens and develop professional competencies before graduation. From the perspective of Conservation of Resources Theory, financial stress emerges when individuals perceive that their economic resources are insufficient to meet existing demands, potentially reducing psychological well-being and academic functioning. Meanwhile, Time Management Theory emphasizes that effective planning, prioritization, and scheduling enable individuals to allocate limited time efficiently across competing responsibilities (Holis et al., 2024; Samsi, 2025). Role Theory further explains that simultaneously fulfilling the roles of student and employee may generate role conflict when expectations from both domains compete for limited personal resources. Together, these theoretical perspectives provide a comprehensive framework for explaining variations in students' academic performance.

Part-time working students encounter more complex academic challenges than their non-working peers because they must simultaneously manage financial obligations, academic requirements, and occupational responsibilities. Financial stress may reduce concentration, motivation, and emotional well-being, thereby limiting students' capacity to perform effectively in learning activities

(Mansor et al., 2022; Elgeka & Querry, 2021). Likewise, inadequate time management may increase procrastination, missed deadlines, and academic exhaustion, whereas effective scheduling promotes greater learning independence and academic achievement (Atmaja et al., 2021; Inayah et al., 2023). Furthermore, the intensity of part-time employment, reflected in working hours, workload, and work frequency, may either strengthen discipline and responsibility or increase fatigue that ultimately affects academic outcomes (Virgiana et al., 2024). These interconnected challenges illustrate a growing social problem affecting higher education. Consequently, investigating how financial stress, time management, and part-time work intensity collectively influence academic performance has become increasingly relevant for supporting student success in contemporary universities.

Previous studies have extensively examined the relationship between financial stress, time management, part-time employment, and academic performance. Research indicates that financial stress negatively affects students' psychological well-being, learning engagement, and academic achievement because persistent financial concerns reduce cognitive resources available for academic tasks (Mansor et al., 2022; Elgeka & Querry, 2021). Other studies emphasize that effective time management enhances academic performance by improving task prioritization, self-regulation, and learning independence (Atmaja et al., 2021; Inayah et al., 2023). Meanwhile, investigations of part-time employment present inconsistent findings. Some scholars argue that extensive working hours reduce study time and increase academic fatigue, whereas others report that part-time work strengthens responsibility, discipline, and professional competencies that may positively influence academic outcomes (Virgiana et al., 2024). Despite these valuable contributions, existing studies predominantly examine each factor separately, producing fragmented explanations that cannot comprehensively capture the complex interaction among financial stress, time management, work intensity, and students' academic performance.

The inconsistencies reported in previous findings reveal an important research gap that deserves further investigation. Existing studies generally focus on direct relationships between one independent variable and academic performance, while limited attention has been given to examining financial stress, time management, and part-time work intensity simultaneously within a single analytical framework. Moreover, differences in institutional environments, economic conditions, and students' employment characteristics may produce varying empirical outcomes that cannot be generalized across higher education settings. Consequently, the combined influence of these variables remains insufficiently understood, particularly among students who

continuously balance academic obligations with employment responsibilities. This study offers a novel perspective by integrating financial, behavioral, and occupational dimensions into one comprehensive model to explain academic performance among part-time working university students. Such an integrative approach is expected to generate a more comprehensive understanding of students' adaptive strategies while providing stronger empirical evidence for developing institutional policies that support academic success and student well-being.

Based on these considerations, this study addresses the central question of whether financial stress, time management, and part-time work intensity significantly influence the academic performance of part-time working students. It is argued that students experiencing lower financial stress, stronger time management skills, and manageable work intensity are more likely to maintain satisfactory academic performance despite balancing multiple responsibilities. Conversely, excessive financial pressure, ineffective time allocation, and demanding work schedules are expected to reduce students' capacity to achieve optimal academic outcomes. The findings are expected to contribute theoretically by expanding understanding of how financial, behavioral, and occupational factors interact in shaping academic performance within higher education. Practically, the results may provide valuable evidence for universities in designing financial assistance, academic counseling, time management training, and student employment policies that effectively support the academic achievement and overall well-being of part-time working students in increasingly challenging educational environments.

RESEARCH METHODS

This study employed a quantitative approach using a causal research design to examine the causal relationships among financial stress, time management, part-time work intensity, and academic performance without manipulating the observed variables. A quantitative causal design was selected because it enables researchers to empirically test the magnitude and direction of relationships among latent constructs using statistical analysis. The study was conducted at Universitas Negeri Semarang, located at Sekaran Campus, Gunungpati, Semarang City, Central Java, Indonesia. This university was selected because it has a large and diverse student population, including many students who combine academic responsibilities with part-time employment, making it an appropriate setting for investigating the proposed research model. Data collection was conducted from 10 May to 25 May 2026, covering questionnaire distribution, response collection, and preliminary data verification before statistical analysis.

According to Sugiyono (2023), population and sample constitute the fundamental components of quantitative research methodology. Population refers to the entire group of individuals or objects possessing specific characteristics relevant to the research objectives (Sugiyono, 2021). The population of this study comprised 36,123 undergraduate students enrolled at Universitas Negeri Semarang from the 2023–2025 cohorts. The required sample size was determined using the Slovin formula with a 10% margin of error, resulting in a minimum sample of 100 respondents. Respondents were selected through purposive sampling, with the criteria that participants were active undergraduate students from the 2023–2025 cohorts who had previously engaged or were currently engaged in part-time employment during their studies. This sampling technique was considered appropriate because only respondents meeting these specific characteristics were capable of providing information relevant to the research objectives.

Primary data were collected through an online self-administered questionnaire distributed via Google Forms. The research instrument consisted of closed-ended statements measured using a five-point Likert scale ranging from strongly disagree to strongly agree. All measurement indicators were adapted from established theories and previous empirical studies relevant to financial stress, time management, part-time work intensity, and academic performance to ensure content validity. The complete measurement instrument is presented in Table 1. Data analysis was performed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS version 4 (Hair et al., 2021; Li & Lay, 2024)). The analytical procedure included assessment of the measurement model through validity and reliability testing, followed by evaluation of the structural model using path coefficients, coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2), and hypothesis testing based on bootstrapping procedures.

Table 1. Measurement Indicators of Research Variables

No.	Variable	Indicator	Item No.	Number of Items
1	Financial Stress	Difficulty in meeting daily needs	1	1
		Pressure from educational expenses	2	1
		Concerns about financial condition	3	1
		Anxiety about income	4	1
		Personal economic pressure	5	1
2	Time Management	Activity scheduling	6	1
		Priority setting	7	1
		Time discipline	8	1
		Timeliness in completing assignments	9	1
3	Part-Time Work Intensity	Time management ability	10	1
		Number of working hours	11	1
		Frequency of work	12	1

		Workload	13	1
		Work activity intensity	14	1
		Time allocation toward studying	15	1
4	Academic Performance	Learning concentration	16	1
		Timeliness in completing assignments	17	1
		Class attendance	18	1
		Understanding of learning materials	19	1
		Grade achievement (academic results)	20	1

RESULTS AND DISCUSSION

Results

This study analyzed the data using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach with the assistance of SmartPLS version 4. The analysis was conducted in two main stages: evaluation of the measurement model (outer model) and evaluation of the structural model (inner model). The outer model evaluation aimed to assess the quality of the research instrument by examining construct validity and reliability. Construct validity was evaluated through convergent validity and discriminant validity, whereas construct reliability was assessed using Composite Reliability and Cronbach's Alpha. After the measurement model satisfied the required criteria, the structural model was evaluated to examine the relationships among latent variables, test the proposed hypotheses, determine the magnitude of the effects of each construct, and assess the explanatory power of the model through the R-Square (R^2) value. The overall research framework is presented in Figure 1.

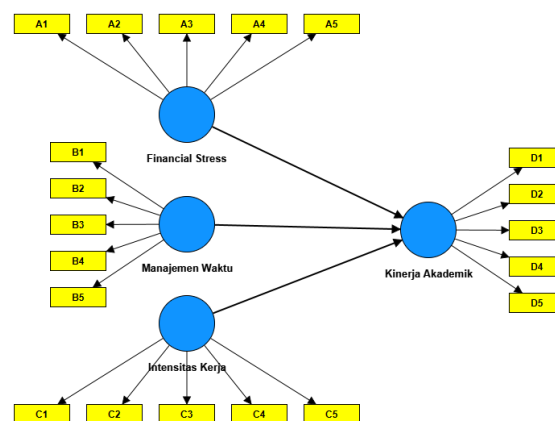


Figure 1. Research Model

Outer Model Evaluation

The outer model evaluation for reflective indicators consisted of three assessment criteria: convergent validity, discriminant validity, and composite reliability. The results of the measurement model are illustrated in Figure 2.

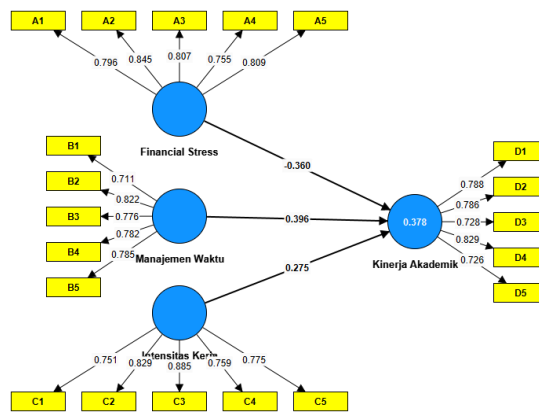


Figure 2. Outer Model

Validity Test

Indicator validity in the PLS model was assessed using convergent validity, which was evaluated through the correlation between each indicator and its corresponding construct, represented by the outer loading values. The results of the outer loading analysis are presented in Table 2.

Table 2. Outer Loading Results

Variable	Item	Outer Loading	Interpretation
Financial Stress	A1	0.796	Valid
	A2	0.845	Valid
	A3	0.807	Valid
	A4	0.755	Valid
	A5	0.809	Valid
Time Management	B1	0.711	Valid
	B2	0.822	Valid
	B3	0.776	Valid
	B4	0.782	Valid
	B5	0.785	Valid
Part-Time Work Intensity	C1	0.751	Valid
	C2	0.829	Valid
	C3	0.885	Valid
	C4	0.759	Valid
	C5	0.775	Valid
Academic Performance	D1	0.788	Valid
	D2	0.786	Valid
	D3	0.728	Valid
	D4	0.829	Valid
	D5	0.726	Valid

As shown in Table 2, all indicators achieved outer loading values greater than 0.70, indicating satisfactory convergent validity. Therefore, all measurement items were retained because each indicator demonstrated a strong relationship with its respective latent construct.

The convergent validity of each construct was further evaluated using the Average Variance Extracted (AVE). The AVE results are presented in Table 3.

Table 3. Average Variance Extracted (AVE)

Variable	AVE	Interpretation
Financial Stress	0.645	Valid
Part-Time Work Intensity	0.642	Valid
Academic Performance	0.597	Valid
Time Management	0.602	Valid

As presented in Table 3, all constructs obtained AVE values above 0.50, indicating that each construct explained more than half of the variance of its indicators. These findings confirm that all measurement items possess adequate convergent validity and that the research instrument is appropriate for measuring the proposed constructs.

Discriminant validity was subsequently evaluated using the Fornell–Larcker criterion. This approach compares the square root of the AVE for each construct with the correlations between that construct and the remaining constructs in the model. The results are presented in Table 4.

Table 4. Fornell–Larcker Criterion

Variable	Financial Stress	Part-Time Work Intensity	Academic Performance	Time Management
Financial Stress	0.803			
Part-Time Work Intensity	0.306	0.801		
Academic Performance	-0.248	0.341	0.772	
Time Management	0.070	0.444	0.493	0.776

As shown in Table 4, the square root of the AVE for each construct is greater than its correlations with the other constructs. These results indicate that each construct demonstrates adequate discriminant validity, confirming that every latent variable is empirically distinct from the others and measures a unique concept within the proposed research model.

Reliability Test

Construct reliability was evaluated using Cronbach's Alpha and Composite Reliability. A construct is considered reliable when both reliability coefficients exceed the recommended threshold of 0.70. The reliability assessment results are presented in Table 5.

Table 5. Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)
Financial Stress	0.865	0.880	0.901
Part-Time Work Intensity	0.864	0.908	0.899
Academic Performance	0.832	0.845	0.881
Time Management	0.835	0.840	0.883

As presented in Table 5, all constructs achieved Cronbach's Alpha and Composite Reliability values above 0.70. These findings indicate that each construct demonstrates satisfactory internal consistency, confirming that the measurement instrument is reliable for assessing the latent variables included in this study.

Inner Model Evaluation

After confirming the adequacy of the measurement model, the structural model (inner model) was evaluated to examine the relationships among the latent constructs. The structural model generated through the bootstrapping procedure is presented in Figure 3.

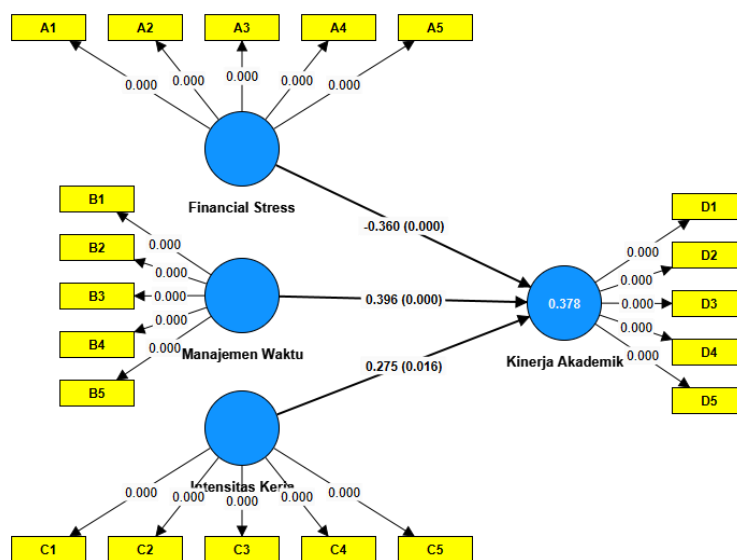


Figure 3. Structural Model

Hypothesis testing was performed using the bootstrapping resampling procedure to estimate the significance of the direct relationships between the exogenous constructs and the endogenous construct. The results of the direct effect analysis are presented in Table 6.

Table 6. Direct Effects of the Structural Model

Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values
Financial Stress → Academic Performance	-0.360	-0.361	0.099	3.616	0.000
Part-Time Work Intensity → Academic Performance	0.275	0.285	0.114	2.411	0.016
Time Management → Academic Performance	0.396	0.403	0.095	4.167	0.000

As shown in Table 6, financial stress has a significant negative effect on academic performance, as indicated by an original path coefficient of -0.360 , a t-value of 3.616, and a p-value of 0.000, suggesting that higher levels of financial stress are associated with lower academic performance.

The results in Table 6 also demonstrate that part-time work intensity has a significant positive effect on academic performance. The relationship is supported by an original path coefficient of 0.275, a t-value of 2.411, and a p-value of 0.016, indicating that an appropriate level of part-time work intensity contributes positively to students' academic performance.

Furthermore, Table 6 indicates that time management exerts the strongest positive effect on academic performance among the three predictor variables. This relationship is evidenced by an original path coefficient of 0.396, a t-value of 4.167, and a p-value of 0.000, demonstrating that students with better time management skills are more likely to achieve higher academic performance. Overall, all proposed direct hypotheses were supported because the p-values were below the significance threshold of 0.05.

Effect Size (f^2)

The effect size (f^2) analysis was conducted to evaluate the contribution of each exogenous construct to the endogenous construct. The results of the effect size analysis are presented in Table 7.

Table 7. Effect Size (f^2) Results

Relationship	f^2
Financial Stress → Academic Performance	0.187
Part-Time Work Intensity → Academic Performance	0.086
Time Management → Academic Performance	0.201

As presented in Table 7, financial stress has an f^2 value of 0.187, indicating a moderate effect on academic performance. This finding suggests that financial stress makes a meaningful contribution to explaining variations in students' academic performance.

The results in Table 7 also show that part-time work intensity has an f^2 value of 0.086, indicating a small effect on academic performance. Although statistically significant, the contribution of part-time work intensity is relatively weaker than the other predictor variables included in the structural model.

Furthermore, Table 7 indicates that time management has the largest effect size, with an f^2 value of 0.201, representing a moderate effect on academic performance. Among the three independent variables, time management contributes the greatest practical effect to explaining students' academic performance.

Coefficient of Determination (R^2)

The coefficient of determination (R^2) was examined to assess the predictive accuracy of the structural model. The results are presented in Table 8.

Table 8. Coefficient of Determination (R^2)

Endogenous Variable	R^2	Adjusted R^2
Academic Performance	0.378	0.359

As shown in Table 8, the R^2 value of 0.378 indicates that financial stress, part-time work intensity, and time management collectively explain 37.8% of the variance in academic performance. The remaining 62.2% of the variance is explained by other factors that were not included in the present research model.

Moreover, the adjusted R^2 value of 0.359 demonstrates that, after accounting for the number of predictor variables, the structural model explains 35.9% of the variance in academic performance. These findings indicate that the proposed model possesses a moderate level of explanatory power, suggesting that the three independent variables provide a meaningful contribution to understanding the academic performance of part-time working students.

Discussion

The findings indicate that financial stress has a significant negative effect on the academic performance of part-time working students. This result supports the Conservation of Resources (COR) Theory, which explains that individuals experience psychological strain when valuable resources, particularly financial resources, are threatened or depleted (Dönmez & Avcı, 2026; (Ganzon & Ediq, 2022). Under financial pressure, students allocate substantial cognitive and emotional resources to meeting educational and daily living expenses, reducing their ability to concentrate on learning activities and maintain academic performance. This finding is consistent with Mansor et al. (2022), who demonstrated that financial stress decreases psychological well-being and productivity, and with Elgeka and Query (2021), who reported that financial

concerns increase anxiety and impair learning concentration. Therefore, reducing financial stress is essential for improving academic outcomes among students who simultaneously manage educational and occupational responsibilities.

The results further reveal that time management has the strongest positive influence on academic performance, indicating that students who effectively prioritize, schedule, and organize their activities are better able to balance academic and work commitments. This finding is consistent with Self-Regulated Learning Theory, which emphasizes that successful learners actively regulate their learning processes through planning, monitoring, and evaluating their behaviors (Kitsantas et al., 2025). Effective time management enables students to allocate sufficient time for studying while fulfilling work obligations, thereby minimizing academic disruption. The present findings are supported by Tuero et al. (2022), who found that self-regulated learning strategies significantly improve academic achievement, and by Waldeyer et al. (2022), who identified time management as an important mechanism linking individual characteristics with university performance. These results suggest that behavioral self-regulation is a critical competency for maintaining academic success among working students.

The positive relationship between part-time work intensity and academic performance demonstrates that employment does not necessarily hinder students' educational achievement. Instead, this finding supports Role Enhancement Theory, which proposes that performing multiple social roles may generate additional personal resources, including responsibility, discipline, confidence, and interpersonal competence (Sieber, 1974). Students engaged in part-time employment often develop workplace skills that are transferable to academic settings, such as punctuality, problem-solving, and task prioritization. These findings align with Ali and Ahmadi (2024), who concluded that part-time employment strengthens students' responsibility and career readiness, as well as Virgiana et al. (2024), who argued that flexible work schedules allow students to maintain academic participation while gaining professional experience. Consequently, the educational impact of employment depends not merely on working intensity but on students' ability to manage competing responsibilities effectively.

Collectively, these findings demonstrate that academic performance among part-time working students is shaped by the interaction of financial, behavioral, and occupational factors rather than by a single determinant. Financial stress reduces academic performance by consuming psychological resources, whereas effective time management and productive work experiences provide compensatory resources that support learning. This integrated explanation extends previous studies that primarily examined each predictor independently. The structural model therefore illustrates that academic success

depends on students' ability to balance resource depletion caused by financial difficulties with resource acquisition derived from effective self-management and work experiences. Such evidence contributes to a more comprehensive understanding of how students adapt to multiple responsibilities within higher education while maintaining satisfactory academic performance.

This study makes an important theoretical contribution by integrating Conservation of Resources Theory, Self-Regulated Learning Theory, and Role Enhancement Theory into a single empirical model explaining academic performance among part-time working students. Previous studies generally focused on one predictor, such as financial stress, time management, or employment, producing fragmented explanations of academic achievement. By simultaneously examining these three constructs using the PLS-SEM approach, the present research demonstrates that students' academic performance is determined by both resource losses and resource gains occurring across financial, academic, and occupational contexts. Consequently, this study provides a broader conceptual framework for understanding how multiple dimensions interact in influencing university students' academic outcomes.

The novelty of this study lies in its comprehensive examination of financial stress, time management, and part-time work intensity within a single structural model involving Indonesian part-time working university students. Unlike previous research that frequently portrayed employment as an obstacle to academic achievement, this study demonstrates that part-time work can become a developmental resource when supported by effective time management, whereas financial stress remains the primary factor reducing academic performance. These findings provide practical implications for universities to develop integrated policies combining financial assistance, academic counseling, time management training, and student employment support. Such a holistic approach is expected to strengthen students' academic resilience while simultaneously preparing them for successful participation in the professional workforce.

CONCLUSION

This study demonstrates that financial stress, time management, and part-time work intensity significantly influence the academic performance of part-time working university students, with time management emerging as the strongest predictor, financial stress exerting a negative influence, and part-time work intensity contributing positively when effectively managed. These findings suggest that academic success is not determined solely by intellectual ability but also by students' capacity to manage financial pressures, regulate their time efficiently, and balance multiple responsibilities simultaneously. The study

contributes to the literature by integrating Conservation of Resources Theory, Self-Regulated Learning Theory, and Role Enhancement Theory into a single empirical model, providing a more comprehensive explanation of academic performance among part-time working students than previous studies that examined these factors separately. Nevertheless, this research is limited by its cross-sectional design, the use of self-reported questionnaire data, and its focus on students from a single university, which may restrict the generalizability of the findings. Future studies are therefore encouraged to employ longitudinal or mixed-method approaches, involve participants from multiple higher education institutions, and incorporate additional variables, such as self-efficacy, learning motivation, social support, and psychological well-being, to develop a more comprehensive understanding of the factors influencing academic performance among working university students.

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