

Student's Resilience as a Mediating Variable on the Effect of Personality Trait and Service Quality to Student's Subjective Well Being: An Empirical Study in Indonesia and Malaysia

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Abstract

The salience of Students' Subjective Well Being (SWB) persists as a critical consideration amidst the pedagogical transformations induced by the pandemic. This study sought to examine the potential influence of student resilience on the interplay between personality traits and the quality of educational services in relation to subjective well-being. The investigation was conducted at two esteemed institutions: Universiti Malaysia Kelantan in Malaysia and Mercu

Buana University Yogyakarta in Indonesia. A cohort of 517 students, comprising 212 Malaysians and 305 Indonesians aged between 20-30 years, actively engaged in remote learning during the pandemic, constituted the research subjects. Data collection employed an online survey methodology, utilizing the Big Five scale to measure resilience, SWB, service quality, and personality traits. The amassed data underwent rigorous analysis employing path analysis and Structural Equation Modelling (SEM) facilitated by the SMARTPLS program. The findings delineate that (1) three facets of personality traits, namely Conscientiousness, Agreeableness, and Openness to Experience, exhibit positive, direct, and statistically significant effects on SWB. In contrast, the remaining two traits, Extraversion and Neuroticism, did not manifest a statistically significant relationship with SWB. (2) The four dimensions of personality traits, comprising Conscientiousness, Agreeableness, Neuroticism, and Openness to Experience, were found to influence student resilience as hypothesized. However, the directional impact varied, with Conscientiousness, Agreeableness, and Openness to Experience positively affecting student resilience, whereas Neuroticism exhibited a negative influence on student resilience. (3) Despite a weak correlation, resilience was observed to have a discernible impact on SWB. (4) It was hypothesized that situational factors, specifically the quality of academic services, exert a positive and direct influence on student resilience. (5) A positive and statistically significant direct relationship was identified between resilience and SWB. The implications of this study underscore the pivotal role of resilience in elucidating the nexus between personality traits and student SWB, emphasizing its role in amplifying the impact of higher education service quality on student SWB.

Keywords: Student Subjective Wellbeing, Personality Trait, Resilience, Service Quality, Malaysia, Indonesia.

1. Introduction

Numerous academic pressures and demands exerted on students attending universities can significantly impact their emotional and psychological well-being. Amidst the pandemic-induced shifts in learning paradigms, heightened stress levels, anxiety, and feelings of unhappiness become exacerbated, potentially compromising academic performance and overall student well-being. [Watermeyer's et.al \(2021\)](#) research underscores the substantial impact of the pandemic, revealing that students, compelled to engage in prolonged online learning due to fatigue, have experienced significant disruptions. This aligns with [Evans et al.'s \(2021\)](#) findings, indicating a notable increase in clinically depressed UK-based students – approximately one-third,

compared to 15% pre-lockdown – with depressive symptoms strongly correlated with diminished sleep quality. Concordant results from the LPM Progress Research and Development team at Unindra, as elucidated by [Nevitasari \(2020\)](#), ascertain the inefficiency of bold changes to the lecture system, rendering 92.9% of such alterations ineffective and inducing anxiety among students. Moreover, 86% of students expressed difficulties comprehending discussions conducted in a bold manner. Consequently, enhancing the subjective well-being of students emerges as imperative for ameliorating their overall welfare. Subjective well-being, characterized as an individual's capacity to confront challenges, strive for self-fulfilment, and actualize unique talents ([Keyes & Magyar-Moe, 2003](#)), is notably intertwined with students' cognitive needs. This construct exhibits a robust correlation with scholarly performance and evaluations, underscoring its pivotal role in fostering a holistic student experience.

Subjective well-being pertains to an individual's evaluative judgment of the emotional states of pleasure, pain, and sadness in response to life events. This evaluative process emphasizes the cognitive assessments and positive affective reactions that shape an individual's inclination to lead a positive life. According to [Diener \(1984\)](#), individuals maintaining a positive life perspective tend to exhibit elevated levels of subjective well-being. This construct is closely associated with life satisfaction, characterized by a combination of high positive affect and low negative affect, as delineated by [Diener, Lucas, and Oishi \(2002\)](#).

Enhancing the SWB of students necessitates a concerted effort by tertiary institutions to ameliorate their academic services, as the quality of such services significantly impacts the augmentation of student SWB. Service quality serves as a pivotal metric for gauging customer satisfaction and exerts a profound influence on the SWB of students. Notably, students who receive superior quality services from their educational institution tend to experience heightened satisfaction and greater happiness, as highlighted in studies by [Pradipto and Albari \(2021\)](#) and [Zalazar-Jaime and Moretti \(2022\)](#). Furthermore, comprehending student subjective well-being mandates an exploration of the role played by individual personality traits. The Big Five personalities – neuroticism, extraversion, openness, agreeableness, and conscientiousness – are acknowledged to wield

a discernible impact on student SWB, as posited by [DeNeve and Cooper \(1998\)](#). For instance, individuals exhibiting elevated levels of neuroticism tend to be more susceptible to stress and depression. In contrast, those characterized by high levels of agreeableness demonstrate greater adaptability and cultivate more robust interpersonal relationships, as elucidated by [Hayes and Joseph \(2003\)](#).

Conversely, resilience denotes an individual's capacity to effectively manage stress, trauma, or formidable life adversities, which may impact the individual's subjective well-being. This pertains to the individual's overall emotional state, encompassing feelings related to happiness, life satisfaction, and the sense of meaning in life, as explicated by [Waugh and Koster \(2015\)](#).

For university students, resilience assumes a pivotal role in enhancing their subjective well-being, given the myriad pressures they confront from academic obligations, societal expectations, and apprehensions about the future. Resilience serves as a crucial mechanism enabling students to navigate and surmount the stressors and pressures intrinsic to their academic and personal lives, fostering a heightened sense of happiness and life satisfaction ([Amelasasih, Aditama, & Wijaya, 2019](#); [Connor & Davidson, 2003](#)). [Chen \(2016\)](#) positions student resilience as a mediating variable in the nexus between coping strategies and subjective well-being, further underscoring its significance in the context of students' psychological welfare. To bolster resilience, students can engage in various activities, including the cultivation of stress management skills, adept handling of setbacks and adversities, and seeking social support from friends and family. Through the cultivation of resilience, students augment their capacity to confront life's challenges, thereby contributing to heightened levels of happiness and life satisfaction ([Connor & Davidson, 2003](#)).

Based on the aforementioned exposition, it can be inferred that this study investigates the mediating role of resilience in the correlation between service quality, the Big Five personality traits, and subjective well-being. This inquiry aims to yield valuable insights into the intricate interplay of these factors and their impact on student welfare. Consequently, the findings of this research have the potential to contribute to the enhancement of students' quality of life and the identification of efficacious strategies to ameliorate student welfare.

2. Literature Review

2.1. Students Subjective Well-Being

Subjective well-being, as conceptualized, denotes an individual's cognitive and affective assessment of their life. This evaluation encompasses both emotional responses to events and cognitive appraisals of satisfaction and fulfilment, as articulated by [Diener \(2000\)](#). This comprehensive definition underscores the dual dimensions of thinking and feeling inherent in the construct of subjective well-being, as elucidated by [Das et al. \(2020\)](#). The constituent elements of subjective well-being encompass overall life satisfaction, contentment with pivotal domains (such as work), heightened positive affect characterized by the experience of numerous pleasant emotions and moods, and diminished negative affect, marked by a scarcity of unpleasant emotions and moods, as expounded by [Diener \(2000\)](#).

The findings of a comprehensive review undertaken by [Eid and Larsen \(2008\)](#) suggest that individuals characterized by a state of happiness exhibit success across various life domains, with their happiness playing a contributory role. Notably, happiness is associated with heightened sociability, altruism, activity levels, self-affirmation, positive regard toward others, robust physical health and immune systems, enhanced conflict resolution skills, and increased creativity.

Within the academic milieu, student subjective well-being emerges as the most potent predictor of prosocial behaviour, with academic satisfaction, psychological health problems, and school achievement following in predictive influence. [Chattu et al. \(2020\)](#) research ascertains a positive correlation between heightened subjective well-being and enhanced academic performance. [Boon et al. \(2017\)](#) posit that well-being is not solely an outcome contingent on favourable life circumstances, including academic success and gratifying relationships; it also acts as a predictive factor and a contributory element to these outcomes.

2.2. Service Quality

Service quality is construed through a juxtaposition of customers' expectations regarding what service firms ought to provide against their appraisals of the firms'

actual performance in rendering services (Parasuraman, Zeithaml, & Berry, 1988). The satisfaction derived from a service hinges upon the alignment or surpassing of perceived service with anticipated service quality, leading to the characterization of such services as exemplary and ideal (Parasuraman et al., 1988). The framework established by these scholars delineates service quality across five dimensions: (i) Tangible, encompassing physical facilities, equipment, and personnel appearance; (ii) Reliability, signifying the consistent and accurate execution of promised services; (iii) Responsiveness, indicative of the willingness to assist customers promptly; (iv) Assurance, involving the knowledge, courtesy, and ability of employees to instil confidence; and (v) Empathy, reflecting the caring and individualized attention extended to customers by the firm.

Resilience can be cultivated through attributes within educational institutions, familial settings, and communities. A comprehensive examination conducted by Gillham et al. (2013) identified various environmental factors conducive to fostering resilience, including nurturing relationships, a secure environment, prosocial norms, elevated expectations, structural guidance, and opportunities for contribution. This review underscores that students establishing robust connections with both educational institutions and families are less prone to developing depression and engaging in deleterious behaviours such as substance use, violence, and other risky conduct (Gillham et al., 2013). This aligns with Garcia's study, which affirms that a supportive network comprising teachers and peers enhances the likelihood of resilience. Additionally, Yildirim and Tannriverdi (2021) reported a significant association between social support and the resilience and life satisfaction of college students.

The present study posits that, beyond the influence of caring relationships and social support, the comprehensive assessment of university service quality, encompassing Tangible, Reliability, Responsiveness, Assurance, and Empathy, constitutes an influential environmental determinant predicting student resilience. This assertion arises from the unprecedented shift to fully online learning programs during the pandemic, where tangible aspects such as the university's online learning system have discernible impacts on the students' learning experiences. Notably, the perception of service quality by students within an academic institution may vary due

to personal differences, including subjective well-being.

2.3. Personality Traits

McCrae and Costa (1995) characterizes personality as "dimensions of individual differences in tendencies to exhibit consistent patterns of thoughts, feelings, and actions." In a similar vein, Larsen and Buss (Mayer, 2007) define personality as the aggregation of psychological traits and mechanisms within an individual that are systematically organized, enduring, and exert influence on their interactions with, and adaptations to, intrapsychic, physical, and social environments. Griffin, Philips, and Stanley (2017) affirm that personality is a relatively stable set of psychological attributes that delineate one individual from another. Despite variations in wording, the core concept remains unchanged: personality is a structured system that develops, organizes, and manifests in an individual's actions over time (Mayer, 2007), exhibiting a considerable degree of enduring characteristics.

The study of personality traces its roots back to ancient times. One prominent theoretical framework, known as trait theories, originated with the contributions of Allport and Odbert (1936). According to this perspective, personality traits are hierarchically organized, with specific traits converging to delineate broader, overarching factors (McCrae & Costa, 1995). The Big Five Personality Model, proposed by Robbins and Judge (2019), posits that five fundamental dimensions underlie and encompass a substantial portion of the noteworthy variation in human personality. The empirical support for this model has been accumulating over the years, with McCrae and Costa (1995) asserting that the Big Five Personality Model adeptly describes the structure of personality across diverse cultures, implying universality in personality trait structure. Research exploring this model has utilized various assessment methods, including case studies (McCrae & Costa, 1995). The five factors encompassed in the Big Five Personality Model are: Neuroticism, Agreeableness, Openness to Experience, Extraversion, & Conscientiousness.

Openness to experience pertains to the breadth of interests and a proclivity for novelty, with individuals characterized by creativity, curiosity, and artistic sensitivity (Robbins & Judge, 2019). Conscientiousness, conversely, delineates the extent to which

an individual can be relied upon to accomplish tasks (Griffin et al., 2017). Individuals with heightened conscientiousness manifest traits such as orderliness, control, organization, ambition, achievement focus, and self-discipline. They exhibit diligence, punctuality, and perseverance. Conversely, those with low conscientiousness tend to display characteristics of disorganization, negligence, laziness, and aimlessness, often surrendering when confronted with challenges (Feist and Feist, 2008).

The dimension of Extraversion encompasses an individual's relational orientation toward the social milieu, where extraverts exhibit qualities of being gregarious, assertive, and sociable, while introverts tend to be more contemplative, reserved, timid, and reticent (Robbins & Judge, 2019). In addition to these social attributes, extraverts are characterized by liveliness and cheerfulness, in contrast to the sober and taciturn demeanour often observed in introverts (McCrae & Costa, 1995). Extraversion is further typified by traits such as self-confidence, dominance, activity, and a propensity for seeking excitement. Extraverts display positive emotions and a heightened need for stimulation, with a general association of this trait with an optimistic disposition (Costa & McCrae, 1992).

2.4. Resilience

Resilience is conventionally construed as a dynamic process or a collection of positive adjustments and growth patterns that emerge in response to substantial adversity (Luthar et al., 2000). It denotes an individual's capacity to surmount difficulties, accrue experience, and rebound effectively when confronted with challenges (Smith, 2013). At its core, resilience is contingent upon two pivotal elements: firstly, the encounter with significant threats or adversities, and secondly, the ability to adapt positively despite encountering substantial challenges during the developmental trajectory (Luthar et al., 2000). Youth exhibiting resilience demonstrate "favourable outcomes in the face of serious threats to adaptation or development" (Masten, 2001). While resilience has been characterized as either absolute or relative, evolving interpretations over the years posit resilience as most aptly conceptualized as a developmental process or a dynamic capacity, as opposed to a static outcome or trait (Luthar et al., 2000).

Numerous ingredients contributing to resilience have been delineated in research, with seven of these components deemed readily teachable according to [Reivich et al. \(2023\)](#). These components encompass: (i) Emotion Awareness and Control: Resilient individuals possess a comprehensive understanding of their emotions and demonstrate comfort in discussing their feelings with trusted confidants. (ii) Impulse Control: Resilient individuals exercise restraint, refraining from acting on every impulse they experience. (iii) Realistic Optimism: The ability to perceive oneself and situations with a maximal degree of optimism, albeit within the bounds of reality. (iv) Flexible Thinking: The capacity to generate multiple approaches for addressing a given situation, ensuring readiness with alternative solutions in the event the initial one proves ineffective. Flexible thinking enhances the likelihood of effectively addressing encountered challenges. (v) Self-efficacy: Resilient individuals harbour the belief in their efficacy, grounded in an understanding of their strengths and weaknesses. They rely on their strengths to navigate life's challenges. (vi) Empathy: Empathy contributes to resilience by fostering robust social relationships. (vii) Reaching Out: Resilient individuals exhibit a willingness to explore novel experiences, recognizing that embracing new challenges and taking risks contributes to expanded learning, increased achievement, and greater life enjoyment ([Reivich et al., 2023](#)).

Resilience assumes significance as a crucial psychological construct essential throughout the human lifespan, spanning from early childhood to senior adulthood, given the unpredictable nature of adversities that may arise at any juncture in individuals' lives. Empirical investigations indicate that individual resilience not only positively influences but also serves as a predictive factor for diverse domains of success, including personal achievement ([Fernández-Díaz et al., 2021](#)), entrepreneurial accomplishments ([Walsh & McCollum McCollum, 2020](#); [Emueje et al., 2020](#); [Sabatino et.al, 2022](#); [Moreno, 2021](#)), and academic achievements ([Bittmann, 2021](#)).

Researchers have identified numerous individual and environmental attributes conducive to fostering resilience. Among the personal characteristics delineated in the resilience literature are emotional competence, self-regulation, problem-solving and decision-making skills, social awareness, social competence, self-efficacy, optimism, and a

sense of meaning (Gillham et al., 2013). Additionally, the literature highlights the importance of self-confidence and a sense of school belonging as contributors to resilience.

In an academic context, resilience is operationally defined as the students' capacity to navigate and effectively manage academic setbacks, stressors, and the pressures associated with studying (Martin & Marsh, 2006). The exigencies of the pandemic necessitated substantial alterations in students' learning patterns, potentially inducing heightened stress and study-related pressures. In this context, the resilience of students becomes instrumental in enabling them to confront and address these academic challenges adeptly.

2.5. Research Hypotheses

The results of the literature review that lead to the proposed hypothesis are as depicted in Figure 1 and can be stated as follows:

H1. *Personality traits influence student's SWB specifically:*

- a. Extraversion exhibits a positive impact on the SWB of students.
- b. Conscientiousness exerts a positive influence on the SWB of students.
- c. Agreeableness demonstrates a positive influence on the SWB of students.
- d. Neuroticism negatively influences student's SWB.
- e. Openness to experience positively influences student's SWB.

H2. *Personality traits influence student's resilience such as the followings:*

- a. Extraversion positively influences student's resilience.
- b. Conscientiousness positively influences student's resilience.
- c. Agreeableness positively influences student's resilience.
- d. Neuroticism negatively influences student's resilience.
- e. Openness to experience positively influences student's resilience.

H3. *The presence of resilience exerts a positive influence on the SWB of students.*

H4. *The positive impact of academic service quality on students' resilience is evident.*

H5. *The quality of academic services demonstrates a positive influence on students' SWB.*

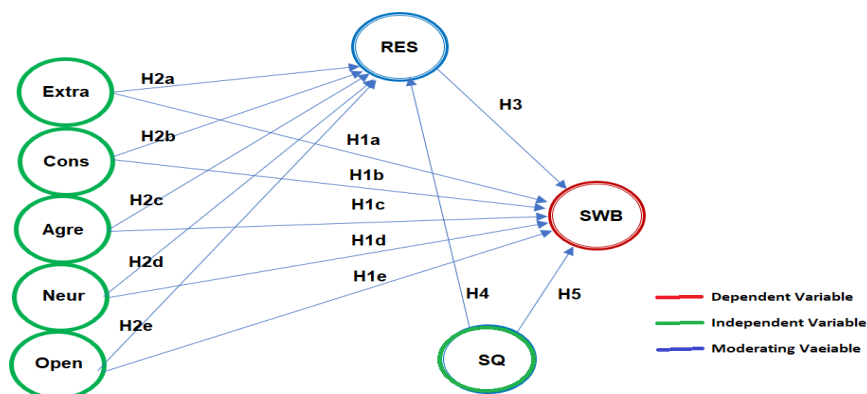


Figure 1: Research Hypothesis.

Note: SWB: Subjective Well Being, RES: Resilience, SQ: Service Quality; Extra: Extraversion, Cons: Conscientiousness, agree: Agreeableness, Neur: Neuroticism, Open: Openness to experience

3. Method and Procedure

3.1. Research Variables and Measurements

Student resilience is assessed through the use of the CD-RISC ([Campbell-Sills & Stein, 2007](#)), comprising 10 items. The level of service quality is gauged utilizing the five facets of [Parasuraman et al.'s \(1988\)](#) SERVQUAL, which is supplemented by three additional items and adapted to the educational institution environment. The Tangible aspect encompasses online facilities such as websites, online learning media, the online academic information system, and the online library. Reliability, responsiveness, assurance, and empathy pertain to both academic and non-academic staff. Respondents' subjective well-being is measured using the Student Subjective Wellbeing Questionnaire (SSWQ), developed by [Renshaw and Arslan \(2016\)](#).

This study conducts a survey among undergraduate and graduate students from two universities situated in two distinct countries: Universitas Mercu Buana Yogyakarta, Indonesia, and Universiti Malaysia Kelantan, Malaysia. A questionnaire comprising three measurement scales is devised and disseminated to students across various disciplines through online platforms. A total of 517 responses were collected, exceeding the minimum sample size requirement of 348 for a population of 22,000 university students. Table 1 provides a breakdown of research participants by gender and university of origin.

Table 1: Research Subjects Based on Gender and University Origin.

Characteristics	Malaysia	Indonesia	Total	%
Male	151	123	274	52.99
Female	61	182	243	47.00
Total	212	305	517	

The validation and reliability of measurements are assessed using Smart PLS 3.0. Convergent validity is evaluated based on specific criteria: the outer loading factor for each construct should ideally be at least 0.7; however, tolerances are extended to values between 0.5 and 0.7, while any factor below 0.4 is deemed necessary for

exclusion from the analysis. In addition to the outer loading, convergent validity is also gauged by the Average Variance Extracted (AVE), which should minimally attain a value of 0.5.

4. Results

Table 2: Outer Loadings.

Items	Agree	Cons	Extra	Neur	Open	RES	SQ	SWB
BFP02	0,813							
BFP07	0,800							
BFP12	0,691							
BFP17	0,759							
BFP22	0,660							
BFP03		0,806						
BFP08		0,628						
BFP13		0,721						
BFP18		0,721						
BFP01			0,743					
BFP16			0,793					
BFP06			0,811					
BFP04				0,760				
BFP24				0,847				
BFP10					0,791			
BFP25					0,793			
R1						0,766		
R10						0,648		
R2						0,724		
R4						0,703		
R5						0,818		
R6						0,792		
R7						0,729		
R8						0,814		
R9						0,753		
S1							0,735	
S2							0,852	
S3							0,829	
S4							0,884	
S5							0,841	
W1								0,740
W11								0,778
W12								0,771
W13								0,742
W14								0,711
W15								0,735
W16								0,691
W2								0,709
W3								0,687
W5								0,763
W6								0,738
W7								0,748
W8								0,793
W9								0,722

Note: SWB: Student Subjective Well Being, RES: Resilience, SQ: Service Quality; Extra: Extraversion, Cons: Conscientiousness, agree: Agreeableness, Neur: Neuroticism, Open: Openness to experience

The test outcomes reveal that, following the exclusion of one indicator for

Resilience, two indicators for SWB, and the personality trait indicators (Extraversion, Continuance, Agreeableness, Neuroticism, and Openness to Experience), numbering 2, 1, 0, 3, and 3 respectively, all constructs conform to the prescribed standards. The loading factors, as depicted in Table 2, range from 0.628 to 0.884. The Average Variance Extracted (AVE) values, situated between 0.521 and 0.688, signify fulfilment of convergent validity. Concurrently, all measurements adhere to the Fornell-Larcker and Cross-Loading Discriminant Validity criteria, as outlined in Table 3. To assess reliability, Composite Reliability and Cronbach's Alpha are employed. The Composite Reliability values, exceeding the minimum standard of 0.7, span from 0.771 to 0.944. The Cronbach's Alpha values for Extraversion, Conscientiousness, Agreeableness, Neuroticism, Openness to Experience, Resilience, Service Quality, and Student Subjective Well-Being are 0.801, 0.693, 0.686, 0.459, 0.406, 0.903, 0.886, and 0.936, as presented in Table 4. Additionally, Collinearity Statistics indicate a Variance Inflation Factor (VIF) value below 5, ranging from 1.000 to 2.873.

Table 3: Coefficient Reliability & Average Variance Extracted (AVE).

	Cronbach's Alpha	Rho_A	Composite Reliability	Average Variance Extracted (AVE)
Agree	0.801	0.813	0.862	0.558
Cons	0.693	0.715	0.812	0.521
Extra	0.686	0.693	0.826	0.613
Neur	0.459	0.471	0.785	0.647
Open	0.406	0.406	0.771	0.627
RES	0.903	0.906	0.921	0.565
SQ	0.886	0.890	0.917	0.688
SWB	0.936	0.936	0.944	0.545

Note: SQ: Service Quality; SSWB: Student Subjective Well Being; RES: Resilience

Table 4: Discriminant Validity: Fornell-Larcker Criterion.

Constructs	Agree	Cons	Extra	Neur	Open	RES	SQ	SWB
Agree	0.747							
Cons	0.547	0.722						
Extra	0.482	0.489	0.783					
Neur	-0.086	-0.115	-0.152	0.805				
Open	0.452	0.288	0.292	0.080	0.792			
RES	0.660	0.536	0.443	-0.175	0.412	0.751		
SQ	0.408	0.468	0.398	-0.042	0.220	0.554	0.830	
SWB	0.649	0.626	0.474	-0.126	0.429	0.726	0.625	0.738

Note: SWB: Subjective Well Being, RES: Resilience, SQ: Service Quality; Extra: Extraversion, Cons: Conscientiousness, agree: Agreeableness, Neur: Neuroticism, Open: Openness to experience

The hypotheses are examined using partial least squares structural equation modelling. The evaluation of the proposed model, as outlined in Table 5, indicates that the model exhibits adequacy, as evidenced by a SRMR less than 0.10. However, the NFI falls short at 0.726, failing to meet the recommended threshold of 0.9 for model fitness.

Table 5: Model Fit Summary.

Index	Saturated Model	Estimated Model
SRMR	0.065	0.065
d_ ULS	4.133	4.133
d_ G	1.185	1.185
Chi-Square	3634.333	3634.333
NFI	0.726	0.726

The findings from the structural equation modelling are visually presented in Figure 2, and the significance of each path analysis is detailed in Table 6. This study underscores that, albeit with a modest impact, the three dimensions of personality traits (Conscientiousness, Agreeableness, and Openness to Experience) exert a positive, direct, and statistically significant influence on SWB. This substantiates the research hypotheses H1b, H1c, and H1e, indicating a direct positive effect on SWB, albeit with a notably weak impact. Notably, Neuroticism demonstrates a negative albeit weak impact on SWB (H1d), while Extraversion fails to exhibit a significant relationship with SWB (H1a). Furthermore, in alignment with the hypothesized relationships (H2b, H2c, H2d, H2e), the four dimensions of personality traits, namely Conscientiousness, Agreeableness, Neuroticism, and Openness to Experience, impact student resilience. The three dimensions—Conscientiousness, Agreeableness, and Openness to Experience—positively influence student resilience, while Neuroticism exerts a negative impact. However, it is noteworthy that these effects are also characterized by a considerable degree of weakness, as indicated by the path coefficient of -.124 (weak) in the fit analysis.

The third hypothesis of this study is validated, indicating a discernible resilience effect on SWB, albeit with a degree of weakness. Additionally, situational factors, specifically the quality of academic services, exhibit a positive and direct

impact on student resilience, as posited in H4. Moreover, this factor is inferred to affect students' SWB as well, in line with H5. However, it is crucial to note that the influence of these two variables is characterized by a level of weakness.

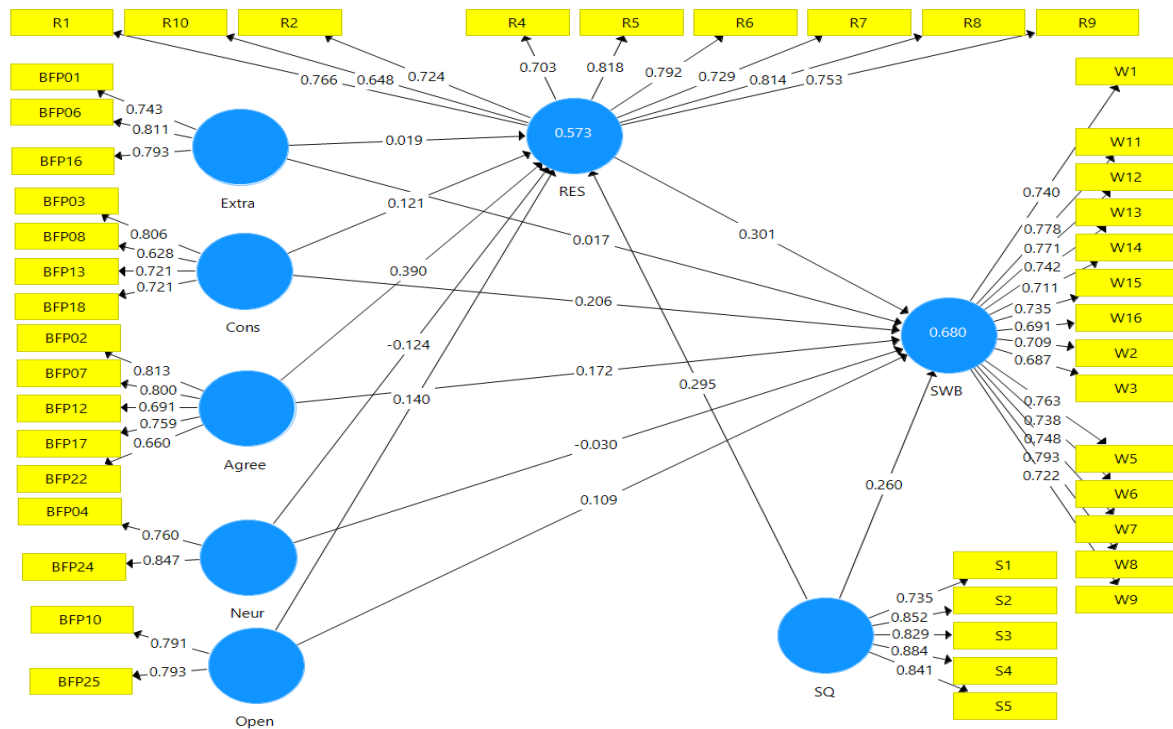


Figure 2: Structural Equation Model of the relationship between Service Quality and Trait Personality on Student Subjective Wellbeing with mediating Resilience variables.

Note: SWB: Subjective Well Being, RES: Resilience, SQ: Service Quality; Extra: Extraversion, Cons: Conscientiousness, agree: Agreeableness, Neur: Neuroticism, Open: Openness to experience

The coefficients and significance levels for each path analysis are detailed in Table 6. This analysis reveals that, despite the weak impact, service quality and all traits, with the exception of the extraversion trait, significantly influence student resilience. Regarding the impact on student SWB, it can be inferred that resilience and three traits (Agreeableness, Conscientiousness, and Openness to Experience) are deemed to have an effect on SWB. However, the extraversion and neuroticism traits cannot be ascribed a significant influence on student SWB.

Table 6: Path Coefficient of Research Variables.

Constructs	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Agree -> RES	0.390	0.390	0.039	9.914	0.000
Cons -> RES	0.121	0.122	0.043	2.838	0.005
Extra -> RES	0.019	0.019	0.038	0.494	0.622
Neur -> RES	-0.124	-0.123	0.032	3.807	0.000
Open -> RES	0.140	0.141	0.034	4.083	0.000
SQ -> RES	0.295	0.295	0.045	6.623	0.000

Extra -> SWB	0.017	0.015	0.034	0.489	0.625
Cons -> SWB	0.206	0.205	0.036	5.682	0.000
Agree -> SWB	0.172	0.172	0.041	4.172	0.000
Neur -> SWB	-0.030	-0.030	0.028	1.069	0.286
Open -> SWB	0.109	0.110	0.032	3.408	0.001
RES -> SWB	0.301	0.300	0.040	7.599	0.000
SQ -> SWB	0.260	0.261	0.035	7.441	0.000

Note: SWB: Subjective Well Being, RES: Resilience, SQ: Service Quality; Extra: Extraversion, Cons: Conscientiousness, agree: Agreeableness, Neur: Neuroticism, Open: Openness to experience

The outcomes of the Specific Indirect Effect analysis, pertaining to the influence of Service Quality and Trait Personality on the SWB of students, are delineated in Table 8. The comprehensive explanation is as follows: (1) The findings regarding the mediating role of resilience in the association between service quality and SWB are expounded as follows: (a) Service quality exerts a direct and positive impact on student SWB, (b) Service quality demonstrates a direct and positive effect on student resilience, (c) Student resilience manifests a direct and positive influence on their SWB. Consequently, it can be deduced that resilience operates as a mediator in the relationship between service quality and student SWB.

(2) The findings pertaining to the mediating role of resilience in the connection between personality traits and SWB can be elaborated as follows: (a) The association of the three personality traits (agreeableness, conscientiousness, and openness to experience) with SWB follows a consistent pattern, indicating (i) the trait exerts a direct and positive impact on student SWB, (ii) the trait demonstrates a direct and positive effect on student resilience. Hence, it can be inferred that resilience serves as a mediator between the trait and student SWB. (b) Regarding the Extraversion trait, the results indicate a lack of a significant relationship between extraversion and SWB, as well as between extraversion and resilience. Consequently, the data analysis fails to substantiate the mediating role of resilience in the relationship between extraversion and student SWB. (c) The data analysis results affirm a negative and significant correlation between the neuroticism trait and resilience, along with an insignificant negative relationship between neuroticism and SWB. Thus, it can be concluded that resilience plays a mediating role in the relationship between neuroticism and SWB, given the presence of a significant positive and negative relationship between resilience and SWB.

Table 8: Specific Indirect Effect of Service Quality and Trait Personality to SWB of Students.

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Agree -> RES -> SWB	0.117	0.117	0.020	5.798	0.000
Cons -> RES -> SWB	0.036	0.037	0.014	2.605	0.009
Extra -> RES -> SWB	0.006	0.006	0.011	0.496	0.620
Neur -> RES -> SWB	-0.037	-0.037	0.011	3.432	0.001
Open -> RES -> SWB	0.042	0.042	0.012	3.600	0.000
SQ -> RES -> SWB	0.089	0.088	0.017	5.152	0.000

Note: SWB: Subjective Well Being, RES: Resilience, SQ: Service Quality; Extra: Extraversion, Cons: Conscientiousness, agree: Agreeableness, Neur: Neuroticism, Open: Openness to experience

Table 9 elucidates that the combined influence of personality traits, service quality, and resilience collectively accounts for an effective prediction of 67.5% of student Subjective Well-Being (SWB). In contrast, the collaborative impact of service quality and personality traits explains 56.8% of the factors contributing to effective student resilience.

Table 9: R-Square.

Variable	R Square	R Square Adjusted
SWB	0.680	0.675
RES	0.573	0.568

Note: SQ: Service Quality; SWB: Student Subjective Well Being; RES: Resilience

5. Discussion

The findings of this study affirm that the three dimensions of personality traits (conscientiousness, agreeableness, and openness to experience) exert a positive, direct, and significant impact on SWB, whereas neuroticism negatively influences SWB. This aligns with the stipulated research hypotheses (H1b, H1c, H1d, and H1e), asserting that conscientiousness, agreeableness, openness to experience, and neuroticism have a discernible impact on SWB. Thus, this study corroborates the conclusions reached by [Lui et al. \(2016\)](#) and [Anglim and Grant \(2016\)](#), who posited that conscientiousness, agreeableness, and neuroticism are robust predictors for SWB domains. However, the outcomes of this study fail to validate these assertions, as it cannot establish extraversion as a significant predictor of SWB. This discrepancy echoes the research by [Steel, Schmidt, and Shultz \(2008\)](#), which explored the relationship between five

personality factors and SWB in young adults. Their results revealed that only three personality factors—neuroticism, openness to experience, and conscientiousness—significantly correlated with SWB, while extraversion and agreeableness did not exhibit a statistically significant relationship. A similar outcome was reported by [Schimmack and Oishi \(2005\)](#) in a meta-analysis of multiple studies investigating the association between extraversion and SWB. Their analysis demonstrated that the relationship between extraversion and SWB lacks statistical significance. In conclusion, [Schimmack and Oishi \(2005\)](#) suggest that factors such as interpersonal relationships and quality of life may hold greater importance in predicting SWB. This implies that extraversion alone may not be the sole contributor to one's happiness, and a broader consideration of various factors is essential for comprehending SWB.

The research outcomes concerning the impact of resilience on SWB align with the formulated research hypothesis. Nevertheless, the observed effect remains weak, warranting the need for enhanced research methodologies to deepen the investigation. For instance, future studies could strengthen their approach by incorporating distinctions based on age and cultural contexts relevant to the subjects. Despite the present limitations, these findings offer novel insights into the determinants of SWB, particularly the interplay between personality traits and resilience. In a broader scope, these results may contribute to the development of more targeted interventions aimed at enhancing SWB and mental well-being, not only among college students but also within other diverse populations.

The research supports the hypothesis that the quality of academic services positively influences student resilience, presenting a noteworthy insight for enhancing educational services. In the educational context, resilience refers to an individual's capability to navigate academic demands and social pressures. Improved academic service quality can foster resilience, aiding students in coping with challenges and pressures in their learning journey. Strategies for enhancing service quality include providing psychological and social support, broadening access to educational resources, offering career guidance, elevating teaching standards, and fostering stronger student-faculty relationships. This finding establishes a robust foundation for developing effective academic service strategies to enhance student

well-being, ultimately enriching their educational experiences and preparing them for post-graduation challenges. However, further research is essential to identify the components of effective academic services and how to consistently strengthen their positive impact on student resilience.

The study reveals that resilience serves as a mediator in the relationship between service quality and SWB, presenting a significant discovery for the enhancement of educational services. Within the educational framework, resilience is construed as an individual's capacity to navigate challenges linked to diverse academic requirements and social contexts. Consequently, the identification of resilience as a mediator in the connection between service quality and student SWB contributes valuable insights into how educational services can effectively contribute to the mental well-being development of students.

This discovery further underscores that the calibre of academic services significantly and directly influences student resilience. Consequently, initiatives aimed at enhancing academic service quality have the potential to elevate student resilience, subsequently enhancing their mental well-being. Illustrative strategies encompass the provision of psychological and social support, broadening access to educational resources, offering career guidance, elevating teaching standards, and fortifying interpersonal bonds between students and faculty.

The finding that resilience mediates the link between service quality and student SWB implies that boosting resilience could be a targeted intervention strategy to enhance student well-being. By concentrating on fostering student resilience through tailored interventions, educational services can aid students in navigating challenges and pressures, thus bolstering their mental well-being. It's important to note that this research provides correlational evidence, necessitating further investigation to comprehend how interventions can be designed to concurrently enhance service quality, resilience, and student SWB. Moreover, the study reveals that three personality traits (Agreeableness, Conscientiousness, and Openness to Experience) share a positive and significant relationship with both resilience and SWB. Students exhibiting higher levels of these traits tend to display increased resilience and enhanced SWB. Conversely, Extraversion did not demonstrate a significant

relationship with SWB or resilience, suggesting that this personality trait may not directly impact student subjective well-being and resilience.

6. Conclusion

The study revealed a significant negative correlation between neuroticism and resilience, indicating that individuals with high neuroticism tend to have lower resilience levels. While the negative relationship between neuroticism and SWB was not statistically significant, resilience emerges as a mediating variable. Though no direct link exists between neuroticism and SWB, resilience plays a role in influencing this relationship. This underscores resilience as an explanatory factor for how neuroticism impacts SWB. This discussion highlights the crucial role of resilience in elucidating the neuroticism-SWB connection, providing valuable insights for intervention programs. Strategies to enhance well-being should focus on increasing resilience, particularly for individuals with high neuroticism. Overall, the study enhances our understanding of how personality traits and resilience impact student SWB, emphasizing resilience's mediating role in this dynamic.

This study is subject to several limitations. Firstly, there is an unequal distribution of subjects between Indonesia and Malaysia. Future research endeavours should aim to attain a balanced number of respondents at both research sites to ensure consistent interpretation. Secondly, a limitation arises from employing scales in two distinct languages. The use of Indonesian for students in Indonesia and English for those in Malaysia may introduce variations in translation, posing a potential source of divergence between the two respondent groups. These three studies have Big Five measuring instruments which, although in terms of composite and AVE reliability, are satisfactory, if seen from the Cronbach alpha reliability coefficient, they still relatively need to be improved. For this reason, it needs to be reviewed to adapt the measuring tool to the Indonesian and Malaysian context.

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