
Psychological Well Being of Generation Z in Daerah Istimewa Yogyakarta

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Abstract

Objective – This study aims to analyze the influence of self-efficacy, career anxiety, and social support on the psychological well-being of Generation Z in the Special Region of Yogyakarta. Unlike previous studies that examine Generation Z in general, this research fills a literature gap by highlighting the paradox of Generation Z's psychological well-being in Yogyakarta, where they must balance the city's dynamic reputation as a 'Student City' with current local socioeconomic pressures.

Design/Methodology/Approach – This study employs a quantitative approach utilizing primary data obtained through the distribution of online questionnaires via Google Forms. The sampling technique used is purposive sampling, involving a total of 400 Generation Z respondents aged 14–29 years residing in the Special Region of Yogyakarta. Data analysis was performed using Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS version 4.1.1.7.

Findings – Research on the psychological well-being of Generation Z has become crucial due to increasing academic pressures, social demands, and career uncertainty during their transitional phase into the workforce.

Implications – The findings indicate that self-efficacy and social support have a positive and significant effect on psychological well-being, whereas career anxiety has a negative and significant effect on psychological well-being. Furthermore, self-efficacy, career anxiety, and social support simultaneously exert a significant influence on the psychological well-being of Generation Z in the Special Region of Yogyakarta.

Keywords: Psychological Well-Being, Self-Efficacy, Career Anxiety, Social Support.



INTRODUCTION

The progression of time shapes generational groups with distinct characteristics and behavioral patterns, influenced by social, economic, technological, and historical experiences during individual development (Darrin J., 2014). These differences are explained by the *Generation Gap Theory*, which states that economic conditions, education, technological advancements, and socio-political dynamics in each era form unique value systems and perspectives across generations (Cretius, 2023). One generation currently receiving significant attention is Generation Z, defined as individuals born between 1997 and 2012 who grew up in an environment closely tied to digital technological developments (Nugroho, 2022). Generation Z is known to be technologically adaptive, creative, and critical. However, this generation also faces various complex psychological challenges, such as academic pressure, achievement demands, social competition, and future career uncertainty (Andrea et al., 2016). Various studies indicate that Generation Z is an age group highly vulnerable to stress and anxiety, particularly regarding their future careers and life demands (Arista & Priyana, 2023).

Ryff and Keyes (1995) define psychological well-being as a state where individuals are able to accept themselves positively, maintain good relationships with others, effectively manage their environment, possess clear life goals, and continuously grow as a person. Psychological well-being does not merely relate to feelings of happiness; it also reflects an individual's capacity to function optimally and confront various daily life challenges (Hartati et al., 2021). Psychological well-being is influenced by various internal, external, and situational factors. Bandura (1997) defines self-efficacy as an individual's belief in their ability to execute the actions necessary to achieve specific goals. Individuals with high self-efficacy tend to be more self-confident when facing challenges and are better equipped to manage life pressures, thereby achieving higher psychological well-being (Novrianto et al., 2019). Career anxiety is a form of distress that arises from uncertainty regarding future career prospects, job opportunities, and an individual's ability to meet professional demands (Majeure & Mallet, 2021). High career anxiety can cause individuals to experience self-doubt, worry, and difficulty in making career decisions, which ultimately leads to a decline in psychological well-being (Rumindan et al., 2023). According to Sarafino (2012), social support encompasses emotional, instrumental, informational, and appraisal support obtained by individuals from their surrounding environment. Social support functions as a buffer and source of psychological protection that helps individuals cope with life pressures, reducing the negative impact of stress on psychological well-being (Hartini et al., 2025).

The Special Region of Yogyakarta (DIY) is a highly relevant region for examining the psychological well-being of Generation Z. DIY is widely known as the "Student City" (*Kota Pelajar*), with approximately 101 private higher education institutions scattered across its areas (LLDIKT, 2024). This condition makes DIY a primary destination for university students from various regions in Indonesia, resulting in a substantial Generation Z population in this area (Khafid, 2023). Based on data from the Department of Community Empowerment, *Kalurahan*, Population, and Civil Registration (2025), the number of Generation Z individuals in DIY has reached 858,510, spread across Sleman, Bantul, Gunungkidul, and Kulon Progo Regencies, as well as Yogyakarta City.

METHODS

This study utilizes a quantitative approach with a causal research design, aiming to analyze the influence of self-efficacy, career anxiety, and social support on the psychological well-being of Generation Z in the Special Region of Yogyakarta. The data used consists of primary data obtained

directly from respondents through questionnaire distribution. This research was conducted in the Special Region of Yogyakarta, covering Yogyakarta City, Sleman Regency, Bantul Regency, Kulon Progo Regency, and Gunung Kidul Regency. The population in this study comprises Generation Z individuals born between 1997 and 2012 who reside in the Special Region of Yogyakarta. Based on data from the Department of Community Empowerment, *Kalurahan*, Population, and Civil Registration in 2025, the total population of Generation Z in the Special Region of Yogyakarta stands at 858,510 individuals.

The sample size was determined using the Slovin formula with a 5% margin of error, yielding a sample size of 400 respondents. The sampling technique employs non-probability sampling with a snowball sampling approach. Data collection was carried out online via Google Forms distributed across various social media platforms, such as WhatsApp and Instagram, targeting respondents who met the research criteria.

The research instrument uses a questionnaire with a five-point Likert scale: strongly disagree (1), disagree (2), neutral (3), agree (4), and strongly agree (5). The dependent variable in this study is psychological well-being, measured based on the dimensions of Ryff and Keyes (1995), which include self-acceptance, positive relations with others, autonomy, environmental mastery, purpose in life, and personal growth. The independent variables consist of self-efficacy, measured using the dimensions of magnitude, strength, and generality based on Bandura (1997); career anxiety, measured using the dimensions of anxiety regarding career prospects, anxiety regarding family and social expectations, and anxiety regarding social disconnection based on Mallet and Vignoli (2005); and social support, measured through the dimensions of emotional, instrumental, informational, and appraisal support based on Sarafino (2012).

Data analysis was performed using the Partial Least Squares Structural Equation Modelling (PLS-SEM) method, assisted by SmartPLS 4 software. The PLS-SEM method was chosen because the research model is predictive, involves several latent constructs, and utilizes reflective indicators. PLS-SEM consists of two main analysis stages: the measurement model analysis (*outer model*) and the structural model analysis (*inner model*). The choice of PLS-SEM is based on the method's capability to analyze relationships between latent variables simultaneously while accommodating measurement errors in the research indicators.

RESULTS AND DISCUSSION

Measurement Model Analysis (Outer Model)

Evaluation of the measurement model (outer model) is conducted to test the validity and reliability of the research instrument. The measurement model evaluation in this study includes convergent validity, discriminant validity, composite reliability, and Cronbach's alpha.

Convergent Validity

Convergent validity analysis aims to assess the extent to which the questionnaire instrument accurately measures the variables under study. The convergent validity test is based on an outer loading value greater than 0.70 and an Average Variance Extracted (AVE) value greater than 0.50 (Hair et al., 2018). Based on the results of the convergent validity test, after eliminating indicators that did not meet the criteria, all remaining statement items for each research variable exhibited outer loading values greater than 0.70 and AVE values greater than 0.50. Consequently, all constructs in this study meet the criteria for convergent validity. This indicates that each indicator successfully reflects its measured construct effectively, rendering all remaining statement items in this research instrument valid and fit for use in the subsequent analysis stages.

Discriminant Validity

Fornell-Larcker Criterion

The Fornell-Larcker criterion requires each construct to have a square root of the AVE that is higher than its correlation with any other construct. Test results demonstrate that all research variables possess a square root of the AVE higher than their correlations with other latent variables in the research model. The self-efficacy variable ($\$X_1\$$) has a square root of the AVE of 0.845, which is higher than its correlation with career anxiety ($\$X_2\$$) at -0.271, social support ($\$X_3\$$) at 0.422, and psychological well-being ($\$Y\$$) at 0.644. Thus, all constructs satisfy the discriminant validity criteria based on the Fornell-Larcker method.

Heterotrait-Monotrait Ratio (HTMT)

The Heterotrait-Monotrait (HTMT) ratio is utilized to assess the degree of relationship between distinct constructs within the research model. A model is considered to fulfill discriminant validity if the HTMT values are below the maximum threshold of 0.90. The data processing results show that all HTMT values in this research model are below 0.90. Therefore, discriminant validity based on the HTMT criterion is established.

Cross-Loadings

Cross-loading assessment is conducted by comparing the outer loading value of each indicator on its respective latent construct against its loading values on other constructs. The testing results indicate that each indicator possesses the highest loading value on its targeted construct compared to other constructs. Consequently, all indicators meet the discriminant validity criteria based on cross-loadings.

Construct Reliability (Composite Reliability)

Reliability testing is conducted to assess the consistency of the research instrument. A construct is considered reliable if the values of Cronbach's Alpha, Composite Reliability (ρ_c), and ρ_A are greater than 0.70. Based on the reliability test results using SmartPLS, all research variables exhibited Cronbach's Alpha, Composite Reliability, and ρ_A values above 0.70. Consequently, all constructs in this study are declared reliable and capable of providing consistent measurement results.

Structural Model Analysis (Inner Model)

Coefficient of Determination (R-Square)

The Coefficient of Determination (R-Square) serves to evaluate the quality of the model or to test the extent to which the model can explain the variance of the dependent variable, with values ranging from 0 to 1 (Hair et al., 2018). The R-Square calculation results obtained through SmartPLS are presented in the following table:

Table 1. Coefficient of Determination

	<i>R-square</i>	<i>R-square adjusted</i>
Y	0.506	0.502

Source: Processed SmartPLS data (2026)

Based on the data analysis using SmartPLS, the coefficient of determination (R-Square) for the dependent variable (Y) reaches 0.506. This value indicates that the model possesses moderate predictive power, where the independent variables—self-efficacy, career anxiety, and social support—simultaneously explain 50.6% of the variance in psychological well-being (Y). Meanwhile, the remaining 49.4% is influenced by other factors outside this research model.

Furthermore, the R-Square Adjusted value of 0.502 demonstrates that after adjusting for the number of variables and the sample size, the model maintains a relatively consistent explanatory power. Thus, the structural model in this study is considered robust enough to explain the variance of the dependent variable, despite the presence of external factors contributing to Y.

Effect Size (F Square/ f^2)

The f^2 functions to measure the effect size of each independent variable on the dependent variable within the research model. The f^2 value indicates the contribution of each independent variable in explaining the dependent variable, with the criteria being: 0.02 indicates a small effect, 0.15 indicates a medium effect, and 0.35 indicates a large effect. If the f^2 value is less than 0.02, the variable is considered to not affect the dependent variable (Hair et al., 2021). The results of the f^2 calculation through SmartPLS are presented in the following table:

	Self-Efficacy (X1)	Career Anxiety (X2)	Social Support (X3)	Psychological Well Being (Y)
Self-Efficacy (X1)				0.382
Career Anxiety (X2)				0.103
Social Support (X3)				0.072
Psychological Well Being (Y)				

Source: Processed SmartPLS data (2026)

Based on the data analysis using SmartPLS, the f-square (f^2) value is utilized to determine the effect size of each independent variable on the dependent variable, namely, psychological well-being (Y). The test results demonstrate that the self-efficacy variable (X_1) has an f^2 value of 0.382. This value falls into the large effect category because it exceeds the 0.35 threshold. Thus, self-efficacy provides a robust contribution to explaining changes or variance in psychological well-being.

The career anxiety variable (X_2) exhibits an f^2 value of 0.103. This value is categorized as a small effect since it is above 0.02 but remains below 0.15. This indicates that while career anxiety still exerts an effect on psychological well-being, its contribution within this model is relatively small.

Meanwhile, the social support variable (X_3) obtains an f^2 value of 0.072. This value also falls into the small effect category, as it lies within the range above 0.02 and below 0.15. Social support contributes to psychological well-being, although its effect is not as substantial as that of self-efficacy.

In conclusion, the f-square results indicate that all independent variables exert an effect on psychological well-being (Y), given that no f^2 values fell below 0.02. The most dominant variable is self-efficacy (X_1), whereas career anxiety (X_2) and social support (X_3) contribute a small-category effect to psychological well-being.

Direct Effects

The *path coefficient* serves as a metric to determine the magnitude of the effect between two variables, along with its significance level. Its value ranges from -1 to 1, where values closer to 1 or -1 indicate a stronger relationship between the variables. A positive value denotes a unidirectional (positive) relationship between the exogenous and endogenous variables, whereas a negative value indicates an inverse (negative) relationship. *Direct effect* analysis is employed to test the direct influence of exogenous variables on the endogenous variable, where the relationship is declared significant if the *p-value* < 0.05 and non-significant if the *p-value* > 0.05 (Hair et al., 2021).

Table 3. Direct Effect Analysis

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
ED->PWB	0.492	0.492	0.051	9.703	0.000
CA-> PWB	-0.235	-0.235	0.041	5.754	0.000
DS->PWB	0.208	0.210	0.047	4.394	0.000

Source: Processed SmartPLS data (2026)

Based on the direct effect analysis using SmartPLS presented in the table above, the self-efficacy (ED) variable exerts a positive and significant effect on psychological well-being (PWB). This is demonstrated by an original sample value of 0.492, a T-statistic value of 9.703, and a *p-value* of 0.000. Since the *p-value* is less than 0.05, the relationship is confirmed to be significant. This implies that higher levels of individual self-efficacy correspond to a higher level of perceived psychological well-being.

The career anxiety (CA) variable has a negative and significant effect on psychological well-being (PWB). This is indicated by an original sample value of -0.235, a T-statistic value of 5.754, and a *p-value* of 0.000. The negative original sample value confirms an inverse relationship between career anxiety and psychological well-being; as the level of career anxiety experienced by an individual increases, their psychological well-being tends to decrease.

The social support (DS) variable also exerts a positive and significant effect on psychological well-being (PWB). These results are indicated by an original sample value of 0.208, a T-statistic value of 4.394, and a *p-value* of 0.000. Because the *p-value* is less than 0.05, the effect of social support on psychological well-being is statistically significant. Thus, the higher the social support an individual receives, the better their psychological well-being.

In conclusion, the direct effect results demonstrate that all exogenous variables—namely self-efficacy, career anxiety, and social support—have a significant direct effect on psychological well-being. The most dominant variable is self-efficacy, as it yields the largest original sample value of 0.492.

Hypothesis Testing

Hypothesis testing in this study is conducted using the *t-statistic* and *p-value* to determine whether the proposed hypotheses exert a significant effect. A relationship between variables is declared statistically significant if the *t-statistic* > 1.96\$ and the *p-value* < 0.05\$. The results of the hypothesis testing are presented in the following table:

Table 4. Hypothesis Testing

	Original sample (O)	T statistics (O/STDEV)	P values	Keterangan
ED->PWB	0.492	9.703	0.000	Positive and Significant
CA-> PWB	-0.235	5.754	0.000	Negative and Significant
DS->PWB	0.208	4.394	0.000	Positive and Significant

Source: Processed SmartPLS Data (2026)

The test results demonstrate that the relationship between self-efficacy (ED) and psychological well-being (PWB) yields an original sample value of 0.492, a *t-statistic* of 9.703, and a *p-value* of 0.000. A *t-statistic* greater than 1.96 and a *p-value* less than 0.05 confirm that self-efficacy has a significant effect on psychological well-being. Furthermore, the positive original sample value

indicates that this effect is positive, meaning that higher levels of individual self-efficacy correspond to a higher level of perceived psychological well-being.

The relationship between career anxiety (CA) and psychological well-being (PWB) obtains an original sample value of -0.235, a t-statistic of 5.754, and a p-value of 0.000. These values indicate that career anxiety significantly affects psychological well-being since the t-statistic > 1.96 and the p-value < 0.05 . The negative original sample value confirms that this relationship is inverse; thus, higher career anxiety experienced by an individual leads to a lower level of psychological well-being.

The relationship between social support (DS) and psychological well-being (PWB) shows an original sample value of 0.208, a t-statistic of 4.394, and a p-value of 0.000. These results meet the significance criteria, establishing that social support significantly affects psychological well-being. The positive original sample value further demonstrates that social support has a positive influence, implying that greater social support received by an individual correlates with enhanced psychological well-being.

Overall, the hypothesis testing results show that all inter-variable relationships in this study are statistically significant. Self-efficacy and social support exert a positive and significant effect on psychological well-being, whereas career anxiety exerts a negative and significant effect. Consequently, all hypotheses proposed in this study are supported in accordance with the expected direction of each variable's influence.

CONCLUSION

Based on the research results, it can be concluded that self-efficacy and social support exert a positive and significant effect on the psychological well-being of Generation Z in the Special Region of Yogyakarta, whereas career anxiety has a negative and significant effect. These findings indicate that higher self-confidence in one's abilities and better perceived social support led to increased psychological well-being among Generation Z. Conversely, higher levels of perceived career anxiety tend to result in a decrease in psychological well-being. Simultaneously, self-efficacy, career anxiety, and social support account for 50.6% of the variance in psychological well-being, while the remaining 49.4% is influenced by other factors outside the scope of this study. These results offer a theoretical contribution by demonstrating that the psychological well-being of Generation Z is influenced by a combination of personal, psychological, and social factors. On a practical level, these findings can serve as a foundation for individuals and educational institutions to enhance the psychological well-being of Generation Z by strengthening self-efficacy, managing career anxiety, and increasing social support. It is recommended that future research incorporate additional variables such as self-esteem, resilience, optimism, or career adaptability to develop a more comprehensive model.

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