



**DO STUDY SKILLS AND ACADEMIC SELF-EFFICACY ENHANCE
ACADEMIC PERFORMANCE?
(Examining The Mediating Role Of Work-Study Balance)**

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Abstract

Introduction: Academic performance among working undergraduate students is shaped by individual learning competencies and contextual demands. However, empirical evidence on whether work-study balance explains academic performance remains limited. This study examines the effects of study skills and academic self-efficacy on academic performance and tests the mediating role of work-study balance.

Method: A quantitative cross-sectional design was employed among 157 sixth- and eighth-semester students in Management and Accounting programs at a private university in East Java, Indonesia. Respondents had experience in freelance, part-time, or entrepreneurial activities. Data were collected through an online five-point Likert-scale questionnaire, while academic performance was measured using Cumulative Grade Point Average (CGPA). Data were analyzed using descriptive statistics in SPSS and Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS.

Result: Study skills had a significant positive effect on academic performance. Academic self-efficacy significantly influenced work-study balance. However, work-study balance had no significant effect on academic performance and did not mediate the relationships among study skills, academic self-efficacy, and CGPA.

Discussion: These findings indicate that academic performance among working undergraduate students is driven more by effective study skills than by academic self-efficacy or work-study balance. Strengthening students' learning competencies is therefore essential to support academic success in dual-role contexts.

Keywords: Study Skills; Academic Self-Efficacy; Work-Study Balance; Academic Performance

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A. INTRODUCTION

The number of university students who combine academic study with employment has increased substantially in recent years. Students engage in part-time jobs, freelance work, internships, and entrepreneurial activities for various reasons, including financial needs, professional experience, and career development. While working during university may provide valuable benefits, managing dual roles often creates challenges that can affect academic outcomes. Student success in academic achievement can be demonstrated through strong academic performance, particularly in their ability to develop knowledge, attitudes, and learning skills (Makiah et al., 2025; Zami et al., 2026). Strengthening and developing student learning skills by integrating 21st-century skills and innovative learning has become a crucial requirement in higher education curricula (Birru, 2024; Firman et al., 2024). Academic performance is measured using students' Cumulative Grade Point Average (CGPA), commonly referred to in Indonesia as Indeks Prestasi Kumulatif (IPK), which reflects cumulative achievement across all completed courses and is equivalent to the GPA system used internationally. GPA is the primary indicator representing the accumulation of students' academic achievements (York et al., 2015). Improving academic performance is an important focus for universities, especially for senior students (semesters 6 and 8) who simultaneously face both academic and non-academic pressures.

Existing literature consistently identifies study skills as one of the most important determinants of academic performance. Study skills refer to students' ability to manage learning activities effectively, including time management, information processing, note-taking, and test preparation strategies, and are associated with improved academic outcomes because they enhance students' independent learning capacity, enabling them to plan, monitor, and evaluate the learning process more effectively (Lourenço & Paiva, 2024). Furthermore, effective study strategies have been found to contribute significantly to academic achievement in higher education settings (Firman et al., 2024; Patzak et al., 2025). Therefore, study skills are expected to positively influence students' academic performance.

In addition to study skills, academic self-efficacy has been widely recognized as an important psychological determinant of academic performance. Drawing upon Social Cognitive Theory, academic self-efficacy refers to students' beliefs in their capability to successfully perform academic tasks. Students with higher self-efficacy tend to exhibit greater resilience, motivation, and perseverance, all of which have a positive impact on academic performance (Davison & Hummer, 2017). This finding is supported by a longitudinal study showing that self-efficacy has a significant bidirectional relationship with academic performance over time (Honicke et al., 2023). Other research findings confirm that academic self-efficacy has a stronger influence on academic performance than demographic factors such as gender, and that students' internal psychological factors are more decisive in determining academic success (Makiah et al., 2025). Therefore, academic self-efficacy is expected to positively affect academic performance.

However, empirical findings regarding the effects of study skills and academic self-efficacy on academic performance remain inconsistent. Previous studies have demonstrated that study skills positively contribute to academic achievement because they improve students' ability to manage learning activities effectively, including time management, information processing, and learning strategies (Hassanbeigi et al., 2011; Lourenço & Paiva, 2024). Similarly, academic self-efficacy has been found to enhance

academic performance by fostering persistence, motivation, and adaptive learning behaviors (Honicke et al., 2023). However, contradictory evidence also exists. Okogbaa et al. (2020) reported that students who spent longer hours working experienced lower academic performance despite maintaining their academic efforts. Likewise, Dini et al. (2020) found that excessive academic workload could reduce academic functioning even among students with relatively high self-efficacy. These contrasting findings suggest that the effects of study skills and academic self-efficacy on academic performance may depend on contextual factors beyond students' personal resources.

One contextual factor that may explain these inconsistencies is work-study balance. According to the Conservation of Resources Theory (Hobfoll et al., 2018), students who possess strong personal resources are more capable of managing competing role demands and protecting resources necessary for academic success. In the context of working students, effective study skills and strong academic self-efficacy may facilitate a better balance between academic and work responsibilities, thereby supporting academic performance. Conversely, difficulties in maintaining work-study balance may prevent students from translating their personal capabilities into academic achievement. Despite the increasing number of students combining employment and higher education, limited empirical research has examined work-study balance as a mediating mechanism linking study skills and academic self-efficacy to academic performance. Therefore, this study investigates the mediating role of work-study balance in explaining academic performance among working undergraduate students. Unlike previous studies that primarily examined direct relationships, this study proposes work-study balance as an explanatory mechanism through which study skills and academic self-efficacy may influence academic performance among working undergraduate students.

This inconsistency highlights theoretical limitations in previous research. While most studies have examined academic performance primarily through direct individual predictors, such as study habits and psychological resources, current research has paid less attention to contextual conditions that may strengthen or weaken the influence of these variables. Recent research findings indicate that the impact of student employment on academic outcomes is not always consistent. Its influence depends heavily on the intensity of work, the availability of time for studying, and the demands of the roles undertaken, so the results can be either positive or negative depending on individual circumstances. Additionally, many undergraduate students work to meet financial needs, juggling conflicting academic and non-academic obligations. In such circumstances, the ability to manage and balance these conflicting demands is just as important as academic ability itself (Akula et al., 2025; Darolia, 2014; Višnjić & Aničić, 2024).

Previous studies published in an Indonesian business and management journal have highlighted the importance of mediating mechanisms in explaining behavioral outcomes. Indra (2023) demonstrated that motivation mediates the relationship between entrepreneurship education and entrepreneurial intention among university students. However, limited attention has been given to the role of work-study balance as a mediating mechanism in explaining academic performance among working students.

The concept of work-study balance provides a mechanism for explaining the research gap. Referring to Conservation of Resources (COR) Theory, an individual's success is determined not only by the resources they possess but also by their ability to manage and allocate those resources across various life demands. Students who struggle

to balance work and school tend to experience stress, fatigue, and excessive role pressure, which can lower their academic performance. The conflict between work and study demands contributes to increased emotional exhaustion and academic pressure, which ultimately has a negative impact on students' learning outcomes (Hobfoll et al., 2018; Samaratunga & Kamardeen, 2025). Research findings indicate that an increase in working hours can negatively impact students' academic performance, particularly among those who work full-time (Darolia, 2014).

From this perspective, the work-study balance can explain why study skills and academic self-efficacy may vary across different contexts. Students may possess strong study skills and high self-efficacy, yet still perform poorly academically if they are unable to manage conflicting work and academic responsibilities, and vice versa. It can be argued that work-study balance is not merely an additional variable, but a contextual mechanism that can reconcile inconsistencies in previous research (Makiah et al., 2025; Yusnia & Nurfitri, 2025; Zami et al., 2026).

This issue is particularly relevant in Indonesia, where higher education participation has expanded alongside increasing economic pressures and demand for work experience among university students. Many students engage in part-time employment, freelance work, internships, or entrepreneurial activities to support their educational expenses and enhance career readiness. This is also related to the implementation of the curriculum in the Merdeka Belajar Kampus Merdeka (MBKM) program, which encourages students to gain practical experience outside the classroom through internships, entrepreneurial projects, responsibilities with employment-related activities has become an increasingly important challenge for Indonesian university students. Nevertheless, empirical research in Indonesian higher education has largely focused on direct predictors of academic performance, while studies examining the mediating role of work-study balance remain limited. By introducing work-study balance as a contextual mediator, this study extends previous research from a direct-effects perspective toward a more comprehensive and contextual model of student academic performance.

B. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

1. Academic Performance

Academic performance is defined as the extent to which students are able to achieve the expected learning outcomes during their academic journey. At the higher education level, academic performance is most often measured using the Indeks Prestasi Kumulatif (IPK) or Cumulative Grade Point Average (CGPA) (Makiah et al., 2025; York et al., 2015), because the CGPA reflects cumulative academic performance across various courses and semesters. The CGPA was selected as the primary indicator in this study because it provides an objective, standardized, and widely accepted measure of academic success that captures cumulative learning outcomes over time. Compared with self-reported academic achievement or single-course grades, CGPA offers a more comprehensive assessment of students' academic performance and facilitates comparison across individuals and academic programs. Consequently, CGPA remains one of the most frequently used indicators of academic performance in higher education research (York et al., 2015). Carroll & Garavalia (2004) define academic performance as a measure of students' ability to complete their studies. Academic performance is typically assessed through final course grades and grade point averages. Alyahyan & Dustegor (2020) define academic performance as students' active participation in educational activities, which

includes consistent attendance, classroom engagement, and involvement in diverse learning experiences, as well as mastery of the curriculum—all of which collectively contribute to a holistic assessment of student performance.

Previous studies in higher education have also emphasized the role of learning processes and student competencies in improving learning outcomes and soft skills, both of which contribute to academic success (Sulistiyowati, 2015). Research findings indicate that academic performance is influenced by internal and external factors. The internal factors that influence it include cognitive abilities, learning behaviors, and psychological resources, such as academic self-efficacy, while external factors include institutional support, socioeconomic conditions, and role demands (Siswantoro, 2023). Recent research findings indicate that academic performance should not be interpreted solely as a result of individual ability, but also as a result influenced by students' ability to adapt to competing academic and non-academic roles, particularly when balancing academic and work responsibilities (Honicke et al., 2023; Višnjić & Aničić, 2024).

2. Study Skills and Academic Performance

Study skills refer to the ability to manage time and allocate other resources in accordance with the demands of academic tasks. They can also be defined as the ability to organize, summarize, and integrate material throughout the academic journey (Crede & Kuncel, 2008). Study skills refer to the behavioral and cognitive strategies students use to optimize learning, including time management, note-taking, reading strategies, concentration, and exam preparation. From the perspective of self-directed learning, study skills are crucial because they enable students to plan, monitor, and evaluate their own learning processes (Griffin et al., 2012).

A large body of research indicates that effective study habits have a positive and significant impact on academic performance. Students with effective study habits tend to achieve higher academic outcomes because they are able to manage their time efficiently, maintain concentration, organize information, and apply effective learning strategies. Hassanbeigi et al. (2011) found significant differences in study skills between students with high and low GPAs. Research by Brown-Kramer (2021) shows that the application of effective learning strategies improves study habits and enhances course performance. In Indonesia, Pamungkas & Prakoso (2020) found that self-directed learning significantly improves students' academic performance. Similarly, Laili & Andrianto (2023) reported that effective study skills training improves students' GPAs.

However, this relationship is not always stable. Some research findings suggest that the positive impact of study skills may diminish when students face competing external obligations, such as work or family responsibilities. Okogbaa et al. (2020) found in their study that students who worked longer hours experienced a decline in GPA and reduced study time despite maintaining their academic efforts. This suggests that study skills alone may not guarantee strong academic performance unless students can effectively manage contextual demands. Based on theoretical perspectives and empirical findings, this study formulates the following hypothesis:

H₁: Study skills have a positive effect on academic performance

3. Academic Self-Efficacy and Academic Performance

Academic self-efficacy refers to students' belief in their ability to successfully complete academic tasks. According to Social Cognitive Theory, self-efficacy influences how individuals think, feel, motivate themselves, and act. Students with higher self-

efficacy tend to be more persistent in completing difficult tasks, have stable motivation, and are able to bounce back from failure, all of which have a positive impact on academic performance (Davison & Hummer, 2017). Research findings report a positive and significant relationship between academic self-efficacy and academic performance; self-efficacy fosters adaptive learning behaviors, persistence, and commitment to goals, which directly enhance academic performance (Honicke et al., 2023).

Although academic self-efficacy is generally associated with improved academic performance, research findings suggest that this relationship may not hold consistently across all contexts. Dini et al. (2020) found that excessive academic workload remains a major stressor even when students possess self-efficacy, negatively impacting academic competence and functioning. Furthermore, Kristina et al. (2020) found that role conflict contributes to academic burnout among undergraduate students. These findings suggest that contextual pressures such as workload and competing responsibilities can weaken the positive influence of self-efficacy on academic performance. Based on the above discussion, the hypothesis is formulated as follows:

H₂: Academic self-efficacy has a positive effect on academic performance

4. Study Skill and Work-Study Balance

The term “work-study balance” can be understood as the result of work-study boundary congruence. Work-study balance refers to the degree of alignment between how students manage the boundaries between work and study and their own preferences, facilitated by family and workplace support, which impacts their well-being and academic performance (Chu et al., 2019). Work-study balance refers to students’ ability to effectively manage academic responsibilities alongside work-related obligations. The concept of work-study balance is becoming increasingly relevant as more students engage in part-time jobs, internships, or entrepreneurial activities while pursuing higher education (Višnjić & Aničić, 2024).

According to the Conservation of Resources (COR) Theory, study skills can be conceptualized as a personal resource that enables students to allocate their time, attention, and effort efficiently across competing demands. Students with stronger study skills are expected to manage academic tasks more effectively and reduce the stress arising from work-study conflicts (Hobfoll et al., 2018; Samaratunga & Kamardeen, 2025).

Empirical evidence suggests that students with stronger time management and study strategies demonstrate better adaptation to the dual roles of academics and work, supporting the relevance of work-study balance as a mediating mechanism (Simanjuntak et al., 2023). Thus, the third hypothesis is formulated as follows:

H₃: Study skills have a positive effect on work-study balance.

5. Academic Self-Efficacy and Work-Study Balance

Academic self-efficacy can influence students’ ability to maintain a balance between work and study by shaping how they perceive and respond to academic demands. Students with higher self-efficacy tend to view challenges as manageable and employ adaptive coping strategies. According to Social Cognitive Theory, academic self-efficacy functions as a psychological resource that enhances an individual’s capacity to regulate behavior and manage stress across various roles. Students with stronger self-efficacy tend to demonstrate greater resilience, motivation, and perseverance (Davison & Hummer, 2017).

Empirical studies support this view, showing that higher self-efficacy is associated with greater coping flexibility and better adaptation to academic demands (Freire et al., 2020). Other research findings demonstrate that self-efficacy plays a crucial role in enhancing an individual's ability to manage the balance between various role demands. Individuals with high self-efficacy tend to be better able to manage their time, reduce role conflicts, and maintain a balance between work and study-life demands. In the context of college students, this allows them to manage academic and non-academic demands more effectively, thereby achieving a better work-study balance (Badri & Panatik, 2020). Based on this discussion, the fourth hypothesis is formulated as follows: *H₄: Academic self-efficacy has a positive effect on work-study balance.*

6. Work-Study Balance and Academic Performance

The work-study balance is a key contextual determinant of students' academic success. Darolia (2014) defines "working while studying" as students engaging in work (part-time or full-time) while pursuing higher education, with the aim of earning income, gaining work experience, or covering educational expenses. Role Theory suggests that individuals facing incompatible demands across various roles will experience role conflict, leading to stress and reduced performance (Kahn et al., 1964). Darolia (2014) found that the impact of work on students' academic performance is not uniform. Research findings indicate that working hours do not necessarily lower academic grades (GPA), but can reduce credit accumulation, particularly among full-time students. These findings indicate that the influence of work on academic performance is highly dependent on student characteristics and the role demands they face. Furthermore, role conflict increases academic fatigue, thereby reducing academic functioning (Kristina et al., 2020). Conversely, when students are able to maintain a balanced distribution of academic and work responsibilities, they are more likely to experience higher engagement and better academic performance, leading to the formulation of the fifth hypothesis:

H₅: Work-study balance has a positive effect on academic performance.

7. The Mediating Role of Work-Study Balance

Inconsistent findings regarding the influence of study skills and academic self-efficacy on academic performance indicate the existence of a research gap. In reality, students may possess good study skills and strong academic self-efficacy yet still perform poorly when they are unable to manage external work demands. Conversely, students with adequate personal resources can achieve high academic performance when they successfully maintain a balance between work and study. This suggests that the balance between work and study can serve as a mediating mechanism linking individual capacity to academic outcomes. Work-study balance is conceptualized as a mediator rather than a moderator because this study seeks to explain the mechanism through which personal academic resources are translated into academic outcomes. Students with stronger study skills and higher academic self-efficacy are expected to be more capable of managing competing academic and work demands, which subsequently enables them to achieve better academic performance. In this context, work-study balance represents an intervening process that links individual resources to academic outcomes rather than a boundary condition that alters the strength of those relationships. Therefore, the mediating perspective is considered more theoretically appropriate for explaining how study skills and academic self-efficacy influence academic performance among working students.

Moreover, students with effective study skills are better prepared to manage limited time and cognitive resources, enabling them to balance work and academic responsibilities, which in turn improves academic performance (Brown-Kramer, 2021; Darolia, 2014; Kristina et al., 2020; Pamungkas & Prakoso, 2020). This description forms the basis for the sixth hypothesis:

H₆: Work-study balance mediates the effect of study skills on academic performance

In addition, students with higher academic self-efficacy tend to be more confident in completing academic tasks and coping with external pressures, which can help them better maintain a balance between their studies and work, thereby leading to outstanding academic performance (Darolia, 2014; Honicke et al., 2023; Kristina et al., 2020). The seventh hypothesis:

H₇: Work-study balance mediates the effect of academic self-efficacy on academic performance

C. RESEARCH METHOD

This study employed a quantitative approach using an analytical survey with a cross-sectional design (Sekaran, 2016). A cross-sectional design was employed because the study aimed to examine the relationships among study skills, academic self-efficacy, work-study balance, and academic performance at a specific point in time. This design is appropriate for testing theoretical relationships among variables within a relatively large sample while considering constraints related to time, cost, and accessibility of respondents. However, as data were collected at a single time point, the findings should be interpreted as associative rather than strictly causal. Future studies may employ longitudinal design to better capture changes in work-study balance and academic performance over time.

Data on the predictor variables (study skill, academic self-efficacy, and work-study balance) were collected at a single point in time through a structured questionnaire, while academic performance was obtained from students' Cumulative Grade Point Average (CGPA) as an objective record. Academic performance was operationalized using students' Cumulative Grade Point Average (CGPA) obtained from official academic records provided by the university's academic administration office through institutional research collaboration.

The study was conducted among undergraduate students enrolled in the Management and Accounting programs at a private university in East Java, Indonesia. The target population consisted of 257 active students. Given the specific research objective, purposive sampling was applied to select respondents who met predetermined inclusion criteria. The inclusion criteria were: (1) active undergraduate students in the sixth or eighth semester, and (2) students who had current or previous experience in part-time employment, internships, entrepreneurial activities, or freelance work during their study period. These criteria were established to ensure that participants had direct experience in managing academic and work-related responsibilities, which was essential for examining the mediating role of work-study balance.

The minimum sample size was determined based on the recommendation for Partial Least Squares Structural Equation Modeling (PLS-SEM). Following the 10-times rule proposed by Hair et al. (2017) the minimum sample size should be at least ten times the maximum number of structural paths directed at a single endogenous construct. In the proposed model, academic performance receives three incoming paths,

resulting in a minimum sample requirements substantially exceeded this threshold, indicating that the sample size was adequate for conducting PLS-SEM analysis. Furthermore, previous methodological studies suggest that PLS-SEM performs effectively with relatively small to medium sample sizes while maintaining sufficient statistical power for theory testing (Hair et al., 2017; Kock & Hadaya, 2016). A total of 157 respondents participated in the study, which exceeded the minimum threshold required for statistical analysis.

This study examined the effects of two independent variables, namely study skill and academic self-efficacy, one mediating variable is work-study balance, and one dependent variable, academic performance, measured objectively using students' cumulative GPA, as a single objective indicator and is therefore treated as numerical data (a ratio). The study skills variable (X1) is measured using 8 indicators adapted from the Study Skills Assessment Questionnaire (SSAQ): time management and procrastination, concentration and memory, study and non-study habits, test strategies and test anxiety, ability to process information, motivation and attitude, reading and identifying main ideas, and writing skills (Hassanbeigi et al., 2011; UHCL, 2021). Furthermore, the measurement of the academic self-efficacy variable (X2) is an adaptation and modification of the academic self-efficacy scale by Hemade et al. (2025) with 5 main indicators, namely: confidence in mastering the material, confidence in completing academic tasks, resilience in facing difficulties, self-confidence in academic evaluation, and the ability to manage the learning process. The measurement of the work-study balance variable (Z) uses four main indicators that describe the reciprocal relationship between the roles of work and study, both in the form of interference and enhancement, namely: Work Interference With Study (WIS), Study Interference With Work (SIW), Study Enhancement of Work (SEW), and Work Enhancement of Study (WES) (Fisher et al., 2009).

Data were collected via an online questionnaire distributed through Google Forms to eligible undergraduate students. Questionnaire items were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). In addition to the main variables, demographic data such as gender, semester, age, major, and type of employment were also collected to support the analysis.

Data analysis was conducted in two stages. First, descriptive statistics and preliminary data screening were performed using IBM SPSS Statistics to analyze the demographic profiles of respondents and assess data quality. Second, hypothesis testing and structural model analysis were conducted using SmartPLS based on the SEM-PLS approach to evaluate the measurement model and structural relationships among variables (Ghozali, 2021).

D. RESULTS AND DISCUSSION

1. Respondent Characteristics

This study involved 157 undergraduate students in the Management and Accounting programs at a private university in East Java, Indonesia. The respondents' demographic data are presented in Table 1.

Table 1 Description of Respondents

Characteristics		Frequency	Percentages (%)
Gender	Male	62	39.5
	Female	95	60.5

Table 1 (continued)

	Characteristics	Frequency	Percentages (%)
Age (years old)	18-20	20	12.7
	21-23	114	72.6
	>24	23	14.6
Study Program	Undergraduate Management Study Program	87	55.4
	Undergraduate Accoounting Study Program	70	44.6
Semester	Semester 6	37	23.6
	Semester 8	120	76.4
Employment Status	Freelance	60	38.2
	Part-Time	58	36.9
	Entrepreneurial	39	24.8

Source: Primary Data Processed, 2025

Table 1 shows that the characteristics of the respondents in this study are dominated by female students aged 21–23 who are enrolled in the Management program and are in their eighth semester. In addition, most respondents are freelancers or part-time workers. This indicates that the majority of respondents are senior students who are actively working while pursuing their studies.

2. Partial Least Squares (PLS) Analysis

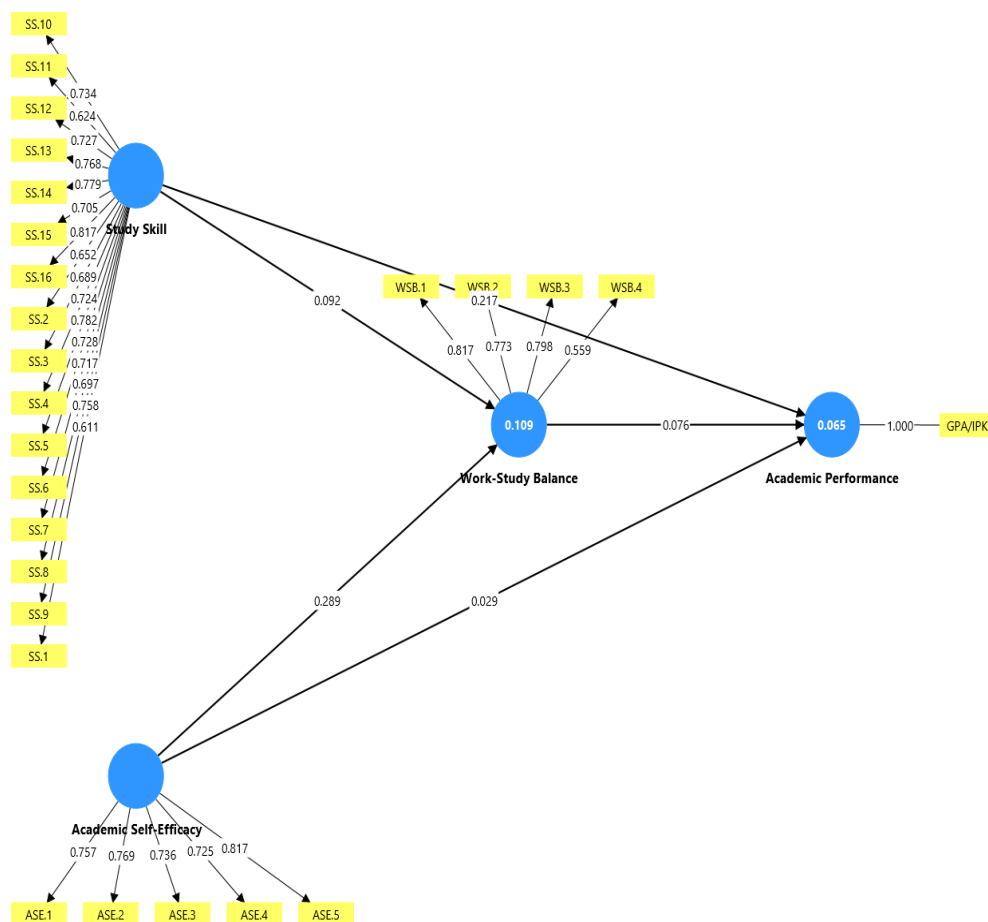


Figure 1. Path Coefficient Model

Based on Figure 1 above, validity testing in this study was determined by convergent validity (outer model) with a factor loading value of >0.60 ; factor loadings of 0.50 – 0.60 are still considered acceptable in exploratory research. Convergent validity can further be assessed based on the Average Variance Extracted (AVE) value, with a criterion of AVE >0.5 . Reliability was assessed using a composite reliability coefficient of >0.6 and a Cronbach's alpha of >0.7 (Hair et al., 2019). Consistent with PLS-SEM recommendations, composite reliability values above 0.70 indicate satisfactory internal consistency, while Cronbach's alpha values between 0.60 and 0.70 may still be considered acceptable in exploratory and social science research (Hair et al., 2017). The results of the validity and reliability tests are presented in the table below.

Table 2. The Validity and Reliability Testing

Constructs	Factor Loading	AVE	Cronbach Alpha	Composite Reliability
Study Skill (X1)		0.522	0.938	0.946
(SS.1)	0.611			
(SS.2)	0.652			
(SS.3)	0.689			
(SS.4)	0.724			
(SS.5)	0.782			
(SS.6)	0.728			
(SS.7)	0.717			
(SS.8)	0.697			
(SS.9)	0.758			
(SS.10)	0.734			
(SS.11)	0.624			
(SS.12)	0.727			
(SS.13)	0.768			
(SS.14)	0.779			
(SS.15)	0.705			
(SS.16)	0.817			
Academic Self-Efficacy (X2)		0.588	0.825	0.877
(ASE.1)	0.757			
(ASE.2)	0.769			
(ASE.3)	0.736			
(ASE.4)	0.725			
(ASE.5)	0.817			
Work-Study Balance (Z)		0.521	0.692	0.813
(WSB.1)	0.817			
(WSB.2)	0.773			
(WSB.3)	0.798			
(WSB.4)	0.559			

Source: Primary Data Processed, 2025

Based on table 2, Cronbach's alpha for work-study balance was 0.692 , which is marginally below the conventional threshold of 0.70 ; the construct was considered reliable. Previous methodological literature suggests that Cronbach's alpha values ranging from 0.60 to 0.70 remain acceptable in exploratory and theory-building research. Furthermore, PLS-SEM scholars emphasize that composite reliability provides a more appropriate estimate of internal consistency than Cronbach's alpha because the latter tends to underestimate reliability. Since the variable work-study balance construct

demonstrated satisfactory composite reliability and a convergent validity indicator, it was retained for subsequent analysis (Hair et al., 2017).

Table 3. Direct and Indirect Hypothesis Testing

	Original sample (O)	Sample mean (M)	Stand. Dev (STDEV)	T statistics (O/STDEV)	P values	Result
Study Skill -> Academic Performance	0.244	0.257	0.107	2.279	0.023	H1 Accepted
Academic Self-Efficacy -> Academic Performance	0.011	0.013	0.093	0.115	0.909	H2 Rejected
Study Skill -> Work-Study Balance	0.124	0.145	0.110	1.126	0.260	H3 Rejected
Academic Self-Efficacy -> Work-Study Balance	0.297	0.308	0.099	2.988	0.003	H4 Accepted
Work-Study Balance -> Academic Performance	-0.047	-0.048	0.091	0.517	0.605	H5 Rejected
Study Skill -> Work-Study Balance -> Academic Performance	-0.006	-0.008	0.018	0.321	0.748	H6 Rejected
Academic Self-Efficacy -> Work-Study Balance -> Academic Performance	-0.014	-0.014	0.029	0.487	0.626	H7 Rejected

Source: Processed Data (2025)

3. The effect of study skills on academic performance

Hypothesis testing revealed that study skills have a positive and significant effect on academic performance ($\beta = 0.244$; $p = 0.023$). This finding indicates that students with stronger study skills tend to achieve higher academic performance. Effective study skills, including time management, learning planning, note-taking, concentration, and examination preparation, help students organize academic tasks more efficiently and optimize limited learning time. This result supports the argument that concrete behavioral competencies may be more predictive of academic achievement than psychological confidence alone (Lourenço & Paiva, 2024). From a practical perspective, time management appears to be particularly important for students who combine academic responsibilities with employment commitments. Working students must allocate limited time and energy across multiple roles; therefore, the ability to prioritize tasks, establish study schedules, and avoid procrastination may substantially contribute to maintaining

4. The effect of academic self-efficacy on academic performance

The results of the hypothesis testing indicate that academic self-efficacy does not have a significant effect on academic performance ($\beta = 0.011$; $p = 0.909$). This finding suggests that students' beliefs in their academic capabilities do not directly translate into

higher academic performance among working undergraduate students. One possible explanation is that academic self-efficacy levels among respondents were relatively high and homogeneous. The descriptive statistics showed that the Academic Self-Efficacy construct had a moderate-to-high mean score ($M = 3.13$ on a five-point scale) with relatively limited variation across indicators (SD ranging from 0.65 to 0.75), suggesting that differences in academic confidence were not substantial enough to explain variations in academic performance. This limited variability may explain why academic self-efficacy did not emerge as a significant predictor of academic performance in the structural model. In the context of working students, academic performance may be influenced more strongly by behavioral factors, such as study skills and the ability to manage competing academic and work responsibilities.

Furthermore, the respondents in this study consisted exclusively of sixth- and eighth-semester students who had successfully remained enrolled while simultaneously managing academic and work-related responsibilities. Such students may have already developed relatively stable confidence in their academic abilities, making academic performance more dependent on behavioral factors such as study skills and time management than on self-belief alone. This finding is consistent with previous research suggesting that self-efficacy may be more influential during earlier stages of academic development, whereas its predictive role may diminish when students have already established effective learning routines and accumulated academic experience (Honicke et al., 2023).

From a practical perspective, this result indicates that confidence alone is not sufficient to improve academic performance among working students. Universities may therefore need to complement efforts to strengthen academic self-efficacy with interventions that enhance concrete learning behaviors, particularly study planning, time management, and self-regulated learning strategies.

5. The effect of study skills on work-study balance

The results of the study indicate that study skills do not have a significant effect on work-study balance ($\beta = 0.124$; $p = 0.260$). This suggests that students' study skills do not necessarily determine their success in balancing work and study activities. This non-significant finding suggests that academic learning competencies may not be sufficient to manage the demands of dual roles. Although study skills enhance students' ability to perform academic tasks, balancing work and study appears to depend more on contextual factors such as schedule flexibility and role boundary management. Thus, while study skills support the completion of academic tasks, they do not always help students manage external work demands. These findings are consistent with research showing that work-study adjustment is shaped by how students negotiate competing role demands rather than academic strategies alone (Chu et al., 2019; Creed et al., 2023).

6. The effect of academic self-efficacy on work-study balance

The results of the analysis demonstrate a positive and significant relationship between academic self-efficacy and work-study balance ($\beta = 0.297$, $p = 0.003$). This means that students who have high confidence in their academic abilities tend to be better able to manage the balance between the demands of work and their studies. The positive and significant findings regarding the relationship between academic self-efficacy and work-study balance indicate that students with stronger self-confidence in their academic abilities are better able to manage the conflicting demands of studying and working.

Academic self-efficacy can serve as a psychological resource that enhances adaptive coping, self-regulation, and resilience in dual-role situations (Badri & Panatik, 2020; Freire et al., 2020; Putri & Kristinawati, 2025). These findings support Cognitive Social Theory, which emphasizes that self-efficacy facilitates an individual's ability to persevere and adapt when facing various demands (Davison & Hummer, 2017).

7. The effect of work-study balance on academic performance

These findings indicate that the work-study balance does not have a significant effect on academic performance ($\beta = -0.047$, $p = 0.605$). This means that a balance between work and study has not been proven to improve students' academic performance. The rejection of this fifth hypothesis is justified because GPA is cumulative and often reflects long-term academic achievement, whereas work-study balance can fluctuate from week to week. Furthermore, this non-significant effect suggests that balancing academic and work responsibilities may not directly determine a student's GPA. This is because GPA represents cumulative academic achievement, which is relatively stable and less sensitive to short-term fluctuations in role balance. The study's evidence indicates that the academic consequences of student work vary, depending on work intensity, working hours, and the type of work (Akula et al., 2025; Višnjić & Aničić, 2024).

8. The Mediating Role of Work-Study Balance

The results indicate that work-study balance does not mediate the effect of study skills on academic performance ($\beta = -0.006$, $p = 0.748$) nor the effect of academic self-efficacy on academic performance ($\beta = -0.014$, $p = 0.626$). These findings suggest that, within the present sample, work-study balance was not a significant mechanism through which study skills or academic self-efficacy translated into academic performance.

One possible explanation relates to the characteristics of the respondents. Based on the demographic profile, 60 students (38.2%) were engaged in freelance work, 58 students (36.9%) worked part-time, and 39 students (24.8%) were involved in entrepreneurial activities. These forms of employment generally provide greater flexibility in managing work schedules compared to full-time employment. Consequently, respondents may have experienced relatively lower levels of work-study conflict, reducing the likelihood that work-study balance would function as a mediating mechanism affecting academic performance.

Furthermore, academic performance in this study was measured using students' Cumulative Grade Point Average (CGPA), which reflects academic achievement accumulated over several semesters. As a cumulative indicator, CGPA may be less sensitive to short-term fluctuations in work-study balance. Therefore, although work-study balance was not found to mediate the proposed effects in this study, the findings should not be interpreted as evidence that work-study balance is unimportant. Rather, its mediating role was not empirically supported within the specific context and sample examined in this research.

This finding is consistent with previous studies suggesting that the impact of employment on academic outcomes depends on the nature of work arrangements, working hours, and job flexibility. Under certain conditions, students may successfully integrate work and study responsibilities without substantial disruption to academic performance (Višnjić & Aničić, 2024).

9. Discussion

This study examines the influence of study skills and academic self-efficacy in predicting academic performance, with work-study balance as a mediating variable, among undergraduate students who have experience in work-related activities while pursuing their studies. The findings indicate that only two hypotheses were accepted or had a significant effect: study skills have a positive and significant effect on academic performance, and academic self-efficacy has a positive and significant effect on work-study balance. The other proposed hypotheses were rejected and were found to have no statistically significant effect.

The significant influence of study skills on academic performance confirms that students' academic achievement is still heavily influenced by practical learning behaviors. Students who are able to manage their study time, organize course materials, and prepare effectively for exams tend to achieve higher CGPAs. This supports the findings and argument that academic success at the higher education level is highly dependent on and influenced by learning behaviors determined by the individual themselves, where concrete learning strategies directly contribute to learning outcomes (Lourengo & Paiva, 2024).

Meanwhile, academic self-efficacy does not significantly influence academic performance. These findings suggest that confidence in one's academic abilities alone may not be sufficient to improve CGPA, particularly among students in their final years. Since this study focused on students in their 6th and 8th semesters—who have largely adapted to academic demands—CGPA depends more on established study habits than on self-perception. Similar findings were also demonstrated by Honicke et al. (2023), who found that self-efficacy may become less predictive once students' academic routines have stabilized.

The study results demonstrate that academic self-efficacy significantly influences work-study balance. This indicates that students with stronger confidence in their academic abilities are better able to manage study demands even while working. In this context, self-efficacy functions as a psychological resource that helps students adapt to various responsibilities rather than directly influencing academic outcomes. These findings support previous research showing that self-efficacy supports adaptive adjustment in students facing role conflict (Creed et al., 2023).

However, study skills do not significantly influence the work-study balance, and the work-study balance has been shown not to affect academic performance. These findings suggest that the ability to balance work and study (perhaps) does not always depend on academic learning strategies, nor does it automatically determine CGPA. This may be because many respondents were involved in freelance work, part-time jobs, and entrepreneurship, which offer flexible schedules, thereby reducing conflicts with academic activities. Consequently, work responsibilities were not sufficiently cumulative to interfere with academic performance. These findings align with previous research, revealing that the impact of student work on academic performance depends on the type and intensity of the work (Višnjić & Anićić, 2024).

These findings demonstrate that the mediating variable of work-study balance does not function as a mechanism linking study skills and academic self-efficacy to academic performance. In this study, the sample consisted of undergraduate students in their 6th and 8th semesters, where academic performance was more directly explained by students' study behaviors than by their ability to balance work and study/class

responsibilities. Overall, these findings highlight that among senior students, academic competencies play a more significant role in determining GPA, while psychological factors such as self-efficacy contribute to managing various responsibilities.

10. Implication

This study contributes to the academic performance literature by showing that behavioral learning competencies and psychological resources may operate through different mechanisms. While study skills directly predict academic performance, academic self-efficacy appears to function primarily as an adaptive resource for managing dual-role demands rather than as a direct determinant of CGPA. These findings challenge the assumption that self-efficacy universally predicts academic success and suggest that its influence may vary depending on students' academic stage and contextual demands. Moreover, the non-significant mediating role of work-study balance indicates that contextual variables may not always function as mediating mechanisms in a higher education setting where work activities are flexible and potentially complementary to learning.

From a practical perspective, the findings suggest that higher education institutions should prioritize interventions aimed at strengthening students' study skills, particularly time management, learning planning, and self-regulated learning strategies. Given that study skills emerged as the strongest predictor of academic performance, universities may develop academic coaching programs, study-skills workshops, and time management training specifically targeted at students who combine study and employment responsibilities. In addition, academic advisors should provide personalized guidance to help working students balance academic requirements and work commitments. Institutions may also consider offering flexible learning arrangements, such as hybrid learning opportunities, adaptive assignment schedules, and academic support services that accommodate the needs of working students while maintaining academic standards.

E. CONCLUSION

This study investigated the effect of study skills and academic self-efficacy on academic performance, as well as the mediating role of work-study balance among working undergraduate students. The findings demonstrate that study skills significantly enhance academic performance, highlighting the importance of effective learning behaviors such as time management, learning organization, and academic preparation. Although academic self-efficacy positively influenced work-study balance, it did not directly affect academic performance. Furthermore, work study balance did not significantly influence academic performance and was not supported as a mediator in the proposed inter-variable effects.

These findings suggest that, among senior undergraduate students who combine academic and work responsibilities, academic success is influenced more strongly by behavioral learning competencies than by psychological confidence alone. The study contributes to the academic performance literature by demonstrating that contextual factors such as work-study balance may not always function as mediating mechanisms, particularly in environments where students engage in a relatively flexible form of employment. Future research is encouraged to examine other contextual variables, such as working hours, job demands, and social support, that may better explain the academic performance of working students.

The study suggests that universities should strengthen programs that improve students' study skills, particularly in time management, learning strategies, and academic planning, as these have a direct contribution to academic performance. Universities can hold study skills training programs to increase CGPA. This can be done through academic coaching programs, study skills workshops, and time management training specifically aimed at students juggling study and work. Then, for students who work while studying, institutional support such as academic counseling and flexible learning assistance may help them manage multiple responsibilities more effectively.

This study has several limitations that should be acknowledged. First, the data were collected from students at a single private university in East Java, Indonesia, which may limit the generalizability of the findings to other higher education contexts. Second, the study employed a cross-sectional design, capturing respondents' perceptions and academic conditions at one point in time. Consequently, the causal influence of the variables should be interpreted with caution. Third, although academic performance was measured using official CGPA records, other contextual factors that may influence academic performance, such as working hours, job demands, academic stress, burnout, and social support, were not included in the model.

Future studies are encouraged to involve larger and more diverse samples across multiple universities and regions to enhance external validity. Longitudinal research design may also provide a better understanding of how study skills, academic self-efficacy, and work-study balance influence academic performance over time. In addition, future research should examine other contextual variables, such as work intensity, job flexibility, academic stress, burnout, and social support, which may offer a more comprehensive explanation of academic performance among working students.

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