Exploring the Factors Influencing the Psychological Conditions of College Students with Financial Difficulties Based on Structural Equation Modeling

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Abstract
This paper aims to explore the factors influencing the psychological status of students with financial difficulties in colleges based on a Structural Equation Modeling (SEM), and a questionnaire survey was conducted among 1218 students with financial difficulties in colleges of China. SEM was used to explore the relationship between interpersonal relationship, personal honour, and personal feeling on the psychological capital of college students with financial difficulties. The results show that interpersonal relationships, personal honour and personal feelings have a direct impact on all dimensions of psychological capital of college students with financial difficulties. Additionally, except for the positive effects of personal honour on optimism and personal feelings on resilience, other variables have positive effects on the four dimensions of psychological capital. Last but not least, interpersonal relationships are more significant for hope, resilience and optimism. Personal honour has a significant effect on self-efficacy. Personal feelings have a significant impact on optimism.

Keywords: *Students with Financial Difficulties; Psychological Capital; Structural Equation Modelling; Questionnaire Survey*

1 INTRODUCTION

According to official data, there are currently about 2.4 million students with financial difficulties in ordinary universities across China, accounting for 20% of the total number of students enrolled. Among them, the proportion of students with special difficulties is between 5% and 10%, and the number is roughly 1.6 million. There is a trend of rising year by year.

Due to the specificity of their life background, students with financial difficulties are more likely to develop disadvantaged psychology such as cognitive paranoia, strong experience of negative emotions, complex interpersonal psychology, and easy personality conflicts [13]. The existence and development of these psychological problems have a great impact on their physical and mental health. Therefore, it is imperative to explore the factors influencing the mental health status of students with financial difficulties and provide suggestions for their mental health education.

For university students, the harmony of interpersonal relationships will directly affect their entire university life. However, students with financial difficulties are passive in their approach and acceptance of interaction with others. They tend to have low self-esteem, depression, anxiety, isolation, and sensitivity. In their daily lives, they study hard and work hard at the same time, which puts them in a state of anxiety and stress and makes them easily feel physically and mentally exhausted and reduces their sense of well-being [5]. students with financial difficulties ' happiness in life can be reflected from their subjective evaluation of external things.

With the rise of positive psychology, many psychologists began to study the positive side of human nature. Luthans F., et al. [8] further proposed the concept of psychological capital based on human capital and positive psychology. Psychological capital is a positive psychological state that individuals exhibit as they grow and develop. Psychological capital consists of four main dimensions: self-efficacy, hope, optimism, and resilience. As a positive psychological resource, psychological capital has a significant impact on the cognitive,

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emotional and behaviours of students in poverty. Therefore, the development of psychological capital can be used to enhance the psychological well-being of individual students in poverty.

Most previous research on the psychological capital, interpersonal relationships, personal honour and personal feelings of disadvantaged students has focused on a single factor or two factors, with less research combining all three. What is more, traditional statistical methods tend to ignore the correlation between the measured factors. In contrast, structural equation modelling addresses the shortcomings of traditional research methods and yields correlations between measured factors. Structural equation modelling can provide an alternative perspective on the coupling among psychological capital, interpersonal relationships, personal honour and personal feelings. This paper will explore their relationship in conjunction with the use of structural equation modelling to provide a basis for mental health education for disadvantaged students.

2 LITERATURE REVIEW

The issue of student support has been studied from a psychological perspective since the 20th century. Professor Seligman's theory of positive psychology, developed at the end of the 20th century, emphasises a scientific approach to the study of positive emotions, good qualities, and positive mental states. In 2004 Professor LUTHANS et al [10] proposed the Psychological Capital Intervention Model (PsyCap), which defines heart capital as four core components: self-efficacy, optimism, resilience, and hope. Zhang Kuo et al. argue that there is a close relationship between positive psychological capital and the psychological well-being of individuals [16]. Qin Xiaojing argues that psychological capital, as a positive psychological ability, can have a positive effect on underprivileged university students if it is properly developed [9]. Wang Fengzhi et al. concluded that students with financial difficulties scored lower than non-students with financial difficulties on the dimensions of confidence, hope and optimism of their psychological capital [11]. Yang Xuehua et al. concluded that supervisor factors have limited influence on graduate students' psychological capital, and students' psychological capital is mainly influenced by their personal feelings and interpersonal relationships [15]. Duan Runfang et al [2] concluded that the psychological capital of independent college students differed significantly in terms of gender and whether they were starting or had entrepreneurial intentions. Liu Mingmin et al concluded that the overall level of psychological capital of college students with financial difficulties in local universities is significantly lower than that of non-students with financial difficulties [7]. She argued that being in a grade, being an only child and being a student leader have a significant impact on the psychological capital of students with financial difficulties. Financial support for university students should be enhanced with targeted campus cultural activities and interventions. This can be used to improve their psychological capital and promote their overall, healthy development.

There are a large number of research shows that mental health can be quantified by psychological capital. However, there is a relative lack of research on the mental health status of college students with financial difficulties. This study aims to develop a structural equation model of the psychological capital of students with financial difficulties in colleges and universities. And to collect sample information in the form of questionnaire method. Analyzing the influence weights of the influencing factors by establishing a structural equation model of the influencing factors of the psychological condition of students with financial difficulties in colleges and universities.

3 DETAILS OF DATASET

3.1 Scale Design

The questionnaire for this study was based on the Psychological Capital Questionnaire (PPQ), edited by Zhang Kuo et al [16]. A Likert seven -point [6] scale scoring model was adopted for the items under the four dimensions of self-efficacy, optimism, hope and resilience. The fitting degree of a single model will be tested using Amos25.0. After the questions are screened and deleted, the corresponding number of questions is 3, 3, 3 and 4. The variables were numbered as shown in

Table **1**.

Table 1: Psychological capital dimension number.

Latent variables	Title item	Content
Self-efficacy	ZX1	Many people appreciate my talent.
	ZX2	I don't like to be angry.
	ZX3	My insights and abilities are above average.
Resilience	RX1	I can recover quickly from setbacks.
	RX2	I rarely care about the unpleasantness of life.
	RX3	Facing adversity, I will actively try different strategies.

hope	XW1	I am motivated to study and work to achieve my ambitions.
	XW2	I am working hard to achieve my goals.
	XW3	I have certain plans for my studies and my life.
Optimism	LG1	When the situation is uncertain, I always expect a good outcome.
	LG2	I always see the good side of things.
	LG3	I think the kind people in society are in the majority.
	LG4	I think life is good.
	gx3	You keep in touch with your friends for several years
Personal honour	ry1	Number of competition awards
	ry2	Number of scientific project participation
	ry3	Number of honours received
Personal feelings	gs1	Attitude towards the profession you are studying
	gs2	Satisfaction with the school
	gs5	Interpersonal self-assessment

In addition, this research questionnaire refers to the influence factor questionnaire compiled by Yang Xuehua [15] and Wei Yuan. The questionnaire has three dimensions of interpersonal relationships, personal honour, and personal feelings, with 15 questions in total. The fitting degree of a single model will be tested using Amos25.0. After the questions are screened and deleted, the corresponding number of questions is 3, 3 and 3. A Likert five-point [6] scale scoring model was used. The variables were also numbered as shown in Table 2 below.

Table 2: The details of independent variables.

Latent variables	Title item	Question content
Relationship	gx1	Get along well with people around you
	gx2	The people around me are very friendly

3.2 Data Collection

The questionnaire was distributed to university students nationwide. Only students receiving poverty grants were collected. A total of 1218 copies were collected for this research.

3.3 Reliability and Validity Analysis

The reliability and validity of the questionnaire were examined before the measurement model was tested. The reliability test is conducted by observing the two indicators of Composite Reliability (CR) and Average Variance Extracted (AVE). It is generally accepted that when CR is greater than 0.7 and AVE is greater than 0.5, the agreement between the measured variable question items is acceptable [3]. In this study, the values of these two indicators were calculated by AMOS 25.0. The results are shown in Table 3 and Table 4.

Table 3: Convergent validity tests for independent variables.

Dimension	Item	Significance estimation				Reliability		CR	AVE
		UnStd.	S.E.	z-value	P	Std.	SMC		
gx	gx1	1	/	/		0.758	0.575	0.770	0.528
	gx2	0.856	0.036	23.575	***	0.684	0.468		
	gx3	0.966	0.037	26.402	***	0.736	0.542		
ry	ry1	1	/	/		0.823	0.677	0.802	0.577
	ry2	0.799	0.037	21.736	***	0.647	0.419		
	ry3	0.959	0.03	31.657	***	0.797	0.635		
gs	gs1	1	/	/		0.707	0.500	0.804	0.579
	gs2	1.157	0.049	23.394	***	0.794	0.630		
	gs3	1.114	0.048	23.055	***	0.778	0.605		

Table 4: Convergent validity tests for dependent variables.

Dimension	Item	Significance estimation				Reliability		CR	AVE
		UnStd	S.E.	z-value	P	Std.	S.E.		
ZX	ZX1	1	/	/	/	0.868	0.753	0.954	0.837
	ZX2	1.171	0.023	51.128	***	0.956	0.914		
	ZX3	1.05	0.021	50.942	***	0.95	0.903		
RX	RX1	1	/	/	/	0.858	0.736	0.906	0.762
	RX2	1.004	0.026	38.788	***	0.872	0.760		
	RX3	1.051	0.026	40.046	***	0.888	0.789		
XW	XW1	0.825	0.016	50.849	***	0.878	0.771	0.944	0.849
	XW2	1	/	/	/	0.939	0.882		
	XW3	0.984	0.015	64.713	***	0.946	0.895		
LG	LG1	1.058	0.018	57.694	***	0.931	0.867	0.946	0.815
	LG2	1	/	/	/	0.921	0.848		
	LG3	0.947	0.019	50.895	***	0.892	0.796		

As can be seen from **Table 3** and **Table 4**, the CRs are both greater than 0.7 and the AVEs are both greater than 0.5. This indicates that the internal consistency of the Items is good.

Discriminant validity was tested by observing whether the AVE value for each dimension was greater than the variance between item and the other items. The square root of the AVE value is greater than the correlation coefficient between the other two dimensions, which indicates good discriminant validity between the two items [3]. The discriminant validity between the dependent variables in this study was ideal. However, the discriminant validity of the independent variables was poor. The discriminant validity of each variable is shown in Table 5 and Table 6.

Table 5: Discriminant validity of independent variables.

	gs	ry	gx
gs	0.761	/	/
ry	0.882	0.760	/
gx	0.909	0.873	0.727

Table 6: Discriminant validity of dependent variables.

	LG	XW	RX	ZX
LG	0.903	/	/	/
XW	0.794	0.922	/	/
RX	0.767	0.753	0.873	/
ZX	0.741	0.729	0.703	0.915

Through reliability and validity analysis, the scale set in this paper is reasonable. The latent variables of psychological capital can be measured and SEM can be established.

4. RESEARCH METHODS

4.1 Structural Equation Modeling

Structural equation modelling (SEM) is a statistical technique used to test and estimate causality using a combination of statistical data and qualitative causal assumptions. Based on the prior knowledge of the researcher, the SEM presets the dependence relationship between factors and can distinguish the strength of the relationship between factors. In addition, the direct effect, indirect effect and total effect of independent variable's influence on dependent variable can be obtained [12].

The statistical model of the standard SEM can be summarized as the equation (1).

$$y = Ay + u \tag{1}$$

where y is an $n \times s$ matrix of n area-specific time series with s scans each, A is an $n \times n$ matrix of path coefficients (with zeros for absent connections), and u is an $n \times s$ matrix of zero mean Gaussian error terms.

4.2 Assumptions of Model

The psychological capital of students with financial difficulties is different from that of non-students with financial difficulties in higher education. Yang Xuehua et al. concluded that the main influences affecting graduate students' psychological capital were personal relationships and personal feelings [11]. Zhang Lin and others argue that the personal honour of students with financial difficulties has a positive impact on them [17] [18]. Doujian concluded that psychological capital and interpersonal relationships are significantly and

positively correlated [1]. Zhao Juan [19] argues that students with better grades receive more recognition from teachers, parents, and peers, prompting higher levels of self-efficacy, optimism, and hope. Therefore, in exploring the factors influencing the psychological capital of disadvantaged students in higher education, we propose hypotheses, as shown in Table 7.

Table 7: The Assumptions of Factors.

Number	Assumption
H1a	Personal relationships have a positive effect on self-efficacy
H1b	Personal relationships have a positive impact on Optimism
H1c	Personal relationships have a positive impact on hope
H1d	Personal relationships have a positive impact on resilience
H2a	Personal honour has a positive effect on self-efficacy
H2b	Personal honour have a positive impact on Optimism
H2c	Personal honour have a positive impact on hope
H2d	Personal honour have a positive impact on resilience
H3a	Personal feelings have a positive impact on self-efficacy
H3b	Personal feelings have a positive impact on Optimism
H3c	Personal feelings have a positive impact on hope
H3d	Personal feelings have a positive impact on resilience

5 EXPERIMENTS PROCESS

5.1 Building Model

Hypothesis-based building study ultimately constructed a framework for the pathways of influence between psychological capital and interpersonal relationships, personal honour, and personal feelings as shown in Figure 1. This paper will investigate the hypothesised relationships between the latent variables using a structural equation modelling approach. The structural equation modelling approach is used as a research method that combines factor analysis and path analysis. Its main advantage is that variables that cannot be measured directly are reflected by observed variables that can be measured directly. In studying the influence of psychological capital on interpersonal relationships, personal honour, and personal feelings. It can help us systematically understand and analyse the internal causal relationships between the latent variables from a quantitative perspective.

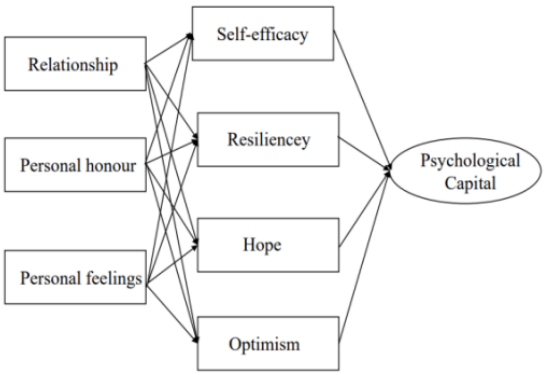

Figure 1: Pathway framework of factors influencing psychological capital of disadvantaged students.

5.2 Fitting Test of Model

We entered the collected questionnaire data into AMOS 25.0. The model was corrected using maximum likelihood estimation. Then, we judge the degree of fit based on the fit index. A better model fit means a better model usability and more accurate parameter estimation. The goodness of fit indices is divided into absolute and relative goodness of fit indices. The former includes Root Mean Square Error of Approximation (RMSEA), Goodness of Fit Index (GFI) and Adjusted Goodness of Fit Index (AGFI). This is used to determine the extent to which the model can predict the covariance and correlation matrices. Relative goodness of fit tests include Comparative Fit Index (CFI), Tucker-lewis Index (TLI or NNFI), Normed Fit Index (NFI), Incremental Fit Index (IFI). Incremental Fit Index), which reflects the closeness of the theoretical model to the generated model. The test criteria for each index are shown in **Table 8**

Table 8: The results of fitting tests.

	indicators	Standard	results	Conclusion	Standard sources
Absolute fit indicators	CMID	The smaller the better	800.529	/	/
	DF	The smaller the better	194	/	Hair

	CMID/DF	<3 Excellent, <5 Acceptable	4.126	Acceptable	Hayduck,1987
	RMSEA	<0.08 Excellent, >0.1 Acceptable	0.051	Excellent	Bagozzi&Yi,1988
	GFI	>0.8 Acceptable, >0.9 Good fit	0.943	Good fit	Bagozzi&Yi,1989
	AGFI	>0.8 Acceptable, >0.9 Good fit	0.926	Good fit	Scott,1994
Relative fit indicators	CFI	>0.8 Acceptable, >0.9 Good fit	0.976	Good fit	Bagozzi&Yi,1989
	TLI	>0.8 Acceptable, >0.9 Good fit	0.971	Good fit	/
	NFI	>0.8 Acceptable, >0.9 Good fit	0.975	Good fit	/
	IFI	>0.8 Acceptable, >0.9 Good fit	0.981	Good fit	/

As can be seen from **Table 8**, the value of CMID/DF is 4.126, the fit indices of GFI and AGFI are greater than 0.90, the relative fit indices of CFI, TLI, NFI and IFI are all greater than 0.9, and the value of RMSEA is less than 0.08. The model can be judged to be a good fit. The next step of structural model validation can be carried out.

5.3 Model Validation

The model hypothesis was tested for validity by the value of the path coefficient. The t-value is an indicator of the significance level of the sample size and statistical model. The t-values with an absolute value of less than 1.96 can be considered to have a confidence level a of less than 0.05. Only when the absolute value of t is greater than 1.96 is the confidence level a greater than 0.05 considered acceptable [4]. The valid data from the questionnaire were analysed using AMOS 25.0 to obtain t-values for each hypothetical path. The results are shown in

Table **9**.

Table 9: Hypothesis testing results.

Number	Hypothesis	Path coefficient	t-value	result
H1a	Personal relationships have a positive effect on self-efficacy	0.365	3.487	Support
H1b	Personal relationships have a positive impact on Optimism	0.530	4.970	Support
H1c	Personal relationships have a positive impact on hope	0.491	4.389	Support
H1d	Personal relationships have a positive impact on resilience	0.487	4.030	Support
H2a	Personal honour has a positive effect on self-efficacy	0.209	2.797	Support
H2b	Personal honour have a positive impact on Optimism	0.084	1.236	Reject
H2c	Personal honour have a positive impact on hope	0.164	2.317	Support
H2d	Personal honour have a positive impact on resilience	0.158	1.991	Support
H3a	Personal feelings have a positive impact on self-efficacy	0.283	2.575	Support
H3b	Personal feelings have a positive impact on Optimism	0.312	2.894	Support
H3c	Personal feelings have a positive impact on hope	0.258	2.243	Support
H3d	Personal feelings have a positive impact on resilience	0.236	1.899	Reject

As can be seen from

Table **9**, the t-values for H2b and H3d are less than 1.96. The remaining path hypotheses hold. It indicates that personal honour does not have a positive effect on

optimism and that personal feelings do not have a positive effect on resilience. Optimism is a positive psychological capital. It has a positive impact on university students' studies and lives. And it is an important sign of mental health. However, personal honour is earned for his or her own efforts. There is no significant correlation with whether one is optimistic or not. Personal feelings are a subjective assessment of external things. Whereas resilience is a psychological mechanism for recovery and growth under stress. The level of evaluation of the external things does not have a significant impact on psychological recovery and growth under stress. From this perspective, it is clear that personal feelings and resilience are not significantly related.

6 ANALYSIS OF MODEL RESULTS

Structural equation modelling is based on the researcher's a priori knowledge of the predetermined dependencies between the factors. It can discern the strength of the relationship between the factors. What is more, direct, indirect, and total effects of the influence of the independent variable on the dependent variable can be obtained [12]. The initial model was analysed by using AMOS25.0 to obtain the path coefficients between the factors. The result is as shown in Figure 2. The one-way arrows in Figure 2 point from the independent variable to the dependent variable. The values on the line are the standardized path coefficient, which indicate the magnitude of the effect of the independent variable on the dependent variable. While the two-way arrows indicate the correlation between the two factors. A positive or negative value indicates a positive or negative correlation. where *e* denotes the error variable. In addition, the number on the box indicates the total explanation of the dependent variable by the independent variable [12]. The values in Figure 2 are standardised loading factors. Values indicates the extent to which the measured variable reflects information about its latent variable or the magnitude of the effect between latent variables.

Structural equation modelling showed that interpersonal relationships had the greatest effect on optimism. Since the path coefficient is 0. 53, it is a positive correlation.

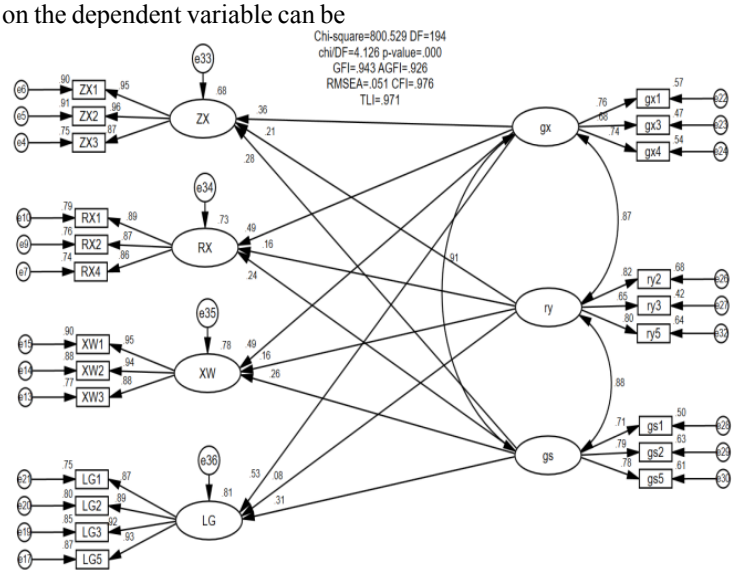

Figure 2: Pathway framework of factors influencing psychological capital of disadvantaged students.

This also validates the findings of Xuehua Yang et al [15]. Apparently, as can be seen from Figure 2, interpersonal relationships, personal feelings, and personal honour all have a greater or lesser impact on psychological capital. And they have a decreasing effect on each of the four dimensions of psychological capital in turn. In addition, the structural equation model shows the correlation among the measures factors. The highest correlation among the factors was between interpersonal relationships and personal feelings (correlation coefficient 0.91), followed by personal honour and personal feelings (correlation coefficient 0.88) and personal honour and interpersonal relationships (correlation coefficient 0.88). The correlations between these factors are consistent with common sense.

7 CONCLUSIONS AND SUGGEDTIONS

7.1 Conclusions

This paper explored the factors influencing the psychological status of students with financial difficulties in colleges based on a Structural Equation Modeling (SEM). SEM was used to explore the relationship between interpersonal relationship, personal honour, and personal feeling on the psychological capital of college students with financial difficulties. The results show that interpersonal relationships, personal honour and personal feelings have a direct impact on all dimensions of psychological capital of college students with financial difficulties. What is more, Interpersonal relationships are

more significant for hope, resilience and optimism. Personal honour has a significant effect on self-efficacy. Personal feelings have a significant impact on optimism. Additionally, except for the positive effects of personal honour on optimism and personal feelings on resilience, other variables have positive effects on the four dimensions of psychological capital.

7.2 Suggestion

Good interpersonal relationships can enhance individual health and are a key factor in maintaining normal individual psychological development. Colleges should encourage college students with family financial difficulties should take the initiative to expand interpersonal relationships in order to enhance the psychological capital of college students with family financial difficulties.

Personal honour are largely a reflection of how much an individual is valued and whether they are recognised to a greater extent by others. Therefore, universities should encourage university students with financial difficulties to participate in various subject competitions and actively take part in awards and merits in order to increase their personal honour.

Personal feelings reflect poor students ' satisfaction with life. The more satisfied poor students are with their lives, the more positive emotions they experience [14]. Consequently, universities should strengthen the development of students' subjective well-being and create a positive personality. It is necessary to encourage poor students to take the initiative to enhance their personal feelings.

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