

Balancing Act: How students navigate work and study in Canada

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Abstract

Balancing Act: How students navigate work and study in Canada

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Education is essential for personal and societal development, yet balancing academic responsibilities and employment remains challenging for students. This thesis investigates the complexities of work-study balance among Canadian students, encompassing both domestic and international cohorts. Utilizing JD-R (Job Demands Resources) theory and transactional theory of stress and its extension ie the Challege-Hindrance Framework, the thesis examines how work demands like perceived work overload and study demands like minimum credit requirements influence perceived degree completion. A quantitative online survey gathered data from 108 participants across various academic disciplines and employment sectors, including domestic and international students. Findings reveal that while perceived work overload alone does not directly predict degree completion, its impact is mediated by work-study conflict. International student status, despite unique challenges like visa restrictions, does not significantly alter this mediated relationship. Practically, the thesis underscores the need for tailored support mechanisms and flexible policies in educational institutions to foster a supportive work-study environment. The study acknowledges limitations in sample size and design, suggesting that future research employs longitudinal and mixed methods approaches to further explore these dynamics across diverse academic and cultural contexts.

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Introduction

Education is widely acknowledged as a fundamental asset that benefits individuals and societies. Within academic circles, students often find themselves assuming multifaceted roles, encompassing partnerships, friendships, class participation, and employment responsibilities (Canadian Bureau for International Education, 2022). However, the intricate interplay among these roles can frequently lead to conflicts, challenging students to effectively manage and prioritize their obligations (Pookaiyaudom, 2015). Students often find themselves juggling academic responsibilities, job commitments, personal obligations, and family duties, leading to feelings of overwhelm. As emphasized by Pookaiyaudom (2015), the significance of maintaining a healthy work-life balance is to preserve an individual's well-being. However, many students struggle with this balance due to the heavy demands of academic work and paid employment, resulting in stressful environments. This thesis seeks to explore the intricate dynamics of how students within the Canadian academic landscape successfully navigate the dual demands of work and study.

Domestic students in Canada frequently face a variety of challenges as they negotiate the terrain of work-study balance. For many, the rising costs of tuition and living expenses compel employment to reduce financial constraints and support their academic goals. Part-time employment opportunities abound in a variety of industries, from retail and hospitality to research assistantships and internships in their subject of study. While such career opportunities provide invaluable practical experience and extra revenue, they also present obstacles in terms of time management, academic achievement, and overall health. Furthermore, domestic students may struggle with the expectation to balance academic endeavors with household responsibilities, extracurricular activities, and social obligations. The pressure to achieve

academic goals while juggling many work-related tasks can cause increased stress and burnout, emphasizing the necessity of creating a helpful learning environment (Lee & Wang, 2023).

In contrast, overseas students beginning their educational adventures in Canada face a unique set of hurdles as they manage the complexity of the work-study balance. Beyond the academic rigors and cultural changes that come with studying abroad, international students confront additional challenges such as immigration status, language competency, and acculturation. One significant challenge for international students is Canada's legislative system, which limits job opportunities among many other things. While enrolled in full-time academic programs, international students are typically permitted to work part-time during the academic year and full-time during scheduled breaks. However, navigating the complications of work permits, eligibility requirements, and employer expectations can be tough, particularly for those unfamiliar with the Canadian labor market. Furthermore, overseas students frequently face linguistic and cultural difficulties in the job, which can have an impact on their ability to find work and effectively integrate into Canadian culture. The necessity to integrate academic responsibilities with language competency development and cultural immersion complicates their work-study efforts.

Balancing work and study commitments is a complex endeavor that profoundly impacts students' academic performance, personal well-being, and prospects. Despite its critical importance, research in this area remains limited, with few studies delving into the intricacies of work-study balance for the exceptions, please refer to Broadbridge & Swanson, 2005; Brus, 2006; Lucas & Lamont, 1998; Mahler, 2020. Existing literature highlights the negative effects of excessive workloads on students, including reduced study time, increased stress levels, and lower grades. Moreover, the unique circumstances faced by working students, such as financial

pressures and time constraints, further compound the challenges they encounter (Miller & Johnson, 2023). While numerous studies have explored the implications of work-study balance on academic outcomes and student well-being (Broadbridge and Swanson, 2005; Lucas, 1997; Lucas and Lammont, 1998), there is a notable dearth of research specifically focused on the Canadian context. Given the diverse educational landscape in Canada, characterized by various institutional structures and student demographics, there is a pressing need for research tailored to understanding the experiences of Canadian students navigating work and study commitments.

Therefore, this thesis's main objective is to gain a full understanding of the work-study conflict experienced by students, thereby contributing to the existing body of literature on work-life balance. This thesis contributes to the existing literature in several unique ways. First, it contributes to the existing work-nonwork literature by examining how work and study-related demands would lead to domain-specific conflict in employed students and how that would lead to certain consequences. To theoretically explore the first endeavor, I draw upon JD-R (Job Demands-Resource) theory, wherein perceived work overload and minimum credit requirement are identified as the work and study-related demands, respectively, and utilizing the transactional stress theory to explore how specific demands can be classified as challenge/hindrance stressors in the process of completing a degree.

In addition, the application of the transactional Stress theory in this thesis helps to frame these aforementioned demands not just as obstacles to overcome, but as potential facilitators that can enhance motivation, and focus, and lead to successful degree completion. By integrating the transactional stress theory, my thesis aims to deepen understanding of the factors influencing academic achievement and provide a nuanced view of how various stressors could support students in their educational journey. My thesis further delves into immigrant-focused research

to address whether the international student status of the employed student would make a difference in how they navigate the arising conflict and subsequent goal facilitation. By illuminating these nuanced dynamics, the thesis aims to inform policymakers, educators, and stakeholders about the intricacies of work-study balance, thereby facilitating the development of informed interventions and support mechanisms tailored to the unique needs of students within the Canadian academic landscape.

Theoretical Background and Hypotheses Development

The constant battle to balance work and life is a source of stress/pressure for students (Brus, 2006; Mason, Goulden, & Frasch, 2009; Offstein et al., 2004). Although work-life balance is a widely researched field (Byron, 2005), minimal studies have explored the experiences of students (Stimpson & Filer, 2011). Besides their roles at work, individuals are also students, members of social organizations, spouses/partners and then parents, with the relative importance of these work- and nonwork roles changing and varying in importance through the life stages (Demerouti et al., 2012). Individuals try to minimize or manage conflicts between work and nonwork, and to maximize the benefits that spill over from work to nonwork and vice versa (Kalliath & Brough, 2008). While taking this into account the struggle that students often experience in balancing their academic and personal lives (Brus, 2006), and understanding that the focus of this thesis is on how students navigate the conflict caused by the varying domains of their lives to establish a work-life balance, the exploration of stressors in the context of student work-study balance benefits from a multi-faceted theoretical approach. This thesis integrates the Transactional Stress theory and Job Demands-Resources (JD-R) Theory to offer a comprehensive framework for understanding how various stressors affect students' academic experiences. The research model is as seen in Figure 1.

The Job Demands-Resources (JD-R) theory is a theoretical framework that explains how job characteristics relate to employee well-being and work outcomes. According to the JD-R theory, job demands are the aspects of a job that require sustained effort and can have associated costs or energy expenditures. These demands can be physical, psychological, social, or organizational (Bakker & Demerouti, 2017). On the other hand, job resources are the aspects of a job that help employees achieve work goals, reduce job demands, and foster personal growth and development.

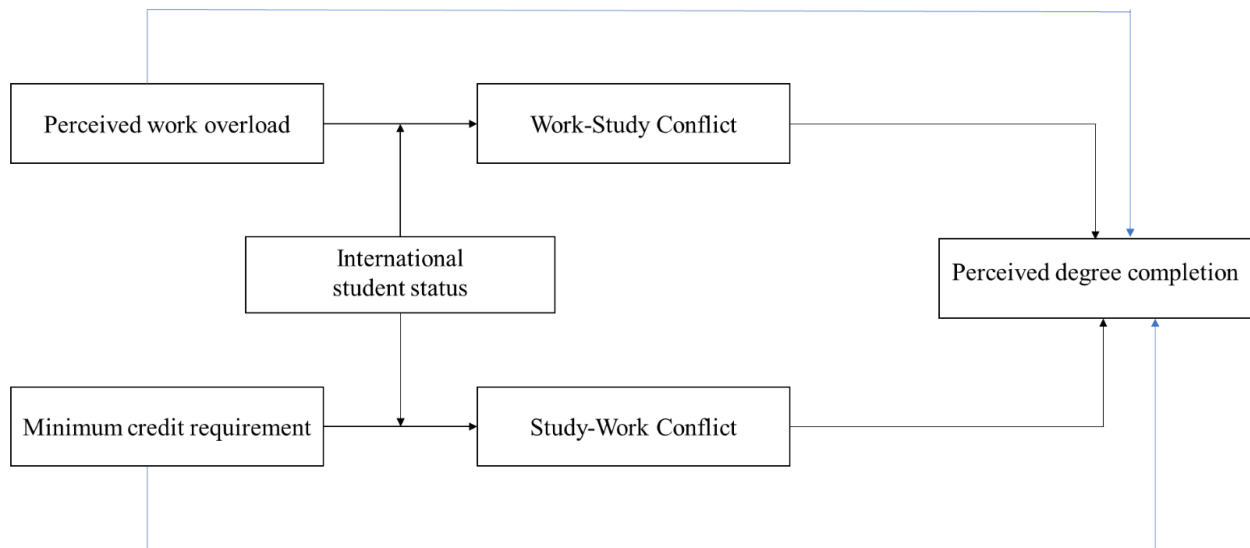


Figure 1: Research model of the thesis

These resources can also be physical, psychological, social, or organizational. The JD-R theory suggests that high job demands, such as heavy workload, time pressure, or emotional demands, can lead to negative outcomes like burnout, stress, and decreased job satisfaction (Bakker & Demerouti, 2017). Conversely, high job resources, such as social support, autonomy, and growth opportunities, can lead to positive outcomes like engagement, motivation, and increased job satisfaction. The model highlights the importance of managing job demands and providing adequate job resources to promote employee well-being and work outcomes. By addressing and

balancing both demands and resources, organizations can foster employee engagement, satisfaction, and overall well-being. For my thesis, I have identified perceived work overload as the job-related demand and minimum credit requirement as the study-related demand. Perceived work overload is considered a job-related demand because it requires students to exert significant mental and physical effort, often leading to stress and burnout. This demand can hinder their ability to effectively manage both academic and personal responsibilities. Similarly, the minimum credit requirement acts as a study-related demand, imposing a structured workload that students must meet to maintain their academic standing. Both demands can create pressure, impacting overall well-being and academic performance, which is why they are critical to understanding the student experience in the context of work-study balance. Demands, by their very nature, function as stressors, influencing an individual's well-being and their ability to manage and respond to various challenges.

The Transactional Stress theory was developed by Lazarus and Folkman (1984). This theory introduces the concept of cognitive appraisals, which are critical in understanding how individuals perceive and respond to stressors. The initial or primary appraisal involves assessing whether a situation is perceived as a stressor. It involves evaluating the significance of the situation, such as the impact of a deadline on one's academic performance. Factors influencing this appraisal include the importance of the task, the effort required, and the potential consequences of not meeting the deadline. Primary appraisal determines whether an event is considered a threat, challenge, or irrelevant (Lazarus & Folkman, 1984). Once a situation is identified as a stressor, secondary appraisal involves evaluating the available resources and strategies to cope with the stressor. This appraisal is dynamic and interactive, meaning that the perceived adequacy of resources can influence the initial assessment of the stressor. For

example, a student with ample support and resources might view a deadline as manageable rather than threatening (Lazarus & Folkman, 1984). The ability to effectively cope with stressors depends on the balance between perceived demands and available resources. The Transactional Stress theory thus provides a framework for understanding how individuals' perceptions and coping mechanisms shape their responses to various stressors.

In a direct extension of the transactional stress theory, Cavanaugh et al. (2000) better defined and elaborated on “hindrance-related” and “challenge-related” demands to understand the impact of such demands within the appraisal process. Challenge Stressors, despite inducing strain, are perceived as opportunities for personal growth and achievement. They are energizing and can lead to positive developmental outcomes. For example, demanding workloads and impending deadlines are categorized as Challenge Stressors. Although these factors may cause stress, they often drive individuals to excel, push their limits, and achieve their goals (Cavanaugh et al., 2000). The energizing nature of Challenge Stressors contributes to feelings of accomplishment and personal development, which can enhance overall performance and satisfaction. In contrast, Hindrance Stressors also cause strain but are typically perceived as barriers that impede progress and do not offer opportunities for growth. These stressors tend to obstruct performance and reduce overall effectiveness. Examples include organizational constraints such as frequent interruptions, bureaucratic obstacles, or insufficient resources. These factors are detrimental because they hinder individuals' ability to perform effectively and achieve their objectives (Spector & Jex, 1998). Hindrance Stressors can lead to frustration, decreased motivation, and burnout, as they detract from productivity and job satisfaction. This represents a significant advancement in understanding stress by highlighting that not all stressors are detrimental in the same way. It provides a nuanced view of how stressors can either

challenge individuals or hinder their progress, thereby influencing their well-being and performance (Horan et al., 2020).

In the context of students balancing professional and academic responsibilities, these theoretical frameworks provide a robust foundation for analyzing stressors and their impacts. The classification of stressors into Challenge and Hindrance types offers a nuanced perspective on how students perceive and respond to their work and academic demands. For students, perceived work overload and minimum credit requirements are identified as key demands in the work and study domains respectively that can influence their stress levels and academic progress. However, perceived work overload and minimum credit requirements are regarded as hindrance and challenge stressor, respectively, in this thesis. Perceived degree completion, the outcome variable in this research, reflects students' subjective assessment of their progress toward their degree within the designated time. Hence, the following relationships were proposed, and subsequent hypotheses were developed and tested during my thesis:

Perceived Degree Completion

In this thesis, the dependent variable (DV) under investigation is Perceived Degree Completion, operationalized as a binary measure of students' subjective assessment of their progress toward completing their degree within the expected time. This measure captures whether students perceive themselves as nearing the fulfillment of their degree requirements by their anticipated graduation date. The justification for selecting Perceived Degree Completion as a binary DV is strongly supported by several theoretical frameworks and empirical findings that elucidate how students' perceptions of their academic progress are shaped. The decision to operationalize Perceived Degree Completion as a binary measure stems from the specific focus of this research

on students' subjective assessment of their progress toward graduation within a defined timeframe. A binary approach (e.g., perceiving oneself as on track vs. not on track) simplifies the complexity of students' self-assessments into a clear, actionable outcome that aligns with the critical milestone of degree completion. Additionally, the binary measure emphasizes the urgency of perceived completion, which can be crucial for understanding motivations and behaviors related to graduation timelines. By focusing on a clear demarcation, the research can effectively capture the students' self-efficacy and urgency in navigating academic challenges, thereby enhancing the practical implications of the findings. This choice is informed by both theoretical frameworks and the goal of producing actionable insights that can directly inform support strategies for students.

Job Demands-Resources (JD-R) Theory (Bakker & Demerouti, 2007) provides a foundational framework for understanding this perception. JD-R Theory posits that academic demands, such as workload and credit requirements, can influence students' perceptions of their progress. Conversely, resources like academic advising and peer support can help manage these demands and enhance perceptions of progress. This balance between demands and resources is crucial, as Prieto et al. (2022) demonstrated that students who perceive themselves as making substantial progress report higher satisfaction and lower dropout rates, while Kobicheva et al. (2022) found a positive correlation between perceived progress and academic performance. Complementing JD-R Theory, the direct extension of the Transactional Stress theory (Cavanaugh et al., 2000) further refines our understanding of how students' perceptions of academic demands influence their sense of progress. This model distinguishes between challenge stressors, which are perceived as motivating and can enhance performance, and hindrance stressors, which may impede progress. For students, challenge stressors such as minimum credit

requirement, if perceived as manageable, can positively impact their sense of progress. In contrast, hindrance stressors like perceived work overload can negatively affect perceptions if not adequately addressed by support systems. Additionally, empirical research identifies several predictors of perceived likelihood of degree completion. These include year of study, goal commitment, low extraversion, belief in well-informed course choices, low conscientiousness, student self-esteem, and a lack of understanding of the work-grade link. For instance, goal commitment and a belief that course choices were well-informed are positively associated with a higher likelihood of perceiving progress (Nurmi et al., 2002). Conversely, traits such as low extraversion and conscientiousness, along with misunderstandings about the relationship between effort and grades, can negatively impact students' perceptions of their progress (Nurmi et al., 2002).

By integrating JD-R Theory, the transactional stress theory, and these empirical predictors, this thesis aims to provide a comprehensive analysis of how students' subjective assessments of their academic progress impact their overall academic experiences and success. This approach ensures a thorough exploration of how several factors influence students' perceived likelihood of completing their degree, aligning with established theoretical perspectives and empirical evidence.

Perceived Work Overload

In this thesis, Perceived Work Overload is conceptualized as a job demand characterized by an employee's perception of having an excessive number of tasks and responsibilities relative to the resources available to manage them (Triplett et al., 1999). This perspective aligns with the Job Demands-Resources (JD-R) Theory, which highlights that job demands are aspects of work

that require sustained physical or psychological effort and are associated with negative outcomes when they exceed the available resources (Bakker & Demerouti, 2007). Perceived work overload fits this framework as it involves excessive demands that can lead to significant stress and burnout, particularly when resources such as support and time are insufficient. According to the direct extension of the transactional stress theory (Cavanaugh et al., 2000), job demands are categorized into challenge stressors and hindrance stressors. Challenge stressors, while demanding, can provide opportunities for growth and are often perceived as manageable with adequate resources. In contrast, hindrance stressors are viewed as obstacles that impede personal and professional development without offering any growth benefits. Perceived work overload is categorized as a hindrance stressor because it primarily results in negative outcomes such as increased stress, reduced job satisfaction, and higher turnover intentions. Studies show that work overload significantly impacts employees' career commitment and job satisfaction, supporting its classification as a hindrance stressor (Blau, 1999; Mazerolle et al., 2015; Poulose & Dhal, 2020).

Empirical research further confirms the negative impact of perceived work overload. For instance, Pradana & Salehudin (2015) found that work overload is strongly associated with higher turnover intentions due to its detrimental effects on job satisfaction. Similarly, Ballout (2009) noted that employees facing high workloads often encounter more work-related problems, which negatively affect their performance and dedication. Additionally, Yiğit & Özkan (2023) observed that a high volume of work tasks leads to increased stress and anxiety, while Jermisittiparsert et al. (2021) reported that tight deadlines and time pressures exacerbate these effects. The lack of control over work assignments, as highlighted by Kushnir & Melamed (1991), further compounds the problem, leading to decreased productivity and heightened burnout. Rotenstein et al. (2023) also noted that insufficient resources to manage the workload

result in burnout and fatigue, undermining overall job performance and well-being. Hence, by conceptualizing perceived work overload as a job demand and a hindrance stressor, this thesis leverages the integration of these theoretical perspectives with empirical evidence thus providing a comprehensive understanding of the negative consequences associated with perceived work overload.

Perceived work overload and perceived degree completion

Considering that my thesis focuses primarily on a student population, it is essential to consolidate the potential consequences of perceived work overload into the context of perceived degree completion. For students, completing their academic program is a critical goal, and perceived work overload can significantly obstruct this goal. As a hindrance stressor, perceived work overload presents obstacles that impede students' progress towards their degrees. Excessive workloads can be particularly harmful to students balancing their academic responsibilities and employment. When students face overwhelming work commitments, they often experience a shortage of time and energy for their academic pursuits. This limitation in study time can hinder their ability to fully grasp complex concepts and adequately prepare for exams, thereby negatively impacting their academic performance. Perceived work overload, as a hindrance stressor, exacerbates these challenges by creating barriers to effective study and learning. Additionally, the strain of managing excessive work responsibilities can lead to a depletion of students' personal energy reserves. Balancing multiple roles—such as work, family obligations, and extracurricular activities—alongside academic duties can result in physical and mental exhaustion. This exhaustion further diminishes students' ability to maintain focus, motivation, and productivity in their studies. Consequently, the challenges posed by work overload are

amplified, making it even more difficult for students to progress towards and achieve degree completion.

Perceived work overload not only reduces the time and energy available for academic tasks but also contributes to increased stress, decreased motivation, and diminished engagement with coursework and the academic community (Yigit & Özkan, 2023; Jermisittiparsert et al., 2021; Kushnir & Melamed, 1991; Rotenstein et al., 2023). These factors collectively impede progress toward degree completion. Therefore, it is hypothesized that:

Hypothesis 1a: Perceived work overload of students will relate negatively to their perceived degree completion.

Minimum Credit Requirement

The minimum credit requirement is a fundamental benchmark in academic programs, designed to ensure that students complete a specified number of credits necessary for degree attainment. It has been identified as an academic demand for the purpose of this thesis.

Evaluating this requirement through the lens of the transactional stress theory reveals its role as a Challenge Stressor rather than a Hindrance Stressor. Challenge Stressors induce strain but are perceived as opportunities for personal growth and achievement. They energize individuals and can lead to positive developmental outcomes (Cavanaugh et al., 2000). The minimum credit requirement fits this classification as it often represents a significant academic challenge. For many students, this requirement is a structured path toward gaining comprehensive knowledge and skills, fostering personal and academic growth. By encouraging deep engagement with coursework, it enhances students' sense of accomplishment and contributes to their overall development (McCavit & Zellner, 2016). The impact of the minimum credit requirement can

vary based on students' individual contexts. For international students, adhering to the minimum credit load is crucial not only for academic progress but also for maintaining visa status. This alignment with both academic and visa goals can facilitate their journey toward degree completion and enhance their overall experience. The clear structure provided by the credit requirements helps these students stay on track, supporting their academic progress despite the additional regulatory pressures they face. Conversely, the minimum credit requirement can become a source of stress and conflict for students who struggle to balance their coursework with other responsibilities or who lack sufficient support resources. For these students, the requirement may exacerbate existing pressures and contribute to academic stress (Rattini, 2014). This stress can undermine the perceived benefits of the requirement, transforming it from a Challenge Stressor into a source of strain.

Domestic students, in contrast, do not encounter the same regulatory constraints regarding credit load. Their experience of the minimum credit requirement is primarily as an academic benchmark. Without the added pressure of visa-related implications, domestic students may perceive the credit requirement differently, focusing more on its role in structuring their academic journey rather than as a source of significant stress. The Transactional Stress theory (Lazarus & Folkman, 1984) further contextualizes this analysis by highlighting the role of cognitive appraisals in how stressors are perceived. In primary appraisal, students assess whether the minimum credit requirement is a challenge, threat, or irrelevant based on their specific circumstances. For international students, this requirement is often seen as a manageable challenge aligned with their visa and academic goals, whereas domestic students primarily view it as an academic benchmark. Secondary appraisal involves evaluating resources and coping mechanisms. Students with ample support may see the requirement as a challenge that drives

achievement, while those with fewer resources might experience it as a burdensome stressor (Lazarus & Folkman, 1984). In summary, the minimum credit requirement, when viewed through the lens of transactional stress theory, can be seen as a Challenge Stressor that promotes personal and academic growth, motivation, and skill development. However, its impact varies depending on students' contexts. For international students, the requirement aligns with both academic and visa goals, potentially enhancing their experience and progress. For those struggling with balance and support, it may become a source of stress. Domestic students, without the additional pressure of visa regulations, primarily experience the requirement as an academic benchmark. This nuanced understanding underscores how perceptions and contextual factors influence the experience of minimum credit requirements.

Minimum credit requirement and Perceived Degree Completion

As discussed in the previous section, the Job Demands-Resources (JD-R) theory suggests that the minimum credit requirement can introduce significant strain, potentially leading to time pressure and emotional exhaustion when it exceeds a student's coping abilities (Bakker & Demerouti, 2017). However, when viewed through the Transactional Stress theory and its direct extension, the minimum credit requirement can be seen as a Challenge Stressor. Hence, Challenge Stressors are perceived as opportunities for growth despite causing strain. They can motivate students to engage more deeply and manage their responsibilities more effectively (Cavanaugh et al., 2000). The Transactional Stress theory supports this view by emphasizing that if students perceive the minimum credit requirement as a challenge rather than a threat, it can enhance their motivation and academic focus (Lazarus & Folkman, 1984). Integrating these perspectives suggests that the minimum credit requirement, when perceived as a Challenge Stressor, could positively impact students' perceived degree completion. This requirement

encourages students to better organize their academic and personal responsibilities, thereby improving their sense of progress toward their degree. Thus, the following hypothesis is proposed:

Hypothesis 1b: The minimum credit requirement will positively influence the perceived degree completion of a student.

Work-Study Conflict

A prominent theme in recent research concerning the intersection of work and personal life focuses on how conflicts between work and non-work responsibilities can influence the relationship between job demands and well-being (Wood et al., 2020). This line of research suggests that when individuals face excessive job demands, they may experience energy depletion that cannot always be fully resolved within the workplace. Instead, activities or demands outside of work, such as responsibilities at home or within the family, can impede the recovery process from these job demands, leading to conflicts between work and non-work domains. This perspective has been supported by numerous studies (Geurts et al., 2003; Sonnentag & Fritz, 2015; Wood et al., 2013). JD-R theory, when applied to understand the relationship between work-study conflict and work-study balance, suggests that if you encounter work-study conflict because of the increased demands and lack of resources in the work and study domains respectively, it will be less likely for the students to achieve work-study balance (Barbier et al., 2013; Russo et al., 2016). The work-study conflict arising is a depletion of personal resources, impacting the students themselves.

From a JD-R perspective, work-study conflict represents a form of role conflict arising from competing demands between work and study roles. These conflicting demands constitute

job demands that require individuals to expend time, energy, and attention to fulfill their obligations in both domains. When individuals experience work-study conflict, the demands of each role may exceed the available resources, which is resource depletion. For example, high job demands from work and study roles may strain individuals' time, leaving them with insufficient time resources to adequately fulfill their obligations in both areas. Similarly, the stress and tension associated with work-study conflict can deplete individuals' energy and psychological resources, contributing to resource depletion over time. There is a significant amount of literature that thoroughly explores how work-family conflict mediates the relationship between work-related demands (like role conflict, ambiguity, and overload) and employees' psychological distress. For example, Oshio et al. (2017) investigated this in a non-hospitality context and found that work-family conflict plays a significant mediating role between job-related demands and psychological distress among employees. Similarly, Haines III et al. (2008) suggested in their study that work-family interference partially mediates the link between depression and shiftwork. Likewise, du Prel and Peter (2015) observed a partial mediation of work-family conflict between work stress and depressive symptoms. Furthermore, Shimazu et al. (2010) demonstrated in a study with 196 working parents in Japan that job demands, such as work overload and emotional demands, partially mediated the impact on employees' psychological distress through work-family conflict. When this relationship is applied in the context of my research, the work-study conflict is considered and is expected to explain a portion of the relationship between job-related demands and work-study balance. In other words, the influence of job-related demands on work-study balance is explained by the mediating role of work-study conflict. Considering that in my model, the job demand identified is perceived work overload and the dependent variable is perceived degree completion, the work-study conflict arising in a student's life is most likely to

mediate the relationship between the domain-specific demand and the dependent variable in question.

The Mediating Role of Work-Study Conflict

The dependent variable for my thesis is perceived degree completion which as mentioned in the previous section of my thesis is considered an important goal that the students aspire to achieve while also being employed. In the case of balancing work and study commitments, which is the context of my thesis, students aiming to complete their degree while holding down a job are more likely to succeed when these pursuits complement each other. When work and study goals harmonize, individuals experience less conflict and more support in reaching their objectives. Integrating Job Demands-Resources (JD-R) framework alongside the concepts of work overload, work-study conflict, and perceived degree completion as discussed in the previous sections of this thesis, I propose a comprehensive relationship: When students experience work overload and work-study conflict, it may undermine the facilitative effects of goal alignment between work and study. Within the JD-R framework, work overload represents excessive job demands, while work-study conflict signifies the tension arising from competing responsibilities. This conflict not only challenges students' ability to align their personal goals with their work and study endeavors but also depletes vital resources necessary for goal pursuit. From the JD-R perspective, the excessive demands from both work and study roles can exhaust resources such as time, energy, and attention, hindering students' progress toward completing their degree (Demerouti et al., 2001; Huang et al., 2021).

Consequently, perceived degree completion may decrease as individuals face obstacles in managing their workload effectively. Conversely, when students perceive their work and study

goals as complementary and supportive, they are more likely to experience positive outcomes. In this scenario, the alignment of personal goals with work and study pursuits facilitates goal attainment that is identified as the perceived degree completion. According to JD-R theory, sufficient job resources, such as support, autonomy, and opportunities for skill development, can buffer against the negative effects of work overload and work-study conflict (Bakker & Demerouti, 2017; Tadić et al., 2014). As a result, students may experience reduced conflict and enhanced well-being, leading to a more positive perception of degree completion. Hence, the following hypothesis is proposed:

Hypothesis 2a: Work-Study Conflict will mediate the relationship between perceived work overload and perceived degree completion.

Study-Work Conflict

The work-life conflict has been examined as a mediator in research on work-life balance (WLB) for a considerable period (Helmle et al., 2014). Indeed, according to Beauregard and Henry (2009), incorporating work-life conflict as a mediator between WLB practices and attitude outcomes distinguishes between the availability and actual use of practices, which warrants further investigation in WLB research. Applying JD-R theory to understand the connection between study-work conflict and work-study balance, suggests that if you experience conflict due to increased demands at study and a lack of resources for working, achieving a balance between work and study becomes less likely for students. Study-work conflict is expected to clarify part of the link between study-related demands and work-study balance. The impact of study-related demands on work-study balance is mediated by study-work conflict. In my model, where the identified study-related demand is the minimum credit requirement of a student and

the dependent variable is perceived degree completion, the conflict arising from balancing study and work is likely to affect the relationship between the study-specific demand and the degree completion variable.

According to the Job Demands-Resources (JD-R) model (Demerouti et al., 2001), excessive job demands would consume individual job resources. With the consumption of job resources, there would be negative consequences (Cheung et al., 2021). This arising conflict can create strain for individuals trying to balance their work and study commitments. So, in the context of the JD-R theory, study-work conflict directly impacts personal resources. It depletes the individual's resources because they must allocate their time, energy, and attention between study and work, leaving them with fewer resources to cope with other job demands or to engage in activities that promote their well-being. effect of the minimum credit requirement could represent a critical determinant of students' academic journey. This regulatory demand not only influences their academic workload but also intensifies their experience of study-work conflict—a phenomenon where academic and employment responsibilities compete for time and resources (Demerouti et al., 2001; Huang et al., 2021).

The Mediating Role of Study-Work Conflict

According to the Job Demands-Resources (JD-R) theory, high demands such as minimum credit requirements can lead to increased stress and resource depletion if they surpass students' coping abilities (Bakker & Demerouti, 2017). However, when viewed through the lens of transactional stress theory, the minimum credit requirement can be seen as a Challenge Stressor. Challenge Stressors, despite inducing strain, are perceived as opportunities for growth and achievement, motivating students to engage more deeply and manage their responsibilities more effectively (Cavanaugh et al., 2000). While the minimum credit requirement is categorized

as a Challenge Stressor, which can motivate students by presenting opportunities for personal growth and achievement, it still functions as a stressor that can contribute to study-work conflict. The pressure to meet these academic demands can become overwhelming, especially when combined with work responsibilities that require significant time and energy. For international students, this situation is further complicated by the need to maintain visa compliance, which adds an extra layer of urgency and stress. Even though challenge stressors can enhance motivation, when they exceed an individual's coping capacity or compete with other responsibilities, they can lead to heightened anxiety and strain. This duality underscores the complexity of balancing academic and work demands, revealing how even positive challenges can contribute to overall stress and affect academic performance and well-being. These students face significant study-work conflict as they strive to meet stringent credit requirements to maintain their visa status while balancing work responsibilities. This conflict arises when the demands of coursework and work obligations compete for limited resources, leading to stress and potential impacts on academic performance and well-being (Barbier et al., 2013; Russo et al., 2016).

The minimum credit requirement establishes a clear academic benchmark, requiring students to complete a specific number of courses to advance toward graduation. This strain can lead to heightened study-work conflict, as students struggle to allocate their time and energy between rigorous academic demands and work responsibilities (Yang et al., 2020). Additionally, cultural adjustment and language barriers in the workplace further exacerbate this conflict, adding another layer of complexity (Yang et al., 2020). The interaction between the challenge of meeting minimum credit requirements and the necessity of managing work obligations can lead to significant study-work conflict, impacting students' perceived progress toward degree

completion. Thus, integrating the insights from both JD-R theory and the Transactional Stress theory, it is proposed that study-work conflict plays a mediating role in the relationship between minimum credit requirements and perceived degree completion. This hypothesis reflects how the stress induced by balancing academic and work demands can influence students' perceptions of their academic progress. Therefore, the following hypothesis is proposed:

Hypothesis 2b: Study-work conflict will mediate the relationship between minimum credit requirements and perceived degree completion.

International Student Status

Research indicates that immigrant students, particularly those from low-income backgrounds, may face additional financial pressures, leading to higher rates of employment to support themselves and their families (Ishitani, 2006). Immigrant students may also experience challenges related to cultural adjustment and language barriers in the workplace, which can impact their work-study balance and overall well-being (Chirkov et al., 2010). Immigration status can influence the types of employment opportunities available to students, as some may be limited by legal restrictions on work eligibility or visa requirements (Hechanova-Alampay et al., 2002). Overall, while student employment can offer benefits such as skill development and financial independence, it is essential to recognize the potential negative effects, particularly on academic performance and well-being. The influence of immigration status adds another layer of complexity to understanding the work-study balance, highlighting the need for tailored support and interventions for immigrant students. Further research is warranted to explore the nuanced experiences of immigrant students in managing work and study commitments. In today's global market, the international student population, especially in the growing economy of Canada

fueled by ever-changing immigrant-based regulations makes Canada a diverse environment for international students to pursue their studies and careers.

Many international students come equipped with sufficient financial resources or scholarships, which alleviates the immediate need to find employment. Additionally, universities frequently offer specialized support services such as career counseling and academic advising, helping international students effectively navigate their academic obligations and potential job opportunities. The experience of cultural exchange and improved language skills gained during their studies further enhance students' ability to adapt, enabling them to manage both academic and work responsibilities with minimal conflict (Chirkov et al., 2010). Consequently, while international student status presents its own set of challenges, it cannot be solely blamed for any resultant conflicts.

The Moderating Role of International Student Status

When the relationship between two variables changes depending on the value of a third variable, that third variable is referred to as a moderator variable. Moderator variables are indispensable in psychology research as they offer a nuanced understanding of associations between variables, elucidating the specific circumstances under which these associations hold true and whether they differ across contexts or demographic groups. By examining factors such as age, gender, ethnicity, socioeconomic status, and education, psychologists can identify contextual and group-specific patterns in psychological phenomena, informing tailored interventions and enhancing the generalizability of research findings (Fritz & Arthur, 2017). For this thesis, I have conceptualized the international student status as the moderator as seen in Figure 1. In Canada, domestic students often face significant challenges as they balance work

and study commitments. The rising costs of tuition and living expenses frequently necessitate part-time employment to alleviate financial pressures and support academic goals. Students find employment opportunities in various sectors, including retail, hospitality, and positions related to their field of study, such as research assistantships and internships. While these jobs provide valuable experience and extra income, they also pose challenges related to managing time, maintaining academic performance, and preserving overall well-being.

Conversely, international students embarking on their educational journey in Canada encounter a distinct set of difficulties in managing their work-study balance. In addition to the academic demands and cultural adjustments associated with studying abroad, they face unique challenges such as navigating immigration regulations, overcoming language barriers, and adapting to a new culture. Canada's legislative framework restricts their job opportunities, permitting them to work part-time during the academic term and full-time during scheduled breaks. However, dealing with the complexities of work permits, eligibility criteria, and employer expectations can be particularly challenging for those new to the Canadian job market. Early research on JD-R theory examined the effects of job demands and resources on burnout, finding that job demands like time pressure were linked to exhaustion, while job resources such as rewards influenced disengagement (Demerouti et al., 2000). Subsequent studies by Bakker et al. (2003) and Schaufeli & Bakker (2004) supported these findings, confirming the distinct impacts of job demands and resources on burnout. Intersectionality is a sociological analytical framework that further examines how various social identities, such as race, gender, and socioeconomic status, intersect to shape individuals' experiences and opportunities (Al-Faham et al., 2019). In the context of student work-study balance, this theory highlights how students from diverse backgrounds may face unique challenges and access different resources in managing

their responsibilities (Al-Faham et al., 2019). For example, domestic students might have a wider range of employment opportunities when compared to international students as there would be no immigration-based obstacles that would limit or dictate the number of working hours they choose to work hence influencing the relationship between the work overload and subsequent work-study conflict that the student would experience. As discussed in the preceding section about work-study conflict, from a JD-R perspective, individuals experience more work-study conflict when there are higher demands of each role that may exceed the available resources (Bakker & Demerouti, 2007), which is resource depletion hence establishing a positive relationship between the perceived work overload, and work-study conflict experienced by a student which is further explored while discussing the mediating role of the work-study conflict. As a result, the following hypothesis is proposed:

Hypothesis 3a: The international student status will moderate the relationship between perceived work overload and work-study conflict, such that the positive relationship will be strengthened.

To understand how the international student status might influence the relationship between the minimum credit requirement and study-work conflict, it is essential to consider the unique challenges faced by international students. These students often juggle a complex array of demands, including strict academic requirements and visa regulations, which necessitate careful balancing of their academic and work responsibilities. The minimum credit requirement, as an academic demand, can exacerbate these challenges by increasing the time and effort needed to meet academic goals. As discussed previously, it is identified in this research that while the minimum credit requirement is a key factor in guiding students' academic progress, its impact is context dependent. Hence, for international students, this added strain can lead to heightened conflicts between their studies and work commitments. Unlike domestic students, international

students may face additional pressures such as maintaining a specific visa status, which can limit their ability to work flexible hours or take on part-time jobs that align with their academic schedules. Thus, the stress of meeting the minimum credit requirement may more significantly impact their study-work balance compared to their domestic peers. This context suggests that the international student status could moderate the relationship between the minimum credit requirement and study-work conflict, potentially strengthening the positive relationship. In other words, the more pronounced study-work conflicts experienced by international students could be a result of their unique status and associated pressures. As a result, the following hypothesis is proposed:

Hypothesis 3b: The international student status will moderate the relationship between the minimum credit requirement and study-work conflict, such that the positive relationship will be strengthened.

The Moderated Mediation Relationships

Assuming a student's international student status moderates the relationship between perceived work overload and work-study conflict, it is also likely that the international student status will conditionally influence the strength of the indirect relationship between perceived work overload and perceived degree completion. This suggests a pattern of moderated mediation between the study variables, as depicted in Figure 2. Hence the following hypothesis is proposed:

Hypothesis 4a: The international student status will moderate the mediation effect of work-study conflict between the perceived work overload and perceived degree completion such that the mediation effect will be stronger for those who have international student status.

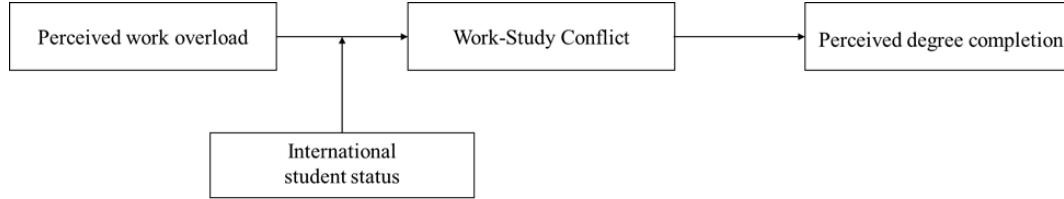


Figure 2: Proposed moderated mediation (Hypothesis 4a)

Similarly, as it is hypothesized that a student's international student status moderates the relationship between their minimum credit requirement and the study-work conflict they experience, it is also likely that the international student status will also conditionally influence the strength of the indirect relationship between minimum credit requirement and perceived degree completion. This suggests a pattern of moderated mediation between the study variables, as depicted in Figure 3. Hence the following hypothesis is proposed:

Hypothesis 4b: The international student status will moderate the mediation effect of study-work conflict between the minimum credit requirement and perceived degree completion such that the mediation effect will be stronger for those who have international student status.

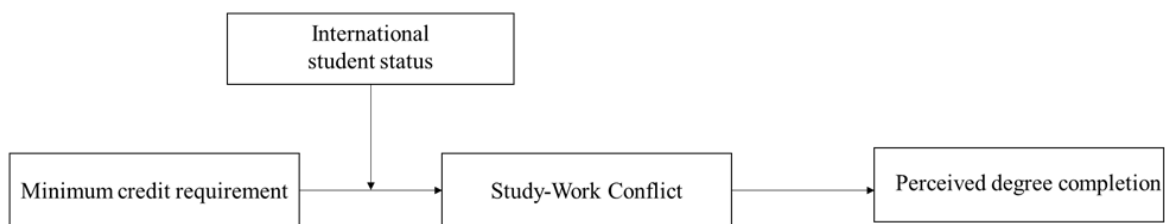


Figure 3: Proposed moderated mediation (Hypothesis 4b)

Methodology:

The thesis employed a quantitative online survey methodology to investigate this phenomenon thoroughly. A sizable, diverse, and representative sample would help strengthen the quality and credibility of my thesis by increasing the likelihood of producing meaningful and generalizable results which was obtained by recruiting participants through Prolific and closed international student groups. A robust and diverse sample is crucial in academic research. Such a sample increases the generalizability of findings, minimizes biases, and captures a broader range of experiences and perspectives. Moreover, ensuring diversity and representativeness aligns with ethical principles, promoting fairness and equity in research. 100-150 students were targeted, ensuring a balanced representation of both domestic and international students enrolled in various study programs across Canada. These participants were individuals studying in Canada while concurrently maintaining employment. Eligible participants were subjected to a comprehensive survey on the platform, assessing their perceived workload and immigration status. Upon completion of the survey period, participants received fair compensation for their involvement.

Sample and Data Collection

I recruited a balanced sample consisting of both international students and domestic student participants through Prolific, an online research platform with a diverse set of participants to obtain 124 responses which led us to obtain 108 complete responses. Using Prolific's pre-screening criteria, I first conducted a pre-test to identify international students in Canada. For participants to qualify for the international student population of the sample, I required the participants to 1) be in Canada; 2) be students; 3) be employed and 4) be temporary residents in Canada, this was done to ensure that we acquire a sample consisting of students who are actually international students, that is that they are here on a study permit as we wanted to

make sure that our final sample consists of an equal number of both domestic and international students. We identified 41 respondents who met the international student sample requirements. Once these respondents were identified we sent them our main questionnaire. I also included responses received from closed international student groups who qualified to be a part of the sample. This was done to ensure that the final sample was balanced and had a comparable number of responses from both domestic and international students. I received 25 such responses. Hence, I received 66 responses from international students, but after going through the data, we ended up with 53 complete and viable responses. I discarded 13 responses from the international students total as these responses were incomplete and missing a lot of answers to the questions asked in the questionnaire.

To recruit participants for the domestic student population of the sample, we again used Prolifics' pre-screening criteria. For them to qualify for the domestic student population of the sample, I required the participants to 1) be in Canada; 2) be students; 3) be employed and 4) be permanent residents or citizens of Canada. We received 58 responses from domestic students and after filtering out the ones that did not meet the required standard and the ones with incomplete responses, 55 complete and viable responses were obtained. Hence, a well-balanced sample of 108 participants was obtained. All the participants recruited through Prolific were compensated according to the hourly rate regulated by the platform. The participants recruited from closed student groups were compensated for their participation by e-gift cards sent to them once their submission was received and verified.

My sample included participants from ages 18-55. The sample was also nearly balanced with 46.3% identifying as male, 52.8% identifying as female, and 0.9% as the third gender/binary. In terms of ethnicity, 35.2% identified as White or Caucasian, 31.5% identified as

Asian, and 18.5% identified as Black or African American. Most of the participants (54.6%) were enrolled in an undergraduate degree, 38.9% were graduate students and 6.5% were studying at community college.

Measures

Perceived Work Overload

Each participant was asked to report their perceived Work role overload which was measured using a modified version of the scale developed by Spector and Jex (1998) comprising five items. The Cronbach's alpha measured was 0.908. A sample item is "How often does your job leave you with little time to get things done?" Respondents were asked to indicate how often each statement occurs, with five response choices, ranging from less than once per month or never, coded 1, to several times per day, coded 5.

Minimum Credit Requirement

The participants' academic demand which is identified as the minimum credit is measured by asking the participant "Do you have to fulfill a minimum number of credit requirements to maintain your student status?" The response was recorded as either a "yes" coded as 1 or a "no" coded as 0. This would delve into the subsequent restrictions implied on the number of credits they must take up because of the said status.

International Student Status

The participants' student status was confirmed by asking them if they were international students or not. The pre-screening done while finalizing the sample is considered as well. The responses are coded as 1, for international students and 0 for domestic students.

Work-Study Conflict

The conflict experienced by the participants was measured using the scale developed by Mills et al (2007). The Cronbach's alpha measured was 0.886. The scale consisted of distinct items that were focused on measuring the work-study conflict that arises in the participants' lives. For example, to measure the work-study conflict items like, "Because of my job, I can't involve myself as much as I would like in my studies" are used. These items are measured on a 5-point Likert scale ranging from (1) strongly agree to (5) strongly disagree.

Study-Work Conflict

The scale developed by Mills et al (2007) was again used to measure the study-work conflict experienced by the participants. The Cronbach's alpha measured was 0.838. The scale consisted of distinct items that were focused on measuring the study-work conflict that arises in the participants' lives. For example, to measure the study-work conflict items like, "My study interferes with my responsibilities at work, such as getting to work on time, accomplishing daily tasks, and working overtime" are used. These items are measured on a 5-point Likert scale ranging from (1) strongly agree to (5) strongly disagree.

Perceived Degree Completion

The participants are asked if they will finish their study within the assigned time. Their responses are coded as 1 for "Yes" and 0 for "No".

Control variables

The participants' ethnicity and perceived work-study balance were the covariates in this research model.

Social identity theory suggests that individuals derive a sense of self-concept and identity from their memberships in various social groups, including work and family roles. It explores how identification with separate roles influences behavior, attitudes, and well-being (Brown, 2000). Ethnicity serves as a key aspect of individuals' social identity, influencing their perceptions, attitudes, and behaviors. Different ethnic groups may have distinct social norms, cultural values, and historical experiences, which can shape their responses to interventions or behaviors. Since my thesis is studying a diverse group of students, it is important to ensure that my findings are relevant to a wider range of ethnic groups, enhancing the generalizability of my results. Amodio & Devine's (2006) work on implicit biases highlights the importance of considering ethnicity as a control variable to mitigate the influence of biases on research outcomes. Failure to control ethnicity may lead to biased interpretations or generalizations based on stereotypes or implicit assumptions. Hence, ethnicity was controlled for this research.

The concept of work-study balance is rooted in organizational psychology and education literature, where researchers have examined its implications for well-being, academic performance, and job satisfaction. According to Role Theory, individuals play numerous roles in society and suffer role conflict when the demands of these roles collide (Biddle, 2013). In the context of student life, this idea explains how students balance the pressures of being both employees and learners. Students may face role conflict when work obligations interfere with their capacity to attend classes or complete homework, causing stress and tension. By controlling

work-study balance, I can minimize the influence of the arising conflict on my primary variables and isolate their effects while at the same time allowing me to examine the effects of other variables while holding this conflict constant. Controlling work-study balance also further helps clarify the relationship between my independent and dependent variables by ensuring that observed effects are not solely due to the level of conflict experienced.

Results

Preliminary Analysis

Descriptive and correlational statistical analysis of the key variables in the thesis: Perceived work overload, minimum credit requirement, work-study conflict, study-work conflict, international student status, perceived degree completion, ethnicity, and work-study balance (control variables) was performed. Table 1 provides a summary of the data with the Cronbach alpha, means, standard deviations, and correlation for each measure. Most of the directions of the correlations were as anticipated theoretically. Perceived work overload was positively correlated to both work-study conflict ($r=0.516$, $p<0.001$) as expected and study-work conflict ($r = 0.365$, $p<0.001$). Work-study conflict was positively correlated to study-work conflict ($r=0.651$, $p<0.01$), negatively correlated to perceived degree completion ($r=-0.296$, $p=0.002$) and negatively correlated to the work-study balance ($r=-0.578$, $p<0.001$). The minimum credit required was positively correlated to the perceived degree completion ($r=0.231$, $p=0.0065$). Study-work conflict was negatively correlated to work-study balance ($r=-0.411$, $p<0.001$). Finally, international student status is strongly positively correlated to the ethnicity of the participants ($r=0.261$, $p=0.006$).

Variable	α	Mean	SD	1	2	3	4	5	6	7	8
1. Perceived <u>Workoverload</u>	0.908	3.183	1.0982	1							
2. Minimum Credit Requirement (MCR)	--	0.9	0.304	-0.123	1						
3. Immigration Status (IS)	--	0.49	0.502	0.218*	0.147	1					
4. Work-Study Conflict	0.886	3.0995	1.06228	0.516**	0.09	0.052	1				
5. Study-work Conflict	0.838	2.617	0.9575	0.365**	0.186	0.096	0.651**	1			
6. Perceived Degree completion	--	0.92	0.278	-1.115	0.231*	0.095	-0.296**	-0.044	1		
7. Ethnicity	--	2.96	1.923	-0.008	0.089	0.261**	-0.078	0.061	-0.093	1	
8. Work-Study Balance	0.732	3.44	0.915	-0.104	-0.138	-0.079	-0.578**	-0.411**	0.208*	0.008	1

*Correlation is significant at the 0.05 level (2-tailed).

**Correlation is significant at the 0.01 level (2-tailed).

For Minimum credit requirement, Immigration status, Perceived degree completion and ethnicity Cronbach's alpha is irrelevant

Table 1: Descriptive Analysis and Pearson correlations

Hypothesis testing

The multiple regression analyses to test the moderated mediation hypotheses through SPSS v29.0.0.0 using PROCESS macro version 4.3 developed by Andrew Hayes (2017) were conducted. The continuous independent variable was mean centered before testing the interaction effects (Jaccard et al., 1990) and a 95% confidence interval (CI) was used.

Hypothesis 1a suggested that the Perceived Work overload of a student would negatively relate to perceived degree completion and Hypothesis 2a suggested that Work-study conflict would mediate the relationship between perceived work overload and perceived degree completion. SPSS Process Model 4 was used to test these relationships. The analysis revealed a significant positive relationship between perceived work overload and work-study conflict ($\beta = 0.4453$, $SE=0.064$, $p < .001$). This indicates that as perceived work overload increases, the level of conflict between work and study responsibilities also increases among students. There was a significant negative relationship found between work-study conflict and perceived degree completion ($\beta = -1.8070$, $SE=0.8021$, $p = .0243$). This suggests that higher levels of conflict between work and study responsibilities are associated with lower perceptions of degree completion among students. The direct effect of perceived work overload on perceived degree completion was not found to be statistically significant ($\beta = 0.2995$, $SE=0.5095$, $p = .5566$). This

implies that, without considering the mediating role of work-study conflict, perceived work overload alone does not significantly predict perceived degree completion among students. Hence, the obtained results clearly explain that Hypothesis 1a was not supported. The analysis further revealed an indirect effect of perceived work overload on perceived degree completion through work-study conflict. The indirect effect coefficient was estimated to be -0.8047, with bootstrapped 95% confidence intervals ranging from -4.9833 to -0.0373. The coefficient of the indirect effect, which is -0.8047, indicates the strength of this relationship. This indicates a meaningful relationship is established between the perceived work overload and the perceived degree completion of a student mediated by the work-study conflict experienced by the student.

For each unit increase in perceived work overload, there is a corresponding decrease of approximately 0.8047 units in perceived degree completion through work-study conflict. The bootstrapped 95% confidence intervals (ranging from -4.9833 to -0.0373) provide a measure of uncertainty around this estimate. Since the confidence interval does not cross zero, a significant effect is indicated (Hayes, 2015). This means we are confident that the true effect lies somewhere within this range, indicating that perceived work overload does indeed impact perceived degree completion through work-study conflict, although the exact magnitude of this effect may vary within this interval. Thus, Hypothesis 2a was supported by the obtained results as presented in Tables 2 and 3

	Work-study conflict			Perceived degree completion		
	Coeff	SE	p	Coeff	SE	p
Constant	3.915	0.3732	0.001	8.3981	3.5722	0.0187
Perceived work overload (WOVT)	0.4453	0.064	0**	0.2995	0.5095	0.5566
Work-Study Balance (WSBT)	-0.6149	0.0769	0**	0.1708	0.5178	0.7415

Ethnicity (ETH)	-0.0389	0.0364	0.2877	-0.2779	0.1899	0.1435
Work-Study Conflict (WSCT)				-1.807	0.8021	0.024*
N=108, *p<0.05, **p<0.01						

Table 2: Regression Analysis of Perceived work overload predicting Work-study conflict and Perceived degree completion

Direct effect of WOVT on PDC:				
Effect	SE	p-value	Lower CI	Upper CI
0.2995	0.5095	0.5566	-0.699	1.298
Indirect effect(s) of WOVT on PDC through WSCT:				
Effect	Boot SE	Boot LLCI	Boot ULCI	
WSCT	-0.8047	101929.171	-4.9833	-0.0373

Table 3: Direct effect of Perceived work overload (WOVT) on Perceived degree completion (PDC) and its indirect effect through Work-Study Conflict (WSCT) (PROCESS Model 4)

Hypothesis 1b suggested that the minimum credit requirement significantly influences the perceived degree completion negatively and Hypothesis 2b suggested that Study-work conflict will mediate the relationships between the minimum credit requirement and perceived degree completion. SPSS Process Model 4 was used once again to test these relationships. The analysis revealed a non-significant relationship between the minimum credit requirement and study-work conflict ($\beta = 0.3989$, $SE = 0.2822$, $p = 0.1605$). This suggests that the minimum credit requirement does not significantly predict the level of conflict between study and work responsibilities among students. Similarly, there was no significant relationship found between study-work conflict and perceived degree completion ($\beta = 0.0752$, $SE = 0.4481$, $p = 0.8668$). This indicates that higher levels of conflict between study and work responsibilities are not associated

with differences in perceived degree completion among students. However, there was a significant direct effect of the minimum credit requirement on perceived degree completion ($\beta = 2.7362$, $SE = 1.0061$, $p = 0.0065$). This suggests there is a significant association between the minimum credit requirement with degree completion perceptions among students. The direct effect coefficient was estimated to be 2.7362, with bootstrapped 95% confidence intervals ranging from 0.7642 to 4.7082. The coefficient of the direct effect, which is 2.7362, indicates the strength of this relationship. This indicates a meaningful relationship is established between the minimum credit requirement and the perceived degree completion of a student. For each unit increase in minimum credit requirement, there is a corresponding increase of approximately 2.7362 units in perceived degree completion. Thus, Hypotheses 1b was supported. The analysis however did not reveal a significant indirect effect of minimum credit requirement on perceived degree completion through study-work conflict. The indirect effect coefficient was estimated to be 0.0300, with bootstrapped 95% confidence intervals ranging from -0.7282 to 0.7337. Since the confidence interval does cross zero, no significant effect is indicated (Hayes, 2015) Thus, Hypothesis 2b was not supported. Refer to Tables 4 and 5 for the results obtained.

	Study-Work conflict			Perceived Degree Completion		
	Coeff	SE	p	Coeff	SE	p
Constant	3.6008	0.454	0.0001	-3.1767	2.3831	0.1826
MCR (Minimum Credit Requirement)	0.3989	0.2822	0.1605	2.7362	1.0061	0.0065
Work-Study Balance (WSBT)	-0.4124	0.0933	0.0001	1.2936	0.5205	0.0129
Ethnicity (ETH)	0.0264	0.0442	0.5519	-0.2716	0.1777	0.1265
Study-Work Conflict (SWCT)				0.0752	0.4481	0.8668

N=108, * $p < 0.05$, ** $p < 0.01$

Table 4: Regression Analysis of Minimum Credit Requirement (MCR) predicting Study-Work conflict and Perceived degree completion

Direct effect of MCR on PDC:				
Effect	SE	p-value	Lower CI	Upper CI
2.7362	1.0061	0.0065	0.7642	4.7082
Indirect effect(s) of MCR on PDC through SWCT:				
	Effect	Boot SE	Boot LLCI	Boot ULCI
SWCT	0.0300	8.9097	-0.7282	0.7337

Table 5: Direct effect of MCR on Perceived degree completion (PDC) and its indirect effect through Study-Work Conflict (SWCT) (PROCESS Model 4)

Hypothesis 3a suggested that international student status would moderate the relationship between the perceived work overload and work-study conflict, strengthening the proposed positive relationship while Hypothesis 3b suggested that the international student status would moderate the relationship between the minimum credit requirement and study-work conflict, strengthening the proposed positive association. SPSS Process Model 1 was implemented to test these moderated relationships.

For Hypothesis 3a, the overall model was statistically significant ($p < .001$), explaining 29.07% of the variance in work-study conflict. Perceived work overload marginally predicted work-study conflict ($\beta = .2003$, $SE = 0.1017$, $p = .052$), indicating a tendency for higher perceived work overload to be associated with higher levels of work-study conflict, albeit not reaching conventional levels of statistical significance. International student status did not significantly predict work-study conflict ($\beta = -.0509$, $SE = 0.1695$, $p = .765$). The interaction between perceived work overload and international student status was also not significant (β

= .2028, SE= 0.1565, p = .198), suggesting that international student status did not moderate the relationship between perceived work overload and work-study conflict. Furthermore, work-study balance emerged as a significant predictor of work-study conflict ($\beta = -.4219$, SE= 0.0900, $p < .001$), indicating that higher levels of work-study balance were associated with lower levels of work-study conflict. Ethnicity did not significantly predict work-study conflict ($\beta = .0274$, SE= 0.0437, $p = .533$). Thus, hypothesis 3a was not supported. Refer to Table 6 for the obtained results.

	Coeff	SE	t	p
Constant	3.9896	0.3489	11.4358	0.00
Perceived Work overload	0.2003	0.1017	1.9706	0.0515
International Student Status	-0.0509	0.1695	-0.3003	0.7646
Perceived Work Overload X International Student Status	0.2028	0.1565	1.2958	0.198
R-squared (R ²)	0.2907			
R ² Change	0.117			
F	1.6791			

Table 6: Moderation Analysis of International student Status on the relationship between Perceived Work overload (WOVT) and Work-Study conflict (PROCESS MODEL 1)

For Hypothesis 3b, the overall model was not found to be statistically significant ($p=.2347$), explaining 3.99% of the variance in study-work conflict. The minimum credit requirement did not predict study-work conflict ($\beta = .5000$, SE= 0.3639, $p = .1724$). International student status did not significantly predict study-work conflict ($\beta = -0.0333$, SE= 0.6442, $p = .9588$). The interaction between minimum credit requirement and international student status was also not significant ($\beta = 0.1813$, SE= 0.6726, $p = .7880$), suggesting that international student status did not moderate the relationship between minimum credit requirement and study-work conflict. Thus, hypothesis 3b was also not supported. Refer to Table 7 for the obtained results.

	Coeff	SE	t	p
Constant	2.1000	0.3364	6.2420	0.0000
Minimum Credit Requirement	0.5000	0.3639	1.3739	0.1724
International Student Status	-0.0333	0.6442	-0.517	0.9588
Minimum credit requirement X International Student Status	0.1813	0.6726	0.2696	0.7880
R-squared (R ²)	0.0399			
R ² Change	0.0007			
F	1.4425			

Table 7: Moderation Analysis of International student Status on the relationship between Minimum Credit Requirement (MCR) and Work-Study conflict (PROCESS MODEL 1)

Hypothesis 4a suggests that the international student status will moderate the mediation effect of work-study conflict between the perceived work overload and perceived degree completion such that the mediation effect will be stronger for those who have international student status. Similarly, Hypothesis 4b suggested that the international student status will moderate the mediation effect of study-work conflict between the minimum credit requirement and perceived degree completion such that the mediation effect will be stronger for those who have international student status. SPSS Process Model 7 was implemented to test these moderated mediation relationships.

For Hypothesis 4a, the 95% CI for the index of moderated mediation for international student status would strengthen the indirect relationship between perceived work overload and perceived degree completion (effect= .0298, SE = 7.2464, 95% CI [-.7200, 1.1720]) was not significant as it included zero. Hence, no further moderated mediation analysis was conducted and hypothesis 4a was not supported suggesting that the relationship between perceived work overload, Work-Study conflict, and Perceived Degree Completion does not vary significantly with the international student status. Refer to Table 8 for the obtained results.

Index of Moderated Mediation of International Student Status	Index	BootSE	[LL, UL]
Perceived Work overload > Work-study conflict > Perceived degree completion	0.0298	7.2464	[-.7200, 1.1720]

Table 8: Moderated mediation analysis for Hypothesis 4a (PROCESS Model 7)

For Hypothesis 4b, the 95% CI for the index of moderated mediation for international student status would strengthen the indirect relationship between minimum credit requirement and perceived degree completion (effect= -0.0691, SE = 2.4977, 95% CI [-.8782, 0.8660]) was not significant as it included zero. Hence, no further moderated mediation analysis was conducted and hypothesis 4b was not supported suggesting that the relationship between minimum credit requirement, study-work conflict, and Perceived Degree Completion does not vary significantly with the international student status. Refer to Table 9 for the obtained results.

Index of Moderated Mediation of International Student Status	Index	BootSE	[LL, UL]
Minimum Credit Requirement > Study-Work Conflict > Perceived Degree Completion	-0.0691	2.4977	[-.8782, 0.8660]

Table 9: Moderated mediation analysis for Hypothesis 4b (PROCESS Model 7)

No	Hypothesis	Supported /Not supported
1a	Perceived Work overload of a student will relate negatively to the perceived degree completion.	Not Supported
1b	The minimum credit requirement will positively relate to the perceived degree completion of a student.	Supported
2a		Supported

	Work-study conflict will mediate the relationship between perceived work overload and perceived degree completion.	
2b	Study-work conflict will mediate the relationship between the minimum credit requirement and perceived degree completion.	Not Supported
3a	The international student status will moderate the relationship between perceived work overload and work-study conflict, such that the positive relationship will be strengthened.	Not Supported
3b	The international student status will moderate the relationship between the minimum credit requirement and study-work conflict, such that the positive relationship will be strengthened.	Not Supported
4a	The international student status will moderate the mediation effect of work-study conflict between the perceived work overload and perceived degree completion such that the mediation effect will be stronger for those who have international student status	Not Supported
4b	The international student status will moderate the mediation effect of study-work conflict between the minimum credit requirement and perceived degree completion such that the mediation effect will be stronger for those who have international student status	Not Supported

Table 10: Summary of Hypothesis Testing

Discussion

In this thesis, I examined the intricate dynamics involving perceived work overload, the minimum credit requirement, work-study, and study-work conflicts through mediated models in both the work and study domains, respectively to see how they affected the perceived degree completion of a student. A moderated-mediated model was further investigated in both the job and study domains to see if the international student status moderated this relationship and its collective influence on students' perceptions of degree completion. Drawing on the Job Demands-Resources (JD-R) theory and Transactional Stress Theory, this research investigates how these factors interrelate within the context of students in Canada pursuing higher education while being employed. Specifically, the thesis explores whether work-study conflict mediates the direct impact of work overload on students' perceptions of degree completion. My findings indicate that while work-study conflict does mediate this relationship, the status of being an international student itself does not significantly alter these dynamics. Furthermore, a significant positive relationship was established between the minimum credit requirement and perceived degree completion. Data was gathered through a survey involving 108 participants from Canada, aimed at scrutinizing the nuanced circumstances under which students' perceptions of degree completion are shaped. This discussion section delves into interpreting these findings, discussing their implications for theory and practice, addressing limitations, and suggesting avenues for future research.

Theoretical implications

The theoretical implications of this thesis are as follows: First, the absence of a supportive relationship between perceived work overload and perceived degree completion complies with JD-R theory's prediction of direct negative impacts of job demands (work

overload) on academic outcomes (Bakker & Demerouti, 2014) might not be straightforward because work overload and degree completion are things in two different life domains. The supported mediation role of work-study conflict between perceived work overload and degree completion further explains the absence of the predicted direct relationship. The mediated relationship aligns with JD-R theory by demonstrating how high job demands (perceived workload) deplete resources (time and energy) needed for academic pursuits. This mediation relationship contributes to the existing work-nonwork literature by examining how work and study related stressors would lead to domain specific conflict in employed students and how would they navigate it. Here, for this research, perceived work overload is conceptualized as the work-related stressor. While perceived work overload alone did not predict degree completion, the mediation analysis revealed that its impact on degree completion is mediated by the level of work-study conflict experienced by students. These findings substantiate the proposed relationship that suggests perceived work overload leads to work-study conflict and impacts perceived degree completion due to the interplay between excessive job demands and conflicting responsibilities in the lives of students managing both work and study commitments. When students face overwhelming workloads, as per the Job Demands-Resources (JD-R) framework, it depletes crucial resources such as time, energy, and attention necessary for effective academic performance. This depletion not only hinders their ability to manage their workload but also disrupts the alignment of their personal goals with their academic pursuits, contributing to work-study conflict. Consequently, the tension between these demands undermines students' perceived progress towards completing their degree. Conversely, when students perceive their work and study goals as complementary and supported by adequate resources like autonomy and support, they are more likely to experience positive outcomes, enhancing their perception of degree

completion. Therefore, understanding this dynamic through a theoretical lens highlights the critical role of balancing resources and goal alignment in mitigating the negative impact of work overload on students' academic success.

Results from my thesis extend the application of the Job Demands-Resources (JD-R) model from the work domain to the academic domain by demonstrating how perceived work overload, a job demand, can impact students' academic goals. This expansion of the JD-R model contributes to a more comprehensive understanding of stressors and resources in various life domains. By identifying work-study conflict as a mediator between perceived work overload and perceived degree completion, my thesis highlights the importance of considering domain-specific conflicts in understanding the impact of job demands on academic outcomes (Afshari et al., 2022; Boyd et al., 2011). This finding echoes the call of Geurts et al., 2003; Sonnentag & Fritz, 2015; Wood et al., 2013 who advocate the importance of how stressors in one domain (work) can spill over into another domain (study) and affect outcomes of that domain. This suggests that managing work-study conflict is crucial for students to maintain their academic progress in the face of high job demands. My research validates the relevance of work-study conflict in the context of employed students, filling a gap in the literature that has mostly focused on work-life conflict in employed adults. By demonstrating that students also experience conflicts between their work and study, my thesis expands the understanding of work-life balance challenges across different life stages. Overall, my thesis contributes to the theoretical understanding of work-life balance by extending the JD-R model to the student context, identifying work-study conflict as a mediator, validating its relevance in the student population, and emphasizing the importance of managing this conflict for academic progress.

Therefore, my thesis provides a significant theoretical contribution by applying the Job Demands-Resources (JD-R) model to the unique context of students, focusing specifically on the impact of work-study conflict on academic outcomes. This adaptation extends the existing understanding of how job demands and resources influence students' academic performance and well-being. By identifying work-study conflict as a critical mediator within this framework, my research clarifies how conflicting roles can intensify the effects of job demands on students. This theoretical advancement not only validates the applicability of the JD-R model to the student population but also underscores the importance of effectively managing work-study conflict to promote academic progress. My thesis not only advances theoretical insights into work-life balance in educational settings but also offers practical implications for improving support systems and interventions to enhance student success amidst multiple responsibilities.

Furthermore, the lack of supported moderation effect of international student status on the mediated relationship between perceived work overload, work-study conflict, and perceived degree completion suggests that while international students face unique challenges, these challenges may not exacerbate the direct impacts of perceived workload as JD-R theory might predict in other organizational contexts (Mahler, 2020; Yang et al., 2020; Lee & Wang, 2023). This can be further explained through theoretical lenses such as acculturation theory and the role of institutional support. Acculturation theory suggests that international students develop adaptive strategies to navigate new academic environments, which may include leveraging support systems and adjusting study habits to manage workload effectively (Berry, 2005). Additionally, institutions that offer tailored support services, such as language assistance, cultural integration programs, academic advising, and even mental support, provide crucial resources that help international students mitigate the negative impacts of workload (Lee & Rice,

2007; Lee & Wang, 2023). These factors collectively contribute to the finding that international students' adaptation strategies and access to institutional resources play pivotal roles in influencing their academic outcomes, highlighting the importance of considering both individual-level adaptation and institutional support in understanding workload dynamics in cross-cultural educational contexts. Hence, this nuanced finding prompts further exploration into how international students' adaptation strategies and resource access influence their academic goals, thereby enriching JD-R and CHM Framework's understanding of cross-cultural contexts.

However, the support for the hypothesized positive relationship between minimum credit requirements and perceived degree completion warrants further discussion. This provides significant theoretical insights and advances our understanding of the relationship between academic demands and student outcomes. Firstly, the direct effect of the minimum credit requirement on perceived degree completion underscores the relevance of JD-R theory and the Transactional stress theory. JD-R theory posits that high demands, such as stringent credit requirements, can lead to strain if they exceed students' coping capacities (Bakker & Demerouti, 2017). Our findings corroborate this, showing that while minimum credit requirements impose stress, they also foster enhanced coping strategies and time management skills. This aligns with the perspective which views minimum credit requirements as Challenge Stressors. Though these requirements induce strain, they also present opportunities for growth and increased academic performance (Cavanaugh et al., 2000).

The Transactional Stress theory further explains this dynamic. It suggests that students' cognitive appraisals of the minimum credit requirements—whether perceived as a manageable challenge or an overwhelming threat—impact their stress levels and academic outcomes (Lazarus & Folkman, 1984). When students view these requirements as challenges, they are

more likely to engage with their studies actively, potentially improving their perceived degree completion. This perspective highlights the role of minimum credit requirements in shaping students' academic trajectories. By setting a clear and structured benchmark, these requirements aid students in organizing their responsibilities, enhancing their progress toward graduation. For international students, this challenge is magnified by visa regulations, which complicate the balance between academic demands and work obligations. While it increases potential study-work conflict and stress, it also provides a structured target that can facilitate academic advancement if managed effectively.

These insights expand the application of JD-R theory and Transactional stress theory by showing that, despite the stress they induce, minimum credit requirements can positively influence students' perceived degree completion. This underscores the importance of not only managing academic demands but also providing adequate support systems to maximize their benefits. Future research should explore how different types of academic and regulatory demands interact with students' perceptions and identify moderating factors affecting this relationship. In conclusion, the supported hypothesis reinforces that minimum credit requirements, while challenging, are integral to the academic journey. When paired with effective coping strategies and support mechanisms, they can significantly enhance students' perceived progress toward degree completion.

In addition, the lack of support for mediation via study-work conflict between the minimum credit requirement and perceived degree completion suggests that the challenges students face in balancing study and work obligations might not directly impact their degree completion rates. This finding highlights the need to better understand how different types of conflicts—such as work-study versus study-work—operate within the educational context. This

nuanced perspective is crucial for developing effective support mechanisms tailored to students' needs. The JD-R theory posits that high demands, such as those imposed by minimum credit requirements, can lead to strain if they exceed students' coping resources (Bakker & Demerouti, 2017). However, when viewed through the extension of transactional stress theory, minimum credit requirements are categorized as Challenge Stressors. These stressors, while inducing stress, are perceived as opportunities for growth and achievement rather than barriers that hinder progress (Cavanaugh et al., 2000). The Transactional Stress Theory further supports this view by suggesting that the way students perceive and appraise these requirements—whether as manageable challenges or overwhelming threats—affects their stress levels and academic outcomes (Lazarus & Folkman, 1984). The lack of support for the mediation effect of study-work conflict indicates that while students may experience conflicts, these do not necessarily translate into negative impacts on academic success.

Overall, these findings suggest that while conflicts related to study and work exist, they may not uniformly hinder academic progress. Instead, students' perceptions of minimum credit requirements as challenges rather than hindrances may encourage proactive engagement with their studies. Future research should explore how different coping strategies and support systems influence the balance between academic and work responsibilities, offering a deeper understanding of how these dynamics affect students' academic success.

A closer examination at the unexpected lack of support for the hypotheses regarding the moderating role of international student status on the relationship between perceived work overload and work-study conflict, as well as minimum credit requirements and study-work conflict, suggests a need to reassess the theoretical frameworks used. According to JD-R theory, additional stressors associated with international student status, such as immigration regulations

and cultural adjustment, were expected to exacerbate the negative impact of work demands and academic requirements (Bakker & Demerouti, 2017). However, the data did not support this anticipated moderation. This indicates that the relationship between work demands, credit requirements, and work-study conflict might be influenced by factors beyond the stressors associated with international student status, such as the presence of supportive resources and effective coping mechanisms (Chirkov et al., 2010; Hechanova-Alampay et al., 2002).

From the perspective of intersectionality, which explores how intersecting social identities affect individual experiences (Al-Faham et al., 2019), the results suggest that the challenges related to international student status are more nuanced than initially hypothesized. Instead of uniformly exacerbating work-study conflict, the impact of international student status may vary depending on institutional support and individual adaptation strategies (Ishitani, 2006; Xie et al., 2017). This finding highlights the importance of investigating specific support mechanisms and individual experiences rather than assuming a broad, uniform impact. Future research should focus on how diverse support structures and subjective experiences influence the balance between academic and work responsibilities for international students, providing a more detailed understanding of their unique challenges and needs (Fritz & Arthur, 2017).

Practical Implications

Addressing the intricate challenges that students face while balancing work and study responsibilities necessitates a strategic approach grounded in JD-R theory and the Transactional stress theory. JD-R theory highlights that adequate resources can mitigate the negative effects of high demands on well-being and performance (Bakker & Demerouti, 2017). Consequently, educational institutions should implement targeted interventions that enhance students' coping

resources. This can include workshops aimed at developing critical skills such as time management, stress management, and cultural adaptation. These workshops are crucial for equipping students with the tools needed to navigate the dual pressures of academic and work responsibilities effectively. According to the direct extension of transactional stress theory, perceiving academic demands as challenges rather than hindrances can be beneficial. Therefore, institutions should foster an environment where students view the minimum credit requirements and related stresses as opportunities for personal and academic growth. By providing resources that help students reframe their stressors as challenges—such as mentorship programs, career counseling, and skills development workshops—institutions can support students in managing their academic and professional commitments more effectively.

For international students, who face additional stressors such as visa regulations and cultural adjustments, tailored support services are essential. Institutions should focus on offering culturally competent services and support structures that address these unique challenges. This could include specialized advising, language support, and programs designed to facilitate cultural integration, all of which align with JD-R theory's emphasis on the importance of appropriate resources in alleviating stress (Bakker & Demerouti, 2017). Overall, by applying the insights gained from this thesis, institutions and policymakers can better support students in managing the demands of their academic and work responsibilities, enhancing their overall academic experience and progress toward degree completion.

Limitations and Future Research

While this thesis provides valuable insights into the experiences of employed students in Canada, several limitations should be noted. Firstly, caution is warranted when generalizing the

results to a broader student population due to the small and non-representative sample used. Future research could address this by employing larger and more diverse samples to enhance the generalizability of findings. Additionally, the cross-sectional design utilized in this thesis restricts our ability to establish causal relationships between variables. While mediation and moderate-mediation analyses offer valuable insights into potential pathways and interactions, a longitudinal study would be essential to ascertain temporal precedence definitively. Such a study could measure variables like work overload and conflict experienced by students, ideally at regular intervals throughout their academic program preferably at the beginning and end of every semester just to also gain insight to whether students manage these situations differently as they progress forward in their academic program, providing stronger support for proposed relationships.

Moreover, integrating a mixed methods approach, as advocated by Creswell and Poth (2016), would enrich our understanding beyond quantitative measures alone. Qualitative methods such as interviews or focus groups could capture nuanced experiences and perceptions related to work-study balance. This mixed methods approach would provide a more holistic view of the topic. Furthermore, employing multilevel analyses could help understand how individual-level variables interact with institutional or cultural influences (Snijders & Bosker., 2011). Such analyses are crucial for exploring the complex interplay between personal factors and broader contextual factors in shaping students' work-study balance outcomes (Johns, 2006).

In addition to methodological considerations, this thesis primarily focused on individual-level factors influencing work-study balance, potentially overlooking important contextual factors such as institutional support systems or cultural norms. Future research could explore how these contextual factors interact with individual-level variables to comprehensively shape

work-study balance outcomes. Intervention studies aimed at developing targeted strategies to support students in managing work-study balance could offer practical insights for promoting student well-being and academic success (Tinto, 2012). Comparative studies across different student populations could also shed light on variations in work-study balance experiences, guiding the development of tailored interventions to meet diverse student needs effectively (Bryman, 2016).

By addressing these methodological and contextual considerations, future research can contribute significantly to our understanding of work-study balance among students and inform strategies to support their overall academic and personal success.

Conclusion

This thesis investigates the complex dynamics of perceived work overload, minimum credit requirements, work-study conflicts, and their implications for students balancing employment and academic responsibilities in Canada. Drawing on the Job Demands-Resources (JD-R) theory and the Transactional Theory of Stress, particularly the Challenge-Hindrance framework, the findings highlight the mediating role of work-study conflict in the relationship between perceived work overload and students' degree completion perceptions. While no direct effects of perceived work overload on degree completion were found, the research demonstrates how work-study conflict depletes vital resources necessary for academic success. Additionally, a significant link was established between minimum credit requirements and perceived degree completion. Theoretical implications suggest an extension of JD-R theory within the student context, emphasizing the need for effective management of conflicting responsibilities to foster positive academic outcomes. The study also highlights the unique challenges faced by international students, indicating that adaptive strategies and institutional support can mitigate workload impacts. Practically, educational institutions should enhance support systems and increase policy flexibility to better meet diverse student needs, in line with JD-R theory's focus on resource allocation. Moreover, the findings indicate that when academic demands are viewed as challenges rather than hindrances—consistent with the Challenge-Hindrance framework—students perceive higher levels of degree completion despite facing substantial demands. While sample size and study design limitations warrant caution in generalizing the results, future research should adopt longitudinal and mixed method approaches to further explore the factors influencing work-study balance outcomes, informing targeted interventions for student success.

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