



Factors Influencing the anxiety disorder on E-Learning Among the Select Barmm State Universities and Colleges: A Basis for Proposed Islamic Oriented Perspective Intervention

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ABSTRACT: This study examined the factors influencing anxiety disorders experienced by students in e-learning among selected State Universities and Colleges in the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM). It specifically looked into the students' demographic profiles such as age, sex, socio-economic status, and group affiliation, as well as how these characteristics relate to their anxiety levels in online learning. The study further explored challenges tied to online attendance, activities and requirements, assessments, gadget possession, and internet access as major contributors to students' anxiety. Using a cross-sectional survey design with both qualitative and quantitative approaches, data were collected from 387 respondents through questionnaires and key informant interviews, and analyzed using frequency, percentage, and mean. Findings revealed that demographic factors, along with technical and academic challenges, significantly contributed to the students' anxiety disorders. Many students were found to experience severe anxiety in adapting to e-learning, emphasizing the need for interventions that address not only financial and technical difficulties but also emotional and spiritual support. The study recommended the formulation of Islamic perspective policy interventions to complement existing psychological treatments. Suggested strategies include institutional support programs such as regular check-ins ("kumustahan"), increased parental and teacher monitoring, and spiritual approaches to help strengthen students' mental and moral well-being. Ultimately, the research highlights the importance of a holistic approach—academic, emotional, and spiritual—in addressing anxiety disorders in the context of e-learning within BARMM universities.

KEYWORD: Anxiety, E-learning, barmm, socio-economic status, islamic perspective intervention

1. INTRODUCTION

Face-to-face has been the mode of delivering the learning process among State Colleges and Universities in the Philippines. Students for how many years were accustomed to this traditional way of teaching and learning which is the face-to-face type. However, in this COVID-19 pandemic Universities has shifted into a more innovative learning process delivery which is the eLearning. This shift into a new mode is because during the COVID-19 Pandemic health of everyone is a primary concern in which face to face is not practical. The research as a faculty in the new digital Era was motivated in pursuing a study focusing on e-learning and how it affects the behavior and attitude of students. The researcher is interested to find out whether students experienced anxiety with the use of their mobile phones, laptops, and computers in their present academic journey. The study focuses on the changes or factors that were associated to their anxiety. According to the Economic Times (2022), electronic learning is a codified teaching-based learning system that makes use of electronic resources, which is referred to as "e-learning." E-learning is primarily centered on using computers and the Internet, while education can also take place in or outside of formal classroom settings. The transmission of education to several users at the same or various periods is known as e-learning, which is also referred to as a network-enabled transfer of skills and knowledge. The primary element of electronic learning is the use of computers and internet. These kids' learning journeys now include a new set of experiences because to its implementation. At the start of the used of eLearning several stories were heard about the difficulties of students in adjusting to this new mode of learning. The radio and television has highlighted students who attempted to end their life, some suicide and there were those who meet accidents because of the anxiety and even traumatic experiences on this shift in learning modalities here and abroad. Certainly, with this e-learning amidst pandemic, anxiety disorder cannot be avoided to be experienced by students. In this relation it is assumed that there are factors that can be associated to this. The use of technology while teachers and students stay at home becomes new to all students in general especially those who live in rural areas. It is observed that those who are not use to the use of technology or the modular form had an anxiety related to

this. With this new adjustment, there are problems to be considered in relation to this electronic learning. These include the factors influencing the anxiety disorder the students can go through with the said new mode of learning. Also, this type of learning is not easy for those who are less fortunate to have android phones, laptops, strong internet connection and a budget for everyday load. These reasons then can bring anxiety disorder to students. This becomes not only a dilemma for them, but to the parents as well. Students must find ways and means to grasp this new mode of learning. With the above mentioned, this current study has its major contribution to stakeholders both in private and government schools, colleges, and universities in finding solutions to the problems emphasized; if not, providing much consideration to students whom in this time of pandemic have very limited sources. Students who are staying in their provinces where it is hard to come up with the activities given by their instructors, and other factors to be considered. Therefore, the study aims to suggest intervention and possible solutions to the problems highlighting the factors influencing the anxiety disorder on E-learning experienced among the select State Universities and Colleges in the Bangsamoro Autonomous Region in Muslim Mindanao and framing a basis for proposed Islamic perspective policy in relation to this anxiety disorder on e-learning.

2. LITERATURE REVIEW

Anxiety has been widely discussed by numerous scholars as one of the most common emotional and psychological conditions affecting both children and adults. According to Huberty (2021), anxiety is a typical and adaptive reaction that produces a state of vigilance and alertness toward potential danger. However, he further emphasized that excessive anxiety can hinder social, academic, and emotional functioning among students. He observed that anxious individuals, particularly learners, often display avoidance behaviors such as withdrawing from social activities or preferring easier tasks over challenging ones. These tendencies, if left unaddressed, may develop into chronic anxiety disorders that interfere with students' motivation and learning performance. Furthermore, Huberty (2021) asserted that anxiety in children and adolescents, when ignored, could progress into more severe forms during adulthood. He stated that early identification and intervention from teachers and parents play a crucial role in preventing anxiety from becoming a long-term disorder. This finding aligns with McCarty (2019), who reported that nearly one in three teenagers between the ages of 13 and 18 suffer from anxiety disorders. McCarty attributed the increasing prevalence of anxiety among the youth to performance pressure, social competition, and heightened expectations from both family and school. These factors create an overwhelming environment for students, especially those entering higher education. McCarty's (2019) study further explained that the educational setting itself contributes to the escalation of anxiety, as many students feel burdened by academic workload and the fear of failure. The problem intensified during the COVID-19 pandemic, when the sudden shift to online learning brought new challenges. Students had to adjust to technological barriers, unfamiliar learning platforms, and limited interaction with instructors. These issues magnified feelings of isolation and stress. Similarly, Saade et al. (2017) revealed that students in online learning environments experience higher anxiety levels, especially among females aged 21–22, who showed greater emotional strain than their male counterparts. In addition, Khawar (2021) examined the psychological impacts of COVID-19 on students in Pakistan and found that 65 percent were dissatisfied with online classes, while about 41 percent reported severe psychological distress. The study demonstrated a strong link between online learning dissatisfaction and increased anxiety, as disruptions in daily routines and limited social contact contributed to emotional exhaustion. Furthermore, Khawar observed that as psychological distress increased, students' satisfaction with e-learning decreased, suggesting a negative correlation between mental well-being and academic engagement. This evidence mirrors the experiences of many students in developing regions where internet instability and limited access to digital devices heightened academic anxiety. Likewise, Sifat (2022) confirmed that the COVID-19 pandemic caused a significant rise in mental stress, depression, and anxiety among university students in Bangladesh. His findings indicated that the main obstacles to online learning included inadequate technological resources, poor connectivity, and financial difficulties. Surveys revealed that students under constant mental stress tended to avoid or refuse participation in online classes. Approximately 43 percent were unable to attend virtual sessions due to psychological exhaustion. These results reflect a broader global trend of anxiety linked to the challenges of remote education, particularly among students from low-income families. In contrast to the Western psychological approach, several Islamic scholars have provided faith-based interpretations of anxiety disorders. Hamdan (2008) emphasized that integrating spiritual and religious elements into psychotherapy offers significant promise for Muslim patients. The belief that Allah is all-powerful and controls everything allows believers to submit to His will, thus reducing anxiety about worldly matters. This understanding aligns with the Qur'anic assurance that ease follows hardship, offering emotional relief through



remembrance and supplication. Similarly, Abdullah et al. (2012) suggested that prayer, patience, and total trust in Allah serve as therapeutic tools that can transform distress into peace and serenity. Furthermore, classical Islamic thinkers such as Al-Ghazali, Ibn Qayyim, and Al-Bukhari have addressed anxiety as a spiritual ailment rather than merely a psychological one. Al-Ghazali, as cited by Abdullah et al. (2012), viewed anxiety as a product of excessive attachment to worldly desires and fears, arguing that faith and obedience to Allah are essential to achieving emotional stability. He believed that patience and positive acceptance of trials can strengthen the heart and reduce anxiety. Likewise, Al-Bukhari and Ibn Qayyim emphasized the concept of *waswasah*—inner doubts and fears whispered by Satan—which can be overcome through remembrance of Allah and righteous deeds. Radiamoda (2021) connected this Islamic perspective to modern education, arguing that e-learning can be seen as part of the Islamic pursuit of knowledge (*ilm*). He cited Qur'anic verses that encourage human advancement through divine authority, illustrating that technology and education, when guided by Shari'ah principles, contribute to personal and social development. Hence, the reviewed literature in Chapter 2 demonstrates that while anxiety among students is influenced by age, sex, socio-economic status, and technological limitations, it can also be alleviated through faith-based coping mechanisms. Combining psychological understanding and Islamic guidance offers a comprehensive approach to addressing student anxiety in e-learning, especially within the Bangsamoro context.

3. METHODOLOGY

This study implemented a mixed-methods approach that integrated both quantitative and qualitative techniques to thoroughly investigate the factors affecting anxiety disorders among students participating in e-learning at specific State Universities and Colleges (SUCs) in the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM). The quantitative portion involved a descriptive cross-sectional survey, whereas the qualitative segment consisted of key informant interviews with guidance counselors to enhance the interpretation of the statistical findings. This combination of methods was employed to achieve a more comprehensive understanding of students' experiences and to corroborate the results through diverse viewpoints. The survey included 387 respondents in total. Stratified random sampling was used to choose them from different SUCs throughout BARMM, guaranteeing representation from a range of academic programs, year levels, and institutions. Male and female students, mostly between the ages of 18 and 24, who had been actively engaged in online education throughout the epidemic were among the participants. A standardized questionnaire created by the researcher and approved by psychology and education specialists was used to gather data. The instrument encompassed two primary areas: (1) demographic profiles of the respondents, including age, sex, socioeconomic status, and group affiliation; and (2) e-learning-related anxiety indicators, such as online attendance, academic activities and requirements, assessments, gadget ownership, and internet connectivity. A five-point Likert scale was utilized to score each topic, and qualitative insights were gathered through open-ended questions and follow-up interviews. Frequency counts, percentages, and means were used to assess the quantitative data in order to characterize the profiles of the respondents and identify the variables most closely linked to anxiety disorders. Guidance counselors and students' thoughts on their emotional and intellectual struggles during online learning were the focus of a thematic analysis of the qualitative data from interviews. In order to provide a thorough understanding of how socioeconomic, technological, and demographic factors affect anxiety, the results from both data sets were combined. Throughout the whole research procedure, ethical considerations were closely adhered to. All respondents gave their informed consent, participation was entirely voluntary, and confidentiality was upheld. In order to address student anxiety in the BARMM educational setting, an Islamic-oriented intervention framework was proposed using the results as the empirical foundation.

4. FINDINGS & DISCUSSION

The study's findings provided important new information about the demographics of students and the variables affecting anxiety disorders in online learning at a few State Universities and Colleges (SUCs) in the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM). The bulk of responders (258, or 66.7%) were over 20, according to the results, whereas only 5, or 1.3%, were under 15. According to this distribution, the majority of participants were in their later phases of postsecondary education, making them more vulnerable to the growing academic demands and technological difficulties that came with the sudden switch from traditional to online learning during the COVID-19 epidemic. According to McCarty (2019), older students are more likely to experience anxiety because of higher performance standards and the strain of getting ready for obligations after graduation. The transition to digital platforms was more stressful for them since they were accustomed to traditional classroom approaches, which



increased the number of reports of anxiety and adjustment issues. The majority of responders (249, or 64.3%) were female, while 138, or 35.7%, were male. In addition to reflecting the gender makeup of many local universities, this disparity is consistent with earlier research showing that women are more likely than males to suffer from anxiety. According to Jalnapukar et al. (2017), women's emotional response, multitasking demands, and propensity to internalize academic pressures are the reasons behind this. This conclusion was supported by guidance counselors, who observed that female students were more likely to exhibit emotional distress and seek counseling during demanding academic times. These results imply that in order to create successful mental health interventions for students in online learning environments, gender-responsive methods could be required. Another significant factor was the parents' socioeconomic position, with 245 (63.3%) of the respondents working in business and 138 (35.7%) employed by the government. This pattern shows that a large number of students hailed from low-income families, which were especially at risk during the pandemic. Their access to technology resources like laptops, smartphones, and dependable internet connections was restricted by their unstable financial situation. Economic insecurity has a direct impact on mental health outcomes, as Muntaner et al. (2004) noted. People who find it difficult to achieve basic scholastic or technological criteria frequently experience higher levels of worry. The cost of continuing their online education increased the emotional anguish of many BARMM students, establishing a connection between psychological susceptibility and socioeconomic disparity. The respondents' lack of group connection was another noteworthy finding. Just 53 people, or 13.7%, said they were affiliated with any student organization, compared to the vast majority (334 or 86.3%) who said they were not. Anxiety levels were found to be significantly elevated by this lack of social connection. Peer groups are vital for fostering social belonging and offering emotional support, two things that are critical for mental resilience, particularly in solitary learning environments. According to Huberty (2021), the lack of these social ties might make loneliness and anxiety worse. In this situation, many students were robbed of the chance to discuss their experiences, trade coping mechanisms, and seek solace from their peers throughout the difficult transition to online learning due to their lack of involvement in student organizations. The descriptive and qualitative studies also revealed a number of interconnected elements, including online attendance, academic requirements, online evaluations, gadget possession, and internet access, that affected anxiety during e-learning. The majority of respondents concurred that these factors significantly affected their mental health. Many expressed anxiety when taking online classes from places with spotty or inadequate internet connections, fearing that they would be tagged absent or lose participation points if they disconnected. Others reported feeling anxious and agitated while taking tests and engaging in online activities, especially when there were issues with the system or bad internet service. Students also expressed discomfort when necessary coursework applications were out-of-date or broken. These results corroborate the findings of Saade et al. (2017), who pointed out that poor technology readiness and uncontrollable external technical obstacles are common causes of performance anxiety in digital learning settings. The majority of respondents had significant anxiety disorders during e-learning, according to the analysis. Guidance counselors verified this by evaluating students' conduct and classifying their experiences as mild to severe. Panic attacks, impatience, exhaustion, and trouble focusing were among the symptoms that were reported. The high rate of acute anxiety demonstrates how, despite being essential during the epidemic, e-learning produced an emotionally and psychologically taxing atmosphere. These difficulties were made worse by students' lack of access to reliable internet connections or suitable technology, particularly for those who lived in rural locations. Similar trends were discovered by Sifat (2022) among Bangladeshi students, who showed a direct correlation between increased anxiety in virtual learning environments and inadequate infrastructure and financial difficulty. In light of these findings, the study presented an Islamic-based policy framework for addressing anxiety disorders among BARMM students. The suggested paradigm brings together intellectual, psychological, and spiritual factors to develop a comprehensive approach to student well-being. Among the primary proposals were the inclusion of an Islamic Psychology course in all BARMM universities, the development of university-based mental health offices, and the implementation of yearly psychosocial training programs ranging two to seven days. These programs would emphasize coping skills, stress management, and faith-based resilience. In addition, the study advocated mandatory Qur'an Experience sessions throughout Ramadan, as well as Islamic seminars following enrollment and final exams, to strengthen students' moral and spiritual grounding. These activities are founded on Islamic teachings that promote patience (sabr), recollection of Allah (dhikr), and faith in divine will (tawakkul) as sources of calm and psychological stability (Hamdan, 2008; Abdullah et al., 2012). The report also proposed the establishment of a BARMM Islamic Channel dedicated to mental health education and Islamic ideas on emotional well-being. This platform would be used to disseminate faith-based coping mechanisms, raise awareness of anxiety disorders, and guide both students and educators in addressing psychological concerns within a culturally and religiously appropriate framework. Such therapies are supposed to lessen



anxiety while also encouraging a stronger sense of purpose and self-discipline based on Islamic beliefs. Because Islamic psychology emphasizes the integration of the spiritual and emotional self, this method ensures that interventions are thoroughly ingrained in the students' belief systems and cultural background.

5. CONCLUSION

Based on the findings of this study, the researcher arrived at the following implications: Most of the respondents (students) belong to the age of above 20 years old, mostly are female with parents who are into business, and students do not have group affiliation. With most findings, it is concluded that these socio-demographic profile affects students' anxiety disorder. Similarly, there is an important and undeniable role of age, sex, socio-economic status of parents and group affiliation to the anxiety disorder of the respondents. Its role has its contribution among students which should be taken into consideration. Students' experiences in their learning journey in this time of pandemic becomes a dilemma because of some factors influencing the anxiety disorder in this new mode of learning which is called e-learning or electronic learning. This type of learning is not easy for those who are less fortunate to have gadgets and stable internet connection. This also becomes a factor why students are experiencing anxiety disorder. This study showed that the major factors influencing anxiety disorder on e-learning among students of BARMM State Universities and Colleges is the use of gadgets and the internet connection. This suggests that the use of updated gadgets and the strong internet connection is indeed necessary. Also, students are identified to have severe anxiety disorder on e-learning which is based on how they answer and categorize their experiences. This is also supported and categorized by the guidance counselors of the selected BARMM State Universities and Colleges. This implies that students need help and support in all aspects of their living. They need the support of their family members, their school which encompasses the stakeholders, their teachers, guidance counselors, and even their friends. They need help not just financially, morally, but mostly emotionally and spiritually. Thus, an Islamic perspective policy intervention is framed which can be a way to help students in what they are experiencing about anxiety disorder. Related literature and studies claimed that Islamic perspective has its undeniable cure to anxiety disorder.

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