

FACTORS INFLUENCING PSYCHOLOGICAL DIFFICULTIES IN CREDIT-BASED LEARNING AMONG UNIVERSITY STUDENTS IN HANOI, VIETNAM: A CASE STUDY AT HANOI LAW UNIVERSITY

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Abstract: This study investigates both subjective factors such as learning motivation, learning awareness, and study methods and objective factors including curriculum design and course organization, academic requirements, the role of lecturers and academic advisors, and learning facilities and how they impact students' psychological difficulties in credit-based learning. The findings reveal that both subjective and objective factors significantly predict the level of psychological difficulties students experience in credit-based learning. Among subjective factors, learning awareness emerged as the most influential, explaining 22.3% of the variance. Among objective factors, learning facilities and infrastructure showed the highest predictive power, accounting for 18.6%. Based on these findings, the study recommends that higher education institutions prioritize investment in modern facilities and infrastructure, ensure academic staff are actively involved in guiding and supporting students throughout their learning process, and encourage students to proactively develop appropriate study methods and soft skills to adapt effectively to credit-based learning.

Keywords: Students; psychological difficulties; credit-based system; contributing factors; Vietnam.

1. INTRODUCTION

Currently, with the ongoing shift from a traditional academic-year system to a credit-based system in higher education, undergraduate programs must align with three key principles: democracy, massification, and active learning. These principles reflect a learner-centered approach, or an educational philosophy that emphasizes the learner as the core focus of teaching (Nguyen Hoai Nam, 2016). This transition has led to significant transformations in the curriculum, teaching methods, and the overall learning experience. Students are now required to develop self-directed learning and research skills, devise individualized study plans for each semester, and adjust to a variety of instructional approaches. Furthermore, as students engage in classes with peers from diverse cohorts and academic disciplines, they face an array of challenges and difficulties in their educational journey.

Alongside the requirement for credit-based education at universities, the learning environment at the higher education level differs significantly from secondary education, particularly due to the extensive and specialized nature of the knowledge, as well as the teaching methods that prioritize student autonomy, self-learning, and independent research. Students at Hanoi Law University engage with legal knowledge in a comprehensive and in-depth manner, both in general law and specific legal disciplines. However, this type of knowledge necessitates that students develop the methodology of a law student, with the ability to reference regulations from various legal documents to address practical issues or hypothetical situations related to their coursework. This has led to psychological challenges for students during their studies and research process. Faced with these difficulties, students often experience fatigue, stress, frustration, and distraction from academic tasks, which may result in a lack of motivation, disengagement, and superficial learning. This, in turn, can negatively impact their academic outcomes and hinder the development of essential professional qualities and competencies for their future careers. There are numerous studies, both domestic and international, that explore the psychological challenges in student learning, particularly in credit-based systems, addressing the factors contributing to these challenges. Darkenwald and Merriam assert that psychological difficulties are closely linked to the educational activities and learning process, especially in relation to the learner's potential (G.G. Darkenwald, S. B. Merriam, 1982). Research on students over the age of 25 who have not completed their university degree, in addition to difficulties related to organization and circumstances, identified a significant psychological difficulty arising from attitudes and self-awareness about their learning (K.P. Cross, 1986).

The author Pigg, J. suggests that the learning activities of students are influenced by the learning environment of universities, the training process, and the students' awareness and effort in their studies (J. Pigg, 1999).

The authors Cheng, Y. C. and W. M. Tam developed a model identifying the factors affecting student learning in general, which leads to specific psychological difficulties. These include: the curriculum, the organization and management of training, lecturers, the quality of services supporting learners, the infrastructure for training,

assessment of learning outcomes, and the learner's ability and awareness (Cheng, Y. C. and W. M. Tam, 1997). Gallagher, Gill, and Sysko focus on socio-cultural factors such as family circumstances, parents lacking skills, poor adaptability, violence, substance abuse, alcohol consumption, early sexual activity, and weak personal connections, which can lead to increased psychological issues in student learning (Gallagher, R. - Gill, A. - Sysko, H., 2000).

Bob Smale and Julie Fowlie argue that the factors leading to psychological difficulties in student learning include learning methods, the cultural learning environment, the ability to use language especially for international students and adaptation and integration into student study groups. They also note the vast amount of knowledge students are expected to absorb at university (Bob Smale, Julie Fowlie, 2009).

Recently, many authors have examined factors that impact student psychology, which in turn affects their academic performance. For example, the quality of sleep and mental health have been shown to influence the learning effectiveness of medical students at King Abdulaziz University (Yaghmour K A, Alhmyri S M, Alhmyri B M, et al., 2023).

In Vietnam, when discussing the factors influencing the psychological difficulties in student learning, Nguyen The Hung (2018) identifies several prominent subjective and objective factors. These include the lack of an appropriate study method, unfamiliarity with the school environment, and the shortage of textbooks, course materials, and references. Research by Dang Thi Lan (2015) shows that factors affecting the psychological difficulties of ethnic minority students in foreign language learning at the University of Foreign Languages include the absence of a suitable foreign language learning method and significant changes in the learning environment. Chu Van Duc, who led the research project "Learning Attitudes of Students at Hanoi Law University" asserts that attitude is a psychological state that directs and motivates human activities. Practical research findings reflect ongoing issues such as students arriving late for class, paying little attention, talking during lectures, and using mobile phones during theoretical sessions. Furthermore, many students exhibit passivity, especially in preparing for discussion sessions and engaging in group activities to express and voice opinions (Chu Van Duc et al., 2017).

Authors Do Van Doat and Nguyen Thi Bich Lien also identified several key factors: students have not been equipped with credit-based learning skills and lack a clear understanding of the challenges and strategies for coping with difficulties in credit-based learning (Do Van Doat et al., 2017). More recently, Ho Thi Ngoc Anh and colleagues (2024) studied nursing students and found that they face moderate psychological difficulties. The study also explored several factors related to this issue, including gender, year of study, academic performance, place of residence, parental marital status, and tuition fees. However, the results revealed no significant differences in the levels of psychological difficulties among the students. In contrast, M.A. Baluwa (2021) suggests that factors such as the year of study, tuition fees, and scholarships are related to the psychological difficulties of the students under study (Baluwa et al., 2021).

Thus, based on the prominent research mentioned above, both international and domestic authors have highlighted a wide range of subjective and objective factors contributing to psychological difficulties in student learning. Notably, these include students' abilities, learning attitudes, skills, and study methods. Additionally, the learning environment and the mismatch between students' study programs and their interests also require attention. In this paper, based on the practical research results regarding psychological difficulties in credit-based learning among students at Hanoi Law University (Dang Thi Van, 2024), and considering the current law program curriculum, which is extensive and heavily theoretical, as well as the teaching methods, testing, and assessment practices, and the infrastructure and facilities at Hanoi Law University, we examine factors related to students in order to assess the extent of their influence on psychological difficulties in learning. This paper thus focuses on analyzing subjective factors, including learning motivation, learning awareness, and study methods, as well as objective factors, including the curriculum and learning organization, academic demands and knowledge at the university level, the role of instructors and academic advisors, and the impact of facilities on students' psychological difficulties, particularly in relation to credit-based learning.

2. RESEARCH METHODOLOGY

2.1. Data Collection

This study employs a cross-sectional analysis method, which was implemented through a random survey of 450 first, second, and third-year students enrolled at Hanoi Law University. Participants were asked to complete the entire questionnaire. The sample consisted of 150 students from each academic year, representing 33.3% of the total sample size. Additionally, 90 students from each of the five majors (five majors in total) participated, accounting for 20% of the sample. In-depth interviews were also conducted with 25 students and 20 academic advisors.

2.2. Research Design

The primary research method utilized was a survey using a structured questionnaire. The questionnaire was designed with closed-ended questions using a 5-point Likert scale, with the following scoring system: Strongly Disagree: 1 point; Mostly Disagree: 2 points; Neutral: 3 points; Mostly Agree: 4 points; Strongly Agree: 5 points. The content of the survey primarily addressed both subjective and objective factors influencing the psychological difficulties experienced by students in their learning process. Prior to completing the survey, students were informed about the purpose of the study, the procedure for filling out the questionnaire, and assured of the

confidentiality of their personal information. It was emphasized that the responses would solely be used for academic research purposes. Students completed the survey based on their personal perspectives under the supervision of the researcher. The survey was conducted with the consent of faculty members during the last 15 minutes of a discussion-based class. Additionally, in-depth interviews were conducted to gather supplementary direct information from students for further qualitative analysis of the research content.

2.3. Data Analysis

For the analysis of the data collected through the survey method, SPSS 26.0 software was utilized. The statistical processing was carried out in two phases:

Phase 1: Reliability analysis was performed using Cronbach's Alpha to assess the reliability of the measurement scales for the influencing factors. According to Cronbach's Alpha guidelines, internal consistency was evaluated with the following reliability coefficients: $\alpha > 0.9$ indicates excellent reliability, $0.8 < \alpha < 0.9$ indicates good reliability, $0.7 < \alpha < 0.8$ indicates acceptable reliability, $0.6 < \alpha < 0.7$ indicates poor reliability, and $\alpha < 0.6$ is considered unacceptable.

Phase 2: Correlation analysis (using the R coefficient), as well as simple and linear regression analysis (using the R^2 coefficient), was conducted to examine the relationship between the level of psychological difficulties in credit-based learning and the subjective and objective factors discussed in the study.

Table 1. Reliability of Subjective and Objective Factors

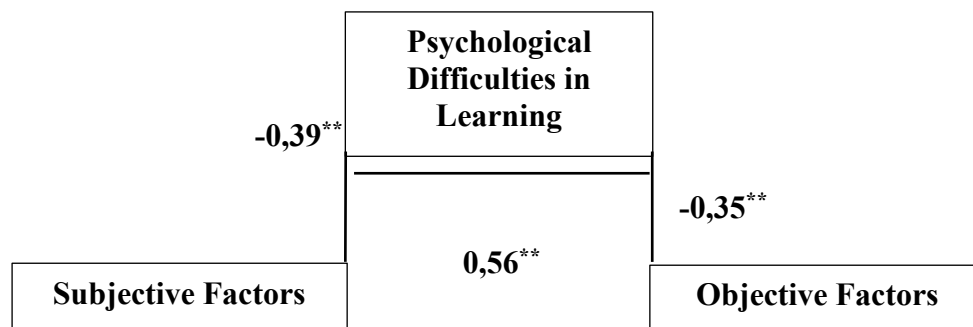
Factors	Cronbach's Alpha	Strength of relationship
Subjective Factors		
Learning motivation (4 items)		
Motivation 1	.813	Good
Motivation 2		
Motivation 3		
Motivation 4		
Learning awareness (8 items)		
Awareness 1	.813	Good
Awareness 2		
Awareness 3		
Awareness 4		
Awareness 5		
Awareness 6		
Awareness 7		
Awareness 8		
Learning method (4 items)		
Method 1	.806	Good
Method 2		
Method 3		
Method 4		
Objective Factors		
Curriculum Design and Instructional Organization (3 items)		
Curriculum 1	.858	Good
Curriculum 2		
Curriculum 3		
Academic Requirements and Disciplinary Knowledge at the University Level (4 items)		
Academic Requirement 1	.823	Good
Academic Requirement 2		
Academic Requirement 3		
Academic Requirement 4		
Role of Lecturers and Academic Advisors (3 items)		
Instructor Member 1	.818	Good
Instructor Member 2		
Instructor Member 3		
Learning Facilities and Infrastructure (3 items)		
Learning Facilities 1	.770	Acceptable
Learning Facilities 2		
Learning Facilities 3		

3. RESEARCH RESULTS AND DISCUSSION

3.1. Correlation between Psychological Difficulties in Credit-Based Learning and Subjective and Objective Factors

In order to investigate how subjective and objective factors influence the level of psychological difficulties in credit-based learning, a correlation analysis was conducted between these factors and students' psychological difficulties. The results are presented in Diagram 1.

As shown in Diagram 1, the level of psychological difficulties in student learning exhibits a statistically significant negative correlation with both subjective and objective factors, with correlation coefficients of -0.39 and -0.35, respectively, at $p < 0.01$. This suggests that students who experience higher psychological difficulties tend to rate both subjective and objective factors lower. Conversely, students with lower psychological difficulties tend to rate these factors higher.



(Note: ** indicates statistical significance at $P < 0.01$)

Figure 1. Correlation Between Students' Psychological Difficulties in Learning and Subjective and Objective Factors

This allows for an explanation that when students foster positive subjective factors such as strong academic awareness, clear motivation, and the adoption of appropriate study methods they are less likely to experience psychological difficulties in learning. Conversely, the absence of these subjective factors can result in greater psychological challenges. Similarly, regarding objective factors, the formulation of educational programs and the organization of training that align with the requirements of a credit-based learning system, competent instructors, effective teaching methods, attentive academic advising, and well-equipped facilities all significantly contribute to mitigating students' academic difficulties.

Furthermore, the correlation analysis reveals a strong positive correlation between subjective and objective factors, as indicated by a correlation coefficient (R) of 0.56 with $p < 0.01$. This implies that when the score for one factor is high, the score for the other factor tends to be high as well, and conversely, when one factor is low, the other factor tends to be low as well. The subjective factors, stemming from students themselves, are notably positive, particularly in terms of good academic awareness, clear motivation, and favorable learning conditions at the institution. These conditions are reflected in the quality of teaching, the competence of lecturers, and their pedagogical methods; continuous support and assistance from instructors and academic advisors; appropriate teaching organization and student management; and the availability of adequate facilities to support student learning. Conversely, if the institution's learning conditions fail to adequately support student learning, this can significantly affect students' psychological well-being, potentially leading to psychological difficulties in their studies.

3.2. Regression Analysis Results on Factors Influencing Psychological Difficulties in Credit-Based Learning among Students

Results of Simple Regression Analysis

The results from the simple regression analysis, as presented in Table 2, indicate that both subjective and objective factors are significant predictors of variations in psychological difficulties in credit-based learning.

Table 2. Results of Simple Linear Regression Analysis of Subjective Factors Affecting Psychological Difficulties in Credit-Based Learning among Students

No.	Independent Variables	Simple linear regression model			
		R ²	F	p	B
1	Students' Learning Motivation	.105	5,036	.000	2,963
2	Students' Academic Awareness	.223	128,556	.000	4,075
3	Students' Learning Methods	.133	8,027	.005	3,014

The analysis reveals that the factor "Student Motivation" significantly predicts psychological difficulties in credit-based learning at Hanoi Law University, accounting for 10.5% of the variation in the dependent variable ($F = 5.036$; $p = 0.000$). This suggests that when students possess clear academic motivation characterized by setting realistic academic goals in alignment with their abilities and personal circumstances, and consistently striving to

meet these goals while maintaining a general enthusiasm for learning and their chosen field they are less likely to experience psychological challenges. K.B. Madsen (1974) emphasized that motivation serves as a fundamental driver, propelling individuals to engage in productive activity and facilitating the achievement of their goals. Conversely, a lack of motivation or an unclear academic purpose can lead to psychological difficulties in the learning process. A female academic advisor for a third-year Economic Law class observed: “Some students have chosen a major that does not align with their personal interests due to familial pressure. These students are reluctant to switch their major, resulting in poor performance in certain courses, a lack of motivation, and a general”.

Further in-depth interviews with students provide additional evidence linking motivation to psychological difficulties in learning. A third-year male student (ID 19), majoring in Law, shared: “I had a clear goal in high school to pursue a degree in International Economics at either Foreign Trade University or the University of Economics, as I enjoy economic analysis and policy planning. I am skilled in mathematics and sought opportunities for studying abroad. However, my exam results were not high, so I shifted my application to Law at Hanoi Law University, where I was accepted. While I meet the academic requirements and my grades are generally good, I still lack genuine interest in the field, which has, to some extent, affected my motivation, attitude, and academic performance in comparison to my peers”. A first-year female student, majoring in English Language (ID 343), expressed: “I’m still uncertain about what I will do after completing my major. I find some foundational courses challenging and am unsure how difficult the specialized courses in Legal English will be. At times, I feel disheartened and lose interest in my studies. When I see my peers working diligently, I have to motivate myself to ensure my performance does not fall behind”. A male instructor with ten years of teaching experience and seven years of academic advising noted: “Some students lack strong commitment to their studies. For instance, they are often late for early classes, fall asleep during lectures, do not proactively seek materials in the library, and fail to actively participate in class discussions”. Therefore, it is crucial for students to continue developing strong and appropriate academic motivation once they have committed to their chosen major and academic path.

The results from the simple regression analysis, as presented in Table 2, indicate that the factor “Student Learning Awareness” accounts for 22.3% of the variance in psychological difficulties in credit-based learning at Hanoi Law University ($F = 128.556$; $p = 0.000$). This highlights the significant role of learning awareness in students' academic experiences. When students exhibit proactive, active, and self-disciplined behaviors in their learning through self-study, attending lectures, engaging in discussions, participating in group work, and preparing for assessments they tend to achieve better academic results. Crucially, they are also more likely to overcome psychological difficulties in learning arising from both external conditions and personal challenges (including cognitive, emotional, and behavioral aspects of learning).

In-depth interviews with students further reinforced these findings. When asked which factor subjective or objective had the most significant impact on their psychological difficulties in credit-based learning, the majority of students pointed to subjective factors. A first-year female student (ID 311), majoring in Economic Law, candidly assessed: “For me, the most significant factor is subjective. I am often distracted by social media and only study when exams or tests are approaching. Otherwise, I lack the initiative to study. If I had better self-discipline and a stronger will to study, even if the classroom were overcrowded or uncomfortable, I think it wouldn’t affect me much. If the material is difficult, I would proactively seek help from my professors and read additional materials they provide. I realize I need to improve my personal discipline in my studies”. When asked to evaluate his own learning awareness, a second-year male student (ID 215), majoring in Economic Law, shared: “I realize that I haven’t developed strong learning awareness yet. Sometimes, I am too lazy to read books or go to the library, and I haven’t contributed much in group work. When I was asked about this, I was startled and realized that I need to change. I need to focus more on my studies and stop wasting time on distractions like watching movies, playing video games, or scrolling through TikTok. My time management is also poor. Sometimes I spend too much time on leisure activities, and when it comes time to complete assignments or prepare for exams, I feel rushed, and my academic results are not as good as I expected”.

The simple regression analysis also revealed that the factor “Student Study Methods” explains 13.3% of the variance in psychological difficulties in credit-based learning ($F = 8.027$; $p = 0.005$). This suggests that if students do not have effective study methods for university learning such as limited self-study and research skills, ineffective note-taking during lectures, or poor strategies for reviewing and preparing for exams psychological difficulties in learning may arise to a certain extent. This was further confirmed by in-depth interviews: “Currently, I’m in my second semester of the second year, but I’m still struggling with my study methods, from self-study and reading books to taking lecture notes, group work, and exam preparation. I haven’t yet figured out the best approach, and I am still learning through trial and error. I don’t know my exact exam scores, but in some subjects, the results did not meet my goals. I need to adjust my study methods to improve my performance this semester” (Opinion from a first-year female student, ID 312, majoring in Economic Law).

Table 3. Results of Simple Linear Regression Analysis of Objective Factors Influencing Psychological Difficulties in Credit-Based Learning

No.	Independent Variables	Simple linear regression model			
		R ²	F	p	B
1	Curriculum Design and Instructional Organization in the Credit-Based System	.163	87,454	.000	3,671

2	Academic Requirements and Disciplinary Knowledge at the University Level	.093	3,935	.048	2,953
3	Role of Lecturers and Academic Advisors	.182	99,895	.000	3,830
4	Organization of Assessment and Evaluation of Academic Performance	.057	2,884	.000	1,484
5	Learning Facilities and Technological Infrastructure	.186	102,326	.000	3,721

The regression analysis indicates that the training program and the organization of credit-based learning account for 16.3% of the variance in psychological difficulties experienced by students in credit-based learning ($F = 87.454$; $p = 0.00$. $B > 0$). This finding highlights the significant influence of these factors on the academic experience of students and their associated psychological challenges. An inadequately structured credit-based system may induce considerable stress and difficulty for students. This is further evidenced by responses from students and academic advisors during in-depth interviews. One third-year female student (ID 30), majoring in Law, pointed out: “A major issue contributing to my stress and anxiety is the credit registration process. The system is inefficient, with frequent overloads that make registration difficult. Moreover, being unable to register for elective courses I am interested in leads to considerable frustration. Many of my peers have expressed similar concerns”. Another student added: “Apart from the mandatory courses, which are pre-registered by the academic department, we face difficulties in registering for electives. Some electives are either overly challenging or irrelevant to our career goals, but we must enroll in them to meet the credit requirements. Furthermore, the electives we wish to take are often unavailable due to high demand and limited availability. The actual registration window is often delayed, which significantly impacts students' morale” (First-year male student (ID 322), majoring in International Trade Law). Academic advisors also shared their observations regarding the registration process: “Students frequently encounter difficulties due to recurrent system errors. At the beginning of each semester, the system often experiences overloads, preventing students from completing their registrations in a timely manner. Additionally, when students finally access the system, classes are already filled. Furthermore, the system fails to update credit records accurately when students modify their course selection, leading to discrepancies and delays, particularly during graduation checks” (Female lecturer, with 13 years of teaching experience, 9 years as an academic advisor, currently advising a second-year Law class). One additional issue raised: “For students in the dual-degree English Language program, credit registration is even more complex, as they have to navigate two distinct programs concurrently. They must select courses that meet prerequisites and coordinate schedules across different departments” (Female lecturer, academic advisor for a second-year English Language class). These systemic inefficiencies contribute to significant psychological difficulties among students, underlining the need for continued improvement in the organization and management of the training system.

The academic demands and specialized knowledge required at the university level account for 9.3% of the variance in psychological difficulties experienced by students ($F = 3.935$; $p = 0.048$). This suggests that the increased academic rigor at the university level, coupled with the complexity of specialized knowledge and the substantial volume of material students must absorb in each lecture, contributes significantly to psychological pressure and difficulties, especially among first-year students who have not yet developed the requisite study skills and strategies. This finding is further supported by the results of in-depth interviews: “I always struggle to grasp the material. Legal studies are inherently challenging, and the volume of content is overwhelming. At times, I feel ‘drowned’ by the material and cannot absorb it effectively, especially when the lectures focus predominantly on theoretical instruction” (First-year female student (ID 331), majoring in Economic Law). A second-year female student (ID 159), majoring in Law, further shared: “In high school, I focused on the sciences and was more interested in subjects like math. I never enjoyed dealing with long texts, but in Law, where the curriculum is theory-heavy and involves navigating complex legal texts, I struggle to memorize and fully understand them”. Given these challenges, it is suggested that instructors adjust their teaching methods to accommodate the complexity of the material and support students in engaging with and retaining the knowledge more effectively.

The role of lecturers and academic advisors is the most significant predictor among the objective factors, explaining 18.2% of the variance in psychological difficulties in credit-based learning ($F = 99.895$; $p = 0.000$). While students generally rate this factor highly, in practice, many lecturers still do not adopt active, student-centered teaching methods, often relying heavily on lectures, which can lead to student fatigue and stress. This can result in students feeling disengaged, especially when faced with large volumes of complex and difficult material that requires a deep understanding. Such understanding is necessary for students to effectively tackle case studies and develop the knowledge needed to address real-world professional tasks in their future careers.

The organization of assessments and the evaluation of student performance accounts for 5.7% of the psychological difficulties in learning ($F = 2.884$; $p = 0.000$). This can be explained by the lack of alignment between preparation time and exams, the complexity and difficulty of the exam questions, and the absence of clear study guides. Students are not adequately trained or instructed on how to approach exams, which creates challenges in the revision process and contributes to anxiety and stress. When academic performance falls below expectations, the need to retake exams further exacerbates psychological difficulties. This was corroborated by in-depth interviews: “Many oral exams are particularly difficult, especially for first-year students who have limited experience with this format, as it is rarely used in high school. As a result, students are unprepared, leading to anxiety and stress” (Female lecturer with 4 years of experience as an academic advisor for Law students, cohort 45).

The availability and quality of facilities and learning resources account for 18.6% of the variance in psychological difficulties in credit-based learning among the students surveyed ($F = 102.326$; $p = 0.000$). This result can be explained by the limitations in facilities and learning equipment, including poor quality learning resources and classrooms that fail to provide a conducive learning environment. The library, despite offering numerous digital resources, lacks a sufficient network infrastructure, which creates psychological barriers for students. This was reflected in student feedback: "I find many classrooms uncomfortable; they are crowded, and some rooms, like lecture halls C and E, do not have air conditioning. The fans are ineffective, making the summer months unbearable. This discomfort significantly impacts our ability to absorb the material" (First-year female student (ID 311), majoring in Economic Law). Another student shared: "Recently, the university introduced a hybrid learning model, but there were significant issues. The first session was online, and the second was in-person. I had to arrive early for the second session because I live far from the university. The online learning facilities and classrooms designated for online sessions were not adequately equipped, which made learning difficult. I hope the university will address this issue" (Second-year male student (ID 128), majoring in Law).

In summary, the simple regression analysis demonstrates that all independent variables, both subjective and objective factors, significantly predict the level of psychological difficulties in credit-based learning, with F-values showing statistical significance ($p < 0.01 - 0.05$) (Peers, I., 2006), and varying degrees of predictability.

Results of Multiple Regression Analysis

Table 4. Results of Multiple Regression Analysis of Objective Factors Affecting Psychological Difficulties in Credit-Based Learning among Students

No.	Combination of Independent Variables	Multiple regression model		
		R ²	Beta	VIF
1	Students' Learning Motivation	.508 (p=.000)	.025	2,382
2	Students' Academic Awareness		.026	2,924
3	Students' Learning Methods		.023	2,816
4	Curriculum Design and Instructional Organization in the Credit-Based System		.061	2,843
5	Academic Requirements and Disciplinary Knowledge at the University Level		.036	1,911
6	Role of Lecturers and Academic Advisors		.105	2,994
7	Organization of Assessment and Evaluation of Academic Performance		.023	2,386
8	Learning Facilities and Technological Infrastructure		.039	3,698

The results from the multiple regression analysis indicate that the combination of both subjective and objective factors provides a significantly higher predictive power than the simple regression model regarding psychological difficulties in credit-based learning. Specifically, the combined factors account for 50.8% of the variance in students' psychological difficulties (Beta, $p = 0.00$. VIF index) (Peers, I., 2006), confirming that multicollinearity does not occur. This suggests that psychological difficulties in learning are influenced by a complex interplay of subjective and objective factors. The results also imply that while the factors discussed in the study significantly contribute to students' psychological difficulties, there are other potential factors that warrant further investigation. Thus, when designing interventions to mitigate psychological challenges, it is essential to adopt a comprehensive approach that addresses both student-related factors and institutional factors. Special attention should be directed at strategies to enhance students' motivation, academic awareness, as well as the organization of credit-based learning systems and the quality of learning facilities and resources.

4. CONCLUSIONS AND PROPOSED SOLUTIONS

The findings of this study demonstrate that both subjective and objective factors significantly predict the psychological difficulties encountered by students in credit-based learning. While individual factors exhibit lower predictive power, the combination of factors yields a significantly higher degree of predictability. In practice, students face various psychological challenges in their academic endeavors. A substantial proportion of students continue to struggle with inadequate learning awareness, unclear motivation, and the lack of appropriate study methods for the credit-based system. Additionally, issues related to teaching organization, assessment procedures, and the adequacy of facilities further exacerbate these challenges. Consequently, a coordinated effort involving the university, faculty members, academic advisors, and the students themselves is necessary to alleviate these difficulties. Several targeted solutions can be proposed as follows:

For University Leadership: The university should enhance the efficiency of the course registration process, particularly for elective courses, allowing students to select courses based on their personal interests, career goals, and academic aspirations. Restricting students' ability to choose electives in line with their preferences and forcing them to register for courses solely to meet credit requirements leads to dissatisfaction and disengagement, ultimately undermining their academic experience. Furthermore, the university should prioritize investments in

upgrading infrastructure, including teaching facilities, equipment, and the digital library, to better support both in-person and online learning. It is essential to improve the network infrastructure in lecture halls and functional rooms to facilitate uninterrupted access to online courses and academic resources.

For the Undergraduate Training Department: The department should focus on improving the dissemination of credit-based learning regulations, particularly for first-year students, by providing clear and accessible orientation materials and sessions. Furthermore, academic advisors should be properly trained to assist students in navigating the complexities of the credit-based system. The department should also optimize course scheduling to avoid conflicts, minimizing the disruption to students' independent study plans. Flexibility in the arrangement of online and in-person sessions should be prioritized to better accommodate students' needs. Additionally, training for academic advisors should be regularly updated to ensure that they are well-equipped to support students in overcoming psychological challenges related to learning.

For the Student Affairs Department: A dedicated platform should be developed to address students' concerns, particularly psychological difficulties related to credit-based learning. This platform should collect feedback from students and provide timely solutions, particularly for first-year students who are still adjusting to the new academic environment. Counseling services should be readily available, and administrative procedures, such as leave of absence or exam deferrals, should be clearly outlined on the university's website to ensure students can easily access the information they need. Collaboration with the campus psychological counseling center is also crucial to provide ongoing support and assistance in addressing students' psychological challenges.

For Lecturers: Lecturers should offer comprehensive guidance to students, providing essential study materials and resources for further research. In theoretical lessons, lecturers should focus on key concepts, provide clear explanations, and relate the material to real-world scenarios. In discussion-based classes, opportunities should be created for students to engage in debates, problem-solving, and case studies, which will help enhance their learning and presentation skills. During assessments, lecturers should incorporate creative thinking and personal viewpoints, in addition to testing students' knowledge of textbooks and provided materials. Given the diverse nature of courses, lecturers should guide students on how to approach different types of assignments and exam questions, helping students effectively prepare and manage their learning.

For Academic Advisors: Academic advisors should ensure that students fully understand the credit-based learning system, including relevant regulations and guidelines from both the Ministry of Education and the university. Advisors should assist students in selecting courses each semester to ensure they can meet their academic goals. Advisors should also identify any shortcomings or challenges related to the credit-based system and provide feedback to university leadership to improve the management and organization of the system. Regular communication with students is essential to ensure that their academic needs are met and that they are supported in overcoming any learning-related difficulties.

For Students: Students should enhance their adaptability to credit-based learning by adopting a proactive and disciplined approach to their studies. They should take the initiative to seek knowledge and develop the necessary soft skills required in today's job market. Participation in workshops on study techniques organized by the university should be encouraged to help students develop effective study strategies. In particular, students should focus on improving their self-study abilities and collaborative work skills, which are crucial for success in the credit-based system.

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