The Impact of Relative Contribution of Psychological Capital and Academic Inclusion
in Predicting the Quality of Life among Female University Students in Saudi Arabia

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Abstract: The current research aims to examine the interrelations of academic inclusion, psychological capital, and the quality of life of students among university students, and to determine the significance of the regression coefficient to predict the quality of life of students through psychological capital and academic inclusion. The correlational descriptive approach was employed in the research, due to its suitability to the nature and objectives of the current research. The sample comprised 360 female students randomly selected from the students of the academic years (second, third, and fourth) at an academic institution in Saudi Arabia, distributed over different divisions, with an average age of (19.80) years, and a standard deviation of (0.90) years. It is noted that the basic study sample did not include any of the members of the survey sample. The researcher prepared the tools of the study including Psychological Capital Scale, Academic inclusion, and Quality of students' life scale. After statistical processing of the data, the study found a positive and significant relationship at (0.01) between academic inclusion and psychological capital ranging from (0.536) to (0.862). In addition, findings showed a significant relationship at (0.01) between psychological capital and the quality of life of students, and a significant relationship at (0.01) between the quality of life of students and academic inclusion in the research sample, which ranged from (0.523) to (0.853) at the level of 0.01. The results of the multiple linear regression model showed that the regression model is significant through the (F) value of (2891.23) which confirms that psychological capital contributes to predicting the quality of university life, and it is significant through the (F) value of (7661.022) with a significance of (0.00) which confirms that academic inclusion also contributes to predicting the quality of students' life. However, the results concluded that academic inclusion`s effect is greater than psychological capital concerning the quality of student life. These findings underline the need to prioritize positive psychology fields and academic inclusion programs to enhance students' well-being and equip them with the skills necessary for personal and academic success. It also highlights the necessity of integrating awareness programs and guidance programs within university courses that help students develop cognitive, psychological, social, and academic skills to perform in both academic and professional life.

Keywords: academic inclusion, psychological capital, quality of students` life.

تأثير المساهمة النسبية لرأس المال النفسي والاندماج الأكاديمي في التنبؤ بجودة الحياة الطلابية
لدى طالبات الجامعة في المملكة العربية السعودية

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المستخلص: هدفت الدراسة إلى التعرف على العلاقات المتبادلة بين رأس المال النفسي، والاندماج الأكاديمي، وجودة الحياة لدى طالبات الجامعة، وإلى تحديد دلالة معامل الانحدار للتنبؤ بجودة حياة الطالبات من خلال رأس المال النفسي والاندماج الأكاديمي. تم استخدام المنهج الوصفي الارتباطي، واستبانة طبقت على عينة عشوائية تكونت من 360 طالبة من طالبات السنوات الأكاديمية (الثانية والثالثة والرابعة) في إحدى الجامعات بالمملكة العربية السعودية. ووزعت على أقسام مختلفة، بمتوسط عمر (19.80) سنوات، وانحراف معياري قدره (0.90) سنوات. تجدر الإشارة إلى أن عينة الدراسة الأساسية لم تتضمن أيًا من أعضاء عينة المسح. تم إعداد أدوات الدراسة من قبل الباحثة بما في ذلك مقياس رأس المال النفسي، مقياس الاندماج الأكاديمي، ومقياس جودة الحياة الطلابية. وبعد المعالجة الإحصائية للبيانات توصلت الدراسة إلى وجود علاقة موجبة ودالة إحصائيًا عند مستوى دلالة (0.01) بين الاندماج الأكاديمي ورأس المال النفسي تراوحت بين (0.536) و(0.862). كما أظهرت النتائج وجود علاقة دالة إحصائيًا عند مستوى دلالة (0.01) بين رأس المال النفسي وجودة حياة الطالبات، وعلاقة دالة إحصائيًا عند مستوى دلالة (0.01) بين جودة حياة الطالبات والاندماج الأكاديمي تراوحت بين (0.523) و(0.853) عند مستوى دلالة (0.01). كما أظهرت نتائج نموذج الانحدار الخطي المتعدد أن نموذج الانحدار دال إحصائيًا من خلال قيمة (F) البالغة (2891.23) مما يؤكد أن رأس المال النفسي يساهم في التنبؤ بجودة الحياة الجامعية، ودال إحصائيًا من خلال قيمة (F) البالغة (7661.022) ذات دلالة إحصائية (0.00) مما يؤكد أن الاندماج الأكاديمي يساهم أيضًا في التنبؤ بجودة حياة الطالبات. ومع ذلك، خلصت النتائج إلى أن تأثير الاندماج الأكاديمي يفوق تأثير رأس المال النفسي على جودة حياة الطالبات. بناء على هذه النتائج توصي الدراسة بإعطاء الأولوية لمجالات علم النفس الإيجابي وبرامج الدمج الأكاديمي لتعزيز صحة الطالبات وتزويدهم بالمهارات اللازمة للنجاح الشخصي والأكاديمي. كما تُبرز ضرورة دمج برامج التوعية والإرشاد ضمن المقررات الجامعية، بما يُساعد الطالبات على تطوير المهارات المعرفية والنفسية والاجتماعية والأكاديمية اللازمة للنجاح في الحياة الأكاديمية والمهنية.

الكلمات المفتاحية: الاندماج الأكاديمي، رأس المال النفسي، جودة الحياة الطلابية.

1- Introduction.

University is an institution of learning with the aim of equipping scholarly cadres with information and skills to meet the needs of the labor market. Thus, university life influences the academic, mental and social growth of students. Therefore, the realization of the significance of such factors can adversely or favorably influence this development. Psychological capital and academic motivation in the college environment are a challenging motivation that focus on what students do to engage and encourage them. Recently, these words have increased significantly, as they describe the student's relationship with the college and influence his/her well-being.

The expansion of positive psychology has led to interest in the quantifiable personal strengths of the student and improved effectively academic performance. Along with this development, psychological capital theory has become a subject of research in scholarly studies more and more. It defines a state of positive psychological growth for the student characterized by self-efficacy, confidence and resolve to deploy effort in order to accomplish difficult tasks, optimism, hopefulness and resilience in pursuing goals and to modify strategies to achieve them, and flexibility. I.e., psychological capital is not only significant during the generation of better academic performances of students but is also essential psychological capitals for sustaining continued success (Lin, 2020). It is the students with high psychological capital who are adept at addressing challenges, and hence their focused learning performances increase, uncovering high levels of academic inclusion. Psychological capital being a major component of positive psychology, can easily enhance mental and physical health, increasing an individual's competitive advantage and worth as a strategic resource for long-term development

Psychological capital has a negative association with anxiety, which accounts for the ability of students to handle and recover from challenges regardless of different conditions. Positive mental state psychological capital also has an impact on the perceptions, attitudes, behaviors, and thought patterns used in handling stressful situations (King et al., 2020). Academic inclusion is the integration of students into performing various academic activities. This requires a number of things. On the one hand, there are things that concern the student himself, such as his motivations, goals, tendencies, and abilities. On the other hand, there are things concerned with the environment through which he studies (Abdeen, 2019, 10). Academic engagement has been the focus of scholars and educators recently as a solution to numerous issues like: excessive drop-out rates, poor academic performance, excessive boredom among students, and alienation (Mahmoud, 2022, 603; Reeve & Tseng, 2021, 257).

Accordingly, academic inclusion is a solemn educational milestone since it indicates good students' performance and a marker of high-quality outputs, such as students' academic success (Ladd & Dinella, 2023, 20).

Glanville & Wildhagen (2024) demonstrated that academic inclusion strongly affects the academic achievement and performance of students and empowers them to overcome various challenges. Fan & Williams (2020) and Wang & Eccles (2023) found that students who are more academically involved are worried about learning, perform better on tests, are rule adherents, complete assigned work with enthusiasm, are higher in persistence and conscientiousness, and engage in public activities. They are also characterized by curiosity and an insatiable thirst for knowledge and learning. Moreover, studies have identified that the worth of students' involvement in significant learning processes is realized and maintained following the completion of university. This further opens up their potential for integration into work later on, as enhanced academic inclusion processes are the highest predictors of learning and occupational and individual advancement (Luthans, et al., 2016, 1099). Academic inclusion assumes that learning is determined by the way in which the learner engages in learning processes.

It exists in three dimensions: behavioral inclusion, which entails the participation of the student in various academic and social procedures; emotional inclusion, which entails competence, interest, sense of belonging, and positive reactions towards teachers, peers, and the learning process at large; and cognitive inclusion, which entails the readiness of the student to make efforts to learn skills and information in the learning process. Academic integration has a direct influence on academic success and adjustment (Fredricks, et al., 2019). Quality of life is a dimensional construct, an integrated form that is ruled by objective and subjective measures in the assessment of the functional, physical, social, emotional and academic aspects of the subject. New positive psychology research is a manifestation of quality of life as an indicator for good mental health improvement in university students. The concept of quality of life has varied with the specialization, its objectives, and the theory orientation. Quality of life reflects the person's sense of finding equilibrium among the psychological, physical and social aspects to achieve satisfaction and pleasure in life.

It reflects the person's psychological and scholastic match, his fulfillment, and the subjective assessment of this life. This impression affects the individual's perception of the material aspects of life such as work, education, interpersonal relationships, and

standard of living (Abu Halawa, 2021). Mustafa et al. (2021), Boumaaraf (2020), Eid (2018), and Shaheen (2017) agreed that university students' quality of life is encompassed by the quality of social and family life, the quality of psychological life, the quality of time occupation and management, and the quality of education and academic life. Nonetheless, there are many strategies that aim to maximize the quality of life, like psychological capital, that encourage the functional, physical and emotional aspects, personal identity, positive social relationships, and psychological and academic fit to achieve the person's aims (Santisi, et al., 2021). Alternatively, psychological capital is one of the newer concepts of positive psychology that deals with studying the positive qualities and strengths of the individual that allow him to improve his performance and flexibility, to overcome weakness, and to cultivate positive virtues. Psychological capital is neither a mental state nor a personality trait. It has trait-like properties (relatively stable) and state-like properties (created through interventions) (Jia & Zhang, 2025). The application of positive psychology techniques leads to the adaptation with unfavorable conditions and the personality of various disabilities, developing positive traits and strengths in life and obtaining their effects on healthcare and social relations.

Positive psychology attempts to maximize the capacity for striving towards the goal, which leads to the achievement of positive human traits (Mahmoud, 2020). Psychological capital highly correlates with academic adjustment. There were a lot of studies that investigated this correlation, i.e., Adil, et al. (2020), Kaur & Satija (2019), and Liran & Miller (2020). Academic adjustment is the ability of the student to adjust to university life and attain a psychological satisfaction with his academic success and his compatibility in the relationship he establishes with his professors and peers (Liran & Miller, 2019). In the same context, Al-Damini and Al-Dharibi (2019) have elaborated it as self-satisfaction of the university student, maintaining pace with the academic, social and natural environment, and overcoming difficulties of everyday life. A few of the reasons for the academic adjustment of students in universities include: wide access on the academic and learning environment side; in order to provide the required opportunities and reachable so that the students could benefit from the learning process; and equal opportunity so that each student is provided with what he needs depending on his ability.

Also included is establishing his intellectual strengths, educational decision-making, promoting learning and teamwork among him and other peers, continuous positive feedback, and activities appropriate for all learners (Muhammad, 2017). Also, there are some factors that have an impact on the academic adjustment in the university, e.g., the faculty member's view, family stability, economic-social-cultural status, psychological and physical factors, course content, student guidance, supportive technologies, psychological adjustment and psychological safety, optimism and hope (Liran & Miller, 2020), (Liran & Miller, 2019). Following the afore-said research works, It is apparent that prior studies` focus was given to investigating the level of quality of life among university students, incorporating psychological capital and academic inclusion as standalone measures.

On this basis, this current study was motivated to investigate the relative explanatory potential of academic inclusion and psychological capital in the prediction of quality of life among female university students in a Saudi Arabian university. After going through the previous studies, they had all covered the study variables. For instance, Jaber (2021) was trying to establish the relative contribution of academic burnout and psychological capital in predicting academic inclusion among a sample of students of the College of Education. The outcome indicated that the greatest predictor of academic inclusion based on psychological capital is hope, which accounted for 65.3% of variance, followed by flexibility accounting for 4.20% of variance, then self-efficacy accounting for 2.40% of variance, then optimism accounting for (0.90%) of variance, whereas Bosna, Majid, (2021) attempted to realize the extent of psychological capital among university students. The results indicated the presence of high positive psychological capital among members of the sample study. Likewise, Jing et al. (2021) determined male and female student differences regarding psychological capital in the pandemic period of COVID-19 among university students .More psychological capital was reported by male university students compared to females (P < 0.05) .Conversely, Sarif & Ngasainao (2021) was looking for the level of psychological capital and academic adjustment among first-year students in universities in Meghalaya State in northeastern India. Thus, the study was a statistically significant correlation between psychological capital and academic adjustment of students and a statistically significant predictive power of psychological capital to predict academic adjustment. Also, King et al. (2020) wanted to examine the relationship between psychological capital and academic inclusion of 384 female and male university students. Outcomes proved that psychological capital and academic inclusion shared a highly correlated value of 0.28. Similarly, You (2016) conducted a study of the relationship between psychological capital and academic inclusion of 490 university students. The results identified a strong correlation between academic inclusion dimensions and psychological capital dimensions, ranging from (0.33) to (0.51). Luthans, et al. (2016) investigated the correlation between academic inclusion and psychological capital among 323 university male and female students. The result showed a

strong correlation of psychological capital with academic inclusion, which was 30. Datu & Valdez (2016) explored the correlation between psychological capital and academic inclusion among 606 university students. The result achieved that psychological capital has a significant direct effect on academic inclusion among students, which was 0.062.

Jafri (2017) also tried to explore psychological capital and academic integration among 230 university students. Academic integration and psychological capital dimensions were positively and significantly correlated between (0.029) to (0.060). Besides, all dimensions of psychological capital except flexibility contributed significantly to predicting academic integration. Martinez et al. (2019) explored the role of psychological capital and academic integration among 632 university students. The study revealed that psychological capital has a direct, positive, and significant relationship with academic integration with an effect size of 0.067. Furthermore, psychological capital also mediates the influence of academic integration on academic performance. Carmona-Halty, et al. (2019) further studied academic inclusion and psychological capital for 497 male and female students.

The study identified a positive and high correlation, with a value of (0.076) between academic inclusion and psychological capital among university students. Lin (2020) tried to examine the association between psychological capital and academic inclusion among 245 university students. The study identified a positive, significant, and moderate relationship between the psychological capital dimensions and the academic inclusion dimensions ranging from (0.012) to (0.35). Furthermore, King et al. (2020) aimed to investigate the relationship between academic inclusion and psychological capital among (404) male and female students. The findings showed a highly significant relationship between academic inclusion and psychological capital scales, ranging from (0.025) to (0.49). Luthans (2019) conducted a test to investigate the relationship between the general concept of psychological capital and the individual psychological capital and life satisfaction measures. It was determined that statistically significant differences did indeed exist between the psychological capital variable as a composite measure and the single measures in favor of the psychological capital variable. The result also indicated that psychological capital is more related to long-term life satisfaction than the four individual variables when measured after some duration. At the academic level of the Arab world, Hussein (2021) aimed to know the relationship between psychological capital and the well-being of Egyptian employees.

The relevance of the study becomes clear when considered in perspective of two reasons: Examining the relationship between positive psychological capital and employees' well-being and the rising deterioration of public employees' performance and productivity. The study also addressed the effect of psychological capital on well-being among Egyptian employees. Basing on in-depth interview analysis of three senior employees in a variety of public institutions, the researcher indicated that public institution managers should be especially interested in basic psychological factors due to their positive relationship among the components of psychological capital and employees' satisfaction and their ratio of performance in institutions and in their own happiness.

1-2-Study Problem:

Considering the relationship between the researcher and the university students, the problem of the study has originated. Consequently, it was noticed that these students suffer from challenges in confronting difficulties, low self-efficacy, lack of trust, hopefulness and flexibility. Additionally, students lack self-esteem and social and emotional connection to the college. This encourages the researcher to review previous literature reviews that explored the psychological capital among university students, their academic inclusion, and quality of life. A plethora of studies examined the students` personal satisfaction in Saudi universities; for example, Abdul Razek and Tantawi (2021), who investigated the personal satisfaction of students at King Khalid University, found that it is connected to self-assurance abilities. Moreover, Al-Noor (2019) concluded a higher degree of personal satisfaction at Jazan University because of their high psychological well-being.

A prime goal of academic institutions is to make students more drenched and coordinated with their colleagues and friends. Students' interest in different scholarly activities upgrades their academic self, promotes their academic achievement, motivates their belongingness to their institutions, and consolidates their motive towards learning. Otherwise, non-academic inclusion results in violence and makes them inclined to miss classes. Subsequently, the principal challenge confronting educationalists is to track down higher degrees of academic inclusion among students (Bahnasawi, 2020, 332). Due to the significance of academic inclusion, it seems a must to recognize the dimensions of such a term (Maroco, et al., 2016, 3). For instance, students are challenged with the various ways of measuring such variables and the wide variety in the content of the items of the tools (Fredricks and McColeskey 2023, 763-764). Fredricks and McColeskey (2023: 763) and Betts (2023: 788) mentioned numerous ways of obtaining data about academic inclusion

(self-report scales, notes, interviews, educator's evaluations). Early studies on academic inclusion depended on the utilization of indicators in light of students` interaction, participation, and the time spent on learning errands to survey students' rates of academic inclusion.

Guo, et al. (2021), Santisi, et al. (2021), and Safari, et al. (2017), from one hand, highlighted that there is a significant connection between life quality and psychological capital. Additionally, life quality can be anticipated through psychological capital. On the other hand, Adil, et al. (2020), Kaur and Satija (2019), and Liran and Mill Operator (2019) showed that psychological capital has a significant influence on academic inclusion among university students.

1-3-Study Questions:

According to the afore-mentioned surveyed studies, the study aimed at answering the following questions:

1- What is the correlation between academic inclusion and psychological capital of the study sample?
2- What is the correlation between students' quality of life and psychological capital in the study sample?
3- How is academic inclusion related to the quality of life of students in the sample of the study?
4- Do the variables of psychological capital and academic inclusion contribute to predicting the quality of life of students among the study sample?

1-4-Study Hypotheses

1. There are statistically significant correlations of variant types between academic inclusion and psychological capital in university students.
2. There are statistically significant correlations of different types between psychological capital and the quality of life of female university students.
3. There are statistically significant correlations of different types between academic inclusion and the quality of life of students among university students.
4. Psychological capital contributes to predicting the quality of life of students.
5. Academic inclusion contributes to predicting the quality of students' life.
6. there is a superiority of one or more of the independent variables over the rest of the variables in the ability to predict the quality of students` life among female university students.

1-5-Study Objectives

The current research aims to:

- Investigate the correlations between the variables of academic inclusion, psychological capital, and the quality of life of students in the study sample.
- Determine the significance of the regression coefficient to predict the quality of life of students through psychological capital and academic inclusion.

1-6-Significance of the Study

The current research is essentially important for:

- It belongs to the positive psychology and quality of life of the student at the university, and the investigation of their behavior and focus on the positive aspects and exploit them in the academic and future professional aspects for them.
- It increases understanding of the nature of quality of life and its personal sources among university students, and its impact on psychological capital and academic inclusion.
- It provides three psychometric scales prepared by the researcher: the quality of life scale, the psychological capital scale, and the academic inclusion scale among university students.
- It increases academic knowledge by clarifying the relationship between academic inclusion, psychological capital and the quality of life of students.

- It considers variables associated to the level of mental health, i.e., academic integration and psychological capital as one of the major positive variables in the individual's life, specifically university students.

1-7-Study Limitations:

The study is confined to the following limits:

- Spatial limit: Students at an academic institution in Saudi Arabia, the College of Education and Human Development.
- Time limit: Academic year 2023-2024.
- Moreover, the results of the current study are determined by the responses of its sample members to the measures prepared for its purposes, and the statistical methods utilized.

1-8-Study Terminology:

- **Psychological Capital:**

Psychological capital refers to a personality traits resource that includes four core elements: hope, self-efficacy, optimism, and resilience (Li, et al., 2023). It is also defined as "a positive psychological state developed by an individual who has the confidence to make the necessary efforts to achieve success in performing difficult tasks (self-efficacy), positive attributions about achieving success in the present and future (optimism), persistence and re-adjusting paths when necessary to achieve success (hope), and survive and bounce back to his normal state when facing various problems in order to achieve goals (resilience)" (Luthans, et al., 2019, 3).

Procedurally, the researcher defines psychological capital as: a set of positive psychological resources of the person that entail self-efficacy, optimism, hope, and resilience, as quantified by the psychological capital scale prepared by the researchers. That is, a high total score for the student indicates high psychological capital, while a low score indicates low psychological capital.

- **Academic Inclusion:**

Shehata (2018, 13), Afifi (2016, 66), and Trowler (2023, 3) defined it as: students' investment of their learning outcomes by making an effort, using appropriate strategies, persevering in the face of difficulties, investing time, performing appropriate behaviors, students' feelings towards their colleagues, professors, the university, and administrators, and their feeling of satisfaction and belonging to the university. Safwat & Salem (2020, 77) define it as: students' participation in academic activities with other people and institutions, such as youth and community organizations, and interaction with both the student and the educational institution, which achieves enrichment of educational experiences. Additionally, academic engagement was described as "mental energy which could generate students' enthusiasm and motivation for their educational activities" (Paloş, et al., 2023, 2).

Procedurally, the researcher defines it as the student's immersion in performing academic and non-academic activities and tasks at the university to master them focusing on the learning process and his enjoyment of it, and his emotional reactions towards faculty members, colleagues and the study community, and his commitment to the rules and laws regulating the educational process within the university campus.

- **Quality of Students` Life**

Quality of life has multiple definitions due to the difference in research specialization, theoretical direction, and research objectives within the study. Some scholars consider the term quality of life a broad term that affects intricately the individual's physical health, psychological and spiritual state, social relations, and their relationship to aspects of environmental stability (Al-Ghandour, 2023, 37).

Procedurally, the researcher defines it as the expression of the extent to which the student realizes that he lives a good life from his point of view, free from negative emotions, irrational thoughts, and behavioral disorders, and in which he feels his human existence and enjoys his ease and feels self-efficacy, hope, optimism, and flexibility, and invests all his abilities and potentials in a way that allows him psychological and academic adjustment.

2- Study Methodology and Procedures:

2-1-Study methodology

The current research is founded on the descriptive correlational design due to its suitability to the nature and objective of the current research.

2-2- Study Sample

a) Sample of psychometric properties of research instruments: The exploratory sample consisted of (150) third- and fourth-year female students in the College of Education, to calculate the psychometric properties of the study scales (psychological capital, academic integration, and quality of life of students).

b) The basic sample: It consisted of 360 female students randomly selected from the students of the academic years (second, third, and fourth) at the College of Education and Human Development, considering that the basic study sample did not include any of the exploratory sample members. The sample students were distributed among different sections, with an average age of 19.80 years and a standard deviation of 0.90 years.

2-3-Study Tools

The current study depends on the following scales:

1. Psychological capital scale (prepared by the researcher):

To reveal the validity of the scale for application to the current study sample, the researcher performed the following:

2-3-1-Validity:

The researcher examined validity using two statistical means:

1. Validity of the criterion: The researcher used the validity of the criterion by applying the psychological capital scale (Malone, 2011) translated by (Tamer Batrawy, 2017), and calculating the Pearson correlation coefficient between it and the psychological capital scale for the study. The value of the correlation coefficient was (0.912), which is a strongly significant value, indicating high validity.

2. Factorial validity: The researcher utilized confirmatory factor analysis with statistical analysis software (AMOS.23), whereby confirmatory factor analysis was carried out for the survey sample.

Good conformity of the proposed model by calculating conformity indicators showed good fit of the proposed model, as it was within the acceptable range for good fit after dispensing with the Chi-Square value (X2). Therefore, the Chi-Square value was relied upon for degrees of freedom, as its value was less than (5), as it reached (2.671), which is a good value, and falls within the ideal range of the index, as this value is not supposed to exceed (5). Also, the value of the Goodness of Fit Index (GFI) (0.847), which is a good value, falls within the ideal range of the index, as values close to one indicate a good fit. Also, the value of the Normal Fit Index (NFI) (0.845), which is a good value, falls within the ideal range of the index, which is limited to the range from zero to 1, as values close to one indicate a good fit. The value of the relative fit index (RFI) (0.819) is a good value and is in the ideal range of the index, where values close to one indicate a good fit. Additionally, the value of the incremental fit index (IFI) (0.897) is a good value, and is in the ideal range of the index, which is limited to the range from 0 to 1, where values close to one indicate a good fit. The value of the Tucker Lewis index (TLI) (0.879) is a good value and is in the ideal range of the index, which is limited to the range from 0 to 1, where values close to one indicate a good fit. The value of the comparative fit index (CFI) (0.896) is a good value and is in the ideal range of the index, which is limited to the range from 0 to 1, where values close to one indicate a good fit. The value of the root-mean-square error of approximation (RMSEA) (0.075) is a good value and falls within the ideal range of the indicator as it is less than (0.08), which indicates that the model is highly compatible, as the values that fall within this range indicate a good fit. Hence, the psychological capital of the survey sample individuals falls under four factors. Additionally, all the items have significant saturations, as the saturations of each of them were greater than (0.3), and therefore no item was deleted from the scale. Hence, the final image of the scale became composed of 24 items.

2-3-2-Internal consistency:

A. Consistency coefficient for the scale items:

The values of the correlation coefficient for the scale items were calculated and ranged between (0.96 and 0.71), which are high coefficients indicating high consistency. The researcher calculated the average internal consistency for all items of the scale by adding the internal consistency for all items and dividing them by their number (24 items). The average internal consistency for the paragraphs was (0.862).

B.   Internal consistency for the scale components:

The correlation coefficient for the four components was calculated with the total score of the scale. The correlation coefficients for the four components of the scale are shown in Table 1.

Table (1) shows the correlation coefficients of the components of psychological capital

Statistical method	Value (R)			
Cronbach's Alpha coefficient	Self-efficacy	Hope	Optimism	Flexibility
	0.91	0.82	0.87	0.80
Average consistency	0.85			

Second: Reliability: To examine the reliability of the psychological capital scale, the researcher used the Cronbach alpha coefficient to examine the total reliability of the scale in addition to the reliability of its four dimensions, and the results were as follows:

Table (2) Cronbach alpha reliability coefficient for the scale and dimensions of psychological capital (n=150)

N	Dimensions	Items No.	Cronbach`s alpha reliability
1	Self-efficacy	6	0.802
2	Optimism	6	0.823
3	Hope	6	0.812
4	Flexibility	6	0.799
	Total	24	0.921

Table (2) proves that the items of the scale and its dimensions give valid, reliable and consistent results due to the emergence of high degrees of reliability. Thus, it is suitable for application to the study sample.

Second: Academic Inclusion Scale (Prepared by the researcher): The psychometric properties of the scale were examined according to the following steps:

First: Validity of the scale:

1.   Validity of factor analysis: The researcher used the factor analysis validity method to calculate the validity of the scale as follows:

- The correlation matrix extracted from the psychometric sample (n = 150) was analyzed using the statistical program SPSS, and using the Principal Component method. Then, the factors were rotated using the Kaiser varimax method to determine the factor components of the scale. The following factor analysis criteria were used:

- The Kaiser-Meyer-Olkin Measure (KMO) was used to verify the adequacy of the sample, and its value reached (0.836), which is greater than 0.5. This stated that the sample is suitable for factor analysis.

- The factor analysis resulted in three factors, which together explain 49,680 of the total variance of the scale items.

- As for the first factor, it was saturated with item numbers (2, 4, 6, 9, 10, 11, 12, 14, 17, 18, 21, 28, 30, 31, 36) and their number reached (15) items. (20,506) of the variance was interpreted by a latent root of (7,997). Moreover, the content of the most saturated items reflects the student's feelings towards the learning process and his emotional interaction with his colleagues, teachers and the study community to enjoy learning, such as his feeling of belonging and enthusiasm and establishing good relationships with his colleagues and teachers. Therefore, this factor can be labeled "emotional inclusion."

As for the second factor, it was saturated with item numbers (1, 5, 7, 15, 27, 29, 32, 35, 37, 38, 39), and their number reached (11) items. In addition, (15,031) of the variance was explained by a latent root of (5,862), and the content of the most saturated items of this factor reflects the methods that the student uses and follows to develop his knowledge and experiences and accomplish academic tasks with proficiency and effectiveness. Plus, it employs his various information and skills appropriately, such as using self-organization and planning, linking new information with previous ones, and evaluating ideas. Therefore, this factor can be labeled "cognitive inclusion."

As for the third factor, it was saturated with item numbers (3, 13, 16, 19, 20, 23, 24, 26, 33, 34) and their number reached (10) items, and (14,142) of the variance was explained by a latent root of (5,515). The content of the most saturated items of this factor reflects the student's behaviors and efforts towards studying and his positive interaction with the study community, in terms of commitment to the rules regulating work within the university campus, regular attendance, and effective participation in various academic activities; Therefore, this factor can be labelled "behavioural inclusion".

Second: The reliability of the academic inclusion scale:

Test-retest reliability of the scale was confirmed by the Cronbach's alpha and retest processes. The researcher administered the scale to the psychometric sample (n = 150) twice, with a two-week time gap between the first and second administration, to establish the test reliability. The following table shows the reliability coefficient of academic inclusion scale using Cronbach's alpha and retest methods.

Table (3) Reliability Coefficient Values for Academic inclusion Scale by Cronbach's Alpha and Re-test Methods

Dimension	Cronbach's alpha coefficient	Correlation coefficient
First: Emotional inclusion	0.934	0.785
Second: Cognitive inclusion	0.908	0.711
Third: Behavioral inclusion	0.891	0.702
Total	0.872	0.817

Table (3) manifests the values of the reliability coefficient for the scale dimensions and for the scale as a whole using the Cronbach's alpha method range between (0.872: 0.934), which are high values. Moreover, the values of the correlation coefficients for the scale with its dimensions and the total score of the scale using the retest method range between (0.702: 0.817), which are high values indicating that the scale has a high degree of reliability.

Third: Internal consistency:

Internal consistency of the scale was computed by:

- Item consistency with the dimensions: Internal consistency of the scale was assessed by computing the correlation coefficient between the item score and the dimension's total score to which the item belongs. The correlation coefficients' values varied between (0.636-0.891). All the correlation coefficients were at the (0.01) level, demonstrating the internal consistency of the scale.

- Internal consistency of the dimensions with the scale as a whole: Internal consistency of the scale was found by determining the correlation coefficient between the score of each dimension and the total score of the scale. The correlation coefficient values were as depicted below in the following table:

Table (4) Correlation coefficient between the scores of dimension and the total score of the academic inclusion scale

Dimension	Correlation coefficient	Significance level
First: Emotional integration	0.632**	0.01
Second: Cognitive integration	0.699**	0.01
Third: Behavioral Integration	0.779**	0.01

**Significant at 0.01

Table (4) shows that all correlation coefficients are significant at the level of (0.01), which indicates the internal consistency of the scale.

Third: Quality of life of students Scale (prepared by the researcher):

To examine the validity and reliability of the scale, the scale was applied in its initial form to a sample of (150);

1. Internal consistency: Internal consistency was obtained by computing Pearson correlation coefficient between each item of each dimension and its total score, where the correlation coefficients range between (0.75- 0.86) and all of them are significant at the level of (0.01). This indicates that there is consistency between all dimensions of the scale.

2. Confirmatory factor analysis: The factorial validity of the scale was examined using confirmatory factor analysis, using the statistical package (AMOS 23). This analysis was conducted based on the maximum likelihood method, assuming that the structure of this scale consists of a general factor representing quality of life (Q) under which five sub-factors fall, namely: quality of general health, quality of family life, quality of education, quality of mental health, quality of time management.

Table (5) Quality indicators of conformity to the proposed model of the structure of the quality-of-life scale and its interpretation

Conformity Quality Indicators	Value and interpretation
Chi-Square	1.571 at freedom degrees
ratio between Chi-Square to degrees of freedom	1.575 Excellent
Comparative fit index (CFI)	1 Excellent
Standardized Root Mean squared Residuals (SRMR)	0.006 Excellent
Root Mean square of approximation (RMSEA)	0.054 Excellent
The significance value of the null hypothesis test is that RMSEA ≤ 0.05 P Close	0.315 Excellent

The Reliability of Quality of Life Scale:

The researcher calculated the reliability of the quality-of-life scale in two ways: the Cronbach`s alpha method and the half-split method for the dimensions of the scale and the scale as a whole. The following table shows the reliability coefficients:

Table (6) Reliability Coefficients Sub-Dimensions of Quality-of-Life Scale

Dimension	Cronbach's alpha coefficient	Half-split (Spearman Brown)
Public Health Quality	0.81	0.79
Quality of family life	0.79	0.75
Quality of education and study	0.75	0.73
Quality of mental health	0.82	0.80
Quality of time management	0.80	0.75
Total	0.91	0.88

Table (6) states that all reliability coefficients are high, which confirms the reliability of the scale by that the values of Cronbach alpha and half-split coefficients were high. Hence, the tool used is valid and reliable.

3- Results and Discussion

3-1-The first hypothesis:

The first hypothesis states that " There are statistically significant correlations of variant types between academic inclusion and psychological capital in university students." To test this hypothesis, the correlation coefficient between academic inclusion and psychological capital was calculated. Table (7) manifests the values of the correlation coefficients.

Table (7) Values of correlation coefficients between Psychological capital and academic inclusion(n = 360)

Study variables	Emotional inclusion	Cognitive inclusion	Behavioral inclusion	Academic inclusion
Self-efficacy	0.735**	0.622**	0.720**	0.563**
Optimism	0.790**	0.721**	0.633**	0.598**
Hope	0.680**	0.753**	0.706**	0.803**
Flexibility	0.592**	0.635**	0.736**	0.769**
Total	0.715**	0.698**	0.768**	0.788**

**Significant at 0.01

Table (7) concluded that there is a significant relationship at (0.01) between psychological capital (self-efficacy, optimism, hope, flexibility, and total score) and academic inclusion in its various dimensions (emotional inclusion, cognitive inclusion, behavioral inclusion, and total score) in the research sample, which ranged from (0.536) to (0.862), which are significant at the 0.01.

The findings of the first hypothesis showed a positive and significant relationship at (0.01) between academic inclusion in its various dimensions (emotional inclusion, cognitive inclusion, behavioral inclusion, and total score) and psychological capital (optimism, self-efficacy, resilience, hope, and total score) ranging from (0.536) to (0.862). This result agrees with many studies that found a significant, and positive relationship between academic inclusion and psychological capital, such as (Santisi, et al., 2021; Datu et al., 2016;

You, 2016; Luthans, et al., 2016; Datu & Valdez, 2016; Jafri, 2017; Martinez, et al., 2019; Carmona-Halty, et al., 2019; Lin, 2020; King et al., 2020). Accordingly, it is likely that both academic inclusion and psychological capital are psychological states in positive psychology. Therefore, investigating such variables should be based on empirical evidence supported by positive psychology theories that emphasize the importance of positive psychological traits, including psychological capital in creating desired learning results, such as academic integration.

The relationship between academic inclusion and psychological capital can be interpreted considering the Broadening and Building Theory. Accordingly, positive psychological states increase students' attention and thinking. According to the theory, these positive psychological states help students discover their own abilities. Some separate positive emotional states can expand students' thinking and performance stock and build their permanent personal resources, starting from mental and material resources to psychological and social resources. These positive emotions also contribute over time to increasing emotional well-being and resilience. For psychological capital, positivity broadens students' thinking and behavioral stock so that they can broaden their perspective to identify more diverse goals and broader courses of action. On the other hand, negativity limits the student's sight to right and familiar solutions and leaves out innovative and risky workable solutions.

Besides, positivity permits the generation of more content to be implemented in negative situations. University students face many challenges, especially as they approach graduation and begin their professional lives. Students with high psychological capital also show high levels of self-efficacy, which enables them to reach high levels of academic inclusion in its cognitive, emotional, and behavioral dimensions (Fredrikson, 2013).

To harness these mechanisms in university counseling or training programs, activities can be designed to deliberately trigger and build positive emotions. Initiatives can include, for example, gratitude journaling, strength-based workshops, mindfulness activities, and collaborative group work that enhances positive relationships with peers. These activities expand thinking and challenge students to think differently, eventually allowing them to build lasting resources—not only mentally and emotionally but also academically and socially.

By the intentional integration of such positive psychology interventions into counseling and training curricula, universities can allow students to accumulate a "reserve" of psychological and social reserves. These are used to cushion academic challenges, form supportive relationships, and maintain well-being, thereby enhancing their academic and personal success.

3-2-The second hypothesis:

The second hypothesis states that: "There are statistically significant correlations of different types between psychological capital and the quality of life of female university students." To examine this hypothesis, the correlation coefficient was calculated between the psychological capital and the quality of life of students. Table (8) shows the values of the correlation coefficients that were reached.

Table (8) Values of correlation coefficients between psychological capital and quality of life of students (n = 360)

Study variables	Self-efficacy	Optimism	Hope	Flexibility	Money capital
Quality of Public Health	0.568**	0.666**	0.698**	0.598**	0.758**
Quality of family life	0.569**	0.865**	0.688**	0.698**	0.765**
Quality of education and study	0.852**	0.599**	0.756**	0.705**	0.699**
Quality of mental health	0.698**	0.636**	0.809**	0.598**	0.785**
Quality of time management	0.825**	0.560**	0.823**	0.633**	0.698**
Quality of students` life	0.692**	0.690**	0.653**	0.716**	0.865**

* Significant at the level of 0,01

Table (8) reveals a statistical significant relationship at (0.01) between psychological capital (self-efficacy, optimism, hope, flexibility, and total score) and the quality of life of students in its various dimensions (quality of public health, quality of family life, quality of education and study, quality of mental health, quality of time management, and total score). The research sample, which ranged from (0.586) to (0.865), are statistically significant at the 0.01.

The results of the second hypothesis showed a significant relationship at (0.01) between psychological capital (self-efficacy, optimism, hope, flexibility, and total score) and the quality of life of students in its various dimensions (quality of public health, quality of

family life, quality of education and study, quality of mental health, quality of time management, and total score). Considering the surveyed studies, the researcher interprets the relationship between psychological capital and the quality of life among students concluding that the quality of life is linked directly to hope, optimism, flexibility and social efficiency. That is, the more optimism, hope and flexibility among university students, the more they will improve their quality of life, as well as the quality of their social and family life. Psychological capital seeks to strengthen hope and optimism, helps university students to strengthen their compatibility mechanisms, and seeks to improve life quality. This result agreed with Guo, et al. (2021), Santisi, et al. (2021), Safari, et al. (2017).

To reinforce such practices within university settings, interventions can be explicitly tailored to develop and enhance positive psychological traits. Counseling interventions, for example, can incorporate goal-setting exercises to increase hope, cognitive-behavioral skills to develop optimism, and resilience training to foster flexibility. Group workshops could entail scenario-based exercises where students learn to model adaptive problem-solving and thinking together in a positive social support network.

3-3-The Third Hypothesis:

The third hypothesis states, "There are statistically significant correlations of different types between academic inclusion and the quality of life of students among university students." To examine this hypothesis, the correlation coefficient between academic inclusion and the quality of life of students was calculated. Table (3) shows the values of the correlations.

Table (9) Values of correlation coefficients between Academic inclusion and quality of life of students (n = 360)

Study variables	Emotional inclusion	Cognitive inclusion	Behavioral inclusion	Academic inclusion
Quality of Public Health	0.623**	0.692**	0.800**	0.760**
Quality of family life	0.620**	0.610**	0.703**	0.723**
Quality of education and study	0.523**	0.623**	0.716**	0.703**
Quality of mental health	0.602**	0.665**	0.630**	0.719**
Quality of time management	0.625**	0.706**	0.661**	0.708**
Quality of Students` life	0.680**	0.693**	0.796**	0.853**

**Significant at the level 0,01

Table (9) reveals a significant relationship at (0.01) between the quality of life of students (optimism, self-efficacy, flexibility, hope, and total grade) and academic inclusion in its various dimensions (emotional **inclusion**, cognitive inclusion, behavioral inclusion, and total score) in the research sample, which ranged from (0.523) to (0.853) at the level of 0.01. The researcher explains this result as the greater self-efficacy, optimism, hope, flexibility, attachment to the university, academic achievement, time management, and social compatibility of a student, the higher and better his quality of life and compatibility with his colleagues and faculty members. This result agreed with the study Adil, et al. (2020), Kaur & Satija (2019) and Liran & Miller (2020).

By incorporating positive psychological traits and activities into counseling and training programs, universities and colleges can systemically offer students the psychological tools they need to advance their well-being and adaptability. These efforts not only improve students' academic achievement but also their family and social lives, promoting overall growth and long-term success.

3-4-The fourth hypothesis

The fourth hypothesis states: "Psychological capital contributes to predicting the quality of life of students". To examine this hypothesis, multiple regression analysis using Enter method. Table (10) shows the results.

Table (10) Predicting the level of quality of student life from the dimensions of psychological capital (n = 360)

Dependent variable	Independent variables				
Quality of Student Life	Unstandardized Coefficients (B)	Self-efficacy	Optimism	Hope	Flexibility
Coefficient value	2.351	1.712	1.621	1.562	1.673
T	4.23	54.23	54.851	53.26	52.69
Significance (T)	0.01	0.01	0.01	0.01	0.01

Dependent variable	Independent variables
F	2891.23
Significance (F)	0.01
R	0.919
R Square	0.918
Adjusted R Square	0.917

The results of the multiple linear regression model showed that the regression model is significant through the (F) value of (2891.23) which is smaller than the significance level of (0.01). This confirms the high explanatory statistical potential. The results reveal that the explanatory dimensions (self-efficacy, optimism, hope, resilience) have a significant impact on the quality of university life. Beta value that explains the relationship between quality of life and self-efficacy was (1.712). Also, it can be inferred from the significant (T) value. That is whenever self-efficacy improves by one unit, the quality of life improves by (1.712) alone. Beta value for the optimism dimension was (1.621), which is statistically significant. Hence, whenever the level of optimism improves by one unit, the level of quality of life improves by (1.621). Beta value for the hope dimension was (1.562), so whenever the level of hope improves by one unit, the level of improvement in quality of life improves by (1.562). Beta value for the resilience dimension was (1.562). It is concluded that self-efficacy is more vital than optimism, hope and flexibility in the quality of student life. We can write the equation of the regression line as follows: Student quality of life (expected) = 2.351 + 1.712* self-efficacy + 1.621* optimism + 1.562* hope + 1.673 flexibility.

3-5-The fifth hypothesis:

The fifth hypothesis states that "Academic inclusion contributes to predicting the quality of students' life." To examine this hypothesis, multiple regression analysis was used the Enter method, and Table (11) shows the results.

Table (11) Predicting the Level of Quality of Student Life from the Dimensions of Academic inclusion (n = 360)

Dependent variable	Independent variables				
Quality of Student Life	Unstandardized Coefficients (B)	Emotional inclusion	Cognitive inclusion	Behavioral inclusion	Academic inclusion
Coefficient value	3.219	1.004	1.004	0.990	0.998
T	7.111	83.507	83.507	92.681	78.651
Significance (T)	0.01	0.01	0.01	0.01	0.01
F	7661.022				
Significance (F)	0.01				
R	0.994				
R Square	0.988				
Adjusted R Square	0.988				

The results of the multiple linear regression model showed that the regression model is significant through the value of (F) is (7661.022) with a significance of (0.00). The results expound that the explanatory dimensions (self-efficacy, optimism, hope, flexibility) have a significant impact on the quality of university life. The beta value that explains the relationship between quality of life and emotional integration equals (1.004) with statistical significance. This means that whenever emotional inclusion improves by one unit, the quality of life improves by (1.004) unit. The beta value for the cognitive inclusion dimension reaches (1.02). The beta value for the behavioral inclusion dimension amounts (0.990). The beta value for the behavioral inclusion dimension was (0.998). We conclude that emotional inclusion, cognitive inclusion, behavioral inclusion, and academic inclusion contribute to the quality of student life. The regression line equation may be as follows:

Student quality of life (expected) = 3.219 + 1.004* emotional inclusion + 1.02* cognitive inclusion + 0.990* behavioral inclusion + 0.998* academic inclusion.

3-6-The sixth hypothesis:

The sixth hypothesis states that, "there is a superiority of one or more of the independent variables over the rest of the variables in the ability to predict the quality of students` life among female university students." To examine this hypothesis, multiple regression

analysis was applied using the Enter method to determine the level of contribution provided by the psychological capital and academic inclusion variables in the prediction of the quality of student life. Table (12) shows the results.

Table (12) Predicting the level of quality of student life from the level of psychological capital variables and academic inclusion(n = 360)

Dependent variable	Independent variables		
Quality of Student Life	Unstandardized Coefficients (B)	Psychological capital	Academic inclusion
Coefficient value	2.211	0.288	0.951
T	5.213	4.201	18.256
Significance (T)	0.01	0.01	0.01
F	14523.256		
Significance (F)	0.01		
R	0995		
R Square	0.990		
Adjusted R Square	0.990		

The results of the multiple linear regression model showed that the regression model is significant through the value of (F) reaching (14523.256), which confirms the high statistically explanatory power. The results interpret that the explanatory variables (psychological capital, academic inclusion) affect the quality of student life significantly. The Beta value that explains the relationship between quality of life and psychological capital is (0.288). This means that whenever psychological capital improves by one unit, the quality of life improves by (0.288) alone. The Beta value for the academic inclusion variable reached (0.951). It is concluded that academic inclusion`s effect is greater than psychological capital concerning the quality of student life. The equation of the regression line can be coined as follows:

Student quality of life (expected) = 2.351 + 1.712* Self-efficacy + 1.621* Optimism + 1.562* Hope + 1.673 Resilience.

3-7-Interpretation of the results of the fourth, fifth and sixth hypotheses

The relative contribution of each of academic inclusion and psychological capital in predicting the quality of student life is very significant. Psychological capital influences the quality of life of female students at the university, as it increases the quality of their family, social and psychological life, occupying and managing time, and the quality of education and academic life. This goes with the trends of positive psychology in enhancing personal capabilities, such as resilience, psychological toughness, positive thinking, etc. In other words, psychological capital with its various dimensions of optimism, hope, flexibility and self-efficacy appears among some female students, which affects their quality of life. University female students needs to develop guidance programs to raise the level of psychological capital among them. Likewise, Santisi, et al. (2021) dealt with quality of life and psychological capital were on different samples.

As well as predicting the level of quality of life, academic inclusion affects the quality of their physical, social and psychological lives, time occupation and management, and education and academic life. Academic adaptation in its various dimensions of psychological and personal compatibility, university attachment, academic achievement, and social compatibility is significant. The higher it is among female university students, the higher their quality of life. This is consistent with Hussein (2021) who stated that academic inclusion was more influential than psychological capital in the quality of life among female university students. The researcher affirms that their feeling of personal and psychological compatibility, university attachment, academic achievement, and social compatibility is the student's goal at this stage, as he seeks to get along with his colleagues, faculty members, and family to reach academic achievement.

In order to make the results mentioned above actionable for training or university counseling programs, interventions must target activities that directly improve self-efficacy. For example, structured activities for students to set and achieve small academic or personal tasks, group activities where students observe other students successfully overcoming barriers, and problem-solving, decision-making, and stress management workshops to further develop self-efficacy.

Moreover, interventions should be designed to intentionally develop each inclusion dimension through targeted mechanisms. For instance, counseling programs can include group discussions, emotional intelligence workshops, and peer support groups to help students feel emotionally connected and appreciated by the university community. In addition, workshops may be focused on critical

thinking, open dialogue, and shared problem-solving, ensuring that all students have a voice that is heard and valued. This can be achieved through inclusive classroom practices, debate clubs, and cross-disciplinary projects that encourage cognitive inclusion. Also, programs can offer active involvement with campus life through volunteering, leadership, and student organizations. Such involvement reinforces positive behavior engagement with the university. Finally, academic support services such as, tutoring, mentoring, and inclusive pedagogy ensure that all students have equal access to learning opportunities and resources, which promotes academic integration and success.

4- Conclusions and Recommendations

The findings of this study show the strong relationships between academic inclusion, psychological capital, and quality of life among Saudi Arabian female university students. Psychological capital and academic inclusion were identified to be good predictors of the quality of life among students since they reveal how essential these are in developing healthy psychological and academic results. These findings underline the need to prioritize positive psychology fields and academic inclusion programs to enhance students' well-being and equip them with the skills necessary for personal and academic success.

Through attention to psychological capital factors such as optimism, self-efficacy, hope, and resilience, universities can develop students' capabilities to successfully meet challenges while retaining a high quality of life. Likewise, enabling academic inclusion by matching the academic setting, through training in managing time, as well as involving active participation in university life, can enhance the bond of students to their places of study as well as enrich their overall learning experience.

This study also highlights the necessity of integrating awareness programs and guidance programs within university courses so that female students would get to know about the significance of psychological capital and how it can influence their quality of life. For instance, develop regular workshops focusing on building optimism, self-efficacy, hope, and resilience. These could include activities such as goal-setting exercises, positive self-talk training, and resilience-building scenarios. Moreover, incorporate positive psychology topics into existing courses or as standalone modules, ensuring all students receive foundational knowledge and practical strategies for developing psychological capital. Such programs can help students develop cognitive, psychological, social, and academic skills to perform in both academic and professional life.

Future research should explore intervention programs to develop psychological capital and academic inclusion among female university students. Longitudinal research could assist in providing additional information on the causal relationships between such variables, whereas qualitative approaches could assist in exposing students' knowledge of their psychological and academic experiences. Examining demographic differences in psychological capital and academic inclusion could also assist in refining measures to promote student achievement. Furthermore, starting academic inclusion initiatives, such as establishing peer mentoring programs where senior students support newcomers, fostering a sense of belonging and inclusion. Also, organizing inclusive extracurricular activities and student clubs that encourage participation from diverse student groups, helping to strengthen social bonds and academic engagement. This all can be especially beneficial for female students who may face unique challenges.

Overall, building psychological capital and academic inclusiveness is paramount to enhancing the quality of university students' life. By means of intervention and research in this direction, education institutions can prepare students as an all-around development who can overcome future challenges more effectively in professional and personal lives.

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