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# Predicting Perceived Stress Through Metacognitive Beliefs, Resilience and Marital Satisfaction of Female Students

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## A B S T R A C T

The aim of this study was to predict perceived stress through metacognitive beliefs, resilience and marital satisfaction of female students of North Tehran Azad University. The present study was applied in terms of purpose and descriptive-survey and correlational in terms of method. The statistical population in this study included all married female students of Azad University of North Tehran, 8565 people. The sample size was 368 based on Krejcie and Morgan table. The stratified random sampling method and data collection tool were four standard questionnaires of perceived stress Cohen (1983), Conner and Davidson (2003), Wells Metacognitive Beliefs (1997) and Enrich's Marital Satisfaction. Mean, standard deviation and many tables and graphs were used to describe the data. To analyze the data, Kolmogorov-Smirnov test was used to evaluate the normality of data distribution, Pearson correlation test to determine the correlation coefficient between variables and regression test to determine the share of each predictor variable in predicting the criterion variable. The results showed that with 95% confidence, the confirmed research hypotheses and the variables of marital satisfaction, metacognitive beliefs and resilience are able to predict perceived stress in female students. According to the obtained beta values, resilience has a greater share than metacognitive beliefs and marital satisfaction in predicting perceived stress of female students of Azad University of North Tehran.

**Keywords:** Perceived Stress, Metacognitive Beliefs, Resilience, Marital Satisfaction.

## INTRODUCTION

Marriage has been described as the most important and fundamental human relationship because it provides the basic structure for building a family relationship and educating the next generation. The relationship between husband and wife has always been considered as the longest type of relationship. Marital relationship is a process during which a couple exchanges feelings and thoughts verbally and non-verbally (Javadi, Abadi, Lashgari, & Ahangrkani, 2015; Mohammadi, Alibakhshi, & Sedighi, 2019). Considering that the functional value of the social institution of the family is of special importance in any social system; therefore, every society in accordance with its values first goes to this institution to nurture its future citizens from within. One of the important issues that we address in this study is the quality of the relationship between parents (husband and wife). When the relationship between the two in the family is

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satisfactory, a kind of peace prevails in the family that will improve performance in social life (Sayers, 2011). Stress is also one of the most common issues in daily life as a disturbing factor in couples' lives. Perceived stress is a psychological state or process in which a person perceives their physical and psychological well-being as threatening (S. Cohen, Kamarck, & Mermelstein, 1983; Maddahi, Nikpajouh, Khalatbari, Malihia Zakerini, & Hashemi, 2018; Yazdani et al., 2017). Perceived stress is so pervasive that it is considered a feature of couples' lives. So that all of them are exposed to it and affected by it in their lives. Although much research has been done on perceived stress over the past three decades (Frost & LeBlanc, 2018). In this study, the researcher tries to identify the main and basic sources of stress by providing solutions such as paying attention to basic human needs such as physical and mental exercise, contact or social communication, feeling of self-worth, trust and competence and satisfying sexual needs. The face can play an important and key role in the statistical population under study, ie infertile women, and in fact has helped to reduce stress and increase marital satisfaction of couples.

Studies show that perceived stress is a factor that affects women's marital satisfaction with men (Ebrahimi, 2017; Mahdavi et al., 2017; Maroufizadeh, Hosseini, Foroushani, Omani-Samani, & Amini, 2019). Also, as it is known, today the cultural roots in modern cities have weakened and the divorce rate has increased, and also machine life has increased the stress level (Ebrahimi, 2017; Khodadust, Ebrahimi Moghaddam, & Abolmaali, 2021). While less attention has been paid to this in studies and research, these statistics indicate an increase in separation and divorce in more modern and densely populated cities (Cherlin, 2017; DeKeseredy, Dragiewicz, & Schwartz, 2017; Schramm & Becher, 2020).

Stressful situations happen to everyone, and students are no exception. One of the strategies to deal with stress is to refer to individual characteristics such as metacognitive beliefs and mindfulness, which are a kind of cognitive and behavioral efforts that are made to overcome, reduce or tolerate stressful conflicts (Khodabakhshi-Koolae, Entekhabi, Falsafinejad, & Sanagoo, 2019; Southwick, Vythilingam, & Charney, 2005). Metacognition refers to the psychological structures, knowledge, and processes involved in controlling, changing, and interpreting thoughts and cognitions (Cho & Linderman, 2019; Ku & Ho, 2010; Wells & Capobianco, 2020). According to recent theories, metacognition is one of the most important factors in the development and persistence of psychological disorders (Rees & Anderson, 2013). Metacognitions, through metacognitive knowledge and strategies, influence beliefs and interpretations and lead to different reactions. Therefore, Mutton stated that metacognitive beliefs play an important role in the development of psychological disorders (Purdon & Clark, 1999; Wells, 2002; Zhou & Wang, 2020). Wells (2011), found that the strategy of controlling anxiety and positive and negative metacognitions are positively related to perceived stress symptoms (Rabani Bavojdan, Rabani Bavojdan, Nik Azin, Kaviyani, & Khezri Moghadam, 2012).

Another individual factor that can play a role in coping with perceived stress is resilience. In fact, resilience is one of the coping strategies that helps a person deal with stressful situations and get rid of pathogenic disorders. Resilience is recognized as a factor in successful adaptation to change and the ability to resist problems (Karatsoreos & McEwen, 2013; Wright, Masten, & Narayan, 2013). Resilience allows the individual to develop their own adaptive skills Turn stressful situations into opportunities for learning and growth, and control stress in the individual by focusing on the problem (Skinner & Beers, 2016). Resilience is not just a way of coping with stress, but also means recovery, flexibility and a return to the original state. Impressions are gained in a fluid, global, diffused way (Hawley & DeHaan, 1996). The resilient person faces the stresses, challenges and events of his life and also has an active presence in his environment. Resilience modulates the levels of stress and disability in stressful situations and in fact the

dynamic process of adaptation and positive adaptation to experiences it is bitter and unfortunate in life (Cicchetti, 2010; Feder, Fred-Torres, Southwick, & Charney, 2019; Windle, 2011). It can be said that resilience improves problem solving skills in people (Pinar, Yildirim, & Sayin, 2018; Pusey, 2018). Resilient people are able to use individual, social resources to reduce the negative effects of stress. Resilience in the educational environment has been introduced as a factor of success. Studies show that resilient people have higher marital satisfaction, self-fulfillment, and self-confidence, and are less likely to engage in risky behaviors such as drug use and uncontrolled sexual behavior. Also, young couples with low resilience are at greater risk for mental health problems such as depression, stress, behavioral disorders, violence, smoking and drug use, and uncontrolled sexual activity, and are disadvantaged in terms of academic achievement (Faigin & Pargament, 2011; Ozawa et al., 2017). Despite the many stressors of the student period, especially in student couples, if students do not have the necessary preparation and ability to deal with them, they will suffer from burnout and frustration. There is also evidence that a supportive and supportive educational environment can increase people's ability to cope and resilience and, conversely, negative experiences in the educational environment make them vulnerable to stress and difficult future events (Dunn, Iglewicz, & Moutier, 2008; Trigueros et al., 2020).

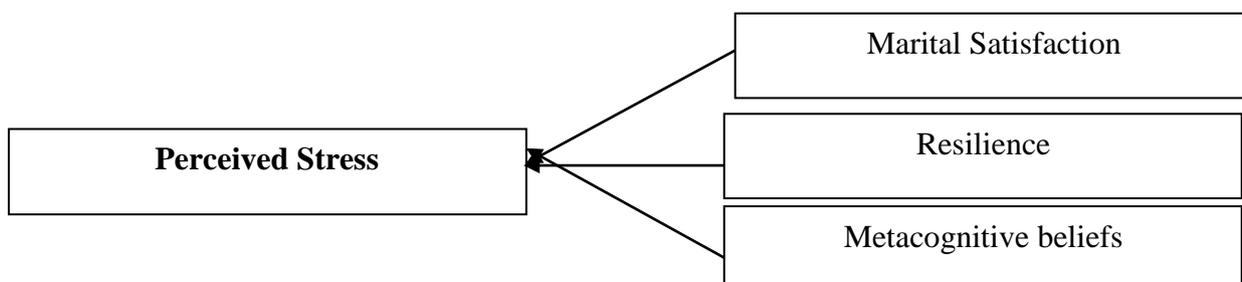
Satisfaction with marriage and satisfaction with married life have an undeniable effect on its quality, durability and survival (Cabrera Garcia & Aya Gómez, 2014). When a couple is satisfied with their marriage, the family is strong and they can be safe from harm (T. F. Cohen & Strong, 2020). Therefore, the importance of the issue requires that when choosing a spouse, in addition to important factors such as personality traits, lifestyle, cognitive factors to more important objective factors such as ethnic and religious marriage and demographic factors (age of marriage, age gap and how to choose a spouse). Also, in order to provide a healthy and constructive environment with the right choice in the shadow of marital satisfaction and satisfaction, and the foundation of future generations, the progress of society, the promotion of culture and the transmission of values in it is possible (Fathi, Rostami, Pourfathiyeh, Mohammadi, & Khanalizadeh, 2020). Hosseini, Hosseini, and Mehraki (2017), marital satisfaction is the objective feeling of satisfaction, satisfaction, and pleasure experienced by a couple. When you consider all aspects of your life together. Therefore, marital satisfaction is having a positive and enjoyable attitude in all aspects of marital relationships. Acitelli (1992), defines marital satisfaction as a person's general attitudes or feelings toward his or her spouse and marital relationship. Chang (2008), also considers marital satisfaction as the internal and external compatibility of men and women, so that in different situations of life, a mutual understanding is created between them (Fathi et al., 2020). Marital satisfaction in student couples plays a vital role in maintaining the balance of life and the emotional atmosphere of the family and, according to Homaei, Bozorgi, Ghahfarokhi, and Hosseinpour (2016), Is an effective factor in coping with stress and having a good performance in life. Marital satisfaction also seems to increase in families with low stress levels.

Currently in a state of perceived stress due to the research of others and due to the very harmful effects of psychological disorders and very high financial costs that are imposed on the treatment sector among the university community, especially students, their families and society. he does; Attempts to prevent these disorders by conducting research were considered by the researcher. Also, the emergence of psychological and social problems and abnormalities in the community has caused the researcher to have this concern to provide appropriate solutions to control stress among students, an effective step to improve metacognitive beliefs, resilience and ultimately marital satisfaction between Students get married. Given the above, the main issue of the research is to what extent the perceived stress can be predicted through metacognitive beliefs, resilience and marital satisfaction of female students of North Tehran Azad University?

The importance and necessity of the present research including scientific importance (knowledge), socio-cultural importance and economic importance are: 1. It can help the officials and planners of the country in the field of prevention, control of potential injuries and increase the quality of life in it. Help. 2. In the process of cultural, social and economic growth and development of societies, human resources have a fundamental and decisive role; As today, experts believe that one of the important reasons for the development of K. Advanced Councils The attention of their governments in training creative and effective human resources is also healthy, and conducting research in this area can be an important step in the field of community health. The necessities of conducting research are: 1. considering the very high harmful effects of psychological disorders and the very high financial costs that impose on patients, their families and society in the field of treatment; Efforts to prevent these disorders have always been of interest to many researchers. 2. Using the results of this study, it is possible to control and reduce the harmful personality and psychological variables of students who are an important force in the country, along with educational programs, psychological interventions.

Metacognitive beliefs are knowledge or cognitive processes that participate in the evaluation or control of cognition and regulate cognitive function(Huntley & Fisher, 2016; Nordahl, Nordahl, Vogel, & Wells, 2018). Resilience is defined as a type of process, ability, or consequence of successful adaptation to a threatening situation; In other words, resilience is a factor that helps people to face and adapt to a threatening situation. As the proper performance and behavior of the couple is based on the traditional, customary and legal duties assigned to each of them in the form of family law and subculture. In other definitions, marital satisfaction is considered a state in which a couple is married to each other. And they feel happy and content together. Some psychologists believe that marital satisfaction is the adaptation between the current situation and the expected situation(Amini & Karami Nejad, 2021; Luoma, Hayes, & Walser, 2007).

Anderson, Sharpe, Rattray, and Irvine (2003), in a study entitled "The relationship between perceived stress, puberty growth and social support with academic burnout and student academic performance" concluded that students' perceived stress has a direct negative relationship with social support and a direct positive relationship with academic burnout. The social support of these students also has a direct positive relationship with academic performance. The relationship between puberty growth and direct academic burnout is positive and the relationship between adaptive perfectionism and direct academic performance is positive. The relationship between perceived stress and academic performance is indirect and through social support. According to the main research problem, the conceptual model of the research is as follows:



**Figure.** Model of research

The main hypothesis of the research is perceived stress through metacognitive beliefs, resilience and marital satisfaction of female students of North Tehran Azad University can be predicted and the sub-hypotheses of the research are: 1. There is a relationship between metacognitive beliefs and perceived stress of female students of North Tehran Azad University.

2. There is a relationship between resilience and perceived stress of female students at North Tehran Azad University. 3. There is a relationship between marital satisfaction and perceived stress of female students at North Tehran Azad University. 4. Perceived stress can be predicted through the metacognitive beliefs of a student of North Tehran Azad University. 5. Perceived stress can be predicted through resilience of female students at North Tehran Azad University. 6. Perceived stress can be predicted through the marital satisfaction of female students of North Tehran Azad University.

**METHODOLOGY**

The present study was applied in terms of purpose and correlational in terms of descriptive-survey method. The statistical population in this study included all married female students of North Tehran Azad University, whose number according to the latest statistics obtained from the university recruitment was equal to 8565 people. Based on Krejcie and Morgan table, the sample size was 368 people. The random sampling method was stratified in this study, different faculties of the university were considered as classes of the research community and the sample size was determined in proportion to the size of the community in each class as shown in the table below.

**Table 1.** Community frequency and sample size

Number	Community size	Sample size
Floor	1155	50
Faculty of Humanities	1230	53
Theology and Islamic Sciences	1470	63
Engineering	1630	70
Foreign languages	1645	71
Science	1435	61
Electricity and computers	8565	368

The data collection method included library and field. In this study of standard tools a. Perceived Stress Questionnaire (PSS) (1983), b. Wales Metacognitive Beliefs Questionnaire (1997), Vol. Conner & Davidson Resilience Questionnaire (cd-irs) (2003) and d. The Enrich Marital Satisfaction Questionnaire was used to collect data. Mean, standard deviation and frequency tables were used to describe the research data. To analyze the data, first the Kolmogorov-Smirnov test was used to evaluate the normality of data distribution. Pearson correlation test was used to relate the variables and multivariate regression was used to determine the share of each predictor variable in predicting the criterion variable.

**RESULTS**

Table 2 describes the data of the research variables.

**Table 2.** Describes the research data

Variable	Min.	Max.	Mean	Std. Deviation
Perceived Stress	2.77	4.63	3.92	0.54
Marital Satisfaction	2.59	4.51	3.39	0.38
Metacognitive belief	2.32	3.85	3.12	0.47
Resilience	2.20	4.65	3.82	0.61

Table 2 shows that the average score of the subjects' opinions about all four research variables is higher than the average value of 3, which indicates that the level of these variables among the subjects is descriptive.

Correlation and regression tests were used to answer the research hypotheses. First, the default tests were reviewed. In order to check the normality of the data of research variables and to select the appropriate statistical test, the Kolmogorov-Smirnov test was used:

**Table 3.** Kolmogorov-Smirnov test

Variables	Z	a	Sig.	Normal status
Perceived Stress	1.112	0.05	0.169	normal
Marital Satisfaction	1.332	0.05	0.058	normal
Metacognitive belief	1.192	0.05	0.117	normal
Resilience	1.182	0.05	0.123	normal

Considering that in Table 3, the sig value is greater than the error level of 0.05, so with 95% confidence, it is concluded that all research variables have a normal distribution. Therefore, we are allowed to use parametric tests in the analysis of research hypotheses. Table 4 lists the assumption of error independence.

**Table 4.** Watson Camera Test Results for Error Independence

Research models	Durbin-Watson
The relationship between metacognitive beliefs and perceived stress	1.613
The relationship between resilience and perceived stress	2.541
The relationship between marital satisfaction and perceived stress	1.984

Durbin-Watson's statistics range from 1.5 to 2.5, indicating error independence, and the default is set.

Because the premise of some statistical tests (such as Pearson correlation and linear regression) is the linearity of the relationship between the variables; For the linearity of the relationship between the variables, the scatter plot was used, which was the assumption for all variables, which was refused in this article due to the large volume of graphs. According to the establishment of all assumptions, the hypotheses were tested.

*Hypothesis 1: There is a relationship between metacognitive beliefs and perceived stress of female students of North Tehran Azad University. Pearson correlation coefficient was used to test this hypothesis.*

**Table 5.** Statistical analysis of the first research hypothesis

Variables	Pearson coefficient	Error rate (a)	Sig.
Metacognitive beliefs And Perceived stress	0.05	0.05	0.001

Given that (sig =  $\alpha$  = 0.05), the research hypothesis is confirmed with 95% confidence that due to the positive Pearson coefficient, it is concluded that between metacognitive beliefs and perceived stress of female students. There is a relationship between North Tehran Azad University, which means that the higher the level of metacognitive beliefs, the better the perceived stress of female students.

*Hypothesis 2: There is a relationship between resilience and perceived stress of female students in North Tehran Azad University.*

**Table 6.** Statistical analysis of the second research hypothesis

Variables	Pearson coefficient	Error rate (a)	Sig.
Resilience And Perceived Stress	0/622	0.05	0.000

Considering that (sig = 0.000 =  $\alpha$  > 0.05), the research hypothesis is confirmed with 95% confidence that due to the positive Pearson coefficient, it is concluded that between coping with

perceived stress of female university students Azad Tehran North There is a relationship, which means that the higher the level of resilience, the better the perceived stress of female students.

*Hypothesis 3: There is a relationship between marital satisfaction and perceived stress of female students of North Tehran Azad University.*

**Table 7.** Statistical analysis of the third research hypothesis

Variables	Pearson coefficient	Error rate (a)	Sig.
Marital Satisfaction And Perceived Stress	0/364	0.05	0.001

Given that ( $\alpha = 0.05$ ), the research hypothesis is confirmed with 95% confidence that due to the positive Pearson coefficient, it is concluded that between marital satisfaction and perceived stress of female students There is a relationship between Azad University of North Tehran, which means that the higher the level of marital satisfaction, the more desirable the perceived stress of female students.

*Hypothesis 4: Perceived stress can be predicted through metacognitive beliefs of North Tehran Azad University students.*

**Table 8.** Summarizes the regression

Model	R	R <sup>2</sup>	F	Sig.
1	0.260	0.068	22.373	0.001

The correlation between research variables is equal to 0.26, which indicates a weak correlation between research variables. Also, according to the value of the coefficient of determination, it is concluded that one predictor variable of metacognitive beliefs is 0.068 of the changes of the criterion variable (perceived stress). The rest is related to other components that are studied in this study. Not located. According to the calculated level of significance, it is concluded that regression equations are significant and in fact we are allowed to use regression equations.

**Table 9.** Regression coefficients

Model	Unstandardized coefficients		Standard coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	2.957	0.206		14.387	0.001
Metacognitive beliefs	0.289	0.061	0.26	4.730	0.001

According to the calculated significance value, it is concluded that the metacognitive beliefs variable remains in the regression model and the research hypothesis is confirmed with 95% confidence and the metacognitive beliefs stress variable is able to predict perceived stress in female students.

*Hypothesis 5: Perceived stress can be predicted through resilience of female students at North Tehran Azad University.*

**Table 10.** Summary of the regression model

Model	R	R <sup>2</sup>	F	Sig.
1	0.622	0.387	194.324	0.001

The correlation between research variables is equal to 0.62, which shows a strong correlation between research variables. Also, according to the value of the coefficient of

determination, it is concluded that the predictor variable predicts 0.38 of the changes of the criterion variable (perceived stress).

**Table 11.** Regression coefficients

Model	Unstandardized coefficients		Standard coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	1.795	0.154		11.645	0.001
Resilience	0.560	0.04	0.622	13.940	0.001

According to the value of sig, the resilience variable remains in the regression model and the research hypothesis is confirmed with 95% confidence and it is concluded that the resilience variable is able to predict the perceived stress in female students.

*Hypothesis 6: Perceived stress can be predicted through marital satisfaction of female students of North Tehran Azad University.*

**Table 12.** Summary of Regression Model

Model	R	R <sup>2</sup>	F	Sig.
1	0.364	0.133	47.091	0.001

The correlation between the research variables is equal to 0.36, which indicates a weak correlation between the research variables. Also, according to the value of the coefficient of determination, the predictor of marital satisfaction predicts 0.13 of the changes of the property variable (perceived stress).

**Table 13.** Regression coefficients

Model	Unstandardized coefficients		Standard coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	2.162	0.258		8.397	0.001
Marital Satisfaction	0.516	0.075	0.364	6.862	0.001

Given the value of sig, it is concluded that the variable of marital satisfaction remains in the regression model and the research hypothesis is confirmed with 95% confidence and it is concluded that the variable of marital satisfaction can predict perceived stress in female students. Be.

*Main Hypothesis: Perceived stress can be predicted through metacognitive beliefs, resilience and marital satisfaction of female students of North Tehran Azad University.*

**Table 14.** Summary of the regression model

Model	R	R <sup>2</sup>	F	Sig.
1	0.669	0.448	82.747	0.001

The correlation between research variables is equal to 0.66, which shows a strong correlation between research variables. Also, according to the value of the coefficient of determination, it is concluded that the predictor variables account for 0.44 of the changes in the property variable (perceived stress).

**Table 15.** Regression coefficients

Model	Unstandardized coefficients		Standard coefficients	t	Sig.
	B	Standard Error	Beta		
Constant	0.756	0.233		3.241	0.001
Marital Satisfaction	0.48	0.079	0.261	4.656	0.001
Metacognitive beliefs	0.016	0.062	0.014	0.255	0.799
Resilience	0.516	0.039	0.573	13.197	0.001

According to the value of sig, it is concluded that the variables of marital satisfaction and resilience remain in the regression model and the variable of metacognitive beliefs was excluded from the model and also with 95% confidence the research hypothesis is confirmed and the variables of marital satisfaction and resilience Be able to predict perceived stress in female students. Due to the Beta value, resilience has a greater share in predicting perceived stress in female students of North Tehran Azad University.

## **CONCLUSION**

The results showed that there is a relationship between metacognitive beliefs and perceived stress of female students of North Tehran Azad University. This means that the higher the level of metacognitive beliefs, the better the perceived stress of female students. This finding is consistent with the findings of Moinvaziri, Ehteshamzadeh, Naderi, and Safarzadeh (2021), Baniani and Davoodi (2021), Wells (2002). Explaining this finding, it can be said that perceived stress is a specific relationship between the person and the environment in which the assessed stress exceeds the individual's capabilities and puts his health at risk. This definition refers to the fact that perceived stress refers to the stressful relationship between the person and the environment. In this regard, it can be said that female students become aware of their learning activities and how their work progresses from moment to moment with metacognitive beliefs. They recognize both their strengths and weaknesses and experience less stress by knowing themselves.

Results The second hypothesis showed that there is a relationship between resilience and perceived stress of female students of North Tehran Azad University. This means that the higher the level of resilience, the better the perceived stress of female students. Explaining this finding, it can be said that psychological vulnerability, helplessness, depression and anxiety are the consequences of poor resilience. This pathological preparation provides the grounds for suffering and aggravation of weakness and depression. In other words, reducing resilience to life events in a person is associated with a feeling of stress, anxiety or depression. Tolerance, by increasing the levels of positive emotions, strengthens self-esteem and successful coping with negative experiences. . Accordingly, resilience leads to positive adaptability and psychological well-being, all of which are perceived as part of perceived stress, through the strengthening of self-esteem as a mediating mechanism.

The findings of the third hypothesis showed that there is a relationship between marital satisfaction and perceived stress of female students of North Tehran Azad University. This means that the higher the level of marital satisfaction, the better the perceived stress of female students. Couples who are satisfied with a married life in which there is a positive interpersonal relationship are very united, support each other in various aspects of life, understand and are compatible in many family and recreational activities, and are able to manage constructiveness in disputes. And have understanding in various aspects of life such as financial issues. As a result, couples feel more secure, more supportive, and more confident, and more mentally healthy. In general, the present study shows the importance of marital satisfaction as an important dimension in increasing the mental health of couples and perceived stress in married female students and this is an important stage in their lives. Marital satisfaction affects the quality and rate of mental health, life satisfaction, loneliness and sexual pleasure.

Findings of the fourth hypothesis show that the stress variable of metacognitive beliefs is able to predict perceived stress in female students. In the physical world, whenever there is pressure on something, it acts on it, disrupting the stability of its internal components and

creating tension and turmoil in it, when female students They encounter an adverse event, evaluate that event, and also judge whether his or her capabilities are able to meet the demands of the environment. In this case, stress occurs when the balance Conflicts between wants and demands. Female self-aware students can properly deal with an unwanted event.

Finding the fifth hypothesis shows that the variable of resilience is able to predict the perceived stress in female students. Women who have higher resilience have mental health and physical health, and especially the ability to adapt to stress and job problems. On the other hand, the more resilience a person has in dealing with life's problems and stresses, the less exposed There are psychological and emotional disturbances and enjoy higher mental health and well-being. Resilient people seem to look at things creatively and flexibly, plan to solve them, and do not hesitate to ask others for help when needed, and are the perfect resource for dealing with problems. These factors make female students have a better perceived stress. Accordingly, the reduction of resilience in stressed and depressed women in the workplace with healthy people is justified.

Finding the sixth hypothesis shows that the variable of marital satisfaction can predict perceived stress in female students. Marital satisfaction is the feeling of satisfaction, satisfaction and pleasure by a couple when they consider all aspects of their marriage. Satisfaction is an attitude variable; therefore, it is an individual characteristic for a couple. With the ability to cope with the perception perceived by the individual, control over the task, positive excitement, happiness, hope and pride and its negative relationship with stress. In this regard, it can be said that conscientiousness can be considered as a predictor of happiness and joy. In the face of difficulties, conscientious married female students observe the situation correctly and evaluate their abilities correctly. Also, the personality traits of extraversion and openness to experience have a significant relationship with the perceived stress of married female students.

Findings of the main hypothesis show that the variables of marital satisfaction and resilience remain in the regression model and the variable of metacognitive beliefs was excluded from the model and also with 95% confidence the research hypothesis is confirmed and the variables of marital satisfaction and resilience can predict Perceived stress in female students. Due to the Beta value, resilience has a greater share in predicting perceived stress in female students of North Tehran Azad University. Given that female students are one of the most sensitive groups in society and their mental health guarantees the health of the family in society and these women are the educators of children and the next generation. It is important to check their stress levels. The amount of stress that a person uses in stressful situations is predictable according to personality traits. Conscientiousness, adaptation and neuroticism are the most important predictors of stress levels in married women, respectively. Also, marital satisfaction and couples' interactions with each other are factors affecting their emotional and psychological states, and married students who have a high level of metacognitive beliefs are less vulnerable even if they experience pressure and stress during their studies and life.

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