

## Research Articles

**Impacts of Psychological Security, Emotional Intelligence and Self-Efficacy on Undergraduates' Life Satisfaction**Olukayode Ayooluwa Afolabi\*<sup>a</sup>, Anthony Gbenro Balogun<sup>a</sup>

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**Abstract**

The purpose of this study is to examine the impacts of psychological security, emotional intelligence and self-efficacy on life satisfaction. The study was conducted among undergraduates in Nigeria where evidence of low life satisfaction has been established. Data were collected from 273 (178 males and 95 females) participants purposively selected from a southwest State in Nigeria. Results of the study showed that psychological security,  $\beta = .27$ ,  $p < .05$ , emotional intelligence,  $\beta = .19$ ,  $p < .01$ , and self-efficacy,  $\beta = .21$ ,  $p < .01$ , independently predicted life satisfaction. Furthermore, the result indicated that psychological security, emotional intelligence and self-efficacy jointly predicted life satisfaction,  $R^2 = .13$ ,  $F(3, 270) = 13.63$ ,  $p < .01$ . Based on these findings, we suggest that psycho-educational interventions that would increase undergraduates' feelings of psychological security and enhance their emotional intelligence and self-efficacy should be organized.

**Keywords:** life satisfaction, psychological security, emotional intelligence, self-efficacy, undergraduates, Nigeria

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Research on the predictors of life satisfaction among students has blossom progressively during the last decade. The growing interest is due to the positive outcomes or benefits associated with students' satisfaction with life (Suldo & Huebner, 2006). For example, researchers (e.g., Abolghasemi & Varaniyab, 2010; Gilman & Huebner, 2006; Huebner, 2004; Suldo & Huebner, 2006) have noted that students who are satisfied with life are more likely to perform better academically, develop positive attitude towards school and teachers, and experience better physical and mental health.

Available studies on the predictors of students life satisfaction (e.g., Abolghasemi & Varaniyab, 2010; Huebner, Drane, & Valois, 2000; Joshanloo & Afshari, 2011; McKnight, Huebner, & Suldo, 2002; Oladipo, Adenaike, Adejumo, & Ojewumi, 2013) have shown that life circumstances and demographic conditions (e.g., academic levels and education), personality traits (such as extraversion, neuroticism, agreeableness, conscientiousness and openness to experience) and cognitive dispositions (e.g., hope and optimism) play significant roles in students' judgment of their satisfaction with life. However, despite the growing body of research on the

predictors of life satisfaction among students, the roles of personal resources such as psychological security, emotional intelligence and self-efficacy on life satisfaction remain elusive.

The present study sought to advance the understanding of the psychological predictors of students' life satisfaction by examining psychological security, emotional intelligence and self-efficacy as predictors of life satisfaction among a sample of undergraduates in Nigeria. Drawing upon the person-environment fit ([Kristof-Brown, Zimmerman, & Johnson, 2005](#)) and the conservation of resources ([Hobfoll, 1989](#)) theories, we argue that undergraduates who feel psychologically secure coupled with higher levels of emotional intelligence and self-efficacy may report higher life satisfaction because these personal resources may protect them against threatening situations, help them manage, control or cope with challenging life issues, and take risk to attain higher achievement in life.

This study makes specific contributions to life satisfaction literature. First, by testing this proposition, the study contributes to research where personal factors have been examined as predictors of students' life satisfaction ([Joshanloo & Afshari, 2011](#); [Oladipo et al., 2013](#)), by expanding the range of predictor variables, via including psychological security, emotional intelligence and self-efficacy as potential predictors of life satisfaction among undergraduates. Second, this study provides more support for person-environment fit model and also build on the conservation of resources theory by incorporating psychological security as important personal resource that can explain life satisfaction.

Finally, while evidence of low life satisfaction has been established among students in Nigeria ([Okwaraji, Aguwa, & Shiweobi-Eze, 2016](#); [Oladipo, Olapegba, & Adenaike, 2012](#)), few studies have examined the psychological factors that can enhance life satisfaction among these students. The few available studies only focused on how need for achievement, locus of control, social support, and family status predicted life satisfaction (see [Oladipo et al., 2013](#); [Oladipo, Olapegba, & Ogunronbo, 2012](#)). The current study extends and builds on these previous researches by examining the impacts of psychological security, emotional intelligence and self-efficacy on life satisfaction among undergraduates. Outcome of this study may provide more insight on how students' life satisfaction can be enhanced in Nigeria.

## Literature Review

### Life Satisfaction

Not until recently, the study of subjective well-being remained silent in psychology literature ([Abdel-Khalek, 2006](#); [Okwaraji et al., 2016](#)). This is because over the years, psychologists have only paid more attention to psychopathological conditions such as depression, anxiety, and other-related emotional imbalance. Life satisfaction, an important component of subjective well-being, has attracted the interest of researchers in positive psychology in recent years, and scholars have argued that it is more cognitively driven ([Diener, 1984](#); [Seligman, 2002](#)). Thus, life satisfaction is defined as the extent to which an individual cognitively assesses the quality of his life as a whole ([Huebner, Valois, Paxton, & Drane, 2005](#); [Sousa & Lyubomirsky, 2001](#)).

This cognitive assessment is usually based on how much the individual likes the life he is living. In this case, the individual's compares how his/her life should be in relation to how it is ([Oladipo et al., 2013](#)). Individual becomes more satisfied with life when all relevant needs in his or her mind are fulfilled. According to

Veenhoven (1996), the fact that life is exciting does not necessarily imply that life as a whole is satisfying. Therefore, life satisfaction involves the appraisal of how individual has fulfilled life needs as a whole (not just in a specific area of life alone). For example, having good grades in school may add to the appreciation of life of a student, but does not constitute overall life satisfaction.

When an individual is satisfied with life, he or she becomes happy. According to Seligman (2002), the happier an individual is, the less he is focused on the negative. It has also been noted that life satisfaction can reduce vulnerability to stress and emotional problems (Suldo & Huebner, 2004). Youth who are satisfied with life are less likely to engage in destructive or risky behaviours such as stealing. Life satisfaction increases students' self-efficacy, performance and grade point average (GPA), and also foster positive parent–child and interpersonal relations (Gilman & Huebner, 2006; Huebner, 2004; Suldo & Huebner, 2006).

The determinants of life satisfaction have been investigated in recent years. Literature review suggest that personal characteristics and environmental factors (e.g., life circumstances) variables are two major important factors that can affect individual's life satisfaction (Hussain, Abdullah, Esa, Mustapha, & Yusoff, 2014; Oladipo, Olapegba, & Ogunronbo, 2012; Oladipo et al., 2013). However, despite the contributions of previous studies to this area, little is known about the unique and combine impacts of psychological security, emotional intelligence and self-efficacy on life satisfaction especially among undergraduates in Nigeria where evidence of low life satisfaction among undergraduate students has been established (Oladipo, Olapegba, & Adenaike, 2012). The current study therefore aimed to fill this gap.

## Psychological Security and Life Satisfaction

The concept of psychological security emerges from the hierarchy of needs theory, where Maslow (1943) argued that when security need (categorized as lower-order need) was not met, individual may develop feeling of harm or threat, feel anxious and tense, become less satisfied with life, and may not strongly desire higher level needs. Psychological security is a state in which a person perceives that his/her environment is safe and free from harm and threat (Maslow, Hirsh, Stein, & Honigmann, 1945).

Individuals who feel psychologically secure usually perceive that the world is emotionally secure or free from emotional harm (Taormina & Sun, 2015). They usually have high confidence and trust in themselves and others, feel less anxious, and tend to be more social and actively involve themselves in relationship with other people (Taormina & Sun, 2015). People who feel psychologically secure do not perceive the world and other people as a threat or believe that they can easily be hurt by other people's emotional behaviours; thus, they strive to undertake difficult task and take risk to attain higher goals in life. Feelings of psychological security engender pleasant interpersonal relationships. Scholars (e.g., Maslow, 1943; Demir, 2008) argued that psychological security promoted happiness in interpersonal relationship. This might be due to the fact that individuals who feel psychological security do not usually feel isolated, anxious, hostile, pessimistic, or show sign of tension and conflict in interpersonal relationship (Maslow, 1943).

Recent research has shown that family emotional support, physiological needs satisfaction, agreeableness, openness to experience and emotional intelligence are important variables that increase psychological security (Taormina & Sun, 2015). There is also evidence, though very scarce, in the literature that psychological security is related to high satisfaction with life. For example, in a study conducted among Chinese adults, Taormina and Sun (2015) found that individuals with high psychological security reported higher life satisfaction compared

with those with psychological insecurity. The current study extends this study and increases the external validity of this extant research by investigating the role of psychological security on life satisfaction amongst students' population. Specifically, we predict that students who feel psychological security may experience higher life satisfaction. Hence, we hypothesize that:

*Hypothesis 1:* Psychological security will positively relate with undergraduates' life satisfaction.

## Emotional Intelligence (EI) and Life Satisfaction

EI is the ability to understand, control, regulate and manage emotions in oneself and others (Mayer & Salovey, 1997). Individuals who are high on EI have the ability to control and manage negative emotions or solve any emotional related issues in their environment (Bar-On, 1997, 2002). They can effectively adapt and manage stress, relate and communicate their feelings smoothly with others, and are less impulsive (Afolabi, 2013; Bar-On, 2002; Ciarrochi, Chan, & Caputi, 2000; Goleman, 1998). Being emotionally intelligent increases optimism, confidence and assertiveness, and promotes better psychological well-being and positive adjustment (Salovey, 2001).

Higher EI induces positive mood and enables an individual to focus on the brighter side of life (Carmeli, 2003; van Heck & den Oudsten, 2008). This might be because individuals who have higher EI tend to positively interpret negative/unpleasant events (Giardini & Frese, 2006). Earlier studies (e.g., Ciarrochi, Deane, & Anderson, 2002; Extremera, Salguero, & Fernández-Berrocal, 2011; Furnham & Petrides, 2003) have demonstrated that individuals with higher EI are more likely to experience higher happiness and life satisfaction. This could be because of their ability to manage and control negative emotions and emotional-related issues. However, low scorers on EI may find it difficult to manage emotional issues in their environment, and thus respond to challenging life problems with fear, anger, frustration, depression, and anxiety. Hence, they may not experience better psychological well-being, subjective happiness and life satisfaction (Extremera & Fernández-Berrocal, 2005). This could be why Cooper and Sawaf (1998) submitted that high intelligence quotient without a corresponding emotional intelligence would prevent an individual from experiencing consistent success in personal and/or professional life due to inadequate understanding of, and control over, intrapersonal and interpersonal emotions.

Researchers have identified EI as an important psychological factor that promotes positive life outcomes (Goleman, 1998). For example, studies (e.g., Ciarrochi et al., 2002; Gohm & Clore, 2002; Sjöberg, 2008) have shown that EI can reduce the experiences of depression, hopelessness and suicide ideation, and promotes better physical and psychological well-being and life adaptation. In the context of life satisfaction, study by Palmer, Donaldson, and Stough (2002) revealed that there was a positive correlation between emotional clarity and satisfaction with life. Amongst a sample of teachers in Spain, Landa, López-Zafra, Martínez de Antoñana, and Pulido (2006) found that emotional clarity and repair strongly predicted life satisfaction. Similarly, Rey, Extremera, and Pena (2011) found that mood clarity and repair exerted positive influence on life satisfaction among Spanish adolescents in high school. Also, Extremera and Fernández-Berrocal (2005) reported that individuals with high emotional clarity and repair tended to experience higher levels of life satisfaction. Martínez-Pons (1997) found a positive association between EI and life satisfaction. To ensure the generalizability of these previous findings to other culture, the current study examined the extent to which EI related with life satisfaction especially among a less employed sample such as undergraduate students in Nigeria. This is important because findings from European countries may not provide adequate explanations for

the situation in a developing country like Nigeria due to economical and socio-cultural differences. Against this background, we hypothesize that:

*Hypothesis 2:* EI will positively relate with undergraduates life satisfaction.

## Self-Efficacy and Life Satisfaction

For an individual to be satisfied with life, [Dora \(2003\)](#) argued that he or she must have to overcome life challenges. Self-efficacy is an important personal characteristic that helps individuals overcome life challenges ([Bandura, 1997](#)). Self-efficacy is an individual's belief in his or her ability to control and manage environmental tasks or events ([Bandura, 2001](#)). It is the judgments of an individual concerning his/her capability to perform any given task ([Bandura, 1997](#)). [Schwarzer and Born \(1997\)](#) describe self-efficacy as the ability to find solutions and strategies to cope with life-related problems.

Drawing from the social cognitive theory of [Bandura \(1986\)](#), we argue that self-efficacy determines the way individuals cognitively process information, feel and act. For example, high self-efficacious individuals may perceive that challenging or novel task are not tougher, feel that they can be handled, and act to solve the task. People with high self-efficacy believe in their ability to develop constructive ways of coping with daily life challenges ([Ojedokun, Idemudia, & Omotoso, 2013](#)). Such believe can foster happiness about life and increases life satisfaction ([Çakar, 2012](#)). However, individuals with low self-efficacy may believe that challenging tasks are harder and beyond their ability, and thus avoid them. Such an efficacious belief may reduce individual's ability to solve problems adequately ([Pajares, 2002](#)), and thus creates anxiety, stress, depression ([Faure & Loxton, 2003](#)). Perceived incapability to control, manage and handle challenging life issues may reduce satisfaction with life ([Santos, Magramo, Oguan, & Paat, 2014](#)).

However, high self-efficacious individuals are more resilient to adversity, and are less susceptible to negative life problems such as stress and depression ([Bandura, Caprara, Barbaranelli, Gerbino, & Pastorelli, 2003](#); [Schwarzer, 1994](#)). It has been observed empirically that people who score high on self-efficacy are less likely to experience social stress, anxiety, and depression ([Huebner & Gilman, 2006](#)) and engage in violence behaviours ([Valois, Paxton, Zullig, & Huebner, 2006](#)). Self-efficacy has also been positively associated with better psychological well-being and harmony ([Cutler, 2005](#); [Magaletta & Oliver, 1999](#)).

There is empirical evidence, although very little, on the relationship between self-efficacy and life satisfaction. Nevertheless, the few available studies (e.g., [Çakar, 2012](#); [Şahan et al., 2012](#); [Santos et al., 2014](#)) have shown that individuals with high level of self-efficacy are more likely to experience higher life satisfaction. Hence, we predict that undergraduates with higher self-efficacy will be more satisfied with life compared with their counterparts with low levels of self-efficacy. Therefore, it is hypothesize that:

*Hypothesis 3:* Self-efficacy will positively relate with life satisfaction amongst undergraduates.

## Psychological Security, EI, Self-Efficacy and Life Satisfaction

We adopted the person-environmental (P-E) fit model ([French, Rodgers, & Cobb, 1974](#); [Kristof-Brown et al., 2005](#)) and conservation of resources (COR) theory ([Hobfoll, 1989](#)) to examine how psychological security, EI and self-efficacy jointly explain variance in life satisfaction. P-E fit model addresses the extent of fit, compatibility or match between personal (e.g., needs, values, abilities, personality, etc.) and environmental

(cultural values, characteristics of individual in the environment) characteristics. Good or poor fit has implications for individuals' well-being and life outcomes.

The COR theory (Hobfoll, 1989) posits that individuals invest their personal resources (e.g., self-efficacy, EI) to deal with and protect themselves from stress, challenges or life, threatening situations (Hobfoll, 1989). However, stress or negative life outcomes may occur when these personal resources are threatened, lost, or cannot be replenished after investments.

Drawing upon these models, we argue that individuals who possess the combination of the identified personal resources (i.e. who feel psychological secure coupled with higher EI and self-efficacy) may experience higher life satisfaction. This is because they are likely to invest these personal resources to handle and protect themselves from challenging life issues. However, individuals who lack these personal resources might experience low levels of life satisfaction, perhaps because they lack the necessary combination of resources they need to manage, control or cope with life-related issues. Hence, we argue that psychological security, EI and self-efficacy will have a combine or joint impact on life satisfaction among undergraduates. Based on the theoretical rationale, we hypothesize that:

*Hypothesis 4:* Psychological security, EI, and self-efficacy will jointly influence undergraduates' life satisfaction.

## Method

### Research Design and Participants

This study adopted a cross-sectional survey design. The participants comprised 273 (178 males and 95 females) undergraduates. They were selected from a public university in a southwestern State in Nigeria, using purposive sampling technique. Undergraduates in this State were purposively selected because evidence of low life satisfaction has been established amongst students in southwest State of Nigeria (e.g., Oladipo, Olapegba, & Adenaike, 2012). The participants were selected from the six Faculties in the University (Faculty of Agricultural Science, Art, Education, Science, Law, and Social and Management Sciences). Ages of the participants varied: 58 (21.2%) participant were between the age of 16-35, 173 (63.4) were between the age of 21-25, 35 (12.8%) were between the age of 26-30, while 7 (2.6%) were between the age of 31-35. Regarding their academic level, 74 (27.1%) were in 100 Level, 70 (25.6%) were in 200 Level, 50 (18.3%) were in 300 Level, 71 (26.0%) were 400 Level, while 8 (2.9%) were in 500 Level. Amongst them, 227 (83.2%) were Christians while 46 (16.8%) were Muslims.

### Measure

Data for this study were gathered through validated scales.

#### Life Satisfaction

This was measured using Life Satisfaction Scale developed by Diener, Emmons, Larsen, and Griffin (1985). The scale is rated on a 7-point Likert format ranging from 1 = *Strongly disagree* to 7 = *Strongly agree*. Some sample item includes: "The conditions of my life are excellent". Satisfaction With Life Scale has been re-validated for use in Nigeria. For example, Oladipo and Balogun (2012) reported Cronbach's alpha of .79 and

split-half coefficient of .65. An alpha reliability coefficient of .72 was obtained for the present study. High score implies higher levels of life satisfaction while low score indicates low life satisfaction.

### Psychological Security

This was elicited using a 10-item scale developed by [Taormina and Sun \(2015\)](#). The scale is rated on a 5-point response format ranging from 1 = *Strongly disagree* to 7 = *Strongly agree*. Some sample items include: "I do not feel emotionally secure in this world"; "I am a person who is easily hurt"; "there is no such thing as true love". [Taormina and Sun \(2015\)](#) reported alpha reliability coefficient of .79 among Chinese adults. Our analysis revealed a Cronbach's alpha of .70 for the scale in the present study. High score on the scale indicates psychological insecurity while low score indicates psychological security.

### Emotional Intelligence

This was tapped using a 25-item EI Scale developed by [Afolabi \(2004\)](#). The scale was designed to measure how one can manage his/her emotion and the emotions of others. This scale measures five components of EI. These include interpersonal skill (items 1-5), mood regulation (6-11), mood understanding (12-16), mood adjustment (17-21) and self-knowledge (22-25). Some sample items include: "Until, others tell me, I don't usually realize I'm in a foul mood", "I don't understand how others are feeling", "I can control my emotions" Amongst a sample of work teams in Nigeria, Afolabi found a reliability coefficient of .90 and a split-half reliability coefficient of .78. In the present study, we found a Cronbach's alpha of .80. Individual whose score is equal or above 64 has higher level of emotional intelligence ([Afolabi, 2013](#)).

### Self-Efficacy

This was elicited using the 10-item scale developed by [Schwarzer and Jerusalem \(1995\)](#). The scale measures perceived capability to execute tasks. The use of general self-efficacy scale is justified by the fact that students face or confront different life-related issues and challenges in all aspects of their lives (e.g., academic, interpersonal, financial, adjustment, health issues, etc.) ([Schulenberg, Bryant, & O'Malley, 2004](#)). Aside from their academic requirements, they also have different responsibilities brought about by their different life roles. Therefore, measuring their general self-efficacy is warranted. Example of items on the scale include: "I can usually handle whatever comes my way", "I am convinced that I could deal efficiently with unexpected event". Participants responded to the items on the scale on a 4-point Likert format (1 = *Not at all true*; 4 = *Exactly true*). [Schwarzer and Jerusalem \(1995\)](#) reported a reliability coefficient of 0.86 for the original scale. Alpha reliability coefficient of .82 was obtained in the present study. High score suggests that individual has higher self-efficacy while low score indicates otherwise.

### Procedure

This study was conducted amongst students in Adekunle Ajasin University (a public university), Akungba-Akoko in Ondo State, Nigeria. Questionnaires were administered to the students using purposive sampling technique after a good rapport and the purpose of the research had been explained to them. Respondents were informed that participation was voluntary. They were made to understand that the exercise was not an examination. Therefore, they were told that the questionnaire contained no right or wrong answer and thus be honest in their responses. Confidential treatment and anonymity of information were also assured. Two hundred and eighty (280) questionnaires were administered to students that consented. However, two hundred and seventy-three (273) were duly completed and valid for the analysis, yielding a response rate of 97.5%.

## Data Analysis

Pearson  $r$  correlation statistics was used to test the extent of relationship among the study variables. The study hypotheses were tested using multiple regression analysis.

## Results

Pearson  $r$  correlation was used to test the relationships among the variables. The mean, standard deviation, and correlation coefficients are shown in Table 1.

Table 1

*Correlations Amongst Study Variables*

Variable	<i>M</i>	<i>SD</i>	1	2	3	4	5	6	7	8
1. Age	1.97	0.67	—							
2. Gender	—	—	.00	—						
3. Religion	—	—	.09	-.04	—					
4. Academic Level	—	—	.33**	-.01	.06	—				
5. Psychological S.	30.79	7.16	.06	.08	-.08	-.02	—			
6. EI	92.37	13.24	.02	-.08	.00	-.05	.00	—		
7. Self-efficacy	31.22	6.05	-.00	-.08	.09	.00	.01	-.50**	—	
8. Life satisfaction	21.91	6.75	.05	.03	-.03	-.09*	.26*	.30**	.31**	—

Note.  $N = 273$ ; Psychological S. = psychological security.

\* $p < .05$ . \*\* $p < .01$ .

Results in Table 1 indicate that psychological security had a significant relationship with life satisfaction,  $r(271) = .26$ ,  $p < .05$ , meaning that being psychological secure is a determinant that an undergraduate will be satisfy with life. Similarly, there was a positive association between EI and life satisfaction,  $r(271) = .30$ ,  $p < .01$ . This suggests that undergraduates with higher EI are more likely to be satisfied with life. Self-efficacy also had a positive correlation with life satisfaction,  $r(271) = .31$ ,  $p < .01$ , suggesting that life satisfaction increases with self-efficacy.

Multiple regression analysis was used to test the study hypotheses. This analysis is appropriate because it will enable the researchers to determine the independent and joint contributions of the predictors (psychological security, emotional intelligence, and self-efficacy) on the criterion variable (life satisfaction). See Table 2 for the results.

Table 2

*Summary of Multiple Regression on Psychological Security, Emotional Intelligence, Self-Efficacy and Life Satisfaction*

Variable	$\beta$	$t$	$p$	$R^2$	$F$	$df$
Psychological security	.27	1.25	<.05			
Emotional intelligence	.19	2.91	<.01	.13	13.63	3,270
Self-efficacy	.21	3.32	<.01			

\* $p < .05$ . \*\* $p < .01$ .



Result in [Table 2](#) showed that psychological security had no independent impact on life satisfaction. This implies that psychological security is a determining factor of undergraduate satisfaction with life. With this result, Hypothesis 1 is confirmed. EI significantly predicted life satisfaction, meaning that undergraduates with higher EI tend to experience high levels of life satisfaction. Hence, Hypothesis 2 is supported. Self-efficacy also contributed positively to life satisfaction, suggesting that undergraduates with high self-efficacy tend to experience higher life satisfaction. The result supports Hypothesis 3. Finally, the result indicates that psychological security, EI and self-efficacy jointly predicted life satisfaction,  $R^2 = .13$ . The three predicting variables jointly explained 13% of the variance in life satisfaction of undergraduate students. With this result, Hypothesis 4 is supported.

## Discussion

The current study examined the extent to which psychological security, emotional intelligence and self-efficacy predicted life satisfaction among undergraduates. As predicted in Hypothesis 1, psychological security positively predicted undergraduates' life satisfaction. This suggests that undergraduates who feel psychological security are more likely to report higher life satisfaction. This finding partly corroborates the findings of [Taormina and Sun \(2015\)](#) which revealed that life satisfaction decreased with psychological insecurity among Chinese adult. Undergraduates' satisfaction with life increases perhaps because they do not see or perceive the world and other people (e.g., teachers, classmates, friends, relatives, etc.) as threat. Hence, they feel that life is great and worth living.

The findings also indicated that EI had a significant independent influence on life satisfaction. This suggests that undergraduates with higher EI reported high levels of life satisfaction. This finding agrees with the findings of [Landa et al. \(2006\)](#) and [Palmer et al. \(2002\)](#) which revealed a positive relationship between emotional clarity and life satisfaction. The result is also in tandem with [Extremera and Fernández-Berrocal \(2005\)](#) finding, which revealed that emotional clarity and repair positively related with life satisfaction. One possible explanation could be that undergraduates who have higher EI have the ability to induce positive mood, and manage negative emotions occasioned by challenging life issues (e.g., poor grade) ([Extremera & Fernández-Berrocal, 2005](#); [van Heck & den Oudsten, 2008](#)).

Furthermore, self-efficacy had a significant independent influence on life satisfaction, suggesting that undergraduates with higher self-efficacy reported higher life satisfaction. The finding support the findings of [Çakar \(2012\)](#), [Şahan et al. \(2012\)](#), and [Santos et al. \(2014\)](#) who found that self-efficacy had a positive influence on life satisfaction. Undergraduates with strong sense of self-efficacy tend to persist, deploy greater efforts and energy, and strive to achieve positive results when faced with difficult or threatening situations ([Balogun & Adebayo, 2016](#)). This perceived capability to handle difficult tasks and persevere during challenging situations may explain why they are more satisfied with life compared with those with low level of self-efficacy.

Finally, our findings support the joint influence of psychological security, EI and self-efficacy on undergraduates' life satisfaction. This implies that undergraduates who possess these personal resources (psychological secure, EI and self-efficacy) reported higher life satisfaction compared with those who lack the resources. One possible explanation for the finding was offered by COR theory ([Hobfoll, 1989](#)) which proposed that people tended to deploy accumulated personal resources to protect themselves from threatening or challenging

situations. Therefore, undergraduates with higher psychological security, EI and self-efficacy reported higher life satisfaction because these personal resources not only protected them against threatening situations but also assisted them to manage, handle and cope with challenging life issues in their environment (Kristof-Brown et al., 2005).

## Conclusion, Implications, and Future Directions

We contribute knowledge to previous research by examining the independent and combine impacts of psychological security, EI and self-efficacy on life satisfaction especially among undergraduate students in Nigeria where evidence of low life satisfaction has been established (Oladipo, Olapegba, & Adenaike, 2012). The findings reveal that psychological security, EI and self-efficacy are important psychological variables that contribute unique variance in life satisfaction amongst undergraduates. Furthermore, psychological security, EI and self-efficacy collectively or jointly predicted life satisfaction. Based on these findings, we recommend that appropriate psycho-educational interventions that would increase undergraduates' psychological security and enhance their EI and self-efficacy should be organized. For example, cognitive therapy, counseling, workshops, and seminars that would increase or boost psychological security, EI and self-efficacy can be organized for undergraduates.

Theoretically, the findings lend supports to, and also highlight the importance of using P-E fit and COR models (Hobfoll, 1989) to explain how psychological security, EI and self-efficacy collectively predict undergraduates' life satisfaction. This study suggests that undergraduates who score high on psychological security coupled with higher levels of EI and self-efficacy are likely to report higher satisfaction with life. Drawing upon the tenets of P-E fit and COR models, this might be due to the fact that these personal resources collectively assist undergraduates to manage, control, and cope with life-related issues or challenging life problems. This study also builds on COR theory by incorporating psychological security as important personal characteristics that can explain variance in life satisfaction.

Despite the strength of this study, its sample size is too small for generalization. Moreover, causal connections cannot be established in this study. To better understand the associations between psychological security, EI, self-efficacy and life satisfaction, future studies should adopt longitudinal design. Furthermore, this study only examined the impacts of three personal factors (psychological security, EI and self-efficacy) on life satisfaction. The three predictors contributed only 13% variance in life satisfaction of undergraduates, suggesting that other variable, not considered in this study, may account for the remaining 87%. Therefore, future studies should expand the scope of this study by examining the impacts of other psychological variables (e.g., resilience, hope, optimism) undergraduates' satisfaction with life.

Moreover, mechanism through which psychological security, EI and self-efficacy predict life satisfaction was under-reached. Hence, the mediating role of other psychological factors (e.g., happiness and positive affectivity) between the psychological security, EI, self-efficacy and life satisfaction should be considered in future studies. Individual variables (e.g. age and affectivity), social support, and religion that can affect the result of this study were not controlled for. Thus, future studies may need to pay attention to these variables. Finally, psychological insecurity scale is a relatively new scale. Although the internal consistency of the scale was satisfactory in the present study, there is a need for future studies to re-validate the scale in Nigeria and other cultures.

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## Competing Interests

The authors have declared that no competing interests exist.

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