A CROSS-CULTURAL COMPARISON OF PERCEIVED STRESS AND SELF-EFFICACY ACROSS JAPANESE, U.S. AND LITHUANIAN STUDENTS

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A sample of 138 university students across Japan (45), Lithuania (50) and USA (43) were surveyed in order to compare their cultural orientations, self-efficacy and perceived stress levels. It was predicted that cultural orientations might differently affect participants’ levels of perceived stress and self-efficacy. Specifically, collectivists would have higher levels of stress and lower levels of self-efficacy in comparison with individualists. This study found that US students scored higher on individualistic scales, self-efficacy, and lower on perceived stress. In contrast, Lithuanian students had lower results on individualistic scales, self-efficacy, and higher on perceived stress. Lastly, Japanese students had significantly different results in comparison with Americans and in some cases with Lithuanians, scoring higher on collectivistic scales, perceived stress, and lower on self-efficacy. The implications of these results require an explanatory examination of the relationship between self-efficacy, stress and cultural orientations.

**Keywords:** cultural orientations, individualism, collectivism, self-efficacy, stress.

**Introduction**

Our world consists of various cultures which have many differences and similarities. However, some cultures seem to benefit by their specific approaches to particular issues more than others. For instance, Americans experience emotions with greater intensity, reaction and positive emphasis on self-esteem than Japanese (Matsumoto et al., 1988). Moreover, L. A. Slavin et al. (1991) argue that people may understand their psychological states better if cross-cultural methods of explanation are adopted in order to compare how one’s culture may influence behaviour. Also, there is a common belief among researchers that collectivistic Asian countries exhibit more health problems, such as somatic complaints, than individualistic Caucasian cultures because of their differences in coping strategies toward psychological distress (Waza et al., 1999). However, little empirical research has been conducted to compare cultural patterns in responses to psychological stressors. The aim of this study is to examine differences in cultural patterns of American, Lithuanian and Japanese students in relation to cross-cultural theories of individualism and collectivism. In addition, the levels of self-efficacy will be correlated with perceived stress in order to assess how students from the selected countries perceive stress in similar situations and what impact self-efficacy has on this perception.
Cross-cultural psychologists have successfully applied measurements of cultural orientations in order to assess differences between specific nations. According to G. Hofstede (1997), collectivism and individualism, the most widely used cultural orientations in modern cross-cultural studies, examine problems with attitudes towards authority and relations between individuals and groups. In the present study, the dimensions of collectivism and individualism were combined with the dimensions of horizontality and verticality, and the following cultural orientations were adopted: vertical collectivism (VC), vertical individualism (VI), horizontal individualism (HI) and horizontal collectivism (HC). According to V. I. Chirkov et al. (2005), horizontality permits development of relationships between people with various groups and positions. On the other hand, verticality suggests classification of people by those with power and those without. Moreover, individualism supports people's independence from groups, whereas collectivism stresses the importance of strong connections between members of groups (Hofstede, 1997).

Competition and strong ambitions towards leadership are common and approved practices in VI cultures in order to attain a higher status among the hierarchy of in-group members. However, VC encourages competition which conforms to in-group rules. The main criterion in this culture is harmony between compliance and respect. A breaking of this harmony may cause distress to each member of the collective and damage the system of hierarchies. People should be ready to obey demands received from the leader of this group. In addition, in VC cultures, conformity and obedience are of much greater importance than in VI cultures. HC cultures beliefs on sharing are held in common with those of VC, but people feel more equality in comparison to VC cultures. Lastly, HI allows a greater degree of solitude and independence, but here, similarly to HC and in contrast with VI cultures, people practice respect and tolerance as well as in HC societies (Chirkov et al., 2005).

In this study, three relatively different cultures were selected according to previous implications about their cultural patterns. It is widely verified by such cross-cultural researchers as G. Hofstede (1997) that people in the USA are predominantly individualists. In particular, H. C. Triandis (1995) claimed that the USA falls into the VI category where people accept ideas of self-autonomy. On the other hand, little research has been conducted on Lithuanian cultural dimensions. According to G. Hofstede (2001), Lithuania scores averagely on the individualism dimension, but no further research has investigated the dimensions of horizontality and verticality. Scholars such as N. Genov (1999) discuss social changes in former Soviet Union countries, assuming that there is a significant transition of individualistic trends. Some citizens of former communist states, however, find the cultural transference of individualistic traits, distressing as they were, raised in collectivistic culture. For instance, ex-Soviet Bloc countries have common problems, such as speedy political changes, poor self-rated health, alcoholism, depression, low perceived social support and high suicide rates (Makinen, 2000; Bobak, et al., 2000; Kopp et al., 2000). On the other hand, Japanese culture is significantly different in comparison with
both the USA and Lithuania. This island country is considered to be an example of VC with small elements of individualism in such areas as attitudes (Iwao, 1990). It is well known that Japanese society puts a strong emphasis on work and contribution to their families. According to S. Kitayama and Y. Uchida (2004), Japanese people relate their expectations and goals to others in order to share their abilities, whereas Americans do not place as much emphasis on other people’s opinions. Long working hours and full commitment to the company may demand employees’ free time, but this practice brings respect to people in the community because the productivity of companies is more important than person’s leisure. There is a famous Japanese proverb “the highest branch is not the safest roost” which illustrates the previous thoughts about Japanese societal demands and anticipations where people are expected to greatly contribute to their community and not to stand out. Japanese tend to practice less self-enhancing behaviours in comparison with Americans (Kitayama et al., 1997). In their research, Japanese undergraduate students expressed tendencies to self-criticism, whereas Americans were more likely to use self-enhancing behaviour for similar situations. Individualist Americans perceive independence as being less related to groups, but Japanese have a different perception of individuality, emphasizing the relatedness and harmony with other group members (Markus, Kitayama, 1991). Researchers such as H. C. Triandis et al. (2001) suggest that collectivistic people are less sincere and ready to use deception in case of negotiation in order to achieve their goals, keeping good relations and avoiding disappointments. On the other hand, collectivists maintain views that individualists may present themselves in a superficial way when trying to be the best among others (Lalwani et al., 2006). Their study has found that Americans tend to see themselves positively and give inflated responses about their abilities and skills in comparison with participants from Singapore.

The impact of self-efficacy and stress in different cultural dimensions

According to A. Bandura (1986), self-efficacy plays an important part in the ability to achieve a predicted goal as it helps us evaluate the competence needed to attain that goal. These beliefs also decrease fear of failure, improve logical thinking and strengthen capabilities for successful achievements (Bandura, 1997). In addition, the same researcher implies that social networks formed in our cultures greatly impact self-efficacy beliefs. As discussed above, individualists tend to control their lives more or less independently from others, having more space for choice and less social dependence. W. C. Mau (2000) examined 540 American and 1026 Taiwanese students and found that more Americans than Taiwanese employed rational career decision-making. Asian participants, coming from collectivistic environments, tended to conform to group norms and choose popular careers in order to meet social expectations. This study also found that Taiwanese’ decisions were affected by lower scores on the self-efficacy scale in comparison with their American counterparts who scored much higher on the same scale. These results illustrate that collectivistic cultures practice interdependence.
among individuals, suggesting that similar choices are made in order to maintain the harmony inside the group, in comparison with individualists who may disobey social standards if their opinion does not correspond with other in-group members’. These differences may account not only for successful performance, but also for overall psychological stability because self-efficacy beliefs influence people’s emotional well-being such as stress or anxiety (Chen et al., 2006).

Stress, one of the most widely studied universal psychological states, varies from mild disturbances in the daily functioning to a severely disabling illness. S. E. Hobfoll (1998) considers stress to be a mixture of cognitive and environmental attributions which are greatly affected by our cultures. Stress emerges from the external situation and is interpreted as such by the individual. People’s perceptions may influence their coping capabilities depending on how much stress they perceive in given situations. According to Y. Lavee and A. Ben-Ari (2008), individualists are more concerned with themselves and their self-related problems, but collectivists are more concerned with their environment. It was found that allocentrics usually perceive daily issues more positively than idiocentrics who have to also consider in-group members and their problems. This happens because the group itself has much more power than the actual person, and even if achieving goals together maybe easier, mistakes or differences are easily noticed by others. On the other hand, G. Scott, J. Ciarrochi and P. D. Deane (2004) posit that individualism is related to less communication among individuals, which leads to reduced social support or hopelessness. S. E. Hobfoll (1998) also argues that it is not the stress itself that affects our mental well-being, but the actual mental perception of one’s environment. For example, A. Luszczynska et al. (2005) found a correlation between low self-efficacy and high stress levels. These states are commonly related to social settings which are constructed by culture, indicating that culture can have a considerable impact on self-efficacy and stress.

Looking at studies and literature presented on this topic, there are many predictions that could have been made for the results of this research. On the whole, previous research implies that collectivism is associated with lower levels of self-efficacy, which can lead to higher levels of stress. The current study will, first of all, compare the cultural orientations where the USA and Lithuania are expected to score higher on individualism in comparison with Japan which is expected to score high on collectivism. Those dimensions would account for further investigation concerning self-efficacy and stress. As has been suggested, collectivistic countries are expected to score lower on self-efficacy scales. In contrast, more individualistic American and Lithuanian students should score higher than Japanese on the self-efficacy scale. Lastly, perceived stress will be measured, and according to levels of self-efficacy it would appear that Japanese students should score higher on this scale than Lithuanian and US students.

Methodology

Participants

This research recruited 138 participants in three countries – Japanese (n = 45), Lithuanian (n = 50) and American (n = 43)
university students. In total, there were 64 males and 74 females: Japan had 20 males and 25 females, Lithuania – 24 males and 26 females, USA – 20 males and 23 females. Ages ranged from 18 to 26 with a mean age of 20.39 years (SD = 1.29). Answers from one Lithuanian, two Japanese and four American students were excluded due to omitted responses on cultural orientations and perceived stress questionnaires. All students were native residents in their selected countries and attended local universities at the time when the study was conducted.

**Instruments**

Questionnaires consisted of three constructs from previous research which measured cultural orientations, self-efficacy and perceived stress. Correlations were conducted among nine measurements: VC, HC, VI, HI, self-efficacy, perceived stress, gender, age and country. ‘The Scenario Questionnaire of Cultural Orientations – Academic Setting’ by V. I. Chirkov et al. (2005) measured cultural dimensions of selected countries. This questionnaire was adopted because it contains situations for specific academic settings which could be applied in this study. In addition, all parameters in this questionnaire were obtained from previous cross-cultural questionnaires what ensured a high validity for this new scale. Moreover, this 12-item questionnaire measured all four cultural orientations: VC, HC, VI and HI. Participants rated each option on a 5-point Likert scale which reflected their preferences in specific settings, ranging from 1 (strongly disagree) to 5 (strongly agree). An English version of this questionnaire was used as a template for translations into Japanese and Lithuanian. Both translations were developed by a team of professional translators, and back-translations were verified.

R. Schwarzer and M. Jerusalem’s (1995) 10-item ‘Generalized Self-Efficacy Scale’ (GSES) was used to assess students’ self-efficacy. Participants evaluated 10 statements regarding their self-efficacy beliefs in specific circumstances, which were rated on a 4-point Likert scale ranging from 1 (not at all) to 4 (exactly true)”. This questionnaire had been used in more than 1000 previous studies and translated into 29 different languages (all language versions and references are available online at: www.ralfschwarzer.de or www.healthpsych.de). The Japanese translation was obtained from a previous research by K. Ito, R. Schwarzer and M. Jerusalem (2005). The Lithuanian version was translated from English by professional translators and verified by back translation.

Perception of stressful situations in selected countries was assessed using S. Cohen’s (1983) 14-item ‘Perceived Stress Scale’ (PSS). This scale was verified by many previous studies throughout its 25-year history and is considered to be a reliable tool for similar researches. The 14-item scale has a 5-point Likert scale from a range between 1 (never) to 5 (very often) to indicate the frequency of stressful feelings experienced over the last month. The Japanese version was obtained from a previous research by C. Mimura and P. A. Griffiths (2004). In addition, the Lithuanian version was translated from English by professional translators and also verified by back translation.

The goal of correlating results obtained from Japanese, Lithuanian and American students was to examine whether cultural orientations have an impact on partici-
pants’ levels of self-efficacy and whether this can be related to perceived stress levels. Four different situations were presented in each setting relating to cultural orientations which were evaluated by each participant and higher scores on specific dimensions indicated participants’ preferences for given selections of VI, VC, HI and HC. Consequently, a higher score on self-efficacy and perceived stress questionnaires signified students' high levels of general self-efficacy beliefs and perceived stress over the last month. All scores were calculated separately for each questionnaire, and the higher the score obtained the stronger variable was to be assumed. Scores for PSS questionnaires had to be reversed in items 4, 5, 6, 7, 9, 10 and 13 and added with other negatively worded items. Cronbach’s alpha was conducted for all the scales in order to assess the items’ reliability in the questionnaire. Regarding cultural orientations, each dimension had 12 items, and alpha scores were as follows: HC – 0.77, VC – 0.72, VI – 0.67 and HI – 0.59. The Cronbach’s alpha for the General Self-efficacy Questionnaire was 0.88 and 0.80 for the perceived stress.

Results

Descriptive statistics (Table 1) revealed differences in students’ perceptions of cultural orientations, levels of self-efficacy and perceived stress. Japanese participants scored higher on the VC scale than Lithuanian and the US students. In addition, they also scored higher than participants from the other two countries on the HC scale, but Lithuania also scored higher than the USA. In contrast, US students showed highest results on the VI and HI scale in comparison with Lithuania and Japan. It should be noted that while the students from the USA showed the highest results on both individualistic scales (VI and HI) and students from Japan on collectivistic scales (VC and HC), Lithuanian participants stayed in the middle between these two countries, scoring averagely on each dimension. As regards self-efficacy, Japanese students consequently scored lower than Lithuanians and consequently Americans. However, different results were observed on the perceived stress scale because here Japanese scored higher than Lithuanian and American students.

Independent t-tests were run between gender and perceived stress. There was a significant difference between genders and perceived stress t(136) = 2.418,
The results suggested that females (M = 28.21) perceived more stress than males (M = 25.20) across all three countries. On the other hand, no significant difference was found between self-efficacy and gender t(136) = 0.394, p > 0.05. Also, following cultural orientations showed no significant difference with gender: HI = t(136) = 0.865, p > 0.05; VI = t(136) = 0.169, p > 0.05; VC = t(136) = 0.935, p > 0.05. However, females (M = 40.06) tended to choose the HC scale t(136) = 1.986, p > 0.05 more often than males (M = 37.51).

Results of Pearson’s correlation showed that VC had a moderate correlation with the HC dimension (r = 0.513, p < 0.01). Also, the VI dimension showed a positive correlation with the HI dimension, accounting for r = 0.200, p < 0.05. Moreover, high levels of self-efficacy were positively correlated with individualistic orientations. Specifically, self-efficacy was related to VI with r = 0.311, p < 0.01, and HI with r = 0.216, p < 0.05. On the other hand, the VI dimension had a negative correlation with HC (r = -0.177, p < 0.05). The HI and HC dimensions did not account for

<table>
<thead>
<tr>
<th>Dimension</th>
<th>Country</th>
<th>M</th>
<th>SD</th>
<th>N</th>
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<td>Japan</td>
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<td></td>
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<td>6.16</td>
<td>50</td>
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<td>USA</td>
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<td>43</td>
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<td></td>
<td>Total</td>
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<td>7.25</td>
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<td>45</td>
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<td>43</td>
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<td>USA</td>
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Table 1. Descriptive scores for the whole sample
a significant correlation. Similarly, self-efficacy had a negative correlation with HC (r = -0.380, p < 0.01) as did the VC and self-efficacy scales. Perceived stress scores, which indicated stressful events, were positively related to the collectivistic dimension HC (r = 0.256, p < 0.01), but no significant relation was found with the VC. Also, no significant correlation was found between the VI scale and perceived stress and high levels of self-efficacy and high levels of perceived stress showed a moderate negative correlation (r = -0.479, p < 0.01). Lastly, gender was positively correlated with the HC dimension (r = 0.168, p < 0.01) and perceived stress (r = 0.203, p < 0.01).

A linear regression was run between self-efficacy and perceived stress in order to investigate whether these items would demonstrate any correlation without cultural dimensions. The regression for self-efficacy and perceived stress confirmed this assumption with β = 0.644, R² = -0.230, p < 0.05. Self efficacy explained 23% of variance in perceived stress.

A multivariate analysis of covariance (MANCOVA), which looks for effects of interactions, was run in order to examine the accuracy of correlation between genders within the HC dimension and stress. Although descriptive statistics (Table 1) showed a small variance in genders, indicating that women scored higher on HC and perceived stress scales, the results pointed out that gender separately, without accounting for culture, does not influence either HC or perceived stress as there was no significant relation between these factors. Although there was a small variance in responses from different age groups, they did not account for any significance – HC F(2,136) = 0.66, p > 0.05 and perceived stress F(2,136) = 0.051, p > 0.05. Finally, age and gender were combined and tested without the specific country in order to examine whether either of these both factors affected results in Pearson’s correlation (Table 2). Levene’s test for equality of variance showed all results to be homogeneous, suggesting an equal variation among the subjects. Also, tests of between-subjects effects for age and gender were not significant. Thus, culture influences only different genders but not different ages.

### Discussion

The results of this study support the assumption of four cultural constructs. It has been found that both collectivistic dimensions

<table>
<thead>
<tr>
<th>VC</th>
<th>HC</th>
<th>HI</th>
<th>VI</th>
<th>SE</th>
<th>PS</th>
<th>Age</th>
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<tbody>
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<td>VC</td>
<td></td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>HC</td>
<td>.513**</td>
<td></td>
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<td></td>
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<tr>
<td>VI</td>
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<td>-.177</td>
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<td></td>
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<tr>
<td>SE</td>
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<td>-.380**</td>
<td>.311**</td>
<td>.216*</td>
<td></td>
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</tr>
<tr>
<td>PS</td>
<td>-.145</td>
<td>.256**</td>
<td>-.199*</td>
<td>-.077</td>
<td>-.479**</td>
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<tr>
<td>Age</td>
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<td>-.042</td>
<td>-.165</td>
<td>-.051</td>
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(HC and VC) are positively correlated as are both individualistic dimensions (VI and HI). However, students who scored higher on VI and HI were unlikely to score high on HC and VC, and vice versa. It was also found that both individualistic dimensions were positively correlated with self-efficacy beliefs. In contrast, the HC scale was negatively correlated with self-efficacy. Moreover, self-efficacy was negatively correlated with perceived stress. Also, perceived stress was negatively related to the individualistic dimension of HI but positively to the collectivistic dimension HC. In addition, women scored somewhat higher than men on perceived stress and HC scales, while age did not influence students’ perceptions.

Japanese students scored higher on the collectivistic scales, especially HC and VC, than other students. This supports previous suggestions that Japanese people are primarily collectivists (Singelis et al., 1995). On the other hand, similar results for all three nationalities on the VC scale may signify changes in Japanese students’ attitudes. S. Iwao (1990) and Y. E. Stedham & J. H. Yamamura (2004) suggest that new Japanese generations demonstrate an increase in individualistic traits, at least in certain respects.

Lithuanian students scored averagely in comparison with their counterparts on the HC dimension as Japanese scored higher and Americans lower. Also, Lithuanians showed similar results to Japanese students on VC, VI and HI scales, indicating more considerable choices, rather fully independent ones in comparison with Americans. These results show a mixture of individualistic and collectivistic traits in Lithuanian students’ perceptions. The more explicit research in the future should investigate the theory of cultural traits transitions, assuming that ex-Soviet block countries are changing collectivistic traits into individualistic ones (Genov, 1999). In contrast, American students scored higher than two other countries on HI and VI dimensions supporting previous findings indicating high individualism in American culture (Hofstede, 1997).

The data have also sustained the contention that self-efficacy is closely related to cultural dimensions. Previous accounts from U. Scholz et al. (2002) and W. C. Mau (2000) showed that collectivists scored lower on self-efficacy than individualists. In this study, American students, who scored higher on the VI and HI scales, had also the highest scores on the self-efficacy scale in comparison with Lithuanians who scored averagely on both cultural orientation and self-efficacy scales, and Japanese students whose scores demonstrated a more collectivistic attitude and correspondingly were the lowest on the self-efficacy scale. These results support A. Bandura’s (1997) hypothesis that self-efficacy is highly affected by cultural dimensions.

Regarding perceived stress, there was a clear negative correlation between this factor and self-efficacy. Students who scored higher on the self-efficacy scale were more likely to score lower on the perceived stress scale. This study also supports previous findings that high levels of self-efficacy lead people to low levels of perceived stress. In addition, this study found that more collectivistic Japanese students had higher scores on the perceived stress scale in comparison with Lithuanians and, especially, Americans who perceived less stress.

It was found that women scored higher on the HC and perceived stress scales.
Previous research has also indicated that women tend to perceive their environment to be more stressful than men (Eaton and Bradley, 2008). It is suggested that women perceive stressful situations differently than men because of different coping strategies which they employ. According to the same research, it is thought that collectivism places greater emphasis on family and social relationships. This sort of emphasis is generally closer to the female stereotypical role in the family; this is why women could have scored higher on HC scale than men.

In interpreting results of this study, a few limitations should be considered. First of all, the Cultural Orientations Questionnaire did not ask to provide responders their nationality. It is important to acknowledge that such countries as the US are multicultural domains, and families with a different cultural background may differ in terms of collectivism and individualism. The same thing applies to Lithuanian Russians, Polish, Jewish and other nationalities in this Baltic region. In addition, some of items on the Cultural Orientation Questionnaire were hard to adapt to different regions, taking into account the fact that all presented countries have a different education system. For instance, US universities usually have many on-campus organizations and activities involving as many students as possible in comparison with some Japanese and Lithuanian universities which quite often concentrate solely on studying, except a few main extra curriculum activities in specific departments. Lastly, the biggest limitation of this questionnaire is that it explores student attitudes and beliefs, and the results can be interpreted just to one generation of people – students.

The Generalized Self-efficacy Questionnaire should also be interpreted cautiously because lower scores by Japanese and, to an extent, Lithuanian students may have been caused by cultural differences in interpreting the term ‘self-efficacy’. On the other hand, A. K. Lalwani et al. (2006) claim that Americans may give inflated responses in comparison with more collectivistic countries.

Generally higher results on individualistic scales in this research should also be considered. G. Hofstede (2001) states that the increasing economical development and new technologies allow people to be more independent, thus bringing about individualism. These innovations decrease the need for belongingness and adherence to in-group rules. However, this research indicates that cultural orientations can be another point in exploring people’s mental and health conditions.

Conclusions
This research has examined the value of cultural constructs to students in different countries. It was found that collectivistic constructs such as HC and VC dimensions are associated with a lower self-efficacy and higher perceived stress. In contrast, individualistic dimensions such as VI and HI showed consistency with higher levels of self-efficacy and lower perceived stress. However, it has been shown that perceived stress across the sample of university students is affected by self-efficacy rather than by cultural dimensions themselves.
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**JAPONIJOS, JAV IR LIETUVOS STUDENTŲ SUVOKTO STRESO IR AŠ EFEKTYVUMO PALYGINIMAS**

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Šiame straipsnyje bus apie 138 studentai iš trių šalių (Japonijos (45), Lietuvos (50) ir JAV (43)) buvo apklausti, siekiant nustatyti, kaip skirtų kultūrų žmonės suvokia stresą ir kaip patiria stresą ir kad patiria stresą lygis susijęs su individo tikėjimu, kad pavysks pasiekti tikslą, bei su savo Aš efektyvumo vertinimui. Vadovalutai prielaida, kad skirtos kultūros lemia skirtą stresą išgyvenimą, o stresą patiriantis zmožus vertina savo Aš efektyvumą dar ir priklausomai nuo jį supančios kultūros. Tiksliai tariant, kolektyvistas, t. y. kolektyvistinės kultūros atstovas, išgyvens didesnį stresą ir prasčiau vertins savo Aš efektyvumą, palyginti su tokia pat situacija išgyvenančiu individualisti, t. y. individualistinės kultūros atstovu. Tyrimas parodė, kad JAV studentai, kaip didesni individualistai, geriau vertina savo Aš efektyvumą ir išgyvena mažesnį stresą nei Lietuvos studentai, gyvenantys bendruomeniškesnę aplinkoje. Japonijoje atlikto tyrimo rezultatai taip pat parodė, kad japonų studentai, pačios bendruomeniškiausios iš tirtų tautos atstovai, išgyveno didžiausių stresą, prasčiausiai vertino savo Aš efektyvumą. Gauti duomenys rodo, kad gilinantis į Aš efektyvumo, suvokiamo streso ir kultūrinės orientacijų ryšį, būtų galima rasti atsakymą į klausimą, kaip skirtų kultūrose gyvūnų streso samprata padeda žmogui atlaikyti jo padarinius. **Pagrindiniai žodžiai:** kultūrinės orientacijos, individualizmas, kolektyvizmas, Aš efektyvumas, stresas.

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