

The Influence of Overthinking and Insecurity on Well-Being in Generation Z in Indonesia

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Submitted: 09/05/2026; Accepted: 12/06/2026; Published: 30/06/2026

Abstract-Overthinking and insecurity are common psychological issues experienced by Generation Z in the digital era, particularly due to the influence of social media and social comparison. This study aims to analyze the effect of overthinking and insecurity on well-being among Generation Z in Indonesia. This research uses a quantitative approach with a survey method involving 102 respondents aged 18–25 years. Data were collected through online questionnaires and analyzed using Partial Least Squares - Structural Equation Modeling (PLS-SEM) techniques. The results show that overthinking has a significant negative effect on well-being, as it increases anxiety and reduces life satisfaction. Conversely, insecurity does not significantly affect well-being within this sample. Overall, the independent variables simultaneously contribute to explaining a minor portion of the variance in psychological well-being, heavily dominated by the cognitive loop of overthinking. These findings highlight the importance of targeted mental health awareness and effective cognitive coping strategies for Generation Z in facing digital pressure.

Keywords: Overthinking; Insecurity; Well-Being; Generation Z; Mental Health

1. INTRODUCTION

Generation Z is a cohort of individuals born between 1997 and 2012, growing up in a rapidly expanding digital era. As the first generation to grow up with full access to the internet and social media, they face a social reality vastly different from previous generations. The high exposure to technology has fundamentally altered how individuals interact, communicate, and form their identities. On one hand, digital advancements provide seamless access to information and global connectivity; on the other hand, they give rise to complex, multifaceted psychological pressures that challenge inner peace and individual well-being.

One of the most prominent psychological phenomena dominating the mindset of Gen Z is overthinking. Overthinking can be defined as an individual's tendency to excessively and repeatedly ponder a problem without finding a clear or productive solution. This condition often triggers systematic anxiety, prolonged stress, and serious obstacles in daily decision-making. Individuals trapped in this cycle tend to get caught up in negative cognitive habits, ruminating on past mistakes and excessively worrying about future career paths, academic success, and social acceptance. For university students and young workers, overthinking frequently manifests as deep apprehension regarding professional competitiveness and fear of academic failure.

In addition to overthinking, insecurity is an issue heavily experienced by Gen Z in professional and social environments. Insecurity refers to feelings of uncertainty, inadequacy, or anxiety regarding one's capabilities, appearance, or self-worth. This phenomenon is amplified by the intensity of social media usage, which enables individuals to constantly and instantaneously compare themselves to others. Digital platforms often curate idealized, unrealistic representations of life, creating a distorted perception for users. If left unchecked, this can develop into psychological barriers that prevent individuals from maximizing their true potential.

These two phenomena are closely linked to the concept of psychological well-being. Well-being goes beyond the mere absence of mental illness; it encompasses a state of thriving where individuals possess positive emotions, high life satisfaction, autonomy, and the ability to maintain meaningful relationships. Achieving optimal well-being is often hindered by the cognitive and emotional burdens of modern digital life. While previous studies have addressed these variables separately, there remains an urgent need to examine how these factors operate simultaneously within a targeted population of university students and young workers in Indonesia, who face unique sociocultural and economic pressures.

This study becomes highly crucial given that Generation Z represents the core productive age group that will determine national and economic stability. High levels of overthinking and insecurity do not only damage personal health but can lead to severe organizational and academic burnout. Therefore, this study aims to comprehensively analyze the impact of overthinking and insecurity on well-being using a measurable statistical approach. The findings are expected to contribute to applied psychology and serve as an empirical foundation for institutional policies aimed at enhancing mental health awareness.

2. RESEARCH METHODS

This study implements a quantitative research design with a causal-associative approach to test the cause-and-effect relationships between the variables. The primary analytical framework used is Partial Least Squares - Structural Equation Modeling (PLS-SEM) to analyze the comprehensive effects of Overthinking (X1) and Insecurity (X2) on

Well-Being (Y). The selection of PLS-SEM is justified by its superior capability to handle complex structural models with latent variables and its flexibility regarding data distribution assumptions, bypassing the restrictive requirements of classic linear regression. Through this approach, a simultaneous evaluation of both the measurement model (outer model) and the structural model (inner model) can be executed effectively.

2.1 Population and Sampling Technique

The target population is focused on Generation Z individuals in Indonesia. Specifically, the sample criteria are restricted to individuals aged 18 to 25 years who reside in urban areas and exhibit high daily exposure to digital technology. The participants consist of active university students and young professionals who have transitioned into the competitive professional workforce. Combining these two sub-groups allows the study to capture a broader scope of psychological well-being amidst distinct academic and occupational pressures.

Sampling was carried out using a non-probability purposive sampling method, selecting participants based on pre-defined inclusion criteria relevant to the research goals. These criteria include: (1) individuals aged 18–25 years, (2) active social media users, and (3) willingness to participate voluntarily. The final sample successfully gathered consists of 102 respondents. This sample size is considered statistically adequate for PLS-SEM analysis based on inverse square root method requirements and the common guidelines for structural path evaluation in exploratory models.

2.2 Operational Definitions and Instruments

The variables were measured using a structured online questionnaire. All items utilized a 5-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The instruments were adapted from validated psychological scales to ensure contextual accuracy:

- Overthinking (x1): measured through indicators focusing on rumination tendencies, chronic worry regarding future outcomes, and repetitive, destructive thought patterns.
- Insecurity (x2): measured through indicators evaluating levels of self-confidence, perceived emotional unsafety in social environments, and the frequency of social comparison on digital platforms.
- Well-being (y): formulated based on subjective and eudaimonic well-being indicators, encompassing life satisfaction, emotional stability, personal growth, and environmental mastery.

3. RESULTS AND DISCUSSION

3.1 Respondent Profile Description

The statistical sample of this study consists of 102 respondents representing Generation Z in Indonesia, specifically aged between 18 and 25 years old. The respondents are categorized into two main groups: active undergraduate students and young professionals who have entered the workforce. The demographic distribution is presented to provide a comprehensive context of the unique sociocultural and academic pressures faced by the participants.

3.2 Evaluation of the Outer Model (Measurement Model)

The measurement model was evaluated using SmartPLS 3.2.9 to ensure the empirical validity and reliability of the operational constructs before conducting structural path analysis.

- Convergent Validity: Evaluated based on indicator outer loadings and the Average Variance Extracted (AVE). All measurement items for Overthinking (X1), Insecurity (X2), and Well-Being (Y) exhibited loading factors higher than the standard threshold of 0.70. The AVE values for all latent variables exceeded 0.50, establishing strong convergent validity.
- Discriminant Validity: Verified through the Fornell-Larcker criterion, ensuring that each latent construct shares more variance with its respective indicators than with any other construct in the model.
- Reliability Analysis: Demonstrated through Composite Reliability (CR) and Cronbach's Alpha values. All constructs reached scores significantly higher than 0.70, showing excellent internal consistency.

Table 3. Measurement Model Assessment (Outer Model)

Variable	Indicator	Loading Factor	Cronbach's Alpha	Composite Reliability (CR)	AVE
Overthinking (X1)	OT1	0.812	0.785	0.852	0.658
	OT2	0.795			
	OT3	0.840			
Insecurity (X2)	IS1	0.765	0.760	0.834	0.627
	IS2	0.821			
	IS3	0.788			
Well-Being (Y)	WB1	0.835	0.811	0.871	0.692
	WB2	0.810			
	WB3	0.854			

3.3 Evaluation of the Inner Model (Structural Model and Hypothesis Testing)

The structural pathway was analyzed to evaluate the direct statistical hypotheses using the bootstrapping method with 5,000 subsamples. The resulting parameters are detailed in Table 1.

Table 1. Path Coefficients and Hypothesis Testing

Structural Path	Original Sample (O)	T-Statistic	P-Value	Result
Insecurity (X2) → Well-Being (Y)	0.049	0.416	0.678	Not Significant
Overthinking (X1) → Well-Being (Y)	-0.408	3.388	0.001	Significant

3.3.1 The Effect of Overthinking on Well-Being

Based on the empirical data in Table 1, Overthinking (X1) has a negative and highly significant effect on Well-Being (Y) ($\beta = -0.408$, T-statistic = 3.388 > 1.96, P-value = 0.001 < 0.05). This confirms that a higher tendency to overthink drastically lowers the psychological well-being of Generation Z.

3.3.2 The Effect of Insecurity on Well-Being

In contrast, Insecurity (X2) was found to have no significant effect on Well-Being (Y) among the respondents ($\beta = 0.049$, T-statistic = 0.416 < 1.96, P-value = 0.678 > 0.05). This suggests that variations in individual feelings of insecurity do not directly dictate the overall well-being levels of Gen Z within this sample.

To evaluate the structural predictive power and effect criteria, Coefficient of Determination (R^2) and Effect Size (f^2) properties were extracted, as displayed in Table 2.

Table 2. R-Square

Endogenous Variable	R-Square	R-Square Adjusted
Well-Being (Y)	0.191	0.175

Table 3. f-square

Predictive Path	f-Square (f^2)	Effect Size
Overthinking (X1) → Well-Being (Y)	0.138	Medium Effect
Insecurity (X2) → Well-Being (Y)	0.002	No Effect (None)

The R-Square value of 0.191 indicates that Overthinking and Insecurity simultaneously explain 19.1% of the variance in Generation Z's Well-Being. The remaining 80.9% is influenced by external variables outside the scope of this study. The f^2 values reinforce these findings, showing that only Overthinking provides a substantive medium effect (0.138) on the model, whereas Insecurity has virtually no effect (0.002).

3.4 Discussion: Cognitive Burden of Overthinking

The finding that overthinking significantly deteriorates well-being aligns with cognitive theories stating that negative rumination acts as a direct catalyst for severe psychological distress. For Generation Z, overthinking is not merely a superficial habit but a paralyzing cognitive loop.

When individuals excessively analyze past mistakes or experience chronic anxiety regarding future careers and academic performance, the brain loses its capacity for present-moment mindfulness. This continuous cognitive overload leads to degraded sleep quality, heightened daily anxiety, and ultimately, a severe decline in life satisfaction. If left unaddressed, this prolonged cognitive burden can rapidly transition into clinical depression, posing a major threat to the future workforce.

3.5 Discussion: The Complex Nature of Insecurity and Social Media

Interestingly, the statistical results show that insecurity does not directly impact the well-being of Gen Z in a significant manner. This stands in contrast to common assumptions and earlier literature highlighted in the introduction.

While Gen Z is undeniably exposed to heavy social comparison through digital platforms where idealized lifestyles often trigger temporary drops in self-esteem the lack of statistical significance indicates that Gen Z may have developed unique coping mechanisms or a higher tolerance toward digital social pressures. Insecurity acts more as a fluctuating emotional state rather than a permanent anchor that drags down overall psychological well-being. Furthermore, the presence of strong peer support or digital literacy might serve as unmeasured buffers that neutralize the negative waves of insecurity.

3.6 Simultaneous Analysis and Digital Era Impact

Collectively, while both variables coexist within the digital ecosystem, overthinking functions as a much more dominant and dangerous risk factor than insecurity. Often, high levels of social media exposure act as raw fuel for ruminative thoughts, where a brief feeling of insecurity is amplified by overthinking into a prolonged mental crisis.

These findings strongly emphasize that psychological interventions within university and workplace environments must prioritize cognitive management and stress-reduction programs. Equipping Generation Z with

structured coping strategies to filter digital content and break negative thinking cycles is imperative to safeguarding their productivity and long-term mental health.

4. CONCLUSION

Based on the empirical data analysis and comprehensive hypothesis testing utilizing the Partial Least Squares - Structural Equation Modeling (PLS-SEM) framework on 102 Generation Z respondents, this research yields critical primary conclusions. First, it is conclusively proven that Overthinking exerts a negative and highly significant partial effect on the psychological well-being of Generation Z. This structural dynamic is supported by a robust T-statistic of 3.388 and a significant P-value of 0.001, verifying that compulsive cognitive rumination and chronic apprehension directly jeopardize inner life satisfaction. Second, the empirical evaluation demonstrates that Insecurity does not have a statistically significant partial effect on psychological well-being within the studied cohort. With a path coefficient of 0.049 and an inadequate T-statistic of 0.416 (P-value = 0.678), this finding indicates that digital social comparison or individual self-doubt does not fundamentally control structural psychological well-being. Simultaneously, the constructed structural model accounts for an R-Square value of 0.191, indicating that both variables explain 19.1% of well-being variance, deeply dominated by the medium effect size ($f^2 = 0.138$) of overthinking. These insights confirm that the cognitive burden from overthinking represents a major threat to Generation Z's operational stability. Consequently, psychological intervention strategies across higher education and professional corporate sectors must shift their strategic focus towards targeted cognitive mindfulness, programmatic stress management, and tactical behavioral coping models. Future research endeavors are recommended to introduce moderating or mediating variables, such as social buffer networks or digital literacy indicators, to more deeply explore the complex psychosocial ecosystem of the modern productive workforce.

ACKNOWLEDGMENT

The authors express their deepest gratitude to the 102 respondents who generously dedicated their valuable time to participate in and complete the research instruments. Sincere appreciation is also extended to Universitas Pamulang for facilitating and supporting this academic research project, allowing it to reach a successful completion.

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