MS Research Thesis

RELATIONSHIP OF ACADEMIC STRESS AND ACADEMIC SELF-EFFICACY WITH ACADEMIC ACHIEVEMENT AT UNIVERSITY LEVEL



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AUTHOR'S DECLARATION

It is hereby declared that author of the study has completed the entire requirement for submitting this research work in partial fulfillment for the degree of MS Education. This thesis is in its present form is the original work of the author except those which are acknowledged in the text. The material included in the thesis has not been submitted wholly or partially for award of any other academic certification than for which it is being presented.

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The thesis titled "RELATIONSHIP OF ACADEMIC STRESS AND ACADEMIC SELF-EFFICACY WITH ACADEMIC ACHIEVEMENT AT UNIVERSITY LEVEL" submitted by Ms. Sehrish Khan Regd. No. 14-FOE/MSEDU/S23 is partial fulfillment of MS degree in Education, which has been completed under my guidance and supervision. I'm satisfied with the quality of the student's research work and allow her to submit this for further process as per IIUI rules and regulations.

Nert

Dr. AZHAR MAHMOOD



In the Name of Allah, the Entirely Mercifal, the Especially Mercifal Al-Fatihah [1: 1], Nobel Quran

Dedication

I dedicate this thesis to my father, Hashim Khan, whose unending love, encouragement, and sacrifices have molded me into who I am today. Your unwavering belief in my abilities has been my greatest source of strength, and your words of wisdom have guided me through every challenge. You have inspired me and given me strength when I thought of giving up; you continually provide me with moral, spiritual, and emotional support.

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This work is a reflection of the foundation you have built for me, and I am forever grateful to call you my father.

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(Sehrish Khan)

Abstract

The intricate relationship between academic stress, academic self-efficacy, and academic achievement has gained a lot of attention in today's competitive educational environment. Academic stress and academic self-efficacy both play a vital role in students' lives and have a great influence on their academic achievements. Student success in achieving either short- or long-term learning objectives is measured by their academic achievement. The significance of developing focused interventions to improve academic self-efficacy and academic stress management was shown in the study. This study also provided useful information and practical insight to educators and policymakers who want to improve and optimize student achievement in higher education settings. The objectives of the study were 1) to identify the levels of academic stress experienced by university students; 2) to examine the levels of academic selfefficacy of university students; 3) to determine the relationship between academic stress and academic self-efficacy of university students; 4)to determine the relationship between academic stress and academic achievement of university students; 5) to determine the relationship between academic self-efficacy and academic achievement of university students and 6) to determine the relationship of academic stress and academic self-efficacy with academic achievement of university students. The study was quantitative in nature and correlational in design. The study was delimited to the International Islamic University Islamabad (IIUI) and the National University of Modern Languages (NUML). The total population of the study was 460 undergraduate students from both universities, IIUI and NUML. A stratified sampling technique was used in the study. The total sample of 284 undergraduate students was selected by using simple random sampling, 132 students from the faculty of education IIUI and 152 students from the Department of Educational Sciences NUML Two research instruments were used in this study for data collection. The Academic Self-Efficacy Scale and the Perception of Academic Stress (PAS) scale were adapted for the study. The reliability and validity of the instruments were checked again due to cultural differences. The reliability of the instruments was checked by Cronbach's alpha, and the validity of the instruments was checked by experts' opinions from the Faculty of Education, IIUI. The reliability (Cronbach's alpha) of academic stress was 0.893 and 0.898 for academic self-efficacy, which indicated that the instrument was reliable for collecting data for this study. The data were collected from students. Descriptive

statistics, such as measures of central tendency (mean) and variability (standard deviation, range), were used to describe and analyze the levels of academic stress, academic self-efficacy, and academic achievement obtained from the questionnaire. Inferential statistics, such as Pearson Product and regression analysis were used to determine the relationship between variables. A significant positive moderate relationship existed between the variables (R = 0.380, p = .000). The low R^2 of 0.145 revealed that other factors besides academic stress and self-efficacy may significantly influence academic achievement. The findings revealed how important it is to have an encouraging learning environment and effective stress management techniques to improve and enhance academic achievements. It is concluded that a significant positive relationship existed between the variables. The regression analysis provided insight into the relationship between academic stress and academic self-efficacy with academic achievement at the university level. Academic stress and academic self-efficacy both contributed to achieving higher academic achievement, but academic self-efficacy had a stronger influence than academic stress. It is recommended that universities may arrange discussions, time management training, counselling sessions, campaigns, workshops, and seminars on academic stress management techniques and academic self-efficacy development that highly impact students' performance and academic achievement.

Keywords; Stress, Academic Stress, Self-efficacy, Academic Self-Efficacy, Academic Achievement, Undergraduate students.

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Abbreviations

- SE: Self-Efficacy
- ASE: Academic Self-Efficacy
- AS: Academic Stress
- AC: Academic Achievement
- IIUI: International Islamic University Islamabad
- NUML: National University of Modern Languages

CHAPTER 1

INTRODUCTION

An essential part of life among individuals is education. Individuals are going to grow and advance through the educational processes as they get ready for the future (Izzati et al., 2020). Meanwhile, one of the main difficulties throughout individual education is the many obstacles that students must overcome to fulfill their educational objectives. When people enter an education system, they must experience a time of tremendous stress due to various factors like quizzes, assignments, and presentations. Some students have significant experiences and they enhance their skills by participating in various activities (Safarzaie et al., 2017). Furthermore, a wide variety of possibilities for learning and growth seen in higher education settings may lead to detrimental stress levels, which can affect students' social skills and academic performance. To prevent stress from spiraling out of control or exceeding intolerable levels, it is crucial to understand its sources (Arcite, 2022). Undergraduate students' academic journey can often be impacted by a variety of stressors that can have an extensive impact on academic achievement. Academic stress and academic selfefficacy stand out among these stresses as crucial factors influencing students' performance and overall success.

1.1 Background of the Study

Academic stress is the outcome of several academic demands that are higher than a person's ability to adapt (Wilks, 2008). Klink et al. Ryan and Twibell (2000) stated that academic stress can result in physical and mental illnesses, challenges regarding performance and compatibility, and low levels of student quality of life.

Iqbal et al. (2021) stated that the majority of pupils felt worried about their academic achievements. Students' stress levels are increased by exam anxiety, poor teaching strategies, teacher-student relations, heavy workload, and unfavorable physical classroom environment. Academic stress can be indicated by mood swings, loss of interest or motivation, drowsiness, attention problems, absenteeism, melancholy, tardiness and fluctuation in appetite. People with high level of stress, depression, and anxiety had low academic self-efficacy and poor academic achievement.

Another essential concept in the educational setting is self-efficacy. According to Bandura (1993), self-efficacy is the belief that one can do any task. Students' beliefs in their capacity to learn and pick up new abilities and functions, often in a particular academic field, are called academic self-efficacy. Perceived academic self-efficacy beliefs are unrelated to a person's skill set, as they are a component of general self-efficacy beliefs. But they also relate to many beliefs that a person has about his or her potential to perform well under particular circumstances, including the ability to learn, carry out research projects, put questions in class, effectively interact and communicate with teachers, create a friendly relationship with other students, acquire a good grade, participate in class discussion, etc. Individuals with high self-efficacy can use appropriate strategies to tackle their challenges with interest and demonstrate incredible dedication while resolving their academic issues.

Academic achievement is characterized by the skills and knowledge students acquire within the learning process. After a student completes a lesson or course, the teacher gives them an exam or test to assess and gauge their learning (Good, 1979). Numerous factors have been identified that impact students' academic achievement in various studies. These factors include intellectual ability, motivation, academic self-efficacy, academic stress, attitude, and abilities (Bandura, 1997; Owiti, 2001; Matovu, 2020).

Various studies have found a relationship between academic achievement and academic self-efficacy. These studies have shown that students who perform well and attain higher academic achievement are also more likely to believe in their academic self-efficacy. Furthermore, studies have indicated that raising the academic self-efficacy of students is necessary for them to achieve their best academic results (Feldman & Kubota, 2015). On the other hand, academic stress can be harmful and detrimental to a person's physical and mental health. According to Lin and Huang (2014), excessive stress can affect everyone physically and mentally, including students.

Academic stress and academic self-efficacy play a significant role in the challenges that undergraduate students experience throughout their academic journeys. Academic self-efficacy is the belief that one can accomplish academic work (Matovu, 2020). Academic stress is the psychological discomfort that students encounter because of educational requirements (Izzati et al., 2020). Improving student success and well-

being requires an understanding of how these elements interact and affect academic progress.

Academic stress is the first or primary factor for poor academic achievement at the undergraduate level. Academic stress at the college level can be viewed as positive stress, the motivation to do well, keeping an individual on watch's eye and alert. However, it is manifested in college students as emotional, physical, and psychological problems at extremely high levels, but it is different at the university level. Academic stress is a significant issue at the university level, especially in the post-pandemic era of the shift to hybrid and online learning, which intensified stressors such as adapting to new technologies and increased workload. Despite the return to traditional education models, students are still under academic stress due to educational demands and must overcome them to attain their academic objectives and goals. Moreover, societal pressure and a competitive environment also increased students' academic stress.

Further, the second most common aspect that influences academic achievement is academic self-efficacy. It is crucial for the students in the current educational system, where challenging and technology-rich learning environments demand confidence and adaptability. Students at the university experience both academic stress and academic self-efficacy concurrently and are connected to the educational situations of undergraduate students as a collaborative factor between learning and inferences in actual and potential events, based on what students believe or trust.

The intricate relationship between academic stress, academic self-efficacy, and academic achievement has gained much of attention in today's competitive educational environment. Examining this relationship in the current educational context is essential as universities are realizing how significant it is to reduce academic stress by promoting self-efficacy-building techniques, encouraging perseverance, offering stress management courses, and developing coping mechanisms. Students should make a balance between their academic situation, and all university students must focus on developing time management and studying skills. The purpose of this study was to find out the relationship of academic stress and academic self-efficacy with academic achievement.

1.2 Problem Statement

Academic achievement is crucial for students' success in higher education, but many students find it difficult to maintain high academic achievement due to varying levels of academic stress and academic self-efficacy. When students enter university after college, they have some goals to achieve. Universities also have a lot of opportunities and facilities for students where students' personalities may be groomed, and their skills and abilities may be enhanced to compete in the global world. Along with these students face stress and anxiety related to studies, peer competition, teacher methodology, etc. Academic stress and academic self-efficacy are closely related to students' achievement at the university level. According to different studies, students who experience academic stress tend to have low academic performance abilities and academic self-efficacy whereas excellent and effective academic achievement and high academic self-efficacy are always correlated.

Prior studies in Pakistan have explored and investigated the individual impact and outcomes of academic stress and academic self-efficacy on academic achievement, but there is still much to learn about how these factors interact. There was a need for research that explores their combined influence within the context of the current challenging university education system. This study also contributed to the existing body of literature by offering a comprehensive understanding of the interrelationships between these variables and their implications for student success. Universities in Pakistan must understand and address these factors to ensure students' academic achievement. Therefore, investigating this relationship is crucial for developing evidence-based tactics that promote academic achievement and consider university students' well-being.

1.3 **Objectives of the Study**

The objectives of the study were;

- 1. To identify the levels of academic stress experienced by university students.
- 2. To examine the levels of academic self-efficacy of university students.

3. To determine the relationship between academic stress and academic selfefficacy of university students. 4. To determine the relationship between academic stress and academic achievement of university students.

5. To determine the relationship between academic self-efficacy and academic achievement of university students.

6. To determine the relationship of academic stress and academic self-efficacy with the academic achievement of university students.

1.4 Research Questions of the Study

The research questions of the study included;

RQ1. What are the levels of academic stress of university students?

RQ2. What are the levels of academic self-efficacy of university students?

1.5 Hypotheses of the Study

The hypotheses of the study were tested to achieve the objectives of the study;

H₀₁: There is no significant relationship between academic stress and academic self-efficacy among university students.

H₀₂: There is no significant relationship between academic stress and academic achievement among university students.

H₀₃: There is no significant relationship between academic self-efficacy and academic achievement among university students.

H₀₄: There is no significant relationship of academic stress and academic selfefficacy with the academic achievement of university students.

1.6 Significance of Study

This study offers valuable insight for educators because it provides valuable insight into the factors and instructional practices that influence and promote the academic performance of students. It also guides them on how to manage, teach, and guide students without any pressure.

This study provided some evidence to the university-level stakeholders. Also, it provided insights to the global community about academic self-efficacy and academic stress and how much it affects undergraduate students' academic performance and achievements. The findings of this study help counselors and student support services formulate specific strategies and tools that target academic stress and enhance academic self-efficacy in students. Giving strategies, ways and support to students can boost their academic performance and improve their mental health.

It provides students with different tips on managing and reducing stress and strengthening their academic self-efficacy and overall well-being.

This study is significant for educational institutions in establishing a supporting learning environment that enhances students' performance.

This study offers Curriculum Developers and policymakers to understand how these factors relate to one another which is useful for developing curricula, instructional tactics, and assessment protocols that foster a supportive learning environment for students and support them to achieve their educational goals. It can contribute to higher retention and graduation rates.

1.7 Delimitations of the Study

This study was delimited to

- Faculty of Education IIUI and Department of Educational Sciences NUML.
- Undergraduate students of the 6th, 7th, and 8th semesters from both universities, International Islamic University Islamabad (IIUI) and National University of Modern Languages (NUML).
- The researcher will not compare these two institutions with each other.

1.8 Operational Definitions

1.8.1 Academic Stress

Academic stress refers to the emotional and psychological pressure encountered in an educational setting due to demands, pressure, and challenges associated with educational endeavors.

1.8.2 Academic Self-Efficacy

Academic self-efficacy refers to the belief in one's intellectual ability to use academic resources, problem-solving techniques, and learning strategies to achieve educational tasks, academic goals, and objectives.

1.8.3 Academic Achievement

Academic achievement is the student's educational progress as a result of the attainment of learning objectives and educational standards.

1.9 Conceptual Framework

Figure 1.1

Conceptual framework



Components of Academic stress (Bedewy & Gabriel, 2015)

Dimensions of Academic Stress (Kunnathodi & Ashraf, 2006).

The conceptual framework of the study was developed by the researcher to provide an overview of the topic. The framework was based on three variable; academic stress, academic self-efficacy and academic achievement. The researcher explored the levels of academic stress related to workload and examinations, academic expectations, time restraints and academic self-perceptions and the levels of academic self-efficacy related to learning process, reading, comprehension, memory, curricular activities, time management, teacher-student relationship, peer relationship, utilization of resources, goal orientation, adjustment, and examination among university level. The researcher found the relationship between the variables academic stress and academic selfefficacy, academic stress and academic achievement, academic self-efficacy and academic achievement, & academic stress and academic self-efficacy with academic achievement.

CHAPTER 2

LITERATURE REVIEW

Concerning the study's emphasis on academic stress, academic self-efficacy, and academic achievement, this chapter offers a thorough summary of previous research and scholarly works. This section, which synthesizes and analyses earlier research, attempts to provide a theoretical framework and contextual background for understanding the impact of academic stress on students' academic performance as well as the role of academic self-efficacy in education and its effect on students' achievement and their interpersonal relationships.

2.1 Review of Literature

2.1.1 Stress

An inevitable and normal element of life is stress. A moderate amount of stress is beneficial since it can motivate and enable us to work more efficiently. On the other hand, excessive stress or a strong stress reaction might be detrimental. The way we view and respond to an incident that causes stress determines the social, physical, and psychological effects of stress. Even while we may view certain incidents in our life as "stressful", they may also inspire and drive us. As a result, we react badly, which could harm our social, mental, and physical health (Yikealo et al., 2018).

Stress is regarded as a part of students' lives and might affect their ability to cope with the demands of their academic journey. This happens because completing academic requirements always entails stressful tasks (Agolla & Ongori, 2009). Stress is characterized as a disagreeable condition of arousal, both physically and mentally, that people experience when they perceive circumstances that pose a risk or a threat to their health. Stressors are situations that impede or pose a threat to an individual's capacity to carry out their daily activities and compel them to make adjustments (Auerbach & Gramling, 1997).

Stress is always understood to be a psychological phenomenon that arises from an individual's subjective perception and response to potentially dangerous circumstances (Hamaideh, 2009). Stressful situations can be caused by a variety of factors, such as demanding family members, extended school schedules, difficult learning environments, and poor academic achievement (Oduwaiye et al., 2017). Auerbach and Gramling (1997) believe that if stress is not effectively controlled, it might cause major issues. Chronic stress also increases a person's risk of developing mental health issues like anxiety disorders as well as physical illnesses like heart disease. A particular focus of health psychology's attention is on how stress impacts physical functioning and how individuals might prevent or lessen disease by practicing stress management practices. The majority of students were worried about their academic achievement.

2.1.2 Stressors

Several studies have shown several stressors associated with students and school has become a significant source of stressors because teenagers spend the majority of time in a school. Peer interaction, teacher-student relationship, time management, and academic challenges such as quizzes, assignments, and exams are the most commonly mentioned school-related stressors by students worldwide (Putwain, 2007; Ang et al.,2009; Corner et al., 2009; Adebusuyi, 2018). Burnett and Fanshawe (1997) stated nine academic stressors, these are instructional strategies, student-teacher relationship, academic workload, school environment, expectations from parents, personal organization, anxiety about the future, vulnerable feelings, and achieving independence.

Several studies have shown examination as a major source of academic stress. All cultures experience similar academic stressors including exams, peer competition, excessive management, and time management (Adebusuyi, 2018). Furthermore, several studies have identified stressors including self-expectation and expectations from parents and teachers as key components of academic stress (Ang et al., 2009; Tan & Yates, 2010; Adebusuyi, 2018).

2.1.3 Academic Stress

Teachers and students at school, college, and universities who work in a classroom setting encounter this type of stress. Undergraduates experience an extensive amount of stress, which is caused by both academic and extra-curricular activities depending on their socioeconomic and psychological traits (Kamal et al., 2022). A student's cognitive response to academic demands that exceed their ability to get resources, either internal or external, is referred to as academic stress. Students have

academic stress due to an increase in experience of academic pressure, academic conflict, academic dissatisfaction, and academic worry (Krishnan & Sequeira, 2012).

Previous research has linked academic stress to detrimental psychological effects such as depressive symptoms, emotional distress, screaming, self-harm, and suicidal thoughts in specific circumstances. Academic stress is characterized as pressure or tension, both mental and emotional, brought on by the difficult demands of college life. The components of academic stress include taking on a greater task or work, adjusting to new social situations or settings, and being exposed to new educational concepts. Students' academic performance may suffer as a result of despair and physical illness brought on by excessive academic demands (Lotz & Sparfeldt, 2017; Soares & Woods, 2020).

Academic stress may come from a variety of factors, including an excessive amount of schoolwork, bad attitudes toward learning, such as disinterest and difficulties in learning, etc (Wunsch et al., 2017). Academic stress has also been shown to be significantly influenced by the expectations that students as well as others, such as parents and teachers, have for their academic performance (Sun et al., 2011).

According to Wilks (2008), academic stress arises when students believe that their academic demands and workload exceed their ability to manage. The amount of material and content covered in a semester can vary over time, causing fluctuation in academic stress (Xiang et al., 2017).

According to Bedewy and Gabriel (2015), there are four main components to characterize sources of academic stress among university students. These are

- I. Workload and Examinations
- II. Academic Expectations
- III. Students' Academic Self-Perception
- IV. Time Restraints

Figure 2.1

Sources of Academic Stress



2.1.3.1 Workload and Examinations

There are some studies in which researchers found that excessive workload, little physical activity, and lengthy exam durations for students were the most frequently mentioned sources of stress and anxiety during exam times (Shah et al., 2010; Bedewy & Gabriel, 2015).

Furthermore, a study conducted by part-time postgraduate students at the University of Utara Malaysia examined the relationship between stress, workload, time management, and academic accomplishment. The results revealed that there is a significant and positive relationship between academic students' performance and their workload. This can be justified by the reality that students' performance was impacted by their workload since they were unable to effectively manage it and ultimately failed to complete the assigned tasks. In short, we could say that workload does affect the performance of part-time academic students because they often feel exhausted from a busy workday that keeps them from concentrating on their academic work through the night, leaving them with unfinished assignments and final exam preparation. As a result, they will not turn in their excellent assignments for assessment on time and it will impact the student's performance for that specific semester (Janib et al., 2021).

2.1.3.2 Academic Expectations

Bedewy and Gabriel (2015) mentioned in their study that numerous studies have shown an association between stress in exams, selecting a certain study course, or choosing a future career and the expectations of parents and teachers. Parental pressure was a predictor of a high level of test anxiety since it increase the possibility of receiving a poor review from others. On the other hand, it was believed that parental support would indicate less academic stress and exam anxiety as there is less chance of receiving a poor grade. Tangade et al. (2011) suggested parents not to force their children into enrolling in an educational program that is not their choice. Kumar et al. (2009) stated that one of the things that caused dentistry students to experience a lot of stress was hearing negative comments and feedback from supervisors regarding their academic work.

Ibrahim et al. (2015) found that student's academic performance and well-being are negatively impacted by academic pressure and stress brought on by a heavy workload, long study sessions, and high expectations. Shahzadi and Ahmad (2011) suggest that to effectively manage and reduce academic pressure and stress, students must perform to their full potential both academically and socially inside the educational system.

2.1.3.3 Students' Academic Self-Perception

A person's beliefs about who they are, including any characteristics mental or physical is known as their academic self-perception. In such a perspective, there may be genuine self-awareness or varying degrees of distortion. The term "self-perception" is another term for it. A study looked at the relationship between academic selfperception and students' academic achievement at high school and how students saw themselves in that regard. The results showed a positive correlation between the two variables, and academic self-perception is a reliable predictor of success in both literature and maths (Emmanuel et al., 2014).

Additionally, another study is also being carried out at the medical school to evaluate the role of peer social support to ascertain the relationship between psychological discomfort and academic self-perception. It was shown that low academic self-perception was negatively correlated with both psychological stress and inadequate peer social support. Psychological distress and a lack of peer social support may compound to raise the risk of bad academic self-perception among the medical students in the study. Psychological distress is closely associated with the student's subpar academic performance. Therefore, it is recommended that students be encouraged to build social connections with their peers to break the cycle of stress and poor academic achievement (Yamada et al., 2014).

Scores particularly those associated with personality traits, intelligence, previous academic achievements, and other academic environment and psychosocial factors are frequently connected to students' academic self-perception (Bedewy & Gabriel, 2015).

2.1.3.4 Time Restraints

According to Gallardo et al. (2020), time management is often thought of as a set of procedures that are followed to accomplish predetermined goals. To maximize your time and improve the quality of your life, you can employ a set of skills called time management. Students typically don't use their time wisely enough to accomplish their goals Students who are good at managing their time tend to be less likely to procrastinate and experience low levels of stress. They are also able to enjoy their free time and learn more effectively because they have a well-planned study schedule that considers factors like creativity, motivation, and efficient use of available resources.

Aduke (2015) found in his study on the relationship between time restraints and students' academic success in Nigerian higher education that procrastinating, setting priorities, and planning were among the time management practices that had the biggest impact on student's academic performance. According to the results of the study, students should put in a lot of effort to complete their projects and other academic duties on time to avoid missing deadlines, as procrastination has a substantial impact on academic performance. Students' poor time management has some detrimental implications when it comes to starting a new semester or session, enrolling in courses, attending lectures, finishing assignments, studying for tests, and getting ready for exams on time.

Li et al. (2023) found that a student's faith in their workload, pressure to perform, and academic self-image all impacted their academic stress levels and academic performance. The research findings indicate that university students' assessment of their workload had the greatest impact on their academic achievement. This demonstrates how students' heavy workloads often have an adverse effect on their academic performance because of increased stress or time constraints. This can also be explained by the fact that students' real workloads must equal the workloads necessary to meet expectations for academic progress.

Many students described experiencing significant levels of academic stress at regular intervals as a result of competing in their class rankings, getting ready for and sitting for tests, and covering a vast amount of material in a short amount of time (Gupta, 2020). According to Fairbrother and Warn (2003) academic stress can occur due to several factors, including too many assignments and tasks, competition with other students in a class, and having strained relationships with students or teachers. However other studies suggested that there might not always be a detrimental consequence to academic stress (Ye et al., 2019). Students respond differently to the levels of academic stress according to their beliefs and skills. Consequently, academic stress may have a positive impact if students see obstacles as opportunities and hard work to overcome them (Sang et al., 2017).

Spiridon and Karaginnopoulou (2015) stated that when it comes to grades and academic success, undergraduates are more concerned than graduates. The pressure to perform well on tests or in studies is a major cause of stress for a lot of students. Because of the surroundings, students are more worried about their GPAs than their mental and emotional well-being. Many students think that a grade on a piece of paper defines them, and they use grades as an indicator of their value. Students may start to doubt their capacity to compete due to extreme stress. Academic stress is a result of the educational workload, which will ultimately influence academic performance. Stress levels rise along with an increase in academic burden and pressure which has an impact on students' achievement (Kausar, 2010).

2.1.4 Self-Efficacy

The term was initially used in Bandura's social cognitive theory to describe the cognitive and motivational mechanisms underlying human behavior. This idea emphasizes how important self-beliefs are to human motivation, behavior, and thought processes. A person's self-efficacy enables them to exert the self-influence necessary to affect their achievements and the kind of person they become (Bandura, 1986).

Self-efficacy typically refers to one's belief that one can carry out their duties and other commitments effectively and efficiently (Bandura, 1977).

According to Bandura's (1997) theory, four main components impact selfefficacy: (a) mastery experiences; (b) vicarious experiences; (c) social persuasion; and (d) physiological and emotional states. Academic Self-Efficacy, which influences learners' decisions regarding their capacity to complete educational objectives, is frequently used to define self-efficacy in an academic setting. Academic self-efficacy is defined as an individual's confidence in their capability to complete academic activities. Students must complete numerous assignments across multiple subjects to succeed in an academic setting (Bakti et al., 2022).

2.1.5 Academic Self-Efficacy

The expression of self-efficacy in the educational realm is called academic selfefficacy. One important component that has been found to influence and forecast students' educational outcomes in institutions of higher education is academic selfefficacy. Furthermore, one indication of students' psychological health and students' success is their academic self-efficacy (Meng & Zhang, 2023).

Academic achievement is often thought to be influenced by affective factors, including academic self-efficacy (Kocak & Canli, 2018). Students' self-efficacy beliefs regarding their abilities facilitate their capacity to carry out academic duties, including effectively completing homework, projects, and exam preparation becoming a part of their academic lives. Identifying the self-efficacy belief that can support pupils in their academic pursuits is crucial at this point (Kandemir & Ozbay, 2012). The phrase "academic self-efficacy" describes students' confidence or belief in their capacity to complete educational activities and tasks like preparation for exams, projects, and writing exams or test papers (Zajacova et al., 2005; Gafoor & Ashraf, 2012).

According to Khine and Nielsen (2022), academic self-efficacy is a psychological that is perspective derived from self-concept and has its roots in social cognitive theory. It concerns an individual's idea about their abilities in connection to studying or completing educational tasks at specific levels. A key element of learning and motivation theories is academic self-efficacy. Academic self-efficacy research and measurement are becoming more and more recognized because of its impact on educational achievement.

Elias and Loomis (2002) defined academic self-efficacy as a belief or confidence in their ability to meet academic objectives and achieve desired academic results. Academic self-efficacy refers to students' perception of their capacity to acquire new abilities and tasks, usually in a particular academic discipline (Meral et al., 2012). Self-efficacy in the context of academics indicates a certain behavior and motivation that has the potential to positively or negatively impact students' performance, hence self-efficacy should be taken into consideration when analyzing academic outcomes (Woodruff & Cashman, 1993).

In terms of academics, self-efficacy is crucial to students' growth since it influences their choices and preferences (Pajares, 2002). Students who have a high degree of self-efficacy in the classroom blame their failures on not trying hard enough, rather than not being able to finish the assignment (Olivier et al., 2018). When faced with difficult problems or complex issues, students are more likely to depend on their abilities to solve the problem or issue and to persevere through the difficulties. Conversely, those with poor self-efficacy tend to avoid, put off, or give up on tasks because they believe that their incapacity is the cause of failure (Deer et al., 2018).

Academic self-efficacy gives students the tools they need to live better lives and raises their chances of success. During the process of accomplishing their academic objectives, learners strive to stay safe and become completely confident in their ability to overcome any kind of academic challenge (Bandura, 1986). A student's feelings, thoughts, reactions, and actions towards certain academic stimuli are influenced by their views about their academic efficacy. Students' level of effort, choice of activities, and ability to overcome obstacles as they move through the learning continuum are all influenced by their academic self-efficacy (Bandura, 1997). Academic self-efficacy plays a crucial role in students' lives to enhance students' passion for studying, their ability to achieve their goals, and increase their academic success. Although it is crucial to believe that cognitive processes have an impact on students' learning, academic self-efficacy truly encourages students to be dedicated to their academic objectives (Matovu, 2020).

Three components of ASE attention, communication, and excellence are identified by Flores et al. (2014) as contributing to people's beliefs that they can improve their academic performance. This allows learners to aim for the highest or lowest achievement levels relative to their academic targets. Students who pay attention
are focused on academic subjects. This aids students in realizing their challenges and then focuses their attention on their weak points so they can achieve. Psycho-educational skills, metacognition, psycholinguistics, and sociocultural competencies are all part of communication and can help in the learning process (Valdivieso et al., 2012). While excellence necessitates the possession of abilities and proficiencies that enable one to uphold the standards and conventions that result in superior academic achievement. Setting realistic goals and creating effective plans and methods that could help you reach the intended goal or goals is the foundation of excellence (Flores et al., 2014).

Kunnathodi and Ashraf (2006) listed 12 dimensions. A student's academic life appears to be covered by these dimensions in several ways, including from cognitive functions like learning and memory to social components like interactions with teachers and peers, and even psychological features like goal orientation and adjustment. These dimensions are

- i. Learning Process
- ii. Reading
- iii. Comprehension
- iv. Memory
- v. Curricular Activities
- vi. Time Management
- vii. Teacher-Student Relationship
- viii. Peer Relationship
 - ix. Utilization of Resources
 - x. Goal-Orientation
 - xi. Adjustment
- xii. Examination.

Figure 2.2

Dimensions of Academic Self-Efficacy



2.1.5.1 Learning Process

Any task that students complete, either alone or in a group, to achieve particular learning objectives is considered a learning experience. To promote engagement, comprehension, and skill development, these activities may entail varying degrees of interaction between students, teachers, and the learning environment or resources (Liu et al., 2023). Nurulwati et al. (2020) stated that students' academic self-efficacy has a significant role as it affects their learning process. For a student to effectively follow the learning process, they must possess self-confidence. When a student feels optimistic, confident, and determined to accomplish their goals, they are more likely to participate actively in the learning process.

When people have high academic self-efficacy beliefs, they perform exceptionally well in the learning process because they are more dedicated, persistent, and hard-working. Students with low academic self-efficacy are more inclined to postpone tasks and eventually leave their assignments out of fear of not accomplishing them well enough. On the other hand, people who possess high self-efficacy are more likely to rely on their abilities to solve challenging issues. They also tend to be more patient, exert more effort, and persevere through difficulties to conquer them. Thus, it would appear that one of the most crucial elements in a student's learning process and academic achievement is their level of academic self-efficacy (Hayat et al., 2020).

2.1.5.2 Reading

The capability to read is important for students to succeed in both the academics and workplace. Furthermore, a negative correlation exists between students' low reading ability and their future academic and professional success, which enhances their ability to solve problems and improve learning performance (Bogaert et al., 2023).

The level of pupils' expectations for their performance on a reading task is known as reading self-efficacy. Studies have shown that students who have high reading self-efficacy are often engaged readers who attempt more difficult reading tasks and establish and accomplish higher objectives than students who have poor reading self-efficacy (Yang et al., 2018). Boakye (2015) found that students' reading competency may be significantly impacted by self-efficacy, which is a potentially significant affective factor.

2.1.5.3 Comprehension

Jennings et al. (2013) stated that comprehension is the central idea of the reading act. There are various comprehension levels, they observe. Drawing from prior experiences, literal comprehension, higher-order understanding, and the capacity to analyze and absorb textual information are some examples of these levels. It is observed by them that readers cannot fully understand content if they lack prior knowledge.

Perception, memorization, and reconstruction are the three fundamental processes of comprehension. To perform well in understanding, the individual must competently go above and beyond these fundamental processes. Understanding the terminology, seeking for connections between words and concepts, organizing ideas, identifying the authors' intentions, forming conclusions, and assessing are all part of comprehension. Therefore, reading comprehension includes more than just grasping the meaning of each word; it also involves understanding a word's meaning in a context that is relevant to the material being read (Apriliyani & Usuludin, 2023).

Students who have a strong faith and confidence in their skills are more likely to approach reading tasks with confidence, reducing anxiety and improving comprehension. Academic performance is directly increased by enhanced comprehension skills, which provide a greater understanding of instructions, textbooks, and exam questions. Improved comprehension abilities improve academic success by allowing students to better understand instructions, texts, and exam questions. Interventions that boost students' self-efficacy, such as mastery experiences, can improve comprehension and overall academic performance significantly (Yogurtcu, 2013).

2.1.5.4 Memory

To process information, memory is essential. It is therefore claimed that any learning challenge is caused by a memory deficiency. Many cognitive activities can be predicted by memory capacity. Additionally, it has a strong correlation with word identification, comprehension of reading, conversational understanding, adhering to instructions, vocabulary growth, verbal communication, and reasoning. Those who have sharp and good memory skills are more likely to avoid distractions and develop useful coping mechanisms for a variety of jobs (Hu & Hu, 2023).

A person's assessment of their self-efficacy is based on several things, including their memories of previous experiences, which may have a significant impact. Academic self-efficacy and memory are two significant components for students to achieve academic success. Study motivation is an explicit behavior for memory and learning that is boosted by academic self-efficacy. However, learning requires the analyzing of information from sensory memory to short-term memory, which further moves to long-term memory, involving more cognitive processes. Learning is also rendered incomplete if the learner is incapable of retrieving prior knowledge through memory recall. Memory may be positively or negatively impacted by academic selfefficacy (Igomigo et al., 2023).

2.1.5.5 Curricular Activities

Co-curricular activities help students because they allow them the opportunity to use their knowledge and skills, develop and enhance their social and organizational abilities, and explore new interests and competencies. Participating in extracurricular activities that are relevant to their curriculum might help students gain practical competence (Rahman et al., 2021).

Engaging in co-curricular activities fosters the development of character and abilities in students that are beneficial to academic success, such as self-efficacy, selfesteem, good work ethic, perseverance, and locus of control. Second, students' social status rises when they participate in co-curricular activities and have the chance to mix with their peers who are more focused on their academic work. Belonging to these kinds of groups encourages pupils to believe in their abilities and perform better academically. Students who participated in multiple co-curricular activities at university demonstrated greater academic achievement compared to those who only participated in one of these activities (Bekomson et al., 2020).

2.1.5.6 Time Management

It has been revealed that having good time management abilities improves and enhances students' educational accomplishments and that students who are proficient in time management set the standard for building study habits and success strategies. Individuals can organize and schedule their activities with the help of time management techniques (Alyami et al., 2021).

The effective use of time management techniques improved academic results and achievement in addition to lowering students' stress and anxiety. Students who practice effective time management skills perform better academically and experience less academic burnout. Time management skill is an ability that can be taught and learnt so this technique is chosen to lessen academic stress in students, and not finishing homework is one of the reasons why students fail academically and lose interest in continuing their education (Kordzanganeh et al., 2021).

2.1.5.7 Teacher-Student Relationship

The dynamics between teachers and students influence the learning processes and achievements that students achieve. In addition to increasing student engagement in the classroom and serving as a mediator for emotional regulation, a healthy teacherstudent relationship can also assist students develop their learning strategies and support them in reaching their academic objectives (Dai, 2024). One of the most important variables influencing students' motivation and involvement in academic accomplishment is the relationship between teachers and students, as shown in the social situations where learning occurs. When relationships between them are more supportive and encouraging, students engage in scheduled learning activities both inside and outside of the classroom (Afzal et al., 2023).

Goktaş and Kaya (2023) argue that students perform better in class when they have teachers who pay close attention to them and who possess a high degree of social and psychological maturity. Additionally, it is indicated that there is a clear relationship between teachers and students, one that could have both positive and negative reciprocal consequences. Positivity towards oneself is a component of social and emotional competency in teachers. The qualities that help teachers build healthy social and emotional relationships with both themselves and their surroundings are referred to as positive teacher intrapersonal interactions. These relationships boost students' success and aid teachers in effectively connecting with their students.

2.1.5.8 Peer Relationship

The qualities of friendship, interpersonal interaction, comfort, encouragement, and connection are some of the elements that make up peer relationships. A teenager's physical and mental growth greatly depends on their peer relationships, which are vital social bonds. Students who receive it experience a decrease in social anxiety, a change in moral thinking and behavior, and an increase in involvement that helps them succeed academically (Shao & Kang, 2022).

2.1.5.9 Utilization of Resources

Optimizing educational outcomes and improving the quality of the learning process depends heavily on how well resources are used by the students. Effective resource management can result in increased student engagement, deeper comprehension of the subject matter, and superior academic achievement all around (Mucai, 2014).

The proper utilization of resources is crucial for student learning outcomes in schools and universities. These resources help students acquire the necessary skills and fulfill their physical and emotional needs. The utilization of resources can affect academic performance and quality education (Ekundayo et al., 2022).

2.1.5.10 Goal-Orientation

It involves reflection, realistic goal-setting, positive self-motivation, personality integration, and autonomy in goal achievement. Understanding this process leads to better achievement, increased freedom for students to reflect on their goals, and improved success in academics and other fields. Goal-oriented learning helps students achieve success, boosts self-esteem, confidence, and ability, and enhances self-efficacy, motivated learning, and meta-cognitive strategies. It encourages progress toward goals and solutions for future challenges (Goraya & Hasan, 2012).

A student who is goal-oriented sets clear, precise, and attainable goals for both their personal and academic lives. Their success and general well-being can be greatly impacted by concentrating their efforts on achieving these objectives. It increases students' motivation, improves time management skills, reduces stress, increases academic outcomes, and fosters personal growth (Clare et al., 2009).

2.1.5.11 Adjustment

The process through which people adjust to changes and unexpected situations in their surroundings is referred to as adjustment in the context of academic and personal development. Students must be able to adjust effectively since it affects their capacity to handle the rigorous demands of the classroom, social situations, and personal struggles (Paykel et al., 1971).

Social adjustment in higher education refers to students' adaptation to their educational environment, influenced by university presence, participation in social activities, social relationships, and awareness of their social integration, particularly for freshmen (Bibi et al., 2018).

2.1.5.12 Examination.

Sasikumar and Bapitha (2019) found that examinations are crucial in evaluating students' knowledge and skills, but their stress and anxiety can significantly impact academic outcomes. This anxiety, encompassing physical, emotional, behavioral, cognitive, and physiological symptoms, hinders students from performing to their full potential, a subject of interest in education and psychology.

As stated by Erkutlu and Chafra (2006) the academic environment is extremely stressful due to the pressure and expectation to perform well in the examination or test and the time allocated for them.

Student growth, both academically and personally, is greatly influenced by exams. The possible detrimental effects on mental health and equity must be addressed, even though they play vital roles in certification, motivation, and assessment. Exam advantages can be increased while reducing their disadvantages by striking a balance between these factors (Anderson, 1974).

Some of the factors that can influence students' academic self-efficacy are their orientation or academic experiences, personal struggles, interpersonal interactions,

study methodologies and evaluation techniques, and institutional assessment. The academic performance of pupils is predicted by cognitive talents and academic self-efficacy. Academic self-efficacy emphasizes that people strive for optimal execution and accomplishments of even difficult activities because they have faith in their ability to attain certain goals (Mehmood el., 2019).

Chemers et al. (2001) stated that students with high self-efficacy frequently exhibit high levels of optimism. These traits are linked to several favorable outcomes, including improved academic achievement, more successful and effective personal adaptation, better and improved stress management, improved well-being, and a greater overall sense of satisfaction and dedication to continuing education. The absence of it might result in a pattern of dark, hidden, and normalized habits that stop pursuing desired objectives. Conversely, having a high level of self-efficacy indicates that you are capable of controlling your own life and destiny. Schunk (1991) enlisted 5 factors that affect the academic self-efficacy of students. These include; targeting, data processing, role models, feedback, and awards.

Bassi et al. (2006) found that students with high academic self-efficacy beliefs are more willing to complete academic activities than students with poor academic selfefficacy views. Similarly, it is said that students who have high academic self-efficacy are completing educational tasks successfully as compared to those who have less academic self-efficacy beliefs (Kocak & Canli, 2018).

Due to the pressure of exams and graduation, prior research has demonstrated that in higher education, the biggest source of stress for students is studying. Academic self-efficacy has been shown to improve and increase an individual's performance and well-being when they can manage difficult conditions. Educational psychology has focused a considerable deal of attention on academic self-efficacy as a significant factor in enhancing academic achievement. The university students' academic self-efficacy is essential to their success in the classroom. Previous research has shown a substantial relationship between learners' academic self-efficacy and their academic performance, meaning that greater academic self-efficacy scores are more likely to be linked to higher academic performance scores (Meng & Zhang, 2023).

2.1.6 Academic Achievement

Because of its versatility, the concept of academic achievement is complex and has both broad and narrow aspects. Shao et al. (2024) defined academic achievement broadly as the degree to which students accomplish the aims or objectives of their program or institution of higher learning. However, Hattie (2008) gave a more narrow definition of academic achievement, stating that it is the academic progress achieved by students as reflected by their results on tests, exams, and other evaluations.

Ekundayo et al. (2022) stated that academic achievement measures an individual's intellectual abilities, character development, and skill acquisition. It is a measure of output in education, expressing knowledge changes, skill acquisition, and attitudes resulting from class experiences. Academic achievement refers to a student's success in various academic endeavors, including classroom work, extracurricular activities, and projects. It is measured by the extent to which a student has met their educational objectives and is often measured through exams, ongoing evaluations, and other specialized methods. Academic performance includes both curricular and co-curricular aspects, allowing students to fully realize their potential.

Academic achievement refers to a student's cognitive development in a specific academic program. Low achievement can lead to negative feelings, motivation, and negative learning methods. Academic achievement is a crucial factor in demonstrating intelligence and assessing test validity. The level of academic achievement has an impact on a student's personality and mental health in various ways. It may have an impact on student's self-esteem and self-efficacy in a negative way (Kremenkova & Novotny, 2020). Repeated failure might result in giving up goals and aspirations related to university studies, as well as increased feelings of anxiety and sadness (Wallin et al., 2019). However, it is important to remember that there are bi-directional relationships between certain personality traits and health issues as well as academic stress. This means that factors like motivation anxiety, depression, self-confidence, and self-worth all have a significant impact on and can predict academic achievement (Smidt, 2015).

There are various methods for identifying and assessing academic success. The grade point average (GPA) and cumulative grade point average (CGPA) are the most widely used methods. The grade point average of a student is calculated using the grade points (or marks) they get throughout their education. Then, by dividing the entire

number of points available by the average of all grade points earned, the cumulative grade point average is calculated. According to different authors, the most reliable measures of academic achievement that offer comparability and comprehensibility are CGPA and GPA (Kremenkova & Novotny, 2020).

Kremenkova and Novotny (2020) enlisted ten components of academic achievement, these components included general academic capabilities, selfadjustment, perceived instructor efficacy, internal motivation and confidence, perceived academic stress, self-efficacy coping techniques, learning methodologies, and socializing. Similar to Pritchard and Wilson (2003) other factors related to academic achievement, are study techniques, motivation, attitude, anxiety, information processing, self-organization, and concentration.

Several factors such as attitudes and abilities, intellectual capacity, motivation, academic stress, and academic self-efficacy, are significant determinants of students' academic success in various studies. Academic self-efficacy and academic stress have been found to have a significant impact on learning task selection and commitment, learning persistence zeal, and academic achievement level. One of the key elements that has a major influence on students' academic success in higher education institutions is academic self-efficacy and academic stress. Fostering a high level of academic self-efficacy in pupils facilitates the application of elaborative learning processes and critical thinking (Matovu, 2020).

2.2 Theoretical Review

The theoretical framework of social cognitive theory, developed by Bandura (1986) explains self-efficacy by stating that human performance is based on the interplay of an individual's behaviors, attitudes, personal characteristics, and environmental situations. The central idea of social cognitive theory is that, in almost every circumstance, a person's behaviors and responses including social behaviors and cognitive processes are influenced by the actions and behaviors they have seen in other people (Bandura, 1989).

Self-efficacy is the key component of social cognitive theory since it is derived from external experiences and self-perception and has an enormous influence on how well events turn out. In a nutshell, self-efficacy is the belief in one's ability to exert some control over one's feelings, thoughts, and behavior. In other words, people's behavior is greatly influenced by their ideas about their skills and the results of their efforts (Mahyuddin et al., 2006).

According to Bandura (1997), the interaction between an individual's behavior, unique characteristics, and environmental condition determines their level of achievement. According to this theoretical framework, human functioning results from the dynamic interaction of environmental, behavioral, and personal factors. Four sources of self-efficacy have been recognized, mastery experience, vicarious experience, verbal persuasions, and psychological & emotional arousal.

According to social cognitive theory, one's self-efficacy can be increased by watching and observing a successful model and decreased by watching and observing someone fail. Students' evaluation of their own self-efficacy beliefs in the light of their prior success, achievements, and failures affects their level of self-efficacy for upcoming tasks of a similar nature. For example, students who complete a challenging science experiment are more likely to feel confident in their ability to perform well on similar lab tasks in the future. Verbal persuasion includes both verbal expression and other people's opinions. Emotional and psychological factors may also influence self-efficacy. The excitement of skiing downhill without falling might boost a beginner's confidence to repeat the exercise successfully. SE is dynamic because it grows and shifts as kids advance academically and become more capable (Khine & Nielsen, 2022). Usher and Pajares (2008) studied the sources of self-efficacy in both quantitative and qualitative school-based research and discovered that although mastery experiences were the most significant source, other contextual elements needed to be taken into account.

A person's self-efficacy belief is supported by a variety of sources, which they classified in order of effectiveness: direct and indirect experiences, social and verbal persuasion, and emotional state (Wood & Bandura, 1989). According to Schwarzer and Hallum (2008) education is another component that affects the development of self-efficacy. Bandura (1982) stated that self-efficacy beliefs influence an individual performance, resistance to adversity, degree of effort and activity choices.

Self-efficacy is a multifaceted concept that varies depending on the demands of the domain. It needs to be assessed at a level that is particular, specific, and relevant to

the field. Therefore, rather than measuring generalized self-efficacy, academic self-efficacy is measured in academic settings (Khunnathodi & Ashraf, 2006).

Academic self-efficacy is a concept that indicates self-confidence, self-reliance, and self-trust (Matovu, 2020). Academic self-efficacy beliefs refer to an individual's level of confidence in their ability to achieve desired outcomes or goals (O'Neil, 2017). Academic self-efficacy promotes goal setting, self-evaluation, self-monitoring, implementing educational strategies, and self-reaction, all of which help learners stay focused throughout the learning process (Bandura et al., 1999). ASE refers to learner's belief in their capacity to complete academic work successfully at the intended level (Woodruff & Cashman, 1993).

Zimmerman et al. (1992) stated that academic achievement is determined by motivation and academic self-efficacy. Self-efficacy in the classroom is motivated by the goals of the student, and the effectiveness of this relationship is seen in the student's academic performance either positively or negatively. In an educational setting, students' perceived self-efficacy influences their motivation and interest in learning, how they handle academic pressure and stress, how their cognitive abilities develop, and how successful they are (Bandura et al., 1996; Bassi et al., 2006).

Kunnathodi and Ashraf (2006) outlined the 12 dimensions of academic selfefficacy, which are based on the Bandura (1977) theory of SE. Those dimensions are related to the four sources of self-efficacy stated by Bandura (1977) in his theory, which are mastery experience, vicarious experience, verbal persuasions, and psychological & emotional arousal.

Here's a brief explanation of each dimension and its relation to the four sources:

1. Mastery Experiences: Personal experiences of success. For example learning process, comprehension, reading, memory, curricular activities, time management, goal orientation, adjustment, examination, and utilization of resources.

2. Vicarious Experiences: Observing the achievements, accomplishments, and success of others. For example, teacher-student relationships, peer relationships, and utilization of resources.

3. Verbal Persuasion: Getting encouragement, guidance, support, and feedback from others. For example teacher-student relationships and peer relationships.

4. Psychological and Verbal Arousal: Emotional condition and behavioral responses. For example peer relationships and examination.

Figure 2.3

Dimensions of academic self-efficacy are related to sources of self-efficacy.



According to Bandura's theory of self-efficacy, four factors mastery experiences, performance achievements, social persuasion, and vicarious experiences have an impact on a person's belief in their capacity and ability to carry out activities and accomplish goals. These sources appear to be consistent with Kunnathodi and Ashraf's (2006) list of 12 dimensions, which emphasizes the significance of different aspects of academic life in forming self-efficacy beliefs.

2.3 Empirical review

Ali et al. (2015) conducted a study on the sources of academic stress that Pakistani medical students faced. Their research showed that, in comparison to their male peers, female students had higher stress levels. In addition, students who experienced high levels of stress demonstrated limited participation in physical education, low self-efficacy, and poor academic accomplishments (Moeini et al., 2008; Park et al., 2020).

Bataineh (2013) investigated the academic stress experienced by undergraduate students at King Saud University (KSU). A total sample of 232 participants from the faculty of education participated in this study. For the collection of data, a self-developed instrument was given to the students during class or randomly. The collected data from the sample were analyzed through descriptive statistics and ANOVA was used in the study. The findings revealed that students felt moderate academic stress due to academic pressure, limited study time, extensive workload, sudden tests, insufficient motivation, and high family expectations. The study found that among undergraduate students, the biggest cause of academic stress was the fear of failing. A study carried out by Aihie and Ohanaka (2019) investigated the level of academic stress undergraduate students faced at a Nigerian university. The study's conclusions showed that the students have a moderate level of academic stress, and the biggest sources of stress for students were their heavy workloads in class, their financial difficulties, and their fear of failing.

Kirmash's (2016) study on perceived academic self-efficacy among students at the University of Babylon found moderate to high levels of perceived academic selfefficacy, with gender, academic year, and specialization playing significant roles. Female students and final-year students showed higher self-efficacy.

Hitches et al. (2022) conducted a study on building academic self-efficacy without letting stress knock it down among university students. The study found a moderate negative correlation between AS and ASE, with increase in stress levels resulting in decrease self-efficacy scores. Female students reported higher stress but slightly higher self-efficacy. Postgraduate students had lower stress levels and higher self-efficacy than undergraduate students, suggesting experience and maturity may mitigate stress's negative effects. Students can build and maintain self-efficacy through effective stress management strategies and seeking support.

Pajares and Kranzler (1995) examined a math self-efficacy and its impact on students' performance. Results showed that math self-efficacy had a significant impact on performance whereas math stress had an impact because of its relationship to math self-efficacy. According to the study of Pintrich and De Groot (1990), both academic stress and self-efficacy strongly correlated with English performance involving younger students, but the impact of self-efficacy was greater than stress and appeared as a stronger predictor.

Matoti (2019) examined the relationship between academic stress and academic self-efficacy among first-year pre-service teachers at a South African university. The data was collected through a questionnaire, focusing on tasks like learning demands, interaction with peers, managing work, and academic performance. The results showed a negative relationship between AS and ASE.

Jacquez (2016) carried out a study on the evolution of academic stress and academic self-efficacy in university students. The study suggested a negative correlation between academic self-efficacy and academic stress, with higher selfefficacy enabling better academic coping and lower stress levels, while lower selfefficacy leads to increased stress during peak academic periods.

Struthers et al. (2000) stated that high levels of academic stress were linked to low academic achievement among undergraduate students in Canada. Kaplan et al. (2005) revealed that three years later, the experience of increased academic stress was still harming academic performance. Academic stress has been found to relate to academic achievement.

Sahiba and Singh (2020) conducted a study on the relationship between stress and academic achievement of school students. The total sample of 120 senior secondary school students were selected randomly for this study. Pearson product was used to find out the relationship between variables. The results of the study revealed that there was a positive relationship between stress and academic achievement. The results also suggested that students who experienced stress performed well and have high academic achievement as compared to those students who have low levels of stress. Similarly, Mohammad et al. (2024) examined the relationship between academic stress and academic performance of senior secondary schools in Katsina state, northwest Nigeria. The population of the study was 9446 students from the 13 public senior secondary schools. The sample of the study was 365 students from 10 schools out of 13 using a systematic sampling technique. The questionnaire for academic stress was based on a 4-point Likert scale. The findings of the study showed that there was a significant positive relationship between academic stress and academic performance.

Oketch-Oboth and Okunya (2018) investigated the relationship between levels of stress and academic performance among university students. The sample of the study was 319 male and 265 female students. The results of the study showed that there was a moderate level of academic stress in university students. The results also indicated that there was a significant relationship between academic stress and academic performance among university students.

The study conducted by Rehman et al. (2023) on the level of academic stress and its influence on the academic achievement of students. The study revealed a negative correlation between these variables. Students with higher academic stress levels perform worse. Academic stress can be both positive and negative, with moderate stress motivating and chronic stress leading to anxiety, depression, and burnout. University students often experience high academic stress due to transitioning from secondary education.

Javaid (2023) conducted a study on the relationship between academic stress and the academic performance of undergraduate students. Both public and private universities in Lahore were involved in the study. The study revealed that students in both public and private universities experience significant academic stress, with private students experiencing more stress due to financial pressures and high academic expectations. The study revealed a negative relationship between academic stress and academic performance, particularly in fields like engineering and medical sciences, where high academic demands can lead to lower GPAs.

Taj et al. (2024) stated in their study on the impact of academic stress on university students that academic stress varies widely across university students and has an impact on their academic performance. Additionally, the results of the study showed that students thought academic stress had a significant impact on their performance. Students who are under stress perform less well in class, are less able to learn, and are less focused. This ultimately results in low-quality work being produced and lower academic achievement. The student's performance will decrease with increased academic stress.

Fakhou and Habib (2021) conducted a study on the relationship between academic self-efficacy and academic achievement. The students from the Department of Special Education were involved in the study. The study revealed a significant relationship between academic self-efficacy and academic achievement, which showed that high self-efficacy in students leads to better GPAs. This suggested that interventions enhancing self-efficacy could improve educational results, especially for students in the early stages of facing specialization challenges.

Atoum (2018) studied perceived self-efficacy and academic achievement among Jordanian students with stratified sampling techniques, including 300-500 Jordanian students. The study demonstrated that a high self-efficacy levels correlate with better academic performance, with students who believe in their academic abilities achieving higher GPAs and better course performance. Additionally, the study suggested that most students have an average academic self-efficacy, with academic achievement significantly influencing this level, particularly among higherachievement students.

A study conducted by Matovu (2020) on academic self-efficacy and academic performance among university students: an antecedent to academic success. The participants of the study were 140 females and 153 males from two universities, which were selected by stratified sampling technique. The results of the study showed a significant relationship between ASE and academic performance among university students. He suggested that universities should focus on students' academic self-efficacy as it is the most necessary for the students' achievement.

According to Bong and Skaalvik (2003), there is a positive and strong relationship between academic self-efficacy and academic achievement, and students' academic performance always increases when they are trained to believe in their abilities. Students with a strong feeling of self-efficacy, as opposed to those who lack it, seem to take on challenging assignments, put up more effort and perseverance, and achieve exceptional academic success.

Luo et al. (2023) carried out a study on the mediating role of learning engagement between academic self-efficacy and academic achievement. The three questionnaires were used in the study to collect the data from participants. The study revealed a positive relationship between SE and AC among Chinese college students. Higher self-efficacy leads to higher grades and better performance. It also showed a positive correlation between academic self-efficacy and learning engagement, with learning engagement mediating the association.

Meng and Zhang (2023) conducted their study on the influence of academic self-efficacy on university students' academic performance with a population of 258 participants in a cross-sectional study. The results revealed an academic engagement plays a mediation role between academic achievement and academic self-efficacy. Universities can utilize the data from the results to inform the creation of projects and initiatives aimed at raising students' academic achievement. To maintain and enhance the academic performance of university students, it is critical to raise their degree of academic self-efficacy and enhance academic engagement.

Zajacova et al. (2005) examined the complex relationship among college students' academic performance, stress, and self-efficacy. It has been recognized that a significant factor in predicting academic performance is students' self-efficacy. Improved academic performance, including higher grades and more tenacity in accomplishing academic activities, was linked to higher levels of self-efficacy. It also showed in the study that self-efficacy acts as a mediating factor between stress and academic achievement. Students with a high self-efficacy belief were better trained to control and lessen the detrimental impacts of stress on their academic performance.

Struthers et al. (2000) conducted a study on an examination of the relationship among academic stress, coping, motivation, and performance in college. In the study, self-reported questionnaires measuring students' levels of academic stress, coping strategies, motivation, and academic performance were used to collect data from a sample of college students recruited from various disciplines within a large university. The study found a significant negative relationship between academic stress and academic performance, as higher levels of academic stress were associated with lower academic performance. However, the students' motivation levels and coping strategies mediated this relationship. Safarzaie et al. (2017) examined the relationship between academic burnout and academic stress with academic self-efficacy among graduate students. Academic burnout and academic stress negatively impact academic self-efficacy, leading to reduced motivation and performance. High academic self-efficacy acts as a buffer against burnout and stress, enabling students to approach challenges with confidence and resilience, preventing burnout.

According to the study conducted by Alyami et al. (2017) on the impact of selfesteem, academic self-efficacy, and perceived stress on academic performance. This study was cross-sectional and the students of the psychology department from Saudi University participated in the study. Self-esteem and academic self-efficacy are interrelated factors that impact academic performance. High self-esteem boosts confidence and motivation, while low self-esteem can lead to self-doubt and lower performance. Academic self-efficacy is a strong predictor of academic success. High academic self-efficacy leads to challenging goals, persistence, and effective study strategies while low academic self-efficacy leads to avoidance of difficult tasks and lower achievement. Perceived stress related to academic activities has a negative impact on academic performance and cognitive functions. High self-esteem and academic selfefficacy can reduce perceived stress, while low self-esteem and low academic selfefficacy can increase it, leading to poorer academic outcomes.

2.4 Summary of Literature Review

The concept of self-efficacy is derived from Bandura's Social Cognitive Theory, which highlights the importance of social experiences and observational learning in influencing a person's personality development. Academic self-efficacy has a positive or negative effect on academic stress that directly and indirectly affects students' performance. Students' belief in their abilities and skills to accomplish educational tasks and activities effectively and efficiently is known as Academic self-efficacy. Students face different stressful situations in their university life like workload, exams' fear, peer competition, parents' demands, limited time for educational activities, teachers' expectations, and views about their skills and abilities to achieve specific objectives and goals.

A student who experiences mild stress may be more driven to work hard and can overcome obstacles in their studies. Excessive stress however may reduce selfefficacy by having a feeling of helplessness, anxiety, and hopelessness which lowers confidence in one's capacity for academic success. Higher self-efficacy in students leads to improved academic achievement because they are more likely to set demanding objectives, persevere through challenges, use efficient learning strategies, and ask for assistance when necessary. While, students who have high academic stress along with low academic self-efficacy could show signs of decreased motivation, attention problems, and low academic achievement. Academic stress might affect students' academic self-efficacy and both these factors have an impact on students' achievements.

According to various studies, there is a strong relationship between academic stress, academic self-efficacy, and academic achievement. Academic achievement is greatly impacted by the interaction between academic self-efficacy and academic stress. Students who possess academic stress and also have high academic self-efficacy are better able to control their academic stress and continue to perform well academically. In contrast, students with low academic self-efficacy may find it difficult to manage the pressures of the classroom, which could result in a drop in their academic performance. Thus, increasing self-efficacy involves giving students the skills they need to manage stress in addition to providing them with a boost in confidence.

While considering existing studies that have been conducted focus on the traditional learning system and explored the negative impact of academic stress or positive influence of academic self-efficacy on academic achievement, there is a lack of researches who examine the combined effect of these variables across diverse contexts. The dynamic relationship between these factors, particularly their interaction, is underexplored, highlighting the need for more comprehensive studies. The link between academic stress, self-efficacy, and academic success is getting more attention in today's educational system. This is because of changes in global trends, hybrid learning models, and challenges that have come up since the pandemic. Future studies should investigate the moderating or mediating factor and consider demographic or cultural variations to understand the complex relationship between these variables. This is crucial for developing effective interventions to reduce academic stress and boost academic self-efficacy in the students to achieve high academic achievement.

This study emphasizes the significance of addressing both variables to improve student performance in an educational setting by arguing that academic stress and academic self-efficacy are interrelated variables that strongly influence academic achievement. However academic self-efficacy has a stronger effect than academic stress. Studies show a complex relationship between academic stress, academic self-efficacy, and academic achievement. High academic stress can lead to lower academic achievement, while moderate academic stress increases academic self-efficacy and further promotes better outcomes. The relationship is statistically significant, and positively moderated, showing that excessive academic stress diminishes academic self-efficacy and has a poor impact on academic achievement, and strong academic self-efficacy mitigates academic stress levels and increases students' academic achievement at the university level.

CHAPTER 3

RESEARCH METHODOLOGY

This chapter explains the research design, study location, study respondents, research tools, data gathering process, and data analyzing approach to help readers better understand the research study the researcher undertook.

3.1 Research Paradigm

The study's paradigm was positivism. Positivism is a research paradigm that asserts reality is free and independent, characterized by its self-governing, independent, and objective existence. (Aliyu et al., 2014).

3.2 Research Design

The study was quantitative in nature, and its design was correlational.

3.3 Papulation and Sample of the Study

The participants were selected from the Faculty of Education IIUI and the Department of Educational Sciences NUML. The total population of the study was 460 undergraduate students in the 6th, 7th, and 8th semesters from both universities, out of which 206 were from IIUI and 252 were from NUML (Admission office).

Table 3.1

Universities	Faculty	Population (P)
		$(6^{th}, 7^{th}, \& 8^{th} semester)$
IIUI	Faculty of Education	208
NUML	Department of Educational	252
	Sciences	
	Total	460

Population of the study

A stratified sampling technique was used in the study. Stratified sampling is a technique of creating subgroups known as strata by dividing a population according to different or similar qualities and features such as age, gender, income, and level of education (Gay et al., 2011). The table below shows the sample from two universities, focusing on faculty and departments related to education. Students were selected by using a simple random sampling technique from both universities. Total sample of the study was 284 students, 132 students from the faculty of Education IIUI and 152 students from the Department of Educational Sciences NUML (Gay et al., 2011).

Figure 3.1

Stratified sampling flowchart



Table 3.2

Sample of the study

Universities	Faculty	Sample (n)	
		$(6^{th}, 7^{th}, \& 8^{th} \text{ semester})$	
IIUI	Faculty of Education	132	
NUML	Department of Educational	152	
	Sciences		
	Total	284	

3.4 Instrument(s)

Two research instruments were adapted for data collection in this study.

The Academic Self-Efficacy Scale and the Perception of Academic Stress (PAS) scale were adapted for this study. Bedewy and Gabriel (2015) formulated the Perception of Academic Stress (PAS) scale, which was used in the survey to collect respondents' responses. The PAS is a 20-item, out of which 9 items are positive and 11 items are negative. PAS is a 5-point Likert-typed questionnaire ranging from 1 to 5, 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree) for positive statements and 5 to 1, 5 (strongly disagree), 4 (disagree), 3 (neutral), 2 (agree), and 1 (strongly agree) for negative statements that were created using the items related to various academic stress (Bedewy & Gabriel, 2015). These 20 statements were based on 4 components to characterize sources of academic stress among university students, scale includes

- i. Academic expectations
- ii. Workload and examinations
- iii. Students' academic self-perception
- iv. Time restrain

The participants' responses to academic self-efficacy were collected by a Kunnathodi and Ashraf (2006) closed-ended questionnaire. The Bandura (1977) self-efficacy theory, which derived from the social cognitive theory framework, served as a

basis for the modification of the Kunnathodi and Ashraf (2006) Academic Self-Efficacy Scale. Since the instrument has previously been used on secondary students, the items had to be modified to suit university students (Matovu, 2020; Franca & Dias, 2021). Kunnathodi and Ashraf (2006) considered every aspect of academic activity that contributes to the overall learning process while creating an academic self-efficacy scale. The dimensions of the academic scale included

- a. Learning process
- b. Reading
- c. Comprehension
- d. Memory
- e. Curricular activities
- f. Time management
- g. Teacher-student relationship
- h. Peer relationship
- i. Utilization of resources
- j. Goal orientation
- k. Adjustment
- 1. Examination.

There are a total of 40 statements. Kunnathodi & Ashraf (2006) developed a 5point Likert-typed questionnaire that ranges from 1 to 5, 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree).

Academic achievement was measured by the CGPA of the students.

3.5 Procedure (Pilot Testing, Reliability & Validity)

a. Validity

The validity of both instruments was checked by experts from the Department of Teacher Education and the Department of Educational Leadership and Management at IIUI. Before the instruments were tested on students, each expert examined and offered feedback on the questionnaire. Expert reviews of the face validity and the inclusion of representative items from each of the construct's dimensions ensured the content validity of the study. Changes were made to the questionnaires according to the suggestions of the experts from the faculty of education. Experts reviewed the statements, clarified instructions, improved wording, and grammatical mistakes, added statements to the PAS Scale, converted negative statements into positive statements, and changed response anchors for the academic self-efficacy scale.

b. Pilot Testing

Two instruments were adopted for data collection. A pilot test was conducted to validate the instruments and determine their reliability again due to cultural and contextual differences before it was administered to the final sample. The researcher took permission from her department and from those departments where the pilot test was to be conducted. Questionnaires were distributed by the researcher in classrooms and personally collected back on the same day. The pilot testing was not included in the final sample.

c. Reliability

For the reliability of the study, 46 undergraduate students from the faculty of education at IIUI and the departments of educational sciences at NUML were tested through the same questionnaire before beginning to collect data and testing it on an actual sample. Both the instruments, academic stress, and academic self-efficacy were distributed to students other than the sample. Cronbach Alpha for both instruments was obtained from SPSS Version 23. The reliability (Cronbach's alpha) of academic stress was 0.893 and 0.898 for academic self-efficacy, which indicated that the instrument was reliable for collecting data for this study.

Table 3.3

Variable	Cronbach's Alpha	N of Items
Academic Stress	.893	20
Academic Self- Efficacy	.898	40

Reliability Statistics

3.6 Data Collection

Data were collected by personal visits. Questionnaires were shared and collected from the undergraduate students of the International Islamic University Islamabad (IIUI) and the National University of Modern Languages (NUML). The researcher collected whole data in one month. Here are the follow-up programs for the collection of data.

Follow-up Program I

For data collection, the researcher personally visited each university and first took permission from the HOD. After getting permission from HOD, the researcher saw the timetable and requested teachers to give 10-15 minutes to fill out questionnaires, and then the researcher started the final data collection.

In IIUI, the researcher visited each class and distributed questionnaires. The researcher explained the aim and purpose of the study to students and guided them completely regarding questionnaires. The female students of semester 6 from both departments of the faculty of education (FOE) returned the questionnaires on the spot. And on that day, semesters 7 and 8 didn't have any classes. Then the researcher visited the male campus and asked for permission. The male coordinators from both departments of FOE took the questionnaires and distributed them by themselves along with the details of the questionnaire. Some students from semester 6 who were present filled out the questionnaire on the spot.

The researcher visited NUML personally and asked permission to collect data. The coordinator told me that the HOD was busy with some training, and she was not available till 2.00 pm. Then researcher waited for her, and when she returned, the researcher met with her and asked for permission. HOD didn't allow us to visit classes and told the researcher to leave the questionnaires with her along with her name and mobile number; she would have them filled out and notify the researcher to receive them later when students fill them out. Then researcher came back and after a discussion with the supervisor, the researcher dropped the questionnaire there.

Follow-up Program II

The researcher again visited IIUI to collect data from semesters 7 and 8. The researcher distributed questionnaires to students of 7 semesters along with details. The teacher told me to collect questionnaires after 1.5 hours when her class time was over.

The researcher collected the questionnaires after the given time from the CR. The students of semester 7 were on a short internship so some students were absent at that time. The students of 8 semester was also on long internships and came to university once a week and that was Friday so the researcher waited for Friday.

The researcher visited the male campus again for filled out the remaining questionnaires. At that day there was a meeting of whole faculty so they told us to come next week because semester 7 were present on Monday and Tuesday, and semester 8 was present on Thursday evening.

Follow-up Program III

The researcher received a call from NUML after 15 days, and then the researcher visited there and collected the filled questionnaires. Finally, the data from NUML was completed.

Then researcher visited IIUI to collect the remaining data from the male campus and on that day only semester 7 was present so the researcher took the data from them.

Follow-up Program IV

The researcher visited IIUI last time and finally gathered the data from all remaining students of semesters 7 and 8 from both male and female campuses.

Here the researcher finally collected all data from the sample of 284 students.

3.7 Data Analysis

The data were analyzed through descriptive statistics (mean, sum, frequency & standard deviation). Inferential statistics were used in the study. The relationship between the variables was analyzed through Pearson product. Regression analysis was also used in the study. The levels of academic stress were measured as extreme stress, high stress, moderate stress, slight stress, and no stress. The levels of academic self-efficacy were measured as high, medium, and low. The levels of academic achievement were measured by CGPA as excellent, good, average, and poor.

Table 3.4

Data Analysis Techniques

Objectives	Research Questions / Hypotheses	Data Analysis Techniques
Objective 1	RQ 1	Frequency, Mean, Sum, Standard deviation
Objective 2	RQ 2	Frequency, Mean, Sum, Standard deviation
Objective 3	H ₀₁	Pearson Product
Objective 4	H ₀₂	Pearson Product
Objective 5	H ₀₃	Pearson Product
Objective 6	H ₀₄	Pearson Product

Table 3.5

Level	s of	Acad	lemic	Stress
-------	------	------	-------	--------

Rating	Mean Score	Response Anchor	Descriptive
Scale	Range Interval		Level
5	4 20 + 5 00	$\mathbf{C} \mathbf{f}_{\mathbf{M}} = \mathbf{I}_{\mathbf{M}} \mathbf{A} + \mathbf{I}_{\mathbf{M}}$	Etu
3	4.20 to 5.00	Strongly Agree (SA)	Extreme
			Stress
4	3.40 to 4.19	Agree (A)	High Stress
3	2.60 to 3.39	Neutral (N)	Moderate
			Stress
2	1.80 to 2.59	Disagree (D)	Slight Stress
1	1.00 to 1.79	Strongly Disagree (SD)	No stress

(Licayan et al., 2021)

Table 3.6

Rating	Mean Score	Response Anchor	Descriptive
Scale	Range Interval		Level
5	4.20 to 5.00	Strongly Agree (SA)	High
4	3.40 to 4.19	Agree (A)	
3	2.60 to 3.39	Neutral (N)	Medium
2	1.80 to 2.59	Disagree (D)	Low
1	1.00 to 1.79	Strongly Disagree (SD)	

Levels of Academic Self-Efficacy

(Licayan et al., 2021)

Table 3.7

Levels of Academic Achievement

CGPA	Descriptive Level
3.51-4.00	4 (Excellent)
3.1-3.5	3(Good)
2.51-3.0	2(Average)
0-2.5	1(Poor)

(Naderi et al., 2009)

3.7 Ethical Consideration

Ethical considerations for the study included maintaining confidentiality and anonymity, respecting the rights of participants, upholding truthfulness, honesty, and accuracy, obtaining informed permission, and reducing researcher bias. It is important to be concerned about data security and sharing as well. Information should be gathered, stored safely, and shared with only authorized people. Following these ethical criteria ensured the study was carried out responsibly and ethically.

CHAPTER 4

DATA ANALYSIS AND INTERPRETATION

This chapter presented the data analysis and interpretation of the collected data, intending to uncover the relationship of academic stress and self-efficacy with academic achievement. For this purpose, the relevant data were collected from students at the university level. The study used descriptive statistical techniques to provide a thorough understanding of the research questions and research hypothesis. The Mean, Standard Deviation, percentage, Pearson Correlation Coefficient, and Regression were applied to analyze the data through SPSS. Open-ended questions were analyzed by percentage. The findings showed the correlation between academic stress and self-efficacy as the most significant predictors of academic achievement.

This chapter was structured into sections that present the research study's findings, leading to a thorough comprehension. Section A deals with descriptive statistics on levels of academic stress and academic self-efficacy, Section B shows the hypothesis testing, and Section C demonstrates the analysis of open-ended questions.

Section A

Descriptive Statistics

4.1 Descriptive data analysis

The data collected through research instruments were tabulated, analyzed, and interpreted according to the study's objectives. The following are the study's results.

4.1.1 Student's Demographic Factors

Table 4.1

Universities	Frequency	Percentage
IIUI	132	46.4
NUML	152	54.0
Total	284	100.0

University wise representation

Table 4.1 shows the university representation of students from IIUI and NUML. The 284 students from these universities showed 100% of the population sampled. 132 students a percentage of 46.4% from IIUI and 152 students a percentage of 54% from NUML have participated in the study. This distribution allows for findings to apply to the broader population.

Graph 4.1

Universities Representation



The graph illustrates the representation of the universities, IIUI and NUML.

Table 4.2

Semester wise representation

Semesters	Frequency	Percentage
6th semester	97	34.0
7th semester	97	34.0
8th semester	90	32.0
Total	284	100.0
Total	204	100.0

Table 4.2 shows the semester representation of students from the 6th, 7th, and 8th semesters from both universities IIUI and NUML. The 284 students from these three semesters showed 100% of the population sampled. 97 students with a percentage of 34% from the 6th semester, 97 students with a percentage of 34% from the 7th semester, and 90 students with a percentage of 32% from the 8th semester were involved in the study. Distribution of students in each semester minimizes sampling biases and ensures equal representation.

Graph 4.2





The graph illustrates the representation of the semesters 6th, 7th, & 8th from both universities, IIUI and NUML.

Objective #1

To identify the levels of academic stress experienced by university students.

4.1.2 Percentages, Mean, Standard Deviation, and Frequencies of Academic Stress Scale

Table 4.3

Academic Stress Scale Analysis

Scale	N	Mean	Std. Deviation	Level of Academic Stress
Academic Stress Scale	284	3.13	.39	Moderate Stress

Table 4.3 shows the mean value (M = 3.13), indicating that the students at the university level experienced a moderate level of academic stress. The value of the standard deviation (std. deviation = .39) shows that the students' responses vary from the mean, which indicates that the mostly university students experienced similar academic stress levels. It also suggests that the student's responses were fairly consistent.

Table 4.4

Dimensions	Ν	Mean	Std.	Levels of
			Deviation	Academic Stress
1. Workload and Examination	284	3.3	.49	Moderate
				Stress
2. Academic Expectations	284	3.3	.71	Moderate
				Stress
3. Time Restraints	284	3.4	.57	High Stress
4. Academic Self-perception	284	3.1	.60	Moderate Stress

Academic Stress Dimensions Analysis

Table 4.4 shows the mean of the academic stress dimensions, which indicates the level of academic stress in the students. Students experience a high level (Mean = 3.4) of academic stress due to time restraints, which indicates that students were greatly affected by the time restraints in the university. Meanwhile, academic self-perception has the lowest mean value (Mean = 3.1), which shows students have a moderate level of academic stress.

The table above shows the sum of each dimension. Time restraints have the highest mean of 3.4 which shows that students were highly impacted by this dimension as compared to other dimensions.

Academic expectations have the highest standard deviation value (Std. deviation = .71) which suggests more variability in responses, this might be because students have different academic expectations due to individual differences, so some students have high academic stress due to academic expectations and some students have low academic stress due to academic expectations. On the other hand, workload and examination have the lowest standard deviation values (std. deviation = 0.49), which shows that the responses were consistent.
Objective # 2

To examine the levels of academic self-efficacy of university students.

4.1.3 Percentages, Mean, Standard Deviation, and Frequencies of Academic Self-Efficacy Scale

Table 4.5

Academic Self-Efficacy Scale

Scale	N	Mean	Std. Deviation	Level of Academic Self- Efficacy Scale
Academic Self-Efficacy	284	4.02	.45	High

Table 4.5 shows the mean value (M = 4.02) of the academic self-efficacy scale, which indicates that university students possessed a high level of academic self-efficacy. This reflects that university students have a strong belief in their abilities to manage academic tasks, face challenges, and succeed academically. The lowest standard deviation value (std. deviation =.45) indicates a high degree of consistency in students' academic beliefs. It also demonstrates that there was little variation in the levels of academic self-efficacy

Table 4.6

Dimensions	N	Mean	Std. Deviation	Levels of Academic Self-Efficacy
1. Learning Process	284	4.25	.78	High
2. Reading	284	4.07	.68	High
3. Comprehension	284	3.97	.67	High
4. Curricular Activities	284	3.90	.59	High
5. Memory	284	3.91	.70	High
6. Time Management	284	3.75	.98	High
7. Teacher-Student Relationship	284	3.79	.85	High
8. Peer Relationship	284	4.09	.93	High
9. Utilization of Resources	284	3.88	.74	High
10. Goal Orientation	284	3.96	.72	High
11. Adjustment	284	3.81	.59	High
12. Examination	284	3.77	.68	High

Academic Self-Efficacy Dimensions Analysis

The values in table 4.6 show that the learning process has the highest mean value (M = 4.25) and the lowest standard deviation value (.78), which suggests that students at the university level felt confident in their learning process to accomplish academic objectives. All the dimensions indicate a high level of academic self-efficacy, which shows that students feel confident in being capable of performing effectively and efficiently in various academic domains.

However, the standard deviation value varies, suggesting that some dimensions, such as time management (std. deviation =.98) and the teacher-student relationship (std. deviation =.85), demonstrate a greater diversity in student confidence, while other dimensions, such as adjustment (std. deviation =.59) and curricular activities (std. deviation =.59), indicate a higher level of consistency.

Table 4.7

Item	Ν	Mean	Std. Deviation	Level of Academic Achievement
CGPA	284	3.27	.781	3 (Good)

Level of Academic Achievement of the Students

The results of table 4.7 show the mean value (M = 3.27) of students' academic achievement, indicating that most students have scored good CGPAs. The value of the standard deviation (std. deviation =.781) implied some variance in students' achievement, but not significantly.

Section **B**

Hypothesis Testing

Objective #3

To determine the relationship between academic stress and academic self-efficacy of university students.

Ho1: There is no significant relationship between academic stress and academic selfefficacy among university students

4.1.4 Relationship between Academic Stress and Academic Self-Efficacy

Table 4.8

Correlation between Academic Stress and Academic Self-Efficacy

	Academic	Academic Self-
	Stress	Efficacy
Pearson Correlation	1	.404**
Sig. (2-tailed)		.000
Ν	284	284
Pearson Correlation	.404**	1
Sig. (2-tailed)	.000	
Ν	284	284
	Pearson Correlation Sig. (2-tailed) N Pearson Correlation Sig. (2-tailed) N	Academic StressPearson Correlation1Sig. (2-tailed)284Pearson Correlation.404**Sig. (2-tailed).000N284

Pearson product-moment was used to find out the correlation between the variables. The results from Table 4.8 reveal that there is a moderate positive correlation $(r = 0.404^{**})$ between academic stress and academic self-efficacy, and the significant value (p = .000), which is less than 0.05 (p = < 0.05), shows that the correlation between them is statistically significant, so the null hypothesis has been failed to accept. This significant relationship indicates that there is a positive correlation between the levels of academic stress and academic self-efficacy perceived by university students. Specifically, this finding implied that students who experience high academic stress

may also have high academic self-efficacy or confidence in their abilities to accomplish academic tasks efficiently to achieve their goals.

Graph 4.3

Scatter graph of the relationship between academic stress and academic self-efficacy



The graph showed that there is a moderate positive relationship between academic stress and academic self-efficacy.

Objective #4

To determine the relationship between academic stress and academic achievement of university students.

H₀₂: There is no significant relationship between academic stress and academic achievement among university students.

4.1.5 Relationship between Academic Stress and Academic Achievement

Table 4.9

		Academic	CGPA
		Stress	
		1	~ ~~**
Academic	Pearson Correlation	I	.294
Stress	Sig. (2-tailed)		.000
	Ν	284	284
Academic	Pearson Correlation	.294**	1
Achievement	Sig. (2-tailed)	.000	
	Ν	284	284

Correlation between Academic Stress and Academic Achievement

Table 4.11 shows that there is a weak positive correlation ($r = .294^{**}$) between academic stress and academic achievement, and the significant value (p = .000), which is less than 0.05 (p = < 0.05), indicates that the correlation between them is statistically significant. This significant relationship indicates that there is a weak positive correlation between the variables, which means that academic stress is accountable for a small portion of the variance in students' academic achievement. The result of the test shows that the null hypothesis has been failed to accept.

This finding could suggest that students who experience a certain amount of academic stress may be more motivated to do hard work and struggle to achieve a higher CGPA at the university level. However, it is important to keep in mind that high academic stress may have a detrimental effect on well-being, which may then influence students' academic achievement.

Graph 4.4

Scatter graph of the relationship between academic stress and academic achievement



The graph showed that there is a weak positive relationship between academic stress and academic achievement.

Objective # 5

To determine the relationship between academic self-efficacy and academic achievement of university students.

H₀₃: There is no significant relationship between academic self-efficacy and academic achievement among university students.

4.1.6 Relationship between Academic Self-Efficacy and Academic Achievement

Table 4.10

		CGPA	Academic Self-
			Efficacy
Academic	Pearson Correlation	1	.439**
Achievement	Sig. (2-tailed)		.000
	Ν	284	284
Academic Self-	Pearson Correlation	.439**	1
Efficacy	Sig. (2-tailed)	.000	
	Ν	284	284

Correlation between academic self-efficacy and academic achievement

Table 4.10 reveals that there is a moderate positive correlation ($r = 0.439^{**}$) between academic self-efficacy and academic achievement, and the significant value (p = .000), which is less than 0.05 (p = < 0.05), shows that the correlation between them is statistically significant. This significant relationship indicates that there is a moderate positive correlation between academic self-efficacy and academic achievement experienced by university students, it indicates that the null hypothesis has been failed to accept. The result shows that students who have high academic self-efficacy tend to have higher CGPAs, indicating that confidence in their academic abilities and skills impacted the academic achievement of university students to achieve their goals.

Graph 4.5

Scatter graph of the relationship between academic self-efficacy and academic achievement



The graph showed that there is a moderate positive relationship between academic self-efficacy and academic achievement.

Objective #6

To determine the relationship of academic stress and academic self-efficacy with the academic achievement of university students.

H₀₄: There is no significant relationship of academic stress and academic self-efficacy with the academic achievement of university students.

4.1.7 Regression Analysis of Academic Stress and Academic Self-Efficacy with Academic Achievement

Table 4.11

Regression Model of Academic Stress and Academic Self-efficacy with Academic Achievement

Model	R	R ²	Adjusted	Std.	(Change Sta	tistics
			\mathbb{R}^2	Error of	dfl	df2	Sig. F
				the			Change
				Estimate			
1	.380	.145	.136	.739	2	282	.000

The multiple linear regression analysis was used to examine the relationship between the independent variable(s) and the dependent variable. The regression analysis provided a useful framework for understanding the relationship between the variables and predicting the dependent variable. Table 4.11 above shows that there is a moderate positive relationship (R = .380) between the predictor variables and the outcome variable; the significant value (p = .000), which is less than 0.05 (p = < 0.05), shows that the relationship between them is statistically significant.

The value of R squared ($R^2 = .145$) indicates that 14.5% of the variance in academic achievement was explained by predictor variables. The model's adjusted R-squared value (=.136) indicates a relatively low explanatory power, meaning it only explains 13.6% of the outcome's variation. The standard error of the estimate (=.739) suggests that the model predicts CGPA values that are on average 0.739 units far from

actual CGPA values. Hence, the results of the model indicate a significant relationship between the variables, which failed to accept the null hypothesis.

Table 4.12

Relationship of Academic Stress and Academic Self-efficacy with Academic Achievement

Unstandardi	rdized Coefficients		Standardized Coefficients	Т	Sig.
	В	Std. Error	Beta	_	
Constant	.605	.452		1.336	.183
(Academic					
Achievement)					
Academic Stress	.351	.131	.188	2.668	.008
Academic self-	.405	.108	.264	3.752	.000
efficacy					

Table 4.12 reveals that the x (academic stress and academic self-efficacy) are independent variables with a y constant value (academic achievement) of .605. The value of unstandardized coefficient B (.351) indicates that if academic stress is increased by 1 unit then academic achievement will increase by .351 units. Similarly, the unstandardized coefficient B (.405) revealed that if academic self-efficacy is raised by 1 unit then academic achievement will be raised by .405 in the students.

The value of the standardized coefficient Beta ($\beta = .188$) for academic stress and the value of standardized coefficient Beta ($\beta = .264$) for academic self-efficacy show that academic self-efficacy has a higher influence on the academic achievement of university students than academic stress.

The t-value (t = 2.668) and significant value (= .008, p < 0.05) of the academic stress scale, and t-value (t = 3.752) and significant value (= .000, p < 0.05) of the academic self-efficacy scale reveal that both are statistically significant but academic stress has a low effect than academic self-efficacy on students' academic achievement.

Graph 4.6

Scatter graph for the relationship of academic stress and academic self-efficacy with academic achievement



The graph shows that there is a positive relationship between dependent variable and independent variables.

4.1.8 Results Summary

This study has mainly four null hypotheses. Results show that all hypotheses failed to be accepted. These hypotheses were supported by the data collected and failed to be accepted accordingly. Details of the hypothesis are mentioned below.

Table 4.13

Summary of Hypotheses Testing

	Hypotheses	P-value	F	Results	
H01	There is no significant relationship	.000	H ₀₁ :	Failed	to
	between academic stress and academic self-efficacy among university students.		accept.		
H ₀₂	There is no significant relationship between academic stress and academic achievement among university students.	.000	H ₀₂ : accept.	Failed	to
H ₀₃	There is no significant relationship between academic self-efficacy and academic achievement among university students.	.000	H ₀₃ : accept.	Failed	to
H ₀₄	There is no significant relationship of academic stress and academic self- efficacy with the academic achievement of university students.	.000	H ₀₄ : accept.	Failed	to

Section C

4.2 Analysis of Open-Ended Questionnaire

Data collected from open-ended questionnaires were analyzed by calculating percentages.

4.2.1 Theme 1: Relationship between Academic Stress and Academic Self-Efficacy (Q1)

Subthemes:

4.2.1.1 Influence of academic self-efficacy on managing academic stress

73% of the respondents responded that they can manage academic stress more effectively because of confidence in their abilities (high academic self-efficacy). The adverse effects of academic stress are lessened due to their high academic self-efficacy beliefs. Self-confidence protects them from difficult situations in their academic activities.

17% of the respondents stated that they can manage academic stress more effectively due to their academic self-efficacy beliefs. They can able to concentrate and work well under pressure. Similarly, some respondents said that having confidence in their ability to handle academic stress helps them make study plans before and stay calm at the last minute.

One of the respondents said, "Because I have a strong belief in my ability to overcome hurdles in my academic activities, even when they are difficult, I am better able to manage academic stress." Another responded, "I don't feel academic stress too much because I know I can handle it, because of my high academic self-efficacy,"

One of the respondents stated, "I am resilient against academic stress because of my academic self-efficacy. Even when things are difficult, I know I can effectively do them."

4.2.1.2 Impact of academic stress on academic self-efficacy

65% of the respondents stated that academic stress causes them to manage their semester tasks and deeply engage with them, which increases their confidence in their ability to accomplish them."

One respondent responded, "My academic self-efficacy increases when I overcome academic stress and it strengthens my belief in my ability to achieve my goals." Another respondent stated, "Academic stress makes me prioritize my tasks on time, and it causes mental and physical relaxation which increases my sense of academic self-efficacy."

One of the respondents responded, "Moderate academic stress directly affects my academic skills and self-confidence. But excessive academic stress lost my confidence and I get more anxious."

One respondent responded, "Whenever I experience high academic stress, I feel less confident in my abilities to do tasks effectively, even in subjects I'm good at"

Some of the responses on excessive academic stress were

1. Sometimes stress makes me feel like I'm incapable of doing exam preparation on time due to many assignments and projects, which affects my academic achievement badly.

2. When I'm under a lot of stress, I begin to question my capacity to manage my time and assignments, which only makes the situation worse.

3. My self-confidence suffers when I'm under stress; I begin to doubt my intelligence, which affects my ability to succeed.

4. My academic self-efficacy seems to decrease when I'm under a lot of academic stress. It's challenging to maintain confidence when experiencing high levels of stress.

4.2.1.3 The interplay between academic stress and academic self-efficacy (confidence)

90% of the respondents stated that a moderate level of academic stress encouraged them to focus on their academic activities and forced them to make study plans, which increased their confidence in succeeding and led to better academic achievement. But high level of academic stress can lower their academic self-efficacy which affects their academic achievements.

One of the respondents responded, "I realize that sometimes when I am stressed, it pushes me to work harder and ultimately builds my confidence in myself and my capabilities." Another respondent said, "My academic self-efficacy is first lowered by high academic stress, but my confidence is boosted when I overcome hurdles and difficulties under pressure."

One respondent stated, "My academic stress and confidence levels are directly related; when I'm stressed, I become more confident in my abilities to do work and eliminate my academic stress."

4.2.2 Theme 2: Coping Mechanisms for Academic Stress (Q2)

Subthemes:

4.2.2.1 Effective coping strategies (e.g., time management, seeking support)

67% of the respondents said that they've found that planning, keeping their schedule organized, and dividing work into small sections help them feel less stressed.

31% of the respondents stated that talking to friends and working with them helps them feel supported and reduces their academic stress to a great extent.

One of the respondents said, "I use time management as my primary coping mechanism. Well-planned assignments and tasks help me feel less burdened and stressed."

Another respondent stated, "I seek guidance from my teachers for clarification of assignments when I don't understand them clearly. Their advice boosts my selfconfidence. With their help, I feel more certain."

One said, "When I'm feeling stressed because of academic tasks, I try to take short breaks to feel relaxed and calm. I can remain motivated and concentrated because of it." While another stated, "My best technique to reduce academic stress is exercise." My mind remains refreshed due to small exercises, and I can focus on my studies more calmly."

Most of them stated that when they feel stressed due to their studies, they turn to their family for assistance which encourages them. Family motivates them to continue struggling and work hard for higher academic achievement.

A few of them said they find that creating a daily to-do list works well. When they (students) complete all the listed works, they feel like they have accomplished something." One of them stated, "I find that practicing breathing and mindfulness techniques helps me stay fresh and relaxed, and not get stressed by academic pressure."

One of the respondents said, "I remind myself that I can manage the difficulties that lie ahead by using constructive self-talk when I'm feeling stressed."

4.2.2.2 Impact of coping mechanisms on academic performance

77% of the respondents said that when they started adopting time management strategies in their studies, they could concentrate better and avoid last-minute stress, which improved their academic achievement.

21% of the respondents stated that their academic achievement has significantly improved since they asked their teachers for assistance. Their confidence and enthusiasm for work have increased, and they feel more assured and ready for the task.

One said, "I've found that my academic performance has improved due to using relaxation methods like meditation, which keeps me calm during exams."

Another respondent stated, "My grades and CGPA both have improved and my assignments have become more comprehensive since I started planning my study time."

One of the respondents said, "I observed that my academic performance improves when I take breaks during learning because it helps me to stay focused and retain information better." While another stated, "Including exercise in my schedule has helped me focus better on my studies, which has enhanced my academic achievement."

4.2.2.3 Personalized approaches to managing academic stress

81% of the respondents said music reduces their academic stress. Playing an instrument (guitar or Piano) or listening to their favorite songs helps them relax and freshen their mind.

13% of the respondents stated that their strategy for managing academic stress is to make achievable targets. It prevents them from being overburdened.

Few of the respondents said,

1. I cope with stress by reading storybooks. It helps me with my observation and in gaining a new perspective.

2. When I'm under stress, I do art. I do it to relax and feel fresh

3. Whenever I'm in stress due to academic pressure, I go for a walk. I feel more at ease and refreshed when I'm in nature.

4. I like to give myself incentives when I complete tasks. It helps me stay motivated and less stressed.

5. I play with my siblings to overcome academic stress. I used to cook side by side with them to feel fresh and relaxed.

6. I use social media and read novels to reduce my academic stress.

4.2.3 Theme 3: Confidence and Academic Achievement (Q3)

Subthemes:

4.2.3.1 Role of self-confidence in academic success

53% of the respondents said that Confidence in their abilities allows them to handle and accomplish educational tasks without feeling burdened and stressed.

21% of the respondents stated that when they feel confident, they feel more motivated to engage and participate in class, which improves their understanding of that subject and enhances their academic achievement.

A few said that self-confidence in their (students) abilities motivates them to try challenging tasks, which enhances their critical thinking and improves their academic achievement.

Few respondents responded that academic self-efficacy allows them to set higher educational goals, which promotes their academic performance during the semester and better academic achievement at the end of the semester."

One said, "My ability to face challenges and dealing difficult situations reduces my academic stress during exams, which helps me perform better in exams and score the highest."

Another stated, "My academic self-efficacy makes me more likely to ask for feedback from teachers on different assignments and projects, which leads to better academic achievement."

One of the respondents said, "I feel free to ask questions and clarify doubts related to lectures in class due to my academic self-efficacy." Similarly, another respondent stated, "Confidence in my educational skills motivates me to read and learn challenging topics instead of avoiding them."

One respondent responded, "I noticed that my self-confidence in my learning skills makes my studies easier which leads to the highest academic achievement."

4.2.3.2 Relationship between confidence and motivation to succeed

53% of the respondents responded that academic self-efficacy beliefs give them the mental energy to persist and less likely to procrastinate which directly enhances their motivation to achieve better academic achievement

27% of the respondents stated that the belief in their ability to achieve their goals motivates them to work hard, which strengthens their desire to continue improving.

One of the respondents said, "I feel more motivated to study and more eager to learn because I believe my academic self-efficacy helps me to succeed."

One stated, "My self-confidence in my skills to achieve higher academic achievement inspired me to take on academic challenges which also improved my critical thinking and problem-solving skills."

Another respondent said, "Confidence in my abilities strengthens my desire to continue my efforts and struggle in my studies because I feel that my efforts will be rewarded in terms of good academic achievement."

4.2.3.3 Impact of confidence in abilities on overcoming academic challenges

73 % of the respondents stated that the belief in their abilities gives them the courage to face complicated tasks and fulfill them without giving up.

Most of the respondents said that they perceive and see academic challenges as opportunities for improvement and growth rather than as hurdles and barriers.

One stated, "I am capable of handling challenging problems because I have a strong belief in my ability to solve and find a solution to the problem." Similarly, another respondent said, "Because of my self-confidence, I constantly concentrate on looking for solutions to problems and difficulties instead of worrying about failing and losing."

One of the respondents said, "I noticed that my academic self-efficacy helps me to recover from my academic loss, such as receiving a poor grade, and average marks in mid, leaving assignments or quizzes, and a high number of absentees."

4.2.4 Theme 4: Personal Experiences with Academic Stress and Academic Self-Efficacy (Q4)

Subthemes:

4.2.4.1 Successful coping experiences

80% of the respondents said that splitting tasks into smaller parts, talking with friends, working with classmates and friends, regular exercise, scheduling study sessions, planning every task, and listening to music helps them feel supported and less stressed.

Many stated that time management techniques, small breaks during study sessions, and setting daily targets allow them to improve their performance and achieve higher academic achievement.

One of the respondents said, "Guidance and assistance from the teachers help me a lot in reducing academic stress and achieving high grades". Another respondent stated, "I find that remembering my previous academic achievements and positive selftalk helps me to improve my progress and reduce academic stress."

4.2.4.2 Lessons learned from overcoming academic stress

85% of the respondents said that seeking help from others, setting boundaries, being organized, and learning from mistakes all emphasize how mistakes build resilience and the significance of overcoming obstacles with strength.

One of the respondents stated, "My perspective on difficulties has altered as a result of my realization that academic stress is an inspiration and motivator rather than an obstacle to success." Another said, "Planning and preparation in studies is important in overcoming academic stress to feel confident and capable.

One stated, "I think academic stress plays a vital role in the academic journey and I believe that due to academic stress, I get better grades in exams."

4.2.4.3 Personal growth through academic self-efficacy

80% of the respondents said that overcoming challenges has built selfconfidence and self-sufficiency. Facing hurdles and challenges demonstrates one's ability to handle hurdles and challenges and recognize strengths that enhance their academic achievement.

Many of the respondents said that accomplishing complicated tasks and dealing with difficult situations increased one's trust in ability and boosted academic achievement.

One of them stated, "Stressful situations and difficult activities make me weak and discouraged." Similarly, another said, "I'm in the 8th semester, and I am still last in the class because I have low confidence and abilities. In these 4 years, I have not grown personally and academically."

4.2.5 Theme 5: The interplay between Academic Stress, Academic Self-Efficacy, and Academic Achievement (Q5)

Subthemes:

4.2.5.1 Reciprocal relationships between academic stress, academic self-efficacy, and academic achievement

75% of the respondents said that confidence in abilities reduces academic stress, and improves academic achievement which boasts academic self-efficacy. High academic self-efficacy increases academic achievement and reduces academic stress by facing challenges.

Few respondents stated that high academic achievement boosts academic selfefficacy, enabling better stress management. This creates a positive cycle, with increased confidence leading to less academic stress in future tasks.

One respondent said, "I observed that my academic self-efficacy helps me to control my academic stress, this keeps me focused on achieving better academic achievement."

Another of the respondents stated, "I frequently doubt myself when I'm under a lot of stress, which badly affects my academic achievement."

One stated, "I have low confidence because I think I don't have the abilities to compete with others which affects my progress in the class and the exams too. But this is not due to my academic stress."

One of the respondents said, "Often academic stress affects my academic achievement but does not impact my academic self-efficacy."

4.2.5.2 Impact of academic self-efficacy on academic stress management and academic achievement

73% of the respondents said that academic self-efficacy positively impacts academic achievement by reducing academic stress, reducing procrastination, and promoting resilience to academic stress. Trusting one's abilities also prepares individuals to handle high-pressure situations, thereby enhancing academic achievement.

21% of the respondents said that academic self-efficacy enables students to control their academic stress, maintain concentration when studying, and view difficulties as temporary challenges. It lessens academic stress, which enables people to accomplish their goals, do better academically, and increase academic achievement.

Few respondents stated, "Academic stress lowers my academic self-efficacy to a great extent which badly affects my academic achievement."

One stated, "According to my point of view, academic stress does not affect academic self-efficacy and academic achievement, similarly academic self-efficacy does not influence academic achievement and has a link with academic stress too."

One of the respondents said, "The impact of academic stress on academic selfefficacy and academic achievement depends on the situation. I have a strong belief in my skills and abilities, but besides these, I often face academic stress, which sometimes affects my academic performance and sometimes does not." Similarly, another stated, "Academic stress often depressed me, but it does not affect my academic self-efficacy and academic achievement.

CHAPTER 5

SUMMARY, FINDINGS, DISCUSSION, CONCLUSIONS, AND RECOMMENDATIONS

This chapter summarizes a study on the relationship of academic stress and academic self-efficacy with academic achievement among university students. It discusses the summary, findings, their implications, and recommendations for future research. The chapter aims to contextualize the results within the existing literature, discuss implications for academic practice, policy, and future research, and provide recommendations for enhancing academic self-efficacy, decreasing academic stress, and promoting academic achievement at the university level.

5.1 Summary

The study aimed to pinpoint the complex relationship among academic stress, academic self-efficacy, and academic achievement at a university. The title of the research study is "Relationship of Academic Stress and Academic Self-Efficacy with Academic Achievement at University Level." Academic stress due to heavy workloads, assignments, project deadlines, and exam pressure has been noticed as a barrier to academic achievement for university students. Some students take academic stress positively; they work hard to meet the academic demands and attain high academic achievement. Academic self-efficacy was considered a strong factor that influences academic achievement to a great extent.

The purpose of the study was to check the impact of academic stress and academic self-efficacy on students' academic achievement. The objectives of the study were 1) to identify the levels of academic stress experienced by university students; 2) to examine the levels of academic self-efficacy of university students; 3) to determine the relationship between academic stress and academic self-efficacy of university students; 4) to determine the relationship between academic stress and 6) to determine the relationship of academic stress and academic self-efficacy with academic achievement of university students.

The significance of developing focused interventions to improve academic selfefficacy and academic stress management was shown in this study. This study also provides useful information and practical insight to educators, policymakers, curriculum specialists, and counselors who want to improve and optimize student achievement in higher education settings. This study provided some evidence to the university-level stakeholders. Also, it provided insights to the global community about academic self-efficacy and academic stress and how much it affects undergraduate students' academic performance and achievements.

The study was quantitative in nature and correlational in design. The study was delimited to the International Islamic University Islamabad (IIUI) and the National University of Modern Languages (NUML). The study participants were undergraduate students of the 6th, 7th, and 8th semesters from the Faculty of Education IIUI and the Departments of Educational Sciences NUML. The total population of the study was 460 undergraduate students from both universities, IIUI and NUML. A stratified sampling technique was used in the study. The study's total sample was 284 undergraduate students using a simple random sampling technique, 132 students from the faculty of Education IIUI, and 152 students from the departments of Educational Sciences NUML.

Two research instruments were used in this study for data collection. The Academic Self-Efficacy Scale and the Perception of Academic Stress (PAS) scale were adapted for this study. The data were collected from students. Descriptive statistics, such as measures of central tendency (mean) and variability (standard deviation), were used to describe and analyze the levels of academic stress and academic self-efficacy obtained from the questionnaire. Pearson Product and regression analysis were used to find the relationship between variables. Thematic analysis was used to analyze the open-ended questions by calculating percentages.

The results show a moderate positive relationship between academic stress and academic self-efficacy, a weak positive relationship between academic stress and academic self-efficacy, while academic self-efficacy and academic achievement have a moderate positive relationship. The multiple regression shows that AS and ASE together accounted for 14.5% of the variation in CGPA. According to this study, the negative impact of academic stress on students' academic achievement can be mitigated by academic self-efficacy. This indicates that students who have confidence in their

academic abilities are better able to cope with academic stress and maintain high academic achievement even under pressure.

The practical implications of this study include promoting the development of targeted programs like stress management courses and self-efficacy training. The findings presented in this chapter advance our knowledge of the psychological factors that influence academic achievement and provide insightful recommendations for future studies and changes to higher education policies.

5.2 Findings

5.2.1 Findings from the descriptive statistics

Objective 1

1. The calculated mean score (3.13) of the Academic Stress Scale indicated a moderate level of academic stress experienced by the students at the university level. The standard deviation of 0.39 revealed relatively little variations in students' academic stress levels (Table 4.3).

2. With a mean value of 3.3, the workload and examination dimension showed that university students experienced moderate levels of academic stress in this area. The low value of the standard deviation (0.49) indicated consistent academic stress levels due to workload and examination pressure (Table 4.4).

3. The Academic Expectations dimension showed a moderate level of academic stress, with a mean score of 3.3. However, the standard deviation (0.71) indicated variability in responses due to personal or institutional expectations and students' ability to meet them (Table 4.4).

4. A mean score of 3.4 with a standard deviation of 0.57 indicated that the students have a high level of academic stress due to the time restraints dimension. Students at the university level have difficulty managing deadlines and academic obligations because of time restraints, which potentially impact their academic achievement and overall well-being (Table 4.4).

5. The mean score of 3.1 and the value of the standard deviation (0.60) indicated that the moderate academic stress level in students due to their academic self-perception, with variability in intensity. Personal confidence and self-evaluation may moderate academic stress in this dimension, despite some pressure (Table 4.4).

Objective 2

6. The calculated mean (4.02) of the Academic Self-Efficacy Scale indicated a high level of academic self-efficacy in university students. The standard deviation of 0.45 revealed high consistency and little variations in students' academic self-efficacy levels. These results showed that students have a strong belief in their skills to achieve a high CGPA (Table 4.5).

7. With a mean value of 4.25, the Learning Process dimension showed that university students have high levels of academic self-efficacy in this area. The low standard deviation of 0.78 indicated that students were confident about their learning strategies (Table 4.6).

8. The mean score of 4.07 and a standard deviation (.68) indicated that in the reading dimension, students have a high level of academic self-efficacy (Table 4.6).

9. The mean score of 3.97 and a standard deviation (.67) reported that in the comprehension dimension, students possess a high level of academic self-efficacy, which showed that students can comprehend academic material (Table 4.6).

10. The mean score of 3.90 and a low standard deviation (.59) revealed that in the dimension of curricular activities, students have a high level of academic self-efficacy (Table 4.6).

11. The mean score of 3.91 and a standard deviation (.70) showed that students have a high level of academic self-efficacy related to their memory skills (Table 4.6).

12. The mean score of 3.75 and a standard deviation (.98) indicated that students have a high level of academic self-efficacy regarding the time management dimension (Table 4.6).

13. The mean score of 3.79 and a standard deviation of .85 reported that students possess a high level of academic self-efficacy related to the teacher-student relationship dimension. This finding suggests that students feel confident to perform better when they have a strong and positive relationship with their teachers (Table 4.6).

14. The mean score of 4.09 and a standard deviation (.93) revealed that students have a high level of academic self-efficacy regarding the peer relationship dimension (Table 4.6).

81

15. The mean score of 3.88 and a standard deviation (.74) showed that students have a high level of academic self-efficacy about the utilization of resources dimension. The result demonstrated that students have confidence in their ability to use academic resources well (Table 4.6).

16. The mean score of 3.96 and a standard deviation of 0.72 indicated that students have a high level of academic self-efficacy related to the goal orientation dimension (Table 4.6).

17. The mean score of 3.81 and a low standard deviation (.59) reported that students possess a high level of academic self-efficacy about the adjustment dimension (Table 4.6).

18. The mean score of 3.77 and a standard deviation (.68) revealed that students have a high level of academic self-efficacy related to the examination dimension (Table 4.6).

19. The mean score of 3.27 and a standard deviation (0.78) indicated that overall at the university level, students scored good grades and performed well (Table 4.7).

5.2.2 Findings from the Hypotheses Testing

Objective 3

20. The result showed that there was a statistically significant positive moderate correlation ($r = .404^{**}$, p < 0.05) between academic stress and academic self-efficacy at the university level. This finding rejected the null hypothesis and showed that there is a relationship between academic stress and academic self-efficacy of university students. It indicates that those students who experience academic stress tend to have high academic self-efficacy at the university (Table 4.8).

Objective 4

21. The result indicated that there was a statistically significant positive weak correlation ($r = .294^{**}$, p < 0.05) between academic stress and academic achievement at the university level. This finding rejected the null hypothesis and showed that there is a relationship between academic stress and the academic achievement of university students. It indicates that if academic stress increases in students, then there is a slight increase in the academic achievement of students at the university (Table 4.9).

Objective 5

22. The result revealed that there was a statistically significant positive moderate correlation ($r = .439^{**}$, p < 0.05) between academic self-efficacy and academic achievement at the university level. This finding rejected the null hypothesis and showed that there is a relationship between academic self-efficacy and academic achievement of university students. It indicates students who possess a high level of academic self-efficacy must have high academic achievement at the university (Table 4.10).

Objective 6.

23. The multiple regression model showed that there was a moderate positive relationship (R = .380, $R^2 = .145$, p < 0.05) between predictor variables (academic stress and academic self-efficacy) and the outcome variable (academic achievement), explaining 14.5% of the variance in academic achievement. The model's adjusted R-squared value (=.136) is low, explaining only 13.6% of the outcome's variation. The model predicted a CGPA value of 0.739 units away from the actual CGPA values. The addition of academic stress and academic self-efficacy significantly improved the model. This finding rejected the null hypothesis and showed that there is a relationship of academic stress and academic self-efficacy with academic achievement at the university level (Table 4.11)

24. The study revealed that academic stress and academic self-efficacy are independent variables with a constant value of academic achievement .605. Increases in academic stress and academic self-efficacy increase academic achievement by .351 and .405, respectively. Academic self-efficacy influences university students' academic achievement more than academic stress. Both scales have statistically significant results, but academic stress has a lower effect than academic self-efficacy (Table 4.12)

5.2.3 Findings from the Open-Ended Questions

25. It was found that mild academic stress motivates students to engage in their studies and enhance their time management and problem-solving skills, which improves their academic achievement. When students succeed in overcoming their academic stress, they become more confident in their ability to excel in their academic field, hence their academic achievement increases.

26. It was found that high academic stress can decrease students' belief in their skills and abilities, and increase anxiety and self-doubt. High academic stress can also low confidence in students to manage tasks effectively and achieve their academic goals.

27. It was found that academic stress reduced the academic self-efficacy in students, especially in exams, and to acquire good grades in exams, it is necessary to adopt such techniques that minimize and reduce academic stress and lead to better academic achievement.

28. It was found that students felt less academic stress and enhanced their outcomes when they divided their work into small sections, prioritized their tasks, scheduled their activities, were guided by teachers, and were motivated by parents.

29. It was found that time management strategies and teachers' assistance highly reduced academic stress and increased academic self-efficacy to achieve better results.

30. It was found that students adopted different strategies and techniques to eliminate academic stress, i.e., listening to music, reading books, mind-relaxing exercises, self-reward, using social media, and talking with friends, which boost their academic self-efficacy.

31. It was found that students' academic self-efficacy helped them to handle complex tasks and challenging situations, which encouraged them to do better in the future. It was also found that academic self-efficacy motivated students to accomplish their targets and increased their academic achievement.

32. It was found that academic stress inspired and motivated some students to achieve their aims and face challenges because it enhanced their academic self-efficacy to perform tasks with dedication and concentration but for some students' academic stress was a barrier to scoring higher academic achievement.

33. It was found that academic stress, academic self-efficacy, and academic achievement are interconnected and influence each other. In some situations, academic stress lowers self-efficacy in students and negatively impacts their achievements in an educational setting but in some situations, academic stress positively impacts students' performance and increases their confidence to work better under pressure.

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5.3 Discussion

The study aimed to determine the relationship of academic stress and academic self-efficacy with academic achievement at the university level. The study's findings revealed that university students have a moderate level of academic stress, which was aligned with Elias et al.'s (2011) and Bataineh's (2013) studies which also showed the same results. The findings of the current study also fit in line with the study of Oketch-Oboth and Okunya (2018), which showed there was a moderate level of academic stress in students. The results of the current study showed that among all dimensions of academic stress, students felt high academic stress due to time restraints, which contradicted Aihie and Ohanaka's (2019) findings, which highlight that students experienced high academic stress because of workload, financial issues, and fear of failing.

The findings of the study indicated that students have high levels of academic self-efficacy at the university, which was aligned with the previous research that showed the same results (Chemers et al., 2011; Kirmash, 2016; Kocak & Canli, 2018; Meng & Zhang, 2023). The results showed that among all dimensions of academic self-efficacy, students' academic self-efficacy decreased when they lacked time management ability and didn't have a strong relationship with teachers.

The research's findings were intriguing as they contradicted some traditional beliefs. The researcher assumed no significant relationship exists between academic stress and academic self-efficacy among university students. After analysis of data, the results showed that there was a significant positive moderate relationship between academic stress and academic self-efficacy that aligned with the findings of Pintrich & De Groot (1990). These results indicated that students with high academic self-efficacy experience academic stress just to accomplish their tasks effectively. The results indicated that moderate academic field. In contrast, high academic stress leads to poor progress. Universities must recognize and address academic stress by organizing workshops and seminars and encouraging open dialogue, eliminating its negative effects and ensuring students succeed academically, emotionally, and socially. However, these results contradicted the study of Matoti (2019), which showed a negative correlation between academic stress and second a negative correlation between academic stress and academic self-efficacy of pre-service teachers. The findings of Klassen and Tze (2014) and Jacquez (2016) also showed a

negative correlation between academic stress and academic self-efficacy at the university level, which was opposite to the results of this study.

To some extent, the unexpected result of this study may be because students who encounter academic stress may strengthen their ability to adapt, which helps them to adjust and succeed in challenging learning environments and promotes higher academic self-efficacy (Almulla, 2024). Students' academic self-efficacy may increase when academic stress motivates and encourages them to achieve their goals by overcoming challenges. Students who are under academic stress may develop a perspective that encourages and sees obstacles as chances for personal development and boosts academic abilities (Dweck, 2006).

The researcher assumed no significant relationship between academic stress and academic achievement among university students. The results of this study failed to accept the null hypothesis and revealed a significant positive, weak relationship between academic stress and academic achievement at the university level, which was contradicted by the previous studies. The findings showed that students who experience moderate academic stress may be more proactive, inspired to take initiative, and feel confident in their academic skills to succeed. The findings of Sahiba and Singh's (2020) study showed that there was a positive relationship between academic stress and academic achievement, which supported the findings of the current study. Similarly, a study conducted by Mohammed et al. (2024) indicated that there was a significant positive relationship between academic stress and academic performance of senior secondary school, which also fit in line with the findings of this study. The results also aligned with the Oketch-Oboth and Okunya's (2018) study, which revealed a significant relationship between academic stress and academic achievement.

On the other hand, according to Struthers et al. (2000), Javaid (2023), Rehman et al. (2023), & Taj et al. (2024), a negative correlation exists between academic stress and academic achievement which was opposite to the findings and results of the current study. The unexpected result of this study could be due to cross-cultural diversity, social background, and social conventions.

The findings of the study revealed there was a positive moderated relationship between academic self-efficacy and academic achievement among university students and failed to accept the null hypothesis. The results indicated that academic selfefficacy positively impacts university students' academic achievement. This showed that students with high academic self-efficacy had effective problem-solving skills and a proactive learning approach, encouraging them to face challenges and increasing their academic achievement. On the other hand, students with low academic self-efficacy avoided difficult tasks and activities in their academic journey, which decreased their academic achievement. Some previous studies on the relationship between academic self-efficacy and academic achievement by different researchers, i.e., Bong and Skaalvik (2003), Atoum (2018), Fakhou and Habib (2021), & Luo et al. (2023) supported the findings of the current study and also revealed the same results which indicated that students who have high academic self-efficacy tend to achieve better academic results.

The results of the current study revealed there was a significant positive relationship of academic stress and academic self-efficacy with academic achievement, but academic self-efficacy highly influenced academic achievement as compared to academic stress. The results showed that both academic stress and academic self-efficacy greatly impact students' grades and performance at the university level, but academic stress has a lower effect than academic self-efficacy. The results of the present study demonstrated that academic self-efficacy mediated the relationship between academic stress and academic achievement. Moreover, it suggests that academic self-efficacy is influenced by academic stress, which further increases the students' academic achievement at the university level. The significance of balance has been emphasized by these results of the study and encourages students to develop effective techniques to manage academic stress and enhance academic self-efficacy.

5.4 Conclusion

Keeping in view the statistical analysis of data and findings of the study, the following conclusions were drawn:

Objective #1

1. It is concluded that overall students at the university level experienced a moderate level of academic stress due to workload and examination, academic self-perception, time restraints, and academic expectations. The results indicated that a moderate level of academic stress motivated students to do hard work and perform well in their academic field, whereas high academic stress led to poor progress. It also

suggested that some students took academic stress as a motivator that helped them achieve higher academic achievement, and some took it as a hurdle that affected their academic achievement badly.

2. It is concluded that among all dimensions of academic stress students have a high level of academic stress due to workload & examination and time restraints. These dimensions contribute to increased stress in students which badly affects academic achievement at the university level.

Objective #2

3. It is concluded that university students have a high level of academic selfefficacy. The results showed that the learning process, reading, comprehension, curricular activities, memory, time management, teacher-student relationships, peer relationships, utilization of resources, goal orientation, adjustment, and examination influenced students' academic self-efficacy levels and motivation at the university level. Students felt more confident in their abilities when fully focused on their learning process and were more motivated by peers' support.

Objective #3

4. It is concluded that a positive relationship existed between academic stress and academic self-efficacy among university students. This positive relationship indicated a complex interaction between them in the university setting. The findings illustrated that mild academic stress encouraged students to solve problems, manage their time, do organized planning, prioritize their tasks, and fulfill their objectives. Furthermore, it suggested that students with high academic self-efficacy were better able to deal with academic stress positively, viewing it as a chance for growth rather than an obstacle.

Objective #4

5. It is concluded that a weak positive relationship existed between academic stress and academic achievement among university students. The results showed that students with mild academic stress were inspired and motivated to concentrate and put in more effort to achieve high academic results. However, excessive academic stress was harmful to the students in the university setting and had detrimental effects, which led to low academic self-efficacy, low academic achievement, and poor well-being.

Objective # 5

6. It is concluded that a positive relationship existed between academic selfefficacy and academic achievement among university students. It showed that confidence in one's abilities played a vital role in achieving high academic achievement which suggested that students with high academic self-efficacy set high goals, planned effective learning strategies, and enabled them to overcome hurdles that led to better and higher academic achievement in the university.

Objective #6

7. It is concluded that a significant positive relationship existed between the variables. The regression analysis provided insight into the relationship between academic stress and academic self-efficacy with academic achievement at the university level. Academic stress and academic self-efficacy both contributed to achieving higher academic achievement, but academic self-efficacy had a stronger influence than academic stress. The low R^2 revealed that other factors besides academic stress and academic self-efficacy may play a significant role in influencing academic achievement at the university level.

8. From the findings of open-ended questions, it is concluded that academic stress, academic self-efficacy, and academic achievement possessed a strong relationship with each other. Academic stress affects the academic achievement of students positively and negatively. Findings showed that for some students, academic stress works as a hurdle and lowers students' confidence and achievements, but for some students, academic stress acts as a motivator. Students used different techniques to reduce stress, and among all techniques, peer support and teacher relationships with students were highly used.

5.5 Recommendations

Based on the findings and conclusions, the following recommendations were drawn:

1. It was found that students experienced academic stress at the university. It is recommended that curriculum developers may develop curricula that integrate mental health components such as stress management techniques and resilience training to help students develop coping strategies to overcome academic stress.

2. Students faced academic stress due to time restraints that affected their academic achievement. It is recommended that teachers may create supportive learning environment and design active learning and engagement activities that help students lessen academic stress by developing time management abilities that positively influence academic achievement in the university. It will also enhance students' academic self-efficacy.

3. It was found that students found it difficult to achieve high academic achievement due to heavy workload and exam pressure, which sometimes affected their academic self-efficacy. It is recommended that universities may arrange discussions, time management training, counselling sessions, campaigns, workshops, and seminars on academic stress management techniques and academic self-efficacy development that highly impact students' performance and academic achievement. Students should also use active learning strategies like Pomodoro technique, self-monitoring and testing that help them to reduce academic stress and increase self-efficacy.

4. It is found that students experience academic stress due to a lack of confidence that reduces their ability to establish strong relationships with teachers. It is recommended that counselors and student support services may conduct workshops that improve students' social abilities and interpersonal skills. Teachers may also incorporate group projects that promote students' confidence. This will help students to increase confidence in their ability to communicate with others and build friendly relationships that help them to create a balance between academic life and social development.

5. It is found that academic self-efficacy has a stronger relationship with academic achievement than academic stress. It is recommended that teachers may use collaborative teaching and provide constructive feedback to minimize student's academic stress and help them to accomplish their objectives.

6. It is found from the open-ended questions that students felt academic stress due to continuous classes without breaks and the burden of academic activities and projects. It is recommended that teachers may encourage breaks during lectures and use some psychological techniques to arrange activities that improve concentration and reduce academic stress. This will boost their confidence and give them the courage to do things more effectively and efficiently.

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5.6 Recommendations for Future Researchers

Following were the recommendations for the future researchers:

1. Future researchers may examine other factors that affect students' academic achievement like teachers' motivation, self-concept, self-esteem, parental support, peers' relationship, socioeconomic status, societal norms, learning approach, students' engagement, university environment, gender, academic discipline, and consistency of interest. This will provide a better understanding related to this complex relationship.

2. Future researchers may research by selecting the first semesters as the current study focused on the last semesters.

3. Future researchers might conduct long-term research on the effect of academic stress and academic self-efficacy on academic achievement across different educational stages. This will provide a deeper insight into these variables over an extended period.

4. Future researchers might examine the impact of academic stress and academic self-efficacy on academic achievement by comparing private and public universities to a diverse population.

5. Future researchers might investigate how digital platforms such as apps for stress management and self-efficacy training affect students' academic achievement.

6. Future researchers might examine the impact of teachers' instructional strategies on academic stress and self-efficacy levels at university level.

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Appendices

Appendix A

Academic Stress Questionnaire

Relationship of Academic Stress and Academic Self-Efficacy with Academic Achievement at University Level

Questionnaire for Students

Dear Respondents

The researcher is a student of MS Education conducting research on the "**Relationship** of Academic Stress and Academic Self-Efficacy with Academic Achievement at University Level". Please take a few minutes to complete this survey. I assure you that your specific data will be kept confidential and it will be used for research purposes only. You are required to read the statements carefully. Please tick against the selected answer.

Na	me (optional):	••••	Pro	gram:	• • • • • • • • • • • • • • •	•••••	
Ser	nester:		CG	PA:	•••••	•••••	
Sco	oring key:						
Fo	r Positive Statement						
1. 5	Strongly Disagree	2. Disag	gree	3 . No	eutral		
4.	Agree	5. Stron	ngly Agree				
Fo	r Negative Statement						
5. S	Strongly Disagree	4. Disa	gree	3 . No	eutral		
2.	Agree	1. Stron	ngly Agree				
Sr	STATEMENTS		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
#							

Workload and Examinations 1 The amount of time allocated to academic course classes is sufficient.

2	The content of the course outline is			
	excessive.			
3	I have enough time to relax after work.			
4	I believe the amount of work assigned			
	to me is too much.			
5	I can catch up if I get behind on the			
	work.			
6	The examination questions are usually			
U	The examination questions are usually			
	easy.			
7	The examination time is too short to			
	complete the papers.			
	1 11			
8	Examination times are very stressful			
	for me.			
Aca	demic Expectations			
9	My teachers are fairly examining my			
	academic performance.			
10	Teachers have unrealistic expectations			
	reachers have ameanshe expectations			
	for me.			
11	for me.			
11	for me. The unrealistic expectations of my			
11	for me. The unrealistic expectations of my parents stress me out.			
11	for me. The unrealistic expectations of my parents stress me out. Competition with my peers for grades			
11 12	for me. The unrealistic expectations of my parents stress me out. Competition with my peers for grades is quite intense.			
11 12	for me. The unrealistic expectations of my parents stress me out. Competition with my peers for grades is quite intense.			
11 12 Tim	for me. The unrealistic expectations of my parents stress me out. Competition with my peers for grades is quite intense. Restraints			
11 12 Tim 13	for me. The unrealistic expectations of my parents stress me out. Competition with my peers for grades is quite intense. Restraints I prioritize my tasks effectively to			
11 12 Tim 13	for me. The unrealistic expectations of my parents stress me out. Competition with my peers for grades is quite intense. e Restraints I prioritize my tasks effectively to manage my time constraints.			
11 12 Tim 13	for me. The unrealistic expectations of my parents stress me out. Competition with my peers for grades is quite intense. Restraints I prioritize my tasks effectively to manage my time constraints. I feel confident in my ability to			
11 12 Tim 13 14	for me. The unrealistic expectations of my parents stress me out. Competition with my peers for grades is quite intense. Restraints I prioritize my tasks effectively to manage my time constraints. I feel confident in my ability to manage my time when multiple			
11 12 Tim 13 14	for me. The unrealistic expectations of my parents stress me out. Competition with my peers for grades is quite intense. Restraints I prioritize my tasks effectively to manage my time constraints. I feel confident in my ability to manage my time when multiple deadlines for assignments are close			

15	I'm feeling overwhelmed by the amount of work I have to complete in such a short period.			
Aca	ademic Self Perceptions			
16	I am confident that I will succeed in			
	my future career.			
17	I can make academic decisions easily.			
18	I fear of failing courses this semester.			
19	I believe that my exam anxiety is a			
	personal flaw.			
20	After completing my semester, I'm			
	concerned about getting a job.			

Q1. How do you see the relationship between academic stress and your belief in your academic abilities? Do you think one affects the other? Please provide examples.

Ans....

.....

.....

.....

Q2. Which tactics do you use to deal with academic stress? How these tactics help maintain or improve your academic performance?

Ans.....

Appendix **B**

Academic Self-Efficacy Questionnaire

Relationship of Academic Stress and Academic Self-Efficacy with Academic Achievement at University Level

Academic Self-Efficacy Questionnaire for Students

Dear Respondents

The researcher is a student of MS Education conducting research on the "**Relationship** of Academic Stress and Academic Self-Efficacy with Academic Achievement at University Level". Please take a few minutes to complete this survey. I assure you that your specific data will be kept confidential and it will be used for research purposes only. You are required to read the statements carefully. Please tick against the selected answer.

Name (optional):	Program:
Semester:	CGPA:
Securing Love	

Scoring key:

- **1.** Exactly True**2.** Nearly True
- 4. Nearly False

5. Exactly False

3. Neutral

Sr #	STATEMENTS	Exactly True	Nearly True	Neutral	Nearly False	Exactly False
Lea	rning Process					
1	I am capable of learning content related to my subjects.					
2	If I try, I can get good grades in my subjects.					
Rea	ding					
3	I can read my textbooks well.					

4	It is easy for me to understand the English textbooks.					
5	I can develop the reading skills required to learn course content.					
Con	nprehension	I	I	I	1	I
6	I summarize what I read.					
7	I frequently understand what I am studying.					
8	I experience that I am good at understanding the lectures of my teachers.					
Mer	nory					
9	I can remember the learning material well.					
10	I can recall what I have learned during my examination.					
11	When I study a new concept, I can recall the related knowledge from the earlier classes.					
Cur	ricular activities	l		I	1	
12	I can do my semester tasks well.					
13	I can prepare my class notes during classes.					
14	I can prepare my presentations and assignments on time.					
15	I can complete the task without any help from guidebooks, previous notes etc.					
Tim	e Management					
16	I can manage time efficiently for learning.					
17	I easily find time for learning among several tasks.					

Tea	cher-Student relationship					
18	I can seek assistance from my teachers during learning.					
19	I feel that I can build a healthy relationship with my teachers.					
Peer	Relationship					
20	I can get help from my peers during learning if I require it.					
21	I am assured that I have a few friends who would be helpful in my study.					
Util	ization of Resources					
22	I can find out the necessary sources for my study.					
23	I can arrange the resources for my study from my peers, relatives, neighbors, etc.					
24	I can utilize the available library facilities for my studies.					
Goa	l Orientation		·			
25	I can set higher goals for my study.					
26	I can accomplish my goals in learning.					
Adj	ustment	I	1	I	1	
27	I usually find several solutions when I confront problems in my study.					
28	I may clarify doubts from my teachers while in class, even if I'm comfortable in class.					
29	If I miss some classes for any reason, I can compensate for the loss fairly well.					
30	I can deal efficiently with the unexpected problems in my study.					
31	I can usually handle disturbing situations during my studies.					

32	I can answer the questions that teachers ask me in class.					
33	I can accomplish challenging tasks and problems in my study.					
Exa	mination	1	1	I	I	I
34	I can express ideas well while attending examinations.					
35	I can answer the elaborate questions well.					
36	I am confident that I can perform well in competitive examinations.					
37	I remain calm during an exam as I am conscious of my ability to learn.					
38	If a sudden test is conducted for us in class without prior notice from teachers, I can answer it well.					
39	I can score well on short-answer questions.					
40	I can answer difficult/twisted questions.					

Q1. How do you believe your confidence in your academic abilities influences your academic achievements?

Ans.....

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Appendix C





التجامعة الأسللا مجه العالمية اسللام اعاد

INTERNATIONAL ISLAMIC UNIVERSITY ISLAMABAD PAKISTAN Department of Educational Leadership & Management FACULTY OF EDUCATION (Female Campus)

Dated: September 30th, 2024

It is stated that Ms. Sehrish Khan Reg No 14-FOE/MSEDU/S23 is a student of MS Educational Leadership and Management and is currently working on her research thesis titled "Relationship between Academic Stress and Academic Self-Efficacy with Academic Achievement at University Level". In this regard, she needs to collect data from your 6th, 7th, and 8th semester students from the Faculty of Education IIUL

Your kind cooperation in this regard is highly appreciated.

Chairn

Department of Educational Leadership and Management

Educational Leadership International Islamic University IS

Appendix D



International Islamic University Islamabad Department of Educational Leadership and Management Faculty of Education

CERTIFICATE OF VALIDATION

Research title: "Relationship of Academic Stress and Academic Self-Efficacy with Academic Achievement at University Level"

By Schrish Khan, MS Scholar

This is to certify that the research instruments adapted by Schrish Khan, a MS scholar from the Department of Educational Leadership and Management, Faculty of Education, International Islamic University Islamabad, have been thoroughly assessed and evaluated by me.

Instrument validated

- I. Academic Self-Efficacy Scale
- 2. Perception of Academic Stress (PAS) Scale

The instruments will adequately examine the relationship of academic stress and academic self-efficacy with academic achievement, lending strong credibility to research findings. It is affirmed that the instruments, designed in alignment with the research objectives and have successfully demonstrated, assure face and content validity standards.

The above tools passed the examination and proved substantially helpful for her thesis.

Cer	rtified By:
Name: Dr - M	Junarie Mahmood
Designation:	svista ? Professor
Institute:	1101
Signature:	unite
Stamp:	DR. MUNAZZA MAHMOOD INCHARGE Dept Educational Leadership & Management
	Faculty of Education international Islamic University Islamabad



International Islamic University Islamabad Department of Educational Leadership and Management Faculty of Education

CERTIFICATE OF VALIDATION

Research title: "Relationship of Academic Stress and Academic Self-Efficacy with Academic Achievement at University Level"

By Sehrish Khan, MS Scholar

This is to certify that the attached instruments adapted by Schrish Khan, a MS scholar from the Department of Educational Leadership and Management, Faculty of Education, International Islamic University Islamabad, towards her thesis have been assessed by me, and I find they have been designed adequately to examine the levels of academic stress and academic self-efficacy and their relationship with academic achievement. It is affirmed that the instruments, designed in alignment with the research objectives, assure the standards for face and content validity. The research instruments, which include:

1. Academic Self-Efficacy Scale

2. Perception of Academic Stress (PAS) Scale

The above tools have successfully passed the examination and proven substantially helpful for her thesis.

	Certified By:
Name:	Dr. Zarina Akhtar
Designation:	Assistant Prolessor
Institute:	IIUI
Signature:	germ
Stamp:	Dr. Zarina Akhtar
	Facutty Of Education



International Islamic University Islamabad Deportment of Educational Leadership and Management Eaculty of Education

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4

2. Perception of Academic Stress (PAS) Scale

The above tools Thave successfully passed the examination and proven substantially helpful for her thesis.

Certified By: Name: Dr. M. Zafa 19bal Designation: Assurtant Professor Institute: DoTE, FOE, 1101 Signature: Dr. Muhammad Zafar Iqbal Stamp: Assistant Professor, Incharge Academics Department of Teacher Education International Islamic University Islamabad



International Islamic University Islamabad Department of Educational Leadership and Management Faculty of Education

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Name: 07	touzia Fimas
esignation:	Assistant Professor
nstitute:	1101
gnature:	Der
tamp:	Pr. Fouris Aimal
	Assistant Process Education
	Istant



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Certified By: Name: Dx. Fatime Mag1002 Designation: Assistent Professor Institute: IIUI Signature: IVI Signature: Dr. Fatime of the State Stamp: Dr. Fatime of the State warme of the State of the State Norme of the State of the State of the State Norme of the State of t


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The above tools passed the examination and proved substantially helpful for her thesis.

Certified By:

Name: Dr. Humaira Akra	<u>m</u>
Designation: Assistant Profi	essor
Institute: DOTE, IIUI	
Signature:	MOTH
Stamp:	<u>AUN</u>
PECULIU C	



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Certified By: Batos mana Name: Teaching Research Associate Designation: Institute: Signature: national Isla lamaba Stamp: