



# Academic Achievement of Undergraduate Students in Relation to Their Academic Stress and Self-Efficacy

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## Abstract

Academic achievement is a critical indicator of student success in higher education, shaped by a complex interplay of psychological and environmental factors. This review synthesises the literature on the interrelationships among academic achievement, academic stress, and self-efficacy among undergraduate students, drawing on Bandura's (1977, 1997) social cognitive theory and the transactional model of stress proposed by Lazarus and Folkman (1984). The literature reveals a predominantly negative association between academic stress and academic achievement, although moderate stress may facilitate optimal performance. Self-efficacy is generally positively related to academic achievement, though contextual and measurement differences produce variability. The four sources of self-efficacy — mastery experience, vicarious experience, verbal persuasion, and physiological states — and their implications for academic outcomes are examined. A correlational study conducted at Ravenshaw University, Cuttack, with 120 undergraduate students is discussed as a focal empirical case. The study found weak negative relationships between both academic stress ( $r = -.113$ ) and self-efficacy ( $r = -.092$ ) with academic achievement, and neither variable was a significant predictor. These findings are situated within the broader research landscape, and educational implications for curriculum design, teacher preparation, and student support services are discussed.

**Keywords:** academic achievement, academic stress, self-efficacy, undergraduate students, social cognitive theory, higher education

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## I. Introduction

Academic achievement remains one of the most significant indicators of student success in higher education and serves as a core measure of institutional quality. For undergraduate students, it shapes their academic trajectory and competitiveness in postgraduate admissions and the labour market. Among the many variables linked to academic achievement, academic stress and self-efficacy have attracted particular attention. The twenty-first century has been characterised as an age of stress and anxiety, with students facing heavy syllabi, competitive examinations, project deadlines, and uncertain employment prospects (Behera, 2020). Academic stress — the psychological distress that arises when the demands of the educational environment exceed a student's adaptive resources (Gupta & Khan, 1987) — has been shown to deplete subjective well-being, lower grades, and increase dropout rates (Mishra & Castillo, 2004; Watson & Watson, 2016). At the same time, self-efficacy — defined as the belief in one's capabilities to organise and execute the courses of action required to attain designated levels of performance (Bandura, 1977, 1997) — has been identified as a powerful personal determinant of motivation, effort, persistence, and ultimately achievement (Bandura, 1997; Pajares, 1996; Schunk, 1991).

The Indian higher education context adds further urgency to this inquiry. With over thirty-eight million students enrolled in universities and colleges, India operates one of the largest higher education systems in the world. The transition from secondary to tertiary education, the pressure of competitive entrance examinations, and the socio-cultural emphasis on academic performance create a uniquely demanding environment for Indian undergraduate students (Aoki, 2019). The National Education Policy (NEP) 2020 has foregrounded holistic and multidisciplinary learning, yet its implementation raises new questions about student psychological well-being and academic pressure (Government of India, 2020). This article undertakes a comprehensive review of the conceptual foundations, theoretical frameworks, empirical findings, and educational implications concerning the interrelationships among academic achievement, academic stress, and self-efficacy. The review is anchored in

Bandura's (1977, 1997) social cognitive theory of self-efficacy and the transactional model of stress proposed by Lazarus and Folkman (1984), and synthesises findings from over thirty studies conducted in both Indian and international contexts. A correlational study conducted at Ravenshaw University, Cuttack, with 120 undergraduate students is discussed as a focal empirical case, and its findings are situated within the broader research landscape. The article concludes with educational implications for curriculum design, teacher preparation, and student support services, as well as recommendations for future research that addresses methodological limitations, cultural specificity, and the emerging role of digital learning environments.

### **Conceptualising Academic Stress**

Stress refers to an agitated physiological and psychological state that arises when environmental demands exceed an individual's capacity to cope (Selye, 1976). Mason (1975) identified four approaches to stress: as a stimulus or external force, as a physiological response, as an interaction between demand and resistance, and as a comprehensive phenomenon encompassing all three. Selye (1976) defined stress as the nonspecific response of the body to any demand, while Spielberger (1982) characterised it as an external force acting on the individual. McGrath (1976) conceptualised stress as a perceived imbalance between environmental demand and response capability, a formulation influential in educational research.

Academic stress is a specific manifestation originating within the educational environment. Gupta and Khan (1987) defined it as a mental distress with respect to some anticipated frustration associated with academic failure, or even an awareness of the possibility of such failure. It encompasses examinations, competitions, teaching processes, teachers' behaviour, classroom conditions, and co-curricular activities (Behera, 2020). Wilks (2008) noted that college students' academic stress includes coursework, group projects, organisational involvement, and perceptions of academic demands. The transactional model of stress (Lazarus & Folkman, 1984) provides a useful framework: stress arises not from the external event itself but from the individual's cognitive appraisal of the event as harmful or threatening and of their own resources as insufficient. This implies that the same academic demand may be appraised differently by different students, depending on their perceived coping resources, self-beliefs, and prior experiences.

Empirical research has consistently demonstrated the prevalence of academic stress among undergraduates. Chapell et al. (2005) found that stress may escalate to significant proportions during tests and examinations. Reddy and Reddy (2016) reported a significant influence of stress on academic achievement, and Sikand (2016) found that science stream students experienced higher stress than those in humanities and commerce. Elias, Ping, and Abdullah (2011) found moderate stress levels among Malaysian undergraduates, with medical students reporting the highest stress and a significant but weak negative relationship between stress and achievement.

Gender differences have also been examined: Malhotra and Mahasweta (2019) found girls more stressed than boys, while Pasricha (2015) reported no significant gender difference.

A key insight is that stress is not invariably harmful. An optimal level can enhance learning ability and mobilise potentialities (Kaplan & Sadock, 2017), reminiscent of the Yerkes–Dodson law. However, excessive and unremitting stress leads to maladaptive behaviour, emotional exhaustion, burnout, and reduced personal accomplishment (Behera, 2020). Behera (2020) identified five dimensions of academic stress: personal inadequacy, fear of failure, interpersonal difficulties with teachers, teaching method, and inadequate study facilities. In the Indian context, stress is compounded by culturally specific factors including the high stakes of competitive examinations, parental aspirations, and the transition from structured schooling to university autonomy (Aoki, 2019; Frontiers in Education, 2025).

### **Self-Efficacy: Theoretical Foundations**

Bandura (1977) introduced self-efficacy as a central construct within social cognitive theory. Human functioning, he proposed, is the product of a dynamic reciprocal interaction among personal factors, behaviour, and environmental conditions — reciprocal determinism (Bandura, 1986). Perceived self-efficacy mediates between knowledge and action: individuals evaluate their experiences through self-reflection, and these beliefs influence their choices, effort, and persistence (Bandura, 1997; Pajares, 1996). Self-efficacy is domain-specific: a student may possess high self-efficacy in mathematics but low self-efficacy in writing, and these beliefs may fluctuate over time (Bandura, 1997; Smist, 1993).

Bandura (1997) identified four sources through which self-efficacy beliefs are formed. Mastery experience, the most influential source, derives from interpreted results of previous performances; successes build robust efficacy beliefs while repeated failures undermine them (Bandura, 1997; Usher & Pajares, 2008). Vicarious experience operates through observing similar peers succeed or fail. Verbal persuasion involves credible, realistic feedback from teachers and mentors. Physiological and emotional states provide the fourth source: anxiety, stress, and fatigue may be interpreted as signs of inadequacy, lowering self-efficacy (Bandura,

1997; Pajares, 1996). This fourth source is particularly relevant to the present review because academic stress itself operates through physiological channels.

Bandura (1994) proposed that self-efficacy affects human functioning through cognitive, motivational, affective, and selection processes. Cognitively, it influences anticipatory scenarios, analytical thinking, and memory. Motivationally, it shapes goal setting, effort, and perseverance (Arbabisarjou et al., 2017). Affectively, it regulates emotional states and reduces anxiety and depression (Pajares, 2002). Through the selection process, self-efficacy influences the activities and environments individuals choose, creating cumulative consequences: students who avoid challenging tasks forfeit mastery experiences, perpetuating a negative cycle (Bandura, 1997; Honicke & Broadbent, 2016). Self-efficacy is distinct from self-concept and self-esteem: it is a specific judgement of capability rather than a global evaluation of worth (Pajares, 1996). Self-efficacy also differs from outcome expectancy — the belief that a given behaviour will lead to a certain outcome — because a student may believe that an outcome is attainable in principle but doubt their personal capability to attain it. This conceptual precision has important methodological implications: measures of self-efficacy should be tailored to the specific domain and task being studied rather than relying on global personality instruments, a point emphasised by Pajares (1996) and supported by subsequent research (Usher & Pajares, 2008; Honicke & Broadbent, 2016).

Research in academic settings verifies that perceived self-efficacy beliefs contribute independently to intellectual performance (Bandura, 1997). Collins (1982, as cited in Bandura, 1997) demonstrated that children with stronger self-efficacy beliefs were quicker to discard faulty strategies, solved more problems, and chose to rework problems they missed, compared to children of equal ability who doubted their self-efficacy.

### **Academic Achievement: Concept and Determinants**

Academic achievement refers to the knowledge attained and skills developed in school subjects, usually determined by test scores or marks assigned by teachers (Dictionary of Education, 2003). Good (1975) defined it as the accomplishment or proficiency of performance in a given skill or body of knowledge. It is a multifactorial outcome influenced by cognitive factors (intelligence, learning ability, creativity) and non-cognitive factors (motivation, study habits, personality, self-efficacy) at the individual level, and by socio-economic status, family characteristics, peer groups, educational system, and teaching strategies at the environmental level (Behera, 2020; Gbollie & Keamu, 2017). The moderate correlation between cognitive ability and achievement indicates that cognitive potential does not always translate into success, motivating investigation of non-cognitive variables such as self-efficacy (Bandura, 1997; Schneider & Preckel, 2017). Longitudinal and meta-analytic research has documented a moderate but robust correlation between cognitive ability and achievement. Among the individual factors, cognitive variables such as intelligence, learning ability, cognitive styles, and creativity play significant roles, alongside non-cognitive factors including attitude, motivation, level of aspiration, study habits, and personality (Behera, 2020). Environmental factors such as socio-economic status, family characteristics, peer groups, the educational system, evaluation methods, teachers' competence, and physical facilities also substantially determine academic success or failure (Gbollie & Keamu, 2017).

### **Interrelationships: Stress, Self-Efficacy, and Achievement**

#### **Academic Stress and Academic Achievement**

The majority of studies report a negative association between academic stress and achievement. Felsten and Wilcox (2012) and Alam and Halder (2018) found significant negative correlations between stress and performance. Olape and Lasiele (2017), studying 300 Nigerian university students, found a significant relationship across personal, interpersonal, environmental, and achievement stress domains. However, some studies report positive relationships: Kumar (2008) found achievement positively associated with stress, and Kumari and Garita (2012) found that students with moderate stress performed better than those with less stress. These findings suggest a non-linear relationship where moderate stress motivates but excessive stress debilitates (Kaplan & Sadock, 2017).

A recent study (Frontiers in Education, 2025) found that both self-efficacy and social support partially mediated the effect of academic stress on performance. The highest source of stress was pressure to perform, followed by time restraints and workload. The study concluded that improving self-efficacy and social support can buffer the negative impact of stress on performance, highlighting the importance of addressing self-belief as part of stress-management interventions.

#### **Self-Efficacy and Academic Achievement**

The positive relationship between self-efficacy and achievement is one of the most robust findings in educational psychology. Multon, Brown, and Lent (1991), in a seminal meta-analysis, found that self-efficacy accounted for approximately 14% of the variance in academic outcomes. Meral, Colak, and Zereyak (2012)

found a significant positive relationship between self-efficacy and academic performance. Goulao (2014) and Nasir and Iqbal (2019) reported similar findings. Tiyyuri, Saberi, and Salehiniiy (2016) found a direct and significant relationship between research self-efficacy and academic performance among postgraduate students. A reciprocal relationship has also been documented: academic performance feeds back into self-efficacy through mastery experience, creating a positive self-reinforcing cycle (Honicke & Broadbent, 2016; Talsma et al., 2018). A 2026 study in *Frontiers in Psychology* found that academic self-efficacy had a significant positive impact on achievement, mediated by achievement goal orientation and moderated by teacher's transformational leadership.

Nevertheless, not all studies find the expected positive relationship. Ersanli (2015) reported a low-level negative correlation between self-efficacy and language learning motivation. Pasricha (2015) found no significant relationship between academic self-efficacy and achievement among adolescents. These exceptions suggest that the strength and direction of the relationship may vary with measurement specificity, academic domain, age, and cultural context. Pajares (1996) cautioned that particularised self-efficacy measures corresponding to criterial tasks surpass global measures in predictive power.

### **The Joint Contribution of Stress and Self-Efficacy**

Hernandez and Leon (2019) found that higher academic stress was associated with lower resilience, while better self-efficacy was accompanied by higher achievement and resilience. Stankovska, Dimitrovski, and Angelkoska (2018) found that emotional intelligence correlated with test anxiety, academic stress, and academic success. Aoki (2019) found that perceived parental expectations were positively related to academic stress and depression among Asian American undergraduates, a finding resonating with the Indian context. The interplay between stress and self-efficacy can be understood through Bandura's (1997) fourth source: high stress generates physiological arousal that students may interpret as inadequacy, lowering self-efficacy. Conversely, students with high self-efficacy appraise demands as challenges rather than threats and deploy effective coping strategies (Lazarus & Folkman, 1984). This suggests that self-efficacy may function as a protective buffer against the negative effects of stress on achievement, a proposition that has received empirical support from mediation studies (*Frontiers in Education*, 2025). The mediating role of self-efficacy highlights the importance of addressing self-belief as part of stress-management interventions in higher education, as students with higher self-efficacy are better equipped to interpret academic demands as challenges rather than threats.

## **II. Methodology**

With 120 undergraduate students selected through purposive and stratified random sampling across five departments. Academic stress was measured using the Academic Stress Scale (Kim, 1970; adapted by Rajendran & Kaliappan, 1990), a 40-item instrument assessing five dimensions with a test-retest reliability of .82. Self-efficacy was measured using the Self-Efficacy Scale (Mathur & Bhatnagar, 2012), a 20-item Likert scale with reliability coefficients ranging from .73 to .86. Academic achievement was operationalised as marks in the last qualifying examination. Data were analysed using Pearson's product-moment correlation and multiple regression.

## **III. Findings and Discussion**

Academic stress and achievement were negatively related ( $r = -.113$ ). Personal inadequacy was significantly negatively related to achievement ( $r = -.228$ ,  $p < .05$ ), while fear of failure ( $r = .003$ ) and inadequate study facilities ( $r = .005$ ) showed negligible positive relationships. Self-efficacy was also negatively related to achievement ( $r = -.092$ ), diverging from the predominant literature. Multiple regression revealed that both variables together accounted for only 2.3% of the variance in achievement ( $R^2 = .023$ ,  $F = 1.378$ , ns), with non-significant beta coefficients for self-efficacy ( $\beta = -.101$ ) and academic stress ( $\beta = -.121$ ). These findings are consistent with Pasricha (2015), Abraham and Tyagi (2013), and Elias et al. (2011) for the stress-achievement relationship, and with Pasricha (2015) and Ersanli (2015) for the self-efficacy-achievement relationship. The weak relationships may reflect moderate stress levels at Ravenshaw University, measurement issues (general rather than domain-specific self-efficacy), retrospective achievement operationalisation, and institutional and cultural factors specific to Ravenshaw University, including its heritage status, relatively favourable student-teacher ratios, and the medium of instruction. The low predictive power of both variables ( $R^2 = .023$ ) suggests that academic achievement in this sample was influenced by factors not captured by the two measures — possibly including prior knowledge, study habits, intelligence, motivation, and socio-economic background. The use of a general self-efficacy scale rather than an academically specific measure may have attenuated the relationship with academic achievement; Pajares (1996) emphasised that particularised self-efficacy measures that correspond to the criterial task are superior to global measures. Additionally, operationalising academic achievement as marks in the last qualifying examination is a broad and retrospective measure that may not sensitively capture the influence of concurrent psychological states.

### **Educational Implications**

The findings carry implications for curriculum design, teacher preparation, and student support. The recognition that excessive stress impairs achievement argues for a balanced curriculum consistent with NEP 2020's emphasis on multidisciplinary learning and reduced examination pressure (Government of India, 2020). Teachers can build self-efficacy through mastery experiences (appropriately challenging tasks, scaffolded support, timely feedback), vicarious learning (peer modelling, collaborative learning), verbal persuasion (credible encouragement), and attention to students' emotional states (Bandura, 1997; Usher & Pajares, 2008). The mediating role of self-efficacy in the stress–achievement relationship implies that counselling programmes should actively build self-belief rather than merely reducing stress. Social support from family is particularly protective, suggesting that interventions involving parents and families may be especially effective in the Indian context (Aoki, 2019; *Frontiers in Education*, 2025). Universities should systematically monitor stress levels and self-efficacy beliefs, establish wellness centres, and provide peer mentoring and faculty development on student well-being. Early identification of at-risk students through screening instruments, followed by targeted academic and psychological support, can prevent the cycle of stress, low self-efficacy, and underachievement (Stankovska et al., 2018). The establishment of wellness centres, peer mentoring programmes, and faculty development initiatives on student well-being are concrete steps that institutions can take to create a supportive learning environment.

### **IV. Limitations and Future Research**

Most studies reviewed employed cross-sectional correlational designs that cannot establish causality. Longitudinal and experimental designs are needed to unpack the temporal dynamics of the stress–self-efficacy–achievement triad. The use of global rather than domain-specific self-efficacy measures has attenuated relationships; future research should employ particularised measures (Pajares, 1996). Academic achievement should be assessed through multiple indicators rather than aggregate examination marks. The cultural specificity of the Indian context warrants mixed-methods research. The emerging role of digital and online learning environments introduces new dimensions: research has begun to explore how self-regulation and self-efficacy operate online (Tami & Kang, 2019), but the impact of digital contexts on the stress–achievement relationship remains underexplored. Future research should also examine mediating variables including emotional intelligence, resilience, social support, and achievement goal orientation through multivariate models that simultaneously examine the contributions of these variables. Such models will provide a more comprehensive and ecologically valid account of the determinants of academic achievement. Additionally, the role of digital and online learning environments warrants investigation, as the COVID-19 pandemic has accelerated the shift to hybrid learning and introduced new stressors and opportunities for self-efficacy development (Tami & Kang, 2019).

### **V. Conclusion**

This review has synthesised the conceptual foundations, theoretical frameworks, and empirical evidence concerning academic achievement, academic stress, and self-efficacy among undergraduate students. Bandura's (1977, 1997) social cognitive theory and the transactional model of stress (Lazarus & Folkman, 1984) provide complementary frameworks for understanding how self-beliefs and cognitive appraisals shape academic outcomes. The evidence largely supports a negative association between stress and achievement, with the qualification that moderate stress may be motivating. Self-efficacy is predominantly positively associated with achievement, though contextual factors produce variability. The Behera (2020) study contributes by highlighting contextual variability and the importance of measurement specificity. Supporting undergraduate achievement requires attention not only to curriculum and instruction but also to the psychological environment: building self-efficacy through mastery experiences and supportive relationships, while maintaining stress within an optimal range, offers a dual pathway to enhanced achievement and well-being.

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