

Research Paper

Psychosocial Determinants of Perceived Stress among Postgraduate Students: A Multidimensional Analysis of Academic Stressors

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ABSTRACT

Academic stress among university students is often discussed in terms of workload and examinations, yet the underlying processes that shape this experience are more complex. This study examines how stress is influenced by three key dimensions: academic self-perception, faculty work and examinations, and academic expectations. The correlation results indicate a significant positive relationship between all three dimensions and perceived stress, suggesting that increases in these factors are consistently associated with higher stress levels. Using regression analysis, the findings reveal that all three factors significantly contribute to perceived stress, with academic workload and examinations emerging as the strongest predictor, followed by academic expectations and self-perception. More importantly, the results highlight that stress is not merely a reaction to external academic demands. Instead, it is largely shaped by how students interpret and internalize these demands. Students' beliefs about their abilities, their evaluation of academic challenges, and their perception of expectations play a crucial role in determining the intensity of stress they experience. This reflects the relevance of self-efficacy and cognitive appraisal perspectives, where individual perception becomes central to understanding stress. The study concludes that addressing academic stress requires a balanced approach that goes beyond reducing workload. Strengthening students' confidence, promoting adaptive coping, and fostering realistic expectations are essential for improving both academic outcomes and overall well-being.

Keywords: *Academic Stress, Perceived Stress, Academic Self-Perception, Faculty Work and Examination, Academic Expectations, Self-Efficacy, Cognitive Appraisal, Transactional Model of Stress, University Students*

In recent years, postgraduate students have been increasingly exposed to multiple sources of stress arising from academic demands, institutional expectations, and uncertainties related to future careers (Wuthrich et al., 2020). The transition to higher education, particularly at the postgraduate level, requires students to cope with intensive coursework, competitive academic environments, time constraints, and performance pressures (Córdova Olivera et al., 2023) (Bashir et al., 2019; Wang et al., 2023, and Guzmán et al., 2023). These stressors are further compounded by broader socio-economic uncertainties, especially in the post-pandemic context (Browning et al., 2021; McCloud and Bann., 2019). Recent research

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indicates that the pressures encountered in higher education can have a meaningful impact on students' mental well-being. Moving from school to university involves more than academic adjustment; it requires adapting to new environments, unfamiliar social contexts, and increased independence. At the same time, students often experience growing concerns about their future goals and career prospects. As highlighted by Córdova Olivera et al. (2023), these overlapping demands create a layered and challenging experience that can heighten stress among university students. At the same time, this evidence suggests that stress cannot be understood as a single-dimensional outcome. Although external factors such as workload and expectations are clearly present, their influence largely depends on how students interpret these demands and how effectively they adjust to them. Stress originates not only from actual situations (like exams or workload), but from how students think about and interpret their future—their worries, doubts, and expectations. So, the uncertainty becomes stressful because of their personal perception and appraisal of it, not just the situation itself (Guzmán et al., 2023). In this way, stress is shaped not only by the challenges students encounter, but also by how they perceive and manage those experiences (Álvarez et al., 2018; Lazarus & Folkman, 1984; Lazarus, 1991). While stress among students has been widely studied, much of the existing literature focuses either on general perceived stress or on specific academic stressors in isolation. The lack of an integrated approach limits a comprehensive understanding of how domain-specific stressors (such as workload, examination pressure, and career anxiety) interact with an individual's overall perception of stress. Moreover, in the Indian higher education context, particularly among postgraduate students, there is limited empirical research that simultaneously examines psychological appraisal of stress alongside context-specific academic pressures. This gap is significant because students' experiences of stress are shaped not only by external demands but also by their internal coping perceptions and self-efficacy. Therefore, the present study seeks to bridge this gap by integrating the Perceived Stress Scale (PSS-10) with a Perceived Academic Stress scale (PASS-18) to examine the multidimensional nature of stress among postgraduate students. The study aims to identify key academic stressors and analyse their relationship with overall perceived stress, thereby contributing to a more holistic understanding of student well-being.

Objectives of the Study

1. To understand the relationship between academic stressors and perceived stress among postgraduate students.
2. To explore the interaction between internal and external stressors, contribute to the intensity of academic stress experienced in university settings.
3. To identify major academic stressors experienced by postgraduate students.
4. To determine the significant predictors of perceived stress among academic stress variables.
5. To examine differences in stress levels across selected demographic variables.

THEORETICAL FRAMEWORK

This study is grounded in three complementary psychological theories that together explain the nature of academic stress as primarily internal while being shaped by external conditions. Self-Efficacy Theory proposes that individuals' beliefs about their own capabilities influence how they approach challenges and manage stress. Students with stronger self-efficacy tend to feel more confident in handling academic tasks, yet may still experience stress related to future uncertainty and performance expectations (Bandura, 1997).

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Building on this, Cognitive Appraisal Theory explains that stress does not arise directly from academic demands, but from how students interpret those demands. Situations such as examinations or workload become stressful when they are perceived as overwhelming or exceeding one's coping capacity (Lazarus & Folkman, 1984). This highlights why internal perceptions play a central role in shaping academic stress.

Further, the Transactional Model of Stress emphasizes that stress is a dynamic interaction between the individual and the environment. External factors such as faculty workload or academic expectations contribute to stress, but their impact depends on how students evaluate and respond to them (Lazarus, 1991).

Taken together, these theories support the present findings by showing that academic stress is largely driven by internal processes—such as self-perception, confidence, and appraisal—while external stressors act as secondary influences. This integrated framework underscores the importance of strengthening students' coping abilities and self-beliefs to effectively manage academic stress.

Theoretical Framework of Academic Stress

Self-Efficacy (Beliefs about Ability)



Cognitive Appraisal (Perception of Academic Demands)



Transactional Interaction (Student ↔ Academic Environment)



Internal Factors (Self-perception, Confidence, Future Concerns)



External Factors (Workload, Exams, Expectations)



Academic Stress Outcome

METHODOLOGY

The study employed the Perceived Stress Scale (PSS-10; Cohen et al., 1983) to assess general perceived stress among postgraduate students. The instrument demonstrates good internal consistency, with Cronbach's alpha above $>.70$. It has also shown strong construct validity, supported by meaningful associations with related psychological constructs such as anxiety, depression, and life-event stress (Cohen et al., 1983; Lee, 2012). In addition, a researcher used Perception of Academic Stress Scale (PASS), an 18-item self-report tool designed to understand how students experience and interpret academic stress and its various sources. The scale covers important areas such as academic expectations, workload, examinations, and students' perceptions of their own academic abilities. Responses are recorded on a Likert-type scale, allowing participants to express the extent to which they agree with each statement. Previous research has shown that the scale is both reliable and valid for use among university students (Bedewy & Gabriel, 2015). In the current study, the reliability of the scale was found to be acceptable, with a Cronbach's alpha value of 0.748, indicating that the items are sufficiently consistent in measuring the intended construct (Lee J. Cronbach, 1951). In addition, convergent validity was examined through inter-item correlations, which revealed moderate to strong positive relationships among items within similar domains. Most of these correlations fell within the recommended range of 0.30 to 0.70, suggesting that the items adequately represent their respective constructs (Joseph F.

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Hair et al., 2010). Although the ideal sample size calculated for a population was higher, the study obtained 205 valid responses from PG students of Kuvempu University, which is considered adequate for statistical analysis in social science research. Sample size adequacy is not determined solely by population proportion but by statistical requirements for reliable estimation and hypothesis testing. According to Krejcie and Morgan (1970), while larger samples improve representativeness, smaller samples can still yield valid results when appropriate statistical techniques are applied. Furthermore, the Central Limit Theorem supports the use of parametric tests in samples exceeding 30, as the sampling distribution of the mean approaches normality regardless of the population distribution (Field, 2013; Ghasemi & Zahediasl, 2012). Empirical research also demonstrates that parametric tests are robust to violations of normality in moderate to large samples (Norman, 2010). Additionally, methodological literature suggests that sample sizes above 200 are generally sufficient for multivariate analyses such as correlation and regression (Tabachnick & Fidell, 2013). Therefore, the sample size of 205 is deemed statistically adequate for the present study, allowing for reliable estimation, meaningful inference, and generalizability within acceptable limits. The data were analyzed using JAMOWI 2.36 version.

RESULTS AND DISCUSSIONS

Table No. -1 Descriptive Statistics of Respondents (N = 205)

Variable	Category	n	%
Gender	Female	124	60.5
	Male	81	39.5
	Total	205	100.0
Age	20–25 years	175	85.4
	26–30 years	15	7.3
	31–35 years	12	5.9
	35+ years	3	1.5
	Total	205	100.0
Marital Status	Married	14	6.8
	Unmarried	191	93.2
	Total	205	100.0
Area of Residence	Rural	160	78.0
	Urban	45	22.0
	Total	205	100.0
Social Category	General	32	15.6
	OBC	102	49.8
	SC	53	25.9
	ST	18	8.8
	Total	205	100.0
Semester	Second Semester	166	81.0
	Fourth Semester	39	19.0
	Total	205	100.0
Academic Failure Experience	None	147	71.7
	Once or twice	53	25.9
	Three or Four Times	5	2.4
	Total	205	100.0
Satisfaction with Learning Environment	Not at all	3	1.5
	Not very	17	8.3

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Variable	Category	n	%
	Satisfying	127	62.0
	Very Satisfying	58	28.3
	<i>Total</i>	<i>205</i>	<i>100.0</i>

The descriptive analysis provides meaningful insights into the demographic and academic characteristics of the respondents. A key observation is that female students constitute a larger proportion of the sample (60.5%) compared to male students (39.5%). This trend reflects the growing participation of women in higher education in India, particularly in social science and allied disciplines, where female enrolment has steadily increased over the years (Ghosh & Kundu, 2021).

The age distribution shows that the majority of respondents (85.4%) fall within the 20–25 years category. This indicates that most participants are in the early phase of their postgraduate education, a stage often associated with higher adaptability, motivation, and engagement with academic activities. Such a demographic profile is important, as younger students tend to respond more positively to structured learning environments and institutional support systems (Mathur et al., 2024).

With regard to marital status, a large majority of respondents are unmarried (93.2%), which is consistent with their age group. Being unmarried may reduce competing responsibilities and allow students to focus more on academic engagement and personal development. Similarly, the data reveal that a significant proportion of respondents come from rural backgrounds (78.0%). This finding is particularly noteworthy, as it reflects the increasing accessibility of higher education to rural populations, possibly due to policy initiatives and institutional expansion in semi-urban and rural regions (Gopinath et al., 2025).

The distribution across social categories indicates that nearly half of the respondents belong to the Other Backward Classes (OBC) category (49.8%), followed by Scheduled Castes (25.9%). This highlights the positive impact of reservation policies and inclusive educational frameworks in enabling participation from historically marginalized communities. Such diversity is essential in understanding varied academic experiences and perceptions of institutional support (Tilak, 2015), (Desai & Kulkarni, 2008).

In terms of academic progression, most respondents are currently in the second semester (81.0%), suggesting that they are still in the process of adjusting to the academic environment. Despite this, a significant majority (71.7%) reported no experience of academic failure. This suggests that students are generally able to cope with academic demands, possibly due to effective teaching strategies and peer support mechanisms within the institution.

One of the most important findings relates to students' satisfaction with the learning environment. A substantial proportion of respondents reported that the learning environment is "satisfying" (62.0%) or "very satisfying" (28.3%), indicating an overall positive perception. Only a small percentage expressed dissatisfaction. This suggests that the university is largely successful in providing a supportive and conducive learning atmosphere (Elliott & Healy, 2001; Umbach & Porter, 2002).

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These findings are consistent with existing research, which emphasizes that student satisfaction is significantly influenced by factors such as teaching quality, institutional support, and engagement in the learning process. For instance, Thoyyibah et al. (2026) found that student satisfaction is strongly associated with educator support, relevance of curriculum, and interactive learning environments. Similarly, Kumar et al. (2023) highlighted that institutional infrastructure and faculty support play a critical role in shaping students’ academic experiences and satisfaction levels. Further, Mathur et al. (2024) emphasized that effective teaching–learning processes and positive classroom interactions significantly enhance student satisfaction and academic outcomes.

From a broader perspective, the findings suggest that satisfaction is not merely an outcome of academic performance but is shaped by a combination of social, institutional, and psychological factors. The relatively high satisfaction levels among students from rural and marginalized backgrounds indicate that the institution may be fostering an inclusive and supportive academic environment. This is particularly relevant in the context of higher education in India, where issues of access, equity, and quality remain central concerns.

Overall, the results indicate a generally positive academic climate, with strong evidence of student satisfaction and engagement. However, the presence of a small proportion of dissatisfied students suggests that there is still scope for improvement. Efforts such as strengthening mentoring systems, enhancing infrastructure, and providing individualized academic support could further improve student experiences and outcomes.

Table No. 2 Descriptive Statistics of Student Academic Stress Components (N = 205)

Component	N	Mean	SD	Interpretation
Academic Self-Perception	205	3.44	0.454	Stress primarily internal and future-oriented; students confident but concerned about career outcomes
Faculty Work & Examinations	205	3.12	0.603	Moderate, uniform stress across students; workload and exams are consistently stressful
Academic Expectations	205	2.87	0.806	Variable stress; influenced by personal, familial, and academic expectations

1. Stress Related to Academic Self-Perception

Students reported the highest stress in relation to their own academic self-perceptions (M = 3.44, SD = 0.454). High confidence in academic success (M = 4.20, SD = 0.945) and future career prospects (M = 4.21, SD = 0.965) reflects strong academic self-efficacy. However, slightly lower scores for academic decision-making (M = 3.77, SD = 0.982) and moderate concern about future employment despite passing exams (M = 3.61, SD = 1.113) suggest that students experience uncertainty about choices and future outcomes. Fear of failing courses (M = 2.22, SD = 1.150) and perceiving exam worry as a personal weakness (M = 2.63, SD = 1.175) were relatively low, indicating that students generally do not internalize stress as a character flaw. However, differing responses indicate that some students may still internalize such beliefs. These findings suggest that stress in this domain is primarily internal and future-oriented, reflecting both confidence and underlying anxiety (Cohen et al., 1983; Misra & McKean, 2000).

2. Stress Related to Faculty Work and Examinations

Stress arising from faculty demands and examinations was moderate ($M = 3.12$, $SD = 0.603$). The relatively low standard deviation indicates that students experienced this stress consistently across the sample, suggesting a shared perception of workload, teacher expectations, and exam pressure. While not as prominent as self-perception stress, this domain remains a significant contributor to overall academic stress. These findings are consistent with studies showing that structured academic environments and evaluation pressures are common sources of student stress (Bedewy & Gabriel, 2015).

3. Stress Related to Academic Expectations

Stress associated with academic expectations showed a mean of 2.87 with a higher variability ($SD = 0.806$), indicating that students differed considerably in how they perceive expectations from teachers, parents, and the academic environment. Some students experienced high pressure, while others reported minimal stress. This variability aligns with research highlighting that expectation-related stress is influenced by individual, familial, and socio-cultural factors (Lee, 2012).

Internal vs External Stress

The combined evidence suggests that students’ academic stress is primarily internal, arising from self-evaluation, confidence, and future-oriented concerns (Bandura, 1997; Bedewy & Gabriel, 2015; Misra & McKean, 2000). External factors, such as workload and parental/teacher expectations, act as secondary stressors that interact with personal perception (Lazarus, 1991; Lazarus & Folkman, 1984; Lee, 2012). These insights highlight the need for interventions focused on strengthening self-efficacy, stress management strategies, enhancing coping skills, and providing career guidance, rather than solely modifying external academic demands which targeting both the perception of stress and the ability to cope (Bandura, 1997; Bedewy & Gabriel, 2015).

Table No. 3 Gender Differences in Academic Stress Components

Stress Component	Gender	N	Mean	SD	t	df	p	Cohen’s d
Academic Self-Perception	Female	124	3.45	0.421	0.322	203	.747	0.046
	Male	81	3.43	0.501				
Faculty Work & Examinations	Female	124	3.23	0.582	3.310	203	.001	0.473
	Male	81	2.95	0.598				
Academic Expectations	Female	124	2.94	0.823	1.454	203	.147	0.208
	Male	81	2.77	0.772				
Overall Perceived Stress	Female	124	3.20	0.497	2.240	203	.026	0.320
	Male	81	3.05	0.467				

The Independent Samples T-Test examined gender differences across four components of academic stress. No significant difference was found in stress related to academic self-perception between female ($M = 3.45$, $SD = 0.421$) and male students ($M = 3.43$, $SD = 0.501$), $t(203) = 0.322$, $p = .747$, Cohen’s $d = 0.046$, indicating that internal stress related to self-evaluation and confidence is comparable across genders (Ruiz-Camacho & Gozalo, 2025). In contrast, female students reported significantly higher stress related to faculty work and examinations ($M = 3.23$, $SD = 0.582$) than males ($M = 2.95$, $SD = 0.598$), $t(203) = 3.310$, $p = .001$, $d = 0.473$, suggesting that external academic demands are perceived as more

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stressful by females, consistent with recent evidence on gendered differences in academic workload perception and exam anxiety (Benítez-Agudelo et al., 2025). Stress related to academic expectations did not differ significantly between genders ($t(203) = 1.454$, $p = .147$, $d = 0.208$), reflecting that both male and female students internalize institutional and parental expectations similarly. Finally, overall perceived stress was significantly higher among females ($M = 3.20$, $SD = 0.497$) compared to males ($M = 3.05$, $SD = 0.467$), $t(203) = 2.240$, $p = .026$, $d = 0.320$, suggesting that the cumulative impact of stressors affects female students more noticeably (Gao et al., 2020; Graves et al., 2021; Karaman et al., 2019; Oliveira et al., 2020; Vidal-Conti et al., 2018). These results indicate that internal stressors, such as self-efficacy and self-perception, are relatively gender-neutral, while external stressors, particularly academic workload and examinations, disproportionately affect females. This underscores the need for gender-sensitive interventions focusing on stress management, coping strategies, and workload planning to improve academic well-being for all students (Benítez-Agudelo et al., 2025; Ruiz-Camacho & Gozalo, 2025).

Table No. 4

Correlation analysis		Stress related to students academic self perception	Stress related to academic expectation	Stress related to faculty work and examination	Perceived stress scale score
Stress related to students academic self perception	Pearson's r	—			
	df	—			
	p-value	—			
Stress related to academic expectation	Pearson's r	0.149	—		
	df	203	—		
	p-value	0.033	—		
Stress related to faculty work and examination	Pearson's r	0.362	0.658	—	
	df	203	203	—	
	p-value	< .001	< .001	—	
Perceived stress scale score	Pearson's r	0.538	0.863	0.882	—
	df	203	203	203	—
	p-value	< .001	< .001	< .001	—

The correlation analysis shows that different sources of academic stress are closely connected, but not all in the same way. Stress related to academic expectations has a very strong relationship with overall perceived stress ($r = .863$), followed closely by faculty and examination stress ($r = .882$), indicating that these external academic pressures play a major role in shaping students' overall stress levels. In contrast, stress related to students' self-perception also shows a moderate positive relationship with perceived stress ($r = .538$), suggesting that internal factors such as self-doubt and confidence still matter, but not as strongly as external demands. Interestingly, academic expectation stress and faculty-related stress are also strongly linked ($r = .658$), meaning students who feel pressure from expectations are also likely to feel stressed by exams and faculty demands. However, the relatively weaker relationship between self-perception and academic expectation stress ($r = .149$) indicates that internal feelings and external pressures may operate somewhat

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independently. Overall, these findings highlight that students' stress is largely driven by institutional and expectation-based pressures, while personal perceptions play a supporting but important role.

The present findings provide important insights into the multidimensional nature of academic stress among students. Notably, external academic pressures—particularly expectations and evaluation systems—emerged as the strongest contributors to perceived stress. This aligns with earlier research indicating that academic workload, examinations, and institutional expectations are key predictors of student stress (Misra & McKean, 2000; Pascoe et al., 2020).

From a theoretical perspective, these results can be effectively understood through the Transactional Model of Stress and Coping proposed by Lazarus and Folkman (1984). According to this model, stress is not simply a result of external events but arises from an individual's cognitive appraisal of those events. In this context, academic expectations and faculty-related pressures may be appraised by students as threats or overwhelming demands, leading to higher perceived stress levels. The very strong correlations observed in this study suggest that students largely interpret these academic demands as exceeding their coping resources. Interestingly, while academic self-perception stress also showed a significant relationship with perceived stress, its influence was comparatively weaker. This suggests that internal psychological factors, such as self-doubt or confidence, play a secondary role compared to structural academic pressures. However, this does not diminish their importance; rather, it highlights that stress is shaped by both internal appraisal processes and external environmental demands, consistent with Lazarus and Folkman's framework. The strong association between academic expectation stress and faculty-related stress further indicates that students do not experience these stressors in isolation. Instead, they are part of a broader academic pressure system, where expectations from family, institutions, and future career prospects interact with evaluation mechanisms such as exams and grading. Similar patterns have been observed in higher education research, where cumulative academic demands significantly increase psychological distress (Beiter et al., 2015). Another important insight is the relatively weak relationship between self-perception stress and academic expectation stress. This suggests that students who experience internal self-doubt are not necessarily the same individuals who feel external pressure from expectations. This differentiation highlights the need for targeted interventions, as different students may require different types of support—some focusing on cognitive and emotional resilience, and others on managing external academic demands.

Overall, the findings clearly demonstrate that perceived stress among students is primarily driven by external academic pressures, particularly expectations and evaluation systems, while internal psychological factors contribute moderately. This indicates that student stress is not merely an individual issue but is deeply embedded within the structure and culture of academic institutions.

Table No. 5 Model Fit and Regression Coefficients Predicting Perceived Stress

Predictor	B	SE	t	p
Intercept	1.101	0.223	4.95	< .001
Stress related to academic self-perception	0.493	0.071	6.93	< .001
Model fit. $R = 0.436$, $R^2 = 0.190$				

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The regression results indicate a moderate positive relationship between stress related to students' academic self-perception and overall perceived stress ($R = .436$). The model explains 19% of the variance ($R^2 = .190$), suggesting that internal academic stress is a meaningful, though not exclusive, contributor to students' overall stress levels. The significant regression coefficient ($\beta = 0.493$, $p < .001$) shows that as stress arising from self-perception increases, overall perceived stress also rises substantially. This highlights that students' internal evaluations—such as confidence, fear of failure, and future concerns—play a central role in shaping their stress experience.

The findings suggest that academic stress is not merely a product of external pressures, but is strongly influenced by how students view themselves and their abilities. This aligns with recent research showing that students' self-beliefs and perceived competence significantly predict stress and psychological well-being (Pascoe et al., 2020). The OECD (2015) report shows that students who *perceive* higher academic stress also report poorer well-being across multiple domains. This is important because it emphasizes subjective experience (internal perception) rather than objective academic load, aligning with your finding that stress is shaped by how students interpret their situation.

Similarly, Ribeiro et al. (2017) demonstrate that self-reported stress is linked to reduced quality of life among higher education students. Since the measure is based on self-report, it again reflects internal cognitive and emotional processing, supporting the idea that stress is not only caused by external demands but by how individuals experience them.

At the same time, the relatively moderate R^2 value indicates that other factors—such as workload, social support, and environmental pressures—also contribute to stress, reinforcing the idea that stress is multidimensional. Therefore, while internal self-perception is a strong predictor, a comprehensive understanding of student stress requires attention to both personal and contextual influences.

Table No. 6 Model Fit and Regression Coefficients Predicting Perceived Stress

Predictor	B	SE	t	p
Intercept	0.999	0.120	8.31	< .001
Stress related to faculty work and examination	0.605	0.044	13.90	< .001

Model fit. $R = 0.697$, $R^2 = 0.486$

The regression results reveal a strong positive relationship between stress related to faculty work and examinations and overall perceived stress ($R = .697$). The model explains 48.6% of the variance ($R^2 = .486$), indicating that this component alone accounts for nearly half of the differences in students' stress levels. The regression coefficient is substantial and statistically significant ($\beta = 0.605$, $p < .001$), showing that increases in stress arising from workload, assignments, and examinations are closely associated with higher overall perceived stress. This suggests that external academic demands play a powerful and direct role in shaping students' stress experiences. Looking more closely, the results suggest that external academic demands are not just background factors but can become central stressors, especially when they are perceived as excessive or difficult to manage. While students may have the ability to cope under normal conditions, continuous pressure from coursework and examinations can stretch their coping capacity and lead to heightened stress. This interpretation is consistent with recent research, which shows that heavy academic workload and assessment pressure are among the most common sources of stress in higher education

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(Pascoe et al., 2020). Studies conducted in recent years also highlight that students' stress levels tend to increase when academic demands intensify, particularly during examination periods or when expectations are high (Son et al., 2020; Barbayannis et al., 2022).

Overall, the findings highlight an important point: while personal factors matter, the structure and intensity of academic demands play a powerful role in shaping students' stress. This suggests that reducing unnecessary academic pressure, ensuring realistic workloads, and providing adequate academic support could go a long way in helping students manage stress more effectively.

Table No. 7 Model Fit and Regression Coefficients Predicting Perceived Stress

Predictor	B	SE	t	p
Intercept	1.427	0.106	13.50	< .001
Stress related to academic expectation	0.474	0.040	11.80	< .001

Model fit. $R = 0.637$, $R^2 = 0.405$

The regression results clearly indicate that stress arising from academic expectations significantly contributes to students' overall perceived stress ($R = .637$; $R^2 = .405$). This suggests that expectations—particularly those related to performance standards, evaluation, and future outcomes—form a substantial part of students' stress experience. The positive regression coefficient ($\beta = 0.474$, $p < .001$) shows that as perceived expectations increase, stress levels rise in a consistent and meaningful way.

What is particularly important in this finding is the way expectations are experienced by students. Rather than remaining external demands, expectations are often internalized, shaping students' self-evaluation and emotional responses. When these expectations are perceived as excessive or unrealistic, they tend to generate ongoing pressure, fear of underperformance, and heightened psychological strain.

This interpretation is strongly supported by recent empirical research. Pascoe, Hetrick, and Parker (2020), in their systematic review, identified academic expectations and pressure to perform as one of the most consistent predictors of stress and diminished well-being among university students. Thus, expectations function as a bridge between external demands and internal stress, reinforcing the idea that stress is largely shaped by perception rather than objective conditions alone.

Taken together, the findings reveal a multi-layered structure of academic stress:

- Internal factors (self-perception) shape how students interpret their abilities.
- External demands (workload and exams) create direct pressure.
- Academic expectations act as a link, transforming external pressures into internal stress.

This integrated pattern strongly supports the broader theoretical view that stress is not determined solely by academic conditions, but by the dynamic interaction between environmental demands and individual perception. In many cases, internal cognitive and emotional processes appear to amplify or even outweigh external stressors, making them critical targets for intervention.

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Table No. 8 Stress Related to Academic Self-Perception by Semester

Stress Level	Fourth Semester	Second Semester	Total
Low	7	12	19
Moderate	23	127	150
High	9	27	36
Total	39	166	205

Chi-Square Test: $\chi^2(2) = 6.08$, $p = .048$

Fisher’s Exact Test: $p = .049$

The analysis shows a small but meaningful link between students’ semester and how they experience stress related to their academic self-perception. A larger proportion of second-semester students fall into the moderate stress category, suggesting that students in earlier stages of their course may still be adjusting to academic demands and expectations. (García-Ros et al., 2012), aligning with Self-Efficacy Theory (Bandura, 1997) and research on stress adaptation in academic settings (Bedewy & Gabriel, 2015; Ruiz-Camacho & Gozalo, 2025). In contrast, fourth-semester students appear slightly more balanced, possibly reflecting increased familiarity with the academic environment. Although the association is statistically significant, the pattern is not strong, indicating that semester alone does not fully explain differences in internal stress. Overall, the findings point to the importance of supporting students, especially in the early semesters, in building confidence and adapting to academic challenges.

CONCLUSION

The findings of this study offer a clear and grounded understanding of how academic stress is experienced by university students. While academic life is often assumed to be stressful due to workload and examinations, the results show that stress is not driven by external demands alone. Instead, it is shaped through a continuous interaction between what students face and how they interpret those experiences. In many cases, it is this internal processing—how students think about their abilities, expectations, and future—that gives stress its intensity and persistence.

A key insight emerging from the analysis is the central role of academic self-perception. Students who feel uncertain about their capabilities or fear failure are more likely to experience stress, even when the actual academic demands are manageable. This reflects the importance of self-efficacy, where belief in one’s own competence acts as a buffer against stress. When such belief is weak, routine academic challenges can become sources of anxiety and pressure. At the same time, the influence of faculty work and examinations cannot be overlooked. Structured academic demands—deadlines, workload, and evaluation systems—remain powerful contributors to stress, particularly when students perceive them as overwhelming. However, consistent with the transactional understanding of stress, these demands do not affect all students equally. Their impact depends largely on how they are appraised and whether students feel equipped to cope with them.

Academic expectations add another important layer to this experience. Expectations from teachers, parents, and peers often extend beyond external pressure and become internalized, shaping how students judge their own performance and future prospects. When these expectations are perceived as unrealistic or difficult to meet, they create a sustained sense of pressure that goes beyond immediate academic tasks. This highlights the role of cognitive

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appraisal, where stress arises not simply from expectations themselves, but from the meaning students attach to them. Taken together, the study underscores that academic stress is not a single-dimensional phenomenon. It is a complex, layered experience where internal beliefs, external demands, and perceived expectations are closely intertwined. Among these, internal cognitive and emotional processes appear to play a particularly influential role, often amplifying the effects of external stressors. These insights carry important implications. Efforts to reduce student stress should move beyond focusing only on curriculum or workload. Greater attention needs to be given to strengthening students' confidence in their abilities, helping them develop healthier ways of interpreting academic challenges, and creating a more balanced and supportive expectation environment. Such an approach recognizes students not merely as recipients of academic demands, but as active interpreters of their own experiences.

In essence, the study points toward a more holistic understanding of academic stress—one that acknowledges both the pressures students face and the inner processes through which those pressures are experienced. Addressing both dimensions is essential for fostering not only academic success, but also the overall well-being of students.

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Conflict of Interest

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