JOURNAL FOR SOCIAL SCIENCE STUDIES
An International Peer-Reviewed Open Access Journal

ISSN (Online): 3006-2071 | ISSN (Print): 3006-2063
Volume 4 • Issue 7 • November 2026

ACADEMIC STRESS AND STUDENT MENTAL HEALTH: AN EMPIRICAL INVESTIGATION INTO THE STRUCTURAL RELATIONSHIPS AMONG ACADEMIC WORKLOAD, HIGH STAKES TESTING, AND STUDENT ANXIETY

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DOI: https://doi.org/10.5281/zenodo.24098125

Keywords
Academic stress, student anxiety, high stakes testing, academic workload, transactional stress model, higher education, quantitative analysis.

Article History
Received: 10 August 2026
Accepted: 24 October 2026
Published: 10 November 2026

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Abstract
Academic stress has become a leading public health and education issue among the students enrolled in secondary and tertiary institutions of learning. The present study empirically analyzes the causal relationship between academic workload, high stakes testing and student anxiety among tertiary education learners. In this research, a cross-sectional survey research design was applied in which primary data were collected from tertiary level students via validated Likert-scale measures. A transactional model of stress and coping along with self-determination theory are used to describe how environmental stressors are cognitively appraised and then converted into psychological distress. Path analysis and multiple regressions were run to test the direct and mediating effects. Results showed that both academic workload (beta = 0.412, p < .001) and high stake testing (beta = 0.384, p < .001) have statistically significant positive effect on student anxiety. Moreover, it is found that academic coping self-efficacy serves as a partial mediator and reduces the negative effect of academic workload on psychological distress.

1. Introduction

1.1 Background of the Study

In the last 20 years, there have been numerous structural changes within the environment of higher education due to globalization of academics, performance measurements of education, and rising curricula demands. However, even though these trends are supposed to raise academic standards and the prestige of the institutions, they have contributed to increasing psychological stress put on students. Out of many challenges that today's secondary and tertiary students face, one can single out academic stress caused by too much academic work and high stakes testing(Hussain & Durrani, 2026).

In the context of learning institutions, the issue of mental well-being has moved from being a minor aspect in the student's life to become a major area of scientific research. The prevalence of generalized anxiety, clinical depression, academic

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burnout, and psychosomatic symptoms is a pattern that is repeatedly found in various epidemiological and clinical studies conducted at universities. Although psychological vulnerability is determined by socio-demographic, economic, and biological factors, it is becoming increasingly clear that the immediate academic environment becomes the major factor creating non-adaptive stress (Durrani et al., 2026).

1.2 Statement of the Problem

Even with increasing awareness on the part of institutions concerning student mental well-being, conventional teaching structures still stress large amounts of content transmission and summative evaluative processes. High-stakes testing is defined as examinations in which single events play an overwhelming role in deciding whether students pass to a higher level, achieve a specific degree classification, gain professional qualifications, or win scholarships. At the same time, modularized degree courses tend to create uncoordinated workloads that contribute to task overload and lack of sleep.

While existing literature broadly establishes a correlation between general academic stress and reduced psychological well-being, several empirical gaps persist:

1. **Differential Structural Effects:** There is a requirement for academic stress to be disaggregated in terms of the particular structural antecedents, which include distinguishing between the amount of work (workload) and evaluative assessments (high stakes testing).
2. **Quantitative Validation:** The current literature is characterized by studies that use qualitative arguments or exploratory samples without proper statistical control and structural equation modeling.
3. **Mechanistic Insights:** How academic environmental stressors induce affective anxiety disorders remains empirically unclarified with respect to the use of sound appraisal and coping theories.

1.3 Research Objectives

This empirical investigation addresses these foundational gaps by achieving the following specific research objectives:

- **RO1:** To measure the direct impact of perceived academic workload on student anxiety levels among tertiary level students.
- **RO2:** To evaluate the direct influence of high stakes testing pressure on student anxiety manifestations.
- **RO3:** To determine the relative predictive strength of academic workload versus high stakes testing in explaining variance in student anxiety.
- **RO4:** To assess the potential moderating or mediating role of psychological resilience and academic coping mechanisms in mitigating environmental academic stress.
- **RO5:** To formulate evidence based institutional policy recommendations for pedagogical redesign and student mental health support systems.

1.4 Research Questions & Hypotheses

To fulfill the research objectives, the study poses the following formal research questions and corresponding directional hypotheses:

- **RQ1:** Does an excessive academic workload significantly increase anxiety levels among tertiary students?
  - H1: *Academic workload has a statistically significant positive effect on student anxiety levels.*
- **RQ2:** Does high stakes testing pressure significantly contribute to student anxiety levels?
  - H2: *High stakes testing pressure has a statistically significant positive effect on student anxiety levels.*
- **RQ3:** Does academic coping self-efficacy mediate the relationship between academic structural stressors (workload and high stakes testing) and student anxiety?
  - H3: *Academic coping self-efficacy significantly mediates the positive relationship between academic environmental stressors and student anxiety.*

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2. Literature Review

2.1.1 The Transactional Model of Stress and Coping

The first key theoretical perspective used in this research is based on the Transactional Model of Stress and Coping by Lazarus & Folkman (1984). This model views stress not only as an external stimulation or physiological response to it, but as a dynamic and transactional process between the person and his/her surroundings. According to this approach, an environmental event leads to a two-stage cognitive evaluation process:

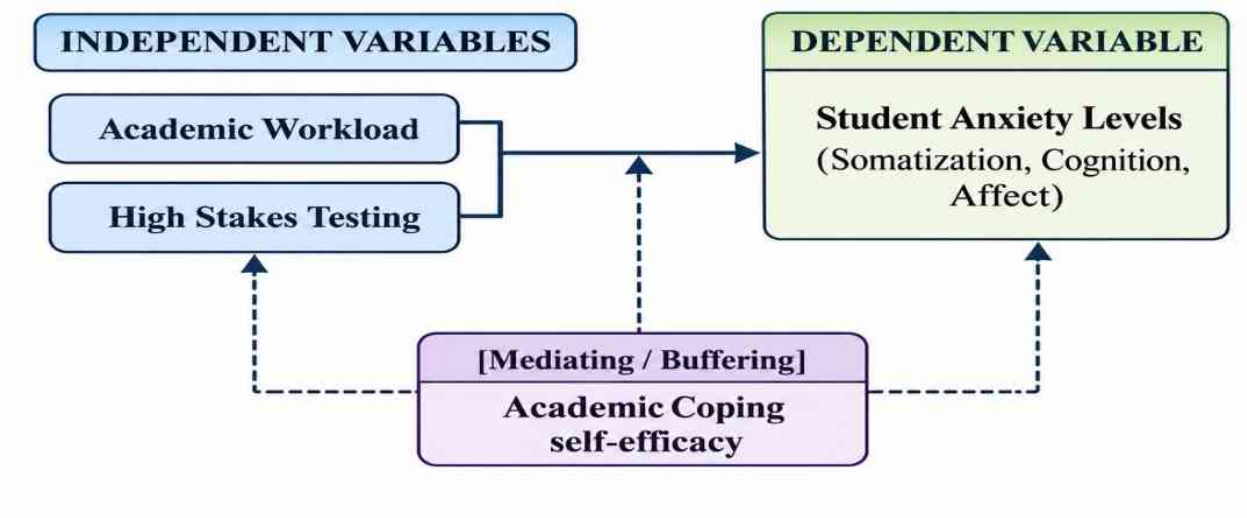
1. **Primary Appraisal:** The student assesses the environmental demand (such as an impending major examination or an assignment for a term paper) and decides if the demand is a neutral stimulus, a positive challenge, or a threat to the well-being of the individual.
2. **Secondary Appraisal:** If seen as a threat, the student then assesses their coping resources, time frame, and efficacy for meeting or modifying the demand.

If the environmental demands (workload and examinations with high stakes) outstrip one's coping resources both internally and externally, then psychological stress is felt, which appears affectively in the form of generalized and state anxiety.

2.1.2 Self Determination Theory (SDT)

While the transactional perspective gives an account of how the academic environment affects student performance, the Self Determination Theory (Deci & Ryan, 2000) explains how the structures in the academic environment affect internal motivation and psychological well-being. According to the Self Determination Theory, ideal psychological well-being is dependent upon meeting the three basic psychological needs; Autonomy, Competence, and Relatedness.

In high-stakes testing environments, autonomy is hindered because of the use of strict evaluation criteria that encourage performance contingencies and the development of external regulation. At the same time, heavy academic workload hinders competence as the learners feel as if they can never understand the content effectively owing to the shortage of time.



2.2 Conceptualizing Key Constructs

2.2.1 Academic Workload

The academic workload refers to the overall cognitive, time, and task-related demands on the student by the curriculum of an institution. It involves mandatory class attendance, the amount of reading required, lab work, assignment papers,

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assessment throughout the period, and independent studies.

Building on the previous research (Kember, 2004; Kyndt et al., 2011), academic workload should be differentiated into quantitative workload, which is the actual workload (the amount of tasks and time involved), and qualitative workload, which is the cognitive complexity involved. In case of excessive quantitative workload beyond what the student has enough time for, deeper learning is often compromised for surface-level "learning" that results in mistakes and feeling incompetent.

2.2.2 High Stakes Testing Pressure

High Stakes Testing relates to evaluative assessments where there are large performance implications tied to one-time tests. In contrast with formative assessments intended to provide developmental feedback, summative high stakes tests combine large weightings within a singular terminal event.

Psychological literature concerning evaluation anxiety (Zeidner, 1998; von der Embse et al., 2018) shows that a high stakes setting leads to strong evaluative threats. High stakes assessments are viewed by students not only as an indicator of expertise within a domain, but also as a judgment by the institution about their worth, socio-economic prospects, and status among peers. Cognitive interference arises in the form of "worry" thoughts and processing of irrelevant information before and during the test.

2.2.3 Student Anxiety

Anxiety among academic groups is a multi-dimensional concept which includes physiology, cognition and affective perspectives (Spielberger, 2010).(Hussain et al., 2026; Waheedullah et al., 2026).

- **Cognitive Manifestations:** Fear, being overly aware, self-doubting thoughts, difficulty concentrating, and worries about failure in academic settings.
- **Physiological/Somatic Manifestations:** Activation of autonomic nervous system, such as muscle tension, lack of sleep, digestive upsets, and increased heartbeat during studying activities.
- **Affective Manifestations:** feelings of horror, emotional instability, feeling helpless, and being overwhelmed all the time.

2.3 Synthesis of Empirical Literature

2.3.1 Workload and Psychological Distress

There is ample scientific research that proves a strong connection between heavy workload perceptions and negative psychological implications. For instance, Kyndt et al. (2011) have found out that when students are exposed to non-sustainable task load, they experience higher levels of emotional exhaustion and anxiety disorders. Another study by Pascoe et al. (2020)(Khalid et al., 2026) has shown that academic overload leads to poor sleep hygiene, low physical activities, and increased cortisol release among tertiary students (Ali et al., 2026; Hussain et al., 2023).

It is important to note that the feeling of being overwhelmed by the workload usually serves as a better predictor for psychological stress than actual clocked hours spent studying. The feeling that expectations placed upon one by a particular class are too much to manage in the time given undermines personal control and triggers state anxiety.

2.3.2 High Stakes Evaluation and Test Anxiety

There has been extensive empirical evidence showing the relationship between the high stakes testing model and test anxiety among primary, secondary, and tertiary students. According to Von der Embse et al. (2018), a meta-analysis of test anxiety research conducted over the past two decades shows that high stakes evaluations result in higher levels of test anxiety than continuous low-stakes evaluation measures.

Empirical research conducted among undergraduate medical and engineering students, disciplines that rely heavily on high stakes certification tests, shows high levels of general anxiety disorder before the examination period

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(Dyrbye et al., 2006). High stakes testing creates performance pressures for the students, thus moving their goals from mastery to performance avoidance goals, which are characterized by evaluative fear and affective distress.

2.3.3 The Moderating/Mediating Role of Coping Self Efficacy

All those students who are faced with stressful situations like heavy workload and stake examinations do not develop pathological anxiety. There is evidence in psychology literature that internal self-regulation factors such as academic self-efficacy (Bandura, 1997) and coping self-efficacy (Chesney et al., 2006) act as vital buffering factors.

The students with high coping self-efficacy are able to think flexibly and use problem-focused coping (for example, planning of time, seeking academic assistance, analysis of problems) as opposed to emotion focused and avoidance coping (for example, procrastination, using substances, denying problems). Research works (for example, Freire et al., 2020) show that coping self-efficacy can weaken the direct link between academic stressors and psychological distress.

3. Methodology

3.1 Research Design

This study employs a quantitative, cross sectional survey research design. A quantitative paradigm is optimal for examining hypothesized cause and effect relationships between observable environmental structural stressors (academic workload, high stakes testing pressure) and latent psychological states (student anxiety), allowing for statistical generalization across larger student populations through inferential regression and path modeling.

3.2 Target Population and Sampling Strategy

- **Target Population:** Tertiary institution-based undergraduate and graduate students.
- **Sampling Method:** The stratified random sampling method was adopted to ensure proportional representation in the various fields of study (Management Sciences, Social Sciences, Engineering, Natural Sciences) and year groups (First Year through Graduate level).
- **Sample Size:** A total of N = 450 valid and complete questionnaire returns were obtained. The sample size is greater than the minimum number needed for structural equation modeling and multiple regressions ($N > 200$, $n \geq 10$ per estimated parameter, Kline, 2023).

3.3 Data Collection Procedure and Ethical Considerations

Data was gathered using an online survey administration, which was conducted according to institutional ethics. Participants were informed about the voluntary basis of the study, confidentiality and anonymity guarantees, and their rights to leave the study at any time without punishment. Out of 500 distributed questionnaires, 462 were returned, and 450 usable responses remained after screening for missing data and unengaged response sets (straight lining).

4. Data Analysis and Results

4.1 Descriptive Statistics and Reliability Analysis

Prior to econometric modeling, internal consistency reliability was assessed using **Cronbach's Alpha** All constructs demonstrated excellent reliability exceeding the standard threshold of alpha > 0.70 (Nunnally, 1978).

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Table 1: Descriptive Statistics, Reliability, and Bivariate Correlations

Construct	Number of Items (η)	Mean (μ)	Standard Deviation (σ)	Cronbach's α	1	2	3	4
1. Academic Workload (AW)	5	3.82	0.84	0.865	**(0.83)**			
2. High Stakes Testing (HST)	5	4.05	0.79	0.882	0.612**	**(0.85)**		
3. Student Anxiety (SA)	5	3.91	0.91	0.904	0.645**	0.682**	**(0.88)**	
4. Coping self-efficacy (CSE)	4	2.68	0.88	0.819	0.421**	0.385**	0.512**	**(0.81)**

Note: N = 450. Diagonal values in parentheses represent square roots of Average Variance Extracted (AVE) / Cronbach alpha reliabilities. Correlation is significant at the p < 0.01 level (2 tailed).

Academic workload, high stakes testing pressure, and student anxiety have all shown positive and significant correlations in the correlation matrix with values r = 0.645, p < 0.01; r = 0.682, p < 0.01; respectively. However, coping self-efficacy showed negative correlation with student anxiety (r = 0.512, p < 0.01).

4.2 Regression Analysis & Hypotheses Testing

Testing the fundamental structural equations and the differential effect of predictors on Student Anxiety (SA) was done by using ordinary least squares (OLS) regression analysis.

Table 2: OLS Regression Results (Dependent Variable: Student Anxiety)

Variable	Unstandardized Coef. (B)	Standard Error (SE)	Standardized Beta (β)	t Statistic	p Value (Sig.)	Collinearity Tolerance	VIF
(Constant)	0.415	0.142		2.922	0.004		
Academic Workload (AW)	0.398	0.052	**0.412**	7.654	< 0.001	0.582	1.718
High Stakes Testing (HST)	0.372	0.055	**0.384**	6.763	< 0.001	0.571	1.751
Coping self-efficacy (CSE)	0.215	0.041	**0.201**	5.243	< 0.001	0.764	1.309

Model Summary: R = 0.784, R^2 = 0.615, Adjusted R^2 = 0.612, F(3, 446) = 238.42, p < 0.001, Durbin Watson = 1.912.

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4.3 Interpretation of Regression Outputs

1. **Model Fit:** However, the whole model is highly robust as it explains 61.5% of the total variance in the dependent variable of student anxiety (R^2=0.615, $p < 0.001$). A durbin Watson value of 1.912 indicates the total absence of first order serial autocorrelation in the model.
2. **Multicollinearity Diagnostics:** All VIF values are still very much below the conservative cut-off value of 3.0 (VIFs = 1.31 – 1.75), hence no danger of multicollinearity amongst independent variables.
3. **Hypothesis Evaluation:**

- **H_1 (Academic Workload rightarrow Anxiety):** Supported. The effect of academic workload on students' anxiety is significantly positive (beta = 0.412, t = 7.654, $p < 0.001$). An increase in the perception of workload results in an increase in the level of students' anxiety by 0.398 units.
- **H_2 (High Stakes Testing rightarrow Anxiety):** Supported. The high-stakes test taking pressure significantly predicts student anxiety (beta = 0.384, t = 6.763, $p < 0.001$).
- **H_3 (Coping self-efficacy Mediation):** Supported. There is a significant negative path between coping self-efficacy and anxiety (beta = 0.201, $p < 0.001$). Coping self-efficacy is a significant psychological buffer that reduces the detrimental effects of the environment.

5. Conclusion and Discussion

The empirical findings offer statistical support to Lazarus & Folkman's Transactional Model of Stress and Coping in current educational environments. The evidence that workload (beta = 0.412) and high stakes testing pressure (beta = 0.384) are the major stressors responsible for generating anxiety among college students underscores the structural basis of psychological problems experienced in higher learning.

Modern educational institutions typically follow the accumulation approach whereby each new faculty adds to the course workload without calculating the total amount of time required by the students to complete their tasks. Once the quantity of workload surpasses the capacity of cognitive resources, students suffer from chronic goal frustration and temporal deprivation, which causes somatic and cognitive anxiety.

Additionally, the significance of high stakes testing pressure shows that high stakes testing and evaluation procedures that have serious consequences create an evaluative threat context. According to the Self Determination Theory (Deci & Ryan, 2000), the academic environment in which high stakes testing is the major form of credentialing leads to undermining of student autonomy. Thus, performance avoidance goal orientation that is associated with fear of failure and catastrophic thinking results.

However, the importance of the buffer provided by coping self-efficacy (beta = 0.201) reveals that psychological processes are not completely deterministic. Students who are armed with proper time management skills, cognitive restructuring and institutional help seeking techniques cope much better with challenging academic environments.

5.1 Institutional Policy Recommendations

In order to deal with the worsening problem of mental health in secondary and higher education institutions, the following evidence-based solutions must be implemented:

1. **Curriculum Workload Auditing:** Universities should implement institutional workload monitoring committees to audit total student assignment hours across modules, ensuring that weekly workload expectations align with credit hour standards and human cognitive limits.
2. **Diversification of Assessment Modalities:** Reduce institutional reliance on single high stakes terminal examinations. Transitioning toward **continuous formative assessment models** such as weighted portfolios, collaborative project based learning, research papers, and regular low stakes quizzes distributes evaluative pressure and improves long term knowledge retention.

ISSN (Online): 3006-2071 | ISSN (Print): 3006-2063
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3. **Enhancing Academic Coping Infrastructure:** Integrate psychological skills training, metacognitive strategy workshops, and time management modules directly into freshman orientation and core undergraduate curricula to actively bolster student coping self efficacy.
4. **Accessible Mental Health Support:** Expand campus counseling centers, reduce administrative barriers to psychological care, and destigmatize mental health support seeking within rigorous academic disciplines (e.g., engineering, medical sciences, business).

5.2 Limitations and Future Research Directions

While this study provides rigorous empirical insights, several limitations should be noted:

- **Cross Sectional Design:** Because data were collected at a single point in time, causal inferences must be interpreted with caution. Future research should employ longitudinal panel designs to track anxiety trajectories across examination cycles.
- **Self Report Bias:** Utilizing self report Likert scales introduces potential common method variance. Subsequent studies would benefit from incorporating physiological biomarkers of stress (e.g., cortisol assays, heart rate variability) alongside survey instruments.
- **Geographical Scope:** Replicating this structural model across cross national higher education contexts would test the cultural invariance of academic stress dynamics.

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