TheRoleofStudent'sPerceived Stress onAcademic Performance:ACaseofBusiness SchoolsofKarachi

Abstract

The study examines how perceived stress affects academic performance at Karachi'sbusiness schools. It tries to discover how stressors affect students' capacity to achieve academic successby looking at the particular setting of business education. This study has the potential to provide insightinto tactics that can improve students' success and well-being in the challenging academic setting ofKarachi'sbusinessschools. Thestudyaims toexaminetheroleofstudents'perceivedstressonacademicperformance inthebusinessschoolsof Karachi, Pakistan. The quantitative approach has been adopted for data collection**,** and 384 sample responseshavebeengatheredfromuniversitystudents.ThePLS-SEManalysistechniquehasbeenusedfordataanalysis. The results have identified that academic load positively and significantly affects perceivedstress.Financialconstraintshaveapositiveandsignificanteffectonperceivedstress.Perceivedstressh asa negative and significant effect on academic performance. Social support has a negative and significanteffect on perceived stress. Time management has a negative but insignificant effect on perceived stress.Additionally,inthisstudy, thefactorswhich causestresstostudentsinuniversitylifearediscussed.

Keepinginfocusthisstudy,thepractitionersshouldtrytoadoptpracticeswhichcanreducethe stress level for students so that they can perform better academically and get better results. Financialconstraintis considered oneof thebiggestreasonscontributingtostudents' stress.

Keywords:*FinancialConstraints,SocialSupport,AcademicLoad,PerceivedStress,AcademicPerformance.*

INTRODUCTION

The 21st century demands a dynamic and adaptable workforce, capable of navigating a rapidly evolving global landscape. To prepare students for these challenges, higher education institutions must cultivate well-rounded individuals equipped with critical thinking, problem-solving, and interpersonal skills (Ayala & Manzano, 2018). However, the university experience can be incredibly demanding, placing significant pressure on students and potentially hindering their academic success.

One of the most significant stressors for university students is the academic workload. The transition from high school to university often involves a substantial increase in academic rigor, with higher expectations for independent learning, critical analysis, and project-based assignments. This heightened workload, coupled with the pressure to maintain high grades and succeed academically, can lead to feelings of anxiety, overwhelm, and burnout (Enns et al., 2018).

Furthermore, the shift from a primarily exam-based assessment system in high school to a more project-oriented approach in university can be particularly challenging for some students (El Hangouche et al., 2018). Project-based learning often requires significant time management, research, and collaboration skills, which may not have been adequately developed in previous educational settings. This can lead to feelings of inadequacy and frustration, further exacerbating academic stress.

Financial constraints also pose a significant challenge for many university students. The rising cost of tuition, fees, and living expenses can create significant financial burdens, forcing students to juggle academic pursuits with part-time jobs, which can impact their academic performance and overall well-being. Moreover, financial insecurity can lead to increased stress and anxiety, hindering cognitive function and academic focus (Mani et al., 2020).

Socioeconomic disparities can further exacerbate these challenges. Students from low-income backgrounds may face limited access to resources, such as academic support services, tutoring, and technology. These disparities can also limit their ability to engage with faculty members, which is crucial for academic success (Lee & Maynard, 2019).

Effective time management is another critical factor in mitigating academic stress. Balancing academic responsibilities with personal commitments, such as social activities, part-time jobs, and family obligations, can be a significant challenge for many students. Poor time management skills can lead to procrastination, missed deadlines, and increased feelings of anxiety and overwhelm (Sainz et al., 2019).

Social support plays a crucial role in buffering the effects of stress. However, the university environment can be isolating for some students, leading to feelings of loneliness and a lack of social support (Almeida et al., 2018). This is particularly true for students who have relocated away from their families and support networks, leaving them to navigate the challenges of university life independently (Alsubaie et al., 2019; Kim et al., 2018).

To address these challenges, universities must create a supportive and inclusive learning environment. This includes providing adequate academic support services, such as tutoring, academic advising, and mental health resources. Financial aid programs and scholarships can help alleviate the financial burden on students, enabling them to focus on their studies. Furthermore, fostering a strong sense of community and promoting social interaction among students can help combat feelings of isolation and loneliness.

In conclusion, the university experience presents a unique set of challenges for students, including academic pressure, financial constraints, time management issues, and social isolation. By understanding the multifaceted nature of these stressors and implementing effective interventions, universities can create a more supportive and conducive learning environment, enabling students to thrive academically and personally.

MaterialsandMethod

DataCollection

The study has used survey method for data collection based on the rationalization that large scale datacollection and in-person method to collect specific responses can be handled by the survey method(Slatteryetal.,2011).Thesurveymethodwasusedtogatherdatafromadiversifiedpopulationduringthe COVID-19 pandemic by incorporating different in-person and online surveys (Rubin & Babbie, 2007).Further, the study has enabled the data collection process using a five-point Likert scale structuredquestionnairetogaugetherespondents'opinions,attitudes,andexperiencesabouttheundertakenrese archsubject (Groves et al., 2011). The study has used a five-point Likert questionnaire with certain rationalesthat ensure considerable response rate (Curtis & Redmond, 2009) and creates less irritation to therespondentswhile recordingtheirresponses(deWinter&Dodou,2010).

StatisticalAnalysis

Hence, the study has used quantitative research approach to examine the factors affecting students'perceivedstressthatimpacttheiracademicperformanceinPakistan.Therefore,thestudyhasanexplanatory type of investigation to comprehend the relationship between student stress and academicperformancein Pakistan.

The study has used PLS-SEM to ensure the predictive-oriented approach towards endogenous constructsdue to the exploratory modeling framework (Hair et al., 2011a). Further, the study has collected 200responses and therein, it has been recommended that PLSSEM is capable of handling small sample size(n < 250) and ignores the data distribution assumptions (Hair et al., 2013). Furthermore, PLS-SEM hasbeen widely used in mediating moderating analyses and research (Henseler&Fassott, 2010). Therein,PLS-SEMhasbeenusedinthestudytounderstandthemediatingroleofstudents'perceivedstressbetweenits antecedents and academic performance. Lastly, the study has used PLS-SEM to assess the reliabilityandvalidityofthemodelingframeworkbasedonalgorithmandblindfoldingtechniques(Hairetal.,2016).

SamplingDesign

Despitehavingnumerousmethodstoestimatethesamplesizeinquantitativestudies,SekaranandBougie(2016)suggestedthat384responsesshouldbeenoughforquantitativesurveystudies;henceforth,

ResearchInstrument

Thefollowingtable showstheinstrumentation ofthedatacollectiontool.

Table 1:Datacollectioninstrument

Variables	**Items**	**ScaleType**	**Sources**
FinancialConstraints	8	7-PointLikert	(Liu etal.,2012)
SocialSupport	8	5-PointLikert	(Malecki&Elliott,1999)
TimeManagement	7	4-PointLikert	(Grissometal.,2015)
AcademicLoad	5	5-PointLikert	(Jones &Johnston,1999)
Students'PerceivedStress	5	4-PointLikert	(Cohenet al.,1983)

AcademicPerformance	5	5-PointLikert	(DuPauletal.,1991)

Theabovetableshowedthevariablesalongwiththeirtotalnumberofmeasures/itemsintheinstrument.Thescale typewasprovidedbytheresearchfromwherethe instrumentwasadapted (source).

Results

The study has collected 384 responses from the sample population. Another important aspect in thesampling design is selecting appropriate sampling technique and herein, two major categories have beendiscussed including probability sampling that refers to the randomized selection of the sample units frompopulationwithsomesystematicapproachincaseofknownpopulationsize(Kamakura,2011).Theothercat egoryofsamplingtechniqueisthenonprobabilitysamplingmethodreferringtothenonrandomizedbutrationaliz ed selection of sample units from the population based on predetermined criteria in case ofunknownpopulationsize(Vehovaretal.,2016).Therefore,thestudyhasnotknowntheactualpopulationsize i.e., total number of university students in Karachi and thus, the study has used nonprobabilitysampling technique. Further, the nonprobability sampling techniques have four subcategories: clustersampling, convenience sampling, purposive sampling, and snowball sampling (Uprichard, 2013). Thestudyhasusedconveniencesamplingtocollectresponsesfromtheuniversitystudentsin theKarachicitybase don theirreadilyavailabilityand accessibilityfor theresearcher (Sarstedt et al.,2018).

Respondents'Profile

Thefollowingtablehasshowed thedemographicprofileoftherespondents.

Table 2:DemographicProfile(n=384)

		Frequency	**Percent**
Gender	Male	96	25
	Female	287	74.7
AgeGroup	18to21years	72	18.8
	22to26years	300	78.1
	27to30years	12	3.1
GPA	Lessthan 2.5	12	3.1
	2.5 – 3	60	15.6
	3 -3.5	168	43.8
	3.5 – 4	144	37.5

	3persemester	36	9.4
	4persemester	48	12.5
CourseLoad	5persemester	72	18.8
	6persemester	228	59.4

Theabovetablehasincluded384respondentsinwhich96(25%)weremale,and287(74.7%)werefemale.Therewere72(18.8%)respondentswerefrom18to21years,300(78.1%)respondentswere from22to26years,and12(3.1%)respondentswerefrom27to30years.Therewere12(3.1%) respondentsfromlessthan2.5GPA,60(15.6%)respondentsfrom2.5–3GPA,168(43.8%)respondents from3–3.5GPA,and144(37.5%)respondentsfrom3.5–4GPA.Therewere36(9.4%)respondents from3coursespersemester,48(12.5%)respondentsfrom4coursepersemester,72(18.8%)respondentsfrom5coursespersemester,and228(59.4%)respondentsfrom6coursepersemester.

MeasurementModel

Thefollowingtableshowsthemeasurementmodelresultsthatincludesouterloadings,constructreliability(CR), and averagevarianceextracted (AVE).

Table 3:OuterLoadings

Variable	**Items**	**Loading**	**Alpha**	**CR**	**AVE**
AcademicLoad	AL1	0.680	0.780		
	AL2	0.793			

	AL4		0.730	0.823	0.539
	AL5	0.676			
	AP1	0.808 0.871			
	AP2	0.825			
AcademicPerformance					
	AP4		0.859	0.903	0.701
	AP5	0.844			
	FC1	0.935 0.636			
	FC4	0.743			
FinancialConstraints	FC6		0.780	0.852	0.595
	FC8	0.742			
	PSAS1	0.844 0.884			
	PSAS2	0.902			
PerceivedStress	PSAS3		0.869	0.906	0.661
	PSAS4	0.762			
	PSAS5	0.645			
	SS4	0.507 0.890			
	SS5	0.691			
SocialSupport	SS6		0.823	0.879	0.601
	SS7	0.846			
	SS8	0.872			
	TM1	0.842 0.915			
	TM2	0.781			
	TM3	0.921			
TimeManagement	TM4		0.945	0.942	0.701
	TM5	0.817			
	TM6	0.813			
	TM7	0.757			

According to Hair et al. (2011b) outer loadings should be higher than 0.70 for absolute acceptance.However, Hair et al. (2016) recommended that when the values are less than the above threshold andhigher than 0.60, they can also be accepted based on convergent validity. Additionally, recommendedthresholdsforCRandAVEarethattheirvaluesshouldbehigherthan0.70and0.50 respectively(Hairetal., 2011b). Hence, the table has showed all correct values and therefore, measurement model had beenachieved.

DiscriminantValidity

Thefollowingtable3has showedtheresultsofFornellandLarckercriterionindiscriminantvalidity.

Table 4:Fornell-LarckerCriterion

	AL	AP	FC	PSAS	SS	TM
AcademicLoad	**0.734**					
AcademicPerformance	0.002	**0.837**				
FinancialConstraints	0.311	0.012	**0.771**			
PerceivedStress	0.382	-0.446	0.412	**0.813**		
SocialSupport	-0.030	-0.017	-0.343	-0.480	**0.775**	
TimeManagement	0.006	0.006	-0.382	-0.195	0.081	**0.837**

The above table contains a recommendation that all the diagonal and bold values must be higher in theirconstructsthanothervalues.Thetablehasshowedallsuchvaluesandtherefore,discriminantvalidityhadbeenachieved usingFornell andLarcker(1981) criterion.

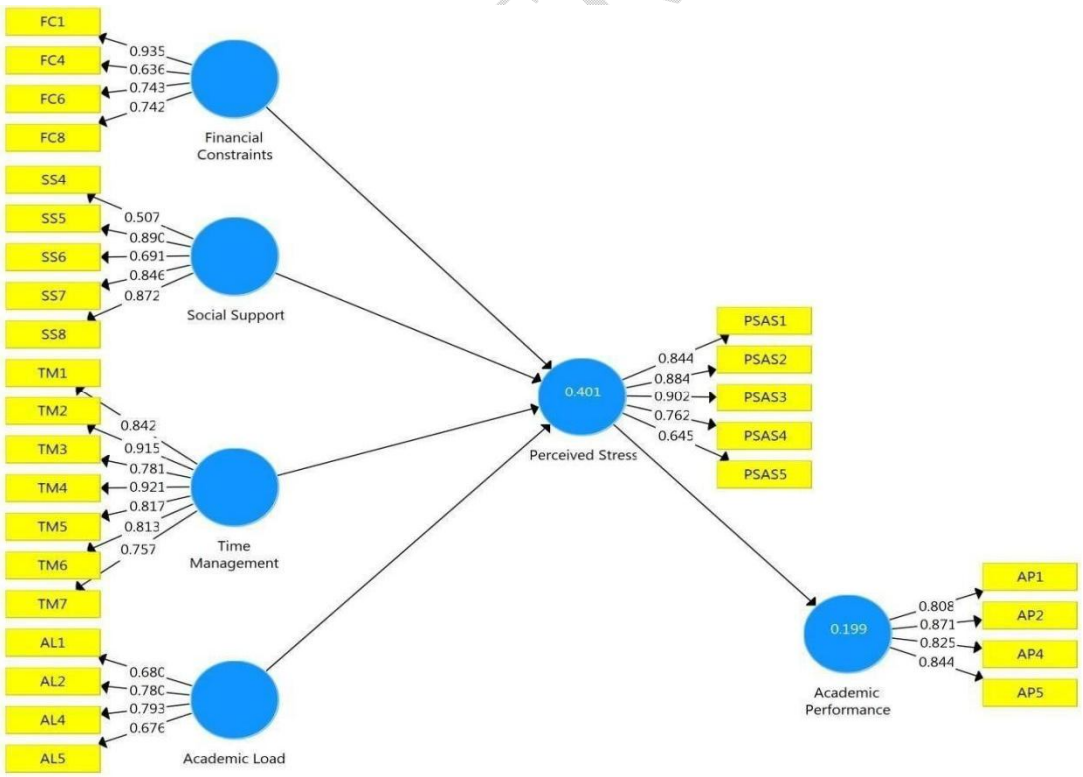

Figure 1:PLSAlgorithm

Thefollowingtablehasshowedtheresultsofcrossloadingsindiscriminantvalidity.

Table 5:CrossLoadings

	AL	AP	FC	PSAS	SS	TM
AL1	**0.680**	0.024	0.170	0.148	0.124	-0.064
AL2	**0.780**	-0.064	0.188	0.339	0.046	0.288
AL4	**0.793**	0.102	0.436	0.355	-0.130	-0.334
AL5	**0.676**	-0.099	-0.048	0.166	-0.061	0.211
AP1	0.114	**0.808**	0.167	-0.333	-0.193	-0.048
AP2	-0.155	**0.871**	-0.194	-0.467	0.031	-0.012
AP4	0.101	**0.825**	-0.009	-0.287	0.145	0.091
AP5	0.023	**0.844**	0.144	-0.366	-0.035	0.007
FC1	0.360	0.051	**0.935**	0.486	-0.420	-0.288
FC4	0.194	0.012	**0.636**	0.216	-0.073	-0.414
FC6	0.165	0.067	**0.743**	0.242	-0.294	-0.194
FC8	0.120	-0.214	**0.742**	0.154	-0.079	-0.403
PSAS1	0.343	-0.312	0.500	**0.844**	-0.446	-0.167
PSAS2	0.473	-0.369	0.256	**0.884**	-0.442	-0.077
PSAS3	0.476	-0.369	0.411	**0.902**	-0.321	-0.187
PSAS4	0.198	-0.407	0.254	**0.762**	-0.404	-0.210
PSAS5	-0.078	-0.385	0.230	**0.645**	-0.341	-0.174
SS4	0.131	0.189	-0.064	-0.252	**0.507**	0.080
SS5	0.023	-0.085	-0.156	-0.416	**0.890**	-0.015
SS6	-0.138	-0.059	-0.486	-0.309	**0.691**	0.210
SS7	-0.077	-0.016	-0.279	-0.489	**0.846**	0.034
SS8	-0.012	-0.031	-0.354	-0.323	**0.872**	0.058
TM1	-0.070	-0.069	-0.382	-0.126	0.044	**0.842**
TM2	0.012	0.043	-0.353	-0.179	0.110	**0.915**
TM3	0.163	-0.052	-0.159	0.050	0.010	**0.781**
TM4	0.031	-0.058	-0.372	-0.134	0.096	**0.921**
TM5	0.113	0.016	-0.174	-0.107	-0.061	**0.817**
TM6	0.043	-0.129	-0.347	0.013	-0.098	**0.813**
TM7	-0.077	-0.220	-0.396	0.023	-0.052	**0.757**

The above table has been based on the recommendation that all the bold values must be higher in theirconstructs than other values (Hair et al., 2014). Therefore, the table has showed all such values andtherefore,discriminant validityhad been achievedusingcrossloadings.

ThefollowingtablehasshowedtheresultsofHTMTratioindiscriminantvalidity.

Table 6:Heterotrait-MonotraitRatio(HTMT)

	AL	AP	FC	PSAS	SS	TM
AcademicLoad						
AcademicPerformance	0.177					
FinancialConstraints	0.434	0.255				
PerceivedStress	0.476	0.515	0.433			
SocialSupport	0.256	0.212	0.429	0.558		
TimeManagement	0.427	0.141	0.478	0.155	0.211	

Theabovetablehasfollowedtherecommendationgivenby Henseleretal.(2015)thatallthevaluesshouldbe less than 0.85 for being accepted. The table has showed all such values and therefore, discriminantvalidityhad been achieved usingHTMTratio.

PredictiveRelevance

Thefollowingtablehasshowedtheresultsofpredictiverelevance.

Table 7:PredictiveRelevance

	RSquare	RSquareAdjusted	QSquare
AcademicPerformance	0.199	0.197	0.132
PerceivedStress	0.401	0.395	0.260

The above table has showed that academic performance has been predicted upto 19.9 percent, andperceivedstressupto40.1 percent.TheQsquare hasbeen foundhigher thanabsolute zero.

Hypothesis-TestingusingPLS-SEM

The following table provides hypothesis-testing using PLS bootstrapping technique at 5000 subsamplesand 5 percent statistical significance. The study has used path modeling technique for hypothesis-testingtoassesstherelationshipbetween latent constructsinthestructural (inner)model.

Table8:PathAnalysis

	Estimate	Std.Dev.	T-Stats	Prob.
AcademicLoad->PerceivedStress	0.334	0.044	7.549	0.000
FinancialConstraints->PerceivedStress	0.120	0.051	2.362	0.009
PerceivedStress->AcademicPerformance	-0.446	0.042	10.742	0.000
SocialSupport->PerceivedStress	-0.420	0.043	9.680	0.000
TimeManagement->PerceivedStress	-0.117	0.107	1.092	0.137

Theabovetablehasshowedthatacademicload(ß=0.334,p<0.001)hasapositiveandsignificanteffectonperceivedstress.Thefinancialconstraints(ß=0.120,p<0.05)hasapositive andsignificanteffectonperceived stress. The perceived stress (ß = -0.466, p < 0.001) has a negative and significant effect onacademicperformance.Thesocialsupport(ß=-0.420,p<0.001)hasanegativeandsignificanteffectonperceived stress. The time management (ß = -0.117, p > 0.10) has a negative but insignificant effect onperceivedstress.

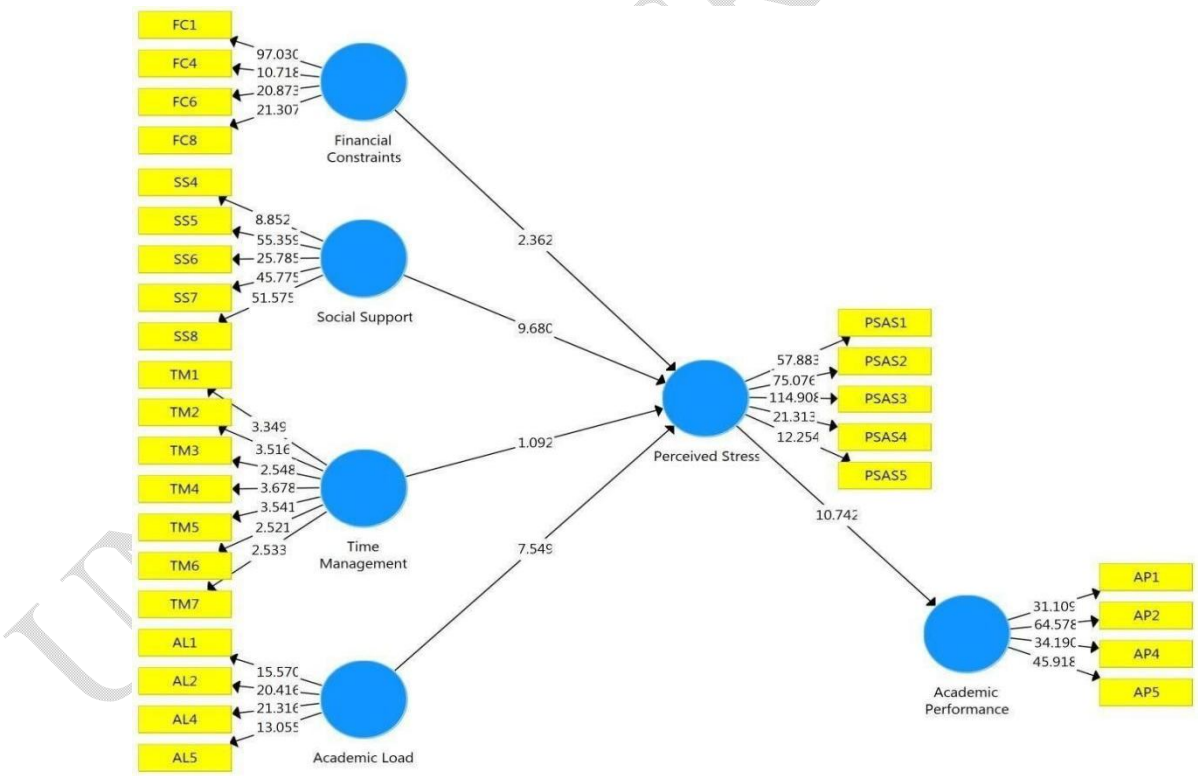

Figure 2:PLSBootstrapping

Discussion

Soomro et al. (2019) examined stress management and academic performance among students at Mohtarma Benazir Bhutto Shaheed Sindh University. Using SPSS-21 for data analysis, their quantitative study revealed stress factors categorized into environmental, academic, and personal aspects. Results indicated stress negatively impacted students' academic and social activities. Similarly, Savarese et al. (2019) implemented the “Elicitation Interview” technique at the University of Salerno to address relationship issues, low self-efficacy, and mental distress. The counseling approach encouraged reflection and resilience, resulting in improved well-being and reduced distress-related reactions.

Tus (2020) analyzed the relationship between stress, motivation, and academic performance among senior high school students in Bulacan, Philippines, using the Perceived Stress Scale and Academic Motivation Scale. Findings revealed average stress and above-average motivation, with academic performance ranging from adequate to satisfactory. However, stress and motivation showed minimal influence on academic achievement. In contrast, Iorga et al. (2018) assessed stress and depression among Romanian medical students, discovering higher stress among graduating students and elevated depression among freshmen. Statistical analysis revealed mild to moderate depression and an average perceived stress score ($M = 17.31 \pm 6.79$).

Ahmad and Rana (2021) explored perceived stress, self-esteem, and academic performance among postgraduate students in Pakistan. Their findings showed a low negative correlation between stress and academic performance, while self-esteem exhibited a moderate positive correlation with academic achievement. Moreover, stress and self-esteem were inversely related. Finanda (2019) studied stress as a moderator between work-life balance and academic performance among Andalas University students. While work-life balance positively impacted academic achievement, stress influenced performance significantly but did not moderate the work-life balance effect.

Lastly, Ranasinghe et al. (2017) investigated emotional intelligence (EI), stress, and academic achievement among medical undergraduates. Females displayed higher EI, and extracurricular participation correlated positively with EI ($r = 0.121$, $p = 0.008$). Students satisfied with their medical career choice exhibited higher EI scores and lower stress levels, emphasizing the role of emotional well-being in academic success.

Stress and Academic Performance Among Students: A Review

Academic stress is a significant concern for students across various educational levels. Numerous studies have investigated the factors contributing to stress and its impact on academic performance. This review

summarizes key findings from several studies examining the relationship between stress, its sources, and academic outcomes in different student populations.

College Student-Athletes: Raalte and Posteher (2019) examined the role of social support in mitigating stress and enhancing self-efficacy among 459 Division I collegiate student-athletes. Their findings revealed that stress negatively predicted self-efficacy, while social support did not moderate this relationship. However, self-efficacy positively predicted performance, and partially mediated the relationship between stress and performance. The researchers emphasized the importance of providing holistic support to student-athletes through institutional resources.

Secondary School Students: Kalaivani et al. (2018) investigated stress factors among 60 secondary school students in Tamil Nadu, India. Their findings indicated that interpersonal conflicts (fighting with family and friends, family troubles) and personal issues (workplace stress, sleep disturbances, financial problems) were the most significant sources of stress. Academically, increased workload and lack of breaks were identified as major stressors.

Medical Students: Stegers Jager et al. (2020) investigated the impact of a stricter Year 1 standard on academic achievement and stress levels in a Dutch medical school. While the stricter standard improved pass rates, it disproportionately affected male students and those with lower perceived stress and health competence.

Maqbool et al. (2020) examined the relationship between physical activity, stress, and academic performance in medical students. While females demonstrated higher academic achievement and males exhibited higher physical activity levels, no significant association was found between physical activity, stress, and academic performance.

Saqib and Rehman (2018) investigated the impact of stress on academic performance in secondary school students in District Vehari, Pakistan. Their findings revealed a significant negative impact of stress, with teachers and parents identified as major sources of stress.

Dental Students: Dilbone et al. (2018) evaluated the effectiveness of preparation workshops in reducing stress and improving academic performance among dental students. The study found that students who attended workshops exhibited higher exam scores and reported lower stress levels.

Pharmacy Students: S. Kristina et al. (2020) assessed stress levels among Indonesian pharmacy students, identifying the national pharmacy examination as the most significant source of stress.

Spivey et al. (2020) examined perceived stress and its impact on academic achievement in pharmacy

students. Results indicated that undergraduate science GPA, initial perceived stress, and age were significant predictors of first-year GPA.

Emotional Intelligence and Stress: Gupta et al. (2017) investigated the relationship between emotional intelligence, perceived stress, and academic achievement in first-year medical students. While emotional intelligence did not directly predict academic success, it was a significant predictor of subjective stress.

Clinical Years: Dendle et al. (2018) examined the impact of job- and study-related stress on psychological discomfort and academic achievement in first-year medical students. The study found a significant increase in psychological distress over the year, but no association between psychological distress and academic achievement.

Opoku-Acheampong et al. (2017) investigated the relationship between stress and quality of life among undergraduate pharmacy students. The study found higher stress levels in first- and second-year students compared to later years.

Female Medical Students: Tariq et al. (2020) investigated perceived stress and stress factors among female medical students in Pakistan. "Raised parental expectations," "frequent examinations," and "sleeping troubles" were identified as major stressors.

Community Violence and Sexual Risk: Hong et al. (2019) investigated the impact of community violence on sexual risk-taking behavior among African American adolescents. The study found that community violence exposure increased post-traumatic stress, which in turn negatively impacted future orientation and increased sexual risk-taking behaviors.

Nursing Students: Simonelli-Muñoz et al. (2018) evaluated a modified version of the Student Stress Inventory-Stress Manifestations (SSI-SM) for university nursing students. The study found that personal issues, particularly family conflicts, were significantly associated with higher stress levels.

Stress and Academic Performance Among Students: A Review

Several studies have investigated the impact of stress on academic performance across various student populations.

Social Media and Stress: Turel et al. (2018) found that short-term abstinence from social media (SNS) significantly reduced perceived stress levels in both moderate and heavy SNS users. This finding supports the notion that excessive SNS usage can contribute to increased stress.

Coping Mechanisms and Academic Stress: Crego et al. (2016) examined the role of coping mechanisms in academic stress among dentistry students. Results showed that emotional coping techniques (venting, negative self-focus) were associated with increased stress, while rational coping techniques (problem-solving, positive reappraisal, seeking social support) were negatively correlated with perceived stress.

Stress Vulnerability and Academic Performance: Narciso (2020) investigated the relationship between stress vulnerability and academic performance in management students. While stress vulnerability was moderate, no significant association was found between stress vulnerability and academic performance.

Stress, Learning Techniques, and Self-Efficacy: Mohsen (2017) examined stress levels, preferred learning techniques, and the relationship between self-esteem, academic self-efficacy, perceived stress, and academic performance in Saudi Arabian psychology undergraduates. The study found high stress levels among students, with a preference for multimodal learning techniques.

Stress and Learning Approaches in Medical Students: Mirghni and Elnour (2017) evaluated the teaching and learning environment of clinical-phase medical students in Sudan. The study found that 88.1% of medical students reported experiencing stress.

Stressors and Coping Abilities in Graduate Students: Anekstein et al. (2019) developed and validated questionnaires to measure common stressors and coping abilities among graduate counseling students in the United States.

Stress, Type A Personality, and Academic Success: Sakitri (2020) investigated the relationship between stress, Type A personality, and academic success in an Indonesian business school. The study found that stress negatively impacted academic performance, while Type A personality was positively associated with academic achievement.

Student Perceptions of Stress and Academic Performance: Frazier et al. (2019) examined undergraduate students' perceptions of how stress impacts their academic performance. Students who believed stress negatively impacted their grades had lower GPAs, higher stress levels, and lower coping self-efficacy, resilience, and social support. Males, heterosexuals, and students from ethnic minorities were less likely to report feeling stressed but did not necessarily have higher GPAs.

Factors Contributing to Stress and Academic Performance:

- **Financial Constraints:** Savarese et al. (2019) found a significant positive relationship between financial constraints and perceived stress.
- **Social Support:** Crego et al. (2016) found that social support plays a crucial role in mitigating stress.
- **Time Management:** Opoku-Acheampong et al. (2017) highlighted the importance of effective time management in reducing stress levels.
- **Academic Load:** Desai (2019) identified academic workload as a major contributor to increased stress levels in students.

Limitations of Research:

- **Geographic and Sample Size Limitations:** Many studies have limited geographic scope and small sample sizes, potentially limiting the generalizability of findings.
- **Methodological Limitations:** The reliance on self-reported data in many studies may introduce biases.
- **Limited Consideration of Factors:** Some studies may not comprehensively consider all relevant factors contributing to stress, such as fear of failure and cultural influences.

Conclusion

*Implications;*Thisstudyexamineshowstressvariablesaffectstudents'universityexperiences.Practitioners may use techniques like developing payment pricing structures, scholarships, and reducedtask loads in order to lessen stress. Stress reduction strategies should take into account efficient timemanagement techniques, attendance regulations, and forgiving assignment deadlines. Students' academicperformanceandgeneralwell-beingcanbeimprovedthroughstressmanagementclasses,thoroughcoursedescriptions,and assistance.

*Conclusion;*Thestudyinvestigatesthefactorsthataffecttheacademicperformanceofuniversitystudentsin Karachi, Pakistan. A quantitative approach was employed to collect 384 responses, and PLS-SEM wasutilized to examine them. Academic load and financial constraints had positive and significant effects onhow stressed-out people felt, demonstrating that more coursework and financial challenges make peoplefeel more worried. Notably, perceived stress had a detrimental and significant impact on academicperformance,connectingpooreracademicperformancewithhigherstresslevels.Sincesocialsupporth ada negative and large impact on perceived stress, having stronger support networks from friends, family,andtheuniversity canreducestress.Finally,despitehavinganegativeeffectonfeltstress,timemanagementdid not significantlydiffer from a control group.

*FutureResearchDirections;*Thepresentstudy,whichfocusedonKarachi'sbusinessschools,offersfutureresearch directions. Higher sample sizes for accuracy, the inclusion of differenteducational sectorsincludingPakistanischoolsandcolleges,andtheexpansionofthestudytoadditionalregionsorcountriescould produce enlightening results. Additional variables like academic difficulty and failure dread shouldbeincludedtotheresearchmodeltomakeitmoreaccurate.Longitudinalresearchandqualitativemethodslike in-depth interviews that might give a clearer understanding of the stress management strategiesemployed by students at different schools could lead to improved stress management strategies ineducation.

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