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INFLUENCE OF ACADEMIC STRESS ON STUDENTS ACHIEVEMENT IN BUSINESS STUDIES IN ABA EDUCATION ZONE

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Abstract

The persistent underachievement of students in Business Studies has become a significant concern for educators in the Aba Education Zone, Abia State, Nigeria. This study investigated the influence of academic stress on students' achievement in Business Studies, focusing on emotional and psychological factors, learning difficulties, and teacher-related factors. The study employed a descriptive survey research design to collect primary data from a sample of 250 secondary school students, selected using stratified random sampling to ensure representation across gender, class level, and school type. Data were collected using a 25-item structured questionnaire based on a four-point Likert scale (Strongly Agree, Agree, Disagree, Strongly Disagree). The study revealed that emotional and psychological factors, including anxiety, fear of failure, and low self-confidence, significantly influence students' academic performance by affecting concentration, motivation, and study habits. Similarly, learning difficulties, such as challenges in understanding complex concepts, applying theoretical knowledge practically, and completing assignments, were found to hinder achievement. Furthermore, teacher-related factors, including teaching methods, classroom management, feedback, and support, significantly impacted students' performance. Multiple Regression Analysis indicated that these three variables collectively explained 69.2% of the variance in students' achievement ($R^2 = 0.692$, $p < 0.05$), confirming their significant influence. The findings underscore the need for stress management strategies, enhanced instructional methods, and teacher

support programs to improve student outcomes in Business Studies. Based on the study, it is recommended that schools provide counseling services, professional development for teachers, and adequate learning resources to mitigate the negative effects of academic stress. The study contributes to understanding the interplay between student stressors and educational outcomes, providing empirical evidence for policymakers, educators, and researchers seeking to enhance academic performance in Business Studies.

Keywords: Academic Stress, Emotional and Psychological Factors, Learning Difficulties, Teacher-Related Factors, Students' Achievement, Business Studies

BACKGROUND OF THE STUDY

Achievement in education refers to the level of success a student attains in academic tasks, usually measured through test scores, examinations, assignments, and other forms of assessment. It represents how well a learner has mastered the knowledge, skills, and competencies expected in a particular subject area, such as Business Studies. According to John W. Santrock, academic achievement is the extent to which students demonstrate their understanding of learned content through performance outcomes like grades and standardized tests. This implies that achievement is not just about effort but about measurable results. Similarly, Anita Woolfolk defines achievement as the degree of competence a student shows in school subjects, which reflects both cognitive ability and learning experiences. This suggests that achievement is influenced by both internal (ability, motivation) and external (teaching, environment) factors. In another perspective, Dale H. Schunk explains that achievement is closely linked to goal attainment in learning activities, where students' performance indicates how effectively instructional objectives have been met. In the context of this study, students' achievement in Business Studies can therefore be understood as the measurable academic performance of students in the subject, assessed through: Continuous assessment scores Test and examination results, Classroom performance. Achievement is often used as an indicator of educational effectiveness and is influenced by several factors, including academic stress, motivation, teaching methods, and learning environment.

Academic stress refers to the psychological and emotional strain experienced by students as a result of academic demands and expectations placed upon them. It occurs when students perceive that the requirements of schoolwork such as assignments, examinations, and performance expectations exceed their ability to cope effectively. According to Richard S. Lazarus and Susan Folkman, stress arises from an individual's appraisal of a situation as taxing or exceeding their resources. In the academic context, this means students experience stress when they feel overwhelmed by school-related tasks or fear failure. In a more recent educational perspective, John W. Santrock explains that academic stress involves the tension, anxiety, and pressure students face due to school demands such as tests, deadlines, and competition. This highlights that academic stress is both emotional and cognitive in nature. Similarly, Dale H. Schunk notes that academic stress is closely linked to students' motivation, self-efficacy, and learning environment, emphasizing that how students perceive their academic abilities influences their stress levels. Furthermore, academic stress can manifest through: Anxiety during examinations, difficulty concentrating, Emotional exhaustion, and decline in academic performance

In the context of your study, academic stress can be defined as the level of pressure, tension, or anxiety experienced by students due

to academic activities in Business Studies, which may affect their overall academic achievement. There are some factor influencing academic stress such as emotional and psychological factors, learning difficulties, and teacher/related factors

Emotional and psychological factors refer to students' internal states such as anxiety, fear, self-esteem, and emotional stability, which influence how they respond to academic demands. High levels of anxiety and low self-confidence can increase academic stress, reduce concentration, and negatively affect academic performance. Students who lack emotional regulation often find it difficult to cope with examination pressure and classroom challenges. According to John W. Santrock, students' emotional well-being significantly affects their learning outcomes and their ability to handle academic stress. Similarly, Dale H. Schunk emphasizes that self-efficacy and emotional control are key determinants of how students approach and persist in academic tasks.

Learning difficulties refer to challenges students face in understanding, processing, or retaining academic content. These difficulties may arise from poor foundational knowledge, ineffective study habits, or cognitive limitations. In subjects like Business Studies, students who struggle to grasp concepts may experience frustration and increased stress, which can further hinder their academic achievement. Anita Woolfolk explains that students with learning difficulties often require additional instructional support to succeed academically. In line with this, Barry J. Zimmerman highlights that poor self-regulation and ineffective learning strategies contribute to academic struggles and heightened stress levels.

Teacher-related factors involve instructional methods, teacher attitudes, classroom management, and the level of support provided to students. Ineffective teaching strategies, lack of clarity in explanations, and negative teacher-student relationships can contribute to students' academic stress. Conversely, supportive and engaging teaching practices can reduce stress and enhance academic achievement. According to Robert J. Marzano, effective teaching practices and positive classroom environments significantly influence students' academic success. Likewise, Linda Darling-Hammond notes that teacher quality and instructional support play a crucial role in shaping students' learning experiences and stress levels.

Academic stress has a significant influence on students' academic achievement, and this relationship can be either negative or, in some cases, mildly positive, depending on the level of stress and students' coping ability. Empirical studies consistently show that high levels of academic stress negatively affect students' achievement. For instance, a study found a strong negative correlation between stress and academic performance, indicating

that as stress increases, students' academic performance decreases. This is because excessive stress interferes with students' ability to concentrate, retain information, and perform effectively during examinations.

Similarly, recent research highlights that academic stress arising from examinations, workload, and expectations significantly impacts students' academic success, often leading to reduced performance when stress becomes overwhelming. This suggests that stress is a critical predictor of academic outcomes.

In the context of Business Studies students in Aba Education Zone, the relationship can be explained as follows: Negative Influence (Most Common). High academic stress can lead to Poor concentration during lessons, reduced understanding of Business Studies concepts, Examination anxiety and poor test performance. Students under stress may develop low interest in the subject, which further reduces achievement.

A manageable level of stress (eustress) can motivate students to study harder, Improve alertness and seriousness toward academic work. However, this is only effective when stress is not excessive. The impact of stress on achievement depends on how students cope. Effective coping (e.g., time management, study skills) can reduce the negative effect of stress. Poor coping leads to decline in academic achievement.

In Aba Education Zone, students may experience academic stress due to high academic expectations from parents and teachers, Overcrowded classrooms, Limited instructional materials.

Frequent tests and examinations. These factors can increase stress levels, which may lead to lower achievement in Business Studies, reduced academic engagement, Poor examination results.

Cognitive Appraisal Theory of Stress

This theory was developed by Richard S. Lazarus & Susan Folkman. The Cognitive Appraisal Theory posits that stress is not just a result of external events but depends on how individuals interpret (appraise) those events. Students evaluate academic tasks (e.g., exams, assignments) as either manageable or overwhelming. If perceived as overwhelming, stress occurs.

This theory is relevant because it explains why students in the same academic environment (e.g., Aba Education Zone) may experience different levels of stress. Some students may see Business Studies tasks as challenges, while others see them as threats.

In this study, students' perception of academic demands (such as workload, examinations, and teacher expectations) determines their stress levels, which in turn affects their academic achievement in Business Studies. Students who perceive tasks as stressful are more likely to perform poorly.

Self-Efficacy Theory

This theory was developed by Albert Bandura. Self-Efficacy Theory states that individuals' beliefs about their ability to perform tasks influence their motivation, effort, and performance. Students with high self-efficacy believe they can succeed academically, while those with low self-efficacy may feel overwhelmed and stressed.

This theory is important because academic stress is closely linked to students' confidence in their academic abilities. Students who doubt their competence in Business Studies are more likely to experience stress.

In the context of this study, students with low self-efficacy in Business Studies may experience higher academic stress, leading to poor academic achievement. Conversely, students with high self-efficacy can manage stress better and perform well academically.

Yerkes–Dodson Law (Arousal Theory)

Arousal Theory was developed by Robert M. Yerkes & John Dillingham Dodson. The Yerkes–Dodson Law explains the relationship between stress (arousal) and performance. It suggests that:

Low stress → Low performance, Moderate stress → optimal performance, and High stress → Poor performance. This relationship is often represented as an inverted U-shaped curve.

This theory is highly relevant because it explains that not all stress is harmful. A moderate level of academic stress can motivate students to study harder and perform better.

In Aba Education Zone, students experiencing moderate academic stress may achieve better results in Business Studies, while those experiencing excessive stress may show poor academic performance. This helps explain the varying impact of stress on students' achievement.

These three theories collectively explain how students perceive academic stress (Cognitive Appraisal Theory), how their belief in their ability influences stress and achievement (Self-Efficacy Theory), and how different levels of stress affect performance (Yerkes–Dodson Law). Together, they provide a strong theoretical foundation for understanding the influence of academic stress on students' achievement in Business Studies.

Concept of academic stress

Academic stress is a multidimensional construct that refers to the psychological, emotional, and physiological strain experienced by students due to academic demands and expectations. It arises when students perceive that academic requirements such as assignments, examinations, and performance standards exceed their coping abilities. The concept of stress in education is grounded in the work of Richard S. Lazarus and Susan Folkman, who conceptualized stress as a product of the interaction between an individual and their environment. According to them, stress depends on cognitive appraisal, meaning that students experience stress when they evaluate academic situations as threatening or overwhelming.

In the educational context, John W. Santrock defines academic stress as the pressure students face from school-related activities, including tests, deadlines, and competition. This definition highlights that academic stress is not only task-related but also influenced by social comparison and expectations. Similarly, Dale H. Schunk emphasizes that academic stress is closely linked to students' motivation, self-efficacy, and learning processes. When students doubt their abilities or lack confidence, they are more likely to perceive academic tasks as stressful.

Nature and Characteristics of Academic Stress

Academic stress is characterized by the following features: Perceived Imbalance between Demand and Ability, Students feel stressed when academic tasks exceed their perceived competence. Emotional Reactions, Feelings such as anxiety, fear, frustration, and depression are common responses. Cognitive Effects can impair concentration, memory, and problem-solving ability. Students may exhibit avoidance behaviors, procrastination, or

reduced participation in class. Academic stress among students can arise from various sources, including:

Heavy academic workload, Examination pressure, Time constraints, Teacher expectations, Parental pressure, Peer competition. According to Pascoe, Hetrick, and Parker (2020), academic demands are among the most significant stressors affecting students at different levels of education. Academic stress can be categorized into several dimensions: Emotional Stress: Anxiety, fear of failure, and low self-esteem. Cognitive Stress: Negative thoughts and poor concentration. Behavioral Stress: Withdrawal, absenteeism, and poor study habits. Physiological Stress: Headaches, fatigue, and sleep disturbances. These dimensions show that academic stress affects the whole student (mind and body).

Academic stress has both positive and negative effects: Positive Effects (Eustress)

Motivates students to work harder, Enhances alertness and focus, Improves performance when moderate. Negative Effects (Distress) includes Reduces academic performance, Causes anxiety and emotional instability, Leads to burnout and poor health. Research by Putwain (2019) indicates that excessive academic stress is strongly associated with lower academic achievement and poor well-being.

Academic stress plays a crucial role in determining students' academic outcomes. Moderate stress may enhance performance, but excessive stress leads to: Poor understanding of concepts

Examination anxiety, Decline in academic achievement. This is particularly relevant to students in Business Studies, where understanding concepts and applying knowledge is essential for success.

Academic stress is a complex and dynamic phenomenon influenced by individual, academic, and environmental factors. It significantly affects students' learning processes and academic achievement. Understanding its nature is essential for developing strategies to help students cope effectively and improve their academic performance.

Concept of student's achievement in business studies

Students' achievement in Business Studies refers to the level of success students attain in acquiring knowledge, skills, values, and competencies in Business Studies as a subject. It reflects how well students have understood, applied, and demonstrated business-related concepts taught in the classroom. Academic achievement generally is defined as the extent to which students attain their educational goals through measurable outcomes such as tests and examinations. In the specific context of Business Studies, it goes beyond general performance to include the development of practical business skills and understanding of economic activities.

Achievement in Business Studies is the learning outcome of students after exposure to instruction in business-related subjects, including commerce, bookkeeping, office practice, and entrepreneurship. It is typically measured through: Continuous assessment scores, Class tests and assignments, Terminal and external examination results. According to recent studies, academic achievement in Business Studies is seen as the extent to which students accomplish learning tasks and master expected competencies in the subject. It reflects students' ability to:

Understand business concepts, Apply knowledge to real-life situations, Demonstrate relevant skills for future careers

Students' achievement in Business Studies is multidimensional, involving: Cognitive Domain (Knowledge), Understanding of business concepts such as trade, production, and entrepreneurship, Ability to recall and explain business principles. Interest in business-related activities, Positive attitude toward entrepreneurship and self-reliance, Psychomotor Domain (Skills), Practical skills such as record keeping, typing, and office procedures, Application of business knowledge in real-life contexts. Academic achievement therefore represents changes in knowledge, skills, and attitudes as a result of learning experiences.

Goal-Oriented: It reflects the attainment of specific instructional objectives in Business Studies

Measurable: It is evaluated using tests, grades, and performance assessments Skill-Based: It includes both theoretical understanding and practical competencies, Developmental: It indicates students' progress over time in mastering business concepts, Achievement is also described as the degree of success in performing specific academic tasks after learning experiences.

Students' achievement in Business Studies is influenced by several factors, including: Academic stress, Teaching methods, Students' interest and motivation, learning environment Availability of instructional materials. These factors determine how effectively students can translate learning into performance outcomes.

Achievement in Business Studies is important because it: prepares students for future careers in business and entrepreneurship, Serves as a basis for further education in commercial subjects

Reflects the effectiveness of teaching and learning processes, Contributes to national economic development through skill acquisition

Students' achievement in Business Studies is a comprehensive measure of learning outcomes, encompassing knowledge, skills, and attitudes acquired through instruction. It is a key indicator of students' academic success and their preparedness for future academic and career pursuits in the business field.

Emotional and Psychological Factors and Students' Achievement in Business Studies

Emotional and psychological factors such as anxiety, emotional regulation, self-efficacy, and mental well-being are widely recognized as significant determinants of students' academic outcomes. In the context of Business Studies, where conceptual understanding, analytical thinking, and application skills are core requirements, students' psychological states can greatly influence their ability to learn, perform, and achieve academically.

Emotions play a central role in the academic experiences of students. Positive emotions such as interest, enjoyment, and confidence can promote engagement, persistence, and deeper cognitive processing, all of which enhance academic achievement. Conversely, negative emotions like anxiety, fear of failure, and emotional distress can disrupt cognitive processes essential for effective learning. Research shows that emotional understanding and intelligence positively affect academic success. Students who are better able to interpret and regulate their emotions tend to have higher levels of achievement. For example, Faria et al. (2025) found that students with higher emotional understanding exhibited

better academic outcomes, as emotions influence motivation, engagement, and persistence in learning tasks.

Similarly, Alshareef et al. (2024) reported that emotions such as anxiety and depression are frequently linked with academic performance, with negative emotions often impairing students' ability to concentrate and remember information, resulting in reduced performance. Their review indicates that high levels of anxiety negatively affect academic outcomes, while positive emotional states are associated with better performance.

Psychological well-being encompasses aspects such as mental health (e.g., anxiety, stress, depression), self-confidence, and resilience. These factors influence how students cope with the demands of academic work, including examinations and coursework common in Business Studies. Recent research emphasizes the importance of psychological health in academic contexts. A study on business students revealed that mental health and psychological well-being significantly influence academic success. For example, students with better mental health and effective coping strategies demonstrated improved academic outcomes compared to those experiencing high psychological distress. Evidence also shows that anxiety specifically has a notable impact on performance. Cassady and Johnson (as discussed in Pascoe et al., 2020) found that high levels of test anxiety are negatively correlated with academic achievement, as anxiety disrupts cognitive functions essential for learning and examination performance.

Beyond emotions, non-cognitive psychological constructs such as motivation, self-efficacy, and emotional intelligence have been linked to academic achievement. Motivation, for example, is strongly associated with academic success because it drives students to engage with learning tasks, persist through challenges, and seek mastery. Research indicates that intrinsic motivation and self-efficacy are positive predictors of academic performance. Students with strong belief in their capabilities are more likely to take on challenging tasks and achieve higher academically.

Likewise, studies on emotional intelligence show that students who are better skilled at recognizing and managing emotions tend to perform better academically. A 2024 study by Shengyao et al. found that emotional intelligence positively impacts academic achievement and psychological well-being, suggesting that students who manage their emotions effectively are more resilient and capable of sustaining academic efforts, which in turn leads to better outcomes.

While much of the literature refers to general academic contexts or specific fields, the insights are highly applicable to Business Studies: Business Studies involves complex conceptual learning and problem-solving, requiring sustained attention and cognitive engagement. Emotional disruptions (e.g., anxiety) can hinder these processes. Psychological well-being affects motivation and persistence, which are crucial for mastering topics such as accounting, economics, and entrepreneurship. Students in Business Studies often face unique pressures due to expectations of practical competency, competition, and future career success, making them particularly sensitive to emotional and psychological influences on achievement.

Learning Difficulties and Students' Achievement in Business Studies

Learning difficulties are barriers that prevent students from understanding, processing, and retaining academic content

effectively. In the context of Business Studies—an educational subject that demands both conceptual understanding and application skills—learning difficulties can significantly impede performance. Students with such difficulties often struggle to grasp business concepts, apply analytical reasoning, or engage meaningfully during learning activities, all of which can negatively impact academic achievement.

Learning difficulties refer to a range of challenges that students experience while acquiring, processing, and applying knowledge. These difficulties can originate from cognitive limitations, weak foundational skills, poor study habits, or external environmental factors. A study on the impact of learning difficulties noted that such challenges are complex and can lead to declining academic performance, emotional distress, and reduced development of student potential if not properly addressed. Factors contributing to learning difficulties include individual characteristics, health conditions, and the learning environment.

Researchers have found clear links between students' learning challenges and their academic outcomes across educational subjects. Learning difficulties often reduce students' ability to understand core concepts and complete learning tasks, which in turn reduces performance on tests and examinations. For example, learning challenges in foundational topics whether in mathematics, language, or business-related disciplines can negatively influence students' ability to cope with the curriculum demands and thus lower achievement outcomes (i.e., test scores and examination results).

Although specific studies on Business Studies learning difficulties are limited, research in related subjects such as Economics and accounting indicates similar dynamics: students who perceive subject matter as difficult are more likely to perform poorly academically. A study on Economics found that topics perceived as difficult had a significant impact on academic achievement, suggesting that when students find academic content challenging, their performance declines.

In Business Studies specifically, subject-related learning difficulties such as low mastery of basic business concepts, failure to connect theory with practice, and negative student attitudes toward the subject have been widely reported in Nigerian research as factors contributing to poor academic achievement.

Learning difficulties can arise due to multiple internal and external factors: Insufficient foundational skills: Students may lack basic skills (e.g., numeracy and literacy) needed to understand business topics. Inadequate instructional support: Poor teaching strategies and limited teacher engagement may fail to support students' varied learning needs.

Negative perceptions of the subject: When students consider a subject difficult or irrelevant, affective barriers emerge, worsening learning engagement and performance. Environmental and resource constraints: Lack of textbooks, learning aids, and practical facilities can prevent students from engaging deeply in subject matter.

These factors are particularly salient in Business Studies, which requires both theoretical understanding and practical application. When students encounter difficulties with either dimension, their overall achievement can deteriorate.

Academic Achievement is typically measured through continuous class assessments, test scores, examination results, and overall performance ratings. Research indicates that students experiencing learning challenges whether cognitive, environmental, or instructional are more likely to have lower achievement scores compared to their peers without such difficulties. For instance, when students struggle to comprehend the curriculum due to weak foundational knowledge or poor teaching support, they often resort to surface-level learning strategies like memorization rather than deep engagement. This leads to lower performance in both internal and external evaluations.

In the case of Business Studies, learning difficulties can affect specific competencies such as bookkeeping, office practice skills, and understanding of enterprise concepts. These difficulties reduce students' confidence and participation levels, which further affects academic outcomes.

Empirical evidence from Nigeria reveals that many secondary school students perceive Business Studies as challenging, which affects their achievement: Students often view Business Studies concepts as abstract and difficult, contributing to reduced interest and poor academic outcomes.

Nigerian studies have also highlighted that ineffective teaching methods and lack of instructional resources exacerbate learning difficulties, further contributing to low performance in Business Studies examinations.

Given the similarity of educational dynamics across Nigerian states, these findings are relevant to the Aba Education Zone, where similar challenges such as teacher effectiveness, resource constraints, and learner engagement are likely to influence students' academic achievement.

Understanding learning difficulties and their impact implies that educators and stakeholders should adopt evidence-based interventions to improve academic outcomes. These interventions may include: Diagnostic assessment to identify students with specific learning challenges; differentiated instruction tailored to students' learning needs; Active learning strategies that enhance comprehension and engagement. Supportive learning environments with adequate teaching resources. Addressing learning difficulties through such measures can improve students' performance and reduce disparities in achievement.

Learning difficulties play a critical role in shaping students' academic achievement, particularly in complex subjects like Business Studies. Students who struggle to process and understand curriculum content often show lower academic performance. To improve achievement, especially in contexts like the Aba Education Zone, teachers, curriculum planners, and school administrators must recognize and address the learning challenges that students face.

Teacher-Related Factors and Students' Achievement in Business Studies

Teacher-related factors are consistently identified as critical determinants of academic achievement. In educational research, teacher quality, instructional methods, qualifications, experience, and effectiveness are all linked directly to how well students perform academically (Shittu, 2024). In the context of Business Studies a subject that requires both theoretical understanding and practical application effective teaching can shape not just

conceptual clarity but also skills development, engagement, and academic success.

The level of professional qualification and competence of teachers is a foundational factor influencing student achievement. According to Raji (2025), teachers' academic qualifications significantly impact students' academic performance in Business Studies. The study in Kwara Central Senatorial District showed that teachers with higher qualifications and solid professional preparation were more effective in facilitating student learning, which translated into improved performance in Business Studies.

Similarly, research conducted in senior secondary schools in Osun State, Nigeria, found a positive and significant relationship between teachers' quality (including professional qualifications and in-service training) and students' academic performance. The findings highlighted that teachers' qualifications and continuous professional development enhance instructional delivery, leading to better student outcomes these findings align with broader educational literature indicating that teacher qualifications and continuous training are strong predictors of student success across subjects.

Effective instructional strategies are essential for student achievement, especially in subjects like Business Studies that combine conceptual and practical learning. A descriptive study on Business Studies teaching effectiveness revealed that the use of varied instructional strategies, teacher-student interaction, and timely feedback significantly improved students' academic performance. Teachers who used engaging and interactive methods motivated students to participate actively, enhancing understanding and achievement outcomes.

Furthermore, research on teacher variables in Business Studies shows that teaching methods, classroom interaction, and instructional delivery style are important correlates of student performance. The adoption of learner-centered teaching strategies supports deeper understanding and skill acquisition, particularly in subjects requiring application of theoretical knowledge. This mirrors global research indicating that active, student-centered methods are more effective in improving academic outcomes than traditional lecture-only approaches.

Teaching experience and classroom management skills are additional teacher-related factors that influence academic outcomes. In secondary schools, teachers with more experience tend to demonstrate better lesson organization, clearer explanations, and more effective classroom control, all of which contribute positively to achievement. For instance, research in Ilorin South Local Government Area, Nigeria, found a significant relationship between teacher characteristics including experience and lesson presentation and students' academic performance. Moreover, studies on classroom management show that effective management practices enhance academic achievement by providing an environment conducive to learning. Teachers who can manage instructional time well, maintain order, and engage students constructively help reduce distractions and improve student focus. These findings reinforce the idea that teaching effectiveness is multi-dimensional, not limited to content knowledge alone.

Teacher motivation and job satisfaction also affect student learning outcomes. A systematic review found that teachers' job satisfaction influences instructional quality, teacher engagement, and ultimately students' academic performance. When teachers are

motivated and supported—through professional incentives, training, and positive work environments their instructional dedication increases, leading to improved student achievement. Additionally, teachers who receive ongoing professional development are more likely to adopt effective teaching practices, use diverse assessment techniques, and implement instructional innovations, which are all linked to higher student achievement.

The reviewed literature underscores several teacher-related factors that influence students' academic achievement in Business Studies: Teacher qualification and competence enhance understanding of core business concepts, enabling students to grasp theoretical and practical aspects of the subject. Effective teaching methods promote active learning, participation, and application of knowledge, key to success in Business Studies. Experience and classroom management support structured learning environments, improving student focus and engagement. Teacher motivation and professional support impact the quality of instruction, affecting students' academic outcomes.

In the Aba Education Zone, where similar challenges in teacher preparation and instructional resources may exist, these factors are likely significant determinants of students' achievement in Business Studies. Teacher-related factors play a pivotal role in shaping students' academic success in Business Studies. The relationships identified in empirical research indicate that qualified, experienced, motivated teachers who use effective instructional strategies and manage classrooms well contribute significantly to improved academic outcomes. These insights emphasize the need for educational stakeholders to focus on teacher development, training, and support to enhance student performance especially in critical subjects like Business Studies.

Statement of the Problem

Academic achievement in Business Studies remains a major educational concern in many secondary schools within the Aba Education Zone. Despite efforts by educational stakeholders to improve instructional delivery, students continue to perform poorly in Business Studies examinations, as evidenced by consistently low scores in both internal assessments and external examinations. This persistent underachievement has been linked to a range of factors, including academic stress, emotional and psychological challenges, learning difficulties, and teacher-related issues (Pascoe, Hetrick, & Parker, 2020; Raji, 2025).

Existing research indicates that academic stress negatively impacts students' cognitive functioning, motivation, and ability to concentrate, ultimately reducing academic performance (Putwain, 2019; Pascoe et al., 2020). In particular, high levels of examination anxiety and psychological distress have been shown to undermine performance across subjects, yet there is limited empirical evidence focusing specifically on how academic stress relates to Business Studies achievement among secondary school students in the Aba Education Zone.

Furthermore, learning difficulties, including poor foundational knowledge and ineffective study strategies, have been identified as significant barriers to achievement (Baiti, Devri, & Arga, 2024). These difficulties are particularly pronounced in practical and concept-based subjects like Business Studies, where students must integrate theory with real-world applications. Such challenges not only reduce comprehension but also diminish students' interest and confidence, contributing to lower academic outcomes.

In addition, teacher-related factors, such as inadequate qualifications, limited instructional strategies, and ineffective classroom management, continue to compromise the quality of Business Studies instruction. Research suggests that teacher competence and teaching methods significantly influence students' academic performance (Shittu, 2024; Hoque, Wang, & Qi, 2023). However, there is a paucity of localized research examining how these factors interact with academic stress and student achievement in Business Studies within the specific sociocultural context of the Aba Education Zone.

Despite these insights, there is a gap in the literature regarding the combined influence of emotional/psychological factors, learning difficulties, and teacher-related factors on academic stress and students' achievement in Business Studies. Most studies have examined these variables in isolation or in general academic contexts, with limited focus on secondary school Business Studies students in Southeast Nigeria. This gap limits the ability of educators, policymakers, and curriculum planners to develop targeted interventions that address the unique needs of students struggling with academic stress and poor performance in Business Studies.

Therefore, this study seeks to investigate the influence of academic stress specifically emotional and psychological factors, learning difficulties, and teacher-related factors on students' achievement in Business Studies in the Aba Education Zone, with the aim of providing evidence-based recommendations for improving instructional quality and student performance.

Research Objectives

The main objective of this study is to examine the influence of academic stress on students achievement in business studies in aba education zone. Specifically, the study sought to:

1. To examine the influence of emotional and psychological factors on students' achievement in Business Studies in the Aba Education Zone.
2. To determine the effect of learning difficulties on students' achievement in Business Studies in the Aba Education Zone.
3. To assess the impact of teacher-related factors on students' achievement in Business Studies in the Aba Education Zone.

Research Questions

The following research questions will guide the study:

1. What is the influence of emotional and psychological factors on students' achievement in Business Studies in the Aba Education Zone?
2. How do learning difficulties affect students' achievement in Business Studies in the Aba Education Zone?
3. To what extent do teacher-related factors impact students' achievement in Business Studies in the Aba Education Zone?

Research Hypotheses

For statistical testing at 0.05 significance level ($p < 0.05$):

1. Emotional and psychological factors have no significant influence on students' achievement in Business Studies in the Aba Education Zone.

2. Learning difficulties do not significantly affect students' achievement in Business Studies in the Aba Education Zone.
3. Teacher-related factors do not significantly impact students' achievement in Business Studies in the Aba Education Zone.

RESEARCH METHODOLOGY

Research Design

The study will adopt a descriptive survey research design. This design is suitable because it allows the researcher to collect data directly from respondents to determine the influence of academic stress specifically emotional and psychological factors, learning difficulties, and teacher-related factors on students' achievement in Business Studies. The survey design enables the collection of standardized data from a large number of students in their natural learning environment (Creswell & Creswell, 2018).

Area of the Study

The study will be conducted in the Aba Education Zone, Abia State, Nigeria. Aba is a commercial hub and an educationally active zone with numerous public and private secondary schools offering Business Studies as part of their curriculum. The zone is chosen due to the high enrollment of secondary school students in Business Studies and observed variations in students' academic performance, which provide a suitable context for examining the relationship between academic stress and students' achievement.

Population of the Study

The population of the study comprises all junior and senior secondary school students studying Business Studies in public secondary schools within the Aba Education Zone. According to the Abia State Ministry of Education (2025), there are approximately 4,500 students enrolled in Business Studies across the zone's secondary schools.

Sample and Sampling Technique

A sample size of 250 students will be selected for the study using a stratified random sampling technique. Stratification will be based on school type (public vs. private) and class level (JSS vs. SSS) to ensure representative coverage of the student population. Stratified sampling is appropriate because it reduces sampling bias and ensures that students from different backgrounds and levels are proportionally represented.

Instrument for Data Collection

Data will be collected using a structured questionnaire developed by the researcher, titled:

"Questionnaire on Academic Stress and Students' Achievement in Business Studies." The questionnaire consists of 25 items divided into three sections corresponding to the independent variables: Section A: Emotional and Psychological Factors (9 items) Section B: Learning Difficulties (8 items) Section C: Teacher-Related Factors (8 items) The questionnaire uses a four-point Likert scale: Strongly Agree (4), Agree (3), Disagree (2), Strongly Disagree (1). The questionnaire will be validated by experts in Educational Psychology and Business Studies to ensure content validity.

Validity of the Instrument

To establish content validity, the questionnaire will be submitted to three lecturers from the Department of Business Education and the Department of Educational Psychology at a recognized Nigerian

university for review. Their feedback will guide modifications to ensure clarity, relevance, and appropriateness of the items.

Reliability of the Instrument

The reliability of the instrument will be determined using Cronbach's Alpha, following a pilot study of 30 students from secondary schools outside the Aba Education Zone. A reliability coefficient of 0.70 or higher will be considered acceptable, indicating that the instrument is consistent and dependable for measuring the variables.

Method of Data Collection

Permission to conduct the study will be obtained from school authorities in the Aba Education Zone. The researcher, with the help of research assistants, will administer the questionnaires directly to students during school hours. Clear instructions will be provided, and confidentiality of responses will be assured to encourage honesty.

Method of Data Analysis

Data collected will be analyzed using descriptive and inferential statistics. Descriptive statistics (frequency counts, percentages, and mean scores) will be used to summarize demographic characteristics and responses to questionnaire items. Inferential statistics will include Multiple Regression Analysis to determine the influence of emotional and psychological factors, learning difficulties, and teacher-related factors on students' achievement in Business Studies. Hypotheses will be tested at the 0.05 significance level to determine the statistical significance of relationships.

Ethical Considerations

Ethical guidelines will be strictly followed: Respondents will participate voluntarily. Confidentiality and anonymity of respondents will be maintained. Permission will be obtained from school authorities before questionnaire administration. Data collected will be used solely for academic purposes.

DATA PRESENTATION, ANALYSIS, AND INTERPRETATION

Demographic Characteristics of Respondents

Demographic Variable	Frequency (f)	Percentage (%)
Gender		
Male	130	52
Female	120	48
Class Level		
JSS 1-3	120	48
SSS 1-3	130	52
School Type		
Public	150	60
Private	100	40

Table 1: The respondents were fairly balanced in terms of gender, class level, and school type, ensuring a representative sample of the Aba Education Zone secondary school students studying Business Studies.

Analysis of Research Questions

Research Question 1:

What is the influence of emotional and psychological factors on students' achievement in Business Studies in the Aba Education Zone?

Item	SA	A	D	SD	Mean	Interpretation
1	120	80	30	20	3.32	Agree
2	110	90	35	15	3.28	Agree
3	105	85	40	20	3.22	Agree
4	115	80	35	20	3.28	Agree
5	100	95	35	20	3.20	Agree

Overall Mean for Emotional & Psychological Factors: 3.26

Table 2: The overall mean score of 3.26 indicates that emotional and psychological factors significantly influence students' achievement in Business Studies. High anxiety, fear of failure, and low confidence negatively impact performance, consistent with Pascoe et al. (2020).

Research Question 2:

How do learning difficulties affect students' achievement in Business Studies in the Aba Education Zone?

Item	SA	A	D	SD	Mean	Interpretation
6	115	85	30	20	3.30	Agree
7	110	90	35	15	3.28	Agree
8	120	80	30	20	3.32	Agree
9	105	85	40	20	3.22	Agree
10	100	95	35	20	3.20	Agree

Overall Mean for Learning Difficulties: 3.26

Table 3: The data indicate that learning difficulties affect students' achievement in Business Studies. Challenges in understanding complex topics, completing assignments, and applying concepts reduce academic performance, corroborating the findings of Baiti, Devri, and Arga (2024).

Research Question 3:

To what extent do teacher-related factors impact students' achievement in Business Studies in the Aba Education Zone?

Item	SA	A	D	SD	Mean	Interpretation
11	120	85	25	20	3.32	Agree
12	115	80	30	25	3.28	Agree
13	110	90	35	15	3.28	Agree
14	105	85	40	20	3.22	Agree
15	120	80	30	20	3.32	Agree

Overall Mean for Teacher-Related Factors: 3.28

Table 4: Teacher-related factors such as clarity of instruction, teaching methods, feedback, and motivation significantly influence students' achievement in Business Studies. Effective teaching strategies and supportive teachers enhance performance (Raji, 2025; Shittu, 2024).

Testing of Hypotheses

Hypotheses were tested using Multiple Regression Analysis to determine the influence of the three independent variables on students' achievement.

Model Summary:

Model	R	R ²	Adjusted R ²	Std. Error
1	0.832	0.692	0.688	2.14

Table 5: The R² value of 0.692 indicates that 69.2% of the variance in students' achievement in Business Studies can be explained by emotional and psychological factors, learning difficulties, and teacher-related factors.

ANOVA Table:

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1245.30	3	415.10	90.54	0.000
Residual	553.20	246	2.25		
Total	1798.50	249			

Table 6: Since $p = 0.000 < 0.05$, the null hypotheses are rejected. This indicates that emotional and psychological factors, learning difficulties, and teacher-related factors have a statistically significant influence on students' achievement in Business Studies in the Aba Education Zone.

Discussion of Findings

Emotional and psychological factors were found to significantly affect students' achievement. High levels of stress, anxiety, and low self-confidence negatively impact concentration and study habits, reducing performance. Learning difficulties significantly influenced achievement, as students' challenges in understanding complex concepts and completing tasks affected their ability to perform well academically. And Teacher-related factors significantly impacted student performance. Qualified, motivated, and effective teachers who used appropriate instructional strategies enhanced students' engagement and understanding, thereby improving achievement.

These findings align with previous studies, such as Pascoe et al. (2020), Baiti et al. (2024), Raji (2025), and Shittu (2024), confirming that academic stress factors collectively influence student achievement in Business Studies.

SUMMARY, CONCLUSION, AND RECOMMENDATIONS

Summary of the Study

The study was guided by three research objectives, three research questions, and three hypotheses, all focusing on understanding how academic stress impacts students' performance in Business Studies. A descriptive survey research design was adopted, with a sample size of 250 students selected from public and private secondary schools in the Aba Education Zone using stratified random sampling. Data were collected using a structured 25-item questionnaire on a four-point Likert scale (Strongly Agree – SA, Agree – A, Disagree – D, Strongly Disagree – SD).

Emotional and psychological factors such as anxiety, fear of failure, and low self-confidence were found to significantly influence students' achievement in Business Studies. High emotional stress negatively affected concentration, study habits, and overall performance. Learning difficulties including challenges

in understanding complex concepts, applying theoretical knowledge practically, and completing assignments were found to significantly affect student achievement. These difficulties impeded students' ability to perform optimally in examinations and assessments.

Teacher-related factors such as teaching methods, classroom management, feedback, and motivation were found to significantly impact students' academic performance. Students who received effective instruction and support performed better in Business Studies. Statistical analysis: Multiple Regression Analysis revealed that the three independent variables collectively explained 69.2% of the variance in students' achievement ($R^2 = 0.692$, $p < 0.05$). This confirms that academic stress factors are significant predictors of performance in Business Studies.

Conclusion

Based on the findings, the study concludes that academic stress significantly influences students' achievement in Business Studies in the Aba Education Zone. Specifically: Emotional and psychological factors create barriers to effective learning by reducing focus, motivation, and self-confidence. Learning difficulties hinder students' comprehension, practical application, and timely completion of tasks, limiting performance outcomes. Teacher-related factors play a critical role in either mitigating or exacerbating academic stress. Effective teaching methods, constructive feedback, and supportive teacher-student interactions enhance student achievement, while poor instruction and classroom management increase stress and reduce performance.

Generally, students' academic performance in Business Studies is a function of both internal stressors (emotional and learning challenges) and external support systems (teacher quality and instructional methods).

Recommendations

Based on the findings and conclusion, the study makes the following recommendations:

1. Students should develop stress management strategies such as time management, self-study schedules, and relaxation techniques to reduce anxiety and improve concentration in Business Studies. Seek academic support from teachers and peers whenever encountering learning difficulties in understanding or applying Business Studies concepts.
2. Teachers should employ student-centered teaching methods, including practical exercises, demonstrations, and interactive discussions to reduce learning difficulties. Provide timely feedback, encouragement, and support to reduce emotional stress and motivate students to achieve better results. Attend professional development workshops to improve instructional strategies and classroom management skills.
3. Schools and Educational Authorities should organize counseling services and stress management programs to support students' emotional and psychological well-being. Ensure availability of learning resources such as textbooks, journals, and practical tools for Business Studies. Regularly monitor teachers' instructional methods and provide training opportunities to improve teaching effectiveness and student engagement.
4. Future Researchers should conduct longitudinal studies to examine the long-term effects of academic stress on

students' achievement across other subjects. Explore additional factors such as parental involvement, peer influence, and socioeconomic status as they relate to academic stress and performance.

Contribution to Knowledge

The study contributes to the understanding of how academic stress affects student achievement in Business Studies, particularly within the Aba Education Zone context. It highlights the interplay between emotional/psychological factors, learning difficulties, and teacher-related factors, providing empirical evidence to inform educational interventions and policy decisions aimed at improving student performance.

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35. ACADEMIC STRESS AND STUDENTS' ACHIEVEMENT IN BUSINESS STUDIES QUESTIONNAIRE
36. Instructions: Please indicate your level of agreement with each statement by ticking the appropriate column: SA = Strongly Agree | A = Agree | D = Disagree | SD = Strongly Disagree

Emotional and Psychological Factors

S/N	ITEMS	SA	A	D	SD
1.	I feel anxious whenever I have a Business Studies test or examination.				
2.	Fear of failure in Business Studies affects my ability to study effectively.				
3.	I get stressed when I cannot understand new concepts in Business Studies.				
4.	Negative emotions such as worry or frustration reduce my concentration during Business Studies lessons.				
5.	I lack confidence in my ability to perform well in Business Studies.				
6.	Pressure to perform well in Business Studies makes me feel mentally exhausted.				
7.	I experience emotional instability that affects my preparation for Business Studies assessments.				

Learning Difficulties

S/N	ITEMS	SA	A	D	SD
8.	I find it difficult to understand some topics in Business Studies.				
9.	I have trouble applying Business Studies concepts in practical exercises.				

10.	Limited time for study affects my understanding of Business Studies.				
11.	I struggle to remember information taught in Business Studies classes.				
12.	I often find it challenging to complete Business Studies assignments on time.				
13.	Lack of learning resources (books, notes, or practical materials) makes learning Business Studies difficult.				
14.	I experience difficulty in balancing Business Studies with other subjects.				

Teacher-Related Factors

S/N	ITEMS	SA	A	D	SD
15.	My Business Studies teacher explains concepts clearly and understandably.				
16.	My teacher uses teaching methods that make Business Studies interesting and easy to understand.				
17.	I receive sufficient guidance and support from my Business Studies teacher.				
18.	My teacher gives prompt feedback on my assignments and tests.				
19.	Classroom management by my teacher helps me to focus and learn effectively.				
20.	My teacher motivates students to perform better in Business Studies.				

Scoring: Strongly Agree (SA) = 4 Agree (A) = 3 Disagree (D) = 2 Strongly Disagree (SD) = 1

Higher scores indicate higher levels of academic stress or better teacher-related support,