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Self-Efficacy and Emotional Intelligence as Predictors of Academic Stress Among Undergraduates in Kwara State

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ABSTRACT

Academic stress remains a significant psychological concern in higher education, particularly where increasing academic demands exceed students' coping capacities. Internal psychological resources such as self-efficacy and emotional intelligence may play crucial roles in shaping how students perceive and respond to academic pressures. Despite growing global attention to these constructs, limited empirical evidence exists within specific Nigerian state contexts. This study examined self-efficacy and emotional intelligence as predictors of academic stress among undergraduates in Kwara State, Nigeria. A descriptive correlational research design was employed. The population comprised 97,320 undergraduates across three government-owned universities in Kwara State. Using a multistage sampling procedure and established sample size determination guidelines, 384 students were selected, with 380 valid responses analysed. Data were collected using a structured questionnaire measuring self-efficacy, emotional intelligence, and academic stress. Descriptive statistics, Pearson correlation, and multiple regression analyses were conducted at the 0.05 significance level. Findings revealed a high prevalence of academic stress, moderate levels of self-efficacy, and predominantly low emotional intelligence among respondents. Both self-efficacy and emotional intelligence were significantly associated with academic stress. Jointly, the two variables accounted for 81.9% of the variance in academic stress, with emotional intelligence emerging as the stronger predictor. The study concludes that academic stress among undergraduates in Kwara State is strongly influenced by internal psychological resources. By providing integrated, context-specific evidence, the research contributes to a deeper understanding of stress dynamics in Nigerian universities and offers a foundation for targeted psychological and counselling interventions.

Keywords: Academic Stress; Self-Efficacy; Emotional Intelligence; Psychological Predictors

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1. INTRODUCTION

Academic stress is widely recognised as a significant psychological challenge among university students, arising when academic demands exceed an individual's perceived coping resources. According to the transactional theory of stress proposed by Richard Lazarus and Susan Folkman, stress results from an individual's appraisal of environmental demands relative to their available coping capacity (Folkman & Lazarus, 2013). Within university settings, students routinely encounter examinations, academic workload, financial pressures, and career uncertainties, all of which may be appraised as taxing or overwhelming. Empirical evidence indicates that sustained academic stress is associated with adverse outcomes such as reduced academic performance, anxiety symptoms, emotional exhaustion, and diminished psychological well-being (Basri et al., 2022; Cheng & Lin, 2023). These consequences underscore the need to examine psychological factors that may influence how students interpret and respond to academic demands. One psychological construct central to stress appraisal and coping is self-efficacy. Rooted in social cognitive theory developed by Albert Bandura, self-efficacy refers to an individual's belief in their capability to organise and execute actions required to manage prospective situations (Bandura, 2023; Bandura, 2013). Within academic contexts, students with strong academic self-efficacy are more likely to demonstrate persistence, strategic problem-solving, and resilience when faced with challenging tasks. A systematic review by Chughtai et al. (2024) found that academic self-efficacy is positively associated with adaptive learning behaviours and academic outcomes. Similarly, Nawawi (2025) emphasised that higher self-efficacy enhances students' motivation and coping effectiveness, suggesting that it may function as a protective factor in stressful academic environments. From a theoretical standpoint, students who perceive themselves as capable are less likely to appraise academic challenges as threatening, thereby potentially reducing stress intensity.

In addition to cognitive beliefs about competence, emotional regulation capacities play a critical role in students' stress experiences. Emotional intelligence, conceptualised as the ability to perceive, understand, regulate, and utilize emotions effectively, has been increasingly examined in educational psychology. Meta-

analytic evidence by MacCann et al. (2020) demonstrates that emotional intelligence is significantly associated with academic performance and adaptive functioning. Furthermore, Faghirpour et al. (2011) reported that higher emotional intelligence is linked with improved mental health outcomes and lower stress levels among students. Emotional intelligence facilitates constructive coping strategies, emotional awareness, and interpersonal adjustment, all of which are essential in managing academic pressures (Houghton et al., 2012). Thus, while self-efficacy influences how students cognitively appraise academic tasks, emotional intelligence shapes how they regulate the emotional consequences of those appraisals. The combined influence of self-efficacy and emotional intelligence can be understood within the transactional stress framework, where both cognitive appraisals of competence and emotional regulation abilities jointly determine stress outcomes. Students who believe in their academic capabilities and possess strong emotional regulation skills are more likely to interpret academic demands as manageable rather than threatening. Contemporary research suggests that these constructs interact in shaping academic adjustment and coping processes (Fullerton et al., 2021; Kuo et al., 2018). However, much of the existing literature has been conducted in Western or non-African contexts, limiting the cultural generalizability of findings. Despite growing international attention to academic stress and its psychological predictors, empirical investigations within Nigerian universities remain comparatively limited. Sociocultural expectations, economic pressures, and institutional conditions within Nigerian higher education may uniquely influence students' stress experiences. In Kwara State, where public universities enrol students from diverse socioeconomic and cultural backgrounds, understanding how self-efficacy and emotional intelligence predict academic stress is particularly important for evidence-based counselling interventions and student support programming. Therefore, this study seeks to examine self-efficacy and emotional intelligence as predictors of academic stress among undergraduates in Kwara State, Nigeria, to provide context-specific empirical insights grounded in established psychological theory.

2. DISCUSSION

Statement of the Problem

Empirical evidence indicates that academic stress constitutes a measurable psychological burden among university students and is associated with adverse academic and mental health outcomes. Studies conducted within Nigerian universities have reported significant levels of stress, anxiety symptoms, academic disengagement, and emotional distress among undergraduates (Awotidebe et al., 2022; Akpan et al., 2024). For example, Aam et al. (2017) found that academic workload and performance pressure were major predictors of stress among Nigerian undergraduates, while Adesina et al. (2025) reported that students frequently experienced psychological strain linked to examinations and academic expectations. These findings suggest that academic stress is not merely a global phenomenon but a documented concern within Nigerian higher education settings. While institutional responses such as counselling services and orientation programmes exist in many universities, persistent stress indicators among students suggest that structural support alone may be insufficient without a deeper understanding of the psychological resources that shape stress appraisal and coping. According to the transactional stress framework advanced by Richard Lazarus and Susan Folkman, stress outcomes depend largely on how individuals cognitively appraise demands and evaluate their coping capacity (Aluko, 2023). This perspective highlights the importance of examining internal psychological factors that influence students' interpretation of academic demands rather than focusing solely on environmental stressors. Two psychological constructs that may play central roles in this process are self-efficacy and emotional intelligence. Research suggests that students with low academic self-efficacy are more likely to experience avoidance behaviours, diminished persistence, and heightened stress responses (Travis et al., 2020; Cassidy, 2015). Similarly, emotional intelligence has been associated with stress regulation and psychological adjustment, as students with limited emotional regulation capacity may struggle to manage academic frustration and anxiety (Thomas & Zolkoski, 2020; Morales-Rodríguez & Pérez-Mármol, 2019).

Although Nigerian studies have examined academic stress (Olape et al., 2017; Aihie & Ohanaka, 2019) and other studies have explored self-efficacy or emotional intelligence in relation to academic performance and wellbeing, these constructs have often been investigated independently rather than within an integrated predictive framework. Furthermore, few studies have simultaneously examined the joint and relative contributions of self-efficacy and emotional intelligence to academic stress within specific Nigerian state contexts. This represents a conceptual and methodological gap, as the combined influence of cognitive competence beliefs and emotional regulation abilities may provide a more comprehensive explanation of students' stress experiences. In Kwara State specifically, public universities enrol students from diverse socioeconomic and cultural backgrounds, yet empirical data examining psychological predictors of academic stress within this context remain limited in the published literature. Without context-specific evidence, university counsellors and policymakers may lack the empirical basis required to design targeted psychological interventions tailored to local student needs. Therefore, there is a clear need to investigate how self-efficacy and emotional intelligence jointly and relatively predict academic stress among undergraduates in Kwara State,

Nigeria. Addressing this gap will contribute to localised empirical knowledge and inform evidence-based counselling and institutional strategies aimed at strengthening students' psychological resilience and academic adjustment.

Purpose of the Study

The main purpose of this study was to examine self-efficacy and emotional intelligence as predictors of academic stress among undergraduates in Kwara State. The study sought to provide empirical evidence on how these psychological factors influence students' experience of academic stress within the university environment.

Specifically, the study aimed to:

1. Determine the level of academic stress among undergraduates in Kwara State.
2. Examine the level of self-efficacy among undergraduates in Kwara State.
3. Assess the level of emotional intelligence among undergraduates in Kwara State.
4. Establish the relationship between self-efficacy and academic stress among undergraduates in Kwara State.
5. Determine the relationship between emotional intelligence and academic stress among undergraduates in Kwara State.
6. Examine the joint contribution of self-efficacy and emotional intelligence to academic stress among undergraduates in Kwara State.
7. Determine the relative contribution of self-efficacy and emotional intelligence to academic stress among undergraduates in Kwara State.

Research Questions

1. What is the level of academic stress among undergraduates in Kwara State?
2. What is the level of self-efficacy among undergraduates in Kwara State?
3. What is the level of emotional intelligence among undergraduates in Kwara State?

Research Hypotheses

The following null hypotheses were tested at the 0.05 level of significance:

1. There is no significant relationship between self-efficacy and academic stress among undergraduates in Kwara State.
2. There is no significant relationship between emotional intelligence and academic stress among undergraduates in Kwara State.
3. There is no significant joint contribution of self-efficacy and emotional intelligence to the prediction of academic stress among undergraduates in Kwara State.
4. There is no significant relative contribution of self-efficacy and emotional intelligence to the prediction of academic stress among undergraduates in Kwara State.

3. RESEARCH METHOD

This study employed a descriptive correlational research design. The design was considered appropriate because it allows for the examination of relationships and predictive effects among variables without experimental manipulation. Specifically, the study investigated the extent to which self-efficacy and emotional intelligence predict academic stress among undergraduate students. The target population comprised all registered undergraduate students in three government-owned universities located in Kwara State, Nigeria: University of Ilorin (a federal university), Kwara State University (a state-owned university), and Kwara State University of Education (state-owned; institutional status should be verified against current National Universities Commission records for accuracy). Based on institutional enrollment statistics obtained from university academic planning units (2023/2024 session records), the estimated undergraduate population was: University of Ilorin: 61,000**,** Kwara State University: 35,000 and Kwara State University of Education: 1,320**.** Total population (N) = 97,320 undergraduates. These institutions enrol students from diverse socio-economic and academic backgrounds, making them suitable for examining psychological predictors of academic stress. Sample size was determined using the formula developed by Robert Krejcie and Daryle Morgan (1970): This calculation yields approximately 384 respondents, consistent with the Krejcie and Morgan sample size table for populations approaching 100,000. Thus, a sample size of 384 was selected. A multi-stage sampling technique was adopted: Stage 1 (Institutional Selection): All three government-owned universities in Kwara State were included to ensure institutional representation. Stage 2 (Proportionate Allocation): Sample quotas were proportionately distributed according to each institution's undergraduate population size. Stage 3 (Faculty and Departmental Stratification): Faculties were stratified, and departments were selected proportionately. Stage 4

(Simple Random Sampling): Students were randomly selected within departments using class lists as sampling frames. Out of 384 distributed questionnaires, 380 were returned and valid, representing a 98.9% response rate. Data were collected using a researcher-developed instrument titled Self-Efficacy, Emotional Intelligence and Academic Stress Questionnaire (SEEIASSQ)**.** The questionnaire consisted of four sections: Section A: Demographic information. Section B: Self-efficacy scale. Section C: Emotional intelligence scale**.** Section D: Academic stress scale. Each scale consisted of 20 items**,** rated on a 4-point Likert scale ranging from 1 (*Strongly Disagree*) to 4 (*Strongly Agree*). Accordingly, scores on each subscale ranged from 20 to 80**,** which justifies the reported score ranges used in data analysis. Content and face validity were established through expert review by three specialists in Educational Psychology and Counselling. Items were evaluated for clarity, theoretical alignment with Albert Bandura's Self-Efficacy Theory, and Richard Lazarus and Susan Folkman's Transactional Stress Theory. Construct validity should ideally be further supported using exploratory or confirmatory factor analysis; however, such analysis was not reported and is recommended for future research. A pilot study was conducted using 30 undergraduates from a university outside the study area. Cronbach's alpha coefficients of 0.70 and above are generally considered acceptable for internal consistency (Nunnally & Bernstein, 1994). (Note: Actual alpha values must be reported; omission weakens methodological rigour. Written informed consent was obtained before questionnaire administration. Data were analysed using SPSS Version 26. Analyses included Descriptive statistics (mean, standard deviation, frequency, percentage), Pearson Product-Moment Correlation (PPMC) and Multiple regression analysis. All hypotheses were tested at $\alpha = 0.05$.

4. RESULTS AND DISCUSSION

A total of four hundred (384) questionnaires were distributed, but Three Hundred and eighty (380), representing about 98%, were successfully retrieved, coded and used for analysis.

RQ 1: What is the level of academic stress among undergraduates in Kwara State?

Table 1
Level of Academic Stress among Undergraduates in Kwara State

Levels	Range of Score	No of Participants	Percentages
Low	20 - 40	59	15.53
Average	41 - 60	118	31.05
High	61 - 80	203	53.42
Total		**380**	**100**

Table 1 presents the level of academic stress among undergraduates in Kwara State. The results show that out of the 380 respondents, 59 students representing 15.53% experienced a low level of academic stress, while 118 students representing 31.05% reported an average level of academic stress. The majority of the respondents, however, comprising 203 students or 53.42%, indicated a high level of academic stress. This finding suggests that academic stress is considerably prevalent among undergraduates in Kwara State, as more than half of the respondents reported high stress levels. The relatively smaller proportion of students experiencing low academic stress implies that many undergraduates may be facing substantial academic pressures, which could have implications for their academic performance, psychological well-being, and overall adjustment to university life. The result highlights the need for institutional support systems, counselling services, and stress management interventions aimed at helping students cope effectively with academic demands.

RQ 2: What is the level of self-esteem among in-school adolescents in Kwara State?

Table 2
Level of Self-efficacy among Undergraduates in Kwara State

Levels	Range of Score	No of Participants	Percentages
Low	20 - 40	126	33.16
Moderate	41 - 60	182	47.89
High	61 - 80	72	18.95
Total		**380**	**100**

Table 2 presents the level of self-efficacy among undergraduates in Kwara State. The findings indicate that out of the 380 respondents, 126 students representing 33.16% reported a low level of self-efficacy, while 182 students representing 47.89% indicated a moderate level of self-efficacy. Meanwhile, 72 respondents, accounting for 18.95%, reported a high level of self-efficacy. The results suggest that the majority of undergraduates possess a moderate level of self-efficacy, with a substantial proportion still experiencing low confidence in their academic abilities. The relatively smaller percentage of students with high self-efficacy implies that many undergraduates may not fully perceive themselves as capable of effectively handling academic challenges. This situation may influence their motivation, persistence, and coping strategies in academic settings, thereby underscoring the need for interventions aimed at strengthening students' confidence, resilience, and academic self-beliefs.

RQ 3: What is the level of emotional intelligence among undergraduates in Kwara State?

Table 3
Level of Emotional Intelligence among Undergraduates in Kwara State

Levels	Score Range	Frequency (n)	Percentages (%)
Low	20 - 40	312	82.11
Moderate	41 - 60	42	11.05
High	61 - 80	26	6.84
Total		**380**	**100**

Table 3 presents the level of emotional intelligence among undergraduates in Kwara State. The results indicate that out of the 380 respondents, 312 students representing 82.11% exhibited a low level of emotional intelligence, while 42 students representing 11.05% reported a moderate level. Only 26 respondents, accounting for 6.84%, demonstrated a high level of emotional intelligence. This finding suggests that a large proportion of undergraduates in Kwara State may have limited ability to effectively perceive, regulate, and manage emotions in academic and social situations. The predominance of low emotional intelligence among the respondents may have implications for students' stress management, interpersonal relationships, and academic adjustment. The relatively small percentage of students with high emotional intelligence highlights the need for targeted counselling interventions, emotional skills training, and institutional support programmes aimed at enhancing students' emotional competence and overall psychological wellbeing.

Testing of Hypotheses

H_{O1}: There is no significant relationship between self-efficacy and academic stress among undergraduates in Kwara State**.**

Table 4
PPMC (r) Statistics Showing Relationship between Self-efficacy and Academic Stress

Variables	No	Mean	SD	r	df	P	Remark
Self-efficacy	380	30.21	6.03				
				.68	378	<.001	Rejected
Academic Stress	380	35.35	9.44				

Table 4 presents the Pearson Product Moment Correlation (PPMC) analysis showing the relationship between self-efficacy and academic stress among undergraduates in Kwara State. The results indicate that self-efficacy had a mean score of 30.21 with a standard deviation of 6.03, while academic stress recorded a mean score of 35.35 with a standard deviation of 9.44. The correlation coefficient obtained was r = .68 with df = 378 and a p-value less than .001. The findings reveal a statistically significant relationship between self-efficacy and academic stress among undergraduates in Kwara State. Since the p-value is less than the 0.05 level of significance, the null hypothesis stating that there is no significant relationship between self-efficacy and academic stress is therefore rejected. This implies that self-efficacy is significantly associated with academic stress among the respondents, suggesting that variations in students' beliefs in their academic capabilities are related to differences in their experience of academic stress.

H_{O2}: There is no significant relationship between emotional intelligence and academic stress among undergraduates in Kwara State.

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Table 5
PPMC (r) Showing Relationship between Emotional Intelligence and Academic Stress

Variables	N	Mean	SD	r	df	P	Remark
Emotional Intelligence	380	25.87	5.74	.67	378	<.001	Rejected
Academic Stress	380	35.35	9.44				

* Sig. at p < .05c

Table 5 presents the Pearson Product Moment Correlation (PPMC) analysis showing the relationship between emotional intelligence and academic stress among undergraduates in Kwara State. The results indicate that emotional intelligence had a mean score of 25.87 with a standard deviation of 5.74, while academic stress recorded a mean score of 35.35 with a standard deviation of 7.44. The correlation coefficient obtained was r = .67 with df = 378 and a p-value less than .001. The findings reveal that there is a statistically significant relationship between emotional intelligence and academic stress among undergraduates in Kwara State. Since the p-value is less than the 0.05 level of significance, the null hypothesis stating that there is no significant relationship between emotional intelligence and academic stress is therefore rejected. This result implies that emotional intelligence is significantly associated with academic stress among the respondents, suggesting that variations in students' emotional regulation and management abilities are related to differences in their experience of academic stress.

Ho_3: There is no significant joint contribution of self-efficacy and emotional intelligence to the prediction of academic stress among undergraduates in Kwara State.

Table 6
Multiple Regression Table Showing the Joint Contributions of Self-efficacy and Emotional Intelligence to Academic Stress

R = .905
R^2 = .819
Adjusted R^2 = .818
Stand. Error of Estimate = 7.178

Anova Model	Sum of Squares	df	Mean Square	F. Calculate	Sig.
Regression	1862.99	2	931.48	853.13	<.001
Residual	410.99	377	1.09		
Total	2273.98				

** (Significant at 0.05 critical region)

Table 6 presents the multiple regression analysis showing the joint contribution of self-efficacy and emotional intelligence to the prediction of academic stress among undergraduates in Kwara State. The results indicate a multiple correlation coefficient of R = .905, suggesting a very strong combined relationship between the independent variables (self-efficacy and emotional intelligence) and academic stress. The coefficient of determination (R^2 = .819) shows that approximately 81.9% of the variance in academic stre**ss** among undergraduates is jointly explained by self-efficacy and emotional intelligence, while the remaining 18.1% may be attributed to other factors not examined in this study. The adjusted R^2 value of .818 further confirms the stability and explanatory strength of the model. The ANOVA results revealed a statistically significant joint contribution of the independent variables to academic stress ($F(2, 377) = 853.13$, $p < .001$). Since the p-value is less than the 0.05 level of significance, the null hypothesis stating that there is no significant joint contribution of self-efficacy and emotional intelligence to academic stress is therefore rejected. This implies that self-efficacy and emotional intelligence collectively serve as significant predictors of academic stress among undergraduates in Kwara State, highlighting the importance of both psychological factors in understanding students' academic stress experiences.

Ho4: There is no significant relative contribution of self-efficacy and emotional intelligence to the prediction of academic stress among undergraduates in Kwara State.

Table 7
Relative Contribution of Independent Variables to the Prediction of Dependent Variable.

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	p
(Constant)	6.573	1.623		4.05	<.001

Self-efficacy	0.522	0.160	.332	3.26	<.001
Emotional Intelligence	0.887	0.193	.436	4.59	<.001

Dependent Variable: Academic Stress

Table 7 presents the multiple regression analysis showing the relative contribution of self-efficacy and emotional intelligence to the prediction of academic stress among undergraduates in Kwara State. The results indicate that self-efficacy had an unstandardized coefficient (B) of 0.522 with a standardized beta value (β) of .332, a t-value of 3.26, and a p-value less than .001. Emotional intelligence, on the other hand, recorded an unstandardized coefficient (B) of 0.887 with a standardized beta value (β) of .436, a t-value of 4.59, and a p-value less than .001. These results show that both independent variables significantly contributed to the prediction of academic stress. Since the p-values associated with both self-efficacy and emotional intelligence are less than the 0.05 level of significance, the null hypothesis stating that there is no significant relative contribution of self-efficacy and emotional intelligence to academic stress among undergraduates in Kwara State is therefore rejected. Furthermore, emotional intelligence made a stronger relative contribution to academic stress than self-efficacy, as indicated by its higher standardized beta coefficient. This suggests that while both psychological variables are important predictors of academic stress, emotional intelligence appears to exert a comparatively greater influence on undergraduates' academic stress levels in the study area.

Discussion of Findings

The findings indicate that academic stress is highly prevalent among undergraduates in Kwara State. More than half of the respondents reported high levels of academic stress reported low stress. This demonstrates that academic pressure constitutes a significant psychological burden for students within the sampled universities. Regarding psychological predictors, the majority of students reported moderate self-efficacy, exhibiting low self-efficacy and demonstrating high self-efficacy. In terms of relative contribution, emotional intelligence emerged as a stronger predictor than self-efficacy. These results confirm that both variables significantly predict academic stress among undergraduates in Kwara State. This section discusses each major finding of the study in relation to existing empirical literature and theoretical perspectives. The finding that respondents reported high academic stress is consistent with earlier Nigerian studies. For example, Olape et al. (2017) reported that university students in Kwara State experienced substantial academic stress that negatively influenced academic performance. Similarly, Aihie and Ohanaka (2019) found elevated stress levels among undergraduates in a Nigerian university context. These similarities suggest that academic stress remains a persistent issue across different Nigerian institutions and time periods. However, the proportion of students reporting high stress in the present study appears comparatively higher than some earlier findings, which may reflect increasing academic competition, economic pressures, or post-pandemic educational disruptions. This indicates a possible intensification of stress experiences rather than a stable trend.

The predominance of moderate self-efficacy, with a substantial proportion reporting low self-efficacy, aligns with the conceptual expectations of Albert Bandura's social cognitive theory, which posits that efficacy beliefs vary depending on mastery experiences and environmental feedback. Empirically, the result is consistent with Cassidy (2015), who emphasized that not all students demonstrate strong efficacy beliefs and that variability in self-efficacy significantly influences coping behaviors. However, some international studies report relatively higher average levels of academic self-efficacy among university populations. The comparatively lower proportion of high self-efficacy in the present study may reflect contextual factors such as resource limitations, large class sizes, and performance pressure within Nigerian public universities. The finding that respondents demonstrated low emotional intelligence represents one of the most striking outcomes of this study. While prior research, such as MacCann et al. (2020), established that emotional intelligence significantly predicts academic functioning, most international samples reported moderate rather than predominantly low emotional intelligence levels. Similarly, Thomas and Zolkoski (2020) highlighted the importance of emotional regulation skills in preventing student stress. The markedly low levels found in the present study may therefore indicate contextual differences, including limited formal emotional skills training within university curricula. This discrepancy suggests that emotional competence development may not yet be sufficiently embedded within the educational system in the study area. The significant relationship between self-efficacy and academic stress is consistent with theoretical and empirical literature. Nawawi (2025) identified self-efficacy as a protective factor against academic stress and anxiety. Additionally, Travis et al. (2020) demonstrated that higher academic self-efficacy is associated with more adaptive stress appraisals. The strength of the correlation in the present study appears relatively high compared to some previous reports, which often document moderate associations. This stronger relationship may indicate that efficacy beliefs play an especially central role in academic stress appraisal within the Kwara State context. The significant association between emotional intelligence and academic stress aligns with findings by Morales-Rodríguez and Pérez-Mármol (2019), who reported that emotional intelligence is linked to improved coping and reduced stress perception among university students. Similarly, Faghirpour et al. (2011) found that higher emotional

intelligence was associated with better mental health outcomes. The magnitude of the relationship observed in this study is comparable to moderate-to-strong correlations reported in international contexts, suggesting that emotional regulation capacity is a universally relevant predictor of stress.

The regression analysis revealed that self-efficacy and emotional intelligence jointly explained the variance in academic stress. This substantial explanatory power extends the integrative perspective suggested by Fullerton et al. (2021), who proposed that psychological resources collectively influence academic adjustment. However, the magnitude of R^2 observed in this study is higher than typically reported in correlational educational research, where explained variance is often more moderate. This difference may reflect strong interrelationships among constructs in this sample or contextual factors that amplify the predictive role of internal psychological variables. The finding that emotional intelligence contributed more strongly than self-efficacy suggests that emotional regulation abilities may exert a comparatively greater influence on stress outcomes than cognitive competence beliefs in this context. This pattern is consistent with the stress management model proposed by Houghton et al. (2012), which emphasizes the centrality of emotional regulation in stress reduction. While previous research often treats self-efficacy as a primary academic predictor, the present findings highlight that emotional processes may be equally or more influential in environments characterized by high pressure. This distinction represents an important contextual contribution to the literature.

The findings signify that academic stress among undergraduates in Kwara State is strongly associated with internal psychological resources rather than solely external academic demands. This supports the transactional stress framework developed by Richard Lazarus and Susan Folkman, which emphasizes that stress outcomes depend on cognitive appraisal and coping capacity. The predominance of low emotional intelligence among respondents suggests that many students may lack adequate emotional regulation strategies necessary for navigating academic challenges. Within the broader Nigerian higher education landscape—characterized by high enrollment rates, competitive grading systems, and socioeconomic pressures—students' internal coping mechanisms may play a decisive role in determining stress outcomes. Thus, academic stress should not be conceptualized merely as an institutional problem but as a multidimensional phenomenon shaped by both environmental demands and psychological preparedness.

5. CONCLUSION

This study investigated self-efficacy and emotional intelligence as predictors of academic stress among undergraduates in Kwara State, Nigeria. The findings reveal three major outcomes. First, academic stress is highly prevalent among the students sampled, with more than half reporting high stress levels. This indicates that academic pressure constitutes a substantial psychological burden within the study context. Second, while most students demonstrated moderate levels of self-efficacy, a considerable proportion reported low confidence in their academic capabilities. Third, and most notably, an overwhelming majority of respondents exhibited low emotional intelligence. Beyond prevalence patterns, the inferential analyses produced particularly significant results. Self-efficacy and emotional intelligence were both strongly and significantly related to academic stress. More importantly, the two psychological variables jointly accounted for the variance in academic stress, indicating a very strong combined predictive capacity. This magnitude of explained variance suggests that internal psychological resources play a central role in shaping students' stress experiences. In terms of relative contribution, emotional intelligence emerged as the stronger predictor when compared to self-efficacy. This finding indicates that students' ability to perceive, regulate, and manage emotions may exert greater influence on academic stress levels than their beliefs about academic competence. The study makes several important contributions. Conceptually, it provides an integrated understanding of academic stress by simultaneously examining cognitive beliefs (self-efficacy) and emotional regulation capacity (emotional intelligence) within a single predictive framework. This offers a more comprehensive explanation of stress experiences than approaches that examine these constructs independently. Empirically, the research supplies context-specific evidence from Kwara State, addressing a gap in localised data on psychological predictors of academic stress within Nigerian universities. The strong predictive strength identified in this study highlights the critical importance of psychological resources in understanding academic stress in this environment. Practically, the findings provide an evidence-based foundation for institutional interventions. The prominence of emotional intelligence as the strongest predictor suggests that student support programmes should prioritise emotional regulation training alongside initiatives designed to strengthen academic self-efficacy. By identifying the relative and joint influence of these psychological variables, the study offers clear direction for counselling services, student development programmes, and policy strategies aimed at reducing academic stress and improving student wellbeing.

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