iJRASET
International Journal For Research in Applied Science and Engineering Technology

INTERNATIONAL JOURNAL FOR RESEARCH

IN APPLIED SCIENCE & ENGINEERING TECHNOLOGY

Volume: 14 **Issue:** IX **Month of publication:** September 2026

DOI: https://doi.org/10.22214/ijraset.2026.84811

www.ijraset.com

Call: 08813907089 | E-mail ID: ijraset@gmail.com

International Journal for Research in Applied Science & Engineering Technology (IJRASET)
ISSN: 2321-9653; IC Value: 45.98; SJ Impact Factor: 7.538
Volume 14 Issue IX Sep 2026- Available at www.ijraset.com

Fear of Failure, Academic Stress and Psychological Well-being among NEET and JEE Aspirants: The Protective Role of Psychological Resilience and Perceived Social Support

Santhiya R[1], Vidu Shri. R. L[2], Balamanthara. K[3]
[1]*Assistant Professor, Department of Psychology, Nandha Arts and Science College (Autonomous)*
iamsanthiyar@gmail.com
Orcid id: 0009-0001-4983-4693
[2]*Assistant Professor, Department of Psychology, Nandha Arts and Science College (Autonomous)*
vidushriloganathan@gmail.com
Orcid id : 0009-0008-1986-5174
[3]*Head & Assistant Professor, Department of Psychology, Nandha Arts and Science College(Autonomous)*
mantharakgb09@gmail.com
Orcid id : 0009-0008-9411-9833

Abstract: ***The intensifying competition surrounding India's two most consequential higher-secondary entrance examinations the National Eligibility cum Entrance Test (NEET) and the Joint Entrance Examination (JEE) has turned adolescence for millions of aspirants into a period of sustained psychological strain. Building on recent Indian evidence linking parental expectations, academic stress and adverse mental-health outcomes among NEET and JEE aspirants, this paper develops a testable psychological model in which competitive-exam pressure predicts fear of failure, which in turn predicts academic stress, which subsequently predicts diminished psychological well-being. Departing from deficit-only accounts of exam-related distress, the model specifies psychological resilience and perceived social support as protective resources that buffer the stress–well-being pathway and the fear-of-failure–stress pathway, respectively. Drawing on fifteen recent empirical and theoretical sources (2025–2026) spanning fear-of-failure research, NEET/JEE-specific mental-health studies, and the broader resilience and social-support literature, the paper articulates six hypotheses, proposes a cross-sectional moderated-mediation design for a sample of 300–500 Class XI/XII aspirants stratified by exam type (NEET vs. JEE), gender, school type (government vs. private) and coaching status, and specifies validated instruments together with an analytic plan using confirmatory factor analysis and conditional-process (PROCESS) modelling. The paper closes by discussing theoretical, practical and policy implications for schools, coaching institutes and families, and identifies an interdisciplinary extension an explainable, machine-learning-based early-warning framework using psychosocial, sleep and study-behaviour indicators as a promising direction for future research on this understudied higher-secondary population.***

Keywords: fear of failure, academic stress, psychological well-being, psychological resilience, perceived social support, NEET, JEE, competitive examinations, India.

I. INTRODUCTION

Standardised entrance examinations occupy a uniquely decisive position in the Indian education system. For the roughly 2.3 million candidates who annually attempt NEET and the more than one million who sit for JEE, a single test performance determines access to medicine and engineering, two professions still widely regarded in Indian families as guarantees of financial security and social standing (Gupta et al., 2025). Preparation for these examinations frequently begins in early adolescence and is sustained for two to three years through demanding school schedules combined with private coaching, producing what several recent reviews describe as a slow-burning mental health crisis among aspirants (Patel, 2026; Sundarapandiyan & Kalaiyarasan, 2026).

The human cost of this pressure has become increasingly visible. Documentary analyses of suicide records among IIT-JEE and NEET aspirants report clustering of cases around results periods and coaching hubs such as Kota, with academic pressure and fear

of failure repeatedly identified as proximal contributors (Gupta et al., 2025). Complementing this, a large moderated-mediation study of NEET and JEE aspirants living in coaching hostels found that perceived parental expectations were indirectly associated with non-suicidal self-injury through academic stress, and that a sense of mattering to others buffered this pathway (Biswas & Maji, 2026). Similarly, exploratory work comparing NEET and JEE aspirants found substantial academic stress rooted in an inadequate academic atmosphere, poor adjustment, and worry about the future, and explicitly called for professional psychological support to be embedded within schools and coaching institutions (Khan & Qasim, 2025). A companion study among higher-secondary NEET aspirants further reported that repeated attempts, intensive coaching enrolment and a critical home climate were associated with heightened stress and anxiety, while emotional support and open communication at home functioned as protective factors (Sundarapandiyan & Kalaiyarasan, 2026).

What remains comparatively underdeveloped in this literature is a precise, testable account of the psychological mechanism that converts external exam pressure into internal distress, and a systematic examination of the resources that protect some aspirants from its worst effects.

Fear of failure the tendency to appraise the possibility of not succeeding as personally threatening and to anticipate negative consequences for one's worth and relationships has recently attracted renewed psychometric attention (Dang & Middlemiss, 2025; Wang et al., 2026) and is consistently implicated as a proximal driver of examination pressure, avoidance behaviour and academic strain (Patel, 2026). Yet fear of failure has rarely been formally positioned as a mediating construct between competitive-exam pressure and academic stress in the NEET/JEE literature, which has instead tended to treat stress as a direct, undifferentiated outcome of parental and institutional pressure.

At the same time, a substantial and growing body of work in educational and counselling psychology demonstrates that psychological resilience and perceived social support meaningfully buffer the relationship between academic stressors and psychological outcomes.

Among Indonesian higher-education samples, perceived social support has been shown to build student resilience through mental toughness and positive psychological capital (Martono et al., 2025); among students with disabilities in Ghana, both perceived social support and academic resilience predicted lower psychological distress and higher wellbeing (Klutsey et al., 2025); and in a large United States college sample, resilience partially mediated the effects of belonging, friendship, sleep and exercise on both psychological distress and well-being, understood as a dynamic process rather than a fixed trait (Liu et al., 2025). Comparable mediating and moderating roles for social support and self-efficacy have also been reported among university students in Somalia (Mohamed et al., 2025), while personality traits and coping strategies have been shown to moderate the stress–life-satisfaction relationship among Saudi university students (Elsayed, 2025). None of this protective-factor literature, however, has yet been applied specifically to the NEET/JEE population, despite the fact that this group experiences some of the most concentrated and prolonged academic pressure documented in the Indian mental-health literature.

The present paper addresses this gap by proposing and theoretically developing a four-variable psychological model competitive-exam pressure → fear of failure → academic stress → psychological well-being with psychological resilience and perceived social support specified as protective, buffering resources. This framing is stronger than a simple description of "stress among NEET/JEE students" because it yields directly testable hypotheses about mediation and moderation, situates the NEET/JEE population within the broader, well-validated resilience and social-support literature, and identifies concrete, intervenable targets resilience-building and social-support enhancement for schools, coaching institutes and families. Accordingly, the paper (a) reviews the relevant literature on fear of failure, academic stress, psychological well-being, resilience and social support; (b) develops a conceptual model and states formal hypotheses; (c) specifies a rigorous mixed-comparison methodology for empirically testing the model among 300–500 Class XI/XII NEET and JEE aspirants; and (d) discusses the theoretical, clinical and policy implications of the proposed work, including a forward-looking interdisciplinary extension toward explainable artificial-intelligence-based early screening.

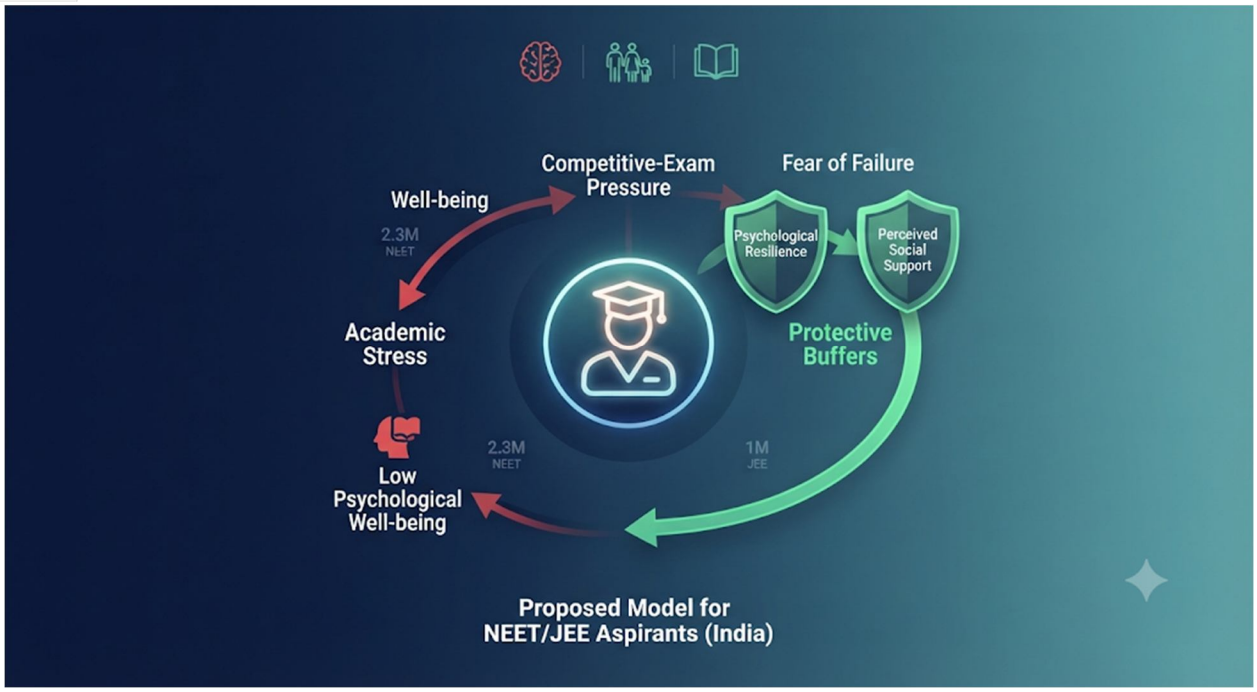


Fig 1: Proposed Model for NEET/JEE Aspirants (India)

This infographic diagram illustrates the cyclic relationship between competitive-exam pressure, fear of failure, academic stress, and low psychological well-being for students. It highlights protective buffers like psychological resilience and perceived social support that intercept this negative cycle. Contextualized for Indian aspirants, it integrates data points like 2.3M NEET and 1M JEE candidates.

II. LITERATURE REVIEW

A. Academic Stress among NEET and JEE Aspirants

Academic stress among NEET and JEE aspirants has been documented across several recent Indian studies using both qualitative and quantitative designs. Khan and Qasim (2025), surveying 200 NEET and JEE aspirants using a purpose-built instrument, identified five stress dimensions an inadequate academic atmosphere, poor adjustment, weak institutional administration, worry about academic performance, and fear of the future and reported that a substantial proportion of aspirants experienced stress in the high-to-extreme range. Sundarapandiyan and Kalaiyarasan (2026) extended this picture by showing that stress and anxiety were significantly elevated among aspirants undergoing intensive coaching and repeated NEET attempts relative to first-time, non-coaching aspirants, and that a critical or unsupportive home climate compounded this risk. Patel's (2026) review synthesises this literature alongside evidence on digital-learning dependence and financial strain associated with the coaching industry, concluding that psychological stress, examination pressure and fear of failure operate together as major, interacting contributors to poor mental health in this population. At the most severe end of the spectrum, Gupta et al. (2025), analysing 80 documented suicide cases among IIT-JEE and NEET aspirants, found pronounced temporal clustering around results periods and substantial geographic concentration in coaching hubs, underscoring that academic stress in this population is not a benign or transient phenomenon but one with measurable, serious consequences. Collectively, this literature establishes academic stress as a well-documented and multidimensional construct among NEET/JEE aspirants, encompassing workload pressure, worry about grades, self-expectation, and despondency about the future. What is less established is the specific cognitive-emotional mechanism through which the broader competitive environment is transformed into this stress response a gap the present model addresses through the construct of fear of failure.

B. Fear of Failure as a Psychological Construct

Fear of failure is conceptualised as an emotionally charged, motivational-avoidance orientation in which the anticipation of not succeeding is experienced as threatening to one's self-worth, social standing, or valued relationships, rather than as a neutral or purely informational prospect (Wang et al., 2026).

Contemporary psychometric work has sought to refine its measurement: Wang et al. (2026) used Rasch model analysis to examine the psychometric properties of the Fear of Failure in Learning Scale among postgraduate students, while a parallel validation study established a fear-of-failure measure specifically for adolescents, reflecting growing recognition that the construct operates differently, and needs to be measured differently, across developmental stages (cited within the broader fear-of-failure literature synthesised by Dang & Middlemiss, 2025). Fear of failure has been empirically linked to academic procrastination, reduced academic buoyancy, and diminished engagement (Dang & Middlemiss, 2025), and is theorised to operate through two pathways: a direct, performance-eroding avoidance pathway, and an indirect pathway in which fear of failure heightens sensitivity to competitive and evaluative pressures, thereby increasing perceived stress.

Within the Indian NEET/JEE context, fear of failure carries a distinctive cultural weight. Because academic success in these examinations is closely tied to family honour, financial investment and intergenerational mobility, the prospect of failure is rarely experienced as a purely individual or academic setback; it is instead appraised as a threat to relational and familial standing (Biswas & Maji, 2026). This culturally embedded amplification of fear of failure provides theoretical grounds for positioning it as a proximal psychological mechanism linking the broader competitive-exam environment to the specific, measurable experience of academic stress documented in Section 2.1.

C. Psychological Well-being in High-Stakes Academic Contexts

Psychological well-being, understood broadly as the presence of positive functioning, purpose, and emotional balance rather than merely the absence of psychopathology, has been shown in recent research to be systematically undermined by chronic academic stress. Liu et al. (2025), analysing a large United States college sample using a dual-continua framework that assesses distress and well-being concurrently, found that resilience-relevant factors such as sleep quality, exercise, friendship and sense of belonging exerted both direct and resilience-mediated effects on well-being and distress. Elsayed (2025) reported a significant, non-linear association between perceived stress and life satisfaction among university students, with coping strategies mediating and personality traits moderating this relationship. Applied more directly to the stress–well-being pathway, Mohamed et al. (2025) found a significant direct effect of academic stress on psychological well-being among Somali university students, with social support partially mediating this relationship. Although none of these studies were conducted with NEET/JEE aspirants specifically, together they provide converging, recent evidence that academic stress reliably predicts reduced psychological well-being, and that this relationship is neither fixed nor uniform it is shaped by intervening psychological resources, which the present model identifies as resilience and perceived social support.

D. Psychological Resilience as a Protective Factor

Psychological resilience refers to the capacity to adapt positively and maintain or regain psychological equilibrium in the face of significant adversity or stress (Connor & Davidson, 2003), whose widely used Connor-Davidson Resilience Scale (CD-RISC) remains a standard measurement tool in this literature. Recent research reframes resilience not as a static trait but as a dynamic process shaped by proximal resources: Liu et al. (2025) explicitly model resilience as a dynamic mediating mechanism through which sleep, exercise, belonging and friendship influence distress and well-being among college students. Martono et al. (2025), working with Indonesian higher-education samples, found that perceived social support exerted both direct and indirect effects on student resilience through mental toughness and positive psychological capital, suggesting that resilience is itself partly a product of the relational and support environment rather than a purely intrapersonal quality. Klutsey et al. (2025) further demonstrated that academic resilience, alongside perceived social support, predicted lower psychological distress and greater wellbeing among students with disabilities, indicating that resilience retains its protective function even among populations facing compounding stressors. Applied to the NEET/JEE context, these findings support the hypothesis that aspirants with higher psychological resilience will show a weaker relationship between academic stress and diminished well-being than aspirants with lower resilience that is, resilience is expected to function as a buffering moderator rather than merely a correlate of good outcomes.

E. Perceived Social Support as a Protective Factor

Perceived social support an individual's subjective sense of being cared for, valued and assisted by family, friends, and significant others (Zimet et al., 1988) has been one of the most consistently replicated protective factors in the recent student mental-health literature. Klutsey et al. (2025) found perceived social support to be a significant predictor of reduced psychological distress and enhanced wellbeing among university students with disabilities.

Martono et al. (2025) demonstrated that social support builds resilience through mental toughness and psychological capital, implying a cascading protective mechanism in which support strengthens resilience, which in turn buffers stress. Mohamed et al. (2025) found that social support significantly and partially mediated the relationship between academic stress and psychological well-being among university students, highlighting its buffering role even where self-efficacy did not perform a comparable mediating function. Within the specific NEET/JEE literature, Sundarapandiyan and Kalaiyarasan (2026) reported that emotional support and open communication at home acted as protective factors against stress and anxiety, even in the presence of a demanding coaching environment, while Biswas and Maji (2026) found that a related relational construct feeling that one 'matters' to others significantly weakened the association between parental expectations and academic stress among NEET and JEE aspirants. Taken together, this literature justifies specifying perceived social support as a second protective, buffering resource in the proposed model, operating primarily on the fear-of-failure–academic-stress pathway, where relational reassurance is theorised to reduce the threat-appraisal component of fear of failure before it escalates into stress.

F. Toward an Integrated Buffering Model

Read together, the reviewed literature supports four interlocking propositions. First, academic stress is well documented and multidimensional among NEET and JEE aspirants (Khan & Qasim, 2025; Sundarapandiyan & Kalaiyarasan, 2026; Patel, 2026). Second, fear of failure is a theoretically and empirically distinct antecedent construct, culturally amplified in the Indian competitive-exam context, that plausibly precedes and predicts academic stress rather than being synonymous with it (Dang & Middlemiss, 2025; Wang et al., 2026; Biswas & Maji, 2026). Third, academic stress reliably predicts reduced psychological well-being across recent student samples, even outside the NEET/JEE population specifically (Liu et al., 2025; Elsayed, 2025; Mohamed et al., 2025). Fourth, both psychological resilience and perceived social support function as protective, buffering resources at different points in this pathway resilience primarily at the stress–well-being link, and social support primarily at the fear-of-failure–stress link across a range of recent, related student populations (Martono et al., 2025; Klutsey et al., 2025; Mohamed et al., 2025; Liu et al., 2025). No published study to date has integrated these four propositions into a single, formally tested moderated-mediation model specifically among NEET and JEE aspirants. The present paper addresses this gap.

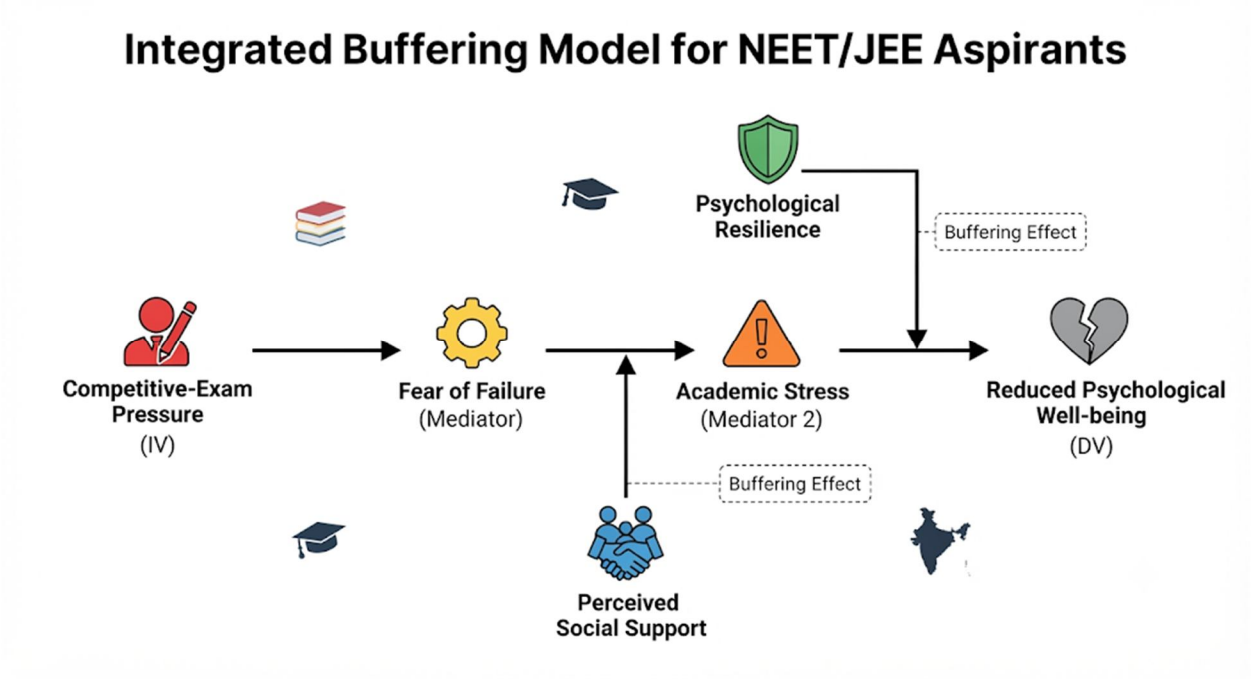


Fig 2: Integrated Buffering Model for NEET/JEE Aspirants

This academic infographic outlines a moderated-mediation psychological model. It traces how competitive-exam pressure flows through the fear of failure and academic stress to impact psychological well-being. Additionally, it highlights psychological resilience and perceived social support as protective buffers that intersect these pathways to mitigate negative psychological outcomes for students.

III. CONCEPTUAL MODEL AND HYPOTHESES

Building on the literature reviewed above, the present paper proposes a moderated-mediation model comprising four core variables competitive-exam pressure, fear of failure, academic stress, and psychological well-being and two protective moderators, psychological resilience and perceived social support. The model can be summarised as follows: competitive-exam pressure is hypothesised to predict fear of failure; fear of failure is hypothesised to predict academic stress; and academic stress is hypothesised to predict reduced psychological well-being, such that academic stress functions as a mediating mechanism carrying the effect of fear of failure through to well-being. Perceived social support is positioned as a first-stage moderator that weakens the association between fear of failure and academic stress, consistent with its documented buffering role in relational and support-oriented literature (Klutsey et al., 2025; Sundarapandiyan & Kalaiyarasan, 2026). Psychological resilience is positioned as a second-stage moderator that weakens the association between academic stress and psychological well-being, consistent with its documented role as a dynamic protective process in recent student samples (Liu et al., 2025; Martono et al., 2025).

Descriptively, the pathway can be represented as: Competitive-Exam Pressure → Fear of Failure → [moderated by Perceived Social Support] → Academic Stress → [moderated by Psychological Resilience] → Psychological Well-being. This specification corresponds to a first-stage-and-second-stage moderated-mediation design (conceptually equivalent to Hayes' PROCESS Model 21), which permits simultaneous estimation of the indirect effect of fear of failure on well-being through academic stress, and of the conditional (moderated) nature of that indirect effect at varying levels of social support and resilience.

On the basis of this model and the literature reviewed in Section 2, the following hypotheses are proposed for empirical testing.

1) Hypothesis 1 (H1). Fear of failure will be positively associated with academic stress among NEET and JEE aspirants.

2) Hypothesis 2 (H2). Academic stress will be negatively associated with psychological well-being among NEET and JEE aspirants.

3) Hypothesis 3 (H3). Academic stress will significantly mediate the relationship between fear of failure and psychological well-being.

4) Hypothesis 4 (H4). Perceived social support will moderate the relationship between fear of failure and academic stress, such that this association will be weaker among aspirants reporting higher perceived social support.

5) Hypothesis 5 (H5). Psychological resilience will moderate the relationship between academic stress and psychological well-being, such that the negative association will be weaker among aspirants reporting higher psychological resilience.

6) Hypothesis 6 (H6). Fear of failure, academic stress, and psychological well-being will significantly differ by exam type (NEET vs. JEE), gender, school type (government vs. private), and coaching status (coaching-enrolled vs. non-coaching), consistent with prior evidence of differential risk across these subgroups (Sundarapandiyan & Kalaiyarasan, 2026).

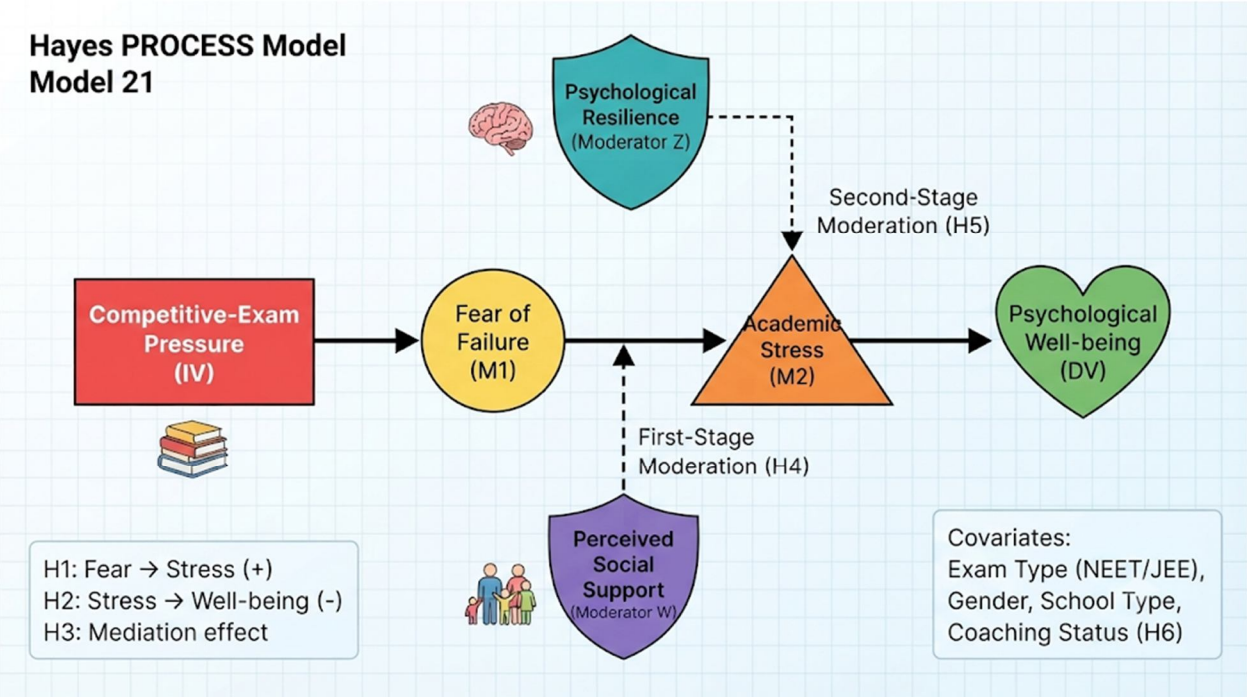


Fig 3: Hayes PROCESS Model 21 for NEET/JEE Aspirants

This diagram illustrates Hayes PROCESS Model 21, a complex moderated-mediation design. For NEET/JEE aspirants, Competitive-Exam Pressure (IV) increases Fear of Failure (M1), which in turn increases Academic Stress (M2), ultimately reducing Psychological Well-being (DV). This mediation is moderated twice: Perceived Social Support buffers the IV-M1 link, and Psychological Resilience buffers the M2-DV link, alongside several specified covariates.

IV. PROPOSED METHODOLOGY

A. *Research Design*

A cross-sectional, correlational survey design employing moderated-mediation (conditional process) analysis is proposed. This design is appropriate for simultaneously testing mediation (H1–H3) and moderation (H4–H5) within a single statistical framework, and for supporting the planned subgroup comparisons (H6). While a cross-sectional design cannot establish causal direction, it is a necessary and standard first step for a psychological model of this kind that has not previously been tested in this population, consistent with the approach taken in closely related recent NEET/JEE research (Biswas & Maji, 2026).

B. *Participants and Sampling*

The target population is Class XI and XII students currently preparing for NEET and/or JEE. A sample of approximately 300–500 aspirants is proposed, which exceeds standard power requirements for detecting small-to-moderate indirect and interaction effects in moderated-mediation models and is consistent with, or larger than, comparable recent NEET/JEE studies (Biswas & Maji, 2026, N = 151; Khan & Qasim, 2025, N = 200). A stratified purposive sampling strategy is recommended, drawing participants from government and private higher-secondary schools and from coaching institutes (both coaching-enrolled and non-coaching aspirants) across urban and semi-urban centres in Tamil Nadu, to enable the planned comparisons across exam type, gender, school type, and coaching status. Quota targets (for example, approximately equal numbers of NEET and JEE aspirants, and adequate representation of both government- and private-school students) should be set in advance to ensure sufficient statistical power for subgroup analyses.

C. *Measures*

1) Fear of Failure. An age-appropriate, psychometrically validated fear-of-failure measure for adolescents is recommended, consistent with recently validated instruments in this space (Wang et al., 2026), adapted and back-translated where necessary for the study population.
2) Academic Stress. A multidimensional academic stress scale capturing workload pressure, worry about grades, self-expectation and despondency — such as the Educational Stress Scale used in closely related NEET/JEE research (Biswas & Maji, 2026) — is recommended for its demonstrated reliability and applicability among Indian adolescent samples.
3) Psychological Well-being. A brief, validated multidimensional well-being measure appropriate for adolescents is recommended, capturing positive functioning, purpose and emotional balance rather than the mere absence of distress, consistent with the dual-continua approach used in recent college-student research (Liu et al., 2025).
4) Psychological Resilience. The Connor-Davidson Resilience Scale (CD-RISC; Connor & Davidson, 2003), a widely used and psychometrically robust instrument, is recommended given its established use in adjacent recent resilience research (Liu et al., 2025; Martono et al., 2025).
5) Perceived Social Support. The Multidimensional Scale of Perceived Social Support (MSPSS; Zimet et al., 1988), which separately assesses support from family, friends, and significant others, is recommended given its wide validated use in the recent social-support literature underpinning this model (Klutsey et al., 2025; Mohamed et al., 2025).

A structured demographic questionnaire should additionally capture exam type (NEET/JEE/both), gender, school type, coaching status, number of prior attempts, socioeconomic indicators, and family structure, to permit the subgroup comparisons specified in H6.

D. *Procedure*

Data collection should proceed only after institutional ethics committee approval. Schools and coaching institutes should be approached for institutional consent, followed by informed consent from participants aged 18 and above, and both participant assent and written parental/guardian consent for participants below 18, consistent with the ethical procedures adopted in the most closely comparable recent NEET/JEE study (Biswas & Maji, 2026).

Questionnaires may be administered in paper-and-pencil or secure online format during a designated, non-instructional period, with clear instructions, assurance of anonymity and confidentiality, and the right to withdraw at any stage without penalty. A mental-health resource flyer, listing institutional counselling contacts and national helpline information, should be distributed to all participants regardless of their responses, and any participant showing visible distress during data collection should be offered immediate, private debriefing and referral, following the protocol used in comparable recent research with this population (Biswas & Maji, 2026).

E. Proposed Data-Analytic Plan

Following data cleaning (missing-value analysis, multivariate outlier detection using Mahalanobis distance, and normality checks), the measurement model for each scale should be validated using confirmatory factor analysis, with model fit assessed against standard cut-offs (CFI and TLI ≥ .95; RMSEA < .06; SRMR < .08), consistent with recent practice in this literature (Biswas & Maji, 2026). Descriptive statistics and zero-order correlations among all study variables should be computed first. H1 through H3 should then be tested using bias-corrected bootstrapped mediation analysis (5,000 resamples), and H4 and H5 using a first-stage-and-second-stage moderated-mediation model (conceptually equivalent to PROCESS Model 21), with simple-slopes analysis to probe significant interactions at ±1 SD of the moderators. H6 should be tested using independent-samples t-tests (for binary comparisons such as gender, school type, and coaching status) and one-way ANOVA (for exam type where relevant), with appropriate corrections for multiple comparisons. Common method variance should be assessed using variance inflation factor diagnostics, consistent with recommended practice in this literature (Biswas & Maji, 2026).

F. Ethical Considerations

Given the sensitivity of academic stress and well-being research among minors, the proposed study should secure prior approval from an institutional ethics review board, obtain layered consent (institutional, parental/guardian, and participant), ensure full anonymisation of data at the point of analysis, and provide accessible mental-health referral information to all participants irrespective of participation outcome. Researchers should also be prepared with a clear distress-response protocol, including immediate access to a qualified counsellor, in the event that participation elicits acute psychological distress.

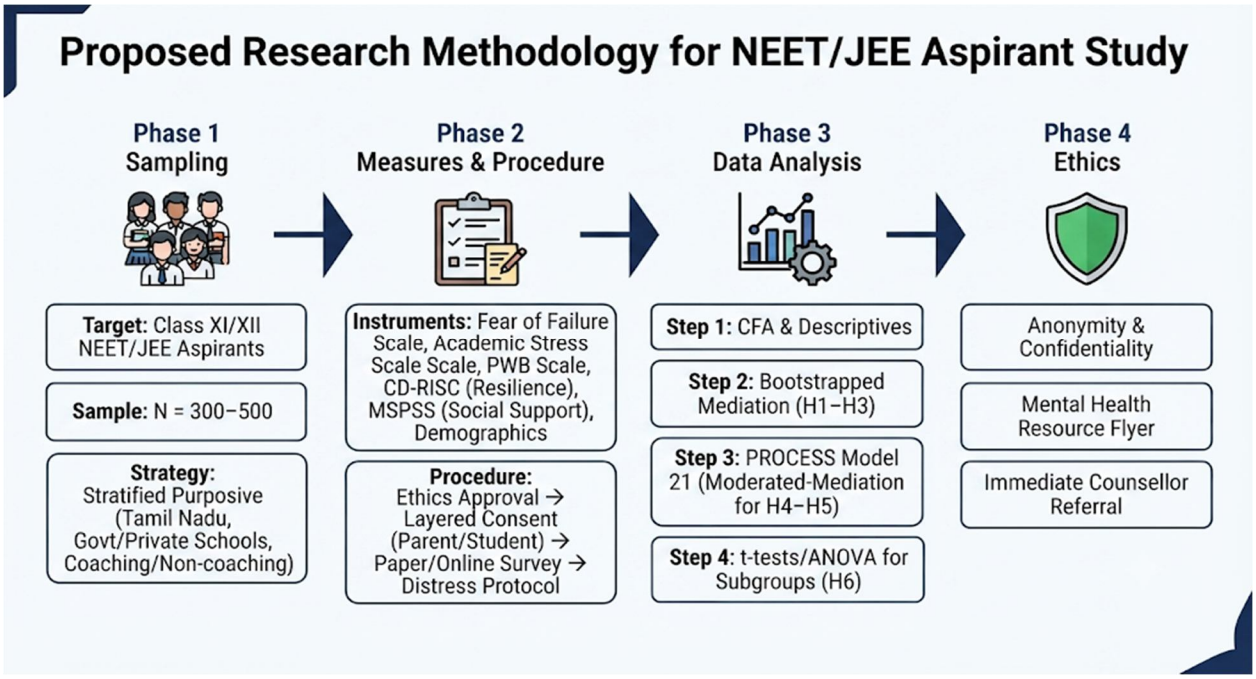


Fig 4: Proposed Research Methodology for NEET/JEE Aspirant Study

This flowchart outlines a four-phase research methodology. Phase 1 details a stratified purposive sampling of 300–500 Tamil Nadu NEET/JEE aspirants. Phase 2 lists specific psychological measures (Fear of Failure, Academic Stress, PWB, Resilience, Social Support) and an ethical procedure involving layered consent. Phase 3 describes statistical analyses, including CFA and moderated-mediation (PROCESS Model 21). Phase 4 emphasizes ethical protections, including mental health referrals.

ISSN: 2321-9653; IC Value: 45.98; SJ Impact Factor: 7.538
Volume 14 Issue IX Sep 2026- Available at www.ijraset.com

V. THEORETICAL EXPECTATIONS

It is important to state clearly that the present paper is a conceptual and methodological development article: it proposes and theoretically justifies a psychological model and a corresponding empirical design, but does not report primary data collected from NEET/JEE aspirants. The expectations outlined below are therefore theoretical projections derived from the literature reviewed in Section 2, intended to guide the proposed empirical investigation described in Section 4, and should not be read as observed findings.

Based on the reviewed literature, fear of failure is expected to show a moderate-to-strong positive association with academic stress (H1), broadly consistent with the magnitude of the parental-expectations–academic-stress association reported among NEET/JEE aspirants by Biswas and Maji (2026) and the fear-of-failure–procrastination and fear-of-failure–avoidance associations reported more generally (Dang & Middlemiss, 2025; Wang et al., 2026). Academic stress is expected to show a moderate negative association with psychological well-being (H2), consistent with the direct stress–well-being effects reported by Mohamed et al. (2025) and the stress–life-satisfaction association reported by Elsayed (2025). The indirect effect of fear of failure on well-being through academic stress (H3) is expected to be significant but only partial, given that fear of failure, like perceived parental expectations in comparable NEET/JEE research, is unlikely to be fully absorbed by a single mediating mechanism (Biswas & Maji, 2026).

With respect to the protective pathways, perceived social support is expected to significantly weaken the fear-of-failure–academic-stress association (H4), such that aspirants reporting high family and peer support show a flatter slope between fear of failure and stress than those reporting low support, mirroring the buffering pattern documented for related relational constructs among NEET/JEE aspirants (Biswas & Maji, 2026; Sundarapandiyan & Kalaiyarasan, 2026) and for perceived social support more generally (Klutsey et al., 2025; Mohamed et al., 2025). Psychological resilience is expected to significantly weaken the academic-stress–well-being association (H5), consistent with its function as a dynamic protective mechanism in recent student research (Liu et al., 2025; Martono et al., 2025). For the subgroup comparisons (H6), the literature suggests several plausible patterns worth testing empirically rather than assuming: coaching-enrolled and repeat aspirants may show elevated stress and reduced well-being relative to first-time and non-coaching aspirants (Sundarapandiyan & Kalaiyarasan, 2026); aspirants from government schools, who may have comparatively fewer family financial resources cushioning the consequences of failure, could show elevated fear of failure; and gender differences, while inconsistently reported in the closest comparable NEET/JEE sample (Biswas & Maji, 2026), remain an open empirical question that the proposed study is well positioned to examine with an adequately powered, balanced sample.

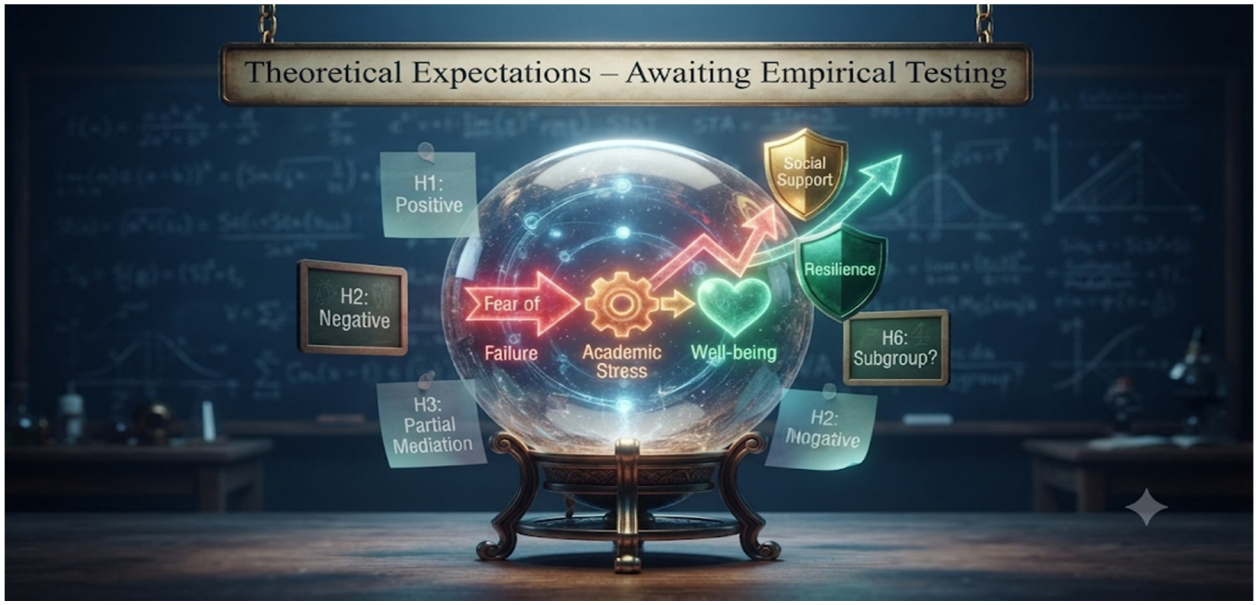


Fig 5: Theoretical Expectations – Awaiting Empirical Testing

This conceptual illustration features a glowing crystal ball displaying a psychological model. A red arrow labeled 'Fear of Failure' flows into an orange gear for 'Academic Stress', which connects to a green heart for 'Well-being'. Two shields, 'Social Support' and 'Resilience', are shown deflecting the arrows. Floating sticky notes and small chalkboards surround the globe, detailing hypotheses such as H1: Positive, H2: Negative, and H3: Partial Mediation, all set against a math-filled chalkboard background.

VI. DISCUSSION

A. Theoretical Contribution

The model proposed in this paper makes three theoretical contributions to the study of competitive-exam-related distress in India. First, it disaggregates the pathway from competitive pressure to academic stress by formally inserting fear of failure as a proximal, culturally amplified mediating mechanism, rather than treating stress as an undifferentiated direct consequence of external pressure. This refinement is consistent with, and extends, the mediating role recently demonstrated for academic stress between parental expectations and adverse outcomes among NEET/JEE aspirants (Biswas & Maji, 2026), by positioning fear of failure as an additional, theoretically prior construct in the same causal chain. Second, the model integrates the well-established protective roles of resilience and social support documented extensively in recent, related but non-NEET/JEE student populations (Liu et al., 2025; Martono et al., 2025; Klutsey et al., 2025; Mohamed et al., 2025) into a population that has, to date, been studied largely through a deficit lens focused on risk factors and adverse outcomes. Third, by specifying two distinct moderation points (first-stage buffering by social support, second-stage buffering by resilience), the model offers a more granular account of where and how protective resources operate, rather than treating resilience and social support as interchangeable, generic buffers.

B. Practical and Policy Implications

If empirically supported, the proposed model would carry direct implications for schools, coaching institutes, families and mental-health professionals. Because perceived social support is hypothesised to buffer the fear-of-failure–stress pathway specifically, interventions that strengthen open, non-conditional communication between aspirants and parents of the kind found protective in related NEET research (Sundarapandiyan & Kalaiyarasan, 2026) may be particularly valuable early in the preparation period, before fear of failure has fully translated into chronic stress. Because psychological resilience is hypothesised to buffer the stress–well-being pathway, structured resilience-building programmes (for example, CD-RISC-informed coping-skills training, as used in related recent work; Connor & Davidson, 2003) may be more valuable later in the preparation cycle, when stress is already elevated and the priority becomes protecting well-being rather than preventing stress altogether. This two-point framework offers coaching institutes and schools a more precise basis for sequencing psychosocial support relational and communication-focused support earlier, resilience and coping-focused support later — rather than offering generic, undifferentiated wellness programming. These implications echo, and extend to the broader NEET/JEE population, the evidence-based and policy recommendations advanced in the most closely related recent Indian study, including institutional mental-health screening, teacher training in the detection of psychological distress, and structured parental-engagement programmes (Biswas & Maji, 2026).

C. Toward an Interdisciplinary Extension: Explainable AI-Based Screening

A further, forward-looking implication of this model concerns the possibility of automated, early screening for academic stress and burnout risk among NEET/JEE aspirants. Much of the emerging literature on wearable-sensor and machine-learning-based student stress detection has so far concentrated on college and university populations (Liu et al., 2025), leaving higher-secondary NEET/JEE aspirants — arguably a higher-risk group given the intensity and duration of their preparation comparatively unexamined by this methodological approach. The psychosocial model proposed in this paper, comprising fear of failure, academic stress, resilience and perceived social support, together with behavioural indicators such as sleep patterns and study-behaviour metrics, could in principle constitute the feature set for an explainable machine-learning model designed to flag aspirants at elevated risk of psychological burnout for early, non-stigmatising intervention. Explainability would be essential in this application, both to preserve the interpretability that counsellors and educators require to act on model outputs, and to avoid the ethical and consent complications associated with opaque, unexplainable risk-scoring of minors. Developing and validating such a system would require the psychometrically grounded model proposed here as its theoretical backbone, and represents a natural, high-value extension of the present line of research for future psychology-computer science collaboration.

VII. LIMITATIONS

Several limitations of the proposed model and design should be acknowledged in advance. First, the cross-sectional design proposed in Section 4 cannot establish causal direction; the hypothesised pathway from fear of failure to academic stress to well-being is theoretically motivated but should ultimately be tested longitudinally, tracking aspirants across the preparation cycle, to strengthen causal inference. Second, reliance on self-report instruments for all core constructs introduces the possibility of common method variance and social-desirability bias, which the proposed variance inflation factor diagnostics can detect but not eliminate; future work could triangulate self-report data with parent- or teacher-rated measures, or with behavioural and physiological indicators.

Third, purposive and institution-based sampling, while necessary for reaching this specific population, may limit generalisability to aspirants who are not enrolled in identifiable schools or coaching institutes, such as those preparing entirely through home study or online platforms. Fourth, the ethical requirement for parental consent among minors, while essential, may systematically exclude younger or more vulnerable aspirants whose families are less engaged or accessible, a limitation also noted in the most closely comparable recent NEET/JEE study (Biswas & Maji, 2026). Finally, the model as specified focuses on four core psychological variables and two moderators; it does not incorporate other plausible influences noted in adjacent literature, such as perfectionism, sleep quality, or general anxiety, which future extensions of this model should consider (Liu et al., 2025).

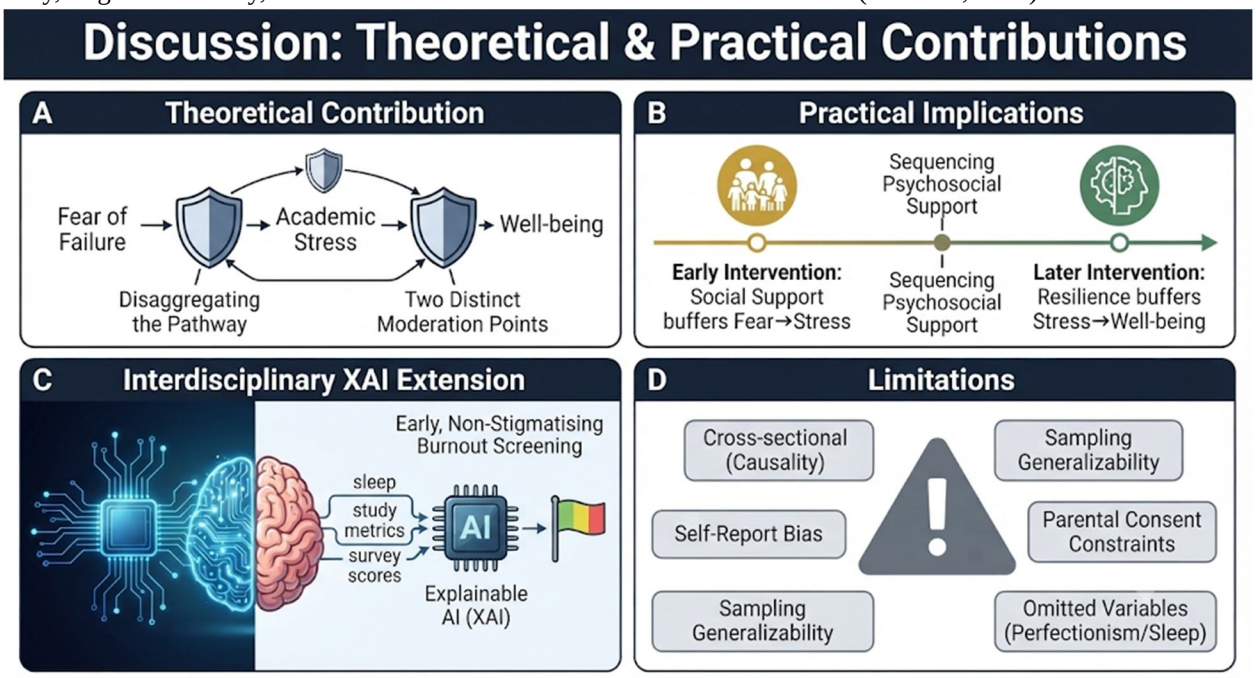


Fig 6: Discussion: Theoretical & Practical Contributions

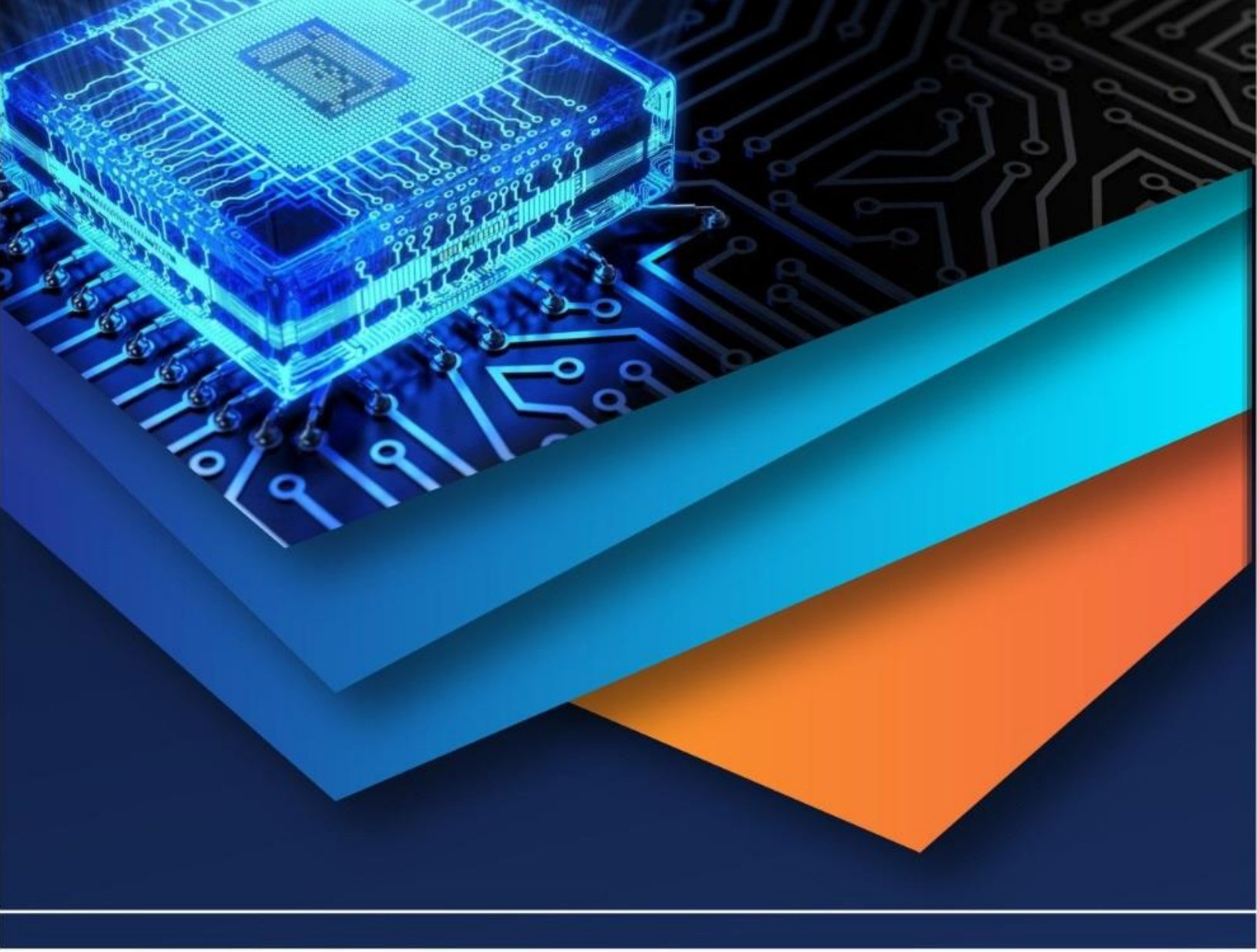
This infographic presents a four-panel discussion. Panel A details the theoretical contribution, showing the Fear of Failure → Academic Stress → Well-being pathway moderated by two shields. Panel B outlines practical implications, sequencing psychosocial support with early social support and later resilience interventions. Panel C proposes an XAI extension using AI for non-stigmatising burnout screening. Panel D lists study limitations, including cross-sectional data and sampling constraints.

VIII. CONCLUSION

This paper has proposed and theoretically developed a testable psychological model competitive-exam pressure predicting fear of failure, fear of failure predicting academic stress, and academic stress predicting psychological well-being with psychological resilience and perceived social support specified as protective, buffering resources operating at distinct points in this pathway, among NEET and JEE aspirants. Grounded in fifteen recent (predominantly 2025–2026) empirical and psychometric sources spanning NEET/JEE-specific mental-health research, fear-of-failure measurement, and the broader resilience and social-support literature, the model addresses a clear gap: no existing study has integrated a mediating fear-of-failure mechanism with a dual-moderator protective-factor framework specifically within this high-stakes, understudied population. A rigorously specified mixed-comparison survey design, involving 300–500 Class XI/XII aspirants stratified by exam type, gender, school type and coaching status, together with validated instrumentation and a conditional-process analytic plan, is proposed as the next empirical step. Should the model receive support, it would offer both a theoretical advance clarifying the psychological mechanism linking competitive pressure to well-being and a practical one, providing schools, coaching institutes, and families with a sequenced, evidence-based basis for supporting NEET and JEE aspirants: strengthening relational and social support early in the preparation cycle, and building psychological resilience as pressure intensifies. Given the scale of the population affected and the severity of documented outcomes in this literature, continued empirical and interdisciplinary attention to the psychological well-being of NEET and JEE aspirants remains a pressing priority for Indian psychological science.

REFERENCES

[1] Biswas, S., & Maji, S. (2026). Parental expectations, academic stress and non-suicidal self-injury among NEET and JEE aspirants: Examining the role of mattering as moderator. Cambridge Prisms: Global Mental Health, 13, Article e109. https://doi.org/10.1017/gmh.2026.10226
[2] Connor, K. M., & Davidson, J. R. T. (2003). Development of a new resilience scale: The Connor-Davidson Resilience Scale (CD-RISC). Depression and Anxiety, 18(2), 76–82. https://doi.org/10.1002/da.10113
[3] Dang, A. H., & Middlemiss, W. (2025). Academic buoyancy and fear of failure differences among university students: Null findings. Social Sciences & Humanities Open, 11, Article 101184. https://doi.org/10.1016/j.ssaho.2025.101184
[4] Elsayed, H. A. E. (2025). Perceived stress and life satisfaction among university students: The mediating and moderating roles of coping strategies and personality traits. Frontiers in Psychology, 16, Article 1593555. https://doi.org/10.3389/fpsyg.2025.1593555
[5] Gupta, D., Ranjan, R., Singh, M., Kumar, C., Kumar, A., Kathuria, B., & Srivastava, T. (2025). Suicide trends among Indian Institutes of Technology Joint Entrance Examination (IIT JEE) and National Eligibility cum Entrance Test (NEET) aspirants: A comparative study of demographic and situational factors. Cureus, 17(6), Article e85812. https://doi.org/10.7759/cureus.85812
[6] Khan, A. A., & Qasim, R. (2025). An exploration of academic stress among NEET & JEE aspirants. Juni Khyat Journal, 15(3), 196–204.
[7] Klutsey, D. A., Chinto, A. L., Rockson, G. N. Y., Avi, G., Foba-Engmen, J. K., Korkukorkor, P., & Kankam, J. (2025). Perceived social support and academic resilience as predictors of psychological distress and wellbeing among students with disabilities in the University of Education, Winneba. Journal of Research in Special Educational Needs.
[8] Liu, Y., Beauparlant, E. T., Ueda, M., & Yu, Q. (2025). Psychological well-being and distress among college students: The mediating role of resilience as a dynamic process. Journal of Counseling & Development, 103(4), 508–521. https://doi.org/10.1002/jcad.12564
[9] Martono, S., Prajanti, S. D. W., Purwanta, E., & Dwiningrum, S. I. A. (2025). The role of mental toughness and positive psychological capital in the effect of perceived social support on student resilience. Educational Process: International Journal, 14.
[10] Mohamed, A. D., Jeilani, A., Yandri, H., Javaid, Z. K., Dat, N. T., & Mahmoud, S. S. M. (2025). Mediating role of social support and self-efficacy on academic stress and student's psychological well-being among university students in Mogadishu, Somalia. F1000Research, 13, Article 1108. https://doi.org/10.12688/f1000research.155275.3
[11] Patel, J. (2026). Beyond academic pressure: A review of psychological, digital, financial, and educational challenges faced by NEET-UG aspirants in India. International Journal of Engineering Research & Technology, 15(7).
[12] Pushparaj, P. B., & Prabu, M. (2025). Relationship between academic stress and self-efficacy among NEET aspirants. International Journal of Indian Psychology, 13(3). https://doi.org/10.25215/1303.165
[13] Sundarapandiyan, M., & Kalaiyarasan, G. (2026). Psychosocial consequences of NEET preparation: Examining stress, anxiety, and home environment among higher secondary students. Innovare Journal of Education, 14(2), 46–51.
[14] Wang, L., Mohamad Nor, A., & Yahya, A. N. (2026). Psychometric properties for fear of failure in learning scale among postgraduates: A Rasch model analysis. SAGE Open. https://doi.org/10.1177/21582440261451567
[15] Zimet, G. D., Dahlem, N. W., Zimet, S. G., & Farley, G. K. (1988). The multidimensional scale of perceived social support. Journal of Personality Assessment, 52(1), 30–41. https://doi.org/10.1207/s15327752jpa5201_2



10.22214/IJRASET

45.98

IMPACT FACTOR: 7.129

IMPACT FACTOR: 7.429

INTERNATIONAL JOURNAL FOR RESEARCH

IN APPLIED SCIENCE & ENGINEERING TECHNOLOGY