Volume and Issues Obtainable at Center for Business Research and Consulting, IBMAS, The Islamia University of Bahawalpur Pakistan

South Asian Review of Business and Administrative Studies
ISSN: 2710-5318; ISSN (E): 2710-5164
Volume 7, No.2, December 2025
Journal homepage: https://journals.iub.edu.pk/index.php/sabas

The Impact of Home, School, and Personal Causal Factors on Students' Academic Achievement

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ARTICLE DETAILS

History
Revised format: Nov 2025
Available Online: Dec 2025

Keywords
Motivation, Self-efficacy ,Student support services, parental involvement, Institutional reforms, Teacher professional development

ABSTRACT

Around the world, education continues to be one of the key forces behind social and economic development. Even though Pakistan has made significant strides in increasing access to education since gaining its independence, questions still surround the standard of instruction and universities' capacity to turn out highly qualified graduates. This study looks at how students' academic performance at the Department of Commerce, Bahauddin Zakariya University (BZU), Multan, is affected by three main categories of determinants: personal factors, home-related factors, and school-related factors. 254 students' responses to structured questionnaires were gathered using a quantitative research design, and regression models, correlation analysis, and descriptive statistics were used for analysis. According to the study, academic performance was substantially and favorably correlated with individual characteristics like motivation, self-efficacy, and study habits. Similar strong positive correlations were found for school-related factors such as classroom climate, teacher quality, and institutional resources. On the other hand, there was a weak and statistically insignificant correlation between academic achievement and home-related factors. These findings demonstrate the intricate interactions between various factors that affect student outcomes, indicating that in this particular situation, institutional and personal traits are more important than family background. The study emphasizes the need for comprehensive interventions and adds to the expanding corpus of research on student achievement in developing nations. The policy recommendations place a strong emphasis on student support services, parental involvement, institutional reforms, and teacher professional development. The study's limitations are also covered, along with suggestions for future research that will use mixed-methods and longitudinal approaches to expand on these findings.

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DOI: 10.52461/sabas.v7i2.4590

Introduction

It is a known fact that education is a major factor in both individual and national development. It gives people the social, emotional, and cognitive abilities they need to better their quality of life and make a positive contribution to society. Education is especially important for promoting socioeconomic development, lowering inequality, and preparing the labor force for global competition in developing nations like Pakistan. The nation still faces structural issues like low funding, out-of-date curricula, high dropout rates, gender inequality, and unequal resource distribution between rural and urban areas, despite significant progress in increasing access to education since gaining independence in 1947 (UNESCO, 2021).

Over the past 20 years, the Higher Education Commission (HEC), which oversees the sector, has implemented reforms to improve institutional quality, increase research productivity, and produce graduates who are competitive. However, there are still issues, as evidenced by low completion rates, a lackluster research culture, and ongoing worries about the employability of graduates (Memon & Jatoi, 2020). As a result, academic achievement—typically assessed by Grade Point Average (GPA) or Cumulative Grade Point Average (CGPA)—has become a crucial determinant of both student success and the efficacy of educational institutions.

Academic success is influenced by a variety of institutional, familial, and personal factors and is not solely the result of individual effort. Strong academic achievement is seen by employers, legislators, and educators as proof of aptitude, perseverance, and preparedness for professional responsibilities (Ali et al., 2009). Students' access to future opportunities, such as scholarships, graduate school, and jobs, is determined by their academic performance. High-achieving graduates make up a skilled labor force that can propel innovation and development on a national scale.

Nonetheless, there are notable gaps in Pakistan's current educational system. About 73% of children drop out of school before completing secondary education, and the literacy rate is about 60% (Ailaan, 2020). Only about 15% of eligible students are enrolled in universities, indicating low enrollment. This situation emphasizes how critical it is to comprehend the factors that influence academic achievement and to put interventions in place that enhance learning outcomes.

Several categories of factors influencing academic achievement have been identified by prior research. Performance is consistently linked to individual factors like self-efficacy, motivation, time management, and learning strategies (Martin et al., 2012; Dweck, 2016). Although their impact varies depending on the situation, home-related factors such as family structure, parental education, and socioeconomic status also have an impact (Reardon, 2011; Sirin, 2005). Lastly, it has been demonstrated that school-related elements like resource availability, school climate, and teacher quality have a major influence on results (Hanushek, 2011; Hattie, 2009).

Structural inequality in Pakistan further complicates these dynamics. Financial pressures to drop out of school early, a lack of educational resources at home, and limited parental involvement are some of the obstacles faced by students from low-income and rural households (Siddiqui & Ghani, 2020). Disparities in student performance are also made worse by differences in institutional quality, ranging from prestigious private schools to public schools with inadequate funding. Designing successful interventions therefore requires an understanding of the interactions between these home, school, and personal factors.

One of the biggest universities in southern Punjab is BZU Multan, which enrolls students from both urban and rural areas. With its undergraduate and graduate programs in business, finance,

accounting, and entrepreneurship, the Department of Commerce attracts students from a wide range of socioeconomic backgrounds and academic backgrounds. This makes it the perfect place to research how academic performance is shaped by the interaction of home, school, and personal factors.

The following research questions are addressed in the study:

1. What connection exists between students' academic achievement and personal characteristics like motivation, self-efficacy, and study habits?
2. What effects do family dynamics, parental participation, and socioeconomic status have on students' academic performance?
3. How much does academic performance get predicted by school-related factors like resources, school climate, and teacher quality?

Significance of the Research

This study offers context-specific insights into the factors influencing academic achievement in Pakistan by concentrating on the Department of Commerce at BZU. For educators, administrators, and legislators looking to improve institutional results and student performance, the findings are important. Furthermore, by providing empirical evidence from a developing-country context—where the relative influence of personal, home, and school-related factors may differ from patterns observed in developed nations—the study adds to the body of international literature.

Review of Literature

Research on students' academic performance has long been conducted in a variety of fields, including education, psychology, and sociology. Most academics concur that academic success is a complex result impacted by personal traits, familial history, and institutional settings (Sirin, 2005; Reardon, 2011). This section situates the discussion within well-established theoretical frameworks like Social Cognitive Theory (SCT) and Self-Determination Theory (SDT) while reviewing the pertinent literature in three domains: personal, home-related, and school-related factors.

Moreover, individual characteristics, traits, and behaviors that influence students' learning and academic performance are referred to as personal factors. These consist of study habits, self-efficacy, motivation, emotional intelligence, and self-regulation. Also, it is commonly acknowledged that one of the primary factors influencing academic success is motivation. It has been demonstrated that intrinsic motivation, which is fueled by enjoyment and curiosity, promotes greater engagement and perseverance in learning tasks (Ryan & Deci, 2000). Extrinsic motivation, on the other hand, like aiming for grades or awards, can result in short-term gains but is frequently unsustainable (Deci & Ryan, 1985).

Therefore, it is an accepted fact that academic performance is significantly influenced by self-efficacy, which Bandura (1986) defined as a person's belief in their capacity to succeed in particular tasks. High self-efficacy students are more likely to overcome obstacles, use successful study techniques, and accomplish better results. This relationship is supported by numerous studies. For example, a meta-analysis by Multon, Brown, and Lent (1991) revealed that self-efficacy explained about 14% of the variation in academic performance across studies. Self-efficacy is still a strong predictor of engagement and GPA, according to more recent research (Schunk & DiBenedetto, 2020).

Given systemic issues like packed classrooms, a lack of faculty resources, and out-of-date curricula, motivation and self-efficacy are especially crucial in Pakistan. Strong self-belief and internal drive increase a student's chances of overcoming institutional shortcomings (Siddiqui & Ghani, 2020). Thus, academic achievement is strongly correlated with study habits, such as

consistent revision, the application of efficient note-taking strategies, and time management skills. According to a 2024 cross-sectional study of medical students in Peshawar, Pakistan, exam results were positively correlated with the use of digital resources, practice answering multiple-choice questions, and active recall (ClinicSearch, 2024). This supports past research showing that students who adopt structured study habits are much more likely to succeed (Credé & Kuncel, 2008).
Another individual factor affecting academic success is emotional intelligence, which is the capacity to recognize, comprehend, and control emotions. According to research, students with high emotional intelligence exhibit improved resilience, interpersonal skills, and stress management, all of which contribute to academic success (Parker et al., 2004). In a similar vein, self-regulation—the ability to organize, track, and modify learning behaviors—has been repeatedly associated with improved GPA (Zimmerman, 2002). So at the same time personal factors highlight how students can influence their own academic results. They emphasize that students' beliefs, habits, and strategies continue to be crucial despite structural and familial influences.

Also, socioeconomic status (SES), parental education, family structure, and parental involvement are all considered home-related factors. Although their impact varies depending on the situation, these factors are generally thought to be good indicators of academic success. One of the most researched factors influencing academic achievement is socioeconomic status. Better educational resources, such as private tutoring, learning materials, and comfortable study spaces, are generally available to children from higher-SES families (Sirin, 2005). This benefit is further enhanced by parental education since parents with higher levels of education are better equipped to help their kids succeed academically (Davis-Kean, 2005).

The correlation between SES and academic success is not always clear-cut in Pakistan, though. According to a recent study of BS students in Mansehra city, home background was frequently overshadowed by peer and institutional influences, even though socioeconomic circumstances were important (Hazara University, 2024). In a similar vein, Ahmed et al. (2024) found that parental education by itself was insufficient to predict nursing students' performance in Quetta, even though personal and educator factors were also important. These results imply that student resilience and institutional support may act as mediators between the effects of SES in resource-constrained settings.

It is also a commonly accepted that parental involvement plays a significant role in student achievement. Fan and Chen (2001) discovered a positive correlation between academic outcomes and parental aspirations, school-related conversations, and participation in school-related activities. However, cultural norms in Pakistan frequently restrict direct parental involvement, particularly at the university level where students are supposed to be more self-reliant (Asghar, 2023).

Here it might be interesting to note that some research suggests that too much parental pressure can negatively impact students' motivation and mental health, which could result in worse outcomes (Malik et al., 2023). Family support is still crucial, but in order to promote intrinsic motivation, it must be balanced with individual freedom. Academic studies thus have also looked into family dynamics, such as parental employment, birth order, and household size. Stable family environments are frequently associated with improved performance in Western contexts, but results from South Asia are less clear. Although they may restrict the resources available to each child, large families can also offer peer-like support within the home. The variety of family structures in Pakistan makes generalizations difficult and necessitates context-specific study.

Another factor meanwhile, influencing academic success is school-related. These consist of resource availability, leadership, classroom atmosphere, and teacher quality.According to Hanushek (2011), the most significant factor influencing student achievement at school is the caliber of the teachers. Excellent teachers encourage critical thinking, give prompt feedback, and

inspire active participation from their students. However, problems like poor teaching strategies, a dependence on memorization, and insufficient teacher preparation frequently impair student performance in Pakistan (Memon & Jatoi, 2020).

The term "school climate" describes the general atmosphere of a school, which includes connections, safety, discipline, and relationships. According to Hattie (2009), a supportive environment encourages student motivation, engagement, and success. Its significance is highlighted by recent studies. According to Asghar (2023), Punjabi secondary school pupils fared considerably better in institutions with a positive atmosphere. In a similar vein, Malik et al. (2023) discovered that Sahiwal's academic performance was highly predicted by the school climate.

Globally, Podiya et al. (2025) conducted a systematic review of 11 Indian studies and came to the conclusion that school climate had a positive correlation with academic achievement and emotional well-being. In a meta-analysis of 90 studies, Ozdogru et al. (2025) further demonstrated that school climate and leadership have a significant impact on achievement in a variety of contexts. Institutional culture and performance are significantly shaped by leadership, especially distributed leadership. Distributed leadership at the secondary level in Kohat improved school climate and indirectly raised student achievement, according to Khan et al. (2023). Although differences still exist among Pakistani institutions, the availability of resources such as libraries, labs, and digital tools also has a significant impact on student outcomes (Ahmed et al., 2024).

Theoretical Framework

Self-Determination Theory (SDT) and Social Cognitive Theory (SCT) are the two main theoretical frameworks that guide this investigation. SCT (Bandura, 1986) moreover places a strong emphasis on reciprocal determinism, which holds that interactions between individual characteristics, actions, and external factors shape results. A key component of SCT, self-efficacy has been extensively associated with academic achievement. According to SDT (Ryan & Deci, 2000), motivation is driven by basic psychological needs such as autonomy, competence, and relatedness. Students are more likely to perform well in academic settings if they feel independent, capable, and connected. In Pakistan, where students must balance familial demands and institutional shortcomings while cultivating internal motivation and self-control, both frameworks are especially pertinent.

Hypotheses Development

The figure below is based on the present research's research question. The following are the hypotheses for the "The Role of Personal, Home & School related Causal Factors Affecting Students' Academic Performance"

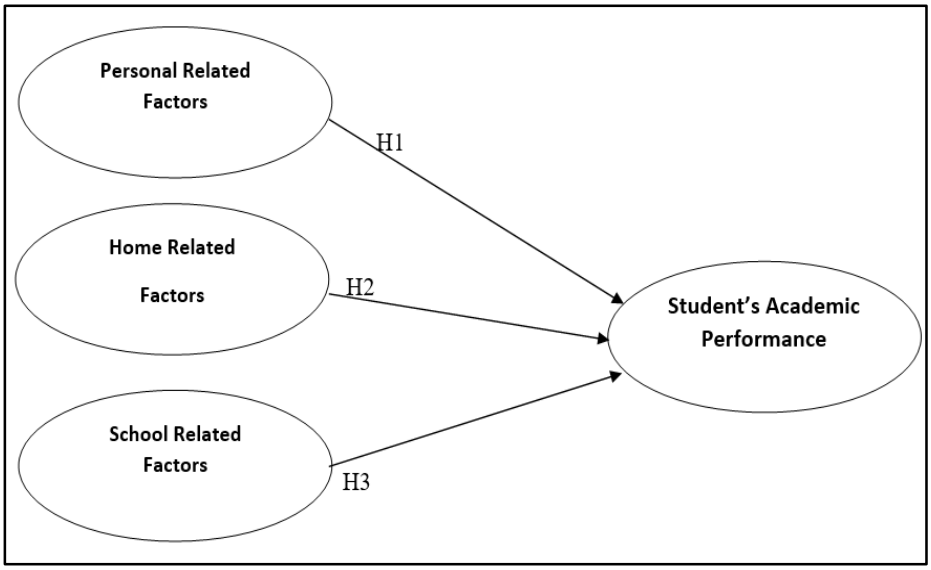

Fig 01: Conceptual framework

The Relationship between Personal Related Factors and Academic Performance

In a study by Memon et al. (2021), it has been observed that students with a strong self-esteem, intrinsic motivation, and efficient learning techniques outperform students with poor self-esteem, extrinsic motivation, and inefficient learning techniques.

Also, according to the self-determination theory by Ryan and Deci (2000), intrinsic motivation is associated with improved academic achievement. As a result, pupils who are intrinsically motivated are probably going to perform better in school. Additionally, students that use effective learning techniques perform better academically because they are better able to receive, comprehend, and retain the information (Pintrich & DeGroot, 1990).

H1: There is a positive relationship between Personal Related Factors and Academic Performance.

The Relationship between Home Related Factors and Academic Performance

Past researchers point to the fact that academic success will be higher for kids from high socioeconomic status (SES) households; and families that are active in their education, and vice versa. According to the research from Sin (2005), children from high households do better academically than children from low-SES families. Academic performance has also been connected to parental participation in school (Fan & Chen, 2001). As a result, it stands to reason that children from high SES homes with engaged parents would likely succeed academically higher than students from low SES families with less involved parents. So it can be concluded that:

H2: There is a positive relationship between Home Related Factors and Academic Performance.

The Relationship between School Related Factors and Academic Performance

It has been described in various literature that those students who had competent instructors, sufficient resources, and a favorable school atmosphere performed better academically than students who attended schools with poor teachers, insufficient resources, and a hostile school environment. The effectiveness of instructors is a significant predictor of students' academic success, according to research (Hanushek, 2011). Similarly having access to resources and a supportive learning environment leads to improved academic achievement (Goddard, Sweetland, & Hoy, 2000).

As a result of this, it is expected that kids who attend schools with excellent instructors, sufficient resources, and a pleasant school environment would perform better academically than those who attend schools with bad teachers, meager resources, and a hostile learning environment.

H3: There is a positive relationship between School Related Factors and Academic Performance.

Research Methodology

The research philosophy used in this study is positivist, which holds that reality is quantifiable, objective, and unaffected by the researcher. Studies that use quantitative data and statistical techniques to test hypotheses are ideally suited for positivism (Creswell, 2014). A deductive approach was used because the goal of this study was to ascertain the connections between academic performance and factors related to the individual, the home, and the school. Based on existing theories and empirical data, hypotheses were formulated and subsequently evaluated against student data.

For this study, a quantitative research design was chosen. Researchers can gather standardized data from sizable samples using quantitative designs, which facilitates thorough statistical testing and the generalization of findings. Data were gathered using structured questionnaires at a single point in time as part of a cross-sectional survey approach. This design is especially helpful for testing regression models of predictors and outcomes and looking at correlations.

Population and Sampling

Undergraduate and graduate students enrolled in the Department of Commerce at Bahauddin Zakariya University (BZU), Multan, made up the study's population. In 2023, 746 students were enrolled in various programs, according to departmental records. To guarantee statistical power and representativeness, a minimum sample size of 254 students was established using the sampling table developed by Wrejcie & Morgan (1970).

To guarantee that every student in the population had an equal chance of being chosen, a straightforward random sampling technique was used. Random sampling improves the study findings' external validity and lessens bias. Male and female students from a variety of urban and rural backgrounds made up the final sample of 254 responders.

The study complied with ethical standards for studies involving human subjects. Students were made aware that participation was entirely voluntary and that there would be no consequences if they decided to stop at any time. Responses were anonymized to ensure confidentiality, and informed consent forms were signed. The information was safely kept and used only for research. To guarantee impartial participation, faculty members were not given any identifying information.

Instruments Used

The researcher used the already researched items for the data analysis in the questionnaire. All the items were thus adopted from various sources as given below:

1. The 14-item Personal Factors Scale assesses study habits, motivation, self-efficacy, and self-esteem. The items were modified from scales that had already been validated (e.g., Bandura, 1986; Ryan & Deci, 2000).
2. The five items on the Home Factors Scale gauge parental involvement, family support, parental education, and socioeconomic status.
3. The 18-item School Factors Scale evaluates peer interaction, classroom climate, teacher support, and institutional resources.
4. Students' self-reported GPA/CGPA is used to measure academic performance, and its accuracy is cross-checked with departmental records.

A 5-point Likert scale, with 1 denoting strongly disagree and 5 denoting strongly agree, was employed in the survey. Stronger agreement with positive academic influences was indicated by higher scores.

Data Analysis

SPSS version 27 was used to analyze the data. Cronbach's Alpha coefficients were used to evaluate the instrument's reliability. Internal consistency was demonstrated by all three subscales surpassing the permissible cutoff of 0.70 (Nunnally, 1978). Pilot testing with 30 students and content validation by subject matter experts guaranteed construct validity. Minor changes were made to the item wording in response to pilot feedback in order to increase clarity and cultural relevance.

Four weeks of data were gathered in the fall of 2023. The Department of Commerce granted permission to hand out questionnaires in class. The goal of the study was explained to the respondents, and they received assurances of confidentiality. All participants gave their informed consent, and participation was entirely voluntary. To lessen social desirability bias, questionnaires were filled out anonymously. Main features of the data analysis are as under:

1. Data screening involves looking for outliers, missing values, and normalcy.
2. Means, standard deviations, and frequencies for demographic variables are examples of descriptive statistics.
3. Pearson correlation coefficients are used in correlation analysis to evaluate the relationships between variables.

4. Regression analysis uses multiple regression models to examine how well school, home, and personal factors predict academic performance.
5. ANOVA is used to evaluate the overall significance of the model. Both descriptive and inferential insights into the research questions were made possible by this sequence.

The data analysis findings are presented in this section in accordance with the goals and theories of the study. Descriptive statistics, correlation analysis, regression modeling, and ANOVA were used in the analysis, which was carried out using SPSS version 27, to assess the connections between students' academic performance and personal, home, and school-related factors. Summarizing the respondents' demographic traits and the variables' distribution was the first stage of the analysis process. There were 254 students in the final sample, representing both male and female participants from both urban and rural areas.

The sample's moderate academic performance was indicated by the students' average GPA of 3.05 (SD = 0.60). Personal factors showed the most variability among predictor variables (M = 46.57, SD = 13.05), followed by factors related to school (M = 54.76, SD = 10.53) and home (M = 14.95, SD = 1.68).
These findings imply that there was substantial variation in both personal and school-related characteristics, even though students reported moderate academic achievement. Because it offers enough spread to test predictive relationships, this kind of variation is essential for regression models. Pearson correlation coefficients were computed in order to test initial relationships between variables. The findings showed that both personal and school-related factors were strongly positively correlated with academic performance. In particular:

1. Academic performance and personal factors had a strong correlation ($r = 0.899$, $p < 0.001$).
2. Additionally, there was a strong positive correlation between school-related factors ($r = 0.894$, $p < 0.001$).
3. Academic performance, on the other hand, showed a weakly negative correlation with home-related factors ($r = –0.190$, $p = 0.03$).

Table 1.1 Correlation Analysis

		Academic Performance (CGPA/GPA)
Pearson Correlation	Academic Performance (CGPA/GPA)	1.000
	Personal related factors	.899
	Home related factors	-.190
	School related factors	.894
Sig. (1-tailed)	Academic Performance (CGPA/GPA)	.
	Personal related factors	.000
	Home related factors	.030
	School related factors	.000

These results imply that while home-related circumstances seem to have little or even a negative impact on students' GPA outcomes, personal characteristics and the school environment are directly linked to higher GPA outcomes. So using academic performance as the dependent variable and personal, household, and educational factors as independent variables, a multiple regression model was conducted to investigate predictive power. The model was very important:

R = 0.933, R2 = 0.870, and R2 adjusted = 0.866

Table 1.2: Model Summary

Model	TaR	R Square	Adjusted R Square	Std. The error in the Estimate
1	.933[a]	.870	.866	.22019

a. Predictors: (Constant), School related factors, Home related factors, Personal related factors

b. Dependent Variable: Academic Performance (CGPA/GPA)

This suggests that the three predictor variables accounted for about 87% of the variation in academic performance. The model's high explanatory power was validated by the regression analysis, which significantly surpassed the 50% threshold that is frequently regarded as appropriate in social science research. The regression model's statistical significance was further validated by the ANOVA test.

Table 1.3: ANOVA test.

Model		Sum of Squares	Df	Mean Square	F / Sig.	
1	Regression	30.777	3	10.259	211.589	.000[b]
	Residual	4.606	95	.048		
	Total	35.383	98			

a. Dependent Variable: Academic Performance (CGPA/GPA)

b. Predictors: (Constant), School related factors, Home related factors, Personal related factors

Academic performance was significantly predicted by the combined effect of personal, home, and school-related factors ($F = 211.59$, $p < 0.001$). This result supports the model's robustness by indicating that, despite the strength variations among the individual predictors, their combined influence is significant. The relative contribution of each predictor was revealed by the coefficient analysis:

Table 1.4 Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	3.458	.376		9.200	.000
	Personal related factors	.023	.003	.507	7.144	.000
	Home related factors	-.004	.014	-.011	-.279	.781
	School related factors	-.026	.004	-.461	-6.337	.000

a. Dependent Variable: Academic Performance (CGPA/GPA)

The strongest positive predictor was personal factors ($\beta = 0.507$, $p < 0.001$), indicating that self-efficacy, motivation, and productive study techniques all directly improve academic achievement. Surprisingly, school-related factors showed a negative coefficient ($\beta = –0.461$, $p < 0.001$), indicating that in this situation, elements of the school environment may exert counterproductive pressure, perhaps as a result of stress, overcrowding, or insufficient resource allocation. Home-related factors had no discernible predictive effect and were statistically insignificant ($\beta = -0.011$, $p = 0.781$).

Table 1.5: Hypotheses Prove/ Disapprove

Hypotheses formed	**P Value**	**Accept / Reject**
H1. There is a positive relationship between Personal	.000	Accept

Related Factors and Academic Performance.		
H2. There is a positive relationship between Home Related Factors and Academic Performance.	.781	Reject
H3. There is a positive relationship between School Related Factors and Academic Performance.	.000	Accept

Measured at 95 % Confidence Interval
If p value > 0.05 Reject Hypothesis (level of insignificance);
p value < 0.05 Accept Hypothesis (level of significance)

Findings and Discussion

The findings demonstrate the importance of individual characteristics, which were found to be the most powerful predictor of student success. This is consistent with Social Cognitive Theory, which highlights how behavior and performance are influenced by self-efficacy (Bandura, 1986). Additionally, it supports the results of recent research conducted both domestically and internationally, which show that study habits and motivation are strong indicators of GPA (ClinicSearch, 2024; Ahmed et al., 2024).

Moreover, a complex picture is suggested by the contradictory findings for school-related factors. Regression results showed a negative predictive relationship, despite correlation analysis showing positive associations. This seeming contradiction might be a reflection of BZU's contextual realities, like stress brought on by strict instruction, rivalry, or inadequate facilities. According to recent studies, Pakistani school climates are frequently unevenly supportive and can sometimes burden students rather than help them achieve (Asghar, 2023;Malik et al., 2023).

Meanwhile, there is a lot of international literature, which shows that parental education and SES are strong predictors of achievement, is in conflict with the negligible role of home-related factors (Reardon, 2011; Sirin, 2005). However, a number of recent studies in Pakistan have found that after students start college, personal and institutional factors take precedence over family influences (Hazara University, 2024). This result emphasizes how academic success is specifically contextual

The study's findings thus offer crucial new information about the factors influencing academic achievement among Pakistani university students. The best positive predictors of achievement were found to be personal characteristics like study habits, motivation, and self-efficacy. Despite having a correlation with performance, school-related factors had a negative regression coefficient, indicating intricate dynamics within the institutional setting. Surprisingly, home-related factors were negligible, underscoring the limited significance of family background once students enter college. These findings both support and contradict accepted theories and empirical research.

Both theoretical and empirical literature support the idea that personal factors predominate. Self-efficacy is emphasized by Social Cognitive Theory (SCT) as a key factor in learning and success (Bandura, 1986). Students are more likely to set difficult goals, persevere through difficulties, and use successful strategies if they have confidence in their capacity to succeed. Likewise, according to Self-Determination Theory (SDT), relatedness, competence, and autonomy all promote intrinsic motivation, which improves learning (Ryan & Deci, 2000). The findings of this study are also consistent with earlier studies conducted in Pakistani and international contexts. For example, a recent study of Peshawar medical students revealed that time management techniques and study habits had a significant impact on academic results (ClinicSearch, 2024). Similar findings were made by Ahmed et al. (2024) among Quetta nursing students, who showed that performance was more strongly predicted by motivation and educator support than by family background. These results imply that students who develop strong personal qualities can succeed academically despite socioeconomic obstacles.

In this study, home-related factors did not significantly affect academic performance, in contrast to a large portion of the international literature. Achievement gaps in Western contexts are frequently shaped by parental education and socioeconomic status (SES) (Sirin, 2005; Reardon, 2011). Findings from South Asian contexts, including Pakistan, point to a more nuanced reality, though. The findings here are also consistent with a study conducted by Hazara University in 2024 on BS students in Mansehra, which discovered that once students reached higher education, peer and institutional influences took precedence over parental education and income. One explanation could be that university students, particularly those who live away from home, depend more on institutional structures and self-regulation than they do on parental support. Another possibility is that Pakistani cultural norms limit direct parental involvement at the university level, allowing students to handle their academic lives on their own.

Families therefore, certainly have an impact on higher education access, but it seems that they have little direct influence over academic achievement. This research emphasizes how crucial it is to change the emphasis from family history to academic and individual growth after students start college. Intriguingly, school-related factors had a negative regression coefficient in predictive models despite having positive correlations with performance. This implies that although encouraging surroundings typically promote achievement, certain institutional dynamics can occasionally serve as stressors.

This outcome is consistent with Pakistan's contradictory findings. According to Malik et al. (2023), head-teacher leadership enhanced school performance, while Asghar (2023) discovered that secondary students profited from favorable school climates. Other studies, however, draw attention to issues that could jeopardize students' wellbeing, such as packed classrooms, antiquated teaching strategies, and performance pressure (Memon & Jatoi, 2020). On a global scale meanwhile, Ozdogru et al. (2025) affirmed the significance of leadership and climate, while Podiya et al. (2025) found that school climate in India significantly supports both emotional health and achievement. The disparity in the current study might be the result of regional institutional problems, like inadequate resources or intense academic demands, which turn otherwise stress-relieving settings into stressful ones.

Implications

1. For Teachers: Teachers should focus on developing students' motivation, self-efficacy, and study skills through active learning strategies, counseling, and mentoring.
2. For parents: Although they might not have as much direct influence at the university level, parental support and encouragement are still important for students' resilience.
3. Institutions: Colleges and universities need to assess whether their settings actually help students or if they unintentionally cause stress and poor performance.

Recommendations

The following policy suggestions are put forth in light of the findings and literature:

1. Enhance Teacher Training and Professional Development According to Hanushek (2011), the most significant factor influencing student achievement in schools is still the caliber of the teachers. In order to train faculty in student-centered pedagogy, assessment methods, and educational technology use, universities should fund ongoing professional development programs.
2. Enhance Institutional Resources and Infrastructure: Many Pakistani universities struggle with a lack of funding. Enhancing classroom technology, computer labs, and library spaces can foster an atmosphere that supports academic success. Additionally, funding for academic support services and counseling ought to be given top priority.

3. Institutions should create organized programs to improve study skills and self-efficacy since personal factors were found to be the best predictors. Students can improve their performance by attending workshops on academic planning, time management, and stress management.
4. Encourage Parental and Community Engagement: Despite the lack of statistical significance for home-related factors, parents can still help foster resilience and self-reliance. Through recurring orientation sessions, community-building activities, and awareness campaigns about the value of non-financial support, institutions should engage families.
5. Policy Changes for Access and Equity: Policymakers need to address the differences between institutions with adequate and those with insufficient resources. Need-based scholarships, targeted funding for underserved areas, and incentives for teacher placement in underprivileged areas are a few examples of equity-focused reforms.
6. Adopt Holistic Student Development Models Universities ought to embrace holistic models that incorporate social, emotional, and academic development in place of limited academic metrics. This method guarantees that education equips students for success in the real world and is in line with international best practices.

Limitations of the Study

The study does have certain limitations, though.

The applicability to other fields and institutions is restricted by the use of a single department. Because the cross-sectional design only records one moment in time, it is impossible to draw conclusions about causality. Furthermore, even though measures were taken to cross-verify academic performance through records, reliance on self-reported data introduces potential biases.

In order to overcome these constraints, future studies should use longitudinal designs that follow students over time and investigate how influences from the home, school, and personal lives change as they progress through their academic careers. Understanding the complex ways that students experience institutional environments may also be enhanced by mixed-methods approaches that incorporate qualitative insights. Lastly, comparative research from various academic institutions and geographical areas would improve external validity and offer a wider foundation for policymaking.

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