

Factors Contributing to Undergraduate Students' Underperformance in Terminal Exams: Evidence from United College

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Abstract

*This study examines the factors contributing to undergraduate students' underperformance in terminal exams at United College, Lalitpur, Nepal, despite their success in board exams. Using a mixed-method approach, this study surveyed 228 students (76 each from BBM, BCA, and BBS programs) and interviewed 20 underperforming students from United College, Lalitpur, Nepal. Data analysis was done using correlation, regression, and thematic analysis. This study found that career misalignment i.e. students studying subjects that don't match their interest ($\beta = 0.130$, $*p^* = 0.043$), social adjustment difficulties ($\beta = 0.176$, $*p^* = 0.012$), and personal issues ($\beta = 0.125$, $*p^* = 0.042$) were the main reasons for low exam scores, while academic factors ($\beta = -0.014$, $p = 0.830$) and external factors ($\beta = -0.057$, $p = 0.378$) showed negligible impact. To address these issues, the study recommends career guidance, mental health support, and peer mentoring programs to improve motivation, social connections, and academic resilience. The findings highlight the need for colleges to focus not just on academics but also on personal and social factors affecting students' exam performance.*

Keywords: Career factors, Personal factors, Social-adjustment factors, Mixed-method research, Terminal exam, Underperformance

Introduction

Strong academic performance not only opens doors to better career opportunities but also fosters students' confidence and motivation for future success. However, educational institutions around the world still face a common question: why do many students do well in board/final exams but struggle with terminal exams? (Yorke, 2001). This gap between board and terminal/

routine exam performance reveals a crucial insight – exam scores depend on more than just intelligence or effort (Biggs & Tang, 2011). When the same students excel in board exams but falter in others, it suggests deeper factors are at play: how exams are designed, how students prioritize them, and what competing demands they're balancing. Understanding these hidden influences could help educators support students more effectively throughout their academic journey, not just during make-or-break board exams.

At United College, a curious academic pattern appears every year. Business (BBM/BBs) and computer (BCA) students score well in board exams but underperform on terminal exams. These internal exams, meant to track progress, instead reveal a gap between what students can do and what they actually achieve. Research shows students naturally prioritize high-stakes finals over routine term exams (Zimmerman, 2002). However, the reasons go deeper than simple priorities – many juggle classes with jobs and family duties, leaving energy for proper preparation.

This issue continues to escalate because the design of terminal exams creates additional challenges. Students often cover excessive material in limited time, forcing memorization over true understanding (Entwistle & Ramsden, 2015). When these exams count for just certain internal marks, students reasonably minimize effort (Kuh et al., 2008). The result is surface-level learning that disappears after test day – a lose-lose situation for both students and educators.

Beyond academics, college life brings non-academic challenges that disproportionately impact terminal exams. Students adjusting to new environments (especially those living away from home) face unique stresses (Tinto, 1993). Financial pressures and family responsibilities constantly compete for attention (Astin, 1999). Some realize too late they've chosen mismatched majors, draining motivation (Lent et al, 1994). Others battle exam anxiety that clouds performance when it matters most (Bandura, 1997). These personal factors explain why the same students excel on board but struggle in the terminal exam.

Researchers claimed five interconnected performance barriers – weak academic habits like poor time management (Hartwig & Dunlosky, 2012); career misalignment from choosing wrong majors (Lent et al, 1994); social isolation in college environment (Astin, 1999); personal struggles with stress/confidence (Bandura, 1997); and external pressures like employment (Stinebrickner & Stinebrickner, 2003). These rarely operate along – a working student in the wrong major faces compounded disadvantages.

To address this, the study aims to identify the key factors contributing to underperformance in terminal exams among students at United College, despite their success in final board exams. By understanding these challenges, the research seeks to provide practical strategies to support students throughout the academic term. The findings are expected to help faculty members and administrative staff provide timely support, boost student confidence and engagement (Pintrich, 2003), guide the development of targeted academic programs, and enhance overall understanding of how different exam formats impact student performance.

Literature Review

Academic performance in terminal exams doesn't just measure intelligence – it reflects how well students navigate a web of challenges. At its core, performance shows whether students meet learning goals through tests, assignments, and exams (Graham & Weiner, 1996). Terminal exams, held at each semester or interval, test both understanding and retention of course material. However, scores don't just depend on studying – teaching quality, curriculum relevance, and access to resources matter just as much (Biggs & Tang, 2011). When teaching methods align with assessment and learning goals, students engage more deeply (Biggs, 1999).

In addition to these academic elements, career confusion hits grades harder than many realize. Students with clear career goals study with purpose, while those unsure about their majors often lose motivation (Lent et al, 1994). It's not laziness – when coursework feels disconnected from future aspirations, effort naturally drops (Vansteenkiste et al., 2004). Mental health plays an equally crucial role. Anxiety and depression don't just cause emotional distress – they directly impair concentration and memory (Eisenberg et al., 2007). A student might know the material but still underperform because stress captures their ability to recall information during exams.

Social connections act as hidden grade-boosters. Students who feel they belong in college outperform those who feel isolated (Tinto, 1993). Peer support and faculty relationship reduce stress and keep students engaged (Astin, 1999). But for those balancing jobs or family care, social integration becomes a luxury. External/other factors such as financial stress, family responsibilities, and part-time work also play a role. Students juggling jobs or caregiving duties often find it difficult to manage their time effectively, which can reduce the amount of attention they give to their studies (Robotham, 2009; Choy, 2001).

Research shows that academic underperformance is rarely caused by a single issue – instead, it's the result of multiple, interconnected barriers. Students who feel socially isolated in academic settings are more likely to struggle (Tinto, 1993). Similarly, those who doubt their ability to succeed often disengage from challenging subjects early on (Robbin et al., 2004). Peer influence also plays a key role; students surrounded by motivated classmates tend to perform better (Pascarella & Terenzini, 2005). Beyond social factors, external pressures such as part-time jobs can drastically cut into study time (Stinebrickner & Stinebrickner, 2003) or family responsibilities (Choy, 2002), while common challenges like procrastination (Steel, 2007), disengagement (Choy, 2002), and mental health struggles (Eisenberg et al., 2009) further complicates academic success. While consistent attendance and developing self-discipline can markedly improve performance (Crede et al., 2010; Richardson et al., 2012).

Despite the breadth of existing literature, there remains a significant gap in understanding why students perform poorly on terminal exams although they often score well on-board exams. This gap is also noticeable at United College, where students in programs such as BBM, BCA, and BBS tend to show this pattern. Most studies explore academic success in a general sense. The problem of terminal exam underperformance remains unexplored. The

causes are likely specific to the college’s context. The terminal exams format may be a factor. Students may also perceive these exams as less important. Furthermore, academic and personal pressures during the term can interfere with preparation. For instance, students may not study effectively due to low self-belief. They may also lack motivation if they do not see the materials’ relevance. External environmental factors play a major role. Financial difficulties can drain mental energy. Insufficient support from family or peers further exacerbates these challenges. This unexplored area calls for a deeper and more focused investigation.

To address this gap, the study employs Bandura’s (1986) Social Cognitive Theory (SCT) to investigate the factors contributing to undergraduate underperformance in terminal exams at United College. The SCT framework, which conceptualizes learning as a triadic interaction between personal, behavioral, and environmental factors (Bandura, 1997), is ideal for examining how specific determinants – academic, career-related, personal, social, and other factors – collectively predict outcomes. By applying this integrated model, this study aims to identify which factors are most responsible for exam under performance thereby elucidating their complex interactions.

Figure 1: Conceptual framework of the study

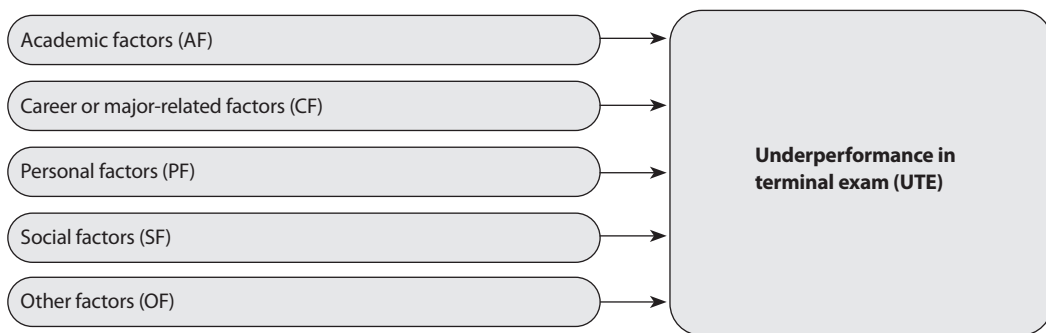


Table 1: Operational definitions

Indicators	Descriptions based on this study
Academic factors (AF)	Factors related to the teaching-learning environment, including students’ study habits, time management, perceived quality of lectures and teaching methods, curriculum clarity, and access to learning resources.
Career or major-related factors (CF)	Factors stemming from a misalignment between a student’s chosen academic program and their personal interests, skills, or long-term career aspirations, leading to a lack of motivation and engagement.
Personal factors (PF)	Internal psychological and emotional states of the student, including mental health challenges (e.g., anxiety, depression, stress), self-efficacy, confidence, and personal issues that impair concentration and exam preparation.
Social factors (SF)	Challenges related to a student’s social integration and adjustment within the college environment, including feelings of isolation, lack of a peer support network, and absence of mentorship, which affect academic focus and motivation.
Other factors (OF)	External pressures and responsibilities outside of academia that compete for a student’s time and mental energy, such as part-time employment, family caregiving duties, and financial difficulties.

Hypotheses of the study

- H1. Academic factors contribute to underperformance in terminal exams.
- H2. Career and major-related factors contribute to underperformance in terminal exams.
- H3. Personal factors contribute to underperformance in terminal exams.
- H4. Social adjustment factors contribute to underperformance in terminal exams.
- H5. Other factors contribute to underperformance in terminal exams.

Methods and Materials

This study adopted a mixed-method research approach to understand the factors contributing to underperformance in terminal exams at United College. For that, convergent parallel mixed-method design was adopted. This allowed both quantitative and qualitative data to be collected at the same time. The goal was to ensure a complete and balanced analysis. This approach supported thorough triangulation of findings (Creswell & Clark, 2018).

The total population included 503 undergraduate students enrolled in BBM, BBS, and BCA programs. For the population of 550, the Krejcie and Morgan (1970) table recommends a sample size of 226. This study employed a sample of 228 students, adding two extras to account for potential non-response error. To ensure equal representation, 76 students were selected from each of the BBM, BBS, and BCA programs using stratified random sampling. The sample size was determined by applying the finite population correction formula: $n = \frac{Z^2 * p(1 - p)}{E^2}$. The calculation used a 95% confidence level ($Z = 1.96$) and a margin of error ($E = 0.05$). A conservative estimated population (p) of 0.5 was assumed for this calculation (Israel, 1992).

Quantitative data were gathered using a structured questionnaire. The questionnaire consisted of closed-ended items. These were rated on a five-point Likert scale. The scale ranged from "Strongly Disagree" to "Strongly Agree." Items measured were academic, personal, social, career-related, and external factors impacting academic performance. The questionnaire administration used drop-off- and pick-up methods.

Qualitative data were collected through interviews. These were semi-structured in format. A total of 20 underperforming students in terminal exams were interviewed. This was done during scheduled breaks in the academic timetable. This process helped ensure high response rates and timely data retrieval.

To ensure the reliability and validity of the survey instrument, the researcher employed several established psychometric tools. Internal consistency was measured using Cronbach's alpha, with a threshold of $\alpha \geq 0.70$ considered acceptable (Field, 2013). Content validity was established through a thorough review of literature and expert evaluation of the questionnaire items. Furthermore, construct validity was assessed using both convergent and discriminant validity criteria, guided by principles outlined in methodological literature on scale development (Braun & Clarke, 2006).

Quantitative and qualitative data were analyzed separately. Integration occurred only during the interpretation stage. Quantitative data were analyzed using descriptive statistics (frequency and percentage) to summarize the basic demographic information of respondents. While, inferential statistics such as correlation, regression, and hypothesis test were

used to analyze and test the key predictors of underperformance (Field, 2013). Qualitative data from the interview were analyzed using thematic analysis. This involved systematic coding of the transcripts. Recurrent themes were identified. These themes reflected students' view and experiences about terminal exam performance (Braun & Clarke, 2006).

Both data sets were then integrated. This provided a complete understanding of how different factors influenced outcomes of terminal exams. These included academic, personal, social, career-related, and external factors. Ethical considerations were rigorously observed throughout the study. Informed consent was obtained from all participants after providing clear explanations regarding the voluntary nature of participation, the confidentiality of responses, and the right to withdraw at any point without any academic repercussions.

Results

Demographic information of respondents

A total of 228 undergraduate students from United College took part in the study. Most of them were female, making up 62% of the respondents. Male students made up the remaining 37.5%. This shows that more female students participated than male students. Regarding age distribution, the largest cohort consisted of 19-year-olds, representing 30.5% of the respondents, followed by those aged 22 (24%), 20 (20.5%), and 21 (19.5%). A smaller segment, 5.5%, were aged 23 and above, reflecting a predominantly younger demographic characteristic of undergraduate populations. In terms of academic programs, students enrolled in the BBM program constituted the largest group, accounting for 45.5% of the sample, followed by BCA students at 30%, and BBS students at 24.5%.

Reliability and validity test

Table 2 presented the reliability and validity metrics for the five constructs used in the study. All constructs demonstrated strong internal consistency, with Cronbach's Alpha values exceeding the 0.70 threshold. Composite Reliability (CR) scores were also high, indicating good scale reliability. Average Variance Extracted (AVE) values were above 0.50, confirming adequate convergent validity. The diagonal values represented the square roots of AVE, which were greater than the inter-construct correlations, supporting discriminant validity. These results confirmed that the measurement model is both reliable and valid, ensuring that the construct accurately captures the intended factors influencing academic underperformance.

Table 2: Reliability and validity test

Construct	Cronbach Alpha	CR	AVE	1	2	3	4	5
Academic factors	0.733	0.861	0.621	0.788				
Course-related factors	0.847	0.898	0.679	0.512	0.824			
Personal factors	0.889	0.799	0.634	0.411	0.417	0.796		
Social factors	0.834	0.869	0.671	0.391	0.499	0.387	0.819	
Other factors	0.862	0.813	0.683	0.426	0.456	0.399	0.561	0.826

Note: Survey data 2025

Quantitative analysis

Correlation analysis showed clear links between several predictors and underperformance in terminal exams (UTE). Career or major-related factors (CF) had a moderate positive correlation with UTE ($r = 0.230, p = 0.001$). This suggests that stress or misalignment with career goals may contribute to poor academic performance. Personal factors (PF), such as mental health issues, also showed a significant positive correlation ($r = 0.219, p = 0.002$). Social factors (SF) had a similar positive relationship ($r = 0.237, p = 0.001$), pointing to the impact of poor social adjustment. These results imply that non-academic pressures strongly affect performance. On the other hand, academic factors (AF) had a weak, non-significant correlation with UTE ($r = 0.126, p = 0.076$). External factors (EF) showed no meaningful connection ($r = -0.27, p = 0.703$).

Table 3: Correlation between independent and dependent variables

	Correlations					
	AF	CF	PF	SF	OF	UTE
AF	1					
CF	.378**	1				
PF	.186**	.283**	1			
SF	.346**	.239**	.186**	1		
OF	.123	.065	.037	.108	1	
UTE	.126	.230**	.219**	.237**	-.027	1

** Correlation is significant at the 0.01 level (2-tailed).

Note: Survey data, 2024

The regression model showed a weak-to-moderate ability to predict underperformance in terminal exams (UTE). The R-value was 0.333, suggesting only a modest link between the combined predictors and UTE. These predictors included academic factors (AF), career/major (CF), personal factors (PF), social factors (SF), and other external factors (OF). The R² value was 0.111, meaning the model explained just 11.1% of the variation in exam underperformance in the terminal exam. The adjusted R² dropped to 0.088, showing even lower accuracy when accounting for the number of predictors. The standard error was 0.641, which suggests a moderate level of prediction error. Among all variables, career-related, personal, and social factors were found to be significant contributors to underperformance. However, the low R² shows that most of the variation – around 88.9% - remains unexplained. This means that many other factors likely influence exam results.

Table 4: Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.333a	.111	.088	.64056

a. Predictors: (Constant), OF, PF, SF, CF, AF

b. Dependent variable: UTE

Note: Survey data, 2024

The ANOVA results show that the combined effect of academic (AF), career-related (CF), personal (PF), social (SF), and other external (OF) factors significantly predicts underperformance in terminal exams. The F-value was 4.843, with a p-value less than 0.001, confirming the model is statistically significant. Even though the overall explanatory power is low ($R^2 = 0.111$), the results still show a meaningful relationship. The regression mean square was 1.987, which is much higher than the residual mean square of 0.410. This means the combined predictors have a clear impact. While the effect size is small, the significance of the model cannot be ignored. Among all variables, career-related, personal, and social factors were the more important individual predictors. These results suggest that helping students with career choices, mental health, and social adjustment could improve terminal exam performance.

Table 5: ANOVA

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.937	5	1.987	4.843	.000b
	Residual	79.602	194	.410		
	Total	89.539	199			

a. Dependent Variable: UTE

b. Predictors: (Constant), OF, PF, SF, CF, AF

Note: Survey data, 2024

The regression results show that three factors clearly contribute to students' underperformance in terminal exams. Career-related issues had a significant effect (CF: $\beta = 0.130$, $p = 0.043$). Personal problems also mattered (PF: $\beta = 0.125$, $p = 0.042$). Social adjustment had the strongest impact among the three (SF: $\beta = 0.176$, $p = 0.012$). These results support the second, third, and fourth hypotheses. On the other hand, academic factors (AF: $\beta = -0.014$, $p = 0.830$) and other external factors such as family or financial stress (OF: $\beta = -0.057$, $p = 0.387$) didn't show any meaningful effect, so the first and fifth hypotheses were rejected. The constant value ($\beta = 1.633$, $p < 0.001$) shows that even without these factors, underperformance still exists. This means other reasons may also play a role. In general, non-academic issues such as career confusion, personal issues, and social struggles seem to have a more critical role than traditional academic challenges in explaining terminal exam underperformance.

Table 6: Coefficients

	Coefficients ^a					
	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.633	.328		4.973	.000
	AF	-.014	.067	-.016	-.214	.830
	CF	.130	.064	.154	2.040	.043
	PF	.125	.061	.146	2.048	.042
	SF	.176	.070	.186	2.531	.012
	OF	-.057	.065	-.060	-.883	.378

a. Dependent Variable: UTE

Note: Survey data, 2024

Theme 1

Students pointed to academic challenges as a main reason for their underperformance. They often felt overwhelmed by the sheer amount of coursework and struggled with the abstract nature of theory-heavy subjects. A common complaint was the fast pace of lectures, which often felt rushed and disconnected from real-world applications. Poor study methods were a significant issue. Students crammed right before exams, which increased their stress and hindered retention. Uncertainty about exam content also created anxiety. Without clear guidelines, they struggled to focus their preparation effectively. One student shared, *“I try to study everything at once before exams, but the material is too dense and I end up retaining nothing.”* Another stated, *“Without clear guidelines on what will be tested, I waste time studying irrelevant topics.”*

Theme 2

Students reported a major lack of connection to their academic programs. Students felt trapped in a major that did not align with their personal interests or career aspirations. This mismatch resulted in low motivation and a clear decline in academic effort. Several students revealed they selected their program due to external pressure or limited choices, not genuine passion. Anxiety about life after graduation compounded the problem. Concerns over future employment and career uncertainty constantly distracted them from their studies. The core issue extended beyond difficult coursework; it was a deeper feeling of being on the wrong path. One participant stated, *“I can’t focus on one exam when I’m constantly worrying about whether this degree will lead to a job I actually want.”* Another admitted, *“I choose this major for my parents, not for me – that’s why I can’t bring myself to study properly.”*

Theme 3

Students described how social adjustment impacts their academic performance. Students felt lonely and lacked a reliable support network. The transition to college life was difficult, especially without forming strong friendships. This isolation reduced their motivation and made academic stress harder to manage. Facing coursework and exams alone felt more challenging. Those struggling socially often felt detached from both their peers and the learning environment. This disconnection eroded their confidence and hindered engagement. One student noted, *“Eating alone in the cafeteria every day makes me feel invisible.”* Another shared, *“When I struggle with coursework, I have no one to turn to for help.”*

Theme 4

Students identified personal challenges as major barriers to their success. They reported struggling with anxiety, depression, and high stress. These issues made it difficult to concentrate, remember information or maintain motivation. Mental health challenges frequently led to rushed studying and poor exam results. A harmful cycle often developed. Poor mental health led to procrastination, which then increased stress as deadlines approached. This made academic success even harder to achieve. One student explained, *“My anxiety makes it*

impossible to focus during exams – I blank out no matter how much I've studied." Another stated, *"I keep delaying studying until it's too late, then panic the night before."*

Theme 5

Students reported that external duties greatly hindered their academic success. Many balanced their part-time jobs with their studies. Financial needs forced some to prioritize work over attending classes or studying. Others managed significant household chores, which left them too tired to focus on coursework. These outside responsibilities disrupted consistent study habits. Students felt pulled between their education and real-world demands. This conflict resulted in increased stress, missed assignments, and inadequate exam preparation. For many, the challenges were about survival, not just grades. Juggling multiple roles drained their time and energy. One student stated, *"Working 30 hours weekly means I'm always behind on coursework."* Another shared, *"Caring for my younger siblings leaves me no quiet time to study at home."*

Data integration – The quantitative data found academic factors were not a significant predictor of underperformance in the terminal exam ($\beta = -0.014$, $p = 0.830$). However, the students' interview told a different story. They consistently described feeling overwhelmed by heavy workloads and complex theory. Many struggled with fast-paced lectures and unclear expectations. This suggests that academic difficulties, while not directly linked to poor exam results in the numbers, may still contribute indirectly. This issue could combine with other problems such as poor time management or mental health challenges to affect performance. The students' experiences highlight the need for better teaching approaches and more academic support services to help manage their studies more effectively.

Career-related factors (CF) clearly showed up as a strong predictor of students' underperformance, both in the numbers and in their own words. Statistically, CF had a moderate positive correlation with poor exam results ($r = 0.230$, $p = 0.001$) and a significant regression coefficient ($\beta = 0.130$, $p = 0.043$). Many students shared feelings of frustration with their chosen majors and worries about future prospects. This dissatisfaction made them choose majors and worries about future job prospects. This dissatisfaction made them less motivated and less engaged in their studies, which impacted their terminal exam performance.

Social factors (SF) were another key influence. The data showed a significant link to performance ($r = 0.237$, $p = 0.001$; $\beta = 0.176$, $p = 0.012$). Students described feeling lonely, lacking friendship, and missing mentorship, which damaged their emotional health and academic focus. They responded being socially isolated made it hard to stay motivated or reach out for support. The strong match between qualitative and quantitative data highlights the need to build more welcoming and supportive college communities, where students feel connected and resilient.

Personal factors (PF) such as anxiety, depression, and poor time management also played a significant role ($r = 0.219$, $p = 0.002$; $\beta = 0.125$, $p = 0.042$). Students responded openly about how mental health struggles and procrastination interfered with their ability

to prepare well for exams. Last minute cramming and anxiety on exam day were common themes, showing how emotional distress can seriously damage performance. These findings suggest that offering mental health support and teaching better time management could really help students improve.

On the other hand, other external factors (OF), such as part-time work or family caregiving, didn't show a significant impact in the underperformance ($r = -0.027$, $p = 0.703$; $\beta = -0.057$, $p = 0.378$). Still, responses of students painted a different picture. For some, juggling jobs or family duties made it difficult to focus on college or study. While these pressures might not affect enough students to show up statistically, they deeply affect those who experience them. This difference shows that qualitative methods are useful for uncovering subtle reasons that affect students' performance.

Discussion

The findings of this study both support and refine the existing literature on factors contributing to underperformance in terminal exams among undergraduate students. Prior work has focused on academic, personal, and contextual factors. Yet the findings show that non-academic challenges - like lack of career clarity, social disconnection, and mental health struggles - often play a larger role. This insight forces us to rethink the assumption that academic issues are the main culprits. Instead, exam outcomes are shaped by a web of life pressures that go beyond the classroom.

First, career-related factors (CF) had a clear and sizable impact. The data show a moderate positive correlation with underperformance ($r = 0.230$, $p = 0.001$) and a statistically significant regression coefficient ($\beta = 0.130$, $p = 0.043$). Students frequently described feeling misaligned with their majors. They reported emotional disengagement when they didn't see how their studies fit their future goals. These qualitative insights parallel earlier findings that academic motivation falls when coursework feels irrelevant (Lent et al., 1994). The link between motivation and the sense of future purpose is well documented (Vansteenkiste et al., 2004).

Personal factors (PF), like anxiety, depression, and poor time management, also had strong effects. This study found a significant correlation ($r = 0.219$, $p = 0.002$) and regression coefficient ($\beta = 0.125$, $p = 0.042$). Students spoke candidly of emotional burnout, procrastination, and the pressure of last-minute study. These accounts echo research showing how psychological stress and mental health issues disrupt concentration and lower academic performance (Eisenberg et al., 2009). The cognitive toll of anxiety and depression makes studying harder, just as models of mental load suggest. It's clear that emotional health is not optional - it's central to exam success.

Social adjustment (SF) also mattered. The statistics showed a strong correlation ($r = 0.237$, $p = 0.001$) and regression coefficient ($\beta = 0.176$, $p = 0.012$). Many students responded that feeling isolated or lacking peer support hurt both their motivation and their academic performance. This matches the broader literature that a sense of belonging is vital for per-

sistence in college (Tinto, 1993; Pascarella & Terenzini, 2005). A supportive peer network can offer both emotional comfort and practical study assistance. Without that, students feel adrift and underperform.

Unexpectedly, academic factors (AF) - like teaching quality, curriculum clarity, and learning resources - showed virtually no statistical effect ($\beta = -0.014$, $p = 0.830$; $r = 0.126$, $p = 0.076$). Students did mention fast-paced lectures and vague exam formats. But these concerns didn't predict poor outcomes in the data. Perhaps these issues are widespread and affect many students, not just those who underperform. Or maybe academic frustrations matter only when paired with emotional or motivational challenges. This finding challenges the common emphasis on instructional design as the key to learning, and suggests a more nuanced view is needed (Biggs & Tang, 2007).

External factors (OF), such as holding jobs or caregiving, also did not show significance in the quantitative model ($\beta = -0.057$, $p = 0.378$; $r = -0.027$, $p = 0.703$). Yet students' stories revealed serious burdens when juggling outside responsibilities. These pressures may not register as direct predictors in surveys, but they clearly impose time and energy constraints. This suggests external factors may operate indirectly—by affecting mental health or limiting study time—making them harder to detect in standard models (Choy, 2001; Stinebrickner & Stinebrickner, 2003).

Taken together, the results lead to an important insight: terminal exam underperformance cannot be explained by academic difficulties alone. Personal well-being, clarity about one's path, and social integration appear to matter more. That aligns with broader findings that non-cognitive traits - like self-regulation and personality - often predict academic outcomes better than educational structure (Richardson et al., 2012). Furthermore, the modest R^2 value (0.111) shows that many different and connected factors influence performance. There is no one-size-fits-all answer.

Reflecting on these findings, colleges need to adopt holistic strategies. Career support, mental health resources, and social engagement opportunities should be integrated into academic support services. For instance, career counseling could boost engagement by helping students align their studies with their aspirations. Counseling services should offer accessible mental health care and time-management training. Peer mentorship programs can reduce isolation and strengthen belonging. Future research should continue blending numbers with narratives to capture the full experience of students.

Conclusion

This study demonstrates that underperformance in terminal exams of undergraduates represent a complex challenge. Non-academic factors particularly influence outcomes. Career uncertainty, social difficulties, and mental health issues emerge as significant predictors. These factors frequently outweigh purely academic considerations.

Ground on Social Cognitive Theory (SCT), this study employed a mixed-methods research approach at United College. Quantitative data collection utilized structured ques-

tionnaires measuring academic, career-related, social personal, and other factors. These were analyzed using correlations and regressions. Qualitative data were obtained through semi-structured interviews who performed differences in their terminal and board exam scores. This helped reveal their personal experiences and feelings about their struggles.

Quantitative results revealed that career-related, social, and personal factors significantly predicted underperformance. While, academic and other factors demonstrated weaker or non-significant effects. Qualitative narratives reinforced these findings, illustrating how career dissatisfaction, social isolation, and mental health struggles hindered exam preparation and motivation. Although academic challenges were noted, their impact appeared mediated through other variables.

To address underperformance in terminal exams, institutional responses should develop comprehensive support programs. Effective strategies must extend beyond academic assistance. Career counselling services address directional uncertainty. Mental health support mitigates psychological barriers. Social inclusion initiatives combat isolation. Practical skill development enhances time management and stress reduction capabilities. These combined interventions create supportive environments targeting root causes. Such holistic approaches ultimately foster improved academic performance and student well-being.

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Authors' contribution statement

Dr. Binod Lingden wrote the article. Ms. Animon Rapacha collected the data. Rabu Ranjit developed the outlines and reviewed the final draft.

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Authors declare no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

Appendix 1: Plagiarism and AI detection test report

Binod Lingden

Factors Contributing to Undergraduate Students' Underperformance in Terminal Exams.doc

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iThenticate Page 2 of 17 - Integrity Overview

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