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RELATIONSHIP AMONG TEST ANXIETY, STUDY HABIT AND SELF-EFFICACY ON ACADEMIC ACHIEVEMENT OF SENIOR SECONDARY SCHOOL STUDENTS IN FCT, ABUJA, NIGERIA

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Abstract
This study investigated the relationship among anxiety, study habits, self-efficacy, and academic achievement of senior secondary school students in the Federal Capital Territory (FCT), Abuja, Nigeria. Five objectives, five research questions, and five hypotheses were formulated to guide the study. A correlational survey research design was adopted for the study. The sample comprised three hundred and eighty-two (382) students selected from a population of 66,390 senior secondary school students. Simple random sampling technique was employed for the study. The instrument used for data collection was a self-structured questionnaire titled relationship among Anxiety, Study Habits, and Self-Efficacy. Students' achievement was measured using scores from the Senior Secondary School Education Board. The questionnaire was validated by experts in measurement and evaluation while a pilot test was conducted with a reliability coefficient of 0.82. Data collected were analyzed using mean score and standard deviation for the research questions while Pearson Product Moment Correlation Coefficient (PPMCC) and multiple regression were used to test the hypotheses. The findings revealed that there was no significant difference in students' anxiety levels based on gender. The study also revealed that there was a significant difference in students' study habits due to gender. The study further found a significant relationship between anxiety and academic achievement, as well as a significant relationship between self-efficacy and academic achievement among senior secondary school students in FCT, Abuja. Based on these findings, it was recommended that guidance and counselling services should be made readily available and functional in schools to provide students with proper academic direction, thereby reducing academic stress and anxiety.

Keywords: Anxiety, Study habit, Self- efficacy, Academic Achievement, Secondary schools

Introduction
In recent years, there has been growing concern among educators, parents, and policymakers regarding the persistent decline in academic achievement among secondary school students, particularly in Nigeria's Federal Capital Territory (FCT), Abuja. Despite substantial government investment in educational infrastructure and curriculum reform, students' performance in national examinations has remained below expectations. This development has renewed scholarly interest on the psychological determinants of students' learning outcomes (e.g., Anxiety, Study Habits, and academic self-efficacy) as evidenced in recent studies such as (Gidado & Ogundeyi, 2025; Gidado & Esomojumi, 2024; Dogan, 2015). From the researchers' perspective as keen observers of student behaviour and performance patterns, it has become evident that cognitive ability alone cannot fully

explain the variations in students' academic success. Non-cognitive psychological factors such as anxiety, self-efficacy, and study habits appear to play a significant role in shaping academic trajectories Gidado et al., (2025), Gidado and Zubair (2025). Many students with sufficient intellectual potential fail to achieve expected results, often due to emotional pressures, ineffective study routines, or a diminished belief in their own capabilities. This situation calls for a deeper investigation into how these psychological variables interact to influence academic achievement among students in FCT, Abuja.

Academic achievement remains a key indicator of educational quality and effectiveness, reflecting not only a student's intellectual growth but also the success of the broader school system. Academic self-efficacy and motivation are among the strongest psychological predictors of students' academic achievement (Dogan, 2015). In recent years, concerns about the decline in academic achievement among Nigerian secondary school students, particularly in the Federal Capital Territory (FCT), Abuja, have intensified. National assessment data, including results from the West African Senior School Certificate Examination (WASSCE) and the Unified Tertiary Matriculation Examination (UTME) reveals alarming trends of students' academic achievement. For instance, WAEC (2025) reported that only 38.38% of candidates in FCT, Abuja obtained credit passes in both Mathematics and English Language. Similarly, JAMB (2024) data showed that 73.7% of candidates scored below 200 out of 400 marks, with barely a quarter achieving scores above 200. These results highlight a persistent national challenge in academic performance, which has far-reaching implications for human capital development and socio-economic progress (Adebayo & Akinpelu, 2019).

Several factors may contribute to this decline in performance. While

infrastructural deficiencies, inadequate teacher preparation, and overcrowded classrooms have been documented (Gidado & Diffang, 2023; Gidado et al., 2025), increasing attention is being directed toward internal, student-centred factors particularly psychological and behavioural variables such as anxiety, self-efficacy, and study habits. Scholars affirm the importance of these non-cognitive attributes in shaping learners' outcomes. Schunk and DiBenedetto (2016) argue that "students' beliefs in their capabilities significantly influence the choices they make, the effort they expend, and their persistence," underscoring the role of self-efficacy in academic performance. Similarly, Dogan (2015) found that "academic self-efficacy and motivation are strong predictors of student achievement," highlighting the behavioural dimensions of success. Self-efficacy, defined as a person's belief in their capacity to succeed in specific tasks, plays a pivotal role in determining student's motivation, persistence, and academic success. Students with high self-efficacy are more likely to approach challenges with confidence and resilience, use cognitive strategies, and regulate their learning effectively. Conversely, students with low self-efficacy may feel overwhelmed, disengaged, and more prone to anxiety. In Nigeria, factors such as poverty, limited access to resources, and cultural stereotypes often weaken students' self-beliefs (Ojeleye. 2022), necessitating interventions that reinforce positive academic identity through mentorship and support programs.

Furthermore, Putwain and Symes (2018) report that "anxiety impairs students' ability to process information efficiently and reduces performance during high-stakes assessments." These empirical insights demonstrate that psychological well-being, motivation, and effective study habits profoundly shape how students engage with learning, manage stress, and sustain academic motivation all of which are

essential for achieving academic success. Gidado and Ugochukwu (2024) asserted that higher levels of test anxiety are associated with lower academic achievement in students. Anxiety, a natural physiological response to perceived threats, can become detrimental when it interferes with cognitive processes like memory, attention, and reasoning. In academic contexts, achievement anxiety triggered by examinations and high expectations can impair students' ability to demonstrate their true abilities. Research indicates that high anxiety levels are linked to reduced academic achievement and an increased likelihood of school dropout (Alemu & Feyssa, 2020). In Nigeria, the pressure of high-stakes assessments like SSCE and UTME contributes to widespread anxiety, particularly in under-resourced schools (Ekejiuba, 2022).

Study habits, encompassing time management, goal setting, note-taking, and review practices, are critical behavioural predictors of academic achievement. Students with strong study habits are more likely to manage academic stress and retain information effectively. However, many Nigerian students continue to rely on rote memorisation and outdated learning methods, with limited access to digital tools and study support systems, especially in rural and low-income areas (Abid, 2023).

The interplay among these three variables anxiety, study habits, and self-efficacy is complex yet significant. Self-efficacy has been found to moderate the relationship between anxiety and academic Achievement, serving as a psychological buffer (Putwain & Aveyard, 2018). Likewise, effective study habits can mitigate the negative effects of anxiety, providing structure and control that enhance learning outcomes. Understanding these interrelationships is crucial for developing holistic, student-centered policies and interventions that improve learning

outcomes and educational equity. Therefore, this study aims to examine the extent to which anxiety, study habits, and self-efficacy predict academic achievement, and how gender moderates these relationships among senior secondary school students in FCT, Abuja. Given Nigeria's ambition for socio-economic advancement, the academic success of its students is indispensable. The educational system must prioritize not only infrastructure and access but also the psychological readiness and behavioral competence of learners. As such, investigating how anxiety, study habits, and self-efficacy jointly impact academic achievement among senior secondary students in FCT Abuja is both timely and essential.

Statement of the Problem

There has been a notable decline in the academic achievements of senior secondary school students in Nigeria, including those in the Federal Capital Territory (FCT), Abuja. Despite curriculum reforms and increased investment in education, performance in key external examinations such as those conducted by the West African Examinations Council (WAEC) continues to fall below expected standards. This persistent underachievement has raised serious concerns among educators, parents, and policymakers. Scholars assert that academic performance can be assessed through examination results, grades, and the attainment of core subject competencies (Dogan, 2015; Schunk & DiBenedetto, 2016). Underachievement is evident when students consistently fail to meet established benchmarks, such as achieving credit passes in five or more subjects, including English Language and Mathematics, which are minimum requirements for progression in education and future career opportunities (Putwain & Symes, 2018). For example, recent WAEC data shows that only 38.32% of candidates in 2025 achieved credit passes in five subjects including English and Mathematics, reflecting a significant decline

compared to previous years (WAEC, 2025). These trends indicate that, despite reforms and investments, many students are not reaching the expected academic standards, confirming the reality of underachievement. While external factors such as teaching methods, school infrastructure, and curriculum quality are often highlighted, there is growing recognition that internal, student-centred variables may play an even more critical role. Specifically, poor study habits, high anxiety levels, and low self-efficacy have emerged as key psychological and behavioural factors influencing academic success.

Many students display ineffective study habits, including procrastination, disorganised learning, and poor time management. Anxiety, particularly when associated with high-stakes testing, can impair concentration and memory recall. Furthermore, low self-efficacy may reduce students' motivation, persistence, and resilience when facing academic challenges. Although these factors have been widely studied in other countries, limited research has explored their combined and interactive effects on academic achievement within the Nigerian context, especially in FCT, Abuja. Given the alarming rate of underachievement and its implications for dropout rates and national development, there is an urgent need to investigate the relationships among study habits, anxiety, and self-efficacy in relation to the academic achievement of senior secondary school students in the Federal Capital Territory, Abuja.

Objectives
The following objectives guided the study:
  (i)   To find out the level of anxiety among senior secondary school students in FCT, Abuja.
  (ii)   To find out the common study habit patterns among senior secondary school students in FCT, Abuja.
  (iii) To find out the academic achievement in Mathematics and English Language of senior secondary school students in FCT, Abuja.
  (iv)   To determine the relationship between anxiety and academic achievement of senior secondary school students in FCT, Abuja.
  (v)   To determine the relationship between study habits and academic achievement of senior secondary school students in FCT, Abuja.
  (vi)   To determine the relationship between self-efficacy and academic achievement of senior secondary school students in FCT, Abuja.
  (vii) To investigate the relationship among test anxiety, study habits, self-efficacy and academic achievement of senior secondary school students in FCT, Abuja.

Research Questions
The following research questions guided the study:
  1. What is the level of anxiety among senior secondary school students in FCT, Abuja?
  2. What are the common study habit patterns among senior secondary school students in FCT, Abuja?
  3. What is the academic achievement in Mathematics and English Language of senior secondary school students in FCT, Abuja?
  4. What is the relationship between anxiety and academic achievement of senior secondary school students in FCT, Abuja?
  5. What is the relationship between study habits and academic achievement of senior secondary school students in FCT, Abuja?
  6. What is the relationship between self-efficacy and academic achievement of senior secondary school students in FCT, Abuja?

7. What is the relationship among test anxiety, study habits, self-efficacy and academic achievement of senior secondary school students in FCT, Abuja?

Hypotheses

H_{01}: There is no significant relationship between anxiety and academic achievement of senior secondary school students in FCT, Abuja.

H_{02}: There is no significant relationship between study habits and academic achievement of senior secondary school students in FCT, Abuja.

H_{03}: There is no significant relationship between self-efficacy and academic achievement of senior secondary school students in FCT, Abuja.

H_{04}: There is no significant relationship among test anxiety, study habits, self-efficacy and academic achievement of senior secondary school students in FCT, Abuja.

Methodology

The research design employed in this study was a correlational survey research design. The design aimed at identifying predictive relationship between two or more variables. According to Oviawe and Omoh (2021), a correlation study is a type of research design where a researcher seeks to understand relationship naturally occurring between two or more variables. The correlation survey design deemed appropriate for this study because it finds the relationship that exists between two or more variables related to one another.

The population of this study comprised all the public senior secondary school students in FCT, Abuja. With a total population of 66,390 students (FCT, Secondary Education Board, 2023).

The sample size for this study was 382 students from public senior secondary schools in FCT, Abuja. This was determined using Krejcie and Morgan's (1970) table of sample specification.

A simple random sampling technique was used to sample 12 senior public senior secondary schools; a total of 382 students were selected for the study. The researcher used multi stage sampling procedure to draw the sample for the study. In the first stage the research used purposive sample technique. Fifteen (15) public secondary schools were selected from each Area Council in FCT, Abuja namely: Gwagwalada, Kuje, AMAC, Bwari, Abaji, Kwali Area Council to participate in the study.

At the second stage proportionate sampling technique was used to select the respondents from each of the 15 schools to ensure adequate representation. The sampling was used to determine the sample size for each school using ten (10) percent of the students (Glenn, 2012).

The study employed a self-structured questionnaire titled: Relationship Among Anxiety, Study Habits and Self-Efficacy Questionnaire (RAASHSEQ) to collect data from senior secondary school students in the Federal Capital Territory (FCT), Abuja. In addition to the self-structured questionnaire, students' academic achievement was measured using their average scores from the official records of the Senior Secondary School Education Board. These averages represented each student's mean performance across core subjects, providing an objective and reliable indicator of academic achievement.

Data were analyzed using mean score and standard deviation for the research questions while Pearson Product Moment Correlation Coefficient (PPMCC) and multiple regression were used to test the hypotheses.

Results

Research Question One: What is the level of test anxiety among senior secondary school students in FCT, Abuja

Table 1: Students' Test Anxiety Level among Senior Secondary Schools in the Federal Capital Territory

N = 382

S/No	Statement	Mean	Std Dev.	Decision
1	I feel nervous before tests or exams.	2.85	0.99	high level
2	I lose sleep because of schoolwork.	3.08	0.80	high level
3	I panic when I don t understand a topic.	2.68	0.79	high level
4	I avoid studying because it makes me anxious.	2.35	0.97	low level
5	I worry a lot about my academic Achievement.	2.84	0.97	high level
6	I feel pressure to succeed academically.	2.53	1.07	high level
7	During exams, I forget what I studied due to anxiety.	3.08	1.03	high level
8	I feel overwhelmed by academic tasks.	2.20	0.93	low level
9	My heart races when I think of exams.	2.23	1.05	low level
10	I feel calmer when I avoid thinking about schoolwork.	3.01	0.62	high level
	Sectional Mean/Std. Dev.	**2.87**	**0.78**	**Very high level**

As shown in table 1, the analysis of students' test anxiety levels among senior secondary school students in the Federal Capital Territory was presented. The table reveal a sectional mean of 2.87. The table further indicated that over average of the respondents except for item 4, 8 and 9 which had low level, all other items had high level. Signifying the agreement on the items of test anxiety levels among senior secondary school students in the Federal Capital Territory.

Research Question Two: What are the common study habit patterns among senior secondary school students in FCT, Abuja?

Table 2: Students' Study Habits Patterns among Senior Secondary Schools

N = 382

S/No	Statement	Mean	Std. Dev.	Decision
1	I have a daily study schedule I follow.	3.05	0.82	high level
2	I review my notes after each class.	3.12	0.79	high level
3	I prefer to study in a quiet environment.	2.95	0.85	high level
4	I take short breaks during long study sessions.	2.88	0.77	high level
5	I find it difficult to stay focused while studying.	2.84	0.83	high level
6	I organize my materials before I start studying.	3.00	0.91	high level
7	I avoid procrastinating when I have academic work.	2.90	0.88	high level
8	I ask questions when I don't understand a topic.	3.08	0.97	high level
9	I revise consistently, not just before exams.	3.10	0.90	high level
10	I study better when I set specific goals for each session.	3.15	0.81	high level
	Sectional Mean/Std. Dev.	**3.03**	0.84	high level

As shown in table 2, an analysis of study habit patterns among senior secondary school students in FCT, Abuja was presented. The table reveal a sectional mean of 3.03. The table further indicated that all of the respondents agreed on all the items with high level. Signifying the agreement on the items of students' study habit patterns among senior secondary schools in FCT, Abuja.

Research Question Three: What is the academic achievement in Mathematics and English Language of senior secondary school students in FCT, Abuja?

Table 3: Academic achievement of senior secondary school students in Mathematics and English Language

	Minimum	Maximum	Average Score
English Language	33.00	62.00	58.42
Mathematics	42.00	86.00	69.54

As shown in table 3, an analysis of students' academic achievement in Mathematics and English Language was presented. The table reveal a mean average of 58.42 in English Language and 69.54 in Mathematics. This implies that students of senior secondary schools in FCT performed better in Mathematics than English Language with above average overall academic performance in both subjects.

academic achievement of senior secondary school students in FCT, Abuja.

Hypotheses

H_{01}: There is no significant relationship between students' test anxiety and academic achievement of senior secondary school students in FCT, Abuja.

Table 4: Correlation Analysis between Test Anxiety and Academic Achievement

Variables	N	$\bar{X}$	SD	r cal	p value	Decision
Students' Anxiety and Academic Achievement	382	2.84	.91	0.132	.000	Significant

As shown in table 4, a correlational analysis between test anxiety and academic achievement of senior secondary school students in FCT, Abuja was presented. The table indicated an 'r' value of 0.132 which point to the direction of relation between test anxiety and academic achievement of senior secondary school students in FCT, Abuja. The table further show a p value of .000 which is less than (p<0.05) level of significance. The null hypothesis was therefore rejected.

H_{02}: There is no significant relationship between study habits and academic achievement of senior secondary school students in FCT, Abuj

Table 5: Correlation Analysis between Study Habits and Academic Achievement of Senior Secondary School Students

Variables	N	$\overline{X}$	SD	r cal	p value	Decision
Study Habits and Academic Achievement	382	3.11	.85	0.23	.000	Significant

As shown in table 5, a correlational analysis between study habits and academic achievement of senior secondary school students in FCT, Abuja was presented. The table indicated an 'r' value of 0.23 which point to the direction of relation between study habits and academic achievement of senior secondary school students in FCT, Abuja. The table further show a p value of .000 which is less than (p<0.05) level of significance. The null hypothesis was therefore rejected.

H₀₃: There is no significant relationship between self-efficacy and academic achievement of senior secondary school students in FCT, Abuja.

Table 6: Correlation Analysis between Self-efficacy and Academic Achievement of Senior Secondary School Students

Variables	N	$\overline{X}$	SD	r cal	p value	Decision
Self-efficacy and Academic Achievement	382	3.27	.77	0.193	.000	Significant

As shown in table 6, a correlational analysis between self-efficacy and academic achievement of senior secondary school students in FCT, Abuja was presented. The table indicated an 'r' value of 0.193 which point to the direction of relation between self-efficacy and academic achievement of senior secondary school students. The table further show a p value of .000 which is less than (p<0.05) level of significance. The null hypothesis was therefore rejected.

H₀₄: There is no significant relationship among test anxiety, study habits, self-efficacy and academic achievement of senior secondary school students in FCT, Abuja.

Table 7a: Model summary for test of relationship among anxiety, study habits, self-efficacy and academic achievement of students in senior secondary schools

Model	R	R^2 Square	Adjusted R^{-2} Square	Std. Error of the Estimate
1	.893[a]	.797	.795	.201

As shown in table 7a model summary for test of relationship among anxiety, study habits, self-efficacy and academic achievement was carried out. The result shows a multiple correlation coefficient (R) of 0.893, indicating a very strong relationship between the predictors (anxiety, study habits, and self-efficacy) and academic achievement. The coefficient of determination (R^2) is 0.797, which means that about 79.7% of the variance in students' academic achievement can be explained by the combined influence of anxiety, study habits, and self-efficacy. The adjusted R^2 value of 0.795 further confirms the robustness of the model. This suggests that these psychological and behavioral factors jointly make a significant contribution to predicting students' academic performance.

To determine the statistical significance of dominance of influence on academic achievement by anxiety, study habits and self-efficacy analysis was carried out and presented on table 7b.

Table 7b: ANOVA test of dominant influence on academic achievement by anxiety, study - habit and self-efficacy

Model	Sum of Squares	Df	Mean Square	F	Sig.	Decision
Regression	76.423	3	25.474	310.87	000	Significant
Residual	19.554	378	0.052			
Total	95.977	381				

a. Dependent Variable: Academic Achievement
b. Independent Variables: Anxiety, Study-habit and Self-efficacy

As shown in table 7b, ANOVA test of dominant influence on academic achievement by anxiety, study habits, and self-efficacy was presented. The table indicated a mean square of 25.474 and 0.052 with an F-value of 310.87. The table further revealed a significant value of 0.000. This shows that there is a significant relationship among test anxiety, study habits, self-efficacy and academic achievement of senior secondary school students in FCT, Abuja.

To further buttress the statistical significance of each independent variable, analysis was carried out and presented on table 7c.

Table 7c: Multiple Regression Analysis of the Relationship among Test Anxiety, Study habit, Self-Efficacy and Academic Achievement of Senior Secondary School Students

	Coefficients[a]				
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	T	Significant
1 (Constant)	2.145	.181		11.85	.000
Anxiety	0.328	0.051	0.312	6.43	.000
Study habits	.056	.057	0.428	7.21	.000
Self- efficacy	0.396	0.059	0.391	6.71	.000

a. Dependent Variable: Academic Achievement.

As shown in table 7c, a multiple regression analysis of test anxiety, study habits, self-efficacy and academic achievement of senior secondary school students was presented. The table indicated a test anxiety standardized coefficient of 0.312 with a significant value of 0.000. The table further revealed a study habit standardized coefficient of 0.428 with a significant value of 0.000 and self-efficacy standardized coefficient of 0.391 with a significant value of 0.000. This implies that test anxiety, study habit and self-efficacy significantly influence academic achievement of senior secondary school students in FCT, Abuja, Nigeria. Therefore, the null hypothesis was rejected.

Discussions

The study revealed that senior secondary school students in FCT, Abuja experience a very high level of academic anxiety. Students displayed feelings of fear, worry, and tension toward classroom learning activities, particularly during tests, examinations, and tasks requiring active

participation. This supports the findings of Liebowitz (2021), who observed that students with social and academic anxiety often fear common classroom situations such as asking questions, participating in group activities, or giving presentations. Similarly, Clarke (2020) noted that anxiety disorders in students manifest as excessive fear, social skill deficits, and challenges in social adjustment. Beidel and Morris (2017) also highlighted that socially anxious students are often perceived as shy because they struggle to engage in activities until they feel safe. The high anxiety observed in this study indicates that many students may be inhibited in classroom participation, which could affect their learning experience and overall academic engagement.

The study further found that students demonstrated high levels of study habits, including consistent revision, goal-setting, time management, and organized study routines. This finding is in agreement with Emeka (2022), who suggested that effective study habits positively influence students' engagement and performance in classroom activities. Rapee and Heimberg (2019) similarly argued that structured study routines help students cope with fears of social evaluation and academic challenges. The results imply that students in FCT possess the self-discipline and organizational skills necessary for academic success, reflecting an encouraging trend toward proactive learning behaviours.

The study equally indicated that the academic achievement of students in English Language and Mathematics was above average. This outcome contrasts with the work of Aremu and Sokan (2017), who argued that poor academic performance is common due to low motivation, self-efficacy, and study habits. However, it corroborates Onipede (2019), who reported

that cognitive and emotional readiness significantly affects performance. The above-average achievement observed indicates that students' effective study habits and strong self-efficacy may be translating into tangible academic success, despite the high levels of anxiety reported.

The correlation analyses revealed that anxiety negatively influenced academic achievement, meaning that higher anxiety levels were associated with lower performance. This is supported by Gidado and Ugochukwu (2024) who revealed that higher levels of test anxiety are associated with lower academic achievement in students. This is also corroborated by Sholeh et al. (2017), who found a significant inverse relationship between anxiety and student performance. These findings underscore the importance of addressing academic anxiety, as it can impede students' ability to apply their knowledge and perform optimally during assessments. On a contrary, Gidado and Zubair (2025) revealed that there is no significant relationship between student's anxiety level and academic achievement in senior secondary schools in South-West, Nigeria.

Conversely, the study revealed a significant relationship between study habits and academic achievement of senior secondary school students in FCT, Abuja. This finding supports Schnuck and Handel (2018) who reported that students' psychological traits and learning behaviors jointly determine academic performance. Their assertion is also supported by Gidado and Esomojumi (2024) who emphasized on the importance of study habits on academic performance. These results highlight the practical value of teaching students effective study habits techniques and fostering self-confidence to improve learning outcomes.

The study also revealed a significant relationship between self-efficacy and academic achievement of senior secondary school students in FCT, Abuja. This aligns with Emeka (2022), and Chow and Bob (2021) who emphasized that good study behaviors and high self-efficacy are key determinants of academic success. This also aligns with Okigbo and Onoshakpokaiye (2023) who found that students with strong self-efficacy are more motivated and likely to achieve higher academic outcomes. Also, Gidado et al. revealed a significant positive relationship between self-esteem and academic achievement among respondents. The high self-efficacy among students in this study suggests that they possess the psychological resources to face academic challenges effectively, which could likely contribute to their above-average performance. This suggests that interventions aimed at enhancing self-efficacy could significantly improve student achievement in senior secondary schools.

The study equally revealed that test anxiety, study habits, and self-efficacy predicted a substantial proportion of the variance in academic achievement. Self-efficacy emerged as the strongest positive predictor, while anxiety exerted a negative influence. Study habits also contributed positively, reinforcing the notion that psychological and behavioural factors interact to shape students' academic outcomes. This finding supports Schnuck and Handel (2018) and Othman (2016), who reported that students' psychological traits and learning behaviors jointly determine academic performance. They further highlighted that interventions aimed at reducing anxiety, strengthening study habits, and enhancing self-efficacy could significantly improve student achievement in senior secondary schools. The interplay among these three variables anxiety, study habits, and self-efficacy is complex yet significant. Self-efficacy has been found to moderate the relationship between anxiety and academic Achievement, serving as a psychological buffer (Putwain & Aveyard, 2018). In summary, the discussion indicates that while students in FCT, Abuja experience high academic anxiety, their strong study habits and high self-efficacy help mitigate its negative impact, resulting in above-average academic achievement

Conclusion
In conclusion, the findings were drawn:
Anxiety is a critical emotional factor that negatively affects academic achievement; students who worry excessively about performance tend to underachieve.
Effective study habits such as time management, note taking, and regular revision are strongly linked to higher academic success. Self-efficacy enhances performance by increasing motivation, persistence, and confidence in tackling academic challenges.

Recommendations
The following recommendations were made from the findings of the research.
(1) Teachers and school administrators should implement instructional strategies that can help reduce students' academic anxiety and build their confidence. Techniques such as relaxation exercises, mock examinations, and stress management workshops can support students in coping with anxiety, particularly in test and examination situations.
(2) Students should also be trained in effective study habits, including time management, active reading, group discussions, and self-testing.
(3) Guidance and counselling services in schools should be expanded to focus on anxiety reduction.

(4) Counselling services in schools should be expanded to strengthened and enhance students' self-efficacy.

(5) Educational administrators should ensure that schools provide a conducive learning environment with adequate resources to encourage students learning.

(6) Finally, parents should encourage balanced routines at home that minimize distractions while promoting supportive study environments.

(7) Educational administrators and teachers should encourage educational oriented programs that reduces test anxiety, promotes effective study habits, self-efficacy, and academic success among students.

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