

## Fear of Failure, Peer Support, Risk Taking Tendencies in Adolescents

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### Abstract

Adolescence constitutes a developmentally sensitive period during which psychological vulnerabilities, social dependencies, and behavioral orientations converge to shape long-term mental health trajectories. In the Pakistani educational context, where collectivist cultural norms, high-stakes examination pressures, and limited institutional psychological support coexist, adolescents are disproportionately exposed to fear of failure and its cascading consequences on social functioning and behavioral decision-making. The present study examined the interrelationships among fear of failure, peer support, and general risk-taking tendencies in Pakistani adolescents and tested the role of peer support as a statistical mediator in the association between fear of failure and general risk-taking. Grounded in Jessor's Problem Behavior Theory and Bandura's Social Cognitive Theory, the study examined whether fear of failure is associated with lower perceived peer support and, in turn, with lower general risk propensity. A cross-sectional quantitative design was employed with a convenience sample of 300 Pakistani adolescents (150 males, 150 females; aged 13 to 19 years) enrolled in Matric, FSc, and BS programs in Faisalabad, Punjab.

**Keywords:** Fear of Failure, Peer Support, Risk-Taking Tendencies, Pakistani Adolescents, Mediation, Faisalabad

### Introduction

Adolescence is widely regarded as one of the most complex and transformative developmental phases of the human lifespan, characterized by simultaneous biological, psychological, and social transitions that profoundly challenge young people's adaptive capacities. During this critical period, adolescents are required to navigate competing demands arising from identity formation, peer integration, academic achievement, and the internalization of societal expectations, all while coping with neurological immaturity that renders them especially susceptible to emotional volatility and risk vulnerability. The convergence of these developmental pressures with educational accountability systems that frame academic performance as a primary indicator of personal worth creates conditions in which the psychological cost of failure is magnified, shaping how adolescents perceive their social environments and calibrate their behavioral responses to challenges and uncertainty (Steinberg, 2020).

In the Pakistani educational context, the psychological consequences of adolescent development are intensified by a distinctive set of cultural and structural conditions that amplify performance-related anxiety and constrain access to psychological support resources. Pakistani adolescents are embedded in collectivist family systems that invest considerable symbolic significance

in academic success as a marker of family reputation and intergenerational obligation, making the prospect of academic failure a source not merely of personal disappointment but of collective shame. Simultaneously, educational institutions in Pakistan are characterized by highly competitive examination cultures, limited counseling infrastructure, and authoritarian pedagogical practices that leave adolescents with few resources for managing the emotional consequences of perceived underperformance. Within this context, the social networks that adolescents maintain with peers emerge as particularly salient sources of psychological support and behavioral influence, warranting systematic empirical investigation (Siddiqui & Karim, 2024).

The present thesis examines three psychologically interrelated constructs among Pakistani adolescents enrolled in secondary, higher secondary, and undergraduate programs in Faisalabad, Punjab: fear of failure as a dispositional appraisal tendency, peer support as a perceived social resource, and risk-taking tendencies as a behavioral orientation toward exploratory and challenging actions. The study situates these constructs within an integrated theoretical model derived from Jessor's Problem Behavior Theory and Bandura's social cognitive theory, proposing that peer support functions as a mediating psychological mechanism through which fear of failure influences adolescents' propensity for risk-taking. The empirical investigation of this mediation pathway, alongside examination of gender differences across all three variables, addresses a demonstrable gap in the Pakistani adolescent psychology literature and yields findings with both theoretical and practical significance for educational policymakers and school-based mental health practitioners (Compas et al., 2021).

## LITERATURE REVIEW

The literature is synthesized to provide empirical analysis related to the three constructs of the present study, which are fear of failure, peer support, and risk-taking tendencies. This chapter proposes to examine the relationships among three constructs and subsequently, the mediation theory for the present study. The goal of this chapter is to analyze literature in relation to the theoretical relationships of the constructs as opposed to the relationships. The goal is to analyze the theoretical relationships of the constructs in the context of the social sciences in the literature. Of the literature, particular focus is given to the last six years and literature related to Pakistani and South Asian adolescents, as such literature provides the most empirical evidence applicable to the present study (Compas et al., 2021).

In the last ten years, there has been growth in research on fear of failure among adolescents. This is due, in part, to the recognition of the psychological effects of anxiety over fear of failure that spans beyond academics to include other areas of social and emotional functioning, as well as behavior-related decision making. Atkinson's theoretical and motivational work provided the framework for the fear of failure as a psychological barrier to the achievement motive. Conroy's later empirical work expanded this framework in the context of failure-related anxiety, which developed, in the formative years of adolescence, social, cognitive, and identity-related dimensions. Modern studies understand fear of failure to be a transdiagnostic risk factor ascribed to a multitude of psychological concerns, such as anxiety and depression, and academic burnout (Conroy et al., 2002).

Research indicates that peer support reliably predicts beneficial outcomes of adolescents in academic, social, and psychological domains. Cobb's conceptual work and Tardy's elaboration on social support construct pioneered the understanding of the dimensions of social support structure and the psychological functioning impacts of the perceived availability of different types of support. In the field of social support, the Child and Adolescent Social Support Scale developed by Malecki and Demaray pioneered the measurement of social support in adolescents and children across social units, including peers and friends, and provided the assessment needed to analyze the developmental impacts of peer relationships. In studies, it was found that peer support is linked to increased academic participation and improved coping and emotional responses in varying cultural settings (Malecki & Demaray, 2002).

Fear of failure is an innate concern that inhibits people from taking risks. Such individuals are likely to remain in their comfort zone (increasing behavioral conservatism). Rather than answering the question, “What if I fail?”, they are more likely to ask, “What do I have to lose?” This fear of failure makes individuals more reactive to other people’s opinions and less proactive about potential rewards. Focusing on failure-related appraisals, therefore, shifts someone’s attitude from a more proactive to a more reactive stance, leading to avoidance of risk-taking activities (or any risk likely to cause failure). Empirical data documenting this effect have been extensively reported in backward-looking examinations of behavior (risk-taking) versus achievement motivation among a variety of adolescents (Higgins, 2020).

### **The rationale of the Study**

The rationale for the present study rests on the convergence of theoretical gaps, empirical limitations, and practical needs that collectively make an integrated investigation of fear of failure, peer support, and risk-taking tendencies among Pakistani adolescents both necessary and timely. While each of the three constructs has received attention in the international literature on adolescent psychology, their joint investigation within a theoretically motivated mediation model has not been undertaken in the Pakistani context, leaving a significant gap in the empirically grounded understanding of how failure-related cognitive vulnerabilities shape social functioning and behavioral risk orientation among young people navigating the particular developmental challenges of Pakistani secondary and higher secondary education (Ahmad & Malik, 2021).

### **Research Hypotheses**

1. There will significant relationship among fear of failure, peer support, and risk-taking tendencies in adolescents.
2. Fear of failure and peer support will significantly predict risk-taking tendencies in adolescents.
3. There will be significant gender differences in fear of failure, peer support, and risk-taking tendencies among adolescents.
4. Peer support will significantly mediate the relationship between fear of failure and risk-taking tendencies in adolescents.

### **Research Methodology:**

#### **Research Design**

The present study employed a cross-sectional correlational research design. The cross-sectional design was selected as appropriate for the study's objectives, which required assessment of the concurrent relationships among the three constructs rather than longitudinal tracking of developmental change (Elfil & Negida, 2017).

#### **Sampling Technique**

A total of  $N = 300$  adolescents were recruited using non-probability convenience sampling with intentional gender quota balancing (150 male and 150 female participants) from multiple educational institutions in Faisalabad. Gender quotas were applied to ensure adequately powered between-gender comparisons and to mitigate the gender imbalance commonly observed in convenience samples drawn from co-educational settings in Pakistan.

### **Participants**

#### **Population**

The target population of the present study comprised Pakistani adolescents enrolled in Matric (secondary education), FSc (higher secondary education), and BS (undergraduate) programs at educational institutions in Faisalabad, Punjab, Pakistan. This population was selected based on an age

range of 13 to 19 years, characteristic of these educational levels and corresponding to the adolescent developmental period that is the theoretical focus of the present investigation (Cashman et al., 2024).

### **Inclusion / Exclusion Criteria**

#### **Inclusion Criteria:**

1. Currently enrolled in a Matric, FSc, or BS program at the time of data collection.
2. Age between 13 and 19 years at the time of data collection.
3. Able to read and understand the English-language questionnaires independently.
4. Willing to participate voluntarily and capable of providing written informed assent.

#### **Exclusion Criteria:**

1. Currently receiving pharmacological or psychological treatment for a diagnosed psychiatric or neurological condition.
2. Submitted questionnaires with more than 10% missing item responses.
3. Not enrolled in a Matric, FSc, or BS program at the time of data collection.
4. Unwilling to provide written informed assent prior to questionnaire completion.

### **Research Procedure**

Data collection began after the receipt of written consent from the heads of the educational institutions involved in this research and from the ethics committee of Riphah International University, Faisalabad Campus. Representatives of the educational institutions identified the student research participants in class groups. It was the subject teachers' responsibility to introduce the researcher to the students, to introduce the research assessors to the teachers, and to support the research process. The purpose and nature of the study were explained to the students to ensure a complete understanding of the issue. The students were also informed of the research's voluntary nature and their right to withdraw from the study at any time. Questionnaire booklets were given to participants.

### **Statistical Analysis**

All statistical analyses were conducted using IBM SPSS Statistics Version 25.0. Frequency distributions and percentages were computed to describe the demographic characteristics of the sample. Descriptive statistics (means, standard deviations, minimum and maximum values) and internal consistency coefficients (Cronbach's alpha) were computed for all study scales and subscales. Pearson correlation analysis examined bivariate relationships among the three main study variables and their subscales to test Hypothesis 1. Multiple regression analysis tested the combined predictive effects of fear of failure and peer support on risk-taking tendencies to test Hypothesis 2. Independent-samples t-tests with Cohen's d effect sizes assessed gender differences on all three study variables to test Hypothesis 3. Mediation analysis was performed using Hayes's PROCESS Macro (Model 4) with 5,000 bootstrap samples and 95% bias-corrected confidence intervals to examine the indirect effect of fear of failure on risk-taking tendencies through peer support, testing Hypothesis 4. Statistical significance was set at  $p < .05$  for all analyses (Hayes, 2018).

### **Results**

**Table 1**

*Demographic Information of Participants (N = 300)*

Variables	Categories	F	%
Gender	Male	150	50.0
	Female	150	50.0
Age	13–15 years	151	50.3
	16–19 years	149	49.7
Marital Status	Married	15	5.0

Education Status	Unmarried	285	95.0
	Matric	180	60.0
	FSc	90	30.0
	BS	30	10.0
Family System	Nuclear	130	43.3
	Joint	170	56.7
Residential Area	Rural	90	30.0
	Urban	210	70.0
Socioeconomic Status	Lower	60	20.0
	Middle	210	70.0
	Upper	30	10.0

Table 1 shows that the study included 300 adolescents with equal representation of males and females, indicating a balanced gender distribution. Most participants were unmarried, reflecting the adolescent nature of the sample, and the age groups were almost evenly divided between 13–15 years and 16–19 years. A majority of respondents were studying at Matric level, belonged to joint family systems, and resided in urban areas. In terms of socioeconomic background, most participants fell in the middle-class category, while fewer belonged to lower and upper classes. Overall, the demographic profile suggests that the sample was diverse but predominantly urban, unmarried, matric-level, and middle socioeconomic adolescents.

**Table 2**

*Psychometric Properties of Study Scales*

Variables	N	Min	Max	Mean	SD	Items	Cronbach's $\alpha$
PFAI	300	-49.00	50.00	4.10	25.99	25	.95
CASSS-PS	300	20.00	120.00	75.74	25.88	20	.86
GRiPS	300	8.00	40.00	22.31	10.52	8	.83

*Note.* PFAI = Fear of Failure; CASSS-PS = Peer Support; GRiPS = Risk-Taking Tendencies.

Table 2 presents the psychometric properties of the three study scales used with 300 participants. The findings show that all instruments had acceptable to excellent internal consistency, indicating that they were reliable for measuring the intended constructs. Fear of Failure obtained the highest reliability ( $\alpha=.951$ ), followed by Peer Support ( $\alpha=.861$ ) and Risk-Taking Tendencies ( $\alpha=.831$ ). The mean scores suggest moderate levels of fear of failure, relatively high peer support, and moderate risk-taking tendencies among participants. In addition, the minimum and maximum values indicate sufficient score variability, showing that the scales captured a wide range of participant responses effectively.

**Table 3**

*Correlation Analysis among Fear of Failure, Peer Support, and Risk-Taking Tendencies*

Variables	1	2	3
1. PFAI	1		
2. CASSS-PS	-.41**	1	
3. GRiPS	-.59**	.46**	1

*Note.* Correlation is significant at the .01 level (2-tailed).

Table 3 shows that fear of failure had a significant negative relationship with peer support ( $r = -.41, p < .01$ ) and risk – taking tendencies ( $r = -.59, p < .01$ ), indicating that higher fear of failure was associated with lower peer support and lower risk-taking tendencies among adolescents.

Peer support had a significant positive relationship with risk-taking tendencies ( $r = .46, p < .01$ ), suggesting that adolescents who perceived greater peer support also reported higher risk-taking tendencies. Overall, these findings support H1 and show that all three variables were significantly interrelated. The strongest relationship was observed between fear of failure and risk-taking tendencies, reflecting a moderately strong inverse association.

**Table 4**

*Correlation Analysis among Fear of Failure Subscales, Peer Support Subscales, and Risk-Taking Tendencies*

Variables	1	2	3	4	5	6	7	8
PFAI-FSE	1							
PFAI-FDSE	.79**	1						
PFAI-FUF	.77**	.771**	1					
PFAI-FIOLI	.82**	.78**	.81**	1				
PFAI-FUIO	.79**	.79**	.78**	.83**	1			
CASSS-C	-.40**	-.36**	-.33**	-.37**	-.32**	1		
CASSS-CF	-.40**	-.37**	-.33**	-.39**	-.36**	.895**	1	
GRIPS	-.55**	-.54**	-.49**	-.56**	-.55**	.44**	.46**	1

*Note.* Correlation is significant at the .01 level (2-tailed). PFAI-FSE = Fear of Experiencing Shame and Embarrassment; PFAI-FDSE = Fear of Devaluing One's Self-Estimate; PFAI-FUF = Fear of Having an Uncertain Future; PFAI-FIOLI = Fear of Important Others Losing Interest; PFAI-FUIO = Fear of Upsetting Important Others; CASSS-C = Classmate Support; CASSS-CF = Close Friend Support.

Table 4 provides a more detailed picture of how the dimensions of fear of failure, peer support, and risk-taking tendencies are interconnected among adolescents. All five fear of failure subscales were strongly and positively correlated with one another, with coefficients ranging from .77 to .83, showing that adolescents who score high on one aspect of fear of failure are also likely to score high on other aspects of the construct. The strongest associations appeared between fear of upsetting important others and fear of important others losing interest, as well as between fear of important others losing interest and fear of experiencing shame and embarrassment, suggesting that interpersonal concerns are particularly central in adolescents' fear of failure. In contrast, both classmate support and close friend support were negatively related to every fear of failure dimension, indicating that stronger peer support is associated with lower levels of self-doubt, social embarrassment, uncertainty about the future, and fear of disappointing others. The two peer support subscales were themselves very highly correlated ( $r = .89$ ), which suggests that support from classmates and close friends tends to occur together in adolescents' social lives. Risk-taking tendencies were negatively associated with all fear of failure dimensions, especially fear of important others losing interest, fear of experiencing shame and embarrassment, and fear of upsetting important others, while showing positive correlations with both forms of peer support. Overall, the findings suggest that supportive peer relationships may reduce fear-based concerns and are linked with greater willingness to take risks during adolescence.

**Table 5**

*Multiple Regression Analysis: Fear of Failure and Peer Support Predicting Risk-Taking Tendencies (N = 300)*

Variables	B	SE	$\beta$	t	p
Constant	14.95	1.60	---	9.30	.000
PFAI	-.19	.02	-.48	-9.95	.000
CASSS-PS	.10	.02	.26	5.42	.000
R <sup>2</sup>	.41				

**Note:**  $p < .001$ . PFAI total scores can range from  $-50$  to  $+50$  because the PFAI uses a bipolar five-point response scale; a total score near zero indicates approximately neutral endorsement of failure-related appraisals rather than absence of the construct. Higher positive values indicate stronger endorsement of fear-of-failure cognitions.

Multiple regression analysis revealed that fear of failure and peer support significantly predicted risk-taking tendencies. The overall model explained 41.3% of the variance in risk-taking tendencies. Fear of failure emerged as a significant negative predictor, whereas peer support emerged as a significant positive predictor, showing that greater fear of failure reduced risk-taking tendencies while stronger peer support increased them.

**Table 6**

*Differences in Fear of Failure, Peer Support, and Risk-Taking Tendencies by Gender*

Variables	Male (n = 150)		Female (n = 150)		t	df	p	LL	UL	Cohen's d
	M	SD	M	SD						
PFAI	-1.25	26.16	9.44	24.78	-3.63	298	.000	-16.48	-4.90	-0.420
CASSS-C	34.27	13.23	40.63	12.42	-4.29	298	.000	-9.28	-3.44	-0.496
CASSS-CF	35.63	13.79	40.94	12.46	-3.49	298	.001	-8.29	-2.32	-0.404
GRiPS	24.36	10.69	20.25	9.96	3.44	298	.001	1.76	6.45	0.398

Table 6 shows that significant gender differences existed across all study variables. Female adolescents reported higher fear of failure ( $M = 9.44, SD = 24.78$ ) than males ( $M = -1.25, SD = 26.16$ ), and this difference was statistically significant with a small-to-moderate effect size ( $d = -0.42$ ). Similarly, females scored higher on classmate support and close friend support than males, with both differences reaching significance and showing small-to-moderate effect sizes ( $d = -0.49$  and  $d = -0.40$ ). In contrast, male adolescents reported higher risk-taking tendencies ( $M = 24.36, SD = 10.69$ ) than females ( $M = 20.25, SD = 9.96$ ), and this difference was also significant with a small-to-moderate effect size ( $d = 0.39$ ). Overall, these findings support H3 and suggest that gender plays a meaningful role in shaping fear of failure, perceived peer support, and risk-taking tendencies among adolescents.

**Table 7**

*Mediation Analysis: Peer Support as Mediator between Fear of Failure and Risk-Taking Tendencies (Model 4)*

**Total Effect**

Variables	Effect (b)	p	Boot SE	95% Boot CI [LL, UL]
PFAI → GRiPS	-.2412	< .001	.0207	[-.2820, -.2005]

**Direct Effect**

Variables	Effect (b)	p	Boot SE	95% Boot CI [LL, UL]
PFAI → CASSS-PS (Path a)	-.4131	< .001	.0525	[-.5164, -.3098]

CASSS-PS → GRiPS (Path b)	.1077	< .001	.0198	[.0686, .1467]
PFAI → GRiPS (Direct, c')	-.1967	< .001	.0198	[-.2356, -.1578]

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### Indirect Effect

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Mediator	Effect	Boot SE	95% Boot CI
			[LL, UL]
Peer Support (CASSS-PS)	-.0445	.0094	[-.0640, -.0270]

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**Note.** PFAI = Fear of Failure (Performance Failure Appraisal Inventory); CASSS-PS = Peer Support (Child and Adolescent Social Support Scale – Peer Support Subscale); GRiPS = General Risk Propensity Scale.

Table 7 shows that peer support significantly mediated the cross-sectional association between fear of failure and risk-taking tendencies among adolescents. Fear of failure significantly and negatively predicted peer support ( $b = -.4131$ ,  $SE = .0525$ ,  $p < .001$ , 95% CI  $[-.5164, -.3098]$ ), indicating that higher fear of failure was associated with lower perceived peer support. Peer support, in turn, significantly and positively predicted risk-taking tendencies ( $b = .1077$ ,  $SE = .0198$ ,  $p < .001$ , 95% CI  $[.0686, .1467]$ ). The direct effect of fear of failure on risk-taking tendencies remained significant and negative even after including peer support as a mediator ( $b = -.1967$ ,  $SE = .0198$ ,  $p < .001$ , 95% CI  $[-.2356, -.1578]$ ), and the indirect effect through peer support was also significant ( $b = -.0445$ ,  $Boot SE = .0094$ , 95% Boot CI  $[-.0640, -.0270]$ ), as the bootstrap confidence interval did not include zero. These results indicate partial mediation: peer support accounts for a portion of the association between fear of failure and general risk-taking, but a substantial direct association remains. These findings support Hypothesis 4.

### Discussion

The current study reflects the findings of the literature: specifically, females are found to have a greater fear of failure and a greater perceived amount of peer support, while males demonstrate a greater propensity for taking risks. The findings of elevated fear of failure for females is a reflection of the greater socialization processes for females in the literature. Closed social networks for females promote greater sensitivity to social relations and greater motivation to obtain social approval, thus making the social outcomes of failure for females a greater behavioral consequence. The greater peer support is a higher-order finding for females in peer relations of emotional support. Lastly, the greater male propensity to take risks is a finding that is not only replicated in this work, but has also been replicated in literature across multi-cultural peer-supported studies. Notably, this finding suggests socialization for males also perpetuates the behavioral outcome of taking greater risks, while accepting socialization further reinforces a greater propensity for risk (Borgonovi & Han, 2021).

The continued presence of a substantial direct effect after controlling for the mediating influence of peer support suggests that fear of failure has direct, motivational-inhibiting effects on risk-taking behavior that cannot be entirely accounted for by social resource depletion. This, indeed, supports the partial mediation rather than full mediation framework described in the theory. (Hayes, 2018). The fact that mediating and direct effect findings were maintained here allows us to appreciate the essentially residual nature of the direct effect of the fear of taking social risks measured in this cross-section directly and without the effects of peer support. The direct effect is most likely be reflective of the presence of a hurdle of a combined interpersonal and social character. The direct effect of fear of social risk is likely to be the result of social and cognitive processes. The combined

contribution of social and cognitive processes to the direct effect of fear of social risks suggests that a true balance of the likely effects of social support could be achieved if the social context is positively changed and the cognitive processes of fear of failure on the individual level are gradually resolved. This reasoning could fall in the contemporary level of thinking seeks to address the issues of mental implications in students from a systemic approach to the most of the effects which are likely to be the result of the social support and changes in the environments (Jessor, 2014).

### Conclusion

The present study investigated the interrelationships among fear of failure, peer support, and risk-taking tendencies in 300 Pakistani adolescents and tested the mediating role of peer support in the relationship between fear of failure and risk-taking. Results confirmed that fear of failure was significantly and negatively associated with both peer support and risk-taking tendencies, while peer support was significantly and positively associated with risk-taking tendencies. Multiple regression analysis confirmed that fear of failure and peer support together significantly predicted risk-taking tendencies. Gender differences were significant across all three study variables, with females reporting higher fear of failure and peer support and males reporting higher risk-taking tendencies. Mediation analysis confirmed that peer support significantly and partially mediated the relationship between fear of failure and risk-taking tendencies. These findings establish peer support as a socially constituted mechanism through which fear of failure inhibits adolescent risk propensity and identify peer relationship quality as a priority target for school-based psychological interventions in Pakistani educational settings. The study contributes to the Pakistani adolescent psychology literature by providing the first empirical test of this mediation model in a Pakistani sample and generates actionable findings for educators, counselors, and policymakers committed to supporting the psychological well-being and behavioral development of Pakistani adolescents (Jessor, 2014; Bandura, 1997)

### Recommendations

Future research should prioritize longitudinal designs that enable examination of the developmental trajectories of fear of failure, peer support, and risk-taking tendencies across the adolescent years and the temporal ordering of the theorized causal relationships among them. Longitudinal data would enable researchers to examine whether changes in fear of failure precede and predict changes in peer support and risk-taking; whether developmental changes in peer support mediate developmental trajectories of risk propensity; and whether the mediation model identified in the present cross-sectional study replicates when change-based rather than level-based mediation analyses are used. Experience sampling methodology, using daily diary assessments of peer interaction quality, failure-related cognitions, and behavioral engagement, would provide particularly valuable within-person data on the moment-to-moment dynamics of the fear-support-risk-taking processes examined in the present study (Hayes, 2018).

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