

Decision-Making Under Psychological Stress in Management Admission Counselling: A Conceptual Framework

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ABSTRACT

Management admission counselling represents a high-stakes decision environment in which applicants must evaluate complex program attributes, financial commitments, career consequences, and social expectations under time pressure and uncertainty. This conceptual paper develops an integrative framework explaining how psychological stress shapes decision-making behavior during management admission counselling and why stress can systematically distort choice processes and outcomes. Drawing on stress and coping perspectives, bounded rationality, and dual-process models of judgment, the framework theorizes that counselling-related stressors (information overload, competitive comparison, deadline pressure, and social influence) elevate cognitive load and emotional arousal, reducing deliberative capacity and increasing reliance on heuristics. Under stress, applicants are expected to display heightened loss aversion, stronger regret avoidance, and greater sensitivity to salient cues (rank, brand reputation, peer choices, and placement narratives), which can produce preference reversals, decision deferral, and suboptimal program-person fit. The model further specifies key moderators that determine whether stress becomes impairing or adaptive, including individual differences (self-efficacy, preparedness, tolerance for ambiguity), counselling quality (clarity, transparency, empathy), and contextual constraints (financial uncertainty, family pressure, availability of trustworthy information). The paper advances a set of testable propositions linking stress to (i) decision mode shifts from analytic to heuristic processing, (ii) reduced decision quality and confidence calibration, and (iii) post-decision satisfaction and persistence. By articulating mechanisms and boundary conditions specific to admission counselling, the framework contributes to theory at the intersection of educational decision-making and consumer-like choice behavior, while offering practical implications for institutions seeking to design counselling systems that improve decision quality and student well-being.

Keywords: psychological stress; management admission counselling; decision-making behavior; heuristics; cognitive load; bounded rationality; regret avoidance; decision quality.

1. Introduction

Management admission counselling constitutes a high-stakes decision context in which applicants are required to make consequential choices under uncertainty, time pressure, and social evaluation. Programme selection in management education involves long-term implications for career trajectories, identity formation, social status, and financial well-being, while decisions must often be finalized within narrow windows defined by application deadlines, seat availability, and rapidly changing information regarding rankings, placements, and scholarships. These conditions create a decision environment in which psychological stress is not incidental but structurally embedded. Stress arises because applicants must commit to options whose true quality, return on investment, and personal fit cannot be fully verified at the time of choice, and because the perceived cost of an incorrect decision is high and largely irreversible (Bauer, 1960; Hossler and Gallagher, 1987).

Psychological stress is commonly conceptualized as a transactional process that emerges when individuals perceive environmental demands to exceed their coping resources (Lazarus and Folkman, 1984). Management admission counselling concentrates precisely such appraisals. Applicants face multiple stressors

simultaneously, including information overload, competitive comparison with peers, financial uncertainty, family expectations, and ambiguity regarding future outcomes. These demands are compounded by constraints on coping resources, such as limited time for evaluation, difficulty in comparing heterogeneous programmes, and restricted access to objective performance information. Extensive evidence indicates that stress has systematic cognitive consequences: it narrows attentional focus, impairs working memory, and reduces the capacity for integrative reasoning, particularly under conditions of uncertainty and time pressure (McEwen, 1998; Starcke and Brand, 2012). In admission counselling contexts, these effects imply that even highly motivated and capable applicants may struggle to evaluate alternatives comprehensively across attributes such as specialization fit, pedagogy, institutional culture, fees, location, and opportunity costs.

Decision-making theory provides further insight into why stress is likely to alter choice behavior in such settings. Bounded rationality suggests that individuals have limited cognitive capacity and therefore rely on simplified decision strategies rather than full optimization, especially when choice environments are complex and information is incomplete (Simon, 1955). Research on consumer decision-making shows that time pressure and information overload increase reliance on heuristics, salient cues, and non-compensatory rules, as individuals seek to reduce cognitive effort and emotional discomfort (Bettman, 1979). Dual-process models similarly propose that deliberative, analytical processing requires cognitive resources, whereas heuristic processing is faster, affect-laden, and more dominant when individuals are stressed or cognitively depleted (Stanovich and West, 2000; Kahneman, 2011). Admission counselling environments, characterized by emotional arousal and compressed timelines, are therefore theoretically predisposed to trigger shifts from analytic evaluation toward heuristic-based decision-making.

Behavioral decision theories further specify the nature of these stress-induced distortions. Prospect theory demonstrates that individuals are loss-averse, weighting potential losses more heavily than equivalent gains, which leads to conservative or “safe” choices under uncertainty (Kahneman and Tversky, 1979). Regret theory suggests that decision-makers anticipate self-blame and therefore prefer options that are easier to justify if outcomes turn out poorly (Bell, 1982; Loomes and Sugden, 1982). In management admission counselling, these mechanisms may manifest as a preference for well-known institutional brands, higher-ranked programmes, or options chosen by peers, even when such choices do not optimally align with the applicant’s abilities, constraints, or career goals. Stress may also heighten susceptibility to framing effects, anchoring on initial information such as quoted fees or placement statistics, and social proof cues embedded in counselling narratives (Tversky and Kahneman, 1974).

Despite the relevance of these theoretical insights, management admission counselling remains under-theorized as a distinctive form of high-involvement decision-making. Prior research on educational choice has primarily focused on structural determinants such as socioeconomic background, institutional characteristics, and information availability, with comparatively less attention to the cognitive and emotional processes operating during counselling interactions (Chapman, 1981; Hossler and Gallagher, 1987). Similarly, psychological stress research has extensively documented the effects of stress on cognition and behavior, yet has rarely been integrated with the specific persuasive and informational architecture of admission counselling, where institutional messaging, perceived scarcity, peer comparison, and ambiguity interact to intensify stress at the moment of choice. As a result, existing literature offers limited theoretical guidance on how stress reshapes decision mode, information processing, and choice outcomes in this context.

This conceptual paper addresses this gap by developing an integrative framework that explains how psychological stress influences decision-making behavior in management admission counselling. Drawing on stress and coping theory, bounded rationality, dual-process models, and behavioral decision theories, the paper conceptualizes admission counselling as a stress-laden decision ecology that systematically biases applicants toward heuristic processing, risk-averse and regret-avoidant choices, and potentially suboptimal programme selection. By articulating the mechanisms through which stress affects decision processes and by identifying key moderating conditions such as counselling quality, preparedness, and social pressure, the framework contributes to theory at the intersection of psychology, decision science, and management education. The sections that follow elaborate the conceptual foundations, develop the integrated framework, and derive propositions to guide future empirical research and counselling practice.

2. Core Concepts and Theoretical Foundations

2.1 Management admission counselling as a high-stakes decision ecology

Management admission counselling can be conceptualized as a “decision ecology” in which applicants must transform uncertain, heterogeneous information into a final commitment under time constraints and social influence (Hossler and Gallagher, 1987). Unlike low-involvement consumer choices, the counselling episode typically combines multiple decision tasks shortlisting programmes, comparing trade-offs, interpreting probabilistic outcomes (placements, scholarships), and committing to a high-cost option often within a

compressed period. The ecology is shaped by institutional messaging, competitive comparison with peers, and incomplete verifiability of quality and fit. From a decision science perspective, such environments heighten cognitive load and create conditions under which choice is guided less by exhaustive optimization and more by simplifying rules and salient cues (Simon, 1955; Bettman, 1979). From an educational choice perspective, counselling also sits within broader stages of search and choice, where information and social context interact to shape perceived options and preferences (Chapman, 1981; Hossler and Gallagher, 1987).

2.2 Psychological stress: appraisal, demands–resources imbalance, and cognitive consequences

Psychological stress is commonly framed as an appraisal process that occurs when perceived demands exceed perceived coping resources (Lazarus and Folkman, 1984). In admission counselling, perceived demands arise from uncertainty about outcomes, deadline pressure, social evaluation, financial stakes, and identity relevance, while perceived resources depend on preparedness, self-efficacy, information quality, and support systems. Stress is not simply an emotional state; it has predictable cognitive and behavioral consequences. Chronic or acute stress is associated with changes in attentional control, working memory capacity, and the ability to integrate information across attributes, making complex trade-offs harder to execute (McEwen, 1998; Starcke and Brand, 2012). This is particularly important in counselling contexts because applicants must evaluate multi-attribute alternatives and anticipate long-run consequences without complete information.

2.3 Bounded rationality, information processing limits, and decision strategies under complexity

Bounded rationality posits that decision-makers operate under constraints of limited information, limited cognitive capacity, and limited time, leading them to adopt satisficing strategies rather than optimization (Simon, 1955). Consumer decision research formalizes how these constraints shape choice: individuals employ heuristics such as attribute cut-offs, lexicographic rules, and reliance on salient cues to reduce cognitive effort, especially when choices are complex and stakes are high (Bettman, 1979). In admission counselling, bounded rationality is likely intensified by stress-induced cognitive depletion, producing a convergence of environmental complexity and reduced processing capacity. Consequently, applicants may narrow the attribute set they consider, overweight easily communicable indicators (rank, brand, placements), and underweight less salient but consequential factors (learning style fit, specialization match, opportunity costs).

2.4 Dual-process accounts: stress-driven shifts from deliberation to heuristics

Dual-process theories distinguish between an effortful, analytical mode of reasoning and a faster, associative, heuristic mode (Stanovich and West, 2000; Kahneman, 2011). Stress, time pressure, and cognitive load are theorized to reduce the availability of deliberative processing, thereby increasing reliance on heuristic cues. In counselling settings, this shift implies that applicants are more likely to base decisions on simplifying narratives and socially validated signals rather than systematic evaluation. For instance, brand reputation may be used as a proxy for educational quality and employability; peer choice may function as social proof; and scarcity messages may compress deliberation and increase compliance with immediate commitments. These mechanisms align with broader evidence that stress changes the balance between controlled and automatic processing, particularly when uncertainty is salient and outcomes feel personally consequential (Starcke and Brand, 2012).

2.5 Behavioral decision tendencies relevant to admission counselling

Behavioral decision theory highlights systematic tendencies that are likely to be activated under stress in counselling contexts. Prospect theory suggests that individuals overweight losses relative to gains, which can intensify risk aversion and preference for “safe” options when outcomes are uncertain (Kahneman and Tversky, 1979). Regret theory predicts that when decisions are identity-relevant and socially visible, individuals prefer options that are easier to defend if outcomes disappoint, reducing anticipated self-blame (Bell, 1982; Loomes and Sugden, 1982). Additionally, classic work on judgment under uncertainty indicates that anchoring and framing can shape preference formation, particularly when individuals lack stable criteria and must interpret complex numerical information such as fees, loan burdens, and placement statistics (Tversky and Kahneman, 1974). These tendencies are not random errors; they are predictable responses to uncertainty and cognitive constraints, which is why the counselling environment’s informational and persuasive architecture becomes theoretically central.

2.6 Synthesis: why a counselling-specific conceptual integration is needed

Existing literature establishes that stress influences cognition and that decision-making under constraints becomes heuristic-driven, yet the admission counselling context requires a domain-specific integration because it combines high identity stakes, uncertain long-run outcomes, and institutional persuasion within a time-bounded interaction (Lazarus and Folkman, 1984; Bettman, 1979; Hossler and Gallagher, 1987). Educational choice models explain how students progress through stages of aspiration, search, and choice, but they do not fully specify how stress reshapes micro-level decision processes during counselling interactions (Chapman, 1981). Conversely, stress and decision research explains cognitive and affective mechanisms but does not account for how admission counselling structures information, cues, and choice architecture. The next section therefore develops an integrative conceptual framework linking counselling stressors to psychological stress, decision-mode shifts, and downstream outcomes such as choice quality, confidence calibration, satisfaction, and persistence, while specifying moderators such as preparedness, counselling quality, and family pressure (Kahneman, 2011; Starcke and Brand, 2012).

3. Psychological Stress in High-Stakes Educational Decisions

3.1 Stress in admission counselling: why it is structurally produced

Management admission counselling occurs at the intersection of uncertainty, competition, and irreversible commitment. Stress in this context is best understood as an appraisal process in which applicants evaluate whether they can meet situational demands using available cognitive, emotional, and informational resources (Lazarus and Folkman, 1984). Counselling amplifies this appraisal because it compresses complex evaluation tasks into short decision windows, while outcomes remain probabilistic and partially uncontrollable. Applicants are not only deciding “where to study” but also forecasting career paths, financial feasibility, and social identity implications, all of which increase the perceived magnitude of consequences and the perceived cost of error.

This environment also aligns with classic conceptualizations of perceived risk in decision-making: when outcomes are uncertain and losses are salient, individuals experience heightened sensitivity to downside possibilities and become more cautious or avoidance-oriented (Bauer, 1960; Kahneman and Tversky, 1979). Unlike many consumer decisions where switching is possible and regret is limited, admission choices can be sticky due to fees paid, relocation commitments, and social signaling, increasing the psychological weight of uncertainty.

3.2 Key counselling-related stressors

Stressors in management admission counselling are multi-source and cumulative. First, time pressure emerges from deadline constraints, seat availability, and scholarship decision windows, which compress deliberation and increase urgency appraisals (Bettman, 1979). Second, information overload arises because applicants must process heterogeneous and often non-comparable information: curriculum details, specialization pathways, faculty profiles, pedagogy, internship structures, fee/loan burdens, and placement statistics. Under bounded rationality, such complexity increases cognitive load and pushes applicants toward simplifying strategies (Simon, 1955). Third, competitive comparison with peers intensifies social evaluation and identity threat. Admission is inherently rank-linked, making applicants more vulnerable to social judgment and self-evaluation based on perceived “quality” of the institution (Hossler and Gallagher, 1987). Fourth, financial uncertainty functions as a persistent stressor because fees and loan obligations interact with uncertain salary outcomes, creating ambiguity about long-term affordability and risk of future regret (Kahneman and Tversky, 1979). Fifth, family influence and normative pressure can increase stress by constraining perceived autonomy and by elevating accountability for the decision, thereby increasing anticipated regret and self-blame if outcomes disappoint (Bell, 1982; Loomes and Sugden, 1982). Finally, institutional persuasion and scarcity cues such as “limited seats,” “deadline tonight,” and selective highlight of placement outcomes can amplify urgency and shape perceived stakes through framing effects (Tversky and Kahneman, 1974).

3.3 Cognitive and affective consequences of stress relevant to counselling decisions

Stress produces predictable shifts in cognition and affect that are directly relevant to admission decisions. First, stress can narrow attention and reduce working memory capacity, limiting the applicant’s ability to integrate information across attributes and evaluate long-term trade-offs (McEwen, 1998). Second, stress increases reliance on fast, cue-based processing, consistent with evidence that pressure and depletion reduce deliberative capacity and increase heuristic choice (Stanovich and West, 2000; Kahneman, 2011). Third, stress heightens emotional responses such as anxiety, which can drive avoidance behaviors decision deferral, last-minute switching, or overreliance on “safe” options that reduce anticipated loss (Loewenstein, Weber,

Hsee and Welch, 2001). Fourth, stress can distort confidence calibration: applicants may become overconfident in salient cues (e.g., rankings) while underestimating uncertainty around fit and personal constraints, or they may become underconfident and defer decisions despite adequate options (Bettman, 1979).

3.4 Stress-driven shifts in decision strategy: from analytic evaluation to heuristics

Admission counselling is particularly prone to stress-driven shifts because applicants often lack stable decision criteria and must interpret complex data quickly. Under stress, reliance on heuristics becomes more likely: applicants may use rank and brand as quality proxies, treat peer choices as social proof, and overweight vivid narratives about placements while underweight base rates and variability (Tversky and Kahneman, 1974; Kahneman and Tversky, 1979). Regret avoidance can further push choices toward options that are socially defensible rather than personally optimal, because defensibility reduces anticipated self-blame (Bell, 1982; Loomes and Sugden, 1982). This is consistent with bounded rationality: when cognitive and emotional resources are constrained, individuals choose options that reduce psychological cost rather than maximize objective utility (Simon, 1955).

3.5 Summary and transition

Section 3 establishes that psychological stress in management admission counselling is structurally generated by time pressure, information overload, competitive social evaluation, financial uncertainty, and normative influence, and that stress produces cognitive and affective consequences that shift applicants toward heuristic processing and risk-avoidant, regret-minimizing choices (Lazarus and Folkman, 1984; McEwen, 1998; Kahneman, 2011). These mechanisms motivate the next section's theory integration: a counselling-specific model that links stressors to stress appraisals, decision-mode shifts, and outcomes such as choice quality, confidence calibration, satisfaction, and persistence, while specifying moderators such as preparedness and counselling quality (Bettman, 1979; Hossler and Gallagher, 1987).

4. Decision-Making Theories Under Stress

Decision-making in management admission counselling can be theorized as the interaction of environmental complexity and constrained cognition. Bounded rationality provides the starting point: individuals operate with limited information, limited time, and limited computational capacity, leading them to satisfice rather than optimize when faced with complex, multi-attribute choices (Simon, 1955). Admission counselling amplifies these constraints because applicants must compare heterogeneous programmes and forecast long-run outcomes under uncertainty. As cognitive resources become strained, the decision strategy typically becomes non-compensatory fewer attributes are considered, and certain cues (rank, brand, placement narratives) dominate judgment because they are simple, salient, and socially interpretable (Bettman, 1979).

Dual-process theories refine this account by distinguishing between deliberative, analytical processing and fast, heuristic processing (Stanovich and West, 2000; Kahneman, 2011). Under stress and time pressure, deliberative processing becomes less accessible and heuristic processing becomes more influential. In counselling contexts, this implies a systematic shift from integrating multiple attributes (fit, pedagogy, affordability, opportunity costs) toward relying on shortcuts such as institutional reputation, peer choices, and "top recruiter" signals. Importantly, these heuristics are not random errors; they are adaptive responses to cognitive load, though they may become maladaptive when they reduce decision quality or increase mismatch risk.

Behavioral decision theory further specifies predictable patterns that emerge under uncertainty. Prospect theory shows that losses are weighted more heavily than gains, leading individuals to prefer options that minimize downside exposure even if potential upside is higher elsewhere (Kahneman and Tversky, 1979). This loss sensitivity can make applicants disproportionately responsive to narratives about "risk of poor placement," "low ROI," or "missing deadlines," thereby strengthening risk-avoidant program selection. Regret theory similarly suggests that individuals anticipate self-blame and therefore prefer options that are easier to justify if outcomes disappoint (Bell, 1982; Loomes and Sugden, 1982). In admission counselling, defensibility is often supplied by socially legitimate cues choosing a well-known institute, following peer trends, or accepting a counsellor-endorsed "safe" option because these choices reduce anticipated regret and protect self-image.

Judgment research also indicates that under uncertainty, individuals are susceptible to framing and anchoring effects, particularly when interpreting numerical information and persuasive narratives (Tversky and Kahneman, 1974). Initial fee figures, "average package" statistics, or limited-seat messages can anchor perceived value and urgency, shaping subsequent evaluation even when applicants attempt to be rational. Stress intensifies this vulnerability by narrowing attention and limiting counter-argument generation.

Collectively, these theories predict that counselling-induced stress shifts applicants toward cue-based, loss-sensitive, regret-avoidant decision-making, which can improve decision speed and defensibility but may reduce program–person fit, distort confidence calibration, and increase post-decision dissatisfaction if outcomes diverge from elevated expectations (Bettman, 1979; Kahneman, 2011).

5. Proposed Conceptual Framework: Psychological Stress and Decision-Making in Admission Counselling

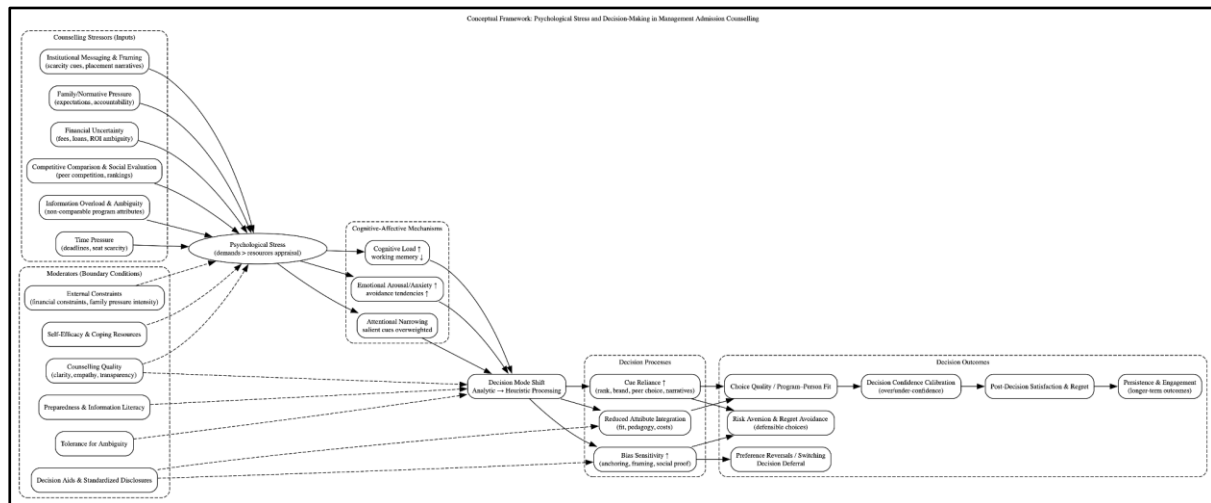
This section develops a conceptual framework explaining how psychological stress shapes decision-making behavior during management admission counselling. The framework integrates stress appraisal theory, bounded rationality, and behavioral decision-making to specify the mechanisms through which counselling environments influence choice processes and outcomes (Lazarus and Folkman, 1984; Simon, 1955; Kahneman, 2011). The central premise is that counselling-related stressors do not merely coexist with decision-making but actively reconfigure how applicants process information, evaluate alternatives, and commit to choices.

At the input level, the framework identifies counselling stressors as structural features of the admission environment. These include time pressure arising from deadlines and seat constraints, information overload generated by complex and non-comparable program attributes, competitive social comparison, financial uncertainty related to fees and loans, and normative pressures from family and peers (Bettman, 1979; Hossler and Gallagher, 1987). These stressors jointly increase perceived demands and intensify uncertainty, triggering psychological stress when applicants judge their coping resources to be insufficient (Lazarus and Folkman, 1984).

Psychological stress operates as the central mediating state in the framework. Elevated stress is theorized to impair cognitive capacity by narrowing attention, reducing working memory, and increasing emotional arousal (McEwen, 1998). As a result, applicants experience diminished ability to integrate information across attributes and to evaluate long-term trade-offs. This leads to a decision-mode shift from deliberative, analytic processing toward heuristic-based processing, consistent with dual-process models of cognition (Stanovich and West, 2000; Kahneman, 2011). Under this shift, salient and socially validated cues such as institutional rank, brand reputation, placement narratives, and peer choices assume disproportionate influence relative to less vivid but consequential factors such as personal fit, learning style compatibility, and opportunity costs.

These process changes generate a set of decision outcomes. At the choice stage, stress-driven heuristic reliance increases the likelihood of risk-averse and regret-avoidant decisions, preference instability, and decision deferral or last-minute switching (Kahneman and Tversky, 1979; Bell, 1982; Loomes and Sugden, 1982). At the post-decision stage, the framework predicts distorted confidence calibration, lower decision satisfaction, and heightened vulnerability to regret if outcomes diverge from expectations. Over time, such mismatches may affect persistence, engagement, and perceived return on educational investment.

The framework further specifies moderating conditions that shape the strength of these relationships. Individual factors such as preparedness, self-efficacy, and tolerance for ambiguity can buffer the impact of stress on heuristic reliance, while contextual factors such as counselling quality, transparency of information, and availability of decision aids can reduce cognitive load and support more analytic processing (Bettman, 1979; Kahneman, 2011). By integrating stressors, cognitive mechanisms, and outcomes within a single model, the framework provides a theoretically grounded account of how and why psychological stress influences decision-making behavior in management admission counselling, setting the stage for proposition development and future empirical testing.



6. Propositions Development

Drawing on the conceptual framework, this section advances a set of theoretically grounded propositions explaining how psychological stress influences decision-making behavior in management admission counselling.

P1: Counselling-related stressors (time pressure, information overload, competitive comparison, financial uncertainty, and normative pressure) are positively associated with psychological stress during admission decision-making (Lazarus and Folkman, 1984).

P2: Higher levels of psychological stress reduce applicants' capacity for analytic, integrative information processing and increase reliance on heuristic decision strategies (Simon, 1955; Stanovich and West, 2000).

P3: Psychological stress increases applicants' dependence on salient and socially validated cues such as institutional rank, brand reputation, placement narratives, and peer choices during programme selection (Bettman, 1979; Kahneman, 2011).

P4: Under psychological stress, applicants exhibit greater loss aversion and regret avoidance, leading to risk-averse and defensible admission choices rather than choices optimized for personal fit (Kahneman and Tversky, 1979; Bell, 1982).

P5: Psychological stress increases the likelihood of preference instability, decision deferral, and last-minute switching during the counselling process (Bettman, 1979).

P6: The negative effects of psychological stress on decision quality are attenuated by higher levels of preparedness, self-efficacy, and counselling quality, which reduce cognitive load and support more deliberative processing (Lazarus and Folkman, 1984; Kahneman, 2011).

Together, these propositions specify the mechanisms through which stress reshapes decision-making in admission counselling and provide a foundation for future empirical testing.

7. Theoretical Contributions

The conceptual framework contributes to theory in three primary ways. First, it advances the literature on educational choice by treating management admission counselling as a distinct, high-stakes "decision ecology" in which institutional signals, social comparison, and deadline pressure systematically shape cognition at the point of choice (Chapman, 1981; Hossler and Gallagher, 1987). Rather than viewing counselling as a neutral information channel, the framework theorizes it as an environment that generates stress appraisals and thereby alters how applicants evaluate alternatives.

Second, the paper integrates stress appraisal theory with bounded rationality and dual-process perspectives to specify *mechanisms* linking psychological stress to decision strategy. Stress is positioned not merely as an outcome of admissions pressure but as a causal driver that constrains working memory, narrows attention, and shifts applicants from deliberative evaluation to heuristic processing (Lazarus and Folkman, 1984; Simon, 1955; Stanovich and West, 2000; Kahneman, 2011). This mechanism-based integration clarifies why applicants may overweight salient cues such as rank, brand, and placement narratives, and why choice outcomes may reflect defensibility and regret minimization rather than program-person fit (Bell, 1982; Kahneman and Tversky, 1979).

Third, the framework introduces boundary conditions that explain heterogeneity in counselling outcomes. By specifying moderators such as preparedness, self-efficacy, counselling quality, and external constraints, the

model explains when stress becomes decision-impairing versus when it may be buffered by resources and transparent choice architecture (Lazarus and Folkman, 1984; Bettman, 1979). This moves the field beyond generalized claims that “stress affects decisions” toward a contingent, testable account of how counselling systems can be designed to reduce cognitive load and improve decision quality.

9. Future Research Agenda

The framework opens several high-value directions for empirical and theoretical extension. First, future work should test the propositions using multi-method designs that capture both subjective stress and decision behavior in counselling contexts. Survey-based models can examine how counselling stressors predict stress appraisals, heuristic reliance, and perceived decision quality, while experiments can manipulate time pressure, information overload, and framing cues to identify causal effects on programme choice and confidence calibration (Lazarus and Folkman, 1984; Tversky and Kahneman, 1974). Longitudinal studies are particularly important because counselling decisions unfold over time; tracking applicants from counselling through enrollment and early program stages can assess whether stress-driven choices predict later satisfaction, engagement, switching, and persistence.

Second, research should explore individual difference moderators and heterogeneity. Preparedness, self-efficacy, tolerance for ambiguity, and need for cognition are likely to shape vulnerability to stress-induced heuristic decision-making (Stanovich and West, 2000; Kahneman, 2011). Similarly, the role of family pressure and socioeconomic constraints should be modeled explicitly, as these factors can increase perceived stakes and shift applicants toward defensible, risk-averse choices (Kahneman and Tversky, 1979; Bell, 1982). Cross-cultural research is also relevant in contexts where collectivist norms and family involvement are stronger, potentially altering stress appraisals and decision strategies.

Third, emerging counselling modalities require new theorizing. Digital counselling platforms and AI-mediated guidance may reduce search costs but introduce new vulnerabilities such as persuasion opacity, algorithmic framing, and perceived manipulation. Future studies should examine how trust in digital counselling systems interacts with stress and influences reliance on cues. Finally, measurement development is needed: scales tailored to admission counselling stressors (e.g., scarcity messaging, placement uncertainty, identity threat) can improve construct validity beyond generic stress measures (Bettman, 1979). Collectively, these directions can establish a rigorous evidence base for designing counselling systems that improve decision quality and applicant well-being.

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