

## LIVED EXPERIENCES OF INDIAN STUDENTS PREPARING FOR COMPETITIVE EXAMS VIA SUBSCRIPTION-BASED ONLINE LEARNING PLATFORMS: A PHENOMENOLOGICAL STUDY

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### ABSTRACT

*This study explores the lived experiences of Indian students preparing for competitive examinations such as UPSC, NEET, JEE, and SSC through subscription-based online learning platforms like BYJU'S, Unacademy, and PhysicsWallah. Using a transcendental phenomenological approach and guided by sociocultural learning theory. The research examines how students navigate academic expectations, emotional stress, and digital learning environments. Semi-structured interviews with seven participants across diverse geographic and socio-economic backgrounds revealed five key themes related to students' perception viz. balancing aspirations and digital realities, psychological strain, platform strengths and shortcomings, economic sacrifices, and student-driven recommendations. Findings highlight that while digital platforms offer flexibility and access, they often lack the emotional support, peer interaction, and structural guidance necessary for sustained learning. The study underscores the need for more human-centred, inclusive, and emotionally responsive ed-tech models. It offers actionable insights for educators, policymakers, and mental health professionals to improve student well-being and learning efficacy in India's rapidly expanding digital education ecosystem.*

**Keywords:** *Subscription-based learning, Competitive exam preparation, Student well-being, Digital education in India*

### Introduction

In recent years, India has witnessed an unprecedented surge in the number of students preparing for high-stakes competitive examinations such as the Union Public Service Commission (UPSC), the Joint Entrance Examination (JEE), the National Eligibility cum Entrance Test (NEET), and the Staff Selection Commission (SSC). These examinations are deeply embedded in the socio-economic aspirations of Indian families, often symbolising pathways to social mobility, financial security, and prestige (Basu & Das, 2021; Mukherjee & Sharma, 2021). The intense competition and limited availability of seats place immense academic and psychological pressure on aspirants, compelling many to seek supplementary educational support beyond formal schooling.

Traditionally, this demand was addressed by a parallel “shadow education” system dominated by offline coaching institutes concentrated in urban hubs such as Kota, Delhi, Hyderabad, and Patna, where students frequently migrated solely for exam preparation (Jayaram, 2017). However, the rapid expansion of affordable smartphones, increased internet penetration, and the disruptive impact of the COVID-19 pandemic have fundamentally altered this landscape. India's ed-tech ecosystem has expanded rapidly, with the market projected to reach USD 10.4 billion, driven largely by demand for competitive exam preparation services

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(KPMG & Google, 2017). Subscription-based platforms such as Unacademy, BYJU'S, PhysicsWallah, Vedantu, and Adda247 have become central to this transformation, offering structured online courses that include live lectures, recorded content, mentorship, mock tests, and performance analytics (Mehrotra, 2022; Banerjee, 2021).

These platforms promise flexibility, affordability, and accessibility, particularly for students in remote or under-resourced regions. Preparation now takes place in homes, hostels, or shared spaces rather than physical coaching centres, reducing geographical and logistical constraints. Yet, this digital shift has also reshaped the learning experience in profound ways. While online platforms offer scalability and convenience, they often reduce face-to-face mentorship, peer interaction, and real-time accountability elements that previously played a crucial role in sustaining motivation and emotional well-being during prolonged exam preparation (Roy & Sharma, 2022).

The preparation process itself is typically long, isolating, and emotionally demanding. Students frequently report high levels of academic anxiety, burnout, social withdrawal, and fear of failure, intensified by the solitary and screen-mediated nature of online learning environments (Mishra & Singh, 2020). Moreover, success within subscription-based learning models places a heavy emphasis on self-regulation. In the absence of rigid institutional structures, students are required to independently manage time, sustain motivation, monitor progress, and cope with information overload skills that not all learners possess equally (Zimmerman, 2000; Joshi, 2022). Variations in pedagogical quality, mentor engagement, and platform design further contribute to uneven learning experiences (Agarwal & Mehta, 2023).

Although digital platforms are often framed as educational equalizers, they operate within India's deeply stratified socio-economic context. Access to reliable internet connectivity, personal digital devices, and quiet learning spaces remains uneven, particularly for students from economically weaker backgrounds (Choudhury & Bansal, 2021). Subscription fees, though marketed as affordable, can still impose significant financial strain on families, reinforcing rather than alleviating existing inequalities (Verma & Tripathi, 2023; Saxena et al., 2022). These material and contextual constraints significantly shape how students engage with and benefit from online exam preparation.

Despite the centrality of subscription-based ed-tech platforms in contemporary exam preparation, existing research largely focuses on market trends, enrolment statistics, learning analytics, or outcome-based evaluations (NITI Aayog, 2021). Studies addressing student well-being and digital learning are predominantly quantitative, relying on surveys that often fail to capture the depth, complexity, and contextual specificity of students' lived experiences (Kumar & Gupta, 2020). As a result, the emotional journeys, daily struggles, coping strategies, and meaning-making processes of students navigating these digital ecosystems remain underexplored.

In this context, a phenomenological approach is particularly suited to understanding how students experience preparation through subscription-based learning platforms. Phenomenology seeks to explore human experiences as they are lived and perceived, rather than reducing them to measurable variables (Moustakas, 1994). Grounded in this perspective, the present study views competitive exam preparation not merely as a cognitive endeavour but as a deeply embodied, emotional, and socio-culturally situated experience (Winthrop & Smith, 2012). By foregrounding students' voices, the study aims to illuminate how learners make sense of their preparation journeys, interact with digital learning environments, and negotiate pressures, aspirations, and identities within the high-stakes world of competitive examinations.

Ultimately, this research seeks to contribute to a more nuanced and empathetic understanding of digital education in India. By centring students' lived realities rather than abstract performance metrics, it advocates for ed-tech models and educational policies that are

not only efficient and scalable but also psychologically supportive, socially inclusive, and learner-centred.

### **Purpose of the Study**

The purpose of this phenomenological study is to explore the lived experiences of students in India who prepare for high-stakes competitive examinations through subscription-based online learning platforms. While these platforms are widely promoted as flexible, accessible, and cost-effective solutions, little is known about how students experience them in their everyday academic lives. This study aimed to address this gap by examining how students navigate the demands of online exam preparation, including self-regulation, motivation, emotional stress, and academic expectations within technology-mediated learning environments. It explores students' perceptions of platform effectiveness, the challenges they encounter, such as isolation, performance anxiety, technical constraints, and lack of face-to-face interaction and the coping strategies they adopt while preparing for competitive examinations.

By foregrounding students' voices, the study aims to develop a nuanced understanding of the psychological, social, and academic dimensions of subscription-based digital learning in high-pressure exam contexts. The findings are expected to offer valuable insights for ed-tech platform developers, educators, policymakers, and mental health professionals, contributing to the design of more inclusive, supportive, and student-centred digital education models.

### **Theoretical Framework**

This study is grounded in Sociocultural Learning Theory, originally developed by Lev Vygotsky (1978), which emphasises that learning is fundamentally a social and cultural process. According to Vygotsky, individuals acquire knowledge not in isolation but through interactions with others and with culturally mediated tools such as language, symbols, and technology. In this study, subscription-based digital learning platforms serve as modern cultural tools that mediate the exam-preparation experiences of Indian students from diverse social backgrounds.

A key concept within this framework is the Zone of Proximal Development (ZPD), the distance between what a learner can achieve independently and what they can achieve with guidance or collaboration (Vygotsky, 1978). Traditionally, this guidance was provided by teachers, peers, or mentors in physical classrooms. However, in digital learning environments, such support is often mediated through live or recorded lectures, chat-based doubt clearing, and discussion forums. The effectiveness of these mechanisms, as perceived by students, becomes central to understanding their lived learning experience.

Additionally, peer interaction and community participation are critical components of Vygotsky's theory, where learning is seen as socially co-constructed (Wertsch, 1991). In this study, students' feelings of isolation, lack of mentorship, or absence of peer support on online platforms highlight a significant departure from the collaborative model of learning that sociocultural theory advocates. These dimensions are particularly important in high-pressure contexts like exam preparation, where informal learning communities often play a significant motivational and emotional role.

The sociocultural lens also draws attention to contextual factors such as language barriers, economic background, access to technology, and family dynamics, all of which shape how students engage with digital content and interpret their progress. For example, while subscription platforms are often marketed as democratizing education, students from economically weaker sections may still face structural disadvantages in accessing or sustaining digital learning (Choudhury & Bansal, 2021).

By applying a sociocultural perspective, this study seeks to understand not just what students experience but also how their experiences are shaped by the social, cultural, and economic systems they are embedded in. This framework allows for a holistic interpretation of the interplay among learning, technological platforms, and broader societal influences, thereby aligning with the study's aim of exploring the complex realities of competitive exam preparation in India's digital age.

### Research Question

1. How do Indian students use subscription-based online learning platforms for exam preparation?
2. How do these platforms affect students' emotions during exam preparation?
3. What external and contextual challenges influence students' online exam preparation experiences?

### Method

The study was situated within a post-positivist paradigm, which assumes that an objective reality exists, but individuals interpret reality through personal, subjective lenses. Therefore, understanding how students experience subscription-based learning environments provides valuable insight into both the benefits and challenges of this educational shift.

A qualitative transcendental phenomenological approach was, therefore, adopted in this study to explore the lived experiences of Indian students preparing for competitive examinations through subscription-based online learning platforms. This approach, grounded in the work of Moustakas (1994), emphasises describing participants' experiences in their own words, while minimising researcher bias through the process of epoché. Phenomenology is particularly suited for capturing how individuals make sense of a shared phenomenon- in this case, digital exam preparation via online platforms. The transcendental focus allows for a detailed and empathetic understanding of the students' emotional, cognitive, and social experiences without researcher's interpretation dominating the findings.

### Participants

Purposive sampling was used to select participants who had first-hand experience of preparing for competitive examinations through subscription-based online learning platforms. The primary inclusion criteria required that participants (a) were currently enrolled in or had recently used a paid subscription-based platform for exam preparation, (b) had been using the platform consistently for at least the past six months, and (c) were preparing for high-stakes competitive exams such as UPSC, NEET, JEE, or SSC.

A total of seven participants (4 male, 3 female) were selected for the study. Efforts were made to ensure diversity in terms of exam types, geographic location (urban, semi-urban, rural), and platform choice to capture a range of lived experiences. Participants were recruited through academic networks, student forums, and referrals from coaching-related social media groups.

Each participant was contacted individually, and the purpose of the study was explained to them in detail. Informed consent was obtained before participation. All participants were assured of the confidentiality of their responses, and pseudonyms were used in the reporting of findings to protect their identities.

**Table 1: Profile of Study Participants**

Participants	Gender	City/Town	Urban/Rural	Exam Preparing For
P1	Female	Ranchi, Jharkhand	Urban	NEET

P2	Male	Aligarh, Uttar Pradesh	Urban	JEE Advanced
P3	Male	Patna, Bihar	Urban	SSC-CGL
P4	Female	Pune, Maharashtra	Urban	UPSC (CSE)
P5	Male	Sikar, Rajasthan	Rural	JEE Main
P6	Female	Barpeta, Assam	Rural	NEET
P7	Male	Dharwad, Karnataka	Rural	SSC-CGL

### Data Collection

A **semi-structured interview schedule** was developed to explore the lived experiences of students preparing for competitive examinations through subscription-based online learning platforms. The interview schedule comprised open-ended questions designed to elicit rich, descriptive accounts of participants' daily study routines, psychological well-being, interactions with platform features, academic challenges, and financial considerations associated with online exam preparation. The semi-structured format allowed flexibility for follow-up and probing questions, enabling deeper exploration of participants' perspectives while maintaining consistency across interviews (Moustakas, 1994; Creswell & Poth, 2018; Kvale & Brinkmann, 2015).

All interviews were conducted individually through secure video-conferencing platforms (Zoom or Google Meet), based on participants' convenience and informed consent. Each interview lasted approximately 35–50 minutes, and verbal permission was obtained for audio recording from the participants before the interview. The recordings were transcribed verbatim to ensure accuracy and preserve the depth and nuance of participants' narratives, a key requirement in phenomenological inquiry (Patton, 2015; Tufford & Newman, 2012).

Interviews were conducted in English or Hindi, depending on participants' language preferences, and linguistic flexibility was maintained to ensure clarity, comfort, and authentic expression. Identifying information was anonymised using pseudonyms to protect participant confidentiality. Participants were also allowed to review their transcripts for verification and minor clarifications, thereby enhancing the credibility and trustworthiness of the data through member checking (Creswell & Miller, 2000; Lincoln & Guba, 1985).

### Data Analysis

The data were analysed using the transcendental phenomenological method proposed by Moustakas (1994), which emphasises describing participants lived experiences by setting aside researcher biases through a process known as epoché. The analysis followed a structured, inductive approach.

The first step was horizontalization, where significant statements from the transcripts were identified and given equal value. These were then grouped into clusters of meaning, which formed the basis for thematic development. Through repeated readings, themes were refined to reflect common patterns across participants.

Next, textural descriptions were written to capture *what* the participants experienced, followed by structural descriptions explaining *how* the experiences occurred within their social and academic contexts. Finally, a composite description was created to present the overall essence of students' experiences with subscription-based learning.

To ensure credibility, data triangulation was applied by comparing responses across diverse participant backgrounds (Patton, 2015), and member checking was conducted by sharing themes with participants for validation (Creswell & Miller, 2000). The researchers also engaged in reflective bracketing to minimise personal bias (Tufford & Newman, 2012).

### Trustworthiness and Credibility

Data triangulation and member checking were used as validation techniques to ensure the credibility and trustworthiness of the findings. In the data triangulation process, responses from all seven participants were carefully analysed to identify recurring patterns and establish common themes. This process helped in cross-verifying the data and consolidating the evidence across varied participant backgrounds and exam contexts (Patton, 2015).

Member checking was identified as a key strategy for validating the findings and interpretations (Creswell & Miller, 2000). After the thematic analysis was completed, a summary of the finalised themes and key interpretations was shared with all seven participants. A follow-up meeting was conducted, during which the participants reviewed the results and were encouraged to reflect on the accuracy and authenticity of the analysis in relation to their own experiences.

Participants provided verbal feedback and confirmed that the themes were consistent with their perspectives. Minor suggestions and clarifications offered during this process were incorporated into the final analysis to ensure that the findings genuinely reflected the lived experiences of the participants. This step reinforced the reliability and validity of the study.

### Findings

As part of the phenomenological analysis process, an overview of the themes identified from the interview data is presented below. This table serves as an analytic summary to orient the reader, while detailed descriptions and interpretations of each theme are presented in Section 3

**Table 2: Overview of Themes Identified Through Phenomenological Analysis**

Theme	Sub-themes	Supporting Quotes
1. Balancing Aspirations and Digital Realities	<ol style="list-style-type: none"> <li>Chose online platforms to avoid relocation and cut costs.</li> <li>Struggled to adapt routines without external discipline.</li> <li>Mixed feelings about independence versus lack of structure.</li> </ol>	<p><i>"I couldn't afford Kota. With PW's, I study at home and still get good content."</i> – P1</p> <p><i>"In offline coaching, there's a bell and timetable. Here, I have to push myself every day."</i> – P2</p>
2. Psychological Strain and Self-Motivation	<ol style="list-style-type: none"> <li>Long study hours without social interaction led to fatigue.</li> <li>Constant self-doubt and comparison increased anxiety.</li> <li>Developed personal strategies to stay motivated.</li> </ol>	<p><i>"UPSC prep is already lonely. Online makes it lonelier."</i> – P4</p> <p><i>"There's no one to compete with, no one to talk to. That demotivates me sometimes."</i> – P5</p>
3. Navigating Platform Strengths and Shortcomings	<ol style="list-style-type: none"> <li>Content is extensive, but instructor quality is inconsistent.</li> <li>Some platforms lack quick doubt resolution and interactive support.</li> <li>Technical issues like buffering and app glitches disrupt learning.</li> </ol>	<p><i>"Sometimes my test doesn't load properly during mock exams. It's frustrating."</i> – P2</p> <p><i>"They show doubt-clearing features, but replies come too late to be useful."</i> – P7</p>
4. Economic Struggles and Educational Sacrifices	<ol style="list-style-type: none"> <li>Subscriptions are cheaper than coaching but still heavy for low-income families.</li> <li>Device sharing and limited internet affect study consistency.</li> </ol>	<p><i>"We have one smartphone at home. I study after my brothers finish their work."</i> – P6</p> <p><i>"My father had to take an advance from work to pay the annual fee."</i> – P7</p>



The absence of structured classroom settings and live peer engagement hindered the guided support typical of Vygotsky's Zone of Proximal Development (ZPD). Without real-time feedback or collaborative learning opportunities, students were left to independently regulate their academic journeys. The findings also align with Zimmerman's (2000) concept of self-regulated learning, where learners are required to plan, monitor, and assess their performance without external oversight. However, for many participants, especially those without previous experience of autonomous learning, the demands of self-regulation proved overwhelming. This created a gap between the potential benefits of flexible learning and the actual challenges of maintaining academic discipline in isolation.

## 2. Psychological Strain and Self-Motivation

Another dominant theme was the emotional and psychological burden experienced by participants during their online exam preparation. All seven participants shared experiences of burnout, isolation, low motivation, and anxiety, particularly due to the solitary nature of their learning environments. The lack of face-to-face interaction, informal peer support, or teacher check-ins intensified their sense of academic loneliness and stress.

P4: *Sometimes I stare at the screen for hours and still feel I didn't study properly.*

P5: *When I'm stuck on a topic, I feel helpless. There's no one to immediately ask for help.*

P6: *Everyone talks about the success rate, but no one talks about the fear of failure that builds up daily.*

P2: *My energy just drops some days. There's no motivation without a group around.*

P7: *In offline coaching, we had friends to laugh with. Here, it's just me and a screen.*

The lack of social and emotional scaffolding often caused students to disengage or question their progress. According to Vygotsky (1978), learning occurs most effectively in social contexts where interaction facilitates both knowledge construction and emotional resilience. Without this, participants were left emotionally vulnerable, with little opportunity for real-time dialogue or support. This aligns with Wertsch's (1991) assertion that internal psychological processes are deeply influenced by external social interactions. The findings highlight that emotional motivation, often bolstered by peer relationships, informal learning conversations, and shared struggles, was largely missing in digital settings, weakening students' persistence over time.

## 3. Navigating Platform Strengths and Shortcomings

Participants offered mixed reviews regarding the features of their chosen platforms. While most appreciated the availability of recorded lectures, mock tests, structured lesson plans, and top faculty access, they also highlighted significant shortcomings such as inconsistent teaching quality, technical issues, and delayed response to doubts. Several mentioned that their learning was hindered by a lack of interactive teaching, live mentorship, or instant feedback.

P7: *Recorded lectures are good, but if I don't understand something, I have to figure it out alone.*

P4: *The doubt engine is okay, but sometimes you get copy-paste answers that don't really help.*

P1: *Some teachers are interactive, but many just read slides and log off. It's not engaging.*

P6: *I couldn't attend the live test because of a power cut. That wouldn't happen in an offline test centre.*

*P5: They promised weekly quizzes and feedback, but it's all automated. I needed someone to actually tell me what I was doing wrong.*

From a sociocultural perspective, platforms serve as mediated tools (Vygotsky, 1978), but their effectiveness is dependent on how well they support dialogic learning. When content delivery is passive and interaction is limited, the potential for meaningful knowledge construction is compromised. Students emphasised the need for responsive, human-centred engagement over automated systems. This also supports Bruner's (1996) view that education must be culturally and socially situated, where learning unfolds through conversation, exploration, and support, not just content consumption.

#### **4. Economic Struggles and Educational Sacrifices**

Though participants turned to digital platforms for affordability, they still faced financial hardships in accessing subscriptions, devices, or stable internet connections. Several students described sharing phones, limiting internet use, or relying on borrowed resources. These economic constraints influenced not only the consistency of their study routine but also their emotional burden, with many experiencing guilt or pressure due to the sacrifices made by their families.

*P7: My father skipped renewing his own phone recharge so I could pay for the app.*

*P6: Sometimes we don't recharge the Wi-Fi. I use mobile data and study in short bursts.*

*P1: My family is investing everything in this. There's pressure to succeed just because of that.*

*P2: I know I have fewer resources, but failure doesn't feel like an option anymore.*

According to Vygotsky, the learning process is deeply embedded in the learner's socioeconomic and cultural environment. Access to tools such as mobile phones, apps, or internet connectivity is not equally distributed, and therefore, the opportunity to learn is also uneven. These constraints limit how students interact with digital tools and how frequently they can engage with content or feedback mechanisms. The economic dimension, often invisible in educational discourse, was highly salient for participants who equated academic success not only with personal achievement but also familial obligation and financial survival.

#### **5. Recommendations and Reflections for the Future**

Participants offered thoughtful and practical suggestions for improving online learning platforms. Most called for more human-centred interaction, such as live mentoring, regular emotional check-ins, peer communities, and regional language support. Some proposed flexible pricing models and scholarships for students from low-income families. These recommendations suggest that students are not simply passive users, but active agents with insights into how digital learning could better meet their holistic needs.

*P5: At least once a week, someone should call and ask how we're doing not just academically, but mentally.*

*P2: Why can't we have group chats or study circles on the app itself?*

*P6: Some topics are in English-Hindi mix. If they had regional language support, it would help students like me.*

*P3: If platforms want rural kids to join, they need to understand our reality.*

*P4: Even a small peer group or mentor check-in would make it feel less lonely.*

These reflections reaffirm the sociocultural principle that education is not solely about individual access to content, but about participation in socially rich and emotionally validating environments (Wertsch, 1991). Without these, even the best-designed technological tools can fall short of supporting student learning. Participants' insights indicate a growing demand for

platforms to evolve from content delivery systems to emotionally responsive learning communities that recognise the complex lives of the students they serve.

## Discussion

This study examined the lived experiences of Indian students preparing for competitive examinations through subscription-based online learning platforms. Using a sociocultural lens (Vygotsky, 1978), and supplemented by Self-Regulated Learning (SRL) theory (Zimmerman, 2000) and Social Presence Theory (Short, Williams, & Christie, 1976), the findings highlight how digital platforms- while improving accessibility- often fall short in providing the structural and emotional scaffolding needed for sustained academic engagement.

### *Autonomy, Structure, and the Strain of Self-Regulation*

A recurring tension in participants' narratives was the gap between flexibility and structure. While subscription-based platforms offer the autonomy to learn at one's own pace and location, most participants reported difficulty in maintaining motivation, discipline, and time management- especially in the absence of external accountability mechanisms such as fixed class schedules or peer benchmarking.

This struggle is aptly explained by SRL theory, which emphasizes that effective learning in self-directed environments requires goal setting, strategic planning, and self-monitoring- skills not uniformly developed among students transitioning from teacher-led models (Zimmerman, 2000; Joshi, 2022). For many, the shift from structured coaching centres to unregulated digital settings led to inconsistent routines, procrastination, and academic fatigue. As a result, the promise of personalized learning remained unfulfilled for those lacking advanced self-regulation skills.

### *Emotional Disconnection and the Absence of Social Presence*

Equally significant was the emotional toll of preparing in relative isolation. Students described feeling lonely, anxious, and unsupported, even when surrounded by high-quality content. This aligns with Social Presence Theory, which asserts that meaningful learning in virtual environments depends on the perceived availability of real human connection (Short et al., 1976). The lack of peer groups, real-time mentorship, and community engagement left students feeling like passive content consumers rather than active participants in a learning community (Wertsch, 1991).

Whereas offline coaching institutes organically provide informal social cues, collective stress-sharing, and motivation through peer comparison, digital platforms tend to commodify learning into transactions, stripping it of emotional resonance. Students' repeated calls for live mentorship, emotional check-ins, and peer interaction suggest an unmet need for social-emotional scaffolding, not just academic guidance (Banerjee, 2021; Mishra & Singh, 2020).

### *Comparative Framing: Digital vs. Traditional Coaching*

While digital platforms were praised for reducing costs and eliminating the need for geographic relocation, participants also expressed a sense of loss compared to their peers in traditional coaching hubs like Kota or Delhi. Offline models, despite being rigid, provide social identity, peer accountability, and shared struggle, which many students found crucial for psychological resilience (Jayaram, 2017).

In contrast, online preparation often lacked community immersion. Participants missed the sense of "being part of something" a key factor in identity formation during high-stakes academic journeys. This highlights the symbolic value of place and routine in traditional coaching ecosystems, elements that are difficult to replicate digitally but crucial for student motivation and belonging (Winthrop & Smith, 2012).

## Conclusion

This study explored the lived experiences of Indian students preparing for high-stakes competitive examinations through subscription-based online learning platforms, addressing a critical gap in existing research that has largely focused on outcomes, market growth, or platform analytics rather than students' subjective realities. While subscription-based ed-tech platforms have emerged as a dominant mode of exam preparation by offering flexibility, affordability, and wider access, the findings reveal that students' engagement with these platforms is shaped by complex academic, emotional, and socio-economic factors.

Participants acknowledged that digital platforms reduced the need for physical relocation and provided extensive learning resources; however, many struggled with self-regulation, sustained motivation, and emotional well-being due to limited peer interaction, delayed mentorship, and the inherently solitary nature of online learning. Psychological strain, feelings of isolation, performance anxiety, and burnout emerged as common experiences, further intensified by economic pressures such as subscription costs, device-sharing within households, and unreliable internet connectivity. These findings underscore that online exam preparation is not merely an academic process but a deeply psychosocial experience.

The findings carry important implications for key stakeholders in the digital education ecosystem. For ed-tech platform designers, there is a pressing need to move beyond content-driven delivery models toward emotionally responsive and interactive learning environments. Integrating features such as regular mentor check-ins, peer discussion forums, regional language support, adaptive learning tools, and embedded emotional support mechanisms can help humanise the learning experience and mitigate the sense of isolation commonly reported by students (Agarwal & Mehta, 2023).

For policymakers, the study challenges the assumption that online education is inherently equitable. Despite increased digital access, significant disparities persist in infrastructure quality, affordability, and digital literacy. Targeted digital subsidies, the development of community-based learning centres, and the integration of mental health services into national ed-tech frameworks are essential interventions for ensuring inclusive and equitable access to quality digital education (Choudhury & Bansal, 2021).

For educators and mental health professionals, the digital preparation journey must be recognised as both an academic and emotional undertaking. The high-pressure and isolating conditions under which many students prepare demand greater collaboration between ed-tech platforms and mental health experts. Initiatives such as emotional literacy modules, stress-management resources, and accessible tele-counselling services, particularly during peak examination periods, can play a vital role in supporting students' psychological well-being and resilience (Kumar & Gupta, 2020).

At the same time, this study has certain limitations. The small, purposively selected sample of seven participants limits the generalizability of the findings, and the reliance on self-reported narratives may introduce bias related to personal perception and recall. All interviews were conducted online, which may have influenced participant comfort levels and the depth of interaction. Additionally, the focus on subscription-based platforms excludes other forms of online learning, such as open-access resources, MOOCs, and hybrid coaching models.

Despite these limitations, the study offers valuable insights into the academic and emotional realities of students navigating digital exam preparation. Future research could build on these findings by including larger and more diverse samples, adopting longitudinal or mixed-method approaches, and comparing online, offline, and hybrid preparation models to better understand variations in student experience and learning outcomes.

In conclusion, competitive exam preparation through subscription-based online platforms represents not merely a technological shift but a deeply human journey shaped by

emotions, social relationships, and material conditions. As digital education continues to expand in India, platforms and policies must prioritise students' lived experiences alongside academic performance. Designing emotionally responsive, inclusive, and socially supportive digital learning ecosystems will be crucial for fostering not only examination success but also student well-being and long-term educational resilience.

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