International Journal for Multidisciplinary Research (IJFMR)
E-ISSN: 2582-2160 ● Website: www.ijfmr.com ● Email: editor@ijfmr.com

Mind, Market, and Education: A Study of Behavioural and Psychological Variables across Educational Levels

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Abstract

Education has always played a critical role not only in shaping an individual's rational capabilities but also in influencing their psychological/behavioural tendencies and emotional well-being. The objective of this study is to understand a gap by investigating a broad set of psychological and behavioural factors work pressure/Stress, anxiety symptoms, work-life balance, coping strategies, and impulse buying tendency—across different educational groups: 10+2, graduate, post-graduate, and professional/others. By analysing mean differences across these groups, this research seeks to uncover patterns that link educational attainment with emotional and behavioural stability, consumer tendencies. The findings of this study have implications for educators, organizations, marketers, and policymakers interested in tailoring interventions, workplace environments, or consumer engagement strategies based on educational background. This study employs a quantitative, cross-sectional survey design to examine the relationship between educational attainment and a range of psychological and behavioural variables, 600 respondents from diverse backgrounds were used for sampling.

Keywords: Education, Buying tendency, Educational groups, Impulse buying behaviour

Introduction

Learning goes far beyond the attainment of knowledge, it plays a significant part in influencing individuals' psychological outlook, emotional health, and outcomes of behaviour. In each successive stages of education, individuals face varied social circumstances and cognitive challenges that influence the creation of personality, stress-management, and even the choices that are made each day. Within today's highly competitive professional settings and consumption-driven economies, examining the link between educational background, psychological well-being, and consumer-related actions has become particularly important.

Earlier studies have shown that advanced stages of learning are generally associated with improved self-regulation, lower anxiety, and more adaptive coping strategies. The nuances of how educational qualification influences behaviours such as impulsiveness, anxiety, work-life balance, and persona remain to be explored, mainly in combined contexts.

This study tries to understand these gaps by investigating a broad set of psychological and behavioural indicators—including personality type (positive and negative), organizational stress, anxiety symptoms, work-life balance, coping strategies, life events, and impulse buying tendency—across different educational groups: 10+2, graduate, post-graduate, and professional/others. By utilizing Mean differences

across groups, this research tries to find patterns that link education accomplishment with emotional and behavioural stability, consumer predispositions, and ability to cope with stress.
The study will help teachers, organizational psychologists, marketers, and policymakers interested in tailoring interventions, workplace environments, or consumer engagement strategies based on educational background.

Literature Review

The interplay between education and psychological functioning has long been a subject of interest in behavioural sciences. Education is recognised widely as an important factor influencing intellectual development, emotional self-control, and behavioural decision processes (Ross & Wu, 1995). Analytical learning, systematic routines, and complex problem-solving situations, fostering psychological adaptability and more constructive behavioural patterns are typically seen due to individual's advancement in education

Education and Personality Development

Both favourable and unfavourable personality dimensions are shaped by educational experiences. Higher academic qualifications often demonstrate stronger care and more openness to new experiences, with lesser emotional instability (Heckman & Kautz, 2012). Psychological flexibility, independence, and emotional strength is got through exposure to diverse viewpoints within academic settings (Chamorro-Premuzic & Furnham, 2003).

Stress Processing and Coping Capacities

Responses to occupational and personal stress vary considerably across educational groups. Enhanced stress judgment skills, because of sustained engagement with structured learning and analytical tasks are generally displayed by those holding graduate or postgraduate degrees (Folkman & Lazarus, 1985). Higher educational attainment is also linked to the adoption of active coping approaches, including strategic problem-solving and the utilisation of social networks for support (Carver et al., 1989).

Anxiety Levels and Work–Life Integration

Differences in anxiety and perceptions of work–life balance have been observed among individuals with varying academic backgrounds. It is clearer seen that higher educational attainment is often associated with less anxiety-related symptoms, reflecting in improved career prospects and greater perceived autonomy (Mirowsky & Ross, 2003). Postgraduates tend to exhibit clearer boundaries between professional responsibilities and personal life, leading to increased life management practices.

Education and Impulse buying

Impulse buying shows a complex relationship with education and is characterised by emotions leading to unplanned spending. Some research links lower educational attainment with increased impulsivity (Verplanken & Herabadi, 2001). On the other hand even highly educated consumers are also seen engaging in impulse buying albeit the factors influencing are higher purchasing power and a high exposure to persuasive marketing strategies (Rook & Fisher, 1995). Thus indicating consumer behaviour is shaped by education and its interactions with multiple contextual factors.

Psychology and Life events

Life events which can be favourable and unfavourable significantly affect psychological health. Although education appears to function as a shielding factor, enabling individuals to put into context their experiences more constructively and maintain emotional equilibrium (Dohrenwend, 2000). Educated individuals have shown to have greater cognitive aspect and also social, and financial resources, which help them to manage life events and stresses effectively.

Research Gaps and Study Contribution

Existing literature has focused more on specific psychological or behavioural outcomes, combined analysis which included personality traits, stress responses, anxiety, coping strategies, and purchasing tendencies remain limited. This study seeks to bridge gap by employing measures across education-based sections, giving a broad perspective on how academic achievement shapes psychological functioning and consumer behaviour.

Objectives of the Study

1. To examine the relationship between educational qualification and personality traits, both positive and negative, across different levels of academic attainment.
2. To assess the impact of educational level on work-life balance and coping strategies, with a focus on psychological adaptability.
3. To investigate how educational attainment influences impulse buying tendencies, considering emotional and behavioural dimensions.
4. To explore the perception of positive and negative life events across educational groups, in order to understand how education shapes emotional processing and resilience.

Methodology

Research Design

This study employs a quantitative, cross-sectional survey design to examine the relationship between educational attainment and a range of psychological and behavioural variables, including personality traits, stress, anxiety, coping strategies, and impulse buying behaviour.

Sample and Sampling Technique

600 respondents from diverse educational backgrounds, classified into four categories were selected for sampling purposes. The categories are

- 10^{th} grade+2 (Senior Secondary) – 75 participants
- Graduation– 144 participants
- Post-Graduation – 323 participants
- Others / Professional Qualification – 58 participants

Equal representation of participants across educational levels was ensured through stratified random sampling technique.

Instruments Used

The following standardized scales and self-report inventories were used for data collection:

1. **Personality Trait Scales** (Positive and Negative) – to assess general personality orientation.

2. **Self-Assessment Scale on Work-Life Balance** – to determine balance between professional and personal life.
3. **Scale for Impulse Buying Tendency** – This scale examines buying behaviour which is unplanned and is influenced by emotional and situational factors.

Reliability (Cronbach's alpha > 0.70) was shown by all instruments and had demonstrated acceptable levels in previous studies.

Procedure

Educational institutions, professional networks, and online platforms were used to contact respondents. Informed consent was sought from all respondents before participation. Questionnaires were administered either online or in person, with assurance of anonymity and confidentiality.

Statistical Techniques.

Descriptive statistics (mean, standard deviation) and inferential statistics were used to analyse data. The following tests were employed:

- ANOVA (Analysis of Variance) to identify significant differences across educational groups.
- Post-hoc tests (Tukey's HSD) to locate specific group differences when ANOVA results were significant.
- Skewness and kurtosis values were evaluated to check normality of distributions.

SPSS (Statistical Package for the Social Sciences) was the primary tool used for analysis.

Descriptive Statistics by Educational Qualification - Key Observations**:**

One way Anova

Descriptives					
		N	Mean	Std. Deviation	Std. Error
Personality Type Positive	Married	255	2.9650	.58657	.03673
	Unmarried	345	2.9993	.55941	.03012
	Total	600	2.9847	.57088	.02331
Personality Type Negative	Married	255	2.9765	.68983	.04320
	Unmarried	345	2.8406	.73909	.03979
	Total	600	2.8983	.72112	.02944
Diverse Organizational Stress Inventory	Married	255	3.0520	.72088	.04514
	Unmarried	345	3.2769	.51503	.02773
	Total	600	3.1813	.62055	.02533
Anxiety Symptoms Indicators	Married	255	2.7737	.46117	.02888
	Unmarried	345	2.9104	.42857	.02307
	Total	600	2.8523	.44748	.01827
Self-Assessment Scale On Work -Life Balance	Married	255	2.5338	.40069	.02509
	Unmarried	345	2.5105	.40088	.02158
	Total	600	2.5204	.40063	.01636
Coping Strategies	Married	255	2.7867	.47870	.02998
	Unmarried	345	2.7054	.47085	.02535

	Total	600	2.7399	.47551	.01941
Life- Events Positive	Married	255	3.2902	1.05092	.06581
	Unmarried	345	3.3043	.97372	.05242
	Total	600	3.2983	1.00641	.04109
Life- Events Negative	Married	255	3.2710	.49549	.03103
	Unmarried	345	3.2757	.46436	.02500
	Total	600	3.2737	.47744	.01949
Impulse Buying Tendency Scale	Married	255	3.3037	.55353	.03466
	Unmarried	345	3.2373	.40167	.02162
	Total	600	3.2655	.47292	.01931

1. **Personality Type Positive-** Mean decreases with higher education (from 3.09 in 10+2 to 2.83 in professionals). Individuals with less education are seen to rate themselves higher on positive personality traits. The variance being relatively low, shows uniformity within groups.
   Interpretation**:** Education may affect perception of Self meaning as education level rises, individuals tend to rate themselves more modestly or faithfully.
2. **Personality Type- Negative -** Fairly stable mean across groups (range: 2.79–2.95). Negative personality seems to be decline with higher education**,** especially among professionals. Post-graduate individuals and professionals have reported less negative personality traits**.**
   Interpretation**:** Education can be considered as an influencing factor for better self-regulation or lower self-reported negativity.
3. **Diverse Organizational Stress -** Graduates report the highest stress (Mean = 3.29). Post-graduates report less (Mean = 3.11). Non-linear trend**,** not clearly related to education level.
   Interpretation: Education may be one of the factors impacting perceived organizational stress while other factors like Job expectations and career stage are also to be considered.
4. **Indicators (Anxiety) -** Declining trend with higher education. 10+2: 2.90 Professionals: 2.72 highly educated groups reported Lower anxiety
   Interpretation: Education may serve as a buffer against anxiety symptoms —providing better coping skills or access to resources.
5. **Self-Assessment on Work-Life Balance -** Means hover around 2.5 across all groups. No strong trend, but graduates rate slightly higher**.**
   Interpretation: Education does not change the perception of Work-life balance. It appears relatively stable across all educational levels.
6. **Coping Strategies -** Increasing trend from 10+2 (2.61) to Graduates (2.79), then slightly lower in professionals (2.69). Post-graduates and graduates show better coping**.**
   Interpretation**:** Higher education shows enhanced ability to cope stress, can be because of the possible ability for critical thinking/emotional intelligence.
7. **Life Events (Positive) -** Gradual increase with education. Professionals report the highest level of positive life events (Mean = 3.39).
   Interpretation**:** Higher education levels lead to higher access to more opportunities and achievements and hence a linear trend is seen as the education level increases.
8. **Life Events (Negative) -** Stable across all groups (Means around 3.24–3.29). Small variations, but no clear trend**.**
   Interpretation: Events which may be negative can affect people similarly regardless of education level.

9. **Impulse Buying Tendency Scale -** Slightly higher in post-graduates (Mean = 3.29), lowest in graduates. No linear trend**,** but impulse buying appears relatively high across all levels**.**
   Interpretation**:** Impulse buying behaviour is prevalent and **not strongly dependent** on education.

Summary of Insights

Scale	Education Effect	Insight
Personality Positive	Decreases	Higher education = lower self-rating on positive traits
Personality Negative	Decreases	Higher education = fewer negative traits reported
Organizational Stress	Mixed	Graduates feel most stressed
Anxiety	Decreases	Educated groups report less anxiety
Work-Life Balance	Flat	Education has little effect
Coping	Increases then stable	Better coping in higher education groups
Positive Life Events	Increases	Education may bring more life opportunities
Negative Life Events	Flat	Equally experienced across groups
Impulse Buying	Flat/slight increase	Not clearly related to education

Mean scores were used to analyse the present study for psychological and behavioural variables across the sample data qualifications (10+2, Graduate, Post-graduate, Professional & Others). A good emotional stability and coping factor was revealed where individuals with higher learnings levels (particularly post-graduates and professionals) reported lower mean scores on *Negative Personality Characters* and *Anxiety Signs*. A small decrease in positive personality score was detected among individuals with higher qualifications, reflecting higher level of self-reflection and realistic self-evaluation. Work pressure stress was most prominently noticed among graduates, which can be linked to adjustment pressures associated with early career transitions. On the other hand, coping capacities were strongest among graduates and postgraduates, suggesting that adaptive psychological skills tend to strengthen with educational progression. Impulse buying behaviour showed a very small variation across education levels, although postgraduates revealed slightly elevated scores, which can be factored possibly due to influence of greater financial autonomy and increased engagement with consumer-oriented environments.

Seemingly life experiences which were positive were prominently noticed within the professional group, signifying greater satisfaction, whereas negative life experiences appeared largely uniform across educational categories, emphasising the widespread nature of stress exposure regardless of academic background. Overall, advanced education was associated with reduced anxiety, fewer maladaptive personality characteristics, stronger coping abilities, and improved emotional regulation. Work–life balance remained relatively stable across groups, with only minor improvements at higher educational levels. Similarly, impulse buying tendencies showed no consistent educational gradient.

Findings further indicate that individuals with higher qualifications generally reported lower anxiety and negative personality dimensions, alongside more effective coping mechanisms. However, graduates experienced the greatest organizational stress, highlighting the influence of contextual factors such as workplace demands and career stage beyond formal education. Although anxiety symptoms tended to decrease with educational advancement, consumer impulsivity did not demonstrate a clear association

with academic attainment, suggesting that purchasing behaviour is shaped by additional social and economic influences.

Participants with lower educational attainment (10+2) displayed elevated levels of both adaptive and maladaptive personality traits, pointing to the importance of targeted psychological and emotional development initiatives for this group. While perceptions of positive life events increased with education, negative experiences were consistently reported across all levels, implying that education may enhance resilience and emotional interpretation rather than eliminate adversity.

These outcomes highlight the need for skill-building programs focused on coping and emotional regulation, particularly for individuals with limited educational exposure. Organizations should also recognise the distinct stress challenges faced by graduates and establish supportive workplace interventions. Future studies should investigate the broader determinants of impulse buying across educational groups to deepen understanding of consumer behaviour. Collectively, these insights offer valuable guidance for educators, organizational practitioners, and policymakers in designing strategies that address the interconnected roles of education and psychological well-being.

Limitations of the Study

The present research adopted a cross-sectional survey approach, which has limited the ability to draw causal inferences between education and the behavioural constructs under investigation. Therefore, interpretation of the study can be an indication of correlational associations rather than cause–effect associations. To get accurate patterns and to understand changes over time in personality, anxiety, coping devices, and consumer behaviours such as impulse buying across educational groups, future studies employing longitudinal designs would be more appropriate.

Besides, the usage of self-reported data presents the possibility of response biases, including social appeal and individual differences in perception and interpretation. Although the overall sample size was sufficient, the disproportionate representation of participants across educational levels may constrain the extent to which certain results can be generalized. Subsequent research incorporating mixed-method designs and more evenly distributed samples would enhance the validity and reliability of the findings.

Conclusion

The study explored how education relates to various psychological and behavioural dimensions, such as characteristics, anxiety, coping factors, occupational stress, important life experiences, and impulse buying behaviour. The findings show that persons with higher educational qualifications tend to show less anxiety, few negative personality traits, more ability to cope problems, and a more positive attitude towards life. Surprisingly though, aspects like work–life balance and impulsive buying had little impact through education qualification, implying that these outcomes are result of varied combination of social factors, economic factors, personality characteristics, etc. emphasising that education alone is not the influencer.

But a noteworthy fact is the finding which emphasise the importance of education on psychological well-being and behavioural patterns. The findings are significant for educators, mental health professionals, organizations, and policymakers who develop targeted tactics that nurture emotional stability, effective stress coping techniques, and responsible consumer decision-making among diverse educational groups. The research needs to make use of longitudinal designs and multiple methodological approaches which

will be crucial for gaining a more structured understanding of how these relations change and mature over time.

Declarations

This study is carried out solely for the academic insights and does not in any way harm or manipulate. The objective was to gather relevant information for the study regarding education levels and the behaviours. The study was carried out to understand the academic implications of levels of study and behavioural patterns.

The use of AI (ChatGPT) was done to understand the relationships and to also help write some parts of the paper for better phrasing.

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