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Psychological Immunity As A Buffer Against Digital Stress Among Adults

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Abstract: Background: Digital technologies are increasingly embedded in the daily lives of adults, heightening concerns about technology-induced stress and its impact on psychological functioning. Objectives: This study examined the association between digital stress and psychological immunity among adults and explored whether higher psychological immunity is linked to lower levels of digital stress. Methods: A descriptive correlational design was employed with 253 adults aged 20-41 years (M = 26.67, SD = 4.75) selected through simple random sampling. Data were collected via online survey using Oláh's Psychological Immune Competence Inventory to assess psychological immunity and the 24-item Digital Stress Scale to measure technology-related stress. Results: Digital stress had a mean score of 62.71 (SD = 13.32), while psychological immunity had a mean score of 204.13 (SD = 18.15). Pearson's correlation analysis revealed a statistically significant negative association between digital stress and psychological immunity ($r = -.237$, $p < .01$). Multiple linear regression analysis indicated that digital stress significantly predicted psychological immunity ($\beta = -.17$, $p = .008$), explaining 13.6% of the variance in psychological immunity ($R^2 = .136$). Socioeconomic factors, including family income and father's occupation, also emerged as significant predictors. Conclusions: These findings highlight psychological immunity as a potential target for digital wellness and preventive mental health initiatives aimed at helping adults manage technology-related demands more adaptively.

Index Terms - Component, formatting, style, styling, insert.

I. INTRODUCTION

Digital technologies are now embedded in everyday life and have reshaped communication, learning, work, and leisure, particularly among young adults who are frequent users of smartphones and online platforms (Perrin, 2021). While technology offers efficiency and connectivity, constant connectivity, information overload, rapid technological change, and blurred work–life boundaries have given rise to "digital stress" or "technostress" (Ayyagari et al., 2011; Ragu-Nathan et al., 2008; Tarafdar et al., 2015). Empirical studies link technology-related stress to anxiety, emotional exhaustion, sleep problems, and reduced psychological well-being in young people (Montag & Walla, 2016; Thomas et al., 2016; Thomée, 2018).

In line with transactional stress theories, individual cognitive and emotional resources shape how such demands are appraised and managed (Lazarus & Folkman, 1984). Psychological immunity, conceptualized as an integrated system of cognitive, emotional, and behavioral competencies, may buffer the impact of stressors and help maintain mental balance(Olah, 1996, 2005). Components such as optimism, sense of coherence, emotional regulation, and self-efficacy have been associated with lower perceived stress and better psychological adjustment (Antonovsky, 1988; Carver et al., 2010; Szigeti et al., 2017). Although direct evidence is limited, emerging work suggests that such internal resources may also shape how digital demands influence mental health (Montag & Walla, 2016; Reinecke et al., 2016).

Against this background, the present study focuses on adults in an urban Indian context, where digital engagement is high and technology-related demands are pervasive. The objective of this study is to examine the relationship between digital stress and psychological immunity among adults and to explore the extent to which digital stress and sociodemographic variables predict psychological immunity.

For this study secondary data has been collected. From the website of KSE the monthly stock prices for the sample firms are obtained from Jan 2010 to Dec 2014. And from the website of SBP the data for the macroeconomic variables are collected for the period of five years. The time series monthly data is collected on stock prices for sample firmsand relative macroeconomic variables for the period of 5 years. The data collection period is ranging from January 2010 to Dec 2014. Monthly prices of KSE -100 Index is taken from yahoo finance.

II. METHODS

2.1 Research Design

The study adopted a quantitative, cross-sectional descriptive–correlational design.

2.2 Participants, Setting, and Sampling

Participants were 253 adults aged 20-41 years residing in Chennai, Tamil Nadu, including students and working professionals. Simple random sampling was used to recruit eligible participants from colleges and workplaces accessed through online networks.

Inclusion criteria were: (a) age between 20 and 41 years, (b) current use of digital devices (smartphone, computer, or tablet) on a daily basis, and (c) ability to read English. Exclusion criteria were: (a) self-reported current severe psychiatric illness and (b) inability or unwillingness to provide informed consent.

2.3 Measures

Psychological Immune Competence Inventory (PICI). Psychological immunity was assessed using Oláh's Psychological Immune Competence Inventory. This instrument measures the integrated system of cognitive, emotional, and behavioral competencies that enable individuals to adapt to stress. The PICI provides a comprehensive assessment of psychological immune functioning across multiple dimensions relevant to coping and stress resilience.

Digital Stress Scale (DSS). Technology-related stress was measured using the 24-item Digital Stress Scale. This instrument assesses multidimensional aspects of stress related to digital technology use, including information overload, continuous connectivity demands, interruptions, and work-life boundary issues.

2.4 Procedure

Data were collected through an online survey platform. Participants were provided with detailed information about the study's purpose, procedures, and rights. Written informed consent was obtained from all participants prior to data collection. Confidentiality and anonymity of participants were strictly maintained throughout the data collection and analysis processes. Participants completed both the PICI and DSS through the online survey interface, which took approximately 20–25 minutes.

2.5 Data Analysis

Collected data were analyzed using IBM SPSS (Statistical Package for the Social Sciences) version 26.0. Descriptive statistics, including frequency distributions, means, standard deviations, and percentages, were used to summarize demographic characteristics and study variables. Inferential statistics included independent samples t-tests to compare digital stress and psychological immunity across gender and family type; one-way analysis of variance (ANOVA) to examine differences across birth order, number of siblings, family income, and parental education and occupation; Pearson's correlation analysis to assess the association between digital stress and psychological immunity; chi-square (χ^2) tests to examine associations between categorical demographic variables and stress/immunity categories; and multiple linear regression analysis to determine predictive relationships between independent variables (digital stress and sociodemographic factors) and psychological immunity. The level of statistical significance was set at $p < .05$ for all analyses, with $p < .01$ indicating highly significant associations.

III. RESULTS

3.1 Sociodemographic Characteristics

The sample consisted of 253 adults with ages ranging from 20 to 41 years (M = 26.67, SD = 4.75). Females comprised 58.9% of the sample (n = 149), while males represented 41.1% (n = 104). The majority of participants (91.7%, n = 232) were working professionals, with only 8.3% (n = 21) being students. Most participants came from nuclear families (70.0%, n = 177), while 30.0% (n = 76) came from joint families.

With respect to birth order, 52.2% (n = 132) were first-born, 27.3% (n = 69) were second-born, 11.5% (n = 29) were third-born, and 9.1% (n = 23) were only children.

Table 1 Socio-Demographic Characteristics of the Participants (N = 253)

Variable	Category	N	Percentage
Gender	Male	104	41.1
	Female	149	58.9
Occupational Status	Student	21	8.3
	Working	232	91.7
Type of Family	Nuclear	177	70.0
	Joint	76	30.0
Birth Order	Only Child	23	9.1
	First Born	132	52.2
	Second Born	69	27.3
	Third Born	29	11.5
Number of Siblings	0	23	9.1
	1	144	56.9
	2	58	22.9
	3	28	11.1
Family Income	< ₹1.2 lakh	53	20.9
	₹1.2–3 lakh	35	13.8
	₹3–6 lakh	100	39.5
	₹6–12 lakh	18	7.1
	₹12–24 lakh	47	18.6
Father's Education	Primary & below	32	12.6
	Secondary	51	20.2
	Higher Secondary	73	28.9
	Graduate	61	24.1
	Post Graduate & Above	36	14.2
Mother's Education	Primary & below	58	22.9
	Secondary	58	22.9
	Higher Secondary	63	24.9
	Graduate	40	15.8
	Post Graduate & Above	34	13.4
Father's Occupation	Govt. Employee	32	12.6
	Private Employee	60	23.7
	Business	50	19.8
	Professional	25	9.9
	Daily Wage	53	20.9
	Others	33	13.0
Mother's Occupation	Govt. Employee	19	7.5
	Private Employee	46	18.2
	Business	31	12.3
	Professional	32	12.6
	Homemaker	125	49.4
Digital Stress Category	Low Digital Stress	53	20.9
	Moderate Digital Stress	200	79.1
Psychological Immunity Category	Moderate Psychological Immunity	241	95.3
	High Psychological Immunity	12	4.7

3.2 Digital Stress, Psychological Immunity, and Associated Factors

Digital stress scores ranged from 24 to 96 (M = 62.71, SD = 13.32), with 79.1% of participants experiencing moderate levels and 20.9% experiencing low levels. Psychological immunity scores ranged from 152 to 264 (M = 204.13, SD = 18.15), with 95.3% demonstrating moderate levels and 4.7% showing high levels.

Pearson's correlation analysis revealed a statistically significant negative relationship between digital stress and psychological immunity ($r = -.237$, $p < .01$), indicating that higher levels of digital stress are associated with lower psychological immunity.

Chi-square analyses (see Table 2) showed that digital stress category was significantly associated with birth order ($\chi^2 = 8.42$, $p = .038$), number of siblings ($\chi^2 = 11.28$, $p = .010$), family income ($\chi^2 = 25.04$, $p < .001$), and father's occupation ($\chi^2 = 60.21$, $p < .001$). Psychological immunity category (see Table 3) was significantly associated with family income ($\chi^2 = 12.44$, $p = .014$) and father's occupation ($\chi^2 = 33.57$, $p < .001$).

Table 2 Association between Digital Stress Category and Sociodemographic Variables (N = 253)

Variable	Category	Low Digital Stress N (%)	Moderate Digital Stress N (%)	χ^2 value	p-value
Gender	Male	20 (19.2%)	84 (80.8%)	0.315	.575
	Female	33 (22.1%)	116 (77.9%)		
Type of Family	Nuclear	36 (20.3%)	141 (79.7%)	0.132	.716
	Joint	17 (22.4%)	59 (77.6%)		
Birth Order	Only Child	0 (0.0%)	23 (100.0%)	8.423	.038*
	First Born	32 (24.2%)	100 (75.8%)		
	Second Born	17 (24.6%)	52 (75.4%)		
	Third Born	4 (13.8%)	25 (86.2%)		
Number of Siblings	0	0 (0.0%)	23 (100.0%)	11.276	.010*
	1	39 (27.1%)	105 (72.9%)		
	2	11 (19.0%)	47 (81.0%)		
	3	3 (10.7%)	25 (89.3%)		
Family Income	< ₹1.2 lakh	9 (17.0%)	44 (83.0%)	25.044	.000**
	₹1.2–3 lakh	13 (37.1%)	22 (62.9%)		
	₹3–6 lakh	11 (11.0%)	89 (89.0%)		
	₹6–12 lakh	10 (55.6%)	8 (44.4%)		
	₹12–24 lakh	10 (21.3%)	37 (78.7%)		
Father's Education	Primary & Below	6 (18.8%)	26 (81.3%)	7.731	.102
	Secondary	12 (23.5%)	39 (76.5%)		
	Higher Secondary	8 (11.0%)	65 (89.0%)		
	Graduate	16 (26.2%)	45 (73.8%)		
	Post Graduate & Above	11 (30.6%)	25 (69.4%)		
Mother's Education	Primary & Below	14 (24.1%)	44 (75.9%)	8.750	.068
	Secondary	5 (8.6%)	53 (91.4%)		
	Higher Secondary	13 (20.6%)	50 (79.4%)		
	Graduate	10 (25.0%)	30 (75.0%)		
	Post Graduate & Above	11 (32.4%)	23 (67.6%)		
Father's Occupation	Government	9 (28.1%)	23 (71.9%)	60.209	.000**
	Private	7 (11.7%)	53 (88.3%)		
	Business	12 (24.0%)	38 (76.0%)		
	Professional	2 (8.0%)	23 (92.0%)		
	Daily Wage	1 (1.9%)	52 (98.1%)		
	Others	22 (66.7%)	11 (33.3%)		

Mother's Occupation	Government	3 (15.8%)	16 (84.2%)	5.203	.267
	Private	6 (13.0%)	40 (87.0%)		
	Business	4 (12.9%)	27 (87.1%)		
	Professional	8 (25.0%)	24 (75.0%)		
	Homemaker	32 (25.6%)	93 (74.4%)		

Table 3 Association between Psychological Immunity Category and Sociodemographic Variables (N = 253)

Variable	Category	Moderate Psychological Immunity N (%)	High Psychological Immunity N (%)	χ^2 value	p-value
Gender	Male	101 (97.1%)	3 (2.9%)	1.350	.245
	Female	140 (94.0%)	9 (6.0%)		
Type of Family	Nuclear	169 (95.5%)	8 (4.5%)	0.065	.799
	Joint	72 (94.7%)	4 (5.3%)		
Birth Order	Only Child	23 (100.0%)	0 (0.0%)	1.514	.679
	First Born	125 (94.7%)	7 (5.3%)		
	Second Born	65 (94.2%)	4 (5.8%)		
	Third Born	28 (96.6%)	1 (3.4%)		
Number of Siblings	0	23 (100.0%)	0 (0.0%)	3.287	.349
	1	135 (93.8%)	9 (6.3%)		
	2	55 (94.8%)	3 (5.2%)		
	3	28 (100.0%)	0 (0.0%)		
Family Income	< ₹1.2 lakh	52 (98.1%)	1 (1.9%)	12.442	.014*
	₹1.2–3 lakh	33 (94.3%)	2 (5.7%)		
	₹3–6 lakh	99 (99.0%)	1 (1.0%)		
	₹6–12 lakh	16 (88.9%)	2 (11.1%)		
	₹12–24 lakh	41 (87.2%)	6 (12.8%)		
Father's Education	Primary & Below	31 (96.9%)	1 (3.1%)	3.642	.457
	Secondary	48 (94.1%)	3 (5.9%)		
	Higher Secondary	72 (98.6%)	1 (1.4%)		
	Graduate	57 (93.4%)	4 (6.6%)		
	Post Graduate & Above	33 (91.7%)	3 (8.3%)		
Mother's Education	Primary & Below	55 (94.8%)	3 (5.2%)	5.349	.253
	Secondary	57 (98.3%)	1 (1.7%)		
	Higher Secondary	60 (95.2%)	3 (4.8%)		
	Graduate	39 (97.5%)	1 (2.5%)		
	Post Graduate & Above	30 (88.2%)	4 (11.8%)		
Father's Occupation	Government	32 (100.0%)	0 (0.0%)	33.574	.000**
	Private	58 (96.7%)	2 (3.3%)		
	Business	48 (96.0%)	2 (4.0%)		
	Professional	25 (100.0%)	0 (0.0%)		
	Daily Wage	53 (100.0%)	0 (0.0%)		
	Others	25 (75.8%)	8 (24.2%)		
Mother's Occupation	Government	19 (100.0%)	0 (0.0%)	2.065	.724
	Private	44 (95.7%)	2 (4.3%)		
	Business	30 (96.8%)	1 (3.2%)		
	Professional	31 (96.9%)	1 (3.1%)		
	Homemaker	117 (93.6%)	8 (6.4%)		

Multiple linear regression analysis indicated that the overall model was statistically significant ($F(11, 241) = 3.46$, $p < .001$, $R^2 = .136$). Digital stress emerged as a significant negative predictor of psychological

immunity (β = −.17, p = .008). Among sociodemographic variables, family income (β = .15, p = .016) and father's occupation (β = .21, p = .002) were positive predictors of psychological immunity.

Table 4 Multiple Linear Regression Analysis Predicting Psychological Immunity (N = 253)

Predictor Variable	B	Std. Error	β	t	p-value
Constant	198.423	11.317	-	17.532	.000***
Age	0.283	0.227	0.075	1.245	.214
Gender	1.683	2.197	0.047	0.766	.444
Type of Family	-2.769	2.365	-0.071	-1.171	.243
Birth Order	1.183	1.454	0.054	0.814	.416
No. of Siblings	-0.508	1.476	-0.023	-0.344	.731
Family Income	1.985	0.819	0.149	2.423	.016*
Father's Educational Qualification	-0.140	0.677	-0.013	-0.206	.837
Mother's Educational Qualification	0.326	0.630	0.032	0.518	.605
Father's Occupation	1.381	0.431	0.208	3.203	.002*
Mother's Occupation	0.131	0.397	0.021	0.329	.742
Digital Stress	-0.230	0.085	-0.172	-2.694	.008*

IV. DISCUSSION

The present study examined the relationship between digital stress and psychological immunity among adults, providing empirical support for the growing literature on internal psychological resources and technology-related stress management. The key finding of a significant negative association between digital stress and psychological immunity (r = −.237, p < .01) demonstrates that heightened exposure to digital stressors is inversely linked with adaptive psychological functioning. This finding aligns with transactional stress theory, which posits that individual coping resources and psychological competencies critically determine responses to environmental demands (Lazarus & Folkman, 1984).

The moderate levels of digital stress observed among participants reflect the pervasive challenges of constant connectivity, information overload, and blurred work-life boundaries characteristic of contemporary young adult lives. These findings corroborate earlier research on technostress, which identifies constant connectivity, rapid technological change, and information overload as primary sources of technology-induced stress (Ayyagari et al., 2011; Reinecke et al., 2016; Tarafdar et al., 2015). The significant negative correlation validates Oláh's conceptualization of psychological immunity as an integrated system of cognitive, emotional, and behavioral competencies that buffer adverse stress effects(Olah, 1996, 2005).

A notable contribution of this study is the identification of socioeconomic variables as significant predictors of both digital stress and psychological immunity. Family income (β = .15, p = .016) and father's occupational status (β = .21, p = .002) demonstrated robust associations with psychological immunity, corroborating evidence that socioeconomic stability facilitates access to coping resources, emotional security, and adaptive psychological functioning (Antonovsky, 1988). This finding highlights that psychological immunity is not solely an intrapersonal construct but is embedded within broader social and economic contexts.

V. IMPLICATIONS

These findings suggest that psychological immunity is an important protective resource in digitally saturated contexts and can inform both theory and practice. Theoretically, the results support stress appraisal models that emphasize the moderating role of internal competencies in shaping responses to environmental demands (Lazarus & Folkman, 1984; Olah, 2005). Practically, the study underscores the need for digital wellness initiatives and campus- or workplace-based programs that strengthen optimism, emotional regulation, and coping skills to help adults manage technology-related stress more adaptively.

VI. LIMITATIONS AND FUTURE DISCUSSIONS

This study has some limitations that should be considered when interpreting the findings. The cross-sectional design precludes causal inferences, and the use of an online, urban sample from Chennai may limit generalizability to other age groups, regions, or rural populations. Self-report measures are also subject to

response biases. Future research could employ longitudinal designs, include more diverse samples, and test targeted interventions aimed at enhancing psychological immunity to reduce the impact of digital stress.

VII. CONCLUSION

The present study contributes to emerging literature on digital stress and psychological resilience by establishing psychological immunity as a protective psychological resource among adults. Findings demonstrate a significant negative relationship between digital stress and psychological immunity, indicating that heightened technology-related stress exposure correlates with diminished adaptive coping capacity. The pronounced influence of socioeconomic factors underscores that psychological immunity develops within broader contextual conditions transcending individual-level characteristics alone. These findings illuminate the mechanisms through which adults adapt to digitally saturated environments and have substantial implications for digital wellness initiatives and preventive mental health interventions.

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Table 5 Differences in Digital Stress across Demographic Variables

Demographic Variable	Groups (N)	M ± SD	t/F Value	p
Gender	Male	62.95 ± 13.96	0.24	.808
	Female	62.54 ± 12.91		
Type of Family	Nuclear	63.50 ± 12.75	1.44	.151
	Joint	60.87 ± 14.49		
Occupational Status	Student	67.67 ± 9.61	1.79	.075
	Working Professional	62.26 ± 13.54		
Birth Order	Only Child	67.83 ± 4.75	1.48	.219
	First Born	62.40 ± 14.01		
	Second Born	61.23 ± 13.77		
	Third Born	63.55 ± 13.20		
Number of Siblings	0	67.83 ± 4.75	1.81	.146
	1	61.71 ± 13.86		
	2	61.95 ± 14.98		
	3	65.21 ± 10.61		
Family Income	< ₹1.2 lakh	64.74 ± 11.89	4.01	.004*
	₹1.2–3 lakh	58.00 ± 16.88		
	₹3–6 lakh	64.74 ± 11.76		
	₹6–12 lakh	54.17 ± 12.70		
	₹12–24 lakh	62.87 ± 13.65		
Father's Education	Primary & below	62.78 ± 15.02	1.63	.166
	Secondary	60.73 ± 13.48		
	Higher Secondary	65.90 ± 11.11		
	Graduate	61.62 ± 13.87		
	Post Graduate & Above	60.81 ± 14.24		
Mother's Education	Primary & below	60.71 ± 14.77	1.84	.121
	Secondary	65.67 ± 10.90		

	Higher Secondary	64.40 ± 12.68		
	Graduate	60.90 ± 13.09		
	Post Graduate & Above	60.06 ± 15.18		
Father's Occupation	Govt. Employee	61.50 ± 12.48	12.68	.000*
	Private Employee	65.68 ± 9.71		
	Business	62.00 ± 14.41		
	Professional	66.40 ± 9.21		
	Daily Wage	67.91 ± 6.28		
	Others	48.39 ± 18.51		
Mother's Occupation	Govt. Employee	66.05 ± 8.75	1.03	.391
	Private Employee	65.22 ± 11.53		
	Business	62.90 ± 12.56		
	Professional	61.00 ± 13.23		
	Homemaker	61.66 ± 14.62		

Table 6 Differences in Psychological Immunity across Demographic Variables

Demographic Variable	Groups (N)	M ± SD	t/F Value	p
Gender	Male	203.16 ± 16.25	0.73	.464
	Female	204.84 ± 18.90		
Type of Family	Nuclear	204.64 ± 17.47	0.67	.503
	Joint	203.00 ± 18.77		
Occupational Status	Student	204.48 ± 12.28	0.09	.931
	Working Professional	204.12 ± 18.29		
Birth Order	Only Child	198.09 ± 9.39	1.51	.214
	First Born	204.21 ± 18.20		
	Second Born	206.81 ± 18.10		
	Third Born	202.34 ± 20.02		
Number of Siblings	0	198.09 ± 9.39	1.87	.135
	1	206.01 ± 19.12		
	2	203.81 ± 19.26		

	3	200.29 ± 10.81		
Family Income	< ₹1.2 lakh	201.94 ± 13.66	5.06	.001*
	₹1.2–3 lakh	204.37 ± 19.52		
	₹3–6 lakh	200.44 ± 13.17		
	₹6–12 lakh	217.44 ± 23.61		
	₹12–24 lakh	209.28 ± 23.28		
Father's Education	Primary & Below	203.97 ± 14.76	1.01	.405
	Secondary	207.02 ± 22.03		
	Higher Secondary	200.92 ± 13.86		
	Graduate	204.97 ± 19.79		
	Post Graduate & Above	205.42 ± 17.42		
Mother's Education	Primary & Below	204.33 ± 20.07	0.74	.566
	Secondary	203.57 ± 14.75		
	Higher Secondary	203.27 ± 18.19		
	Graduate	202.20 ± 15.71		
	Post Graduate & Above	208.76 ± 20.46		
Father's Occupation	Govt. Employee	201.09 ± 14.00	7.78	.000*
	Private Employee	203.57 ± 12.46		
	Business	205.06 ± 19.00		
	Professional	196.04 ± 9.49		
	Daily Wage	199.94 ± 11.08		
	Others	219.70 ± 29.52		
Mother's Occupation	Govt. Employee	198.58 ± 8.44	0.68	.607
	Private Employee	203.28 ± 14.82		
	Business	203.39 ± 15.42		
	Professional	204.19 ± 16.67		
	Homemaker	205.50 ± 20.57		