

Impact of Study Habits on Test Anxiety and Academic Achievement of Students at University Level



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Abstract: *This study aimed to examine the relationship between study habits and test anxiety and academic achievement of university students. The quantitative descriptive survey research with correlational and comparative approaches were used and 350 students (175 males and 175 females) were selected from the University of Haripur for data collection by using structured questionnaires. The study habits examined were textbook reading, note taking, memory, test preparation, concentration and time management. The results revealed that students' habits with regard to reading the textbook were very good, and they were moderately good in time management, while there were still some weaknesses in test preparation, memory and note taking. The regression analysis showed that study habits as a whole accounted for 27.9% of the variance in academic achievement with time management being the most important positive predictor. Interestingly, the reading of texts and paying attention negatively influenced academic performance. With regard to test anxiety, study habits contributed 27.7% of the variance; textbook reading and concentration significantly lowered anxiety, and time management was correlated with higher anxiety, perhaps because of a pressure or perfectionism. Gender comparisons revealed that female students performed better than males in academics, note-taking, but males performed better in textbook reading and test preparation. There were no significant gender differences in memory, concentration, time management or test anxiety. The results highlight the complex nature of study habits and how they affect academic and emotional outcomes, pointing towards the necessity of developing specific interventions to foster students' well-balanced learning approaches.*

Keywords: Study Habits, Academic Achievement, Test Anxiety

Introduction

Background

Study habits are an integral part of the process of learning that influences the way students organize, approach, and do their academic work. They refer to the regular practices and habits learners form while learning, such as how frequently and for how long learners study, review their learning, manage their time, take notes, focus their attention, prepare for tests, and choose a suitable study environment (Atsuwe & Moses, 2017; Mishra, 2022). As students repeat academic behaviors over time, these behaviors become ingrained and affect their academic efficiency. Effective study habits can therefore help students maintain focus, reduce distractions, manage academic demands, and develop greater consistency in their learning activities.

Students differ considerably in the ways they approach studying. Some may establish regular study schedules, review material systematically, prepare for examinations in advance, and study in environments that support concentration. Others may rely on irregular studying, procrastination, ineffective memorization, or studying immediately before examinations. Such differences are important because study habits can influence not only the amount of time students spend studying but also the quality and effectiveness of their learning. Study habits encompass several behaviors, including time management, goal setting, organization, note-taking, concentration, textbook reading, memorization, and examination preparation (Castillo et al.,

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2023). Developing appropriate habits can consequently support students in approaching academic tasks with greater confidence and organization.

Previous research has indicated a meaningful relationship between students' study habits and academic performance (Rabia et al., 2017). Similarly, Siah and Maiyo (2015) emphasized that academic performance is closely connected with the study habits students develop throughout their educational experiences. Effective habits, such as completing assignments, participating actively in classroom activities, managing time appropriately, maintaining concentration, and exerting consistent effort, have been associated with improved academic achievement (Fouche, 2017). The results indicate that academic achievement is not just a matter of intelligence but also of the learning behavior of the students. Along with academic performance, the way that students study could also have significant consequences for their psychological experiences when assessed academically. Test anxiety is one such experience that occurs when a person feels anxiety, worry, tension, and apprehension when he or she is faced with a test or any other type of evaluation (Hussain et al., 2023). Test anxiety was defined by Zeidner (1998) as psychological, physiological, and behavioral reactions to fear of failure and negative appraisal. It can present as cognitive problems with difficulty concentrating and difficulty processing information or physiological responses such as higher heart rate, higher blood pressure, and sweating (Sarason, 2021). Therefore, test anxiety may hinder students' ability to exhibit the knowledge and skills they have developed.

Test anxiety is known to be a major obstacle to academic achievement. Sarason (1984) saw it as an impediment to school performance at all levels, and Stöber (2004) highlighted the problem of worry and students' perceived emotional and physical responses as core aspects of test anxiety. Students experiencing excessive anxiety can experience problems with their concentration, self-confidence, self-esteem, and academic performance (Ahmad et al., 2018). As a result, those who are highly test anxious may not be able to attain their real educational achievement despite possessing high knowledge and skills. This highlights the need to look at the role of behaviour that can increase or decrease the anxiety students experience during exam situations. The skills deficit model can be used to understand the relationship between study habits and test anxiety. This view suggests that students who have poor study skills and poor preparation for exams may be more susceptible to test anxiety due to uncertainty and fear that stems from not learning and retaining academic material (Culler & Holahan, 1980, cited by Numan & Hasan, 2017). If students do not prepare for the exam correctly, they might be worried about recalling information or meeting academic requirements when taking the exam. Conversely, diligent preparation and proper study habits could help to increase students' familiarity with the course content and sense of preparedness. Ergene (2011) found that there was a negative correlation between study habits and test anxiety, suggesting that study habits may be related to lower test anxiety scores. Human repetitive behavior also has an impact on the development of study habits. Habits are formed when behaviours are performed repeatedly over time and across situations, and become more automatic (Danner et al., 2011, as cited in Kaur & Singh, 2020). When these repetitive academic behaviors are carried out in a school setting, they can thus form regular modes of learning. Good study habits can help students approach academic tasks in a calm and systematic way, while bad habits could lead to procrastination, lack of preparation, and greater academic stress. There can also be variations in students' study time, their break patterns, how much they can tolerate while studying, their choice of study environment, their priorities of the subjects they would like to study, and their learning approaches (Mukherjee & Das, 2025).

Such individual differences illustrate that study habits are more multidimensional than just the time spent studying. Study habits are the set of regular practices, habits, and behaviors used by students in their study. These involve reading books, taking notes, recalling information, planning their time, staying focused and preparing for tests. Study habits play an important role in students' daily academic experiences and are one of the factors influencing knowledge and cognitive skills (Tus et al., 2020). Study habits refer to the way students study during lessons, reading books, doing homework or arranging activities, according to Djaali (2013) as cited in Harahap et al (2023). Study habits are a product of repeated practices and can turn into

regular and natural behaviors over time (Danner et al., 2011, as cited in Kaur & Singh, 2020). Good study skills enable students to manage their academic tasks and enhance learning, while poor study skills can negatively impact students' learning (Mishra, 2022).

Congos (2010) found that there were six main factors of study habits, which were textbook reading, memorization, time management, note taking, test preparation and concentration. These dimensions are key characteristics of students' learning. With the goal of comprehending and retaining academic content, effective textbook reading can be enhanced by supporting students to concentrate on and process information more deeply through note-taking (Boch & Piolat, 2005). Memory strategies, frequent practice and repetition can boost retention and recall. Time management assists students in organizing their academic work, creating study plans and preventing procrastination, and concentration helps students to focus on the task and reduce distracting elements. Test preparation includes planning, reviewing course material, practicing past tests and the use of self-assessment strategies (Crede & Kuncel, 2008). Thus, good study is not only for the purpose of making constant attempts at studying, but also for the use of suitable studying strategies. Most studies have demonstrated a positive correlation between effective study habits and academic performance. Homework completion, active participation, concentration, effective time management and effort were shown to be positively correlated with academic performance according to Fouche (2017). Castillo et al. (2023) also conducted a study and discovered that there was a significant positive correlation between study habits and academic performance of the senior high school students. In a similar study, Jafari et al. (2019) found that the study habits of medical sciences students are positively correlated with their academic achievement. Jameel et al. (2019) determined that students who effectively used time scheduling, regular content review, and used multiple learning resources were more likely to have better academic outcomes. Aljaffer et al. (2024) also identified aspects of studying well, such as revision, active recall, planning and good engagement with lectures, to be linked to good academic outcomes. However, some students' academic performance can be adversely impacted by poor or ineffective study habits. These behaviours include procrastination, studying only prior to exams, studying when distracted, excessive mobile phone and social media usage, missing assignments, and memorizing rather than understanding material (Fouche, 2017; Rather & Bhat, 2020). Poor time management, lack of sleep, distractions, late-night study and postponing difficult tasks were other common inefficient study habits mentioned by Kumar (2015).

The results indicate that the quality and consistency of study habits are important for the students' academic achievement. Test anxiety is also related to study habits. Test anxiety is the psychological, physiological and behavioral reactions to fear, worry and concern regarding performance in tests (Zeidner, 1998 as cited by Chakraborty, 2023). Test anxiety students may find it difficult to focus, comprehend and remember learned material. They can also have physiological reactions like rapid pulse, anxiety, and perspiration. The skills-deficit model posits that a lack of effective study skills and poor preparation can also contribute to test anxiety because the student may feel under-prepared for tests (Culler & Holahan, 1980, cited in Numan & Hasan, 2017). The study habits and test anxiety relationship has been corroborated by previous studies. In conclusion, Ahmad and Batool (2019) revealed a strong negative correlation between test anxiety and study habits of the university students; thus, the study habits of the students with low test anxiety were high and vice versa. Numan and Hasan (2017) also found that study habits had a significant effect on both test anxiety and academic achievement among undergraduate students. Students with appropriate study habits experienced less test anxiety and performed better academically. Similarly, Ghamari Kivi, Poorafshar, and Sayari (2015) found that study-skills training combined with cognitive restructuring significantly reduced test anxiety. Yusefzadeh et al. (2019) also reported that organized study methods, including planning and preparation, reduced test anxiety and improved examination performance. Udeani (2012) found that study habits were positively related to science achievement, while debilitating anxiety was negatively related to achievement.

Although most previous studies indicate that effective study habits are associated with better academic achievement and lower test anxiety, findings are not completely consistent. Tus et al. (2020) found no

significant relationship between overall study habits and academic performance, although the study emphasized the importance of improving areas such as note-taking, reading ability, and health. Similarly, Mukherjee and Das (2025) found a significant positive relationship between effective study habits and academic achievement but no meaningful relationship between educational anxiety and academic performance. These findings indicate that the relationship between study habits, anxiety, and academic achievement may vary according to students, educational settings, and other contextual factors.

Research Objectives

- i. To identify and categorize the study habits commonly practiced by university students.
- ii. To find out the effect of study habits on the academic achievement of university students.
- iii. To find out the impact of study habits on test anxiety of university students.
- iv. To find the gender differences in terms of study habits, test anxiety and academic achievement.
- v. To recommend strategies for improving study habits to reduce test anxiety and enhance academic achievement.

Research Questions

- i. What are the common study habits practiced by university students?
- ii. How do different study habits affect the academic achievement of university students?
- iii. What is the impact of study habits on the test anxiety levels of university students?
- iv. How do male and female students differ in terms of study habits, test anxiety levels, and academic achievement?
- v. What strategies can be recommended to improve study habits for reducing test anxiety and enhancing academic achievement?

Research Design

The study was designed as a quantitative, descriptive survey research with a correlational and comparative approach to show the effect of Study Habits on Test Anxiety and Academic Achievement of University Students. The independent variable used was study habits, and the dependent variables were test anxiety and academic achievement. Standardized questionnaires were used to gather data, and regression analysis was used to investigate the relationship between study habits and test anxiety as well as academic performance. Independent samples t-tests were used to examine gender differences.

Population

A total population of 2,047 undergraduate students attending various courses of the Faculty of Social and Administrative Sciences at the University of Haripur (Provost Office, The University of Haripur, personal communication, May 2024) comprised the population.

Sample

A stratified random sampling was used to select a sample of 350 students, half of whom were males (175) and the other half females (175). The selected participants were in nine academic programs: English, Bachelor of Education, Economics, Islamic Studies, History, International Relations, Psychology, BBA and Sport Sciences & Physical Education.

Research Tools

Questionnaires were used to gather data, with two kinds being used. The first was an abbreviated version of Congos' (2014) Study Habits Inventory that included 48 items of time management, reading, note-taking and test preparation. The second was the 27-item Test Anxiety Scale by Cassady and Johnson (2002) that measured cognitive and emotional test anxiety. Academic achievement was assessed by the students' GPA, which was confirmed by the students' departmental records.

Pilot Testing

The research instruments were tested in a limited range in pilot testing, which involved 30 students comprising 15 males and 15 females, to test the clarity and reliability of the research instruments.

Reliability

Results of the modified Study Habits Inventory showed a Cronbach's alpha of 0.87, and for the Test Anxiety Scale it was 0.82. These results indicated satisfactory internal consistency of both instruments.

Data Collection

The researcher personally went to the selected university departments to collect data. Clear instructions were given, and participants were reassured that their answers were kept confidential and only for research purposes. Participants were asked to answer the questions truthfully.

Data Analysis

The collected data were analysed using SPSS. Descriptive statistics were used to identify students' study habits. Simple linear regression was used to examine the impact of study habits on test anxiety and academic achievement. Independent samples t-tests were conducted to determine gender differences in study habits, test anxiety, and academic achievement.

Regression Analysis to find the impact of Study Habits on Academic Achievement

Table 1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficient	T	Sig
		B	Std. Error	Beta		
1	(Constant)	342.267	55.751		6.139	.000
	Textbook- Reading	-21.303	9.923	-.103	-2.147	.033
	Note-taking	-11.978	7.700	-.079	-1.556	.121
	Memory	-1.433	9.426	-.008	-.152	.879
	Test-Preparation	-6.621	8.087	-.046	-.819	.414
	Concentration	-41.487	8.970	-.235	-4.625	.000
	Time Management	86.014	11.405	.379	7.542	.000
	Dependent Variable	R=.528 ^a	R2=.279	Adj. R2=.266	F=22.121	Alpha=.000

The regression analysis showed that the students' study habits were significant in predicting the students' academic achievement. Time Management was the most positive predictor; that is, students who were more able to manage time scored higher. Concentration and reading textbooks, on the other hand, demonstrated significant negative correlations with academic achievement, indicating that the higher the concentration and the more they read, the lower the marks. The unexpected results might be due to poor study skills, academic stress, or challenges to applying focused study to test-taking. Note-taking, memory and test preparation, however, did not significantly predict academic achievement. The results of this study generally show that study habits of students have a significant role in the students' academic achievement, especially in the students' time management.

Regression Analysis for Impact of Study Habit on Test Anxiety

Table 2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficient	T	Sig
		B	Std. Error	Beta		
1	(Constant)	2.361	.333		7.093	.000
	Textbook- Reading	-.113	.059	-.091	-1.902	.033
	Note-taking	.090	.046	.100	1.966	.121
	Memory	-.100	.056	-.096	-1.772	.879
	Test-Preparation	-.105	.048	-.122	-2.176	.414
	Concentration	-.258	.054	-.244	-4.809	.000
	Time Management	.496	.068	.367	7.279	.000
		R = .528 ^a	R ² = .277	Adj R ² = .265	F = 21.921	Alpha = .000

The results obtained from regression analysis showed that study habits significantly explained the test anxiety of university students. The results indicate that anxiety levels of students are influenced differently by different study behaviors. Time management was related positively to test anxiety, and it shows that students who are more actively involved in time management may be more exposed to academic stress, possibly caused by high expectations, high workload or excessive perfectionism. Concentration, on the other hand, had a significant negative correlation with test anxiety, meaning that a student's ability to concentrate is related to his/her ability to control his/her anxiety during academic work and tests. The test anxiety was also significantly negatively related to textbook reading, suggesting that increased reading of the textbook and increased understanding and confidence could lead to reduced test anxiety. However, taking notes, memorizing and studying for tests were not strong predictors of test anxiety. In general, the findings suggest that study habits constitute significant factors in the measurement of test anxiety, with time management, concentration, and textbook reading being the most appropriate factors.

Discussion

The present study examined the impact of study habits on test anxiety and academic achievement among students at the University of Haripur. The study focused on six major dimensions of study habits: time management, note-taking, memory, textbook reading, concentration, and test preparation. These dimensions were examined in relation to test anxiety and academic achievement, measured through students' test anxiety scores and CGPA.

The descriptive findings showed that students generally demonstrated moderately strong study habits. Textbook reading and concentration were the most commonly practiced habits, whereas test preparation, memory, and note-taking were comparatively weaker. Time management was at the moderate level, indicating that students could organize their academic activities and had some ability to plan and prioritize but encountered difficulties in the process. The results suggest that students need to be given an opportunity to build up their strategic learning skills. The regression analysis revealed that study habits were significant for academic achievement and accounted for 27.9% of the variance in academic achievement. This result corroborates the study of Castillo et al. (2023), which found that there is a positive significant correlation between study habits and academic achievement. Of the personal study skills, time management had the most positive influence on academic performance. This finding aligns with Jameel et al. (2019), who concluded that the effective use of a time schedule and regular review were correlated to students' academic achievement. Suitable time management can enable students to finish schoolwork regularly and prevent procrastination. The academic achievement was significantly negatively affected by concentration. This is an unexpected result but could suggest that students who find themselves struggling with school may feel like

they are working harder to focus and get poorer grades. Likewise, academic achievement was negatively affected by the reading of textbooks. This could indicate that a reliance on just reading the book may not be enough to lead to greater academic outcomes if the strategies employed are those that do not include active reading techniques like discussion, practice, summarizing, or application. Note-taking, memory and test preparation did not significantly predict academic achievement, which indicates that the effectiveness of these habits may be contextually dependent and may differ on the individual and/or the academic level of the student. Study habits also predicted test anxiety well, accounting for 27.7% of the variance in test anxiety. This finding corroborates the idea that students' academic conduct is related to their emotional experiences during tests, and aligns with Udeani (2012), who stated that positive study habits can lower the level of test-related stress in students. The amount of time spent on the task was a strong positive predictor of test anxiety. This finding is unexpected, but can be attributed to perfectionism, high academic aspirations or pressure related to planning and academic responsibilities. Concentration, on the other hand, had a significant negative relationship with test anxiety. A student's ability to concentrate during study time was significantly related to his/her anxiety, which could be due to the fact that concentration facilitates understanding and thus helps to feel prepared. Reading the textbook also had a slight but meaningful negative impact on test anxiety, indicating that frequent exposure to course material may lead to greater familiarity with the material and less fear of the exam.

Note-taking, memory, and test preparation were not important factors in test anxiety, which suggests that other factors, including confidence, emotional preparedness, and past examination experiences, may also influence test anxiety. The results in relation to gender indicated that the female students' academic scores were significantly higher than male students' scores. This result is in line with Nauman and Hassan (2017), who found that the academic performance of female students was better than that of male students. There were also significant gender differences in certain study habits. While male students performed better than female students on the textbook reading and test preparation tasks, female students achieved higher scores on the note-taking tasks. Such differences could be due to differing learning preferences and styles in relation to academic work. There were no significant gender differences in memory, concentration or time-management. Likewise, there was no significant difference between males and females on test anxiety. The result is similar to the one reported by Ahmad and Batool (2019), who found that there was no significant difference between the test anxiety of males and females. The similarity in anxiety may be attributed to the common academic demands and learning environment, as well as institutional expectations. The overall results indicate that study habits are significant factors in academic success and test anxiety for University students. But the impact of personal study techniques was quite diverse. Time management proved to be an important determinant of academic success, and concentration and textbook reading were linked to reduced test anxiety. The results also reveal some gender differences in the areas of specific study habits and academic achievement but not in test anxiety. The findings indicate that universities must offer academic skills and counselling programs that enhance effective study habits and meet the needs of the students academically and emotionally. The findings need to be interpreted in relation to the studied population. The results of the present study may not be generalized to students of other faculties (e.g., Engineering, Applied Sciences) or other universities, as the participants of the study were drawn from the Faculty of Social and Administrative Sciences of the University of Haripur.

Conclusion

The study concluded that reading the textbooks and concentrating on them were the most common study habits among the university students, while test preparation, memory, and note-taking were relatively low among the students. Time management was found to be of medium level, and students were found to be planning and organizing some of the time. Study habits had a significant contribution in predicting the students' academic achievement, explaining 27.9% of the total variance in the students' marks. The study habits that were most positively associated with academic achievement were time management, while

concentration and textbook reading were negatively associated. Note-taking, memory, and test preparation were not significant predictors. These findings suggest that the effectiveness and quality of study strategies may be more important than simply practicing a particular study habit.

Study habits also significantly predicted test anxiety, explaining 27.7% of its variation. Concentration and textbook reading were associated with lower test anxiety, whereas time management showed a positive relationship with anxiety. Note-taking, memory, and test preparation were not significant predictors. This suggests that factors beyond study habits, such as stress, self-pressure, and emotional management, may also contribute to students' test anxiety.

Significant gender differences were found in academic achievement, with female students achieving higher scores than male students. Significant gender differences were also found in textbook reading, note-taking, and test preparation. Male students reported better textbook reading and test preparation habits, whereas female students reported better note-taking habits. However, no significant gender differences were found in memory, concentration, or time management. Similarly, no significant gender difference was found in test anxiety.

Overall, the findings indicate that study habits are important factors associated with both academic achievement and test anxiety among university students. Strengthening effective study strategies, particularly time management, concentration, reading, note-taking, and test preparation, may help students improve their academic outcomes and manage examination-related anxiety.

Recommendations

Based on the findings of the study, the following recommendations are proposed:

- Universities should provide workshops and training sessions on effective study habits, particularly note-taking, memory techniques, time management, and test preparation.
- Teachers should promote active learning strategies such as summarizing, self-questioning, guided notes, and distraction-free study techniques to improve students' concentration and understanding.
- Study-skills sessions may be incorporated into university orientation programs or early-semester courses to help students develop effective academic habits.
- Peer mentoring programs may be established to help students learn practical study strategies from experienced senior students.
- University counselors should provide guidance on managing academic pressure, maintaining a healthy balance between study and rest, and developing strategies for reducing test anxiety.
- Faculty members should encourage realistic and flexible time-management strategies to prevent excessive academic pressure and stress.
- Academic support programs need to be designed to take into account gender differences in study skills, including reading of textbooks, note-taking, and test preparation.
- All students, including males, should have access to test anxiety support programs, which can include stress management, relaxation and academic preparation techniques.
- Future researchers should explore the psychological and environmental factors that underlie test anxiety and could collect qualitative data through interviews and focus groups to find out more about students' experiences.

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