

Original Article

Rethinking Students' Mental Health in the Age of AI: Insights into Stress and Anxiety among Undergraduates

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Abstract - Student mental health is a critical concern in higher education, with stress and anxiety negatively affecting learning, academic performance, and overall well-being. Simultaneously, artificial intelligence (AI) is increasingly integrated into higher education, offering adaptive learning, personalised feedback, and predictive analytics. While AI has the potential to enhance academic support and mental health services through tools such as chatbots, machine learning systems, and digital monitoring, it also introduces challenges, including technostress, dependency, and anxiety. Using Lazarus's stress and coping theory as a framework, this paper examines how AI acts as both a supportive and stress-inducing environmental factor in student experiences, influencing coping strategies, emotional responses, and mental health outcomes. AI-enabled mental health tools can improve early detection, continuous monitoring, and personalised interventions, but ethical, privacy, and equity considerations are paramount. The findings stress the need for universities to balance AI innovation with human-centred care, fostering digital resilience, promoting responsible AI use, and integrating AI as a complementary tool to support both academic success and student well-being. Recommendations include updating traditional mental health frameworks, designing ethical AI systems, training students in digital resilience, equipping educators to use AI responsibly, and maintaining human oversight in AI-supported mental health services.

Keywords - Student Mental Health, Artificial Intelligence, Higher Education, Digital Resilience.

1. Introduction

Student mental health is a critical issue in higher education because it significantly undermines learning capacity, motivation, academic performance, and persistence. According to Pointon-Haas et al. (2024), a substantial proportion of students experience psychological distress, while institutions report sharp rises in demand for counselling services. The growing prevalence and unmet need have significant implications for student well-being, academic engagement, and institutional capacity, prompting universities globally to adopt whole-systems and peer-supported approaches to mitigate the impact of mental health challenges.

Artificial intelligence (AI) has emerged as a transformative force in higher education, reshaping teaching, learning, and institutional practices. Evidence from systematic reviews indicates that AI technologies can enhance educational quality by personalising learning experiences, diversifying instructional roles, and enabling adaptive, intelligent teaching strategies that improve student engagement and outcomes. At the same time, the integration of AI presents significant challenges, including defining appropriate boundaries for its use, addressing digital inequalities, and ensuring sufficient training and support for both educators and students (Ajani et al. 2024).

Pesqueira & Almeida (2025) opine that AI has created a need to rethink traditional mental health frameworks developed for conventional diagnosis and treatment. AI-driven tools enable more precise, data-driven, and personalised care for conditions such as ADHD and OCD, but they also raise ethical, regulatory, and data privacy challenges. Updating these frameworks is essential to ensure AI innovation supports ethical practice, effective oversight, and equitable, patient-centred care.

2. Theoretical Framework

Lazarus's stress theory conceptualises stress as a transactional relationship between the individual and the environment, rather than as a stimulus or response alone (Lazarus, 1991; Lazarus & Folkman, 1986). Central to the theory are cognitive appraisal and coping, which mediate how individuals experience stress (Lazarus, 1993). Through primary appraisal, individuals evaluate whether an encounter is relevant to their goals, congruent or incongruent with those goals, and threatening to aspects of the self. Secondary appraisal, on the other hand, involves assessing responsibility, coping potential, and future expectations (Lazarus, 1966; Lazarus & Folkman, 1984). Different patterns of appraisal give rise to distinct stress experiences, such as harm, threat, or challenge, each linked to specific emotional responses such as anxiety or relief (Lazarus & Folkman, 1984; Lazarus, 1991). Coping is defined as the cognitive and behavioural efforts used to manage these demands and may be problem-focused or emotion-focused, depending on whether individuals attempt to change the situation or regulate their emotional response (Folkman & Lazarus, 1980; Lazarus & Folkman, 1984).

Connectedly, AI-driven learning systems, assessments, and monitoring tools may be perceived as threats, challenges, or sources of harm, depending on students' goals, sense of control, and self-identity, which in turn shape emotional responses such as anxiety. The Lazarus theory highlights how variations in coping resources, digital literacy, institutional support, and access to AI tools determine whether students engage in problem-focused coping (e.g., using AI to manage workload) or emotion-focused coping (e.g., managing anxiety). Thus, the theory's framework provides a robust lens for rethinking student mental health by situating AI as a dynamic environmental factor within person-environment transactions that influence stress and anxiety among undergraduates.

3. Mental Health among Undergraduates

Mental health goes beyond the mere absence of mental illness, encompassing cognitive, emotional, and social functioning. It involves the ability to recognise, express, and regulate emotions, maintain social relationships, adapt to life changes, and achieve a state of internal equilibrium even in the face of stress or adversity (Galderisi, 2024; WHO, 2004, 2022). While earlier definitions emphasised well-being, productivity, and self-actualisation, contemporary perspectives recognise that mentally healthy individuals may still experience negative emotions, crises, or challenges, yet retain the resilience and skills to restore balance and function in daily life.

Stress and anxiety are mental health challenges prevalent among undergraduate students worldwide, influenced by a complex interplay of psychological, academic, social, biological, lifestyle, and financial factors. Students who enter university with diverse socioeconomic backgrounds face varying risk factors that magnify mental health challenges, with stress and anxiety rates significantly higher than in the general population. These conditions can negatively affect academic performance, relationships, and overall quality of life, and may lead to long-term consequences such as unemployment or dependence on social support (Mofatteh, 2021).

Asif et al. (2020) state that anxiety frequently emerges as the most prevalent mental health problem among undergraduates, with studies reporting psychological distress in over half of Australian students and anxiety rates of 47–67% in countries such as Turkey and India. Evidence from Sialkot, Pakistan, further illustrates the severity of the issue, with anxiety affecting 88.4% and stress 84.4% of students, many at moderate to extreme levels. These rates significantly impede learning, academic performance, and overall well-being.

A substantial proportion of Nigerian students experience moderate to high levels of stress and anxiety, with prevalence rates ranging widely from 12% to over 70% depending on institution type, course of study, and contextual factors such as large class sizes and limited resources. Studies show that heavy coursework, examination pressure, and poor time management contribute to high stress levels, while anxiety is particularly pronounced among students in demanding disciplines such as medicine. Findings from the University of Nigeria, Nsukka, further demonstrate moderate levels of academic stress and anxiety, with gender differences evident in anxiety levels (Abugu et al. 2025).

Traditional mental health models for undergraduates are largely built around the assumption of a “traditional” university student, typically young, carefree, and able to devote most of their time to study within standard 12–16 week semesters. However, evidence shows that many students experience high psychological distress due to time pressure, competing responsibilities, and difficulties with time management, particularly among increasingly common non-traditional students balancing work, caregiving, and study. Conventional academic structures and support services, which operate within fixed schedules and daytime availability, often fail to accommodate these realities, potentially increasing stress. Alternative delivery models, as suggested, may better support students’ mental health, highlighting the evolving needs of contemporary undergraduate populations (Nieuwoudt, 2023).

4. The Rise of Artificial Intelligence in Higher Education

AI technologies are increasingly shaping students’ experiences in higher education through the use of machine learning (ML) and generative AI (GenAI) within learning analytics systems. ML is widely used to analyse student data to predict academic performance, identify disengagement, and assess dropout risk, enabling institutions to provide early and targeted support. More recently, GenAI, particularly large language models such as GPT-4 and has begun to support students directly through real-time feedback, adaptive learning pathways, intelligent tutoring, and sentiment analysis of learning interactions. While ML applications are now well established and operational at scale, GenAI tools used by students remain largely experimental, raising concerns about transparency, ethical use, and pedagogical alignment despite their potential to enhance personalisation, engagement, and learning support (Rodríguez-Ortiz, 2025).

Dumitru (2024) opines that AI-driven Adaptive Learning Systems (ALSs) personalise content, pacing, and learning pathways by continuously analysing student data, thereby enhancing engagement and knowledge retention among diverse learners. In assessment, AI supports ongoing formative evaluation by providing timely, data-informed feedback and adjusting instructional materials to address individual learning gaps. Beyond the classroom, AI-enabled analytics inform student support services by identifying at-risk students early and enabling targeted academic and pastoral interventions that can improve retention and overall success. While these applications demonstrate strong potential to improve performance and satisfaction, their effective use depends on addressing ethical challenges such as data privacy, algorithmic bias, and redefining educators’ roles to ensure equitable and responsible implementation.

By using AI to curate personalised learning materials and deliver content in adaptive modes tailored to each student’s pace and comprehension, the system has the potential to improve engagement, learning outcomes, and satisfaction. Similarly, pre-intervention surveys on student and faculty knowledge, attitudes, and perceptions (KAP) further support a user-centred design, addressing biases and improving adoption. This approach demonstrates that AI can streamline large-scale course creation, reduce costs, and expand access to quality education, offering a practical model for improving academic performance and equity in higher education (Kakon et al., 2024).

While AI can enhance administrative efficiency, personalised learning, and resource optimisation, its integration into teaching and research remains limited due to barriers such as low digital literacy, funding constraints, and data privacy concerns (Wang et al., 2025). Unsupervised use of AI tools raises concerns about academic integrity, including plagiarism and over-reliance on AI-generated solutions, which may undermine the development of students’ problem-solving skills (Simpson, 2023; Zhai et al., 2024; Cotton et al., 2024). Data privacy and security are also significant issues, as AI tools often require access to personal information, with unclear guidelines leaving students vulnerable to misuse or unintended data sharing (Huang, 2023). Furthermore, inequitable access to AI technology creates an “AI divide,” advantaging wealthier students while perpetuating existing socio-economic disparities (Ifenthaler & Schumacher, 2023; Akiba & Fraboni, 2023).

Institutional factors exacerbate these challenges, particularly in contexts like South Africa, where inadequate AI governance, insufficient staff training, limited infrastructure, and a lack of national policies hinder effective and ethical AI integration (Patel & Ragolane, 2024; Airaj, 2024; Bond et al., 2024; van Rensburg & van der Westhuizen, 2024). Together, these ethical, technical, and equity-related challenges highlight the need for universities to develop clear AI

policies, provide comprehensive digital literacy training, and ensure equitable access to AI resources to support responsible use in higher education (Liang, 2023; Perino et al., 2022).

5. AI as a Double-Edged Sword for Student Mental Health

Continuous digital engagement, real-time performance monitoring, and heightened expectations can lead to technostress, cognitive overload, and anxiety about keeping pace with AI-driven standards. Among students, excessive reliance on AI tools may create dependency and fear of technological inadequacy, negatively affecting mental wellness (Dubey & Ningthoujam, 2025). While AI tools generally support academic effectiveness and reduce immediate study-related stress, frequent reliance on them can lower students' confidence in completing tasks independently, which in turn predicts higher career anxiety. Differences across disciplines reveal that students in IT, Business, and Digital Design experience greater stress related to future job prospects, particularly when immersion in AI-supported work increases their dependency (Drozd, 2025).

AI dependency also carries negative consequences, including decreased creativity, critical thinking, and motivation, as well as the potential for laziness and misinformation. These findings suggest that AI-related stress is not only about workload but also about psychological pressure and diminished self-reliance, highlighting the need for strategies that balance AI use with skill development and cognitive engagement (Zang et al., 2024a). The analysis of mental health among higher education students indicates that AI integration has a varied but generally moderate impact on well-being. Most students (60.4%) reported average mental health, suggesting minimal adverse effects, while 17.9% experienced lower mental health, indicating some stress associated with AI use. Statistical analyses showed no significant differences in AI-related mental health across gender, academic discipline, or educational level, suggesting that AI-related stress affects students broadly rather than being confined to specific groups. These findings imply that while AI may introduce new pressures, such as performance expectations or digital reliance (Baidya & Kumar, 2025).

Furthermore, students' use of AI tools is shaped by psychological factors, especially academic stress. For instance, Abbas et al. (2024) reported that students' engagement with AI tools, such as ChatGPT, tends to rise during periods of heavy workload and academic pressure. Similarly, Zhang et al. (2024b) found that students experiencing higher levels of academic stress in Seoul, South Korea, were more likely to rely on AI tools, indicating a link between stress and AI dependence. Relatedly, findings indicate that students experiencing higher anxiety are more likely to use AI for health-related purposes, suggesting that AI can serve as a coping tool during periods of stress.

Each increase in anxiety was linked to higher odds of engaging with AI for health information, and among these users, elevated anxiety also predicted greater use of professional mental health services. Gender and academic field influenced these patterns: male students were more likely to use AI for health than females, while students in health-related fields had the highest likelihood of use (Akter, 2025). These results highlight that AI-related stress and general anxiety can drive students' reliance on AI for support, emphasising the need for balanced AI integration and mental health guidance in educational settings.

5.1. AI-Enabled Mental Health Supports

Tools such as chatbots, large language models, machine learning systems, and conversational agents help with tasks like empathetic communication, symptom tracking, remote monitoring, and AI-assisted psychotherapy. These technologies can reduce wait times, improve engagement, and enhance self-management, making mental health services more accessible (Ni & Jia, 2025). Similarly, machine learning, natural language processing, predictive analytics, and wearable monitoring devices allow clinicians to detect early warning signs, assess mental states, and predict relapse risks with greater accuracy. Chatbots, VR/AR therapies, and NLP-based sentiment analysis also support both screening and ongoing treatment, enhancing patient engagement and accessibility while reducing traditional barriers such as stigma or delayed intervention. By analysing large datasets from electronic health records, wearable devices, and social media, AI provides actionable insights that improve decision-making, personalise therapy, and support continuous care, demonstrating its potential to revolutionise mental health services and addiction recovery programmes (Ajayi, 2025).

According to Krishnan (2025), leveraging machine learning algorithms, natural language processing, digital biomarkers, and behavioural analytics, AI tools can detect early signs of mental health issues, deliver tailored support, and continuously monitor individuals' well-being. These technologies range from web-based platforms and mobile apps to chatbots and IoT-connected devices enable timely intervention, reduce barriers such as stigma or geographic distance, and optimise treatment effectiveness. In workplace and organisational contexts, AI supports the analysis of stress, workload, and other risk factors, offering data-driven insights to improve mental health outcomes (Krishnan, 2025).

AI-enabled mental health supports enhance clinical care by assisting with triage, assessment, and decision-making, particularly in the context of rising demand and clinician workload. It is reported that AI tools, such as automated questionnaires and summarisation of patient data, save time, improve preparedness for appointments, and provide actionable insights for more effective clinical assessments. Importantly, AI functions best as a decision support tool rather than a replacement for human judgment, enhancing rather than substituting the therapeutic process. Potential applications include preloading patient information, capturing key phrases and emotional cues during sessions, and prioritising patients based on clinical need (Viswanathan et al., 2022). These insights suggest that AI can augment mental health services by improving efficiency, supporting data-driven decisions, and enabling clinicians to focus on patient interaction and care quality.

6. Implications

By implications AI in universities requires rethinking mental health support. While it can personalise learning, it may also cause stress, anxiety, and dependency. Universities should combine AI with human-centred care to address both academic and AI-related pressures. Also, ethical, student-centred AI is crucial: it must protect privacy, avoid bias, ensure equitable access, and promote responsible use to support student well-being. Fostering digital resilience helps students use AI as a tool, not a crutch, maintaining self-efficacy and critical thinking. For staff, AI should augment but not replace professional judgment, helping identify at-risk students, summarise key cues, and guide interventions efficiently while keeping care personalised.

7. Conclusion

In conclusion, the study highlights that AI has significant potential to transform mental health support in higher education by enabling personalised, data-driven interventions, early detection, and continuous monitoring. While AI tools such as chatbots, machine learning systems, and VR/AR therapies can improve accessibility, engagement, and efficiency, they also introduce new stressors, including technostress, dependency, and anxiety. Effective implementation requires universities to rethink traditional mental health frameworks, ensure ethical and equitable AI use, foster digital resilience among students, and integrate AI as a supportive tool that complements, rather than replaces, human judgment. Balancing AI innovation with human-centred care is essential to enhance student well-being, academic performance, and overall mental health outcomes.

Recommendations

1. There is the need for traditional frameworks to address AI-related stress and academic pressures in university settings.
2. Designing ethical AI systems that ensure AI tools protect privacy, promote equity, and support student autonomy.
3. Fostering digital resilience through training students to use AI responsibly, balancing support with skill development and self-efficacy.
4. Supporting educators and advisors by equipping lecturers, counsellors, and academic advisors to integrate AI outputs responsibly into teaching and mental health support.
5. Using AI as a support tool through implementing AI for monitoring, triage, and decision support, ensuring human oversight remains central to student care.

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