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## Balancing Ethics and Mental Health: The Influence of AI Tool Use in University Learning Environments

Dr. Elaheh Barzegar, Dr. Darya Barzegar

London School of Scince and Technology, United Kingdom

## **Abstract**

The rapid integration of artificial intelligence (AI) tools into higher education is reshaping academic practices and student experiences. While AI offers significant benefits in enhancing learning efficiency, it also raises critical concerns about academic integrity and student wellbeing. This study examines how AI usage relates to student mental health and ethical academic behaviour, with a focus on the role of institutional guidance. To achieve the research objectives, two hypotheses were explored, guided by cognitive load theory, the transactional model of stress, and the theory of planned behaviour. A cross-sectional survey was conducted with 210 undergraduate students across multiple disciplines and institutions, using validated measures such as the GHQ12 to assess psychological wellbeing. Findings revealed a significant negative association between frequent AI use and student mental wellbeing, consistent with cognitive load theory and the transactional model of stress—suggesting that overreliance on AI tools may increase cognitive burden and perceived academic pressure. Moreover, students who reported clear institutional guidance demonstrated more ethical and responsible engagement with AI, aligning with the theory of planned behaviour, which emphasizes the role of perceived behavioural control and normative beliefs in shaping ethical conduct. These results highlight the need for higher education institutions to implement comprehensive AI-use policies and support structures that foster both ethical awareness and student wellbeing in an increasingly digital learning environment.

**Keywords**: academic integrity; AI-assisted learning; ethical behaviour; higher education; institutional guidance; mental health