ARTIFICIAL INTELLIGENCE DEPENDENCY, ACADEMIC PROCRASTINATION, DECISION MAKING AND ACADEMIC STRESS IN UNIVERSITY STUDENTS.

SABA BANO

03-275232-041

A thesis submitted in the fulfillment of the requirements for the award of the degree of

Master of Science (Clinical Psychology)

Supervisor: Dr. Rehana Mushtaq

Department of Professional Psychology

BAHRIA UNIVERSITY, LAHORE CAMPUS

AUGUST, 2025

Approval for Examination

Scholar's Name: SABA BANO

Enrolment: 03-275232-041

Program: Master of Clinical Psychology

Thesis: Artificial Intelligence Dependency, Academic Procrastination, Decision Making, and Academic Stress in University Students.

It is to certify that the above scholar's thesis has been completed to my satisfaction and my belief, its standard is appropriate for submission for examination. I have also conducted a plagiarism test for this thesis using the HEC-suggested software and found a similarity index () which is within the permissible limit set by the HEC for the MS degree thesis. I have also found the thesis in a format recognized by BU for the MS thesis.

Supervisor: Dr. Rehana Mushtaq

_____

Author's Declaration

I, **Saba Bano,** here by state that my MS thesis titled **"Artificial Intelligence Dependency, Academic Procrastination, Decision Making, and Academic Stress in University Students"** is my work and has not been submitted previously by me for the degree from Bahria University, Lahore Campus.

At any time, if my statement is found to be false or incorrect even after my Graduation the university has the right to withdraw or withhold my degree.

Name of scholar: Saba Bano

Sign:_____

Date:_____

Plagiarism Undertaking

I, **Saba Bano** solemnly declare that this research thesis, presented by the title **"Artificial Intelligence Dependency, Academic Procrastination, Decision Making, and Academic Stress in University Students",** is solely mine with no significant contribution from any other person. Little help or contributions taken from anyone have been acknowledged, I understand the zero-tolerance policy of the HEC and Bahria University Lahore Campus towards plagiarism. Hence, I, as an author of the above-named thesis, declare that no portion of my thesis has been plagiarized and any material used as a reference has been referred and cited correctly.

I undertake that if I am found guilty of any formal plagiarism in the above titled work even after the MS degree Graduation, the university has the right to revoke/withdraw my degree.

Author's Sign: _____

Name of the Author: Saba Bano

DEDICATION

This study is wholeheartedly dedicated to my beloved family, especially my dear parents and my supportive husband who gave me strength when I thought of giving up. Their endless love, prayers, and encouragement have been my greatest strength throughout this journey**.**

ACKNOWLEDGEMENT

First and foremost, all praises and gratitude belong to Allah SWT, the most Merciful and Compassionate, whose countless blessings have guided me through this journey. I am eternally grateful for the sweetness of the love of Rasulullah (SAW), whose teachings continue to inspire, and illuminate my path.

I am deeply grateful to my university for providing me with a supportive academic environment and invaluable learning opportunities throughout this journey. I would also like to sincerely thank my dearest friend **Aqsa Tanveer**, whose constant encouragement, motivation, and companionship have been a true source of strength for me. Without her support, this journey would not have been as meaningful and fulfilling.

I extend my deepest appreciation to my supervisor, **Dr. Rehana Mushtaq** for her unwavering support, invaluable guidance, and constant encouragement throughout this process. Her expertise and patience have instrumental in shaping this work, and I am truly fortunate to have her mentorship.

To my beloved parents whose unconditional love, sacrifices, and unwavering support have been my greatest strength, I owe everything. Their prayers and believe in me have been my driving force. My heartfelt thanks also go to my siblings who not assisted tirelessly.

This accomplishment would not have possible with the collective, love, prayers and support of everyone mentioned.

Saba Bano

Abstract

In the past few years, AI has become an integral element of students' academic routines, generating concerns about its impact on learning behavior's, stress levels, and decision-making skills. A quantitative correlational research design was employed to explore the relationship with artificial intelligence dependency, academic procrastination, decision-making, and academic stress in university students The sample consisted of 500 out of which 46 % were male and 54 % were female students, aged 18 to 24 years with the *M*= 21.0, *SD*=1.91 enrolled in private sector universities of Lahore. Data were collected through self-administered survey forms including informed consent, a demographic information sheet, and Dependence on Artificial Intelligence (DAI), the Academic Procrastination Scale (APST), the Decision-Making Questionnaire (DMQ), and the Academic Stress Scale (ASS). Data analysis was conducted using Pearson's product-moment correlation and multiple regression in SPSS 27th version. The findings of the Pearson's correlation analysis revealed that artificial intelligence dependency had a strong positive relationship with academic procrastination and a negative relationship with academic stress, but a poor relationship with decision-making. Academic procrastination has a positive relationship with academic stress and decision-making subscales, while decision making have partially negative relationship with academic stress. The regression analysis examined that gender and academic procrastination predict academic stress in university students. The study emphasizes the need to address maladaptive technology use, procrastination tendencies, and inefficient decision-making methods in order to reduce academic stress and enhance well-being in higher education settings

Keywords: Artificial Intelligence dependency, Academic procrastination, Decision making, Academic stress.

Table of content

APPROVAL FOR EXAMINATON……...I
AUTHOR'S DECLARATION…….....II
PLAGIARISM UNDERTAKING……...…..III
DEDICATION……..……IV
ACKNOWLEDGEMENT……V
ABSTARCT…….....IV
TABLE OF CONTENTS…….....VII
LIST OF TABLES……..VIII
LIST OF SYMBOLS…….....IX
LIST OF APPENDICES……...….XV

CHAPTER 1
INTRODUCTION.....**1**

1.1 Background…….2
1.1.1 Academic Stress…….2
1.1.2 Artificial Intelligence dependency…….3
1.1.3 Academic procrastination ……7
1.1.4 Decision Making.……12
1.2 Research Gap\Ratio…….14
1.3 Problem Statement…….....17
1.4 Research Question…….18
1.5 Research Objectives…….18
1.6 Research Hypothesis…….18
1.7 Significance of Study…….19

CHAPTER 2
Literature review 20

2.1 Academic stress.……20
2.2 Academic stress and academic procrastination ……..……23
2.3 AI dependency and academic procrastination.……26
2.4 AI dependency and decision making ……31

CHAPTER 3
Research Methodology.....37

3.1 Research design.....37

3.2 Population and sampling……37
3.2.2 Inclusion criteria……..37

3.2.3 Exclusion criteria ……37
3.3 Data Collection……38
3.3.1 Assessment Measures……39
3.3.1.2 Dependence on Artificial Intelligence Scale……39
3.3.1.3 Academic procrastination Scale ……39
3.3.1.4 Decision Making Scale ……39
3.3.1.5 Academic Stress Scale……39
3.3.2 Operational Definitions of Measures ……39
3.3.2.1 Artificial Intelligence……39
3.3.2.2 Academic procrastination ……40
3.3.2.3 Decision Making……40
3.3.2.4 Academic Stress……40
3.4 Procedure ……40
3.5 Data Analysis……41
3.6 Research Ethics……41

CHAPTER 4

Results ……43

CHAPTER 5

Discussion ……64

5.1 Implications of the study ……71
5.2 Limitations……72
5.3 Future Research Direction……72
5.4 Conclusion……73

Reference ……74

Appendices ……

List of tables

Table No.	Title
4.1	Sample description
4.2	Establishing psychometric properties of all scales
4.3	Correlation Analysis
4.4	Regression Analysis
4.5	Regression Analysis
4.6	Interdependent sample t-test
4.7	Interdependent sample t-test
4.8	One-way Anova

List of Abbreviations

Abbreviations	Full Form
APA	American Psychological Association
ANOVA	Analysis of Variance
CI	Conflict of Interval
DSM-IV	Diagnostic and statistical Manual of Mental disorder fifth Edition
SPSS	Statistical Package for the Social Sciences

List of Appendices

Appendices	Details
Appendix A	Permission from Authors
Appendix B	Permission letter from Department of Professional Psychology, Bahria University Lahore Campus
Appendix C	Informed consent form
Appendix D	Questionnaire used for data collection
Appendix E	Plagiarism Report