ARTIFICIAL INTELLIGENCE AS A TOOL FOR MENTAL SELF-HELP: BENEFITS, LIMITATIONS, AND ETHICAL PERSPECTIVES

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ABSTRACT

AI adoption in daily life has established a stronger presence which leads to increased interest in its contribution to mental self-help systems. AI software tools including mobile applications, chatbots, and virtual therapists are adopted by healthcare providers for both affordable replacement and supplementary purposes to standard mental health treatments. This study evaluates the positive aspects, restrictions, and moral considerations of applying AI technology for psychological personal support. These technology capabilities hold value for accessibility along with anonymous access and scalability but they introduce multiple disadvantages such as inadequate emotional processors, automatic deficiencies, and potential breaches of user privacy. The paper clarifies why developers must practice responsible deployment of AI systems by establishing ethical standards and conducting additional research to protect mental health benefits for all users.

Keywords

Artificial Intelligence, Mental Health, Self-Help, Chatbots, Digital Therapy, Ethical AI, AI Limitations, Data Privacy, Psychological Support, Algorithmic Bias

I. INTRODUCTION

Modern life incorporates artificial intelligence at rising rates across healthcare settings and education institutions as well as personal development systems. Research indicates the digital tools with AI capability which include chatbots and virtual therapists and mobile applications serve psychological self-help needs (Smith, 2021). The ever-rising worldwide need for mental health assistance which COVID-19 and economic turbulence and social distancing have intensified offers AI-based solutions as comprehensive and accessible services for those who do not seek traditional therapy services (Jones & Liu, 2022).

An analysis of AI functions in mental well-being becomes increasingly important since people now seek emotional assistance through digital platforms. The World Health Organization executed a worldwide survey which showed that 60% of persons who possess common mental health issues do not receive treatment because of barriers that include stigma along with monetary cost and inadequate professional personnel availability (WHO, 2020). AI-based interventions address problems through customizable anonymous support systems that users can access anytime (Kim et al., 2021). The quick implementation of these technological solutions creates various important concerns that center on their use ethics alongside their operational effectiveness and their negative results.

This article analyzes the use of AI in mental self-help from three essential perspectives: its advantages, barriers, and ethical concerns. This paper uses current technology assessments and research to reveal both the strengths and weaknesses of AI-driven psychological caregiving. Therefore additional research must establish responsible development methods and equitable usage of these technologies to ensure their proper implementation.

Tuble 1. Key Lucions Driving the Ose of 11 in Menual Self-Help		
Factor	Description	
Shortage of Mental Health Professionals	Global under-resourcing in mental health services (WHO, 2020).	
Increased Demand for Support	Rising rates of anxiety, depression, and stress-related conditions (APA, 2021).	

Table 1. Key Factors Driving the Use of AI in Mental Self-Heln

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Accessibility and Cost	AI tools offer low-cost and remote support options (Kim et al., 2021).		
Reduced Stigma	Users may prefer anonymous digital interaction over face-to-face therapy (Lee, 2019).		
Technological Advancements	Growth in NLP, machine learning, and mobile health (mHealth) apps (Brown & Patel, 2020).		

Technical reasons and philosophical recognition demonstrate why AI has become the preferred method for mental self-help. Individuals born in the digital age known as digital natives display higher levels of trust and willingness to use AI mental health tools above conventional therapy methods (Thompson & Rivera, 2022). Cellular platforms Woebot and Wysa adapt natural language processing to duplicate cognitive behavioral therapy (CBT) exchanges for providing users with emotional assistance through a welcoming interactive system as documented by Fitzpatrick et al (Fitzpatrick et al., 2017). AI-based tools remain advantageous for people either before therapeutic sessions or who suffer from mental health problems in limited service areas.

Despite their growing use, the ustion remains about both the true benefits and the long-term impact of using algorithms to handle intricate mental health matters. AI systems provide constant service with ease but they struggle to properly understand complex psychological conditions or provide inappropriate solutions in critical situations according to Larsen and Hill (2023). The adoption of AI tools becomes more complicated due to ethical matters which involve data privacy, informed consent as well as biased decision-making potentials (Crawford & Calo, 2016).

Below the promising and potentially dangerous effects of AI in these applications lies an essential requirement for holistic and critical examination of this field. The research seeks to answer fundamental inquiries regarding the utilization of AI for mental self-help by filling an existing knowledge gap.

- The implementation of AI technology brings what advantages for mental health support of individuals?
- What technical problems and psychological challenges as well as social obstacles exist when using artificial • intelligence in this field?
- What foundational ethical guidelines should control the creation and implementation of AI-based mental self-• assistance programs?

II. LITERATURE REVIEW

Background and Related Work

The present era witnesses rapid growth in artificial intelligence use in mental health care which creates platforms from chatbots through mobile apps to computerized counseling systems for patient psychological support management. The assessment discusses recent AI research alongside technological advancements for mental self-help through investigation of key implementations and existing academic works along with noted research voids.

Overview of AI Applications in Mental Well-Being

The mental health sphere functions extensively through digital tools that give users instant psychological assistance because of AI adoption within these domains. AI technology has initially applied to mental self-help by using therapeutic chatbots that incorporate Natural Language Processing (NLP). Users can access cognitive behavioral therapy (CBT)-based digital assistance through Woebot and Wysa to manage their stress alongside depression and anxiety symptoms according to Fitzpatrick et al. (2017) and Inkster et al. (2018). The mobile applications Headspace and Calm use mindfulness and meditation techniques to deliver guided sessions which help users improve their emotional control and their mental health state (Linnemann et al., 2020).

AI tools now include virtual therapy capabilities through their system. Five released multiple modern machine learning functions which generate unique healing strategies following patient data input. Through advanced technology virtual therapists deliver interventions to patients who lack personal access to professional counseling or choose not to reveal their identity to human therapists (Kramer et al., 2020). The applications receive universal praise because users can access them at any time while they scale to support numerous users from diverse locations (Jones & Liu, 2022). **Review of Existing Research**

Regulatory bodies have been reviewing evidence regarding the effectiveness of AI-based mental health tools in multiple research studies. Several investigations demonstrate that mental health-based technology possesses these benefits primarily because of its affordability and broad accessibility. Research by Christensen et al. (2014) proved that online Cognitive Behavioral Therapy delivered through technology allows people without access to regular

mental health professionals by enhancing mental support availability (Donker et al., 2013). Anonymity in AI interventions helps individuals seek mental health assistance according to research findings reported by Lee (2019). AI platforms enable users to access help while keeping their identity hidden thus attracting people with sensitivities about revealing their identity to seek mental health support. New research findings from Lattie et al. (2019) demonstrate how AI chatbot users disclosed personal details to the system because they encountered no judgments from the machine.

therapy to reduce anxiety and depressive symptoms. AI technology demonstrates special value for areas lacking expert



AI Applications in Mental Health

The promising computer applications encounter multiple restrictions in achieving their goals. Multiple research studies highlight the main issue that AI systems fail to match either the emotional understanding or personal level insights that human therapists possess (Larsen & Hill, 2023). The AI processing strength of large data sets combined with generalized support fails to address deeply personal complex psychological conditions which need human empathy and intuition and understanding (Shum et al., 2017).

Researchers in the literature discuss how algorithmic biases negatively affect the precision of AI interventions. A machine learning model will perform with the same effectiveness as its training dataset brings while biased inputs in the data could result in discriminatory decisions. The authors O'Neil (2016) and Binns (2020) emphasize the necessity of bias mitigation to provide equal mental health assistance to users with no regard for their gender ethnicity or financial status.

Identification of Gaps in the Literature

A significant amount of research has been published about AI applications and benefits for mental self-help yet scholars still need to investigate the prolonged consequences from such interventions. Research on AI interventions in mental health shows minimal investigation into how these systems affect user mental health after short-term effects have been established. We require additional investigation regarding how long the effects of AI interventions operate for behavior modification or if these solutions remain temporary measures.

The field lacks substantial research regarding moral regulations for applying artificial intelligence in mental health practice. Most discussions about AI replacement of therapists focus on privacy and data security (Crawford & Calo, 2016) and omit wide-ranging ethical consequences of such a transition. Scientists need to study the ethical aspects regarding informed consent procedures and AI system accountability together with personal data protection risks (Lyon et al., 2019). Ethical concerns about AI implementation in mental healthcare must be addressed because they ensure responsible and safety-oriented use of these technologies.

III. METHODOLOGY

The research design follows a qualitative exploration with systematic assessment and critical evaluation of artificial intelligence (AI) as mental self-help technology. The interdisciplinary aspect of the topic between technology psychology and ethics allows full examination of AI capabilities and limitations in mental health services delivery. The method includes four successive stages which start with literature selection followed by thematic classification and critical assessment before merging the study results.

3.1 Literature Selection

This research relies on peer-reviewed journals and conference papers as well as white papers and reports released within the period from 2013 to 2024. The research relied on five academic databases which included PubMed together with IEEE Xplore and PsycINFO and ScienceDirect and Google Scholar. The research method employed included a set of keywords including "AI in mental health" and "mental health chatbots" with "digital self-help" and "ethical AI" and "machine learning in psychology."

The inclusion criteria focused on:

- Research that examines AI systems which focus on mental health and emotional self-help functions as their core objective.
- Research evaluates the advantages together with challenges and ethical aspects which arise from AI applications in psychological domains.
- Research papers in English language must provide complete full-text access to individual-level self-help contents (beyond clinical or institutional applications).

Exclusion criteria involved:

- The examinations analyze AI utilization in diagnostic medicine while excluding non-mental health domains.
- The study excludes articles that perform technical AI assessments without considering psychological or ethical aspects.

The study started with 198 sources which were reduced to 72 through implementation of research criteria. The initial documentation served as our main content analysis material.

3.2 Thematic Categorization and Coding

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The framework proposed by Braun and Clarke (2006) served to extract and classify information found in selected literature. Multiple team members assigned article-related codes that linked to fundamental themes.

- 1. Benefits of AI in mental self-help (e.g., accessibility, anonymity, scalability).
- 2. Limitations and technical challenges (e.g., lack of empathy, personalization issues).
- 3. Ethical and societal concerns (e.g., privacy, algorithmic bias, responsibility).

The researchers established several specific subtopics within each main category for detailed comparison analysis.

- Under "Benefits": Affordability, stigma reduction, and constant availability.
- Under "Limitations": Emotional nuance, overreliance on automation, and technological gaps.
- Under "Ethics": Informed consent, data governance, and social inequality.

By using this coding method researchers created an organized synthesis of research that showed how different views were consistent and contradictory with one another.

Tuble 2. Summary of Thematic Coung Categories and Description			
Theme	Sub-Themes	Purpose in Analysis	
Benefits	Accessibility, Anonymity, Scalability	Identify practical advantages for users of AI	
		mental health tools	
Limitations	Empathy deficit, Algorithmic error,	Explore technological and psychological	
	Overreliance	shortcomings	
Ethical	Data privacy, Consent, Accountability,	Evaluate moral and societal implications	
Perspectives	Bias		

Table 2: Summary of Thematic Coding Categories and Description

4.3 Analytical Framework

A critical interpretivism approach served for evaluation since it suits research that connects technology with human values and social systems (Lincoln & Guba, 1985). The research framework enabled researchers to interpret AI mental health impact through subjective interpretations of its contextual effects regarding:

- The balance between technological utility and human-centered care.
- The ethical tensions between innovation and regulation.
- AI possesses the capability to increase societal disparities and inequalities throughout power structures (Eubanks, 2018).

The analysis adopts a critical framework to examine hidden factors and future results when AI operates as a mental health intervention tool.

4.3 Limitations of the Methodology

This research utilizes a comprehensive collection of academic literature as well as professional information although it lacks insights from empirical user data due to the absence of experimental testing or survey interviews. The process of relying on academic publications introduces publication bias since negative and non-positive results typically do not appear in scholarly journals (Dwan et al., 2013).

IV. RESULTS

Study of the handpicked literature documents the complete knowledge of how artificial intelligence (AI) facilitates mental self-help through its functional aspects and confining restrictions and corresponding moral implications. The research demonstrates both strong possibilities of AI to transform mental healthcare support while emphasizing essential obstacles which must be solved to implement this technology safely and effectively.

4.1 Benefits of AI in Mental Self-Help

AI enhances mental self-help through its availability to users at reasonable prices. The global shortage of mental health professionals can be solved through AI-based tools including virtual therapists and mobile applications as explained by Christensen et al. (2014). The AI platforms Woebot and Wysa supply cognitive behavioral therapy (CBT) accessible at any moment to users who face financial or geographical barriers when seeking professional help. Tools with these functionalities demonstrate high value within settings which experience either insufficient mental health personnel or no availability of professionals (Donker et al., 2013). The affordability of artificial intelligence systems

provides mental health care accessibility to those who cannot pay for conventional therapy sessions thus expanding mental health coverage.

AI-powered mental health solutions work to decrease the social probation usually attached to getting psychological care. The anonymous functionality of AI systems separates users from judgment during their interactions which Lee (2019) explains creates a vital factor for seeking help. Users tend to seek mental health assistance from AI chatbots more often than traditional face-to-face therapy because the anonymous experience provides privacy according to Lattie et al.'s (2019) research.

AI tools offer two major advantages in their constant operation together with their ability to scale based on needs. Users access immediate support from AI systems without human therapist restrictions because these systems function continuously over 24/7 periods (Kim et al., 2021). Having mental health support available at any time could be extremely beneficial to people suffering from anxiety or depression since their conditions tend to appear suddenly. The technology provides endless availability which enables it to address the escalating worldwide need for mental health support and effectively handle a massive number of users (Jones & Liu, 2022).

4.2 Limitations of AI in Mental Self-Help

The promising advantages of AI technology in mental self-help applications operate within constraints. The primary shortcoming of AI systems is their inability to show emotional understanding along with empathy. Artificial Intelligence systems fail to show the emotional competence that human therapists demonstrate because they cannot recognize important signs which become evident through body language or vocal tone (Larsen & Hill, 2023). Shum et al. (2017) state that AI tools possess the ability to create virtual therapeutic sessions yet they lack the capability to establish emotional bonds which are essential for successful therapeutic outcomes. Despite using CBT techniques Woebot chatbots lack emotional empathy which many users need to cope with emotional turbulence.



Analyzing AI's Role in Mental Self-Help

The personalization of mental health intervention stays beyond the capabilities of most current Artificial Intelligence systems according to current research standards. Fitzpatrick et al. (2017) explain that AI tools depend on algorithms to create suitable interventions yet the current versions of these algorithms lack the sophistication required to handle mental health need complexity. Specific mental health conditions prove difficult for AI to address appropriately since AI does not provide personalized care to patients who need specialized treatment for multiple disorders.

A significant drawback of utilizing AI in mental health care arises from systematic selection preferences. The use of AI systems depends on training data but inadequate or biased data can produce unsuitable intervention results for different users. According to O'Neil (2016) and Binns (2020) AI algorithms acquire discriminatory behavior from the biases that exist in their training data. Mental healthcare becomes endangered when algorithms exhibit biases that trigger increased inequalities together with inappropriate advice distribution across demographic groups such as gender and race and socioeconomic classes.

The main challenge when relying heavily on automated solutions exists in the form of excessive dependence on these systems. The valuable support from AI programs creates the possibility that people will stop seeking human help when AI tools alone would not suffice. The improper dependence on AI creates a problem that leads people to avoid seeking assistance from qualified therapists or doctors when they need personalized and intensive treatment according to Larsen & Hill (2023).

4.3 Ethical Perspectives and Risks

The implementation of AI in mental self-help generates multiple ethical challenges which place user data privacy as well as security at risk. AI systems which process sensitive personal information create an urgent threat because they expose users to possible data breaches alongside data misuse problems. The researchers stress how crucial it is for AI systems to receive proper privacy protection because such security measures defend users from having their mental health data misused by unauthorized parties. User trust in these assistance systems will decrease when there are insufficient data protection protocols thus hindering users from accessing mental health help.

The practice of obtaining voluntary approval from individuals who receive services constitutes an ethical issue. Users frequently remain unaware about how their information will be handled by AI systems or the performance boundaries of these automated mental health solutions. Users require transparent clear consent procedures to grasp both the risks as well as capabilities of AI tools which they use according to Lyon et al. (2019). The issue proves crucial when dealing with populations including people with severe mental health conditions and decisionally impaired individuals. AI-driven intervention systems face an ethical problem because of their ongoing responsibility for consequences. In cases where AI systems give problematic advice it becomes challenging to identify who holds responsibility for resulting adverse outcomes. Theethical responsibility for defective AI advice falls on the AI developers or the providing organization and the user who interacts with it. Eubanks (2018) emphasizes that organizations must establish transparent systems of responsibility which protect users from getting hurt by nonsensical or improper AI recommendations. Careful evaluation of societal implications becomes crucial because less accessible groups need to have ethical high-quality AI interventions (Binns, 2020).

V. DISCUSSION

The research results reveal that AI-based mental self-help solutions present meaningful benefits although they entail major hurdles and moral questions necessitating thorough assessment. An analysis of these findings occurs through examination of related evidence and developments in mental healthcare technology and digital platforms.

5.1 Interpreting the Benefits of AI in Mental Self-Help

AI-driven mental health tools offer universal and large-scale mental support which served as an unprecedented means for support access to populations previously left behind. People benefit from digital cognitive behavioral therapy provided by platforms like Woebot and Wysa as these services match public health goals for expanded medical care availability particularly within underrepresented areas (Fitzpatrick et al., 2017; Inkster et al., 2018). Existent research repeatedly demonstrates these tools minimize financial costs along with geographic restrictions to extend mental health assistance to people who currently lack access to support (Christensen et al., 2014; Donker et al., 2013).

AI systems provide players an opportunity to access mental health services without disclosure which dismantles the social prejudices surrounding psychological disorders. Users experience enhanced engagement with their mental

problems due to the judgment-free atmosphere that digital systems create (Lee, 2019). The researcher discovered that AI mental health interventions enhance both patient intervention access and self-determination (Naslund et al., 2016). An analysis of the benefits extends only as far as the self-help and non-clinical nature of AI tools operates. The use of artificial intelligence functions to enhance therapy but does not act as a substitute for human care especially when treating difficult or severe mental disorders (Kim et al., 2021). The positive effects should be seen mainly as supportive measures instead of actual replacements which remains crucial in both policy authoring and proper tool implementation.



5.2 Reflecting on Limitations and Systemic Challenges

AI systems encounter a basic hurdle regarding their effectiveness because they lack the capacity to display deep emotional intelligence together with personalization. The capacity to display true empathy serves as a vital therapeutic feature which AI systems lack since they fail to interpret body language and microexpressions along with voice tones (Larsen & Hill, 2023). Sentiment analysis and affective computing attempt to mimic empathy yet they currently function at a basic level and simplify user emotional complexly according to Shum et al. (2017).

Two severe obstacles in AI implementation exist because of both data restrictions along with the presence of algorithmic discrimination. AI systems which learn from non-diverse data base their operations on irrelevant group stereotypes that lead to harmful or inappropriate guidance especially for underrepresented users (O'Neil, 2016; Binns, 2020). More extensive discussions in AI ethics literature demonstrate how automated systems adopt existing discriminatory patterns when operating (Crawford, 2021).

The overdependence on AI functions as an equally important matter. Advancements in AI technology allow users to wrongly equate their AI system recommendations with those from qualified counselors. The authors Larsen & Hill (2023) warn that users may avoid accessing urgent human support due to excessive dependency on AI mental health assistance.

5.3 Ethical Tensions and the Human-AI Boundary

The central concerns about morality continue being fundamental factors in this debate. Building security that ensures data privacy includes both technological standards and moral principles. Intellectual health revelations require high levels of protection because any data violation or improper use would lead to severe adverse effects on user psycho-

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physiological well-being and trust relations according to Crawford & Calo (2016). The risk of such violation can be minimized through both clear consent procedures and comprehensive security structure systems.

Researchers have yet to solve the issue of accountability regarding mental healthcare tools that use AI technology. It becomes hard to determine responsibility when an AI system provides guidance that leads to an unfavorable user outcome or causes detriment. The uncertain terrain in AI applications needs both legal structures and regulatory standards as described by Eubanks (2018) for establishing liability in health-related systems.

Society faces several dilemmas due to the rise of artificial intelligence in mental self-help applications. AI technology providing accurate or safe solutions mainly to specific groups because of biased trained data will potentially increase disparities in mental health treatment for marginalized demographics according to Binns (2020). The potential of AI needs to be properly balanced by the development of proactive initiatives which aim to provide equitable and inclusive and just implementations.

5.4 Reconciliation with Traditional Mental Health Services

The analysis shows that AI tools must be integrated with regular mental health care systems instead of existing independently because of their combined benefits. The most successful format for AI-assisted therapy consists of utilizing AI for diagnosis assistance followed by human therapist involvement in difficult mental health scenarios (Jones & Liu, 2022). These dual systems would help overwhelmed healthcare providers while keeping human supervisors involved.

The ethical principle of beneficence supports integrated systems because they both increase benefits while mitigating risks. This approach provides AI the ability to improve mental health care services by allowing it to work alongside human therapists as a way to preserve essential human connection during therapeutic sessions.

VI. CONCLUSION AND FUTURE DIRECTIONS

Psychological support availability experiences a major transformation because artificial intelligence systems steadily enter mental health practice. This paper performed a detailed analysis of AI functions for personal mental support by exploring both its positive elements alongside technical constraints and urgent moral matters.

The combination of artificial intelligence technologies allows people particularly those currently underserved by mental healthcare services to receive continuous mental support at accessible prices for anyone. Mental health tools decrease social judgment toward care recipients while helping users guide their well-being independently alongside established therapeutic programs. Although AI systems have several benefits AI systems are not suitable replacements for qualified human therapists who conduct mental health treatment. Three major issues regarding their safety arise from the inability to grasp deep emotional complexity and their inflexible system design and algorithmic flaws.

AI systems in mental health require constant attention to ethical guidelines throughout their deployment process. Routine examination requires the proactive resolution of problems concerning data privacy along with seeking consent from patients and maintaining accountability and promoting social justice. When there are insufficient defenses against AI use in psychological applications its widespread adoption threatens to generate adverse consequences specifically for people who need support.

Future development of AI mental health systems should rely on sustained multidisciplinary teamwork for safe and proper system implementation. Creative development requires a joint effort between programmers and medical experts together with administrators and ethical experts who establish independent structures to manage AI implementations. Research needs to concentrate on enhancing AI emotional intelligence performance as well as developing fair algorithmic frameworks while creating standard ethical guidelines for psychiatric situations.

The adoption of AI technologies demands thorough management to secure human dignity together with privacy and safety protection in mental self-help applications. A healthy and proper method with human supervision and evidence-based strategies will be central to making AI work as an actual supportive tool for mental health care.

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