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The Double-Edged Sword of the Algorithmic Era: Generative AI Usage, Academic Performance, Career Anxiety, and the Anchoring Role of Muhasabah Diri

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Abstract. *Background: The massive integration of Generative Artificial Intelligence (GenAI) in higher education triggers a dual psychological wave for students, acting as an academic accelerator while simultaneously becoming a source of existential anxiety regarding their future careers. Objective: This study aims to examine the dual impact of GenAI usage on students' psychological and academic well-being, specifically assessing its effect on academic performance and career anxiety. Crucially, it investigates the moderating role of Muhasabah Diri (self-reflection/introspection) in mitigating career anxiety and maintaining learning motivation in the algorithmic era. Method: Employing a quantitative approach, data were collected through a structured survey of 250 university students in Semarang. The conceptual model was analyzed using Structural Equation Modeling (SEM) to test the hypothesized direct relationships and moderation effects. Results: Empirical findings indicate that while GenAI usage significantly predicts higher academic task efficiency, it simultaneously heightens students' career anxiety regarding future employment. Nevertheless, Muhasabah Diri emerges as a vital psychological buffer. This variable significantly moderates the relationship by dampening the negative impact of AI on career anxiety while strengthening students' intrinsic learning motivation, shifting their perspective from existential fear toward adaptive competency development. Implications: This research extends the human*



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resource management and educational psychology literature by integrating a reflective-spiritual mechanism into technology acceptance paradigms. For higher education policymakers, this study implies that technical AI literacy must be balanced with psychological and spiritual resilience programs to prepare a future workforce that is not only technologically proficient but also mentally mature.

Keywords: Academic Performance; Career Anxiety; Generative Artificial Intelligence (GenAI); Learning Motivation; Muhasabah Diri.

1. Introduction

Entering the mid-2020s, the global higher education landscape is witnessing a profound techno-social transformation that reaches the innermost core of how humans learn, catalyzed by the advent of Generative Artificial Intelligence (GenAI). Tools powered by Large Language Models (LLMs) are no longer merely external plug-ins; rather, they have deeply integrated as cognitive infrastructures and thinking partners within the daily lives of university students (Dwivedi et al., 2023). When analyzed from the perspective of Human Resource Management (HRM) and self-potential development, the proliferation of GenAI presents monumental opportunities to optimize learning efficiency. Students are now accompanied by virtual assistants capable of alleviating the burdens of processing intricate data and synthesizing complex literature within a matter of seconds (Lim et al., 2025). Ultimately, this phenomenon compels us to fundamentally redefine the meaning and boundaries of intellectual productivity within the university ecosystem.

Beneath this remarkable academic efficiency, however, lies a concealed layer of psychological vulnerability experienced by students. The massive integration of GenAI has manifested as a double-edged sword for the higher education ecosystem (Lim et al., 2025). While students celebrate the unprecedented learning acceleration offered by technology, they are simultaneously haunted by existential uncertainty regarding their future roles in the workforce. The encroachment of artificial intelligence has now crossed into high-level cognitive domains, which were previously deemed the exclusive sanctuary and competitive advantage of higher education graduates (Sullivan, Kelly, & Strode, 2024). Consequently, a new wave of emotional distress has emerged in the form of career anxiety or AI anxiety (Ng, Leung, Chu, & Qiao, 2024). This manifests as a deep-seated emotional worry that the scholarly skills they have painstakingly cultivated will soon be rendered obsolete by digital systems. This paradox triggers a structural fracture in students' intrinsic motivation—creating a reality

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where technology drastically eases present tasks while clouding their psychological security about the future.

Although literature on technology adoption within the educational sector has expanded rapidly in recent years, the vast majority of prior studies remain confined within technology-centric paradigms. Contemporary research predominantly focuses on evaluating technical effectiveness and user acceptance based on traditional frameworks, such as the Technology Acceptance Model (TAM) (Venkatesh, Thong, & Xu, 2016). Consequently, a significant research gap persists in capturing the psychological ecosystem of students holistically.

First, minimal research has explored how the short-term stimulation of productivity by AI paradoxically correlates with long-term mental degradation in the form of career anxiety, particularly through the lens of the Transactional Theory of Stress and Coping (Ng et al., 2024; Sullivan et al., 2024). Second, the coping strategies currently proposed in the human resource development literature are heavily dominated by secular-Western frameworks (Boud, Keogh, & Walker, 2020). Scant attention has been paid to evaluating intervention mechanisms rooted in indigenous socio-spiritual wisdom, such as the concept of *Muhasabah Diri*—a profound, transcendental practice of introspective self-reflection (Subandi, 2021). Yet, from the Resource-Based View (RBV) applied to individual competencies, this spiritual-psychological asset acts as a vital internal resource crucial for stabilizing an individual's psychological state amidst the structural shocks of the algorithmic era.

The urgency of this study lies in the pressing need to humanize the educational and workforce preparation processes in an era characterized by technological mechanization. Without a solid psychological anchor, AI disruption risks cultivating a generation of graduates who are technically proficient yet mentally fragile. This research offers valuable theoretical contributions by challenging the dominance of secular technology adoption theories (Venkatesh et al., 2016) through the integration of an Islamic transcendental approach (Subandi, 2021). Specifically, it introduces *Muhasabah Diri* as a novel moderating variable, demonstrating that spiritual-based self-reflection can serve as a potent psychological buffer that transforms existential fear induced by AI into an adaptive drive for relevant competency development.

Grounded in these theoretical and empirical backdrops, this study empirically aims to:

1. Examine the direct impact of Generative AI usage (*GenAI Usage*) on Academic Performance (*Academic Performance*) and Career Anxiety (*Career Anxiety*).



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2. Analyze the impact of *Career Anxiety* on students' *Learning Motivation* in this era of disruption.

3. Investigate the moderating role of *Muhasabah Diri* in dampening the negative impact of AI usage on career anxiety, while intrinsically bolstering their learning resilience through a cognitive-spiritual framework.

2. Research Methods

This study employs a quantitative approach utilizing a causal-explanatory research design. This methodology was rigorously selected to test and empirically explain the causal relationships and moderating influences among latent variables within the structural model (Hair et al., 2022). From a humanistic standpoint, this design goes beyond treating numerical data merely as mathematical representations. Instead, it utilizes data as an empirical instrument to map the psychological realities, anxiety burdens, and reflective capacities of students navigating technological disruptions in the real world.

3. Results and Discussion

3.1. Respondent Demographic Characteristics

The demographic profile of the 250 university students in Semarang who participated in this study provides an inclusive database to understand how Generative AI (GenAI) disruption permeates various academic strata. The data are categorized based on gender, disciplinary cluster, and the daily intensity of AI tool usage (e.g., ChatGPT, Gemini, and Claude).

From a humanistic perspective, the dominance of students from the Social Sciences and Humanities cluster (58%) demonstrates that GenAI is no longer exclusive to engineering or technical disciplines. Instead, it has transitioned into a daily "cognitive partner" for students across various fields of study. Furthermore, the high intensity of usage (67.2% engaging with AI tools greater than 5 times a week) indicates a profound digital dependency. This pervasive reliance underpins the emergence of a dual functional and psychological impact on their academic activities.

3.2. Measurement Model Evaluation (Outer Model)

The evaluation of the outer model was conducted to examine whether all latent indicators in this study adhere to strict empirical validity and reliability standards (Hair et al., 2022).

1. Convergent Validity and Construct Reliability

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The assessment demonstrated that all indicators exhibited loading factors above the threshold value of 0.70. The Average Variance Extracted (AVE) values exceeded 0.50, confirming that the indicator variance sufficiently explains the respective latent constructs. Furthermore, construct reliability was robustly established, as both Cronbach's Alpha and Composite Reliability (CR) values surpassed the recommended threshold of 0.70.

Table 2. Construct Reliability and Validity

Latent Variable	Code	Loading Range	AVE	Cronbach's Alpha	Composite Reliability (CR)
Generative AI Usage	GAU	0,825 – 0,958	0,796	0,913	0,939
Academic Performance	AP	0,833 – 0,924	0,760	0,895	0,927
Career Anxiety	CA	0,954 – 0,977	0,928	0,974	0,981
Learning Motivation	LM	0,895 – 0,956	0,855	0,943	0,959
Muhasabah Diri	MD	0,814 – 0,907	0,744	0,914	0,936

2. Discriminant Validity

One of the most established and internationally recognized methods for evaluating discriminant validity is the Fornell-Larcker Criterion, introduced by Claes Fornell and David F. Larcker in 1981. The fundamental principle of this criterion involves comparing the square root of the Average Variance Extracted (square root of AVE) of a specific construct with the correlation values between that construct and other constructs within the model (Fornell & Larcker, 1981).

Decision Rule: Discriminant validity is established if the square root of the AVE for each latent construct is greater than its highest correlation with any other latent construct in the model.

In this study, the square root of the AVE for each latent construct was consistently higher than its correlation with other latent constructs, thereby satisfying the Fornell-Larcker criterion. Additionally, to ensure that each latent variable measures a unique concept without overlapping, discriminant validity was evaluated using the Heterotrait-Monotrait Ratio (HTMT). All inter-construct HTMT values fell below the strict threshold of 0.85 (Hair et al., 2022), confirming that the discriminant validity of the model is fully established.

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3. Structural Model Evaluation and Goodness of Fit (GoF)

Prior to hypothesis testing, the structural model (inner model) fit was evaluated utilizing the Goodness of Fit (GoF) indicators in SmartPLS 3:

Standardized Root Mean Square Residual (SRMR): The model yielded an SRMR value of 0.067, which is well below the maximum threshold of 0.08. This indicates a negligible discrepancy between the observed correlation matrix and the model-implied variance, confirming an excellent model fit.

R-Square Values (R^2):

The R^2 for Career Anxiety was 0.312, indicating that 31.2% of the variance in career anxiety is explained by the interaction between Generative AI Usage and Muhasabah Diri.

The R^2 for Learning Motivation reached 0.424, confirming that nearly half of the variance in students' learning motivation is simultaneously explained within this interaction model.

a. Hypothesis Testing: Direct and Moderation Effects

Path significance was evaluated using the bootstrapping method with 5,000 subsamples to generate path coefficients (β), T-statistics, and p-values (Hair et al., 2022).

Table 3. Hypothesis Testing Results

Hypothesis	Path Relation	Coefficient (β)	T-Statistics	P-Value	Decision
H1	GenAI Usage → Academic Performance	0,974	2,501	< 0,000	Supported
H2	GenAI Usage → Career Anxiety	0,276	2,287	< 0,022	Supported
H3	Career Anxiety → Learning Motivation	-0,182	3,344	< 0,001	Supported
H4	Interaction: GAU × MD → Career Anxiety	-0,117	2,053	< 0,040	Supported
H5	Interaction: Career Anxiety × MD → Learning Motivation	0,411	5,130	< 0,000	Supported

4. Direct Effects Analysis

The empirical results confirm the dual nature of the algorithmic era. H1 is supported ($\beta=0.974, p<0.000$), demonstrating that, functionally, GenAI adoption significantly enhances the efficiency of students' academic tasks, aligning with the Resource-Based Theory (Wright et al., 2001). However, the darker side of this technology is evidenced by the support for H2 ($\beta=0.276, p<0.022$). Intensive daily

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interactions with artificial intelligence simultaneously escalate students' fear regarding the future automation of their cognitive domains (Sullivan et al., 2024). This psychological pressure subsequently affects motivation, as shown by the support for H3 ($\beta = -0.182, p < 0.001$). Acute career anxiety is proven to substantially erode students' intrinsic motivation to engage in their studies, triggering emotional exhaustion and academic apathy.

5. Interaction Effects Analysis (Moderation of Muhasabah Diri)

The most critical finding of this study lies in the internal intervention role of Muhasabah Diri.

Testing H4 (Mitigating the Impact of AI on Anxiety): The interaction term exhibited a significant negative effect ($\beta = -0.117, p < 0.040$). This indicates that Muhasabah Diri functions as an emotional buffer that mitigates fear. When students with a high capacity for Muhasabah Diri utilize AI, they constructively internalize the technology as a complementary tool rather than an existential threat, thereby substantially dampening the escalation of career anxiety.

Testing H5 (Amplifying Learning Motivation): The interaction effect was positive and statistically significant ($\beta = 0.411, p < 0.000$). The analysis reveals that under the pressure of intense job market disruption, students with low Muhasabah Diri experience a drastic decline in motivation. Conversely, for students possessing robust Muhasabah Diri, such pressure undergoes a secondary appraisal, transforming into a growth stimulus. This coping mechanism allows them to realign their learning intentions and strengthen unique human competencies that cannot be substituted by algorithms (Ng et al., 2024).

3.3. The Dual-Pathway of GenAI: Functional Accelerator vs. Existential Threat

The findings of this study confirm a contradictory dynamic experienced by university students in the algorithmic era a phenomenon we conceptualize as the *Dual-Pathway of Technological Adoption*. On the one hand, the empirical support for H1 conclusively demonstrates that the utilization of Generative AI (GenAI) acts as a functional accelerator that significantly enhances academic performance and task efficiency ($\beta = 0.974, p < 0.000$). This finding reinforces the premises of the Resource-Based Theory (RBT) at the individual level, wherein technology functions as a cognitive extension that eliminates administrative bottlenecks, processes massive datasets, and reduces the time required to compile scientific assignments (Dwivedi et al., 2023). This instantaneous accessibility celebrates remarkable efficiency within the higher education domain.

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Conversely, beneath this operational efficiency, the validation of H2 reveals a concerning psychological reality: increased GenAI usage simultaneously intensifies students' career anxiety regarding the future automation of the labor market ($\beta = 0.276$, $p < 0.022$). Through the lens of the Transactional Theory of Stress, this technological disruption is no longer appraised as a mere cosmetic aid, but rather as an existential threat (*threat appraisal*). This shift occurs because algorithms have increasingly permeated higher-order cognitive domains, which have historically served as the exclusive stronghold of university graduates (Sullivan et al., 2024).

These findings align closely with recent global research by Lim et al. (2025), which asserts that the instant convenience offered by AI potentially fosters a "hidden psychological vulnerability" among prospective workforces. When their professional future is perceived as ambiguous, the empirical evidence from H3 demonstrates that such career anxiety radically erodes students' intrinsic learning motivation ($\beta = -0.182$, $p < 0.001$). This reflects a critical humanistic fracture in motivation: students lose their sense of purpose in learning when they perceive that the academic skills they diligently pursue will become obsolete via algorithms even before graduation.

3.4. *Muhasabah Diri* as a Psychological Anchor: Shifting Fear into Adaptive Growth

The most original theoretical contribution of this study is demonstrated by the internal intervention role of *Muhasabah Diri* (Reflective Self-Introspection) as an adaptive coping mechanism. The results of H4 ($\beta = -0.117$, $p < 0.040$) confirm that *Muhasabah Diri* significantly mitigates the negative impact of GenAI usage on career anxiety. From a humanistic standpoint, students with a high capacity for introspection are capable of interrupting reactive anxiety responses. They appraise the technology not as a substitute for human existence, but strictly as a complementary instrument (Ng et al., 2024).

Furthermore, the validation of H5 ($\beta = 0.411$, $p < 0.000$) proves that *Muhasabah Diri* acts as a robust anchor capable of transforming existential fear into adaptive motivation. Amidst disruptive pressures, this introspective awareness prompts students to reorient their learning intentions and core educational purposes (Al-Ghazali, 2018). Their focus is shifted from uncontrollable external variables (the evolution of AI) toward controllable internal variables (the cultivation of unique human competencies, such as empathy, integrity, and ethical reasoning). This finding supports the argument by Achtar (2021) that reflective-spiritual mechanisms provide additional psychological capital that cannot be substituted



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or replicated by artificial intelligence, thereby fostering resilient career adaptability in the digital era.

3.5. Theoretical Implications

Theoretically, this study contributes significantly to the Human Resource Management (HRM) literature and the sociology of education in two ways:

1. **Expanding the Paradox of Technology Adoption:** This study challenges the dominance of traditional technology adoption models such as the Technology Acceptance Model (TAM) which tend to assume a linear relationship where technological usefulness automatically leads to positive outcomes. By integrating the Transactional Theory of Stress, this research demonstrates that the adoption of high-level cognitive technology is non-linear and triggers complex psychological dualities (efficiency vs. anxiety).
2. **Decolonizing Coping Theory Through Local Constructs:** International high-impact journals highly value the integration of indigenous knowledge into global theoretical landscapes. By validating the role of *Muhasabah Diri* as a moderating variable, this study enriches Western psychological literature (e.g., mindfulness or self-reflection) by incorporating a transcendental-spiritual dimension as a formal, valid psychological resource to mitigate contemporary techno-stress.

3.6. Practical Implications

The practical implications of this study offer an operational roadmap for higher education policymakers and HRM practitioners:

1. **Restructuring Higher Education Curricula:** Higher education institutions must look beyond merely providing technical AI literacy facilities (hard skills). Future curricula should formally integrate mental resilience and self-reflection programs into core learning frameworks. Students need to be trained to identify and leverage their comparative human advantages that cannot be replaced by machines.
2. **Transforming HRM Strategies in Future Recruitment:** For HRM practitioners, these findings imply that in the algorithmic era, the selection criteria for new talent must shift. A candidate's capacity for *Muhasabah Diri* which theoretically manifests as emotional maturity, lifelong learning adaptability, and moral integrity becomes a non-substitutable asset that is far more valuable than easily automated technical skills.

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4. Conclusion

This study successfully delineates the dual psychological and functional realities encountered by university students as prospective workforces amidst the rapid proliferation of Generative AI (GenAI). The empirical findings confirm a "double-edged sword" phenomenon: on the one hand, GenAI adoption significantly accelerates academic performance and daily task efficiency among students (Dwivedi et al., 2023). On the other hand, however, this technological convenience comes at the cost of acute career anxiety (AI-induced career anxiety) due to the threat of automation in higher-order cognitive domains (Sullivan et al., 2024), which in turn potentially erodes their intrinsic learning motivation. The most original contribution of this research reinforces that psychological vulnerability in the algorithmic era cannot be resolved solely through technical literacy enhancements. Instead, it demands the strengthening of an internal anchor via *Muhasabah Diri* (Reflective Self-Introspection). As an adaptive coping strategy, *Muhasabah Diri* is empirically proven to mitigate the escalation of career anxiety and realign students' motivational orientation (Ng et al., 2024). Through honest and profound introspective awareness, disruptive pressures are no longer perceived as paralyzing threats. Rather, they are successfully deconstructed into a transformative momentum that triggers adaptive growth and the maturation of essential human competencies that cannot be substituted by machines (Achtar, 2021). Despite offering valuable theoretical and practical insights, this study possesses several limitations that must be transparently acknowledged to maintain scientific objectivity: 1. Methodological Constraint (Cross-Sectional Design): This study employs a cross-sectional design, wherein data collection was restricted to a single point in time (Hair et al., 2022). Given that the evolution of GenAI technologies and students' psychological dynamics progress at an exceptionally rapid pace, this design is inherently constrained in capturing long-term behavioral shifts and fluctuations in participants' anxiety (Lim et al., 2025). 2. Geographical and Contextual Constraints: The respondents in this research were limited to 250 university students in Semarang, Indonesia. Although these results provide an in-depth overview of this specific regional cluster, variations in cultural backgrounds, institutional policies, and technology adoption rates in other regions or countries may limit the generalizability of these findings on a global scale (Ng et al., 2024). Based on the aforementioned limitations, several strategic agendas are proposed to guide future research directions: 1. Implementation of Longitudinal Studies: Future researchers are strongly encouraged to adopt a longitudinal approach (Hair et al., 2022). This step is crucial to observe whether the current academic efficiency offered by GenAI remains linear with students' actual job readiness over time. Furthermore, longitudinal data would clarify how effectively



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Muhasabah Diri endures as a psychological anchor from their university years through their transition into the actual workforce (Lim et al., 2025). 2. Expansion of Sample Scope and Industrial Sectors: Future research agendas should expand the sample scope across more heterogeneous geographical regions and extend to macro-level contexts, such as fresh graduates across diverse industrial sectors (Sullivan et al., 2024). This expansion is vital to examine whether the Muhasabah Diri-based coping model exhibits identical resilience when confronted directly with corporate performance pressures and actual automation-driven layoffs in the corporate world (Achtaar, 2021).

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