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Impact Of Generative Artificial Intelligence On Study-Life Balance

Anabelle Marie Dominique Ginez
Institute of Information Systems and Digital Business (IWI-HSG), anabelle.ginez@student.unisg.ch

Ingrid Bauer-Hänsel
Institute of Information Systems and Digital Business, ingrid.bauer-haensel@unisg.ch

IMPACT OF GENERATIVE ARTIFICIAL INTELLIGENCE ON STUDY-LIFE BALANCE

Completed Research Paper

Anabelle Ginez, University of St. Gallen, St. Gallen, Switzerland, anabelle.ginez@student.unisg.ch

Ingrid Bauer-Hänsel, University of St. Gallen, St. Gallen, Switzerland, ingrid.bauer-haensel@unisg.ch

Abstract

Generative Artificial Intelligence (GenAI) is transforming higher education by reshaping how students learn, create, and manage their studies. Yet, its effects on students' study-life balance (SLB) remain unexplored. Neglecting this perspective can result in overlooking how GenAI shapes students' well-being, boundaries, and studying behaviours. This study addresses this gap by developing and empirically validating a theoretical framework linking four GenAI application domains – learning support, creative assistance, administrative efficiency, and social support – to three SLB domains – academic life, personal life, and their interference. Based on twelve semi-structured interviews with university students, the findings show that GenAI's learning and creative support enhance flexibility and reduce workload and pressure, yet overreliance can blur boundaries, diminish critical reflection, and foster skill unlearning. The study contributes to theory by bridging GenAI and SLB research and to practice by offering guidance for responsible GenAI integration in higher education that sustains students' well-being and long-term academic development.

Keywords: Generative AI, Higher Education, Study-Life Balance, Student Experience, Digital Learning Technologies.

1 Introduction

"*AI is the New Electricity*" (Shana Lynch, 2017), Dr. Andrew Ng.

This statement from Dr. Andrew Ng. indicates that artificial intelligence (AI) changes how the world operates, similar to the invention of electricity, across all industries including education. Generative AI (GenAI) applies to "*models that may produce new, previously unseen information dependent on the data on which they were trained*" (García-Peñalvo & Vázquez-Ingelmo, 2023, p. 7). As a result, it fundamentally transforms and reshapes the study process. This new way of studying strongly influences students and enables the development of innovative learning technologies designed to create personalized and engaging learning experiences (Law, 2024). Such learning technologies can enhance students' productivity and efficiency, thus improving their academic performance (Chan & Hu, 2023).

GenAI technologies not only impact students' educational journey but also profoundly affect their personal lives. On the one hand, GenAI can improve students' personal time through efficiency gains. On the other hand, the flexibility offered by technologies such as GenAI can blur boundaries between study and personal time for students, making it difficult to clearly distinguish between the two (Duxbury & Smart, 2011; Khan & Fazili, 2016). The balance between studies and personal life, referred to as study-life balance (SLB), can be defined as "*the division between a student's time and focus between their study and other activities, such as leisure activities and extracurricular activities and how a student's study and personal life (positively or negatively) affect or interfere with each other*" (Hendriks, 2020, p. 2). Maintaining a healthy SLB is crucial for students as it impacts many aspects of their lives,

including their satisfaction with studies, family and life, psychological well-being, health, study performance and commitment, productivity, and stress (Guest, 2002).

The impact of GenAI on higher education has been examined by looking at its benefits (e.g., personalised learning, writing, and analysis) and challenges (e.g., data accuracy and privacy) (Chan & Hu, 2023; Law, 2024). In parallel to research on GenAI in higher education, the concept of work-life balance (WLB) has been extensively studied, showing that a person's WLB is determined by both organisational and personal factors (Guest, 2002; Sirgy & Lee, 2018). In contrast, the area of SLB has received less attention.

Hendriks (2020) identifies multiple factors influencing students' SLB such as study-related factors and social environment. Furthermore, the impact of technologies on WLB has been analysed, highlighting both positive aspects (e.g., efficiency and flexibility) and negative elements (e.g., stress and anxiety) influencing this balance (Duxbury & Smart, 2011; Khan & Fazili, 2016). Similar dynamics may emerge in the context of GenAI. On the one hand, GenAI can increase students' efficiency by supporting tasks such as summarising texts and explaining complex concepts. On the other hand, the dark side of AI highlights that the constant availability of GenAI tools may increase stress, as students can access them anytime and anywhere, potentially blurring the boundaries between academic and personal life (Tarafdar et al., 2019). Understanding both the positive and negative effects of GenAI on SLB is crucial for stakeholders such as universities and policymakers to ensure its responsible use. Without such awareness, they risk overlooking negative consequences such as higher stress levels and blurred boundaries between academic and personal life, ultimately affecting the future workforce and society. Addressing this gap in current research, this study investigates the following research question.

RQ: How does the use of generative artificial intelligence impact the study-life balance of students?

To answer this question, drawing on the related work on GenAI in higher education and SLB, this study develops a theoretical framework. Building on this theoretical framework, we empirically examine the impact of GenAI on SLB through 12 semi-structured interviews with students at the University of St. Gallen (Switzerland), aiming to understand both positive and negative effects and offer implications for research and practice. Our findings reveal that GenAI's learning support and creative assistance positively influence both the academic and personal domains of SLB by reducing workload and pressure while increasing flexibility and time for personal activities and social interactions. In contrast, GenAI's administrative efficiency shows only limited effects, and its social support dimension has no impact on SLB.

Thus, this paper advances research on GenAI in higher education by introducing a theoretical framework that links GenAI application domains in higher education with SLB domains, offering a foundation for future research. In addition, it provides practical recommendations to promote the responsible and balanced use of GenAI among students.

The remainder of this paper is structured as follows. First, we review prior works on GenAI in higher education and SLB. Based on this literature review, a theoretical framework is developed to define the key dimensions of GenAI in higher education and SLB. Second, the methodology of the empirical study is introduced. Third, the findings of the study are presented. Afterwards, the results are discussed in the light of prior research and practical recommendations for university students, universities, teaching staff, and governments and policymakers are derived. Lastly, a conclusion, limitations, and an outlook are provided.

2 Theoretical background

2.1 GenAI in higher education

Higher education is a relatively conservative industry, often resistant to change (Anderson, 2023). The COVID-19 pandemic has been a key driver of global digital transformation in this industry, forcing rapid adoption of new technologies (Lim et al., 2023). Lockdowns compelled universities and schools to close their campuses and quickly shift to online teaching and learning, reshaping behaviours and attitudes, and increasing the openness of educational audiences to integrating GenAI tools (Chan &

Colloton, 2024). Hirabayashi et al. (2024) found that nearly 90% of Harvard undergraduates use GenAI tools, with 25% of these students relying on these tools instead of attending office hours or completing required readings. This increasing reliance on GenAI tools among students marks a major shift in academic practices, highlighting GenAI's growing impact in shaping the future of higher education. Recent research further suggests that this shift is not merely technological but also behavioural, as GenAI increasingly mediates how students engage with learning tasks and academic support (Kasneci et al., 2023; Dwivedi et al., 2023).

GenAI transforms higher education, presenting both potential benefits and challenges for students. Chan & Hu (2023) analysed how students perceive the use of GenAI technologies. They found that GenAI's benefits are personalised and immediate learning support, writing and brainstorming help, research and analysis support, visual and audio multi-media support, and administrative support. The challenges of GenAI relate to issues of accuracy and transparency, privacy and ethical issues, holistic competencies (e.g., GenAI's negative impact on critical thinking and creativity), human values, and uncertain policies. Furthermore, Law (2024) discussed the role of GenAI in language teaching and learning by examining its potential benefits and challenges. He found that from a psychological perspective, GenAI acts as a virtual private tutor, offering tailored learning guidance and personalised feedback. From a productivity gains perspective, the author analysed that GenAI can save precious time by generating, correcting, and improving study content. However, he suggests that GenAI may hinder understanding of context and evaluation of higher-order cognitive skills. The author mentioned the risk of plagiarism, academic dishonesty, and raises concerns about data privacy and security. Extending these insights, emerging evidence suggests that GenAI not only supports learning but also reshapes students' cognitive engagement with academic work. While GenAI can enhance efficiency and provide continuous, on-demand scaffolding (Mollick & Mollick, 2023; Noy & Zhang, 2023), prior research on digital technologies indicates that such external cognitive support may foster cognitive offloading and reduce deep engagement with learning materials (Sparrow et al., 2011). Early evidence in the context of GenAI further suggests that productivity gains may come at the expense of learning and critical evaluation (Bastani et al., 2024).

Moreover, GenAI introduces new competence demands. Students are increasingly required not only to master domain knowledge but also to effectively interact with AI systems, for instance through prompting and output evaluation (Gimpel et al., 2023). This shift implies that the efficiency gains enabled by GenAI may be partially offset by the additional cognitive effort required for verification, interpretation, and responsible use. In line with research on technostress, such technologies can simultaneously act as resources and stressors, increasing productivity while also creating new forms of pressure and cognitive load (Tarafdar et al., 2019; Ayyagari et al., 2011).

Crawford et al. (2024) examined the impact of substituting human interactions, such as those with teachers or peers, with GenAI in higher education. The authors found that GenAI tools only temporarily enhance feelings of social support and pointed out that persons lacking human relationships are more likely to find social support and connect with GenAI. They also identified that persons with social support from humans are less lonely, report higher grades, are less willing to leave university, and have greater academic success than those with social support from GenAI. These findings show the negative impacts of using GenAI as a substitute for human relationships, illustrating how GenAI applications in higher education may also influence students' SLB. More broadly, these findings align with research on human-AI interaction, which suggests that increasing reliance on AI systems can reshape social behaviours and interaction patterns (Eckhardt et al., 2024; Logg et al., 2019).

Taken together, prior research suggests that GenAI fundamentally reshapes how students engage with academic work. While it enables substantial efficiency gains and flexible, on-demand support, it simultaneously alters cognitive processes, introduces new competence demands, and reshapes social interactions. This creates a central tension: GenAI may reduce effort in task execution while increasing demands for oversight, verification, and effective tool use. As a result, rather than simply alleviating workload, GenAI may reconfigure when, how, and with what intensity students engage in academic work.

While these prior studies provide initial indications of the impact that GenAI may have on SLB, to the best of our knowledge, existing insights remain fragmented across different research streams, and no comprehensive analysis of both its positive and negative effects currently exists.

2.2 Study-life balance

While WLB has been widely studied in academic literature, the concept of SLB – the division between a student's time and focus between study and other activities – has received comparatively less attention. Therefore, insights from WLB research provide a useful foundation for understanding SLB. In the context of WLB, Guest (2002) explained that "balance" can either be an equal distribution or a state of equilibrium, which can be measured objectively, e.g., with working hours, or subjectively with the individual perception of balance. Sirgy & Lee (2018) identified two main approaches to define WLB: one emphasising equal engagement, time, and satisfaction across roles, and the other focusing on minimal conflict between work and non-work domains to allow effective functioning and role enrichment. For both WLB and SLB, the core idea lies in balancing professional or academic and personal roles, with each domain potentially influencing and interfering with the other, yet they differ in certain ways.

WLB is influenced by both organisational and individual factors (Guest, 2002; Sirgy & Lee, 2018). Organisational factors consist of the demand and culture of work such as workload, job pressure and job autonomy. The individual factors of WLB include the demand and culture at home, including commitment and obligations outside of work, job and family involvement, and allocations of family duties. For SLB, Hendriks (2020) identified diverse additional factors influencing SLB from the students' perspectives. First, several SLB-related themes emerge: Negative influences include interference between study and personal life as well as financial pressure, while positive influences comprise extracurricular activities and flexibility. Personality traits can affect SLB both positively and negatively, depending on individual characteristics. Second, study-related factors, which encompass work pressure and study performance, influence students' SLB. Expectations from both students themselves and other stakeholders increase the pressure on students to perform. Lastly, the social environment profoundly impacts SLB. Understanding these factors is essential for analysing how students balance their academic and personal lives.

A work-life-imbalance can cause challenges, affecting different aspects of life. Sirgy & Lee (2018) analysed three types of WLB outcomes: work-related outcomes (e.g., WLB increases job performance, job satisfaction, and organisational commitment), nonwork-related outcomes (e.g., WLB increases life satisfaction, family satisfaction, and leisure satisfaction), and stress-related outcomes (e.g., work-life conflict increases psychological distress such as emotional ill-being, anxiety, depression, and family-related stress). Furthermore, Guest (2002) recognised that WLB has an impact on different aspects, including personal satisfaction and well-being at work and home but also mental health, stress, and illness. More objective consequences are the behaviour, performance, and impact on others at work and home. These insights highlight negative consequences when the balance is disrupted.

Technologies directly impact WLB, influencing the work and personal lives of individuals. Duxbury & Smart (2011) found that mobile technology significantly blurs temporal and spatial boundaries between professional and personal life, leading to both positive and negative implications for WLB. Positively, mobile technology increases productivity, and flexibility on the employee's control over where and when to work. However, it intrudes into personal life, fostering the feeling of constant availability for work. Furthermore, it increases work expectations, leading to stress and more workload. Similarly, Khan & Fazili (2016) analysed the impact of technology on WLB. Their findings reveal positive effects such as increased flexibility of the controlling speed as well as the location and time of the workday, work efficiency, and productivity perceived by employees. Technologies also bring resources to the work environment. Negative impacts include that technologies make employees always contactable, and the perception of being controlled by the technology, which increases stress, anxiety, and thus physiological and psychological health. Building on these existing literature works about the impact of general technologies, such as mobile technology, on WLB, this study addresses the gap in current research and

explores the impact of GenAI technologies on SLB. While WLB offers a valuable foundation, students face unique challenges such as irregular schedules and self-directed learning responsibilities that blur the boundaries between academic and personal life. Moreover, studying represents a formative life phase marked by identity development and social adjustment. Therefore, it is essential to examine SLB as a distinct phenomenon.

Previous studies have not explored the intersection of these topics, specifically, the impact of GenAI in higher education on SLB, making this paper the first to investigate and address this important and unexplored area.

2.3 Theoretical framework development

Building on the insights of prior works introduced above, we derive four application domains of GenAI in higher education and SLB, which are summarized in table 1. The application domains of GenAI in higher education are the following: learning support, creative assistance, administrative efficiency, and social support. First, GenAI's learning support includes personalised and immediate learning support to students, as GenAI acts as a virtual private tutor by adapting to individual learning styles and needs (Chan & Hu, 2023; Law, 2024). Second, GenAI's creative assistance refers to the support in the generation of academic and creative outputs to students, for example, brainstorming and creating multimedia content (Chan & Hu, 2023). Third, administrative efficiency involves GenAI's automation of repetitive and non-creative tasks (Chan & Hu, 2023). Lastly, social support specifies GenAI's emotional and psychological assistance through human-like interactions (Crawford et al., 2024).

SLB includes three main domains: academic domain, personal domain, and interference between domains. The academic domain includes the study workload, study flexibility, and pressure from expectations (Guest, 2002; Hendriks, 2020). Furthermore, the personal life domain encompasses extracurricular activities, social interactions, and financial pressure (Hendriks, 2020). Finally, the interference between academic and personal life can occur in both directions, studies can impact personal life, and personal life can also affect the academic life (Hendriks, 2020).

<table>
<tr><th>GenAI in higher education</th><th colspan="3">Study-life balance</th></tr>
<tr><td>Learning support</td><td rowspan="4">Academic domain
- Study workload
- Study flexibility
- Pressure from expectations</td><td rowspan="4">Personal life domain
- Extracurricular activities
- Social interactions
- Financial pressure</td><td rowspan="4">Interference between domains
- Interference from one domain to the other</td></tr>
<tr><td>Creative assistance</td></tr>
<tr><td>Administrative efficiency</td></tr>
<tr><td>Social support</td></tr>
</table>

Table 1. Theoretical framework on the impact of GenAI in higher education on SLB.

3 Research Method

3.1 Methodology

This study aims to explore GenAI's impact on SLB in order to understand how different applications of GenAI in higher education influence students' academic and personal lives. Building on the insights from prior academic work on GenAI in higher education and SLB, this study adopts an abductive reasoning approach, which combines elements from both inductive and deductive reasoning. The theoretical framework is developed based on the related work. However, as the impact of GenAI on SLB is explored for the first time in the literature, the pre-defined domains of GenAI and SLB are not rigidly fixed but can be adjusted and refined as new elements can emerge from the empirical study. This paper follows a qualitative approach, which is essential for exploring an emerging phenomenon. This approach is crucial to capture the complex and context-dependent thoughts and subjective experiences of students (Creswell, 2007). By focusing on individual perspectives, this analysis aims to provide an

in-depth and comprehensive understanding of both the positive and negative effects of GenAI on the different domains of SLB from the perspective of students.

3.2 Data collection

To empirically analyse the insights from the review of prior works, this study uses semi-structured interviews with students at the University of St. Gallen. This method seeks deep understanding of students' personal experiences while offering the flexibility to adapt the questions based on participants' answers during the interview. Semi-structured interviews allow participants to share their experiences in detail while keeping the focus on the research question. (Saunders et al., 2023).

To maintain a clear focus on the research question, an interview guide is used. The guide is structured into several sections. It begins with an introduction, providing background information on the study, outlining its objectives, and including a brief presentation of the interviewee. This is followed by questions exploring participants' general use and perceptions of GenAI, as well as their overall SLB. The main part of the interview consists of an in-depth exploration of the four dimensions of GenAI identified in the theoretical framework, aiming to understand their specific impact on different aspects of their SLB. Subsequently, participants were asked about the strategies they employ to maintain a healthy SLB while integrating GenAI into their studies. Finally, the interviews conclude with a discussion of implications for relevant stakeholders and an opportunity for participants to share additional reflections, although participants were also encouraged to express additional thoughts throughout the interview whenever relevant.

All students in the sample are enrolled at the University of St. Gallen, a leading European business university with approximately 10'000 enrolled students from 100 different countries, and a strong international orientation. The university offers different study levels (Assessment, Bachelor, Master, and Doctoral) and majors across the university's core disciplines – business, economics, international affairs, and law. Students typically experience a structured and continuous academic workload, including regular assignments, exams, and project-based assessments. At the time of the study, the use of GenAI tools among students was widespread and subject to ongoing institutional discussions regarding appropriate use in academic work. Students demonstrate diverse levels of familiarity with GenAI, ranging from basic to advanced use, and vary in their usage patterns, including reliance on single or multiple tools as well as free and paid GenAI applications. Although these insights are derived from the University of St. Gallen, they likely reflect broader trends across leading, business schools where students face intense pressure to balance rigorous coursework with professional networking. (University of St. Gallen, 2026)

A purposive sampling is used in this study to provide valuable insights into how GenAI impacts SLB (Creswell, 2007). To ensure diversity within the sample, participants were selected to reflect variation across relevant characteristics. Specifically, we ensured a proportional distribution of participants across all study levels, reflecting the student population of the University of St. Gallen. We also ensured that both male and female students are proportionally represented. Additionally, participants represented a range of academic disciplines and diverse cultural backgrounds, with interviewees holding nationalities from countries such as Belgium, Denmark, Germany, Italy, and Switzerland.

Table 2 below provides an overview of the interview participants, including their academic level, academic discipline, gender, interview date, and the duration of each interview.

The final sample includes 12 participants. The sample size was determined based on theoretical saturation, defined as the point at which additional data no longer yield new themes or insights (Strauss & Corbin, 1998). In this study, saturation was reached after the tenth interview. In the final two interviews, no substantially new themes emerged. Instead, they confirmed existing patterns rather than introducing new categories. This indicates that the sample was sufficient and allows for an in-depth exploration of the research topic.

Interviewee	Academic level	Academic discipline	Gender	Interview date	Interview duration
Interviewee 1	Master	Marketing	Female	19 February 2025	41m 59s
Interviewee 2	Master	Business Innovation	Male	16 February 2025	1h 4m 48s
Interviewee 3	Bachelor	International Affairs	Male	24 February 2025	44m 59s
Interviewee 4	Doctorate	Finance	Female	5 March 2025	47m 21s
Interviewee 5	Master	Economics	Female	16 February 2025	46m 19s
Interviewee 6	Bachelor	Business Administration	Male	20 February 2025	48m 8s
Interviewee 7	Bachelor	Economics	Male	26 February 2025	47m 30s
Interviewee 8	Assessment	Assessment	Male	17 February 2025	43m 12s
Interviewee 9	Master	Accounting and Finance	Male	24 February 2025	37m 47s
Interviewee 10	Master	Business Innovation	Female	19 February 2025	49m 17s
Interviewee 11	Bachelor	Business Administration	Male	14 February 2025	42m 42s
Interviewee 12	Assessment	Assessment	Male	10 March 2025	31m 9s

Table 2. Participants of the empirical study.

3.3 Data analysis

To analyse the interview data, this study employed a qualitative content analysis. This method is well-suited for the study as it captures the subjective experiences and perspectives, allowing a comprehensive understanding of both the content and the context of the students' responses about the impact of GenAI on SLB. To ensure validity and reliability, this method followed an eight-step procedure to process the data, derived from Zhang & Wildemuth (2009): The first step consisted in preparing the data. The interviews of this study were conducted and recorded using Microsoft Teams. The transcription process was realised with the automated transcription tool of Microsoft Teams, followed by manual refinements to ensure accuracy and consistency. All transcripts were carefully reviewed to ensure that the data accurately reflected the participants' statements.

The second phase was to define the unit of analysis. In this study, the unit of analysis was a theme within a student's answer to a question in the interview transcript. For example, a unit of analysis could consist of a sentence segment, such as this statement from interviewee 3: "*it probably takes off a little bit of pressure just because if I have some questions, I don't systematically have to ask the teacher*". Specifically, a theme expressed a meaningful idea, explaining the how and the why behind the impact of GenAI on SLB.

The third step included developing and coding the interviews. The coding process of this study was primarily conducted by one researcher and adopted an abductive approach, integrating both inductive and deductive methods. Initially, the codes were derived deductively based on predefined domains related to GenAI and SLB from the theoretical framework of the paper. However, as the impact of GenAI on SLB is a complex and largely unexplored topic in the literature, only considering these predefined domains might have overlooked key themes and new patterns in the data. To overcome this limitation, inductive coding was used following the qualitative interviews. This approach allowed the identification of new themes and insights that emerged directly from the data. To mitigate potential single-coder bias and enhance analytical rigor, the emerging codebook was iteratively reviewed and challenged in close collaboration with a second author. At multiple stages of the analysis, subsets of coded data, category definitions, and emerging theoretical distinctions were jointly examined and

critically discussed. This process led to the refinement, consolidation, and clarification of codes and higher-order categories, ensuring that the coding framework was not idiosyncratic to a single researcher's interpretation but reflected a shared and critically validated understanding. Table 3 illustrates an example of the coding procedure applied in this study. It demonstrates how a raw quote from Participant 4 during the interview was refined into a representative quote used in the analysis, and subsequently classified within the thematic structure. The coding structure consists of three levels: Theme 1 (main theme), Theme 2 (subtheme), and Theme 3 (second-order subtheme).

The fourth stage encompassed testing the coding scheme on a sample of the dataset, ensuring clarity and consistency.

Once validated, the coding was applied to the entire data set, with the flexibility to incorporate new themes and concepts that emerged during the process to the coding scheme. Throughout this stage, an audit trail was maintained to document coding decisions, theme refinements, and adjustments to the coding framework.

After coding the entire data set, a coding consistency check was conducted to prevent any mistakes and ensure reliability of the analysis. Concretely, all coded transcripts were re-read and similar passages across interviews were compared to verify that the same ideas had been coded consistently. Repeated reviews of the data and constant comparison between coded segments and the original transcripts were used to strengthen analytical rigor.

Once coding was finalised, conclusions were derived from the coded data. Concretely, the contexts in which students mentioned the themes, and the underlying reasons behind these experiences were examined. This enabled the identification of clear patterns and the development of explanations of how GenAI affects students' SLB.

Finally, the analytical methods, coding process, and results were reported in this paper to ensure transparency and offer insights to research and practice.

Given the sensitive and personal nature of the topics discussed during the interviews, GenAI and SLB, ethical rigor was essential in the design and execution of the study. All participants gave informed consent, understood the research goals, and voluntarily agreed to participate in the study. Additionally, the participants were informed on the research process and objectives of this study. Furthermore, to ensure the confidentiality and anonymity of the participants, all responses were used in an anonymised way, ensuring that no personal identifiers can be linked to the data (Roshaidai & Arifin, 2018).

Considering the potentially sensitive nature of discussing SLB, stress, and personal challenges, it was essential to maintain an empathetic and respectful atmosphere. Participants were explicitly informed that they could skip any questions or withdraw from the interview at any time without consequences (Wa-Mbaleka, 2019). Additionally, the researcher remained aware of their own role in shaping the data collection and interpretation process. In this study, reflexivity was applied throughout the research process to minimise potential bias and ensure that participants' perspectives were represented as accurately as possible (Creswell, 2007). These measures ensured the ethical quality and integrity of the empirical study and its findings.

Raw quote	**Quote used**	**Theme 1**	**Theme 2**	**Theme 3**
"*I think those 20 francs per month are really not a big investment. I spend that money on four coffees in a week. So that's a worse investment*." Interviewee 4	"*I think those 20 francs per month are really not a big investment.*" Interviewee 4	Learning support	Personal domain	Financial pressure

Table 3. Example of the coding process.

4 Results

The results of the empirical study, based on 12 semi-structured interviews, are summarised in table 3, providing insights into *how* GenAI impacts SLB across various dimensions. To structure the analysis, the domains related to GenAI and SLB developed in the theoretical framework outlined in table 1 are applied. GenAI is examined across four dimensions: learning support, creative assistance, administrative efficiency, and social support. Within each of the GenAI domains, SLB is analysed across three domains: academic domain, personal domain, and the interference between both domains. The subcategories are derived from the theoretical framework, with one adjustment: The initial concept of "*pressure from expectations*" was divided into two distinct categories, "*expectations*" and "*academic pressure*". This refinement emerged from the empirical findings, which revealed that while students reported higher expectations with GenAI, they simultaneously experienced less academic pressure. This observation contrasts with previous research emphasising that expectations tend to increase academic pressure for students (Hendriks, 2020). Therefore, the subcategories of academic and personal life domains, derived from prior research and refined with the findings of the empirical analysis, are as follows: The academic domain includes *study workload, study flexibility, expectations, and academic pressure*. The personal life domain contains *extracurricular activities, social interactions, and financial pressure*. The inference between domains represents a standalone category capturing the bidirectional interactions between academic and personal life.

A detailed description of the findings is provided in the following subchapters. Each subchapter focuses on one GenAI application domain, within which first the use of GenAI by students is described in general along with its positive and negative effects and then the impact on the different SLB domains is examined.

	Learning support	**Creative assistance**	**Administrative efficiency**	**Social support**
Academic domain	Positive impact	Positive impact	No impact	No impact
Personal life domain	Partially positive impact	Partially positive impact	Partially positive impact	No impact
Interference between domains	Positive impact	Mixed impact	Mixed impact	No impact

Table 4. Summary of the impact of the different application domains of GenAI on the different domains of SLB.

4.1 Learning support

General: The interviewees use GenAI for learning support to grasp complex aspects they did not fully understand in class, or when they only had access to the lecture materials but not to the live lecture or its recording. For example, GenAI assists students to apply a theoretical concept or a mathematical formula. GenAI tools also help in research to understand concepts, especially from unfamiliar industries, making unknown worlds more accessible. For example, interviewee 10 mentioned that GenAI was helpful for a project on the space industry, a topic in which she had little prior experience. GenAI also enhances the learning experience by increasing convenience and adapting to individual needs. For example, interviewee 12 explained that he adapted the learning format to fit his lifestyle by converting written materials into audio format. With GenAI, the concepts are explained more easily, and students learned at their pace, without being judged, and it is adapted to their own needs. For instance, interviewee 4 mentioned that she asked the GenAI tool: "*explain me this as if I'm 10 years old and give me a step-by-step explanation*". In addition, it increases efficiency by summarising large amounts of documents and extracting key takeaways. In group projects, GenAI tools also streamline the consolidation and sharing of insights. This leads to a clear and transparent collaboration. Students also use it to structure thoughts before integrating them into academic work, such as a presentation and an essay. GenAI tools

are also used for exam preparation to summarise the lecture content and to ask specific questions about it that could potentially come during the exam. However, participants mentioned that GenAI tools stay complementary and do not fully replace the learning process. Students still read the course material.

With GenAI's learning support, students perceive their studying as increasingly passive due to an overreliance on GenAI-generated information. This dependency makes students more reliant on simpler information and less likely to critically reflect on GenAI-generated outcomes. Interviewee 6 mentioned that "*I don't think as much as before*", referring to the time before using GenAI tools. Students feel that GenAI tools are useful to get an acceptable result, especially under time constraints. However, students noted that genuinely understanding the academic content and achieving high-quality outcomes still requires investing time and effort. Students recognise that GenAI can support, but not replace, the learning process. An additional complexity is the overload of information GenAI generates, requiring students to deal with and select from a large volume of content.

Academic domain: GenAI reduces the *academic workload* as it accelerates the search, summarising, and structuring process significantly, making it faster to get the information. It also enhances *study flexibility*, especially for completing assignments shortly before the deadline, as GenAI is available at any time from everywhere. Therefore, students plan more flexibly their day. *Expectations* regarding studies increase as all students have access to GenAI tools, which give additional support in their learning journey. For instance, Interviewee 6 mentioned that he expects to get a better grade with GenAI. As a result, they feel that they should better understand the concepts and deliver higher-quality and more in-depth outcomes. Although expectations increase, students feel less *academic pressure*. This is because GenAI enables them to better meet the expectations by compensating for skills gaps and by reducing stress, especially under time constraints. As a result, GenAI's learning support positively influences the academic domain of SLB.

Personal life domain: GenAI's learning support assists students with *extracurricular tasks* and frees up study time that students can spend on personal activities and social interactions. However, students interact less with peers (interviewee 11) and teachers (interviewee 3) for study-related questions, reducing academic *social interactions*. No impact on *financial pressure* was observed because students use free GenAI tools and do not consider paying for tutoring services. Therefore, GenAI's learning support contributes positively but to a limited extent to the students' personal life domain.

Interference between domains: The interference between academic and personal life occurs when students use GenAI's learning support for both domains. Most participants described this overlap as positively influencing their SLB due to the efficiency gains. For example, interviewee 12 uses auditory GenAI tools to listen to his academic readings during his free time, while cooking or running for example, demonstrating how academic life integrated into personal life. Thus, GenAI's learning support has a positive impact on the interference between SLB domains.

4.2 Creative assistance

General: Participants use GenAI for creative assistance to brainstorm, create outlines, develop project ideas, and structure essays, especially to get a direction and a first draft for an academic work. Additionally, students mentioned that GenAI helps improve their writing skills. It also helps improve their language skills, particularly when writing in a non-native language. GenAI supports code creation, but it is only useful when students already have a rough idea of what they want to achieve and an understanding of how it works.

The creativity of GenAI tools is perceived differently among the participants. Students, especially those who see themselves as non-creative, feel that GenAI could significantly increase the creativity of their academic work. Others think that the creative part need to come from themselves as GenAI tools recombines existing ideas rather than generate truly innovative ones. Interviewee 11 showcased this idea by stating: "*if you need to get something innovative, ChatGPT mostly only gives you something anyone already has done*". With GenAI's creative support, students are concerned about their own abilities and skills because overreliance on GenAI tools can lead to a loss of critical reflection and creativity by passively accepting provided content instead of thinking through it. In addition, participants raised the

concern of plagiarism, copyright violations, and institutional consequences when using GenAI-generated outcomes for academic work. However, they perceive the ability to create with GenAI as an essential skill for their future careers. Interviewee 10 perceives the content creation process more fun, enjoyable, and engaging with GenAI.

Academic domain: 11 out of 12 participants reported a notable reduction of the *academic workload* with GenAI's creative assistance by accelerating tasks such as writing, coding, and image generation. It speeds up the creative process, especially in early phases of assignments, such as brainstorming. GenAI enhances *flexibility* due to its constant availability. *Expectations* rise with GenAI's creative assistance because students expect to "*be super original*" (interviewee 4) and generate error-free and above-average outcomes. Therefore, teachers' expectations are shifting towards personal perspective and ideas that GenAI tools cannot provide. Students reported a decrease of the *academic pressure* with GenAI because they have a personal assistant to help generate ideas. Consequently, GenAI's creative assistance positively contributes to the academic domain of SLB.

Personal life domain: GenAI helps save time for *extracurricular activities* and *social interactions* and assists students to generate ideas for leisure activities. For instance, interviewee 8 mentioned using GenAI to generate ideas for hobbies, recipes, and films. However, it has no influence on *financial pressure*, partially because several students use free GenAI tools. Therefore, GenAI's creative assistance has a partially positive influence on the personal life domain of students' SLB.

Interference between domains: GenAI's creative assistance leads to an interference between academic and personal life domains when used for both. This intersection has a mixed impact on the students' SLB. Some experience blurred boundaries, while others benefit from the efficiency transfer across domains. Consequently, GenAI has a mixed impact on the interference between SLB domains.

4.3 Administrative efficiency

General: Nearly all students use GenAI to write, correct, translate, or improve emails. GenAI helps to write emails faster, convey the intended message, and correct mistakes, which is especially useful for non-native speakers. Two students use it to plan their timetable, helping to create an exam preparation plan. Two participants also use it to structure information such as their project folders or their notes to classify them into organised categories.

Academic domain: Students perceive the change in *workload* differently. While GenAI reduces workload by automating repetitive tasks, it can also create a loop of repeatedly prompting GenAI to improve the content or can lead to skill unlearning by reducing writing practice. For instance, interviewee 4 mentioned: "*I also think it's sometimes a misconception that I have about it because I don't think I'm much faster because before that, I would write an e-mail by myself every day, and you practice that and you get faster. And now you are kind of unlearning that by always using the tool*". GenAI does not impact *flexibility* and *expectations*, which might partially be because administrative tasks only take little time and effort for students compared to other tasks. However, it reduces the *academic pressure* as delegating tasks to GenAI reduces stress. Overall, GenAI's administrative efficiency does not impact the academic domain of SLB.

Personal life domain: GenAI positively supports *extracurricular activities* by streamlining administrative tasks, such as sending bureaucratic emails to the government. However, its impact on *social interactions* is perceived as mixed. While GenAI helps to communicate messages more clearly, it also reduces intergenerational interaction. Its impact on *financial pressure* remains unaffected. Thus, GenAI's administrative efficiency has a partially positive impact on the personal domain of SLB.

Interference between domains: GenAI's administrative efficiency contributes to the interference between the academic and personal life domains. This overlap is seen as mixed because it enhances efficiency across both domains, such as by streamlining email writing, but it also blurs mental boundaries when using the same tools in both domains. Consequently, GenAI's administrative efficiency has a mixed influence on the interference between SLB domains.

4.4 Social support

GenAI's application domain "social support" provides limited empirical evidence, as only one participant reported using GenAI regularly for social support and only four participants mentioned having used it once or occasionally for this purpose. Nevertheless, they recognise its potential and consider using it for this purpose in the future. Students feel social support should come from human connection because humans have contextual understanding and show empathy and emotions that GenAI lacks. For instance, interviewee 10 mentioned: "*it will never have the same effect as a human hug*". GenAI-based support makes students realise the importance of human relationships. They also expressed concerns regarding privacy with GenAI tools. GenAI brings limited but valuable support for less deep personal questions or straightforward problems, especially if the student does not want to talk about the issue with anyone. GenAI's emotional and personal assurance is helpful to boost their confidence and reduce academic stress through friendly interactions. For example, interviewee 7 asked GenAI: "*is my paper good enough to score a certain grade, should I be worried?*" to which GenAI answered "*it actually looks okay to me. Don't worry about it*" (interviewee 7), showcasing its emotional support for the student. Furthermore, GenAI tools get more personal by giving friendly advice to students and using emojis. GenAI's social support does not impact the interference between academic and personal life domains as it keeps both domains separated. However, this might change in the future, with GenAI potentially blurring boundaries by taking on human-like roles. Overall, GenAI's social support does not influence students' SLB.

5 Discussion

5.1 Theoretical implications

This study advances prior research on GenAI in higher education (Chan & Hu, 2023; Law, 2024; Kasneci et al., 2023) and SLB (e.g., Guest, 2002; Sirgy & Lee, 2018; Hendriks, 2020) by developing an integrated theoretical framework that links GenAI use in higher education with SLB. While prior literature has largely examined these domains in isolation, our framework systematically connects four GenAI application domains – learning support, creative assistance, administrative efficiency, and social support – with the academic, personal, and interference dimensions of SLB.

In doing so, the framework captures the dual nature of GenAI's impact: its potential to reduce workload, increase flexibility, and support the study process on the one hand, and its risks of dependency, boundary blurring, and reduced critical reflection on the other (Law, 2024; Tarafdar et al., 2019; Crawford et al., 2024). Importantly, the framework is not only derived from prior theory but also refined through empirical findings, enhancing its explanatory precision.

Our findings contribute at two complementary levels. At the conceptual level, we introduce two key refinements: (1) the differentiation of "pressure from expectations" into expectations and academic pressure, and (2) the identification of social support as an emerging and underexplored dimension in the context of GenAI use. At the process level, we identify three underlying mechanisms that explain how GenAI reshapes students' SLB.

First, we refine existing assumptions about the relationship between expectations and academic pressure. Prior research suggests that higher expectations increase pressure (e.g., Hendriks, 2020). However, our findings indicate that this relationship is contingent on students' perceived ability to meet these expectations. GenAI's learning support and creative assistance raise expectations by increasing the perceived baseline of performance. At the same time, students report lower levels of perceived academic pressure. This leads us to conceptually distinguish expectations and pressure, which have often been treated as a single construct in prior work.

We explain this mechanism through perceived capability. Pressure is not solely a function of expectations but also of students' perceived ability to meet them. By providing continuous, on-demand support, GenAI enhances this perceived capability, thereby weakening the positive relationship between expectations and pressure suggested in prior research. This relationship is further shaped by two

boundary conditions: (1) students' perceived competence in using GenAI, which determines whether higher expectations are experienced as manageable or stressful, and (2) time constraints, as the proximity to deadlines increases the extent to which GenAI alleviates perceived pressure, amplifying its positive effect.

Second, we identify an efficiency-skill tension, whereby GenAI increases short-term efficiency while potentially undermining long-term skill development. In line with prior work, our findings suggest that students may over-rely on GenAI by passively accepting its outputs without critically engaging with them. This tendency is driven by the perceived reliability of GenAI outputs due to their coherent and confident presentation, as well as their ease of use, which encourages speed over reflection.

Extending prior research (Noy & Zhang, 2023; Law, 2024), we show that when GenAI substitutes rather than complements the learning process, it can lead to the gradual erosion of essential skills such as critical thinking and creativity. Beyond skill erosion, overreliance may also reduce students' confidence in their own abilities, as they increasingly depend on GenAI outputs rather than their own judgment. Importantly, this mechanism unfolds over time: while efficiency gains initially reduce workload and improve SLB, prolonged reliance may lead to skill unlearning, reduced engagement, and declining self-confidence, ultimately worsening SLB.

The strength of this trade-off depends on two boundary conditions. First, study level shapes usage patterns: bachelor-level students are more likely to rely on GenAI without critical reflection, whereas Master's and Doctoral students tend to use it more selectively and critically. Second, usage mode determines whether GenAI supports or substitutes learning. Passive use (e.g., copying outputs) promotes skill erosion and reduces confidence, whereas active use (e.g., requesting explanations, examples or context) supports learning while maintaining efficiency.

Third, we identify a creativity-conformity tension, whereby GenAI supports idea generation while potentially constraining originality. Our findings show that GenAI facilitates creativity in the early stages of the process by helping students generate ideas, explore directions, and overcome creative blocks. However, because GenAI recombines existing patterns, it often produces conventional and standardised outputs, which may limit the novelty of final results when relied upon heavily.

This mechanism shifts effort from idea generation to idea selection and refinement, potentially narrowing the space for original thinking. Its impact depends on students' self-perceived creativity. Students who perceive themselves as less creative experience GenAI as an enabler, whereas those who consider themselves more creative often perceive GenAI outputs as too conventional and use them more selectively. Extending prior work (e.g., Chan & Hu, 2023), we show that GenAI's effect on creativity is not uniform but contingent on individual characteristics, particularly self-perceived creative ability. Over time, heavy reliance on generated content may limit the development of independent creative skills, potentially increasing effort and workload in the longer term and negatively affecting SLB.

Taken together, these mechanisms show that GenAI does not simply reduce workload but fundamentally reconfigures how students engage with academic work. Across all three mechanisms, a consistent pattern emerges: GenAI enhances short-term efficiency and flexibility while simultaneously introducing new cognitive, behavioural, and developmental trade-offs. These effects are not uniform but depend on individual characteristics (e.g., perceived capability, creativity), usage patterns (e.g., passive vs. active use), and contextual factors (e.g., time constraints, study level). By integrating these dynamics, our study advances existing research by providing a more nuanced and process-oriented understanding of how GenAI shapes SLB over time.

5.2 Practical implications

This paper offers practical recommendations for key stakeholders – students, universities, teaching staff, as well as government and policy makers – to ensure a sustainable integration of GenAI in higher education while maintaining a healthy SLB.

Students should adopt strategies to maintain a balanced GenAI use. This could include setting clear rules to their GenAI use, such as limiting GenAI use to specific timeframes (e.g., interviewee 4 mentioned not working and therefore not using GenAI after 8:00 p.m.), keeping personal life free of GenAI, or

prioritising own skills. Students may flexibly integrate GenAI where it provides clear efficiency gains or learning benefits but should remain mindful of potential risks, such as overreliance, reduced critical thinking and creativity. To maintain a healthy SLB, students should proactively manage their time and goals, by prioritising activities, using calendars and to-do lists, setting specific goals to achieve (e.g., doing a triathlon, as mentioned by interviewee 6), or following productivity rules (e.g., 80/20 rule, as noted by interviewee 10). They may also flexibly adapt their schedules based on study intensity. To conclude, students should use GenAI as a supportive tool that enhances efficiency without compromising their personal well-being.

Universities play a key role in guiding students on the effective use of GenAI and in supporting a sustainable SLB. They should develop transparent guidelines and policies on the appropriate use of GenAI in academic settings. They should actively educate students on the opportunities and risks of GenAI and its impact on SLB and ensure equal access to a broad range of GenAI tools. Additionally, universities should integrate GenAI literacy into their curricula and equip students with the relevant digital skills needed for academic success and professional career. Thus, universities should foster student awareness on the responsible GenAI use while maintaining a healthy SLB.

Teaching staff are essential in showing students how to effectively use GenAI in the academic context. They should provide clear expectations on where and how to meaningfully use GenAI in their academic work. Furthermore, teaching staff should adapt teaching strategies and assessment formats to the new reality of the GenAI era. Especially, they should emphasise to develop critical thinking and creativity. Therefore, teaching staff should encourage a balanced GenAI use, equipping them with relevant skills for their academic and professional journey.

Governments and policy makers play a key role in ensuring the societal well-being by shaping the regulatory environment. They should establish clear regulatory framework to ensure data privacy and transparency, and fairness in the educational use of GenAI. In addition, they should integrate GenAI and its impact on SLB into national education strategies, provide training for academic staff, and allocate resources to support a responsible GenAI usage while protecting a healthy SLB. To summarise, governments and policy makers should create the structural foundations for a sustainable integration of GenAI in higher education that safeguards students' SLB.

6 Conclusion, limitations, and outlook

This study set out to explore how GenAI affects students' SLB in higher education. While GenAI positively affects SLB by enhancing efficiency and flexibility, it also introduces challenges such as overreliance, reduced critical reflection, and diminished creativity. Building on prior research on GenAI adoption and the conceptual foundations of WLB, this paper developed and empirically validated a theoretical framework linking four GenAI dimensions – learning support, creative assistance, administrative efficiency, and social support – to the academic, personal, and interference between domains of SLB. The findings show that GenAI's learning support and creative assistance positively influence the academic domain of SLB by reducing academic workload and pressure and increasing study flexibility, despite rising expectations with GenAI. GenAI's administrative efficiency has no influence on the academic domain, it only helps reduce academic pressure by delegating administrative tasks. In the personal life domain, GenAI's learning support, creative assistance, and administrative efficiency partially contribute positively to SLB, mainly by saving time that can be reallocated to personal activities and social interactions and by assisting with personal tasks, while having no impact on financial pressure. When used across academic and personal life, GenAI creates interference between the two domains, with positive spillovers for learning support and mixed outcomes for creative assistance and administrative efficiency. Students rarely use GenAI for social support, primarily due to a lack of human connection and privacy concerns.

Despite these contributions, several limitations need to be acknowledged. First, the study relies on subjective, self-reported perceptions from a limited sample of 12 students at one university, which constrains the generalizability of the findings. Second, while the qualitative approach allowed for in depth insights, it cannot capture the magnitude or prevalence of effects across larger populations. Third,

the study reflects a specific temporal context in which GenAI adoption is still emerging; future developments in technology, regulation, and social norms may alter its impact on SLB. Fourth, potential response bias cannot be entirely ruled out. Given the ongoing institutional debates about the use of GenAI in academic settings, some students may have been cautious when expressing their views or may have overemphasized certain benefits or concerns. Similarly, the personal and potentially sensitive nature of topics discussed in this study such as SLB, stress, and personal challenges, may have influenced participants' responses, leading them to withhold or not fully disclose their true thoughts. Finally, interviewer bias and interpretation subjectivity, inherent in qualitative research, cannot be fully excluded despite rigorous coding and validation procedures.

Building on these limitations, several directions for future research arise. Quantitative studies should validate the proposed framework across diverse educational contexts. In addition, longitudinal studies should examine how students' use and perception of GenAI evolve over time. Particularly, longitudinal qualitative studies that follow the same participants over time would provide valuable insights into how students' use and perceptions of GenAI evolve, and how its impact on SLB develop. Larger sample sizes would also enable to uncover patterns across different student subgroups, such as disciplinary focus, gender, or GenAI usage intensity. Future work could also incorporate the perspectives of other stakeholders – such as educators, administrators, and policymakers – to provide a more holistic understanding of GenAI's systemic implications for learning environments. Moreover, cross-cultural comparisons may reveal how institutional norms and cultural attitudes toward technology mediate GenAI's influence on SLB. Furthermore, experimental studies could explore interventions and educational designs that promote responsible GenAI use, mitigating risks of overreliance while fostering self-regulation, critical thinking, and sustainable well-being among students. Finally, future research should further examine the role of GenAI in providing social support, as it is an emerging dimension. Based on these insights, future research can determine how this dimension should be integrated into the framework.

In sum, this study provides an initial conceptual and empirical foundation for understanding how GenAI reshapes the balance between academic and personal life in higher education. By uncovering both its enabling and constraining effects, it invites further research to further explore how universities and policymakers can ensure that the integration of GenAI supports students' holistic development and long-term well-being.

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