



# A REVIEW OF MACHINE LEARNING TECHNIQUES APPLIED TO COGNITIVE BEHAVIOURAL THERAPY FOR STRESS MANAGEMENT IN ADULTS

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## ABSTRACT

Cognitive Behavioral Therapy (CBT) is a widely used intervention for managing stress, but traditional delivery methods face challenges in accessibility and resource constraints. The integration of Machine Learning (ML) and Artificial Intelligence (AI) into CBT offers innovative solutions to make these interventions more accessible and personalized. This review examines current applications of ML in CBT for adult stress management, exploring key benefits such as treatment personalization, outcome prediction, and process automation. We discuss challenges and future directions for ML-driven CBT, particularly in the context of the ongoing global stress crisis exacerbated by events like the COVID-19 pandemic. This paper synthesizes findings from various studies, highlighting the potential of ML in enhancing the effectiveness and reach of CBT interventions for stress management.

## Keywords

Cognitive Behavioral Therapy (CBT), Machine Learning (ML), Stress Management, Artificial Intelligence (AI), Mental Health, Adaptive Therapy, Chatbots, wearable Sensors, Natural Language Processing (NLP), Predictive Modelling.

## 1. INTRODUCTION

Cognitive Behavioral Therapy (CBT) has long been recognized as an effective approach to managing stress and other mental challenges. By helping the individuals identify and change unhelpful thought patterns and behaviors, CBT continues to play a central role in psychological treatment [2] [3] [4]. However, traditional CBT delivery methods can be limited by factors such as therapist availability, cost and accessibility, particularly in regions with fewer mental health resources. In recent years, the growing use of Machine learning (ML) and Artificial (AI) has opened up new possibilities for enhancing the way CBT is delivered. These technologies can help tailor therapy to individual needs, automate parts of the therapeutic process, and even predict treatment outcomes based on user data. With stress levels

rising globally, especially following the COVID-19 pandemic there is a growing need for innovative, scalable mental health solution [1].

Several studies have explored how ML can be applied to CBT support more personalized and data-driven interventions. For example, research therapy plans [7], and improve prediction of patient outcomes [7]. ML also makes it possible to analyze large datasets for patterns in stress responses, enabling real-time feedback and adjustments to therapy. This paper reviews recent research on integration ML into CBT for managing stress in adults. It brings together finding from various studies to provide an overview of current approaches, benefits, and limitations. Finally, it highlights future directions and open questions, especially in using intelligent systems to make mental health care more responsive and accessible.

## 2. LITERATURE REVIEW

Over the past several years, increasingly interest has been raised in the integration of machine learning (ML) techniques into cognitive behavioral therapy (CBT) for managing stress in adults. The worldwide increase in stress levels (which have particularly intensified in the face of the COVID 19 pandemic) make it imperative to develop scalable and effective interventions [1]. Although widely used in the management of stress related disorders, it is an intervention based on structured presentation to promote balanced thinking and behavioral change [4]. There are opportunities for the application of ML in CBT to improve personalization, efficiency and accessibility of mental health services [8]. For instance, in [1], Mittal et al. presented a systematic review on using ML in workplace and educational settings, and stated that ML models such as Support Vector Machine, Decision Trees and Neural Networks can be used to identify the levels of stress. Internet based programs are also used to implement self-guided therapy incorporating these models [9]. In their paper, Razavi et al. [8] pointed out that having the capability to process big data for pattern recognition and provision of personalized user experience in therapeutic settings is feasible with ML. The machine guided CBT intervention with artificial intelligence is investigated by Kawakami et al. [9]

to enhance the delivery of therapy. Winslow et al. [10] also developed and clinically evaluated a mobile health application which includes ML algorithms for stress detection and management and provides real time feedback to the users. In a broader perspective of AI and CBT, Jiang et al. [3] reviewed the automation of certain therapeutic tasks and prediction of the outcome. Kuyken, Padesky, and Dudley [6] in the setting of treatment personalization signaled that resilience, coping, and emotional regulation is crucial to the personalization of CBT interventions. This is supported by machine learning that allows for dynamic adapting of therapy modules according to users' responses and hence supporting to enhance engagement and outcome. These studies collectively show the evolution of ML for the application of CBT in stress management. By combining psychological theory with intelligent systems, there is a good opportunity to enhance the delivery, adaptability and reach of mental health interventions.

## 2.1 Machine Learning Techniques in CBT: An Overview

More and more machine learning techniques are being applied to enhance the delivery and also the effectiveness of CBT. Natural language processing (NLP), predictive analytics and deep learning techniques are used to create these interventions, to monitor in real time, as well as to provide automated feedback. NLP is also used to analyze user inputs in chatbots to create CBT based responses, and predictive analytics can observe patterns in user data to predict relapses or worsening of symptoms [21][22]

### 2.1.1. Key Techniques

#### 2.1.1.1. Natural Language Processing (NLP):

NLP is one of the most important fundamental components of AI CBT tools to drive chatbots and virtual assistants to decipher user emotions and their distorted thinking. Sentiment analysis and cognitive behavioral frameworks, for the means of assessing emotional states and recommending coping strategies, are the usual use of these tools [22] [23].

#### 2.1.1.2. Predictive Analytics:

ML algorithms assess data from wearable devices, social media, and self-reported symptoms to predict stress levels and mental health outcomes. This helps in carrying out early intervention and customized treatment plans [24] [25].

#### 2.1.1.3. Deep Learning:

Deep learning models, aim at extracting cognitive pathways from texts using particularly large language models (LLMs) and aiding the therapists in targeting maladaptive thought patterns and the related interventions [23].

#### 2.1.1.4. Reinforcement Learning:

This technique is used to optimize therapeutic interventions by reinforcing positive behaviors and cognitive strategies, enhancing the efficacy of CBT programs ("Clinical psychoinformatics", 2022) [22].

### 2.1.2. Application of ML in CBT for Stress Management

#### 2.1.2.1. Automated Diagnosis and Assessment:

ML algorithms can analyse data collected from various sources, such as wearable devices and self-reported questionnaires, to identify stress-related patterns and predict

mental health outcomes. Insights like this help in early detection and timely intervention, reducing the risk of chronic stress and related disorders [20] [21].

#### 2.1.2.2. Personalized CBT Interventions:

AI-driven CBT platforms use ML to fit interventions to individual needs. For example, chatbots and virtual therapists deliver personalized content based on user inputs, ensuring that interventions are relevant and engaging. This personalization has shown improvement in engagement and clinical outcomes [21] [27].

#### 2.1.2.3. Real-Time Monitoring and Feedback:

ML-infused tools help measure ongoing stress levels and give real-time feedback to stay ahead of mental health and adequately manage patients. Mobile apps, for example, follow up on everyday activities, sleep routine and emotional states, and in real time suggest how to relax from stress. [21] [24].

#### 2.1.2.4. Virtual Reality (VR) and Immersive Therapies:

The combination of ML and VR technology creates immersive environments for exposure therapy and training of the skills. Tools that simulate real-world situations and practice by doing them in a safe place like these have been the most effective approach to treating anxiety disorders. [20] [21].

### 2.1.3. Benefits of ML-Enhanced CBT

#### 2.1.3.1. Increased Accessibility

An ML enhanced CBT platform overcomes geographical and financial barriers to allow mental health care to a greater population. For example, AI bots and digital therapists can provide therapy to people in remote locations or those that can't afford traditional therapy [21][22].

#### 2.1.3.2. Cost-Effectiveness

Reduction of costs at high quality care can be done with automated CBT interventions because they reduce the need for human therapists. Especially for the increasing demand for mental health services, this scalability is very important [24].

#### 2.1.3.3. Improved Engagement

ML driven tools are personalized and interactive to engage the users and encourage participation in therapy consistently. It was shown in the studies that users have a tendency to stick to the programs if they are given tailored content and feedback. [23][24].

#### 2.1.3.4. Clinical Effectiveness:

ML enhanced CBT interventions have been shown to achieve clinical result that are on the part of traditional face to face therapy. An example is that the symptoms of anxiety and depression can be reduced effectively by AI driven chatbots.[21][27].

Table 1. Comparative study of ML Techniques with different datasets

Study	ML Technique(s)	Dataset Used	Application Area	Performance Metrics	Notes
Mittal et al. [1]	SVM, Decision Trees	Workplace & educational surveys	Stress detection	Accuracy, Precision	Context-aware stress classification
Razavi et al. [8]	Deep Learning (CNNs, LSTMs)	Large behavioural datasets	Pattern recognition	AUC-ROC, F1-score	Personalized CBT recommendations using DL
Kawakami et al. [9]	AI-guided CBT (Rule-based)	Internet-delivered CBT trials	Guided CBT delivery	Engagement Rate	AI-assisted therapist guidance
Winslow et al. [10]	Supervised ML (Random Forest)	Mobile health app user data	mHealth app usage	User Satisfaction, Accuracy	Mobile app for real-time stress monitoring
Jiang et al. [3]	NLP, Chatbot ML frameworks	Chatbot conversation logs	Conversational CBT	Precision, Recall	Emotion detection via NLP and dialog management
Kuyken et al. [6]	Adaptive Personalization Models	Clinical trial observations	Resilience training	N/A	Emphasis on adaptive tailoring, not model metrics

### 3. METHODOLOGY

The following section of methodology consists of data collection, study selection, quality assessment, data extraction, and data visualization to ensure a comprehensive and reproducible analysis.

#### 3.1 Research Design

To find and assess peer-reviewed studies on the use of ML protocol-based CBT to manage stress, a systematic review approach was employed. This review is based on quantitative as well as qualitative aspects, where we analyse findings of study, methodologies, select performance metrics.

#### 3.2 Data Sources and Search Strategy

Several scientific databases were searched comprehensively for: IEEE Xplore, PubMed, ScienceDirect, ACM Digital, Library, Scopus.

Search Keywords and Boolean Operators: The search terms and Boolean operators applied were to ensure relevant studies were included. ("Machine Learning" OR "Deep Learning" OR "Artificial Intelligence") AND ("Cognitive Behavioral Therapy" OR "CBT") AND ("Stress Management" OR "Mental Health"). The search was limited only to peer reviewed journal articles and high impact conference papers from 2019 until 2025.

#### 3.3. Inclusion and Exclusion Criteria

The following inclusion and exclusion criteria were applied:

##### 3.3.1. Inclusion Criteria:

- Peer-reviewed articles of journal or conference (2019-2025).
- Study which focused on ML applications in CBT for stress management.
- Research whose experimental results with performance metrics was presented.
- Studies conducted only on adult populations.

##### 3.3.2. Exclusion Criteria:

- Studies that were not related to stress management or CBT.
- Non-ML-based mental health interventions.
- Review articles, editorials, and opinion pieces.

- Papers without sufficient methodological details or validation.
- Non-English language studies.

#### 3.4. Study Selection Process

- The study selection followed the PRISMA framework, which included:
  - Identification: Initial database search retrieved 589 articles.
  - Screening: After removing duplicates (n=589), the remaining articles were screened based on titles and abstracts, leading to the exclusion of irrelevant studies (n=521).
  - Eligibility: Full-text assessment was conducted on 68 articles, removing 38 that did not meet inclusion criteria.
  - Inclusion: A total of 30 studies were selected for final analysis.
- The selection process is illustrated in the PRISMA Flow Diagram (Fig. 1).

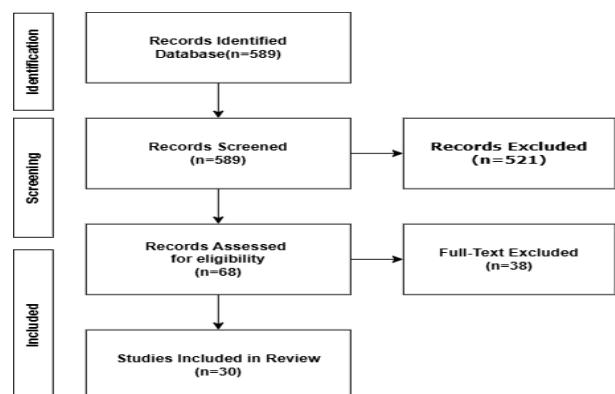


Fig 1: PRISMA Flow Diagram

#### 3.5. Quality Assessment and Risk of Bias

- A Quality Assessment (QA) was done on the selected studies through some assessment criteria intended to assess their validity and reliability using the Cochrane Risk of Bias (ROB-2) Tool [29] and the Newcastle-Ottawa Scale (NOS) [30]. These were the criteria by which each study was evaluated:

- The Study Design suggests whether the study was completed according to a systematic and scientific methodology.
- Assessment of whether the participants number is adequate to provide statistical significance.
- Data Collection Methods: Evaluation of the reliability of stress measurement techniques (e.g., self-reported questionnaires vs. physiological sensor data).
- Statistical Rigor: Examination of the use of appropriate machine learning evaluation metrics such as accuracy, F1-score, and AUC-ROC.
- Determination of reproducibility: Replication of the study’s methodology.
- Identification of potential selection, performance, and reporting bias (i.e., Risk of Bias: ROB–2 and NOS frameworks).
- For each study they assigned quality score out of 10 points. The final analysis included only studies with a score of 6 or above.

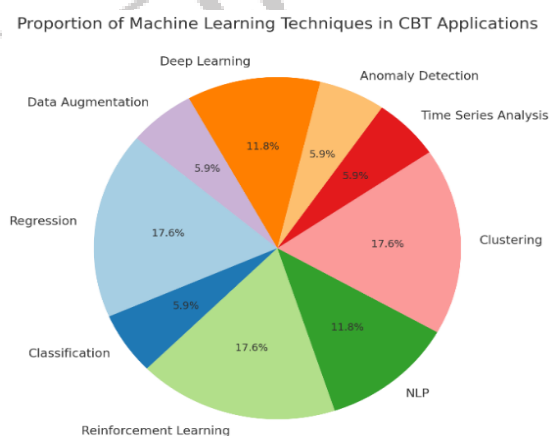
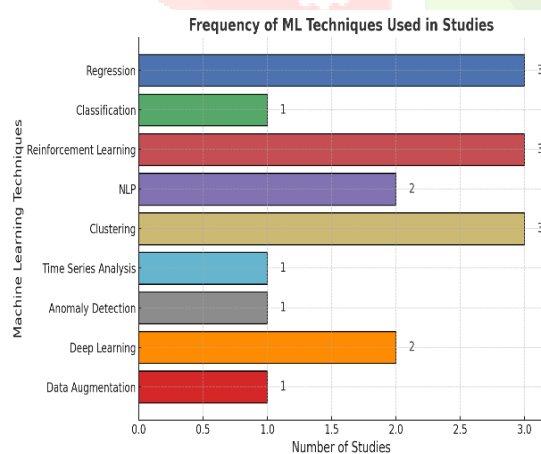
- Study metadata (author, year, publication type).
- ML techniques used (e.g., SVM, CNNs, NLP, and Reinforcement Learning).
- CBT techniques integrated (e.g., cognitive restructuring, relaxation training).
- Performance metrics and validation techniques.
- A thematic analysis was performed to categorize ML-based CBT interventions into predictive models, adaptive therapies, and automated CBT systems.
- G. Data Visualization and Statistical Interpretation
- To provide a comprehensive analysis, various data visualization techniques were applied:
- Excel Sheet: Application, distribution and citation is studied (Table2).
- Bar Charts: Comparison of different ML techniques used in CBT (Fig. 2).
- Pie Charts: Distribution of ML algorithms across selected studies (Fig. 3).

**3.6. Data Extraction and Synthesis**

Relevant data from selected studies were systematically extracted, including:

**Table 2 Data Visualization Techniques**

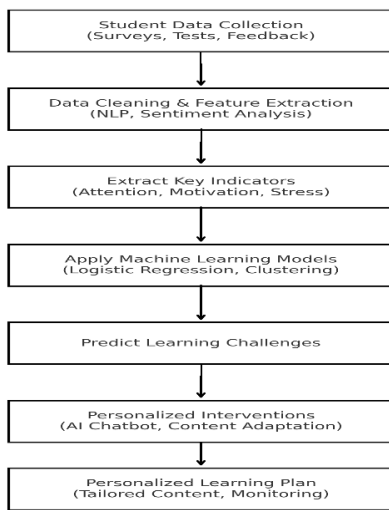
Application	Description	Citation
<b>NLP for Chatbots</b>	Chatbots use NLP to analyse user inputs and provide personalized CBT-based responses.	(Beg et al., 2024) (Shegekar et al., 2024)
<b>Predictive Analytics</b>	ML algorithms predict stress levels and mental health outcomes for early intervention.	(Sharma & Patel, 2024) (Thirupathi et al., 2024)
<b>Deep Learning for CBT</b>	Deep learning models extract cognitive pathways from texts to aid therapists.	(Jiang et al., 2024)
<b>Reinforcement Learning</b>	Optimizes therapeutic interventions by reinforcing positive behaviours.	("Clinical psychoinformatics", 2022) (Yamamoto et al., 2022)
<b>Virtual Reality (VR)</b>	VR tools simulate real-world scenarios for exposure therapy and skills training.	(Hemalatha et al., 2024) (Dhiman, 2024)



**Fig 2 Comparison of different ML techniques used in CBT**

**Fig 3 Distribution of ML algorithms**

The Fig 4 shows the machine learning and CBT integration framework.



**Fig 4 ML-CBT Integration Framework**

#### 4. CRITICAL ANALYSIS AND DISCUSSION

In recent years, many research studies have demonstrated machine learning (ML) techniques for improving CBT for stress management, whose outcome is heavily dependent on the characteristics of methodology, quality of datasets and application domains.

##### 4.1. *Technique Suitability and Effectiveness:*

As demonstrated by Razavi et al. [8], deep learning models such as CNNs, LSTMs can recognize patterns very well and consume complex behavioural data to produce results. For instance, however, they rely heavily on large and high-quality datasets which may not be available in the setting of clinical care. However, models like SVMs and Decision Trees used by Mittal et al [1] are fast to process, are interpretable and they may not perform so well on unstructured data.

##### 4.2. *Limitations in Existing Studies:*

Among other issues, many studies lack long term validation, have limited sample sizes and those with the largest sample sizes are domain specific (i.e. workplace only or student only). Furthermore, the majority of papers seem to explain algorithmic performance heavily while not describing how these results actually lead to practical therapeutic benefits.

4.3. *Practical Implications:* AI-guided CBT models like this are useful as support tools for therapists in reaching underserved populations. Real-time feedback mechanisms and data integration are helpful to developers of mHealth apps similarly to Winslow et al. [10]. But this is done, data privacy and algorithmic transparency issues are all carefully managed.

4.4. *Future Directions:* Standard datasets and shared benchmarks are needed to compare ML models against each other fairly. Combining rule based and learning based method could offer some degree of adaptivity together with interpretability of prediction. Along with this, future studies should investigate longitudinal effects of ML-augmented CBT to assess sustained behavioural change.

#### 5. RESEARCH GAP AND IMPORTANCE

Although machine learning can be applied to Cognitive Behavioural Therapy for stress management, there are still a number of research gaps that need to be filled. There is a definite lack in research on targeted clinical populations. According to Hehlmann, Schwartz, and Lutz [5], the process of using digital phenotyping to measure stress can be undermined by participant commitment and data accuracy in most studies. Moreover, Chekroud et al. [12] argue on the requirement for enhancing the effectiveness of mental health care with machine learning, most importantly predicting treatment outcome. Predictive models for adolescent social anxiety, as with many predictive models in general, are frequently quite inaccurate, reports Jiang et al. [3]. Thus, better, more generalizable models need to be developed, and in parallel, ML is yet to be fully integrated with comprehensive clinical assessments. According to Svardman, Sjöwall and Lindsäter [11] few studies include clinical assessments in order to detect co morbid psychiatric disorder, which often is associated with increased stress. Therefore, future research should aim to improve the efficacy of ICBT in identifying and treating patients suffering from stress related disorders [11], and predictive models that accurately predict the individual responses to CBT are needed [3], which is pivotal to prevent misallocating resources. Furthermore, Lee et al. [13] proposes that existing specific machine learning techniques are to be investigated for their potential in designing personalized stress management plans. Finally, the research should be concerned with the 'black box problem', as future research should focus on explainable AI techniques to provide insights into the mechanisms of CBT [3] to understand the factors which the model is using to produce its predictions.

#### 6. FUTURE RESEARCH

There are several avenues for future research to extend the current understanding of such machine learning applications in CBT for stress management.

**Longitudinal Studies:** The machine learning enhanced CBT interventions should be studied using future longitudinal studies that will measure the long-term impact of such interventions [14]. Second, these studies should look to see if the benefits last upon this initial improvement and which factors predict longer term success.

**Personalized Treatment Algorithms:** Research is needed to create and refine machine learning algorithms capable to personalize CBT interventions on a patient background parameters and preferences [6]. This can be worked into making the content, format or delivery method of the therapy more effective.

**Integration of Physiological Data:** Therefore, future research should use physiological data (e.g. heart rate variability and cortisol levels) with the machine learning models, in order to increase the accuracy in the detection and prediction of stress [15]. Consequently, it might result in more objective and reliable estimates of the levels of stress, as well as the effectiveness of treatments.

**Explainable AI:** To get deeper into discovering why machine learning model made the decision, as discovered by [15], further investigation into explainable AI techniques is important. Learning why a model made a prediction on a particular outcome can be useful to learn the mechanisms of CBT and offer clinical guidance.

**Addressing Ethical Considerations:** However, more research is needed in order to address the ethical considerations relating to applying machine learning in mental health care [16]. This encompasses maintaining data privacy, reducing bias in algorithms, and fostering transparency in decision making.

## 7. CONCLUSION

Based on machine learning (ML) techniques integrated in Cognitive Behavioural Therapy (CBT), this advancement takes on the challenge of increasing demand for effective and scalable stress management solutions for the adults. This review describes how ML improves the available CBT interventions with regards to accessibility, personalization, and efficacy. ML driven approaches are changing the practice of therapeutic delivery from predictive modelling and real time stress detection, to intelligent virtual therapists and adaptive treatment delivery. Although we have promising outcomes, many issues that are imperative including data privacy, model interpretability, and labelled datasets of high quality, abound. The pursuit of future research should give more emphasis to interdisciplinary collaborations that can help refining ML algorithms in coherence with psychological frameworks in addition to moderating the unethical nature in their deployment in Favor of protecting user's trust. With the field evolving, the synergy between ML and CBT carries great promise and can lead to a much-needed change in mental health care through intelligent, responsive and user centric way to manage stress.

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