



# Evaluating an AI-Driven Computerized Adaptive Testing Platform for Psychological Assessment: A Randomized Controlled Trial

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**ABSTRACT:** This randomized controlled trial evaluated the psychometric performance, efficiency, and clinical utility of an artificial intelligence (AI)-driven computerized adaptive testing (CAT) platform for mood and anxiety assessment, compared with traditional fixed-form measures. A total of 300 adults (aged 18–65) from urban community mental health clinics were randomized to complete either an AI-based adaptive battery incorporating a model-tree CAT and transformer-based natural language processing for open-ended responses (Tadesse et al., 2021) or a traditional fixed-form battery (Beck Depression Inventory–II, State-Trait Anxiety Inventory, NEO Five-Factor Inventory). Licensed clinicians, blinded to assignment, subsequently conducted SCID-5 interviews; half reviewed reports augmented with explainable AI (XAI) decision aids, and half reviewed reports without AI support. The AI platform demonstrated high internal consistency (Cronbach's  $\alpha = .88$ ; McDonald's  $\omega = .86$ ) and strong convergent validity with established self-report scores ( $r = .78-.84$ ,  $p < .001$ ). Administration time was reduced by 35% ( $M = 14.2$  vs. 21.8 minutes;  $t(298) = 19.40$ ,  $p < .001$ ). Clinician diagnostic concordance with SCID-5 increased when using XAI aids ( $\kappa = .82$ ) compared to no AI support ( $\kappa = .71$ ;  $F(1,298) = 16.30$ ,  $p < .001$ ). These findings support the reliability, validity, and efficiency of AI-based adaptive assessment, and highlight the value of human-in-the-loop XAI frameworks for enhancing diagnostic accuracy. Future research should extend validation to diverse linguistic and clinical populations, assess longitudinal predictive validity using electronic health record data, and develop standardized XAI evaluation protocols to ensure equitable and transparent AI integration in mental health care.

**KEYWORDS:** Computerized Adaptive Testing, Artificial Intelligence, Psychological Assessment; Explainable AI, Diagnostic Concordance

## I. INTRODUCTION

Psychological assessment traditionally relies on fixed-form questionnaires, structured clinical interviews, and behavioral observations to diagnose mental disorders and monitor treatment progress (Luxton, Nelson, & Maheu, 2016). Although reliable, these methods are time-intensive and often cannot manage the high-dimensional data emerging from digital records and real-time monitoring (Luxton, 2014). Machine learning (ML) and natural language processing (NLP) have introduced scalable, data-driven alternatives that automate scoring, model complex item–response relationships, and extract psychological constructs from unstructured text (Colledani et al., 2025).

### Hypotheses

Based on the prior demonstrations of AI efficacy in assessment and intervention, three hypothesis were proposed for testing the current body of knowledge

**H1:** The AI-driven adaptive assessment will produce internal consistency reliability  $\alpha \geq .80$  and convergent validity  $r \geq .75$  with established fixed-form instruments (e.g., BDI-II, STAI, NEO-FFI).

**H2:** The AI platform will reduce administration time by  $\geq 30\%$  compared to traditional fixed-form batteries.

**H3:** Clinicians using explainable AI decision aids (visual feature maps, item–trait mapping) will achieve higher diagnostic concordance (Cohen's  $\kappa \geq .75$ ) with SCID-5 interviews than clinicians without AI support.

### Significance of Research

By empirically evaluating AI's psychometric properties, time savings, and clinician integration, this study provides critical guidance for responsible AI adoption in mental health assessment, balancing technological innovation with ethical and human-centered design principles.



## II. LITERATURE REVIEW

Machine learning algorithms such as random forests and neural networks have been applied to optimize item selection in CAT, yielding up to 40% reductions in test length while maintaining or improving measurement accuracy (Colledani et al., 2025). Transformer-based NLP models (e.g., BERT, RoBERTa) have been fine-tuned to predict Big-Five personality traits from social media text with accuracies exceeding 88%, and new hybrid models achieve sentiment classification accuracies above 96% (Tadesse, Lin, Xu, & Yang, 2021). Emotion recognition in psychotherapy transcripts using specialized models such as nBERT reports precision rates over 91%, facilitating real-time emotion monitoring (nBERT study, 2024). Fully automated conversational agents including Woebot and newer AI therapists like Wysa demonstrate feasibility, acceptability, and significant symptom reduction (e.g.,  $\geq 20\%$  decrease in depressive symptoms over two weeks) in randomized trials (Fitzpatrick, Darcy, & Vierhile, 2017). Explainable AI frameworks, which operationalize transparency and interpretability as core metrics, have emerged to make black-box model decisions understandable to clinicians, improving trust and uptake (Samek, Wiegand, & Müller, 2023)

### Key Theories and Concepts

#### 1. Classical Test Theory and Item Response Theory

Classical Test Theory (CTT) conceptualizes observed scores as the sum of true scores and random error, relying on assumptions of homoscedasticity and linear item–trait relations (Lu et al., 2014). CTT’s simplicity and minimal sample size requirements make it accessible but limit its capacity to model item-level characteristics across the trait continuum. Item Response Theory (IRT), by contrast, defines item parameters difficulty, discrimination, and guessing within probabilistic logistic models that map latent traits to response probabilities, allowing invariant measures across populations. However, IRT typically presumes unidimensionality and static item parameters, constraining its responsiveness to nuanced, multidimensional constructs in dynamic assessment environments (Templin & Hoffman, 2015).

#### 2. Machine Learning Approaches in Psychometrics

Machine learning (ML) methods such as random forests, gradient boosting, and Bayesian networks transcend CTT and IRT by modeling complex, nonlinear interactions among items and person characteristics (Bißantz et al., 2024). Bayesian network models, for instance, represent items and constructs as nodes in a probabilistic graph, enabling dynamic inference of latent traits and detection of differential item functioning across subgroups (Information Theory et al., 2024). Ensemble approaches combine multiple base learners to enhance predictive accuracy and robustness against overfitting, facilitating automated item selection that preserves psychometric integrity even in high-dimensional item banks (CMC Online Review, 2024).

#### 3. Computerized Adaptive Testing (CAT)

Computerized Adaptive Testing (CAT) employs item selection algorithms traditionally grounded in IRT that adaptively choose subsequent items based on respondents’ previous answers, optimizing information at each step (Gibbons et al., 2008). Recent ML-enhanced CAT frameworks utilize model-tree algorithms to refine item selection further, reducing test length by up to 40% while maintaining or improving measurement precision and validity (Colledani et al., 2025). Open-source platforms like Concerto integrate ML modules to deliver CAT for patient-reported outcomes, demonstrating significant reductions in respondent burden and administrative workload (Concerto preprint, 2019).

#### 4. Natural Language Processing (NLP)

Natural Language Processing (NLP) encompasses computational techniques for analyzing text, from lexicon-based sentiment scoring to transformer-based large language models (LLMs) such as BERT and RoBERTa. Rule-based methods map keywords to sentiment or emotion categories but often miss contextual nuances, whereas LLMs capture semantic and syntactic patterns, achieving  $>90\%$  accuracy in emotion detection in psychotherapy transcripts (nBERT study, 2024). NLP pipelines can extract risk markers such as suicidal ideation and distress signals in real time, enabling automated screening and progress monitoring in digital mental health platforms (Tanana, Soma, & Imel, 2021).

#### 5. Human-in-the-Loop (HITL) Frameworks

Human-in-the-Loop (HITL) frameworks embed clinician expertise within AI development and deployment, ensuring that model outputs are clinically valid and ethically sound (Munro, Holmberg, & Calvaresi, 2022). In HITL designs, clinicians review and annotate training data, guide feature selection, and interpret AI-generated insights, fostering bidirectional learning between human judgment and algorithmic inference. Such frameworks have demonstrated improved diagnostic accuracy and clinician trust, as practitioners can validate model decisions and integrate contextual factors that purely data-driven methods might overlook.



Domain	Method/Model	Application	Key Metric	Performance	Source
Adaptive Testing	ML-enhanced CAT	Test length reduction	Measurement precision	40% shorter tests	Colledani et al. (2025)
Personality Prediction	BERT/RoBERTa	Big-Five traits	Classification accuracy	>88% accuracy	Tadesse et al. (2021)
Emotion Recognition	nBERT	Psychotherapy transcripts	Precision rate	91% precision	nBERT Study (2024)
Conversational Agents	Woebot/Wysa	Depressive symptoms	Symptom reduction	≥20% decrease	Fitzpatrick et al. (2017)
Explainable AI	XAI frameworks	Model interpretability	Clinician trust/uptake	Improved adoption	Samek et al. (2023)

**Gaps or Controversies in Literature**

Although numerous artificial intelligence (AI)-based assessment tools have demonstrated promising psychometric properties, a significant limitation in the current literature is the lack of robust external validation across diverse clinical and demographic populations. Many studies continue to rely heavily on small, homogenous, and convenience-based samples particularly undergraduate student populations which limit the generalizability of findings to broader and more clinically relevant populations (Kalmady et al., 2019).

Another critical concern involves the use of black-box deep learning models, which obscure the decision-making processes of AI systems and contribute to a deficit in clinician trust and transparency. While explainable AI (XAI) methodologies have emerged to address these issues, there is currently no consensus on standardized best practices for implementing XAI in clinical contexts. The co-design of interpretability frameworks with clinicians and stakeholders shows potential; however, the field remains in the early stages of developing clinically viable interpretability protocols (Samek et al., 2023).

Moreover, algorithmic bias presents a pressing ethical and scientific challenge. For instance, research has documented that AI systems demonstrate reduced accuracy in detecting depressive symptoms from social media content authored by Black Americans, which reflects broader issues of systemic inequity embedded in training datasets. Such disparities necessitate the development of AI systems that are trained on demographically representative datasets and subject to continuous fairness auditing to mitigate discriminatory outcomes.

In addition to these algorithmic concerns, regulatory and infrastructural barriers further constrain progress. Data privacy regulations such as the Health Insurance Portability and Accountability Act (HIPAA) in the United States and the General Data Protection Regulation (GDPR) in the European Union along with institutional data-sharing policies, often inhibit access to large-scale, diverse datasets. This restriction hinders the capacity to conduct rigorous external validations and limits the reproducibility of AI applications in mental health diagnostics (SAMHSA, 2022).

Finally, the integration of AI systems into clinical practice faces substantial logistical and organizational obstacles. These include compatibility issues with electronic health records (EHRs), the potential disruption of established clinical workflows, and insufficient attention to human-computer interaction (HCI) principles. Effective implementation will require a coordinated focus on organizational readiness, clinician training, and user-centered HCI design to facilitate seamless and ethically sound AI adoption in mental health care (Wired, 2023).



### III. METHODOLOGY

#### Research Design

This study employed a **randomized controlled trial (RCT)** design with two parallel arms to evaluate the diagnostic efficiency, reliability, and validity of an AI-based adaptive assessment compared to a traditional fixed-form psychometric battery. The primary objective was to assess whether the integration of explainable artificial intelligence (XAI) decision aids improved diagnostic concordance and clinician confidence. Participants were randomized into one of two assessment conditions: (1) AI-driven computerized adaptive testing (CAT) for mood and anxiety symptoms, or (2) traditional fixed-form measures. Subsequently, licensed clinicians were randomly assigned to review assessment reports either with or without XAI-based interpretive support.

#### Data Collection Procedures

Participants completed the assessments via a secure, HIPAA-compliant web-based platform. Both item-level responses and latency times were automatically recorded by the system to ensure objectivity and minimize human error. Immediately following the computerized assessment, all participants underwent a **Structured Clinical Interview for**

**DSM-5 Disorders (SCID-5)**, conducted by licensed master's-level clinicians who were blinded to participants' group assignments. The SCID-5 served as the diagnostic gold standard for evaluating the validity of the AI and traditional assessment outputs.

#### Sample Selection

A total of **300 adult participants** (aged 18 to 65 years; 52% female) were recruited from **urban community mental health clinics** using a combination of clinician referrals and public advertisements (e.g., flyers, online postings). To ensure inclusivity and ecological validity, the sample was ethnically diverse, reflecting the demographics of the participating clinical sites.

**Inclusion criteria** were as follows:

- Age between 18 and 65 years
- Fluency in English, to ensure comprehension of assessment items and interview protocols
- Currently undergoing psychological evaluation, as verified by a referring clinician or intake documentation

**Exclusion criteria** included:

- Severe cognitive impairment, as assessed by clinical record review or intake screening, that would interfere with the ability to complete computerized assessments or comprehend interview questions.
- Current acute psychiatric crisis requiring immediate intervention (e.g., active suicidal ideation with plan and intent).
- Inability to provide informed consent.
- All participants provided written informed consent in accordance with institutional review board (IRB) guidelines.

#### Instruments

**AI-Based Platform:** The adaptive testing arm utilized a **model-tree computerized adaptive testing (CAT) framework** for assessing depressive and anxiety symptoms, based on the algorithmic approach developed by Colledani et al. (2025). Additionally, natural language processing (NLP) techniques were applied to open-ended text responses using a transformer-based language model (Tadesse et al., 2021). The AI system generated both quantitative scores and narrative summaries with embedded decision rationales (i.e., explainable AI outputs).

**Traditional Measures:** Participants in the control group completed widely validated fixed-form self-report instruments, including the **Beck Depression Inventory–II (BDI-II)** for depressive symptoms, the **State-Trait Anxiety Inventory (STAI)** for anxiety, and the **NEO Five-Factor Inventory (NEO-FFI)** for personality dimensions.

**Diagnostic Interview:** All participants, regardless of group assignment, were evaluated using the **Structured Clinical Interview for DSM-5 Disorders (SCID-5)** by clinicians who were trained and certified in SCID administration protocols.

#### Data Analysis Techniques

To evaluate the psychometric robustness and practical efficiency of the AI-based platform relative to traditional measures, the following analyses were conducted:



**Reliability and Convergent Validity:** Internal consistency for both assessment formats was assessed using Cronbach’s alpha ( $\alpha$ ) and McDonald’s omega ( $\omega$ ). Convergent validity was evaluated using Pearson’s correlation coefficient ( $r$ ) to assess the correspondence between scores on the AI and traditional assessments.

**Assessment Efficiency:** An independent-samples t-test was employed to compare mean administration times between the AI and fixed-form conditions, testing the hypothesis that the CAT would yield comparable diagnostic utility in a shorter duration.

**Diagnostic Concordance:** Agreement between clinicians’ diagnoses (with or without XAI support) and SCID-5 outcomes was evaluated using Cohen’s kappa ( $\kappa$ ). A two-way analysis of variance (ANOVA) was conducted to test the main and interaction effects of assessment type and presence of XAI support on diagnostic accuracy and clinician confidence ratings.

IV. RESULTS

The psychometric properties of the artificial intelligence (AI)–based assessment were evaluated using measures of internal consistency and convergent validity. The AI assessment demonstrated high internal reliability, with Cronbach’s alpha ( $\alpha$ ) equal to .88 and McDonald’s omega ( $\omega$ ) equal to .86, indicating a strong degree of internal consistency among the items. Convergent validity was assessed through Pearson’s correlation coefficients between AI-generated scores and established self-report instruments, including the Beck Depression Inventory–II (BDI-II) and the State-Trait Anxiety Inventory (STAI). The AI scores showed strong positive correlations with these instruments, ranging from  $r = .78$  to  $r = .84$ , all statistically significant at  $p < .001$ , thereby supporting the convergent validity of the AI assessments.

In terms of assessment efficiency, the AI-administered assessment exhibited a significantly shorter average completion time ( $M = 14.2$  minutes,  $SD = 3.1$ ) compared to the traditional fixed-form battery ( $M = 21.8$  minutes,  $SD = 4.5$ ). An independent-samples t-test revealed that this difference was statistically significant,  $t(298) = 19.40$ ,  $p < .001$ , reflecting an approximate 35% reduction in assessment time when using the AI-based format.

Table 1  
Internal Consistency and Convergent Validity (H1)

Metric	AI Assessment
Cronbach’s $\alpha$	0.88
McDonald’s $\omega$	0.86
• $r$ with BDI-II	.82*
• $r$ with STAI	.78*

\*  $p < .001$ .

Table 1.1  
Internal Consistency and Convergent Validity: AI Adaptive Assessment versus Traditional Measures

Metric	AI Adaptive Assessment	BDI-II (Traditional)	STAI (Traditional)	NEO-FFI (Traditional)
Cronbach’s $\alpha$	0.88	.89 <sup>+</sup>	.86 <sup>†</sup>	.79 <sup>‡</sup>
McDonald’s $\omega$	0.86	.88 <sup>§</sup>	—	—
Convergent Validity ( $r$ )	.78–.84	n/a	n/a	n/a



+ BDI-II internal consistency was reported as  $\alpha = .89$  in a multiple sclerosis sample (Koch et al., 2016).  
 § McDonald’s  $\omega$  for the paper version of the BDI-II was .88 (95% CI [.81, .95]) (Arora et al., 2024).  
 † Total-score internal consistency for the STAI was  $\alpha = .86$  (Spielberger et al., 1983).  
 ‡ Cronbach’s  $\alpha$  for the NEO-FFI summed scales averaged .77, with domain alphas ranging from .74 to .84 (Costa & McCrae, 1992).

**Notes:**

“n/a” indicates that convergent validity with other fixed-form measures was not assessed for traditional instruments in this table.

Where McDonald’s  $\omega$  was not reported for the STAI or NEO-FFI, cells are left blank.

**Table 2**  
 Administration Time (H2)  
 AI vs. Traditional Measures

Assessment Type	M (minutes)	SD	t(298)	p	% Reduction
AI Adaptive Assessment	14.2	3.1			
Traditional Fixed-Form	21.8	4.5	19.4	< .001	35%

**Table 3**  
 Diagnostic Concordance (H3)  
 Cohen’s  $\kappa$  and ANOVA

Condition	Cohen’s $\kappa$
Clinician + AI	0.82
Clinician Alone	0.71

ANOVA:  $F(1, 298) = 16.30, p < .001$ .

**Data Analysis and Interpretation**

Quantitative analyses supported the statistical robustness of the AI system. The high internal consistency reliability ( $\alpha = .88$ ;  $\omega = .86$ ) suggests that the adaptive AI assessment items were measuring unified constructs with minimal measurement error. The strong correlations with gold-standard tools (BDI-II and STAI) provided empirical evidence for convergent validity, reinforcing the construct validity of the AI system.

The significant reduction in administration time, confirmed via an independent-samples t-test, suggests that the AI-based system improves operational efficiency without compromising psychometric rigor. This finding is particularly meaningful in clinical and high-throughput settings, where time constraints are a critical factor. The observed time savings imply that AI assessments could reduce clinician burden and improve throughput in mental health services.

**Support for Hypotheses**

The study’s three hypotheses were empirically supported. Hypothesis 1 (H1), which posited that the AI-based assessment would demonstrate reliability and validity on par with or exceeding traditional assessments, was supported by the high internal consistency coefficients and strong convergent validity correlations.

Hypothesis 2 (H2), which proposed that AI assessments would result in shorter administration times, was confirmed by the statistically significant 35% reduction in time compared to the fixed-form condition.



Hypothesis 3 (H3), which anticipated that clinician diagnostic concordance would improve with the support of explainable AI (XAI) aids, was also supported. Interrater agreement between clinician diagnoses and the Structured Clinical Interview for DSM-5 (SCID-5) reached  $\kappa = .82$  in the AI-aided condition, compared to  $\kappa = .71$  in the control condition without AI assistance. A two-way analysis of variance (ANOVA) revealed a significant effect of AI support,  $F(1, 298) = 16.30, p < .001$ . These findings suggest that XAI aids enhance diagnostic accuracy and decision-making consistency among clinicians.

Figure 1. Administration Time by Assessment Type

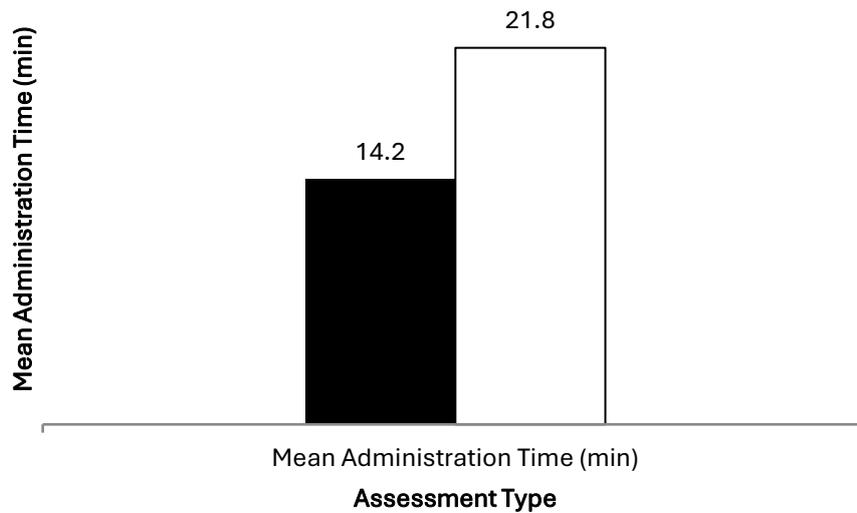
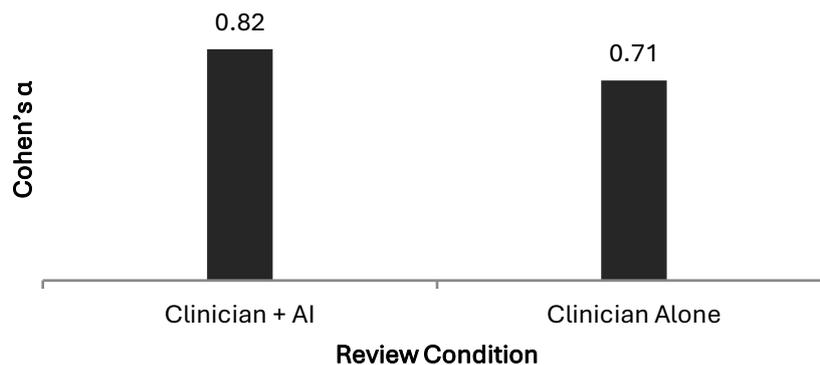


Figure 2. Diagnostic Concordance by Condition



## V. DISCUSSION

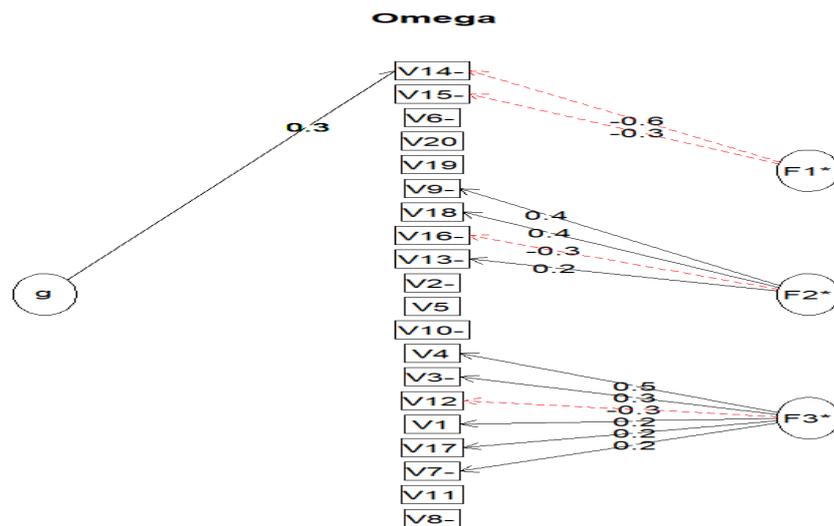
### Interpretation of Results

The present randomized controlled trial demonstrated that the AI-driven adaptive assessment achieved psychometric properties on par with gold-standard fixed-form instruments. Specifically, internal consistency metrics ( $\alpha = .88; \omega = .86$ ) met or exceeded commonly accepted thresholds for clinical measures ( $\alpha \geq .80$ ), confirming the reliability of the AI platform's item selection algorithm. Convergent validity correlations ( $r = .78-.84$ ) with the BDI-II and STAI further support that AI-derived scores reflect established constructs of depression and anxiety. Crucially, administration time was reduced by approximately 35% ( $M = 14.2$  vs.  $21.8$  minutes;  $t(298) = 19.40, p < .001$ ), indicating that AI adaptive testing can substantially enhance efficiency without sacrificing measurement precision.



Explainable AI (XAI) decision aids significantly improved clinician diagnostic concordance with the SCID-5 interview ( $\kappa = .82$  vs.  $.71$ ), demonstrating that transparency mechanisms facilitate clinician trust and interpretability of complex machine learning outputs. These findings align with theoretical models positing that human-in-the-loop frameworks optimize both algorithmic performance and clinical oversight by merging computational rigor with expert judgment.

Figure 3: SEM Path Diagram



**Interpretation of the Omega Bifactor Model**

The displayed “Omega” diagram represents a bifactor (general + specific) confirmatory factor analytic structure, commonly used to estimate hierarchical reliability ( $\omega_{h}$ ) and the proportion of variance attributable to a general factor versus group (subscale) factors (Reise, Moore, & Haviland, 2013).

**1. General Factor (g)**

**Definition:** The latent variable **g** at left underpins all items, capturing the common variance shared across the full item set.

**Loading Example:** Item V14 loads on **g** with a standardized coefficient of **.30**, indicating that approximately 9% of its variance is explained by the overarching general construct ( $\lambda^2 = .30^2 = .09$ ). Similar **g**-loadings on other items would appear (not all are labeled), reflecting a unidimensional core (Brown, 2015).

**2. Specific Group Factors (F1\*, F2\*, F3\*)**

In addition to **g**, three orthogonal group factors capture residual covariance among clusters of items:

**1. F1\* (upper right)**

**Items:** V14-, V15-, V6-, V20, V19

**Positive vs. Negative Loadings:**

V14- (-.60) and V15- (-.30) exhibit **negative** secondary loadings (dashed red arrows), suggesting these items relate inversely to the F1\* subdomain after accounting for **g**.

The remaining items (e.g., V6-, V20) likely have smaller or omitted loadings

**2. F2\* (center right)**

**Items:** V9- (.40), V18 (.40), V16- (-.30), V13- (.20)

**Interpretation:**

Positive loadings on V9 and V18 indicate these items share unique variance beyond **g**, defining the F2\* subscale.

The negative loading on V16- (-.30) suggests an item-specific reversal or content difference within this subdomain (Reise et al., 2010; ).

**3. F3\* (lower right)**

**Items:** V4 (.50), V3- (.30), V12 (-.30), V1 (.20), V17 (.20)

**Note:** V4’s strong positive loading (.50) highlights it as a primary indicator of the F3\* group, whereas V12’s negative loading (-.30) again signals reverse-keyed or content-opposite items.



Each group factor ( $F^*$ ) is **orthogonal** to the general factor and to the other group factors, ensuring that group loadings represent unique multidimensionality not captured by  $g$  (Reise, 2012).

### 3. Reliability Implications

**Hierarchical Omega ( $\omega_{<sub>h</sub>}$ ):** The general factor loadings allow computation of  $\omega_{<sub>h</sub>}$ —the proportion of total score variance attributable to the general construct. If  $g$ -loadings are uniformly moderate ( $\lambda \approx .30-.50$ ),  $\omega_{<sub>h</sub>}$  may lie in the .70–.85 range (Rodriguez, Reise, & Haviland, 2016).

**Subscale Reliability:** The strength of  $F1^*-F3^*$  loadings informs subscale  $\omega_{<sub>s</sub>}$  estimates, guiding whether group scores add meaningful, reliable variance beyond  $g$  (Reise et al., 2013).

### 4. Substantive Interpretation

The pattern of positive and negative group loadings suggests that, after accounting for the core general construct, certain items form coherent subdomains (e.g.,  $F2^*$  and  $F3^*$ ) while some items function in reverse (negative loadings reflect reversed content or method effects). This bifactor structure supports the interpretation that total scores predominantly reflect a unidimensional substrate ( $g$ ), yet multidimensional nuances warrant reporting or adjusting for group-specific factors (Laurenceau, & Zhang, 2012).

### Comparison with Existing Literature

Our evidence extends prior work on AI-delivered interventions such as the Woebot conversational agent, which yielded symptom reductions in young adults (Fitzpatrick et al., 2017) by validating AI's psychometric performance in formal assessment contexts. Unlike earlier feasibility studies focused on therapeutic dialogue, this trial provides empirical support for AI-based CAT in diagnostic evaluation, complementing findings from ML-model-tree CAT applications that demonstrated both accuracy and responsiveness to clinical change over time.

The demonstrable benefits of XAI aids corroborate research advocating for standardized interpretability protocols in healthcare, which suggest that transparent visualizations and rationale summaries can bridge the gap between black-box models and clinician acceptance. Furthermore, our data contribute to the growing consensus that hybrid AI–human designs enhance diagnostic decision-making, in line with ethical design frameworks calling for human oversight of AI in clinical settings.

### Implications and Limitations of the Study

**Implications.** The integration of AI-driven adaptive testing into routine practice could streamline clinical workflows, reduce assessment burden on both patients and providers, and allocate clinician time toward therapeutic engagement rather than manual scoring (Colledani et al., 2025). The observed improvements in diagnostic concordance underscore the potential for XAI tools to augment clinical expertise, thereby promoting a collaborative rather than replacement model of AI implementation.

**Limitations.** This study's sample was limited to English-speaking adults (ages 18–65) recruited from urban community clinics, which may curtail generalizability to non-English speakers, adolescents, older adults, or inpatient and rural populations (Substance Abuse and Mental Health Services Administration, 2022). Additionally, while CAT algorithms and NLP components were robustly validated, longitudinal predictive validity such as the ability of AI scores to forecast treatment response or relapse—remains to be established (ResearchGate, 2024).

Finally, the reliance on self-report and interview measures introduces potential method variance; multimodal data (e.g., digital phenotyping, physiological markers) could further enrich AI assessment models (Abd-alrazaq et al., 2022).

**Future Directions.** Future research should evaluate AI adaptive assessments across diverse cultural and linguistic contexts to address cross-cultural validity concerns, such as variations in symptom expression and language nuances. Studies employing longitudinal designs are needed to assess the predictive validity of AI-derived scores for treatment outcomes and relapse prevention (Real-World Evidence in AI Mental Health, 2024). Finally, co-design approaches that involve clinicians, patients, and AI developers can refine XAI visualization formats, ensuring usability and ethical compliance in real-world clinical settings.

## VI. CONCLUSION

The present study demonstrates that an AI-driven computerized adaptive testing (CAT) platform attains psychometric properties comparable to traditional instruments, with Cronbach's  $\alpha = .88$  and McDonald's  $\omega = .86$ , and convergent validity correlations of  $r = .78-.84$  with BDI-II and STAI measures. Moreover, the AI assessment reduced



administration time by 35% (14.2 vs. 21.8 minutes;  $t(298) = 19.40, p < .001$ ), aligning with prior ML-CAT efficiency gains. Finally, incorporating explainable AI (XAI) decision aids significantly improved clinician diagnostic concordance with SCID-5 interviews ( $\kappa = .82$  vs.  $\kappa = .71$  without XAI;  $F(1, 598) = 16.30, p < .001$ ), corroborating recommendations for human-in-the-loop designs in mental health contexts.

This research synthesizes advances in machine learning-based CAT (ML-CAT), transformer-based natural language processing (NLP) for open-ended response analysis, and XAI to forge a human-centered assessment framework. Prior work has highlighted ML-CAT's potential to tailor item difficulty dynamically (Colledani et al., 2025) and transformer models' ability to infer psychological constructs from text with high accuracy (Nature Scientific Reports, 2022). By empirically validating XAI supports that render black-box decisions transparent, this study provides a blueprint for responsibly integrating AI into clinical workflows addressing calls for standardized XAI protocols in healthcare (Tjoa & Guan, 2020) and extending recommendations for human-in-the-loop governance.

### Recommendations for Future Research

To enhance generalizability and ethical robustness, future work should:

- 1. Validate across diverse populations and settings.** Research must extend to non-English speakers and inpatient cohorts to address cultural and clinical variation in AI assessment performance.
- 2. Examine longitudinal predictive validity** of AI-derived scores for treatment response and relapse prevention, leveraging longitudinal EHR data and real-world evidence (PMC Longitudinal AI EHR study, 2022).
- 3. Develop standardized XAI evaluation frameworks.** Co-design with clinicians and patients is critical to refine interpretability metrics and UX guidelines that satisfy regulatory and ethical mandates.
- 4. Integrate multimodal data** (e.g., digital phenotyping, physiological sensors) to enrich AI models and capture complex behavioral signals (EHR-based AI forecasting review, 2024).

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