

**Fear of Job Loss and Career Anxiety
in the age of Artificial Intelligence**

Fear of Job Loss and Career Anxiety in the Age of Artificial Intelligence

Submitted to:

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Letter of Transmittal

March 11, 2026

Ahmed Imran Kabir

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School of Business & Economics (SoBE)

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Subject: Submission of research report titled “**Fear of Job Loss and Career Anxiety in the Age of Artificial Intelligence**”

Dear Sir,

With all due respect, I am a students of the BBA department have reported on “Fear of Job Loss and Career Anxiety in the Age of Artificial Intelligence” under the course Research Project as per your instructions.

Even though we are in a learning curve, this very report has enlightened us to garner insight into the core of understanding people behavior towards AI. Undoubtedly, it becomes an extremely challenging and interesting experience.

Thus, I would like to thank you for generating such an incredible idea for the report because without your humble guidance and commendable teaching expertise, the pragmatic areas of the course have been completely dormant. We forever remain in your debt and look forward to your judicious advice that would evaluate our combined efforts.

Thank you.

Sincerely,

Md. Yasin Hossain

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Declaration of the Student

I hereby declare that the report of this thesis presented in this title “Fear of Job Loss and Career Anxiety in the Age of Artificial Intelligence” is my own original report and submitted by me as a part of coursework preparation of my academic course work under the guidance and supervision of Mr. Ahmed Imran Kabir, the assistant professor of School of Business and Economics of United International University. This thesis has not been submitted to any other university or institution for any kind of award or degree or diploma previously.

I also declared that all of the sources of information used in this study have been properly acknowledge and cited under according to the generally accepted academic standards.

I do hereby confirm that this research has been conducted in accordance with ethical guidelines of academic research and that there has been no plagiarism or academic misconduct of any kind involved in any part of this thesis.

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First and foremost, I am grateful to the Almighty Allah that he has given me the strength, patience and the determination in accomplishing this research project.

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Finally, I would like express my deepest gratitude to my family for their love, support and encouragement for this academic journey. Without their constant motivation and belief in me this work would have never been possible.

Thank you.

Abstract

Purpose:

This study is aimed to examine the influence of the artificial intelligence (AI)-related perceptions to the career anxiety. It particularly focuses on the effect of perceived job replacement from AI, AI anxiety, and job insecurity on career anxiety and analyzed the mediating variable, which is perceived employability. With the development of founding of AI and automation increases rapidly, people are more confused about the stability of the employment and long-term future employment.

Design/Methodology/Approach:

This has been Quantitative research design. Data collected among 213 respondents comprising of the students and professionals who are familiar about AI technologies by using the 5-point Likert scale. The sampling technique to see such a kind of study was a convenience sampling. The relationships like reliability, validity and hypothesis testing was analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) with the SmartPLS software.

Findings:

The results show the interaction between two psychological outcomes, namely AI anxiety and job insecurity have large positive impacts on career anxiety. Perceived AI job replacement has also been found to have a significant effect on perceived employability though not direct effect on career anxiety. Additionally, perceived employability has significant impacts into career anxiety and implies that people who are worried about maintaining employability report more career related anxiety.

Originality:

This research preliminary leads to the existing literature by considering multiple perceptions associated with AI in one frame to explain career anxiety. It displays the psychological implications of AI-driven workplace change and focuses on the mediating role of perceived employability, and have a practical implication on career development and workforce adaptation.

Keywords: Artificial intelligence; Career anxiety; Employability perception; Job insecurity; AI anxiety; Structural equation modeling.

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List of Acronyms & Abbreviations

Acronym/Abbreviation	Full Form
AI	Artificial Intelligence
AIA	AI Anxiety
PAJR	Perceived AI Job Replacement
JI	Job Insecurity
PE	Perceived Employability
CA	Career Anxiety
PLS-SEM	Partial Least Squares Structural Equation Modeling
SEM	Structural Equation Modeling
HTMT	Heterotrait–Monotrait Ratio
AVE	Average Variance Extracted
CR	Composite Reliability
VIF	Variance Inflation Factor
R ²	Coefficient of Determination
Q ²	Predictive Relevance
β	Standardized Path Coefficient
SD	Standard Deviation
M	Mean

SRMR	Standardized Root Mean Square Residual
NFI	Normed Fit Index
CI	Confidence Interval
p-value	Probability Value
f²	Effect Size
t-value	Test Statistic Value
PLS	Partial Least Squares
DV	Dependent Variable
IV	Independent Variable
MV	Mediating Variable
FL	Fornell–Larcker Criterion

CHAPTER I: INTRODUCTION

1.1 Background of the Study

Artificial Intelligence AI is a term that is used to describe a series of technologies that hold promising potential to automate, augment and inventory jobs within much of the space in between. Organizations are using artificial intelligence (AI) powered systems to increase efficiency, productivity and competitiveness. Indeed, although these advancements in technology can have great economic and organizational benefits for businesses, they can have also new concerns from the employees' aspects related to their own job security and skills relevance and long-term career prospects.

The rapid introduction of AI into the workplace has fed into the debates on job displacement and workforce change. Most employees believe that smart systems can replace human labour on certain jobs particularly people that have repetitive work or routine work. Such perceptions may lead to the psychological reactions such as uncertainty, loss of work and concern about the viability of the career. Consequently, employees are also likely to have increased levels of career anxiety which can be alluded to as anxieties and fears about their future career and job security.

Psychological responses to technological change have also been researched by an increasing number of researchers over the past years. Concepts such as AI anxiety, job insecurity and perceived employability have become important concepts when interpreting technological disruption in the workplace. AI anxiety is the fear or unease associated with abundance of AI systems, job insecurity is the perceived threat to continuity and stability of jobs. Perceived employability is the beliefs individuals of themselves regarding their ability in the labour market to secure and retain employment.

Despite the growing implementation of the AI technologies, little empirical research has been dedicated to understanding the psychological responses (perceptions) and careers issues of the employees who perceive the job replacement induced by these technologies. Understanding these relationships is important to organizations, policymakers, and educators that are looking to prepare the workforce to handle the technological transformation. Therefore, this study attempts to understand the effect

of perceived AI job replacement, AI anxiety and job insecurity on career anxiety as well as the mediating effect of perceived employability.

1.2 Statement of the Problem

The growing integration of Artificial Intelligence technologies in the workplace has prompted major concerns of work stability and workforce preparedness. Although AI technologies are supposed to help people improve productivity and make an organisation function better, many employees view them as a potential threat to their job security and future careers. These perceptions might result in psychological stress, uncertainty and anxiety in relation to the career development.

A number of challenges contributes to this problem: First, it can be perceived that artificial intelligence systems can take the place of human workers in some occupations and therefore jobs are replaced by these systems. Second, the increasing complexity of AI algorithms could be a contributing factor that may lead to anxiety in employees who perceive their skills to become obsolete. Third, job insecurity could rise in place of employees feeling organizations are more concerned with the employment of automation, as opposed to human labor. These factors can have a significant impact on the perceptions of the employees for the employability and their skills and confidence on prolonged and sustainable careers.

Despite these concerns, there is a lack of empirical studies examining the additive impact of perceived AI job replacement, AI anxiety and job insecurity on career anxiety. In addition, the role that perceived employability plays as a mediating factor in such relationships has not been explored well enough. Therefore, this study aims to meet this research gap by investigating the roles of the perception of AI in leading to career anxiety among employees while the employability is mediating these two variables.

1.3 Objectives of the Study

The following are the objectives of this study, which are grouped under the primary and secondary objectives.

Primary Objectives:

1. To examine the effect of perceived artificial intelligence (AI) job-replacement on career anxiety.
2. To investigate the relationship between AI anxiety and career anxiety.
3. To investigate the link between job insecurity and career anxiety.
4. The purpose of the present study was to identify the impact of AI job replacement as perceived, AI anxiety and job insecurity on perceived employability.
5. To know the impacts of the perceived employability on the career anxiety.

Secondary Objectives:

1. To understand how employees perceive the impact of artificial intelligence in the future of jobs
2. To investigate the mediating effect of perceived employability on the relationship between the perceptions about AI and career anxiety.
3. To present some empirical evidence to the literature of technological disruption and psychological aspects of employees.

1.4 Scope and Limitations of the Study

Scope of the Study:

This study has the focus on examining psychological and career related effects of artificial intelligence in the workforce. The research focuses on examining how the job replacement perception with AI, AI anxiety and job insecurity affects employees career anxiety. The mediating effect of the perceived employability in these relationships is also studied.

The data was gathered with the assistance of the structured survey questionnaires which was administered among 213 respondents constituting the students and

professionals who have the knowledge about the technologies of the artificial intelligence. The study proposes the use of Partial Least Squares Structural Equation Modeling (PLS-SEM) software to examine the relationship between the constructs by using SmartPLS software application.

Limitations of the Study:

- The study uses convenience sampling which may simplify the study and may not allow generalization of the study.
- The sample size is 213 respondents and therefore may not be representative of all industries and groups of the work force.
- The study is concerned of perceptions about AI and not about job displacement caused by AI technologies.
- Data was gathered using self-reported questionnaires that are prone to response bias.

1.5 Definition of Key Terms

To ensure that clarity has been maintained and that a reliable understanding is in place, the following key relationships are defined:

Term	Definition
Artificial intelligence (AI)	Artificial intelligence (AI) is a kind of technology which enables computer and machines to simulate human learning, comprehension, problem solving, decision making, innovativeness and autonomy.
AI Anxiety (AIA)	Fear or anxiety towards the world of artificial intelligence for its effects on their employment and career choices
Perceived AI Job Replacement	The perception that artificial intelligence will replace the jobs of humans.

Job Insecurity	Uncertainty of an individual relating to his/her job.
Perceived Employability	The individual's perception of his/her ability is/ will be to work / be retained by the employer.
Career Anxiety	Anxiety or stress concerning future of employment and career security.
Structural Equation Modeling (SEM)	A class of statistical techniques that deals with the relationships between a series of variables.
PLS-SEM	New variance-centered variation modelling technique in structural equation modelling which is prediction-based and hypothesis-testing.
Average Variance Extracted (AVE)	A measure that is used to determine the amount of the variance captured by a construct.
Composite Reliability (CR)	Composite reliability is a measure that is used to check the internal consistency of a construct.
Variance Inflation Factor (VIF)	Variable variance statistic that is used to detect multicollinearity among variables.
Fornell-Larcker Criterion	A method that is used to determine discriminant validity among constructs.
Heterotrait-Monotrait Ratio (HTMT)	A statistical test intended for the purpose of measuring discriminant validity in the SEM
Path Coefficient (b)	A measure which indicates the strength and direction of the relationships between variables.

Bootstrapping

A resampling procedure for the statistical tests of the significance of estimates of models.

1.6 Organization of the Remaining Chapters

The rest of this research report is split into four major chapters that present a specific aspect of the research study.

Chapter II: Review of the Literature

This chapter presents a holistic review of the existing literature related to the subject of artificial intelligence (AI) and its impact on the perceptions of jobs and outcomes of the career pathways. It discusses the theoretical background as well as previous empirical research regarding perceived AI job replacement, AI anxiety, job insecurity, perceived employability and career anxiety. The chapter also reveals the gaps in the research and formulates the hypotheses from the theoretical arguments and previous research findings.

Chapter III: Research Methods

This chapter intends to provide a definition of the research methodology that is used for doing research. It discusses the research design, the sample selected as well as respondent characteristics and questionnaire development. It further outlines the procedures of data collection, and presents the statistical techniques for analysis of data on Partial Least Squares Structural Equation Modeling (PLS-SEM) to test the proposed hypothesis.

Chapter IV: Research Findings and Analysis

This chapter presents the results of the research in an empirical perspective. It includes the demographic profile of the respondents, assessment of the measurement model and the assessment of the reliability and validity. The results of structural model assessment and hypothesis testing are further reported by results of path coefficient, t values, and p values. Tables and figures are utilized to clearly give the statistical results as well as the major findings.

Chapter V: Discussion

This chapter is dedicated to the significant findings of the study in relation of the existing theory and to the previous researches. It synthesizes the findings from results & the discussion of implications findings for understanding artificial intelligence seeking career, anxieties & employability perceptions. The chapter highlights also the recommendations, furthermore there are some directions for future research that are suggested.

CHAPTER II: REVIEW OF THE LITERATURE

2.1 Relevant Theory

AI (artificial intelligence) is increasingly being recognised as a real-life game changer in modern workplaces. In organizations AI-based solutions are made use of in automation of repetitive tasks, for assistance in decision making with ease and increase operational efficiency. These developments have completely transformed the way we work, which has opened up opportunities but also posed challenges to employees. Whereas, technological revolution can induce organizational productivity and country economic development it can or provide an insecurity related to job security and career advancement. Some predictions by scholars argue that job organization may change due to the proliferation of AI technologies, taking some types of routine labor out of demand and increasing demand for knowledge and skills at high levels in the digital/analytical space (Brynjolfsson & McAfee, 2014; Frey & Osborne, 2017).

When engaged with a technological transformation, employees develop perceptions about the consequences of adapting it for their careers. These perceptions might affect psychological reactions, such as uncertainty, anxiety and worry about future job prospects.” One concept that is often used to understand such reactions is technological anxiety – the feelings of discomfort, or fear associated with adopting new technologies. People who see the change in the technology landscape as threatening, employees may feel more stressed and uncertain of their future career as a professional.

Another concept that is significant, as mentioned in the literature review, is job insecurity, which referred to as perceived threat to the continuity and stability of a given job. In previous studies the influence of job insecurity impact job employees psychological well being like attitude at work (De Witte, 2005). Employees may become more wary of their career path and safety professionally when they feel that automation or technological innovation is in competition with their job.

Perceived employability is also important in understanding the context of the individual response to technological disruption. Employability is seen as a person's perception

of their self-worth and capability in obtaining and maintaining a reciprocal employment situation in the labor market. Career Identity, Personal Adaptability, and Human Capital According state (2004) as cited in Fugate et al. People who see themselves as employable are more likely to feel confident that they will be able to weather changes in the job market and find other jobs.

These theoretical perspectives help make sense of how employees are making sense of what the implications of automation and intelligence systems might be acting like in a climate produced by technological change given AI. The perception of AI replacing jobs, as well as anxiety and job insecurity, related to the advent of AI might therefore impact employees beliefs about their future employability and seek to influence career anxiety. Thus, when attempting to explain the psychological reaction of employees to technological change, it is also important to understand these relationships.

2.2 Literature Survey

There is extensive literature of the relationship between technological progress and changes in employment dynamics. Brynjolfsson and McAfee (2014) claim that digital technologies and automation alike hold the power to radically transform labor markets with efficient elimination of repetitive work along with genesis of new types of jobs. In the same vein, Frey and Osborne (2017) approximate that a significant fraction of occupations are job-able what therefore rises fears for job displacement, respectively jobs of the future.

Research has also explored psychological effects of technological disruption. A high level of stress and career for the employees, who are experiencing a hostile chain of attitude to technological change (Brougham & Haar, 2018). These growing pains further underpin the need to adapt, and not simply gloss over employee perception of the emerging technology impact on their work life.

Job insecurity is an important predictor of employees' psychological feelings. Other studies show that perceived threats to employment stability can cause stress, and reduce job satisfaction and negative attitude in the workplace (De Witte, 2005). In an environment where technological transformation is the new normal, fear among employees of their skills being obsolete has become a real dilemma.

A second stream of literature is the perceptions of employability. Fugate et al. (2004) defines the employability as a multidimensional concept encompassing career identity, adaptability and human capital. Accordingly, those who are perceived as having high employability have greater confidence in their ability to navigate shifting labor markets and secure alternative job opportunities.

In the past few years, some studies are also conducted to highlight how impact of perception on artificial intelligence plays a role in employees career attitudes and psychological response. Employees who carry the perception that human work could be substituted by AI technologies may build worries about their future career opportunities. These perceptions may influence their confidence levels with regards to employability and lead them to experience more career anxiety. Academic interest on the subject is increasing, yet empirical studies on these relationships between AI-related perceptions, job insecurity and employability and career anxiety are limited.

2.3 Hypothesis Development

Intervened with theoretical insight and previous empirical studies, the following hypotheses are proposed in order to examine the relationship between perceived AI job replacement, AI anxiety, sense of job insecurity, perceived employability and career anxiety.

H1: *Perceived AI Job Replacement has a significant positive relationship with Career Anxiety.*

Perceived AI Job Replacement is a concept that is used by employees to justify their perception of the advancement in the technologies of artificial intelligence can replace human jobs. Such feelings of uncertainty and apprehension towards the future can be particularly assuring in case they feel their work tasks can easily be completed by automation. Such beliefs may contribute to increased psychological concern and co-occurring patterns of employment increasing levels of career anxiety (Frey & Osborne, 2017; Arntz et al., 2016).

H2: *AI Anxiety has a significant positive relationship with Career Anxiety.*

This phenomenon which is known as AI anxiety causes a feeling of fear or discomfort to the citizens due to the fast growth and adoption of Artificial Intelligence. Workers who are apprehensive about the new technology may wonder if they will be able to fit in with new systems and are being given evolving complex skill requirements. Such fears may generate doubt on long term career prospect and professional competency, the ultimate effect of which is to generate levels of career anxiety (Brougham & Haar, 2018; Brynjolfsson & McAfee, 2014).

H3: *Job Insecurity has a significant positive relationship with Career Anxiety.*

Job insecurity is the perceived security of employment at a job by the employees and the employees perceive that their job is under threat due to reasons as external as technological change or organizational restructuring. When unfree people are wondering if they retain their jobs, they are anxious about job retention and job career pursuits. This uncertainty can produce psychological stress and concern with respect to one's career prospects (De Witte, 2005; Sverke, Hellgren, & Naswall, 2002), and which results in highly career anxiety.

H4: *AI Anxiety has a significant relationship with Perceived Employability.*

Perceived employability is the internal belief of the individual, related to his/her ability to obtain and maintain the job in the labour market. Employees who experience significant levels of AI anxiety may perceive their knowledge and competence in the current role as insufficient to meet the demands put forth on them by advanced technologies. Therefore, they could have less confidence in getting the future job opportunity and lead to a perception of employability (Fugate, Kinicki & Ashforth, 2004; Brougham & Haar, 2018).

H5: *Job Insecurity has a significant relationship with Perceived Employability.*

They tend to re-evaluate their prospects in their industry if they feel job insecure. Uncertainty about the security of jobs might cause persons to wonder how skill knowledge and work experience compare to the competition in the expanded labor market. It is related to perceived employability (De Cuyper et al., 2011; Fugate et al., 2004) as these evaluations may have an impact on their overall confidence as to obtain future employment.

H6: *Perceived Employability has a significant relationship with Career Anxiety.*

A perceived employability is an individual's perception that the chances of obtaining a job and maintain it in the market. Highly Employable Employees feel They are more confident in their Career Prospects and Ability to Seek Other Employment The greater the perception of employability, the less uncertainty there may be in employment and career stability going forward. In contrast, low perceived employability is likely to raise more concerns helpful for career prospect and lead greater anxiety about job performance (Fugate, Kinicki, & Ashforth, 2004).

H7: *Perceived AI Job Replacement has a significant relationship with Perceived Employability.*

Concerns that AI technologies may ease human jobs may also have a negative impact on employee's confidence in his ability to be employed. If automation is seen to be able to imitate the job function that what people in the labor market are doing, then these people will ask whether what they have now and want, will still bear a commensurate recompense in the labor market. Such concerns can have an effect on their conviction on getting other employment, and cultivate their perceived employability (Frey, & Osborne, 2017; Arntz et al., 2016).

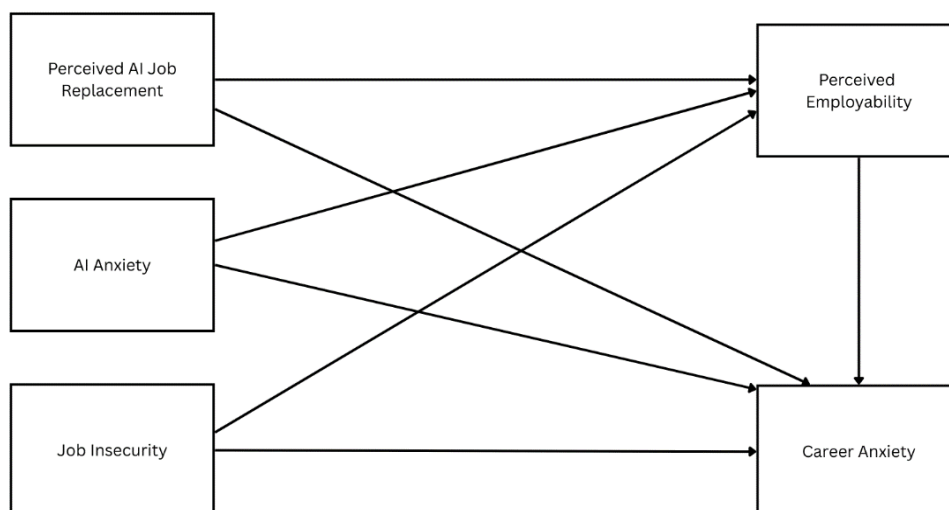


Figure 1: Conceptual Framework of the study

Figure 1 shows the conceptual framework of the study. In this study, seven hypotheses were formulated. Hypothesis 1, hypothesis 3 and hypothesis 5 test the relationships between perceived AI job replacement, AI anxiety, job insecurity and career anxiety. Hypotheses 2,4 and 6 examine the relationship between AI job replacement perception and AI anxiety as well as job insecurity and perceived employability. Hypothesis 7: Four hypotheses were established regarding perceived employability and career anxiety

CHAPTER III: RESEARCH METHODS

3.1 Research Design

This study adopts quantitative research design in the study research of the relationship among perceived AI job replacement, AI anxiety, job insecurity, perceived employability and career anxiety. A survey based approach was taken to collect information from respondents that have the familiarity of the artificial intelligence technologies. The quantitative design has the ability to statistically look at the relationship between variables, as well as test the hypothesis put forth.

The Partial Least Squares Structural Equation Modeling (PLS-SEM) is used as the main method of analysis for this research. PLS-SEM is popular in social science work for analysis of complex relations between latent constructs, and it is ideal for prediction-oriented research and exploration models (Hair et al., 2017). The analysis was performed by using the SmartPLS software. The methodological procedure has two major stages: evaluation of the measurement model and evaluation of the structural model.

3.2 Sample

The sample of this study consists of the individuals who are well-versed with the technology of artificial intelligence. Respondents are of different educational and occupational background comprising both students and working professionals. A total of 213 valid responses were obtained and used for final analysis.

A case of convenience sampling technique was adopted to get data. This method allows a researcher the ability to gather responses from the persons, who are available without much hassle and willing for participating in the research study. While the generalizability of the results from a convenience sampling approach may be limited, the convenience sample approach is often followed in studies involving perception of emerging technologies that are attitude-driven in nature.

3.3 Questionnaire Development

A structured survey questionnaire was developed so that necessary data can be obtained for this study. The questionnaire contained two major sections. The first section collected demographic data related to the respondents including gender, age and the level of education and employment. These demographic variables have been utilized to characterize the background of the respondents and give a profile of the study sample.

The second part of the questionnaire contained the measurement items in relation to the main constructs of the research, namely the perceived AI job replacement, AI anxiety, job insecurity, perceived employability and career anxiety. The measurement items were based on previously validated scales which was used in previous research in an attempt to ensure reliability and validity of the research instrument used.

Items related to perceived job replacement by AI were adapted to perception of technological automation and job replacement. AI anxiety items were based upon research related to people's emotional reaction to artificial intelligence as well as the technological change. Job insecurity was measured using validated scales that are routinely used in organizational behaviour studies.

The construct of perceived employability was measured using items from previous work aimed at examining individuals' beliefs of their ability to both get and hold employment in the labor market (Fugate, Kinicki, & Ashforth, 2004). Careers anxiety was measured using items from past studies that assess people's concern and uncertainty about their future career development.

All measurement items were measured in a 5-point Likert Scale ranging from 1 (strongly disagree) to 5 (strongly agree). The Likert scale is commonly used in social science research due to the fact that it is capable of successfully recording people's attitudes and perceptions towards various statements by the respondents.

3.4 Data Collection

Data have been collected by survey questionnaire distributed among the individuals who are familiar with artificial intelligence technologies. The survey was addressed to

students and professionals correspondingly for the purposes of obtaining different perspectives in terms of the effects of artificial intelligence in job and career development.

A total of 213 valid responses of the study were gathered. Before the data collected was analyzed, it was screened to insure that they were complete and consistent. Incomplete or inconsistent responses were eliminated from the database. The final dataset was then ready to be prepared for statistical analysis using the SmartPLS software.

3.5 Data Analysis Plan

The data analysis was performed with Partial Least Squares Structural Equation Modeling, PLS-SEM with the software SmartPLS. PLS-SEM is useful for studying complex associations between several latent constructs and testing a theory.

The analysis has been carried out in two steps. First, the measurement model was tested in order to consider the reliability and validity of the measurement scales. This included investigating the reliability of indicators, Cronbach's alpha, composite reliability, average variance explained, (AVE) and discriminant validity by using the Heterotrait-Monotrait (HTMT) ratio.

The second stage consisted in the evaluation of the structural model in order to test the proposed hypotheses. Path coefficients, t values and p values were calculated by bootstrapping procedure to determine statistical significance of the relationships among the constructs. Additionally, mediation analysis was performed so to investigate the mediating effect of the perceived employability on the relationship between the independent variables and career anxiety.

CHAPTER IV: RESEARCH FINDINGS & ANALYSIS

4.1 Respondents' Profile

This study was carried out on the data obtained from a total number of 213 respondents who familiar with the technologies of artificial intelligence. The demographic features of the respondents were analyzed with regards gender, age, level of education, employment status and field of work in industry for establishing general profile of the respondents.

The demographic profile of the respondents is illustrated in Table 1. According to table 1, In terms of gender, there was a superiority in males' respondents. Out of the total number of the participants, 140 participants (65.7%) were male, while there were 73 participants (34.3%) from the females. This means that there was more representation of male people as compared to females, the study showed.

With regard to age, the majority of the respondents were quite young ones. The largest group was that of 18-24 years which was 115 of the respondents (54.0%). This was succeeded by 25-34 years age group with 68 number of respondents (31.9%). In contrast, 21 respondents (9.9%) were aged 35-44 years and only 9 respondents (4.2%) were aged 45 years and above. These results show that most of the participants were older than young age categories.

With regards to the educational level, more than half of the respondents are having bachelor degree with number of the respondents achieving 119/366 with value 55.9%. In addition, 52 respondents (24.4%) had the educational background of Master's degree and 42 respondents (19.7%) had an educational background of High School or Equivalent. This means that the respondents were quite well educated.

In terms of place of employment, most of the participants were full-time employed with 130 respondents or 61.0%. This was followed by 35 respondents (16.4%) who were part time employed, 29 respondents (13.6%) who were unemployed or students and 19 respondents (8.9%) who were self-employed. These results show that majority of the respondents had actively involved in full time employment.

With respect to the work industry field, the respondents had professionals from a large number of fields. The biggest group was Business/Corporate with 40 respondents, 18.8% IT/Software with 38 respondents, 17.8% Manufacturing/Engineering 32 respondents 15.0%. In addition, 29 respondents (13.6%) belonged to Banking/Finance, 17 respondents (8.0%) lived in the field of Education, 15 respondents (7.0%) came from the Government sector and 14 respondents (6.6%) came from Healthcare. A further 20 respondents (9.4%) chose Not Applicable while 8 respondents (3.8%) were considered to be Other.

Overall, as can be seen from the demographic profile the sample was largely comprised of young, educated and full-time employed respondents from various industry backgrounds. This diversity allows a useful basis for examination for the perceptions of artificial intelligence, artificial intelligence perceived employability, job insecurity and career anxiety.

Table 1: Respondents' Demographic Profile

Variables		Frequency	Percentage
Gender	Female	73	34.3
	Male	140	65.7
Age	18 - 24	115	54.0
	25 - 34	68	31.9
	35 - 44	21	9.9
	45+	9	4.2
Highest Education Level	Bachelor's Degree	119	55.9
	High School or Equivalent	42	19.7
	Master's Degree	52	24.4
Current Employment Status	Full-time employed	130	61.0
	Part-time employed	35	16.4
	Self-employed	19	8.9

	Unemployed/Student	29	13.6
Industry Field of Work	Banking / Finance	29	13.6
	Business / Corporate	40	18.8
	Education	17	8.0
	Government	15	7.0
	Healthcare	14	6.6
	It / Software	38	17.8
	Manufacturing / Engineering	32	15.0
	Not Applicable	20	9.4
	Other	8	3.8
n = 213			

4.2 Measurement Model evaluation

A two step approach of Partial Least Squares Structural Equation Modeling (PLS - SEM) approach was employed in this study. In the first step internal consistency reliability, convergent validity and multicollinearity of the indicators was checked with the help of the measurement model. Following the recommendations of Hair et al. (2017), the indicator loadings, Cronbach's alpha (α), composite reliability (CR), average variance extracted (AVE) and variance inflation factor (VIF) were explored in order to assess the adequacy of the measurement model. The assessment results of the measurement model can be viewed in the Table 2.

Table 2: Measurement model assessment

Constructs	Items	Loadings	VIF	α	CR	AVE	R ²	Q ²
Perceived AI Job Replacement	I believe AI can replace many jobs in my field.	0.809	1.951	0.875	0.909	0.666		
	My job tasks could be automated by AI.	0.82	2.019					

	AI reduces the need for human workers.	0.798	1.887			
	AI can perform some tasks better than humans in my profession.	0.821	2.055			
	I think AI will replace traditional job roles in the future.	0.831	2.123			
AI Anxiety	I feel worried about the development of AI.	0.846	2.321	0.9	0.926	0.714
	AI makes me feel nervous about my future.	0.848	2.349			
	I feel stressed when thinking about AI in the workplace.	0.845	2.299			
	Rapid AI growth makes me uncomfortable.	0.849	2.356			
	I feel pressure to keep up with AI technology.	0.837	2.233			
Job Insecurity	I feel insecure about my job because of AI.	0.808	1.955	0.885	0.916	0.686
	AI makes my job seem less stable.	0.846	2.235			
	I worry about losing my job due to AI.	0.855	2.395			
	AI increases uncertainty about my employment.	0.827	2.038			

	I feel my job security is at risk due to AI.	0.803	1.998					
Perceived Employability	I believe I can find another job if necessary.	0.845	2.368	0.909	0.932	0.734	0.617	0.421
	I am confident in my ability to get employed in the future.	0.868	2.597					
	My skills are useful in the current job market.	0.85	2.419					
	I feel capable of adapting to new job requirements.	0.865	2.599					
	I believe I can remain competitive despite AI changes.	0.854	2.487					
Career Anxiety	I feel anxious about my future career.	0.874	2.783	0.915	0.936	0.746	0.684	0.476
	I worry about long-term career stability.	0.879	2.878					
	AI makes me uncertain about my career path.	0.864	2.621					
	I feel stressed about my career prospects.	0.854	2.451					
	I am concerned about my professional future.	0.847	2.398					

4.2.1 Internal Consistency Reliability

the internal consistency reliability was determined using the aid of Cronbach's α and composite reliability (CR). According to Hair et al. (2017), reliability is satisfying above 0.70. Table 2 shows the values of Cronbach's alpha results between 0.875 and 0.915 and the composite reliability values are between 0.909 and 0.936 in all constructs. These values are higher than recommended threshold which mean that the measurement items are consistent in their measures of their respective constructs.

4.2.2 Convergent Validity

The convergent validity was examined by examining factor loadings and AVE. In table 2, factor loadings of all indicators were higher than the recommended loadings (that is 0.70) ranging from 0.798 to 0.879. In addition, the AVE values for the all constructs ranged between 0.666 and 0.746 that exceeds minimum requirement of 0.50 (Hair et al., 2017). These results indicate that the constructs explain over half the variance of their indicators and can therefore be shown to have limited evidence for convergent validity.

4.2.3 Multicollinearity Study (VIF)

Multicollinearity amongst the measurement indicators were tested by using variance inflation factors (VIF). In table 2, VIF values ranged between 1.887-2.878 and well below the critical value of 5.0 that is recommended in PLS-SEM analysis. These results suggest that multicollinearity is not an issue in the measurement model and the indicators have independent information for their own constructs.

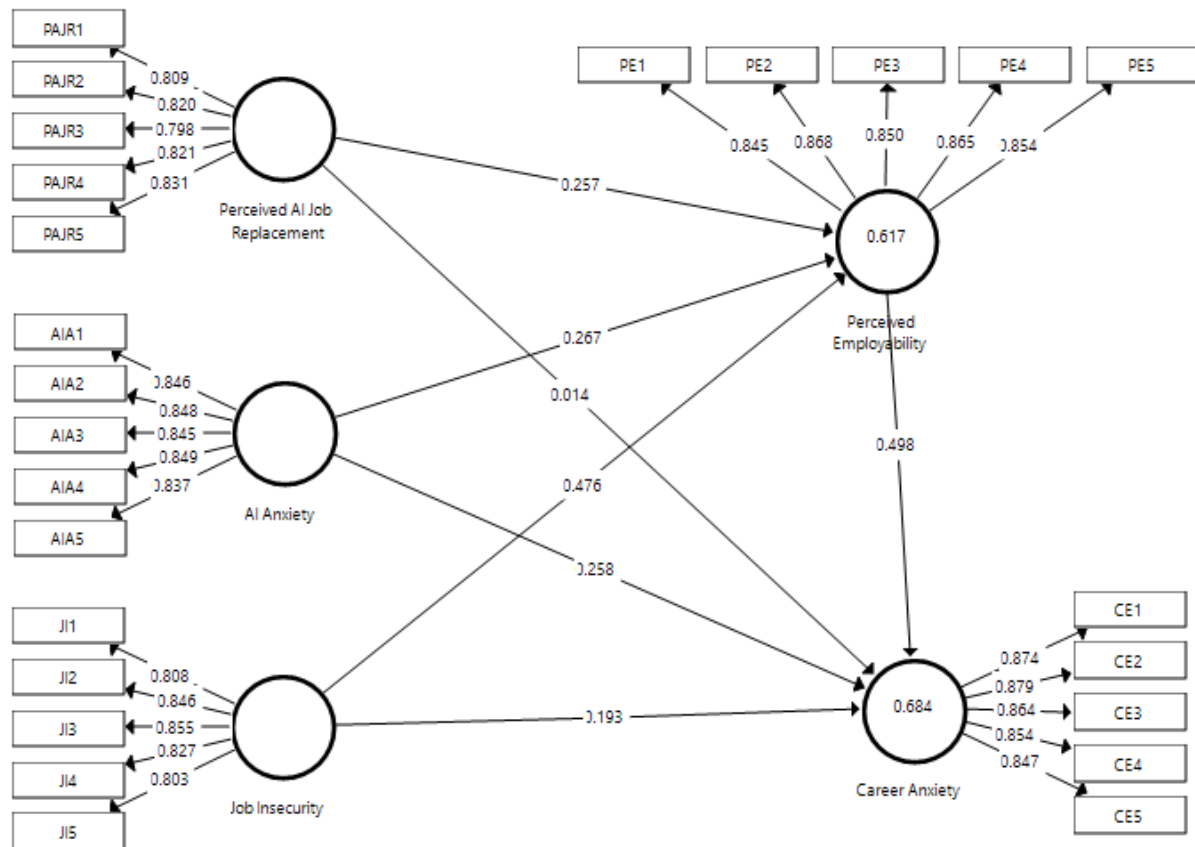


Figure 2: Standardized results of the SEM calculations

4.3. Discriminant Validity

4.3.1. Fornell–Larcker Criterion Analysis

The discriminant validity of the constructs was known using the Fornell-Larcker criterion. This technique compares the square root of the Average Variance Extracted (AVE) of each construct as well as the correlations between constructs. According to Fornell-Larcker criterion the square root of AVE of each latent variable should be greater than correlation with each other construct in the model. The results of Fornell Larcker analysis are as shown in table 3.

As shown in Table 3, the diagonal ones represent the square root of the AVE values and the AVE values are larger than the correlations with other constructs. For instance, square root of AVE to AI Anxiety (0.845), Career Anxiety (0.864), Job Insecurity (0.828), Perceived AI Job Replacement (0.816) and Perceived Employability (0.857) are higher than its respective correlation with these constructs. Therefore, Fornell-Larcker criterion had been demonstrated for all the constructs the discriminant validity has been established in the current study.

Table 3. Fornell–Larcker criterion analysis for discriminant validity

	AIA	CE	JI	PAJR	PE
AI Anxiety (AIA)	0.845				
Career Anxiety (CE)	0.625	0.864			
Job Insecurity (JI)	0.423	0.651	0.828		
Perceived AI Job Replacement (PAJR)	0.363	0.453	0.393	0.816	
Perceived Employability (PE)	0.561	0.784	0.69	0.541	0.857

4.3.2 Heterotrait–Monotrait (HTMT) Analysis

Along with Fornell-Larcker criterion, discriminant validity was also checked using Heterotrait-Monotrait ratio (HTMT). The HTMT approach is adopted as a more reliable criterion to be used in checking the independent validity of kept in variance-based structural equation modeling discriminant validity. The cut score of HTMT values that is recommended for determining adequate discriminant validity is below .90.

Results of the HTMT in Table 4 show that all the HTMT values are below the threshold value (0.90). Since the maximum value of HTMT found in the model was 0.859 between Career Anxiety and Perceived Employability which is also within the acceptable limit. Therefore, we can see by the HTMT analysis that are achieved discriminant validity, that the constructs in the model are empirically different from each other.

Table 4. Heterotrait–Monotrait (HTMT) Analysis

	AIA	CE	JI	PAJR	PE
AI Anxiety (AIA)					
Career Anxiety (CE)	0.688				
Job Insecurity (JI)	0.472	0.72			
Perceived AI Job Replacement (PAJR)	0.409	0.505	0.444		
Perceived Employability (PE)	0.62	0.859	0.766	0.606	

4.4 Evaluation of the Structural Model

The evaluation of the structural model is another step of the validation process and also an important one. After the reliability and validity of the measurement model was established, the relationships between the constructs was examined. The calculation of the t-values as well as R² values were applied by the bootstrap procedure in SmartPLS. The findings of the structural model standardized can be found in Figure 2. The results show that the proposed relationships between the constructs are supported and the model has satisfactory explanation power.

4.5 Hypotheses Testing (Direct and Indirect Relationships)

The results are obtained from the hypotheses of the direct path and are presented in Table 5. The relationships between the constructs were tested by bootstrapping procedure in SmartPLS. The significance of the structural paths was determined on the basis of the standardized path coefficients (b), t-values and p-values. Relationship is said to be significant if $p = (< 0.05)$.

Table 5. Results of direct hypotheses testing

Hs	Relationship	Beta	Sample Mean (M)	SD	t-Value	P Values	Decision	f ²
H1	Perceived AI Job Replacement -> Career Anxiety	0.013	0.013	0.051	0.259	0.795	Not supported	0.000
H2	Perceived AI Job Replacement -> Perceived Employability	0.257	0.256	0.054	4.765	0.000	Supported	0.138
H3	AI Anxiety -> Career Anxiety	0.258	0.258	0.047	5.487	0.000	Supported	0.143
H4	AI Anxiety -> Perceived Employability	0.267	0.267	0.049	5.495	0.000	Supported	
H5	Job Insecurity -> Career Anxiety	0.193	0.194	0.051	3.824	0.000	Supported	0.062
H6	Job Insecurity -> Perceived Employability	0.477	0.478	0.047	10.176	0.000	Supported	
H7	Perceived Employability -> Career Anxiety	0.498	0.498	0.059	8.436	0.000	Supported	0.300

The results show the existence of statistically significant correlations for most of the postulated correlations. Specifically, Perceived AI Job Replacement has a significant effect on Career Anxiety ($b = 0.013$, $t = 0.259$, $p = 0.795$) therefore H1 is not supported. However, Perceived AI Job Replacement has an important positive link with Perceived Employability ($b = 0.257$, $t = 4.765$, $p < 0.001$) thus supports H2.

Likewise, there is a significant positive association between the AI Anxiety and Career Anxiety ($b = 0.258$, $t = 5.487$, $p < 0.001$) confirming H3. AI Anxiety also has a significant effect on Perceived Employability ($b = 0.267$, $t = 5.495$, $p < 0.001$) - therefore the H4 is supported.

In addition, Job Insecurity is also positively related to Career Anxiety ($b = 0.193$, $t = 3.824$, $p < 0.001$), which is consistent with H5. Job Insecurity also has significant effect on the Perceived Employability ($b=0.477$, $t=10.176$, $p<0.001$) which supports H6.

Finally, Perceived Employability has a very significant positive impact on Career Anxiety ($b=0.498$, $t=8.436$, $p<0.001$) - thus supporting H7. Overall, the results reveal that most of the proposed hypotheses are supported which can highlight the significant relationship between the perceptions associated with AI, employability perceptions with career anxiety.

CHAPTER V: DISCUSSION

5.1 Conclusions

In this study, we attempted finding out major factors that impact career anxiety in the context of artificial intelligence. Specifically, in this study, the relationships between Perceived AI Job Replacement, AI Anxiety, Job Insecurity, Perceived Employability and Career Anxiety were studied. The findings do provide some significant understanding of the effect of perceptions of technological change to career-related attitude and concerns of employees.

First, the results confirm that perceived AI job replacement does not have significant direct impact on career anxiety. This suggests that while individuals may agree with the possibility of job automation because of artificial intelligence this perception alone does not necessarily result in the increase in anxiety in terms of their career prospects.

Second, perceived AI job replacement was found to be positively significantly related to perceived employability. This finding suggests that people in jobs that can accept the potential impact of AI on job proportions may become more motivated to acquire new skills and enhance their competitiveness in lieu labor market.

Third, AI anxiety is thought to have a very substantial effect on either career anxiety or perceived employability. Those who are concerned about the speed at which artificial intelligence is working and blending with human civilization are less confident about their future in the job market. At the same time, such anxiety may be compelling people to improve their employability by adapting to novel technological requirements.

Fourth, job insecurity is found to have a significant positive relationship with career anxiety as well as perceived employability. When the jobs of employees are perceived to be threatened due to technology change, they will be inclined with mixed feeling about career stability but on the other hand they find it important to develop their skills and employment abilities.

Finally, perceived employability is found to be strongly positively related to career anxiety. This finding suggests that people who frequently evaluate their capacity to maintain their competitive status in the job market also might be more aware of

potential career uncertainties. Overall, the findings of this research show the importance of the perceptions related to AI and how it contributes to the attitude of employees about their career future as the work environment is increasingly being dominated by technology.

5.2 Scope for Future Study

Although this study takes us to some important understandings of the relationships between perceived job replacement by AI, AI anxiety, job insecurity, perceived employability, and career anxiety, there are still a number of opportunities for future research to expand and refine the results. Artificial intelligence is a rapidly evolving field and have been further changing the global labour market. Therefore, more studies should be done developing a better understanding of how the transformation in technology influences the perception of careers and an employee's behavior in various settings and at different periods of time.

First, further studies can consider the inclusion and measurement of other possible psychosocial or technological variables that may affect career anxiety in the age of artificial intelligence. Factors such as technological readiness, digital literacy, adaptability and learning orientation might provide a more general explanation to individual reactions of technology disruption. Including these factors in models of future research may help scholars understand some of the mechanisms for understanding the impact of AI-related perceptions on career-related outcomes.

Third, the longitudinal methodologies could offer useful insights on variation in the perception of people with relation to any artificial intelligence over time. This cross sectional study attempts to reflect a respondent's perception at a point of time But almost certainly the workplace impact of adopting AI will transform as workers get used to emerging technology. Longitudinal studies would enable researchers to investigate the changing attitudes of career anxiety and perceptions of employability as the advancement of technology embeds itself in the everyday working life.

Fourth, they may discuss the impact of artificial intelligence on multiple sectors and groups of occupations with more time horizon. Different sectors are reacting differently to AI, driven by some massive accelerations in automation and few technological

changes in other sectors. Comparative sector studies - for example, information technology vs. finance vs. healthcare vs. manufacturing and education - would perhaps uncover findings on key differences in how employees perceive the risks and opportunities presented by artificial intelligence in their fields/jobs.

Fifth, future research may also consider comparative approaches, by making a cross-country approach. Countries' economic conditions, technological infrastructure, and cultural values are also very different, and it might have some impact on how people perceive the transition in technology and employment uncertainty. Comparative studies on advances in advanced and developing economies could yield more general understanding on how the world work force adjusts to artificial intelligence.

Lastly, it is possible to have relation of the future studies using mixed research framework. While quantitative approaches including structural equation modelling provide for useful statistical insights, qualitative approaches Interviews or focus group discussion may reveal more profound perspective when it comes to employees emotional solutions/ coping mechanisms to technological change. Combining quantitative, qualitative obviously, approaches would offer a more well-rounded installment of A.I. powered career shifts.

Overall, pursuing research in this direction will also help to get appreciation of how AI affects the career path, employability and workplace psyche. AI is continuing to change the workplace of the future graduate studies in it will be critical the guidance of groups, policy makers and individuals in perusing professional stability and professional development.

5.3 Recommendation

Following the results of the present study on artificial intelligence (AI), there is perceived job insecurity, employability, and career anxiety, the following recommendations can be offered:

- **Integration of AI and digital skills in education**

AI literacy and awareness of automation and digital competency should be incorporated in colleges and universities. This will reduce confusion on how to

deal with technological disruption and equip students better to cope with future labor market.

- **Strengthening career counseling services**

Structured career development programmes which provide guidance on areas such as adaptability, resilience and how to plan for a long-term career can help universities to fulfil this role. Workshops and mentoring help students get a better understanding of rapidly changing labor market demands, and reduce the anxiety about careers.

- **Development of Industry 4.0-aligned skill programs**

Policymakers should develop the relevant training opportunities in terms of modern technologies. Academia and industry must work together with the government to make skill development programs to be relevant and practical.

- **Promotion of upskilling and reskilling in organizations**

Enterprises must continuously train and develop their human resources. Gaining more competence by the employees will help in having less job insecurity and confidence in AI-driven progress.

- **Awareness campaigns on AI and employment**

There needs to be a correction in all the misconceptions in AI being the absolute replacement for jobs. They must also focus on campaigns of awareness which will show that AI is transforming the form of jobs and not eliminating them mainly and would help people have a broader perspective.

- **Encouraging lifelong learning and adaptability**

Individuals should have positive approach towards career development and continue to update their skills and be flexible about career development. Lifelong learning is of great importance when dealing with uncertainty in the contemporary labour force.

- **Enhancing collaboration between stakeholders**

Fostering a support network that focus should not only be on the individual but also the entire ecosystem where educational institutions, policymakers, and organizations collaborate to prepare individuals for technological advancements while reducing career-related anxiety.

- **Focus on psychological preparedness**

Implementing stress management, anxiety about the career and mental

strength practices that can assist individuals to manage the uncertainty in the field of AI and automation.

In conclusion, the solution to the problem of AI-related career anxiety requires a premeditated plan with the assistance of constant attention to the skillset, recognition, adjustment, and psychological support to form a sustainable career development.

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APPENDIX A

Survey Questionnaires

Section A: Demographic Information

Gender*

- ☐ Male
- ☐ Female

Age*

- ☐ 18 - 24
- ☐ 25 - 34
- ☐ 35 - 44
- ☐ 45+

Highest Education Level*

- ☐ High School or Equivalent
- ☐ Bachelor's Degree
- ☐ Master's Degree

Current Employment Status*

- ☐ Full-time employed
- ☐ Part-time employed
- ☐ Self-employed
- ☐ Unemployed/Student

Industry /Field of Work*

- ☐ It / Software
- ☐ Banking / Finance
- ☐ Education
- ☐ Healthcare
- ☐ Manufacturing / Engineering
- ☐ Business / Corporate
- ☐ Government

- Other:

Section B: Study Variables

Scale:

- 1 - Strongly Disagree
- 2 - Disagree
- 3 - Neutral
- 4 - Agree
- 5 - Strongly Agree

Independent Variables:

1. Perceived AI Job Replacement

- PAJR1: I believe AI can replace many jobs in my field. *
- PAJR2: My job tasks could be automated by AI. *
- PAJR3: AI reduces the need for human workers. *
- PAJR4: AI can perform some tasks better than humans in my profession. *
- PAJR5: I think AI will replace traditional job roles in the future. *

2. AI Anxiety

- AIA1: I feel worried about the development of AI. *
- AIA2: AI makes me feel nervous about my future. *
- AIA3: I feel stressed when thinking about AI in the workplace. *
- AIA4: Rapid AI growth makes me uncomfortable. *
- AIA5: I feel pressure to keep up with AI technology. *

3. Job Insecurity

- JI1: I feel insecure about my job because of AI. *
- JI2: AI makes my job seem less stable. *
- JI3: I worry about losing my job due to AI. *
- JI4: AI increases uncertainty about my employment. *
- JI5: I feel my job security is at risk due to AI. *

Mediating variable:

4. Perceived Employability

- PE1: I believe I can find another job if necessary. *

- PE2: I am confident in my ability to get employed in the future. *
- PE3: My skills are useful in the current job market. *
- PE4: I feel capable of adapting to new job requirements. *
- PE5: I believe I can remain competitive despite AI changes. *

Dependent variable:

5. Career Anxiety

- CE1: I feel anxious about my future career. *
- CE2: I worry about long-term career stability. *
- CE3: AI makes me uncertain about my career path. *
- CE4: I feel stressed about my career prospects. *
- CE5: I am concerned about my professional future. *