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AI POWERED MARKETING: EXPLORING THE FACTORS RESPONSIBLE FOR AI ADOPTION AMONG GEN Z'S CONSUMERS IN PAKISTAN

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ABSTRACT

The revolution of AI has brought a drastic change in the consumer landscape. This study profound the impact of AI in Generation Z, born between 1990 and early 2010. The purpose of this study is to explore the dynamic interplay between AI applications and Generation Z's consumer behaviour. This study examined how AI- driven innovation shaped their preferences and influence decision making processes. This study will be crucial to influence of AI application on consumers' attitude as AI technology shape consumers perceptions, it allows strategic adaptation in marketing and communication strategies. The study covers the unique characteristics of Gen Z's involvement with AI applications. Generation Z is the spearhead of the AI revolution in consumer behaviour, which successfully providing the platforms to engage with products, services and brands. The study aims to find out the influence of AI application in Gen Z's consumers. The survey was conducted through questionnaire, the targeted population were Generation Z's consumers in Pakistan, Karachi. The SPSS and Smart PLS used to analyse data.

Keywords: AI, Powered Marketing, Gen Z's Consumers, Pakistan.

1. INTRODUCTION

1.1 Background

Artificial intelligence becomes the most tremendous way of interaction between customer and brands.(McLean & Osei-Frimpong, 2019). Although Artificial intelligence is different from human intelligence, but it is almost working like humans. Artificial intelligence is almost present in every area of day-to-day life, its appearance in the form of smartphones, laptop and tablets and even more vast field of technology. The world is now becoming full of artificial intelligence technologies. Now a days, the news reporters are even robots and working perfectly, the world is changing with new heights with AI technologies. AI technology is almost used in every industry, even the technology has introduced the flying cars, robotics services in restaurants and even in medical fields robotic surgeries has introduced. AI has some high-profile application such as web search engines (Google search), Google Assistant (Siri and Alexa). The AI applications has also some strategy games (such as Chess and Go), the life becomes so easy even an individual person cannot feel lonely in the age of AI. In 2022, AI brought into mainstream application of generative pre training Transformers.(Jake Frankenfeild 2023). The famous application Chatgpt and its widespread fascination has changed the mind of consumers. Artificial intelligence now becomes a topic for investigation and advancement as many companies are now using AI software to enhance their business and marketing strategies. To comprehend the influence of AI technologies on marketing that helps to study consumer decision making process. The world has totally changed in a sense of marketing as new technology has permitted the development of

new technologies for consumer-business communication.

1.2 Usage of Artificial Intelligence in Marketing

Many companies and marketing teams rapidly adopting AI technology to improve customer experiences. These solutions provide AI marketing platforms as these platforms provides delicate comprehensive knowledge to their target audience. AI marketing automates decisions based on data collection, analysis, and insights into audience and economic trends, which might impact marketing efforts. Customer profiles and data can be more effectively provided by AI marketing technologies to improve consumer communication.

Marketers uses AI to understand deeper consumer insights and categorized consumers to move forward, providing best possible experiences. Artificial intelligence is very effective in terms of saving times and efforts with best possible solutions. Many firms already use AI to customize their social media platforms. One of the most efficient use of artificial intelligence is automated jobs that formerly needed human intellect.

In recent years artificial intelligence becomes the most important subject in the world. The AI have now capabilities to interact like humans in a non-human way. The human like capabilities consist of a unique technological feature that influence consumers perception, adoption. Researchers have employed this human like concept is anthropomorphism. The concept of anthropomorphism refers to have human like characteristics to non-humans. The adoption of anthropomorphic AI in many industries is a silent research gap in the ongoing examination of anthropomorphism. (Alabed et al., 2022)This study examined at what extent consumers attitude and purchase intention evoke anthropomorphic agents. As there are many anthropomorphised AI agents in marketing field in order to identify the relation between consumers and anthropomorphised AI agents. This study includes this construct to find out its influence on consumers' attitude.

Artificial intelligence is a use of every generation, but the main focus of this study is Generation Z. Generations Z born between 1990 and 2010, (Ahmet Atay and Mary Z. Ashlock 2022) as it has been observed that Generation Z is the most technology accepting generation yet. They are always connected with a social media platform. Gen Z is the first digital native, developed a strong interest in AI applications and the abilities and knowledge to explore the digital world as a child. (Mason et al., 2022). Generation Z is more comfortable and educated about modern advances than the preceding generation.(Baudier et al., 2020). In the recent studies, it has been observed that there are different challenges faced by the consumers who are using artificial intelligence. As a result, this study investigates the adoption of AI applications and its influence on generation Z's consumers. As Generation Z is the most technology accepting generation. Therefore, the goal of this study is to analyze the elements that influence Generation Z's adoption of AI.

1.3 Research Problem

Artificial intelligence worldwide Involves in many businesses. The rapid development of technology has changed the mind of consumers. The study aims the influence of AI application in Gen Z's consumer to understand the delicate dynamics of their communication with AI and how Gen Z perceives and interacts with technologies that are designed to understand and response to human emotions towards their buying behaviour. Secondly, how AI can enhance their daily routine by providing customized suggestions for entertainment, shopping and learning by assuring them to provide security measures in place to protect their information, fostering trust in AI powered products or services. The research problem of this study is to investigate how AI applications influence Gen Z consumers' attitude, preferences and behaviours. Research addresses the problem will contribute to a comprehensive cognition of the developing relationship between Gen Z and AI, provides guidelines to businesses and policy makers in adapting strategies that meets the expectations. This article is based on the combination of three theories (TAM) and (TPB) and Trust-commitment theory.

1.4 Research Question

RQ: How adoption of AI applications influences consumers' attitude and intention to use AI among Generation Z in Pakistan?

1.5 Research Objectives

To find out the factors that influence adoption of AI applications on consumers' attitude and intention to use AI among Generation Z in Pakistan.

1.6 Significance of the study

The importance of the study is to develop awareness for the use of AI applications. Consumers will be aware of AI applications as well as to find out the factors that influence consumer purchase intention towards AI. This study significant for businesses to understand user preferences, AI applications meet consumer needs as it enhances the adoption of AI in buying various products and service, as it is a user-friendly application and fostering a positive impact on consumer trust. This study will be crucial to influence of AI application on consumers attitude, as AI technology shape consumers perceptions, it allows strategic adaptation in marketing and communication strategies. Furthermore, such studies provide responsible development and deployment of AI. To ensure the influence of AI technology aligned with consumer expectations, ultimately helps to influencing the successful integration of AI into various consumer-oriented product and services. This study will be helpful to managers and marketing professionals to influence consumer behavior through AI applications.

1.7 Limitations

The limitations of the study will be difficult to time constraints because of the time management we cannot target the large number of populations. Sometimes consumers are unwilling to give appropriate information. We used few variables which have been studied in this research to fill the research gap. In future we can study more variables and can get more comprehensive details regarding AI applications and consumer behaviour.

1.8 Definitions of key terms

Consumer attitude:

The term consumer attitude is described as it is a set of belief, emotions and behavioural intention towards behaviour or products.

Consumer trust:

Customer trust is the conviction that a consumer has in a business or brand to fulfill its promises.

Perceived ease of use:

This term refers to an individual's belief of using new technologies without any effort.

Anthropomorphism:

"The interpretation of nonhuman things or events in terms of human characteristics". (Google)

Consumer behaviour:

The study of individuals, groups and organization and all the activities of purchase, use and dispersal of goods and services.

1.9 Outline of the study

There are three primary sections to this research. Every segment serves as a bridge to the one after it and, ultimately, the finale. This study's Introduction section gives a general summary of the subject, its research questions, and the goal of the investigation. The second chapter of this research accumulates secondary research in the form of literature review. It includes data and information on the subject from published scholarly articles, books, and journals. In addition to this, the third chapter of this research includes research methodology which reflects onto the methods, approach, philosophy and the sampling technique of this research.

2. Literature Review

The pertinent theories are summarized in this chapter. These theories provide the explanation between the technology and the human being among Generation Z in this study.

2.1 Artificial Intelligence in Marketing

In marketing, AI serves in multiple ways including future trends, various marketing channel. Artificial intelligence benefits automate the business process by providing and produce market and consumer insights from past data. (Davenport et al., 2020). Technology can help the various marketing procedures in an order to assist data collection and market analysis. Artificial intelligence can serve as a targeting and positioning consumer's need, as it can be helpful in relation building.(Huang & Rust, n.d.) . Artificial intelligence is very crucial to perform marketing task more efficiently than humans as it reduces cost time and efforts. Artificial intelligence is also beneficial to conduct tactical data more efficiently. Artificial intelligence provides platforms to social media networks and search engines which makes life more convenient. Consumer can easily choose its brands through different search engines as it saves times and efforts. Advertisement becomes more efficient through AI applications. Consumers

are now conveniently reached towards their favourite products through AI application advertisements. Artificial Intelligence applications found positive influence on consumer experience. (Nicolescu & Tudorache, 2022).

2.12 Adoption of Artificial intelligence in Generation Z.

Artificial intelligence is a use of every generation, but the main focus of this study is Generation Z. Generations Z born between 1990 and 2010 (Ahmet Atay and Mary Z. Ashlock 2022) as it has been observed that generation Z is the most technology accepting generation yet, generation Z hasn't experienced without the Internet, hence this generation used Internet at least 10 hours a day. They are always connected with a social media platform. Gen Z is the first digital native, developed a strong interest in AI applications and the abilities and knowledge to explore the digital world as a child. (Mason et al., 2022). Generation Z is more comfortable and educated about modern advances than the preceding generation.(Baudier et al., 2020). In the recent studies there are different challenges faced by the consumers who are using artificial intelligence. As a result, this study investigates the adoption of AI applications and its influence on generation Z's consumers. As generation Z is the most technology accepting generation. Therefore, the goal of this study is to analyze the elements that influence Generation Z's adoption of AI.

2.2 Theory of technology acceptance- Technology acceptance model (TAM)

Technology acceptance theory (TAM) was adopted by the theory of reasoned action is especially adaptive scrutinised the acceptance of information system. (Liang et al., 2020). In 1986, Fred Davis introduced TAM as part of his PhD research. The purpose of (TAM) is to provide detailed information for the end users of computing technologies. TAM is a three-step process made up of external factors (features of the system design) that cause cognitive reactions (such as perceived usefulness and ease of use) and emotive reactions (such as attitude toward using technology). This theory is used to measure the adoption of new technology based on consumer attitude. TAM is extended in TAM 2 by Venkatesh and Davis in 2000, TAM 3 by Venkatesh & Bala 2008 to fill gap in due to the limited research in intervention to expand more acceptance towards technology. The crux of (TAM) is to provide foundation to enhance the external factors to influence individuals' beliefs, attitudes and intentions. TAM Is also beneficial to understand employee adoption of novel technologies.(Kulviwat et al., 2007) TAM based on two constructs i-e Perceived usefulness and Perceived ease of use are the initial appositeness for technology acceptance. This study also includes the variable of TAM 2 is perceived enjoyment. TAM has been used in this study to understand consumers' attitude and intention towards technology acceptance in Generation Z. The study shows the direct influence of perceived ease of use and perceived usefulness on consumers' attitude and intention to use.

2.21 Perceived Usefulness

Perceived usefulness is defined as an individual will enhance their job performance.(Davis, 1989) Perceived usefulness has significant influence on individual towards technology (Kim & Forsythe, 2007Williams et al., 2014). At some extent Perceived usefulness will be beneficial for an individual in order to perform their task. In TAM it has significant impact on users' acceptance and adoption of technology. (Kulviwat et al., 2007).Perceived usefulness found to be the most determinant factor in acceptance of technology in e- commerce. In many studies perceived usefulness found positive relationship between technology acceptance and consumers.

H1a: Perceived Usefulness has positive influence on consumers' attitude and intention to use AI.

H1b: Perceived Usefulness has positive influence on consumers' attitude.

2.22 Perceived ease of use

In TAM, Perceived ease of use is defined that how an individual's life will be convenient by using technology. (Davis, 1989).It is a TAM construct that evaluates a person's effort when using technology, perceived ease of use plays a critical role in the acceptability of technological innovations and their uptake. It is especially developed to examine an individual's acceptance of technology. (Venkatesh, 2000). Perceived ease of use has been shown as the critical element in the adoption process, (Lin et al., 2007), as it has both direct and indirect effects on attitude. Its direct effect significantly improve attitude towards acceptance of technology. In many studies it's both direct and indirect effect found to be

positive on consumers' attitude towards adoption of technology. (H. Y. Kim et al., 2017). Perceived ease of use is a very strong determinant of TAM, it shows that how AI product is easy to operate, time saving and effortless.

H2a: Perceived ease of use has positive influence on consumers' attitude and intention to use AI.
H2b: Perceived ease of use has positive influence on consumers' attitude.

2.23 Perceived Enjoyment

Perceived enjoyment is the variable of TAM 3 by (Ventakesh and Bala 2008) (Agus WINARNO et al., 2021) which is the extended model of TAM 2. Perceived enjoyment is the extent to which utilizing technology is delightful in and of itself, independent of any potential negative effects on performance. .(Teo & Noyes, 2011). Most of the studies found that perceived enjoyment plays significant role in user technology acceptance and also found the correlation between perceived enjoyment and perceived ease of use which supports the research findings. Research faults that perceived enjoyment is significantly explaining the behavioural intention to use AI.(Van der Heijden, 2003). This study examined the role of perceived enjoyment in determining the acceptance of technology among Gen Z's consumers using an extended TAM as a research framework.(Teo & Noyes, 2011)

H3a: Perceived Enjoyment has positive influence on consumers' attitude and intention to use AI.
H3b: Perceived Enjoyment has positive influence on consumers' attitude.

2.3 Trust- commitment Theory

Trust commitment theory develops to build trust and commitment relationship between buyers and sellers and this theory proposed by(Morgan & Hunt, 1994). The two main factors of this theory are trust and commitment which must exist for a successful relationship between buyer and seller in which a party feels confident about the other party's reliability and integrity. This theory includes wide variety of context like online shopping, buying through websites.(Wang et al., 2016). This theory is very crucial to study brand relationships in online marketing, online shopping behaviour and to develop trust between buyers and sellers during social media internet purchasing .(Wang X, 2020). Trust commitment theory develops a significant relationship in technology -mediated interactions between customers and retailers. Trust is a fundamental construct of this theory. (Morgan & Hunt, 1994). Trust also works to build relation between automations and humans. (Hengstler et al., 2016).

2.31 Trust

The attitude of confident expectancy in a risky circumstance is known as trust. (Corritore et al., 2003). In e-commerce, trust plays a critical role in building both brand trust and technological acceptability. (Corritore et al., 2003). In the age of AI, Trust becomes the key component to ensure the acceptance of technology and to build strong relationship between consumers and retailers. To establish trust towards innovative brands and innovative technologies are communicated to customer is a complex process, but some brands assume that it is sufficient to convince consumers through technology, but in many studies, it has been observed that technologies are often failed to go beyond technical issues. (Heidenreich & Spieth, 2013). Many studies show that customers who are confident about the product they purchase from will be engaged in long term relationship with that product. The higher level of trust in technology increases the customer experiences. The study focuses the trust and its influence on consumers attitude towards intention to use AI.

H4a: Trust has positive influence on consumers' attitude and intention to use AI.
H4b: Trust has positive influence on consumers' attitude.

2.4 Anthropomorphism

Anthropomorphism is defined as human -like attributes to non- human agents. Anthropomorphism is a Greek word proposed by ancient poet **Xenophanes** (c.560-c, 478 BCE). In ancient era it has been introduced in arts and even in science. Anthro means (human) and morphe means (form). Anthropomorphism itself is a theory which describes the propensity to be influenced by imagined or real-world actions of non-human entities with human-like traits, feelings, and goals. The purpose to create Anthropomorphism to make sense of events and behaviours they experienced. Now a days AI is being developed to perform tasks by communicating with human naturally and intuitively.(Abdullah Kammani, 2023). Anthropomorphic agents revolutionized the way we interact with machines, as

It also helps to improve customer service by enabling AI to understand customer needs and respond in a human like way.(Abdullah Kammani, 2023).The use of AI applications tends to Anthropomorphise human users to create social expectations.(Nass & Moon, 2000). Anthropomorphism in AI making machines appear and respond like humans. Previous studies show that consumers' communication with anthropomorphic AI agents provides social perception which assist to increase trust in technology.(Han & Yang, 2018). These social perceptions essentially provide human like characteristics which increase the trust in anthropomorphic AI applications. The adoption of anthropomorphic AI in many industries is a silent research gap in the ongoing examination of anthropomorphism.(Alabed et al., 2022). This study examined at what extent consumers attitude and purchase intention evoke anthropomorphic agents. As there are many anthropomorphised AI agents in marketing field in order to identify the relation between consumers and anthropomorphised AI agents. The purpose to include anthropomorphism in this study to find out the impact of consumers attitude towards use of AI.

H5a: Anthropomorphism has positive influence on consumers' attitude and intention to use AI.
H5b: Anthropomorphism has positive influence on consumers' attitude.

2.5 Theory of planned behaviour

Theory of planned behaviour was initially stated as theory of reasoned action but in 1980 to predict an individual's behaviour to use in a specific time and place. Later, it is elaborated by Isek Ajzen and converted into theory of planned behaviour. The theory of planned behaviour is a psychological theory which links to behaviour. This theory applied to study the attitude, beliefs and behavioural intentions. This theory has successfully used to observe behavioural intention. The purpose to include this theory in this study to explain the attitude and intention to use AI applications among Generation Z. The most crucial point is that behavioural intention often influenced by attitude, attitude refers to the evaluation of favourable and unfavourable behaviour of interest. This study includes two constructs of theory of planned behaviour i-e attitude and intention to use.

2.51 Attitude

Attitude is the response towards a particular object either negative or positive and are considered as an antecedent of behavioural intentions. According to (Forgas et al., 2011)Attitude influences perceptions and provides guidance of the human behaviour. Social psychological casual relationships help to anticipate the attitudes of an individual's behaviour. Consumer attitude either positive, negative response towards a specific object it is all about consumers preferences or identification of an object to other alternatives.(Amoroso & Lim, 2017). The personality traits of the brands replace crucial role to understand consumers' attitude. (Shobeiri et al., 2015). Consumer' attitude is very important to marketers in order to understand individual's attitudes regarding their purchase. (Forgas et al., 2011). On the other hand, technological advancements also very helpful to influence consumer complex behaviour, trends in consumer behaviour towards information technology plays major role by their applications. (Shareef et al., 2016). The process follows by consumer -technology interaction where influenced of users' attitude towards use of a specific technology itself. (McLean et al., 2020). There are various studies to investigate the influence of variables of users' attitude in the consumer technology interaction including functional elements. (Venkatesh et al., 2003). The purpose to include this variable in this study to measure the consumer attitude towards AI application.

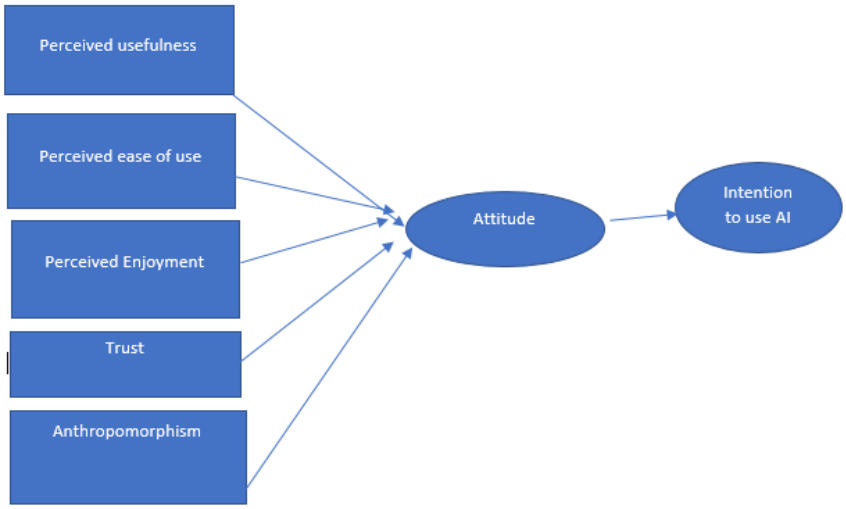
H6: Consumers' attitude has positive influence on intention to use AI.

2.52 Intention to Use

Intention plays an important role to understand consumer behaviour. Purchase intention now becoming a crucial point in consumer behaviour for the trait to understand their distinctive behaviour. Purchase intention is a tendency of consumer to purchase any product in a specific situation. Although purchase intention is a complicated process, and it is linked to consumer behaviour attitudes and perceptions.(Vuong & Khanh Giao, 2020). To deal with an individual attitude and perception. In future purchase intention can influence consumer purchase in a positive way. In the age of artificial intelligence consumer consult social media guidance for making their purchase decision. There are numerous studies which have

been examined to know how artificial intelligence in influence consumer Purchase intention.(Busman & Ananda, 2022). Artificial intelligence enables business to provide finest service in terms of quality. Artificial intelligence has changed consumer' purchase intentions.

2.6 Research Framework



3.Research Methodology

Introduction:

Chapter 3 provides an overall evaluation of this study as well as it provides research design, procedure, population, sampling techniques, data collection tool, hypothesis and data analysis of this study.

3.1 Research Design

The study based on quantitative research and positivism philosophy. Positivism based on factual knowledge gain through observations, this philosophy is limited to the data collection and Interpretation. (Google). Positivist philosophy based on deductive approach; hence this research is based on deductive approach. Data will be collected by the primary source. The study is based on three different theories; TAM, Theory of Planned Behaviour and trust-commitment theory. The basic purpose to include these theories to find out the influence of AI applications in consumers. The construct of TAM is perceived usefulness, perceived ease of use and Perceived Enjoyment, the construct from TPB is attitude and Intention to use, construct of Trust-commitment theory is Trust and the last construct is Anthropomorphism.

3.2 Research Approach

In this research the method chosen for data collection is quantitative method, the survey was conducted through questionnaire. The 24 items on the scale used in this study are an attempt to gauge the impact of the independent and dependent variables based on well-established research. The questions and their responses were provided with a 5-point likert scale, ranging from strongly disagree, disagree, neutral, agree or strongly agree, these are measured by a 5-point indicator, and the results were analysed statistically.

3.3 Procedure

The study based on AI applications and its influence on consumers' intention to use. The study based on questionnaire survey conducted from a various places of Karachi, the targeted population is Generation Z, Gen Z is the first generation which grow up with the technological advancement with technoholic mindset.(Barhate & Dirani, 2022),each respondent was asked to judge about how they perceived about AI application, data has collected to analyse and to test hypothesis.

3.4 Sample size and Sampling technique

Since, the population size is large so, this study uses Purposive sampling and the sample size is small. The data was collected from 250 respondents. The process was asked to the consumers whether they were willing to be respondents. However, it was

further decided to assume accurate responses from respondents.

3.5 Instrument of data collection

The study adopts quantitative deductive approach to test the hypothesis. This test is very useful to evaluate hypothesis and analysing the group correlation and justification for the variables' independence. (Ishtiaq, 2019). The study focuses Gen Z's consumers of Pakistan Karachi, regarding the usage effect of AI products. The instruments and research data were subjected to validity and reliability to ensure good quality. Questionnaire with Likert scale, close-ended questions were filled by the respondents via survey or Google form. There are 24 items which distributed as follows; four items related to perceived usefulness, four items for perceived ease of use, four items for trust, four items for anthropomorphism, four items for consumers 'attitude, four items for consumer purchase intention. These questionnaires were served to each respondent regarding their preference that how their reactions towards AI applications. Each question was answered by using a Likert scale. The study used reliability analysis to check the reliability of each factor. The instruments and research data were subjected to validity and reliability to ensure good quality.

Construct	Citation
Perceived usefulness	(Lund, 2001)
Perceived Ease of use	(Lund, 2001)
Perceived Enjoyment	(Wahyu Agus WINARNO1, 2021)
Trust	(Chen et al., 2022) (Nagy & Hajdú, 2021)
Anthropomorphism	(Nyagadza et al., 2023)
Attitude towards AI	(Pitardi & Marriott, 2021)
Intention to use AI	(Yin & Qiu, 2021)

3.6 Plan of analysis

Cronbach's alpha was used to check average, variation and reliability of instrument, descriptive analysis was used to find validity, regression analysis was used to correlate the variables and to test hypothesis. SPSS and smart PLS software were used to analyze data.

3.7 Ethical Consideration

Ethics-related guideline and concepts were taken into account in the present study. The participants were informed before survey, their privacy was protected. Each participant was informed regarding the study and methodology before filling out the questionnaire. In addition, procedure was used to ensure that participants' privacy was respected and maintained.

4.Data Analysis and Findings

Table 4.1
Demographic Analysis

Features		n	%
Gender	Male	160	64.0
	Female	90	36.0
Age	18-23	204	81.6
	24 -29	28	11.2
	30 - 34	18	7.2
Marital Status	Married	25	10.0
	Single	225	90.0
Education	Intermediate	82	32.8
	Bachelors	110	44.0
	Maters	29	11.6
	PhD	2	0.8
	others	27	10.8
Work status	Employed	37	14.8
	Unemployed	203	81.2
	Student	10	4.0

The table 4.1 Shows the demographic distribution of the respondent. The questionnaire filled by 250 respondents 160 by male out of 250 shows 64.0% and 90 by female out 250 which shows 36 %. The above table shows the age of the respondents, the range varies between 18 to 23 were 204 out of 250 shows 81.6%, 24 to 29 were 28 out of 250 shows 11.2%, 30 to 34 were 18 out of 250 shows 7.2%. the above table shows the marital status of the respondents, married were 25 out of 250 shows 10%, single were 225 out of 250 shows 90 %. The above table shows the education level of the respondents, which shows PhD were 2 out of 250 shows 0.8%, Masters were 29 out of 250 shows 11.6%, Graduate were 110 out of 250 shows 44 %. Intermediate were 82 out 250 shows 32.8% %, others were 27 out of 250 shows 10%. The above table shows the work status of the respondents in which employed were 37 out of 250 shows 14.8%, unemployed 203 out of 250 shows 81.2 %, students 10 out of 250 shows 4%.

Table 4.2
Descriptive statistics, reliability analysis and discriminant Validity(n=250)

	N	Mean	SD	a	CR	(AVE)	PU	PEOU	PE	T	ANT	ATT	ITU
PU	250	16.1280	2.75791	0.850	0.850	0.690	0.830						
PEOU	250	14.5360	2.78130	0.733	0.753	0.554	0.566	0.744					
PE	250	10.9560	2.14768	0.705	0.715	0.624	0.481	0.544	0.790				
T	250	13.2400	2.88299	0.808	0.809	0.634	0.427	0.630	0.634	0.796			
ANT	250	8.9760	2.62507	0.781	0.797	0.695	0.207	0.332	0.300	0.415	0.834		
ATT	250	11.3960	1.76512	0.738	0.742	0.656	0.554	0.510	0.584	0.593	0.422	0.810	
ITU	250	13.6760	2.65012	0.813	0.836	0.644	0.392	0.414	0.579	0.579	0.425	0.584	0.802

The table 4.2 shows the results of a construct analysis. The table includes seven variables and each variable shows descriptive analysis, mean, standard deviation and Cronbach's alpha reliability, average variance extracted (AVE) and correlation between the variables. The first independent variable Perceived Usefulness shows sample size of 250 respondents with mean 16.1280, standard deviation 2.75791, Cronbach alpha 0.850, composite reliability 0.850, AVE 0.690 shows moderate correlation with construct Perceived Ease of Use 0.566, Attitude **towards AI** 0.554, and **Trust** 0.427. The second construct Perceived Ease of Use shows sample size 250 with mean 14.5360, standard deviation 2.78130, Cronbach alpha 0.733, composite reliability 0.753, AVE 0.554, is significantly correlated with Trust 0.630 and Perceived Enjoyment 0.544. The third independent variable Perceived Enjoyment with sample size 250 shows mean 10.9560, standard deviation 2.14768, Cronbach alpha 0.705, composite reliability 0.715, AVE 0.624, shows notable correlations with Trust 0.634 and attitude towards AI 0.584. The fourth variable Trust shows sample size 250 with mean 13.2400, standard deviation 2.88299, Cronbach alpha 0.808, composite reliability 0.809, AVE 0.634 has strong correlations with Perceived Ease of Use 0.630 and Perceived Enjoyment 0.634. The fifth variable anthropomorphism has sample size 250 with mean 8.9760 standard deviation 2.62507, Cronbach alpha 0.781, composite reliability 0.797, AVE 0.695 shows correlation with Trust 0.425.The mediating variable Attitude towards AI show number of samples 250 with mean 11.3960, standard deviation 1.76512, Cronbach alpha 0.738, composite reliability 0.742, AVE 0.656, shows significant correlations with Perceived Enjoyment 0.584 and Trust 0.593. The dependent variable Intention to use AI show sample size 250 with mean, 13.6760 standard deviation 2.65012, Cronbach alpha 0.813 composite reliability 0.836, AVE 0.644 is significantly correlated with Attitude towards AI 0.584 and Perceived Enjoyment 0.579, the above table shows the Cronbach alpha and composite reliability shows good internal consistency and reliability, whereas the value of AVE of each construct shows the good convergent validity.

Table 4.3
Specific indirect effect, Total effect, VIF and path coefficients

	Specific indirect effects	Total effects	VIF	Path Coefficients
PU->ATT->ITU	0.176			
PU->ATT		0.301	1.569	0.301
PU->ITU		0.176		0.176
PEOU->ATT->ITU	0.000			
PEOU->ATT		0.001	2.069	0.001
PEOU->ITU		0.000		0.000
PE->ATT->ITU	0.134			

PE->ATT		0.230	1.872	0.230
PE->ITU		0.134		0.134
T->ATT->ITU	0.140			
T->ATT		0.239	2.200	0.239
T->ITU		0.140		0.140
ANT->ATT->ITU	0.111			
ANT->ATT		0.191	1.222	0.191
ANT->ITU		0.111		0.111
ATT->ITU		0.584	1.000	0.584

The table show specific indirect effect 0.176 indicates that the path from Perceived Usefulness to Attitude towards AI and then from Attitude to Intention to Use AI has a positive specific indirect effect on Intention to Use AI, whereas the path from Perceived Usefulness directly influences Attitude towards AI with total effect of 0.301 with the presence of some multicollinearity. The path coefficient 0.301 symbolizes the intensity and direction of the interaction between Perceived Usefulness and Attitude towards AI, the total effect 0.301 indicates that perceived usefulness directly influences Attitude towards AI, the path coefficient 0.176 symbolizes the intensity and direction of the interaction between perceived usefulness and Intention to use AI. The second construct Perceived Ease of Use show specific indirect effect 0.000 this indicates that the path from Perceived Ease of Use and Attitude towards AI and then from Attitude to Intention to Use AI has no effect on Intention to use AI, whereas total effect of 0.001 this indicates that Perceived Ease of Use directly influences Attitude towards AI with some suggest multicollinearity. This path coefficient 0.000 represents that there is no relationship between Perceived Ease of Use and Intention to Use AI. The specific indirect effect 0.134 from Perceived enjoyment and attitude towards AI and then from attitude to Intention to use AI has a positive indirect effect on Intention to use AI. The total effect 0.230 shows that perceived Enjoyment directly influences attitude towards AI and the path coefficient 0.230 symbolizes the intensity and direction of the interaction between perceived enjoyment and Attitude towards AI, whereas total effect of perceived enjoyment directly influences Intention to Use AI, with total effect of 0.134, The path coefficient of 0.134 symbolizes the intensity and direction of the interaction between perceived enjoyment and Intention to use AI. The specific indirect effect 0.140 this indicates that the path from trust to Attitude towards AI and then from Attitude to Intention to use AI has positive indirect effect on Intention to use AI. The total effect 0.239 shows that trust directly influences attitude towards AI and the path coefficient 0.239 symbolizes the intensity and direction of the interaction between trust and Attitude towards AI, whereas total effect of trust directly influences Intention to Use AI, with total effect of 0.140, The path coefficient of 0.140 symbolizes the intensity and direction of the interaction between trust and Intention to use AI. The specific indirect effect 0.111 from anthropomorphism and attitude towards AI and then from attitude to Intention to use AI has a positive indirect effect on Intention to use AI. The total effect 0.191 shows that anthropomorphism directly influences attitude towards AI and the path coefficient 0.191 symbolizes the intensity and direction of the interaction between anthropomorphism and Attitude towards AI, whereas total effect of anthropomorphism directly influences Intention to Use AI, with total effect of 0.111, the path coefficient of 0.111 symbolizes the intensity and direction of the interaction between anthropomorphism and Intention to use AI.

Table 4.4
Regression Analysis

	R square	R Square adjusted
ATT	0.524	0.514
ITU	0.341	0.339

The above table shows that the value of R square 0.524 of attitude indicates that 52.4 % is explained by the Perceived Usefulness, perceived Ease of Use, Perceived Enjoyment, Trust and Anthropomorphism while intention to use AI the value 0.341 indicated that 34.1% is explained by the Perceived Usefulness, Perceived Ease of Use, Perceived Enjoyment, Trust and Anthropomorphism. The adjusted R-squared for Attitude is marginally lower, indicating that while

the model accounts for a considerable portion of the variation (about 52.4%), some factors may not be very helpful.
A smaller percentage of the variation (approximately 34.1%) is explained by the model for Intention to Use AI, and the adjusted R-squared is nearly equal to the R-squared, suggesting that most predictors are significant.

Table 4.5
Model fit

	Saturated model	Estimated model
SRMR	0.087	0.102
d_ULS	2.438	3.353
d_G	0.941	0.988
Chi-square	1311.391	1354.066

This table shows the results of a comparison between the saturated model and the estimated model the table also shows the fit indices and goodness of fit. SRMR (Standardised root mean square residual) is a major of discrepancy between the observed covariance matrix and the predicted covariance matrix by the model, the value of SRMR is 0.087. In general, a fit score of less than 0.08 is regarded as satisfactory. In this case, The SRMR value of the calculated model is higher than that of the saturated model, indicating a marginally poorer fit. Both models have SRMR values that are just above this threshold. d_ULS uses unweighted least squares to calculate the difference between the estimated and observed covariance matrices. The value of d_ULS 2.438 for saturated model whereas 3.353 for estimated model is a better match is indicated by lower values. In terms of this measure, the saturated model appears to fit the data better than the estimated model, as evidenced by the reduced discrepancy between the two models. Another way to quantify the difference between the estimated and observed covariance matrices is with d_G, which use a different (geodesic) distance metric. Similarly, the value of d_G is 0.941 for saturated model and 0.988 for estimated model suggest a better fit. A somewhat better fit than the estimated model is indicated by the slightly lower d_G value of the saturated model. A better overall fit of the model is shown by lower values of the Chi-square statistic. Chi-square, however, is sample size-sensitive and frequently yields significant results in large sample sizes, even for well-fitting models. The saturated model in this instance fits the data more accurately than the estimated model, as seen by its lower Chi-square value i-e 1311.391. The fit indices show that, for all metrics, the saturated model fits the observed data more closely than the estimated model.

Table 4.6
Results

Hypothesis	Beta	T statistics	P values	Results
H1a: PU->ATT-> ITU	0.176	4.518	0.000	Supported
H1b: PU -> ATT	0.299	4.977	0.000	Supported
H2a: PEOU-> ATT->ITU	0.000	0.005	0.996	Not Supported
H2b: PEOU -> ATT	0.000	0.005	0.996	Not Supported
H3a: PE -> ATT->ITU	0.135	3.364	0.001	Supported
H3b: PE -> ATT	0.230	3.700	0.000	Supported
H4a: T ->ATT-> ITU	0.142	4.224	0.000	Supported
H4b: T ->ATT	0.241	4.598	0.000	Supported
H5a: ANT->ATT->ITU	0.112	4.306	0.000	Supported
H5b ANT->ATT	0.191	4.489	0.000	Supported
H6: ATT ->ITU	0.588	13.234	0.000	Supported

The findings of a hypothesis test in a structural equation modeling analysis are shown in the table. Path coefficients, t-values, p-values, and conclusions regarding the support or lack thereof for each hypothesis are provided. Each hypothesis examines the impact of various constructs on one another, either directly or indirectly. The study tested that perceived usefulness, perceived enjoyment, trust and anthropomorphism were significant in order to predict consumers attitude towards AI, thus

hypothesis one, three, four, five and six has accepted. On the other hand, it has been discovered that perceived ease of use has no effect on consumers attitude towards AI itself and neither it's significantly affected attitude directly. In some studies, it has been tested that the perceived value of AI is more important than its usability. Perceived usefulness having a greater influence on consumers intention to use AI than simplicity of use. Their intention to use technology find them daunting or inherently complex in certain instance, and both adversely affected by intricacy which sometimes cause anxiety. Anxiety about usage of AI can overshadow its ease of use, thus hypothesis two has rejected. The results further show that attitude towards AI positively influence intention to use AI.

5. Discussion, Conclusion, Practical Implication and Future Research

Discussion

In order to adapt three research measurements TAM by (Davis, 1989), Trust- commitment theory by (Morgan and hunt ,1994) and Theory of planned behaviour by Isek Ajzen 1980, the conceptual model was constructed and tested to relate consumers attitude towards AI and intention to use AI. The constructs Attitude towards AI, Perceived Usefulness significantly influences Intention to Use. This suggests that Perceived Usefulness positively effects Attitude towards AI, which in turn favorably influences. Perceived Usefulness significantly and positively affects Attitude towards AI, indicating that a more positive attitude toward utilizing the technology is caused by increased perceived usefulness thus, hypothesis one is accepted. The second construct Perceived ease of use has no discernible indirect effect on Intention to Use AI through Attitude towards AI, because Perceived Ease of Use has no effect on Attitude towards AI itself. Perceived Ease of Use does not significantly affect Attitude towards AI directly, indicating that attitudes about utilizing the technology are unaffected by perceived ease of use. More often than not, the perceived value of AI is more important than its usability. For instance, students may give more weight to the features and advantages of AI in the classroom than to its ease of use. In a study on students' use of chatbots, this tendency was noted, with perceived usefulness having a greater influence on students' intention to utilize the technology than simplicity of use. (Adekunle Ayanwale & Molefi, 2024) Despite the apparent simplicity of AI technologies, consumers may find them daunting or inherently complex in certain instances. Their intention to use the technology and their attitude about it are both adversely affected by its intricacy, which can cause anxiety. Anxiety about AI can overshadow its ease of use. (Cho & Seo, 2024). By means of Attitude towards AI, Perceived enjoyment has a substantial indirect effect on Intention to Use AI, suggesting that Perceived Enjoyment has a favorable impact on Attitude towards AI, which in turn has a positive impact on Intention to Use AI. Perceived Enjoyment significantly and positively affects Attitude towards AI, indicating that a more positive attitude toward utilizing the system is caused by increased perceived enjoyment. The fourth construct Trust favorably influences Attitude towards AI, which in turn positively influences Intention to Use AI, suggesting that Trust has a strong indirect effect on Intention to Use AI through Attitude towards AI. Trust has a strong direct positive impact on Attitude towards AI, indicating that a more positive attitude toward using the AI is a result of increased trust positively effects Attitude towards AI, which in turn positively influences Intention to Use AI. Anthropomorphism has a considerable indirect effect on Intention to Use AI through Attitude towards AI whereas, there is a strong positive correlation between Anthropomorphism and Attitude towards AI, indicating the increased influences users' attitudes toward the AI. Attitude significantly increases Intention to Use AI in a direct positive way, suggesting that a more positive attitude about utilizing the AI technology increases the intention to utilize it. The attitude has significantly effect on Intention to Use AI.

The study discovered that perceived usefulness, perceived enjoyment trust and anthropomorphism were significant in order to predict consumers attitude towards use of AI. On the other hand, it has been discovered diet perceived ease of use has no effect on consumers attitude itself and neither it's significantly affect attitude directly.

Conclusion

To summarize, this study modified three research frameworks—the Theory of Planned Behavior, the Trust-Commitment Theory, and TAM—in order to develop and evaluate a conceptual model that links consumers' opinions toward artificial intelligence to

their intention to utilize it. The results show that, in contrast to perceived ease of use, perceived usefulness strongly influences views about AI and the inclination to utilize it. Positive views about AI are influenced by perceived enjoyment and trust, and these attitudes in turn influence the intention to employ AI. Furthermore, by fostering good views, anthropomorphism indirectly affects the inclination to employ AI. These findings imply that customers value perceived benefits and value of AI more than usability, and that the intention to use AI technology is largely driven by anthropomorphism, trust, and enjoyment.

Practical Implication and Future Research

The results of this study have theoretical and practical implications by the combination of three theories TAM, trust commitment theory and theory of planned behaviour for the adoption of AI in Gen Z. Further technology was incorporated with the time trust commitment theory and theory of planned behaviour frameworks, as a result shows positive influence on attitude towards AI was indicated. The results of this study provided a systematic strategic improvement plan. The positive influence of perceived usefulness, perceived enjoyment, trust and anthropomorphism, attitude towards AI which confirmed that findings from previous researchers meets the technology acceptance of consumers expectations and satisfaction. The purpose of this is study is specifically target Gen Z and to find out how much Generation Z involvement and acceptance of technology. Moreover the study shows that AI can be useful for improving engagement and outcomes as it provides preferences to Gen Z individuals more efficient in order to search jobs, AI can analyse to predict and purchase history to recommend products and services to an individuals as it involves variable perceived enjoyment with positively influence consumers attitude towards AI. By embracing AI Generation Z stands to benefit from enhanced learning career opportunities and lifestyle improvements.The study in future can investigate influence of technology adoption on Gen X and millennials, as this study is limited for Gen Z, and can include more variables to find out the influence of adoption of AI.

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Appendix
Questionnaire

Constructs	Items	References
Perceived usefulness	AI helps me be more effective.	(Lund, 2001)
	AI saves my time when I use it.	
	AI is useful.	
	AI makes the things I want to accomplish easier to get done.	
Perceived Ease of use	AI is easy to use.	(Lund, 2001)
	AI is user friendly.	
	AI is effortless.	
	I can use it successfully every time.	
Perceived Enjoyment	Using the application, you can buy products and services anywhere and anytime.	(Wahyu Agus WINARNO1, 2021)
	Using the application, I do not need to queue.	
	Save time by using the application.	
Trust	AI is trustworthy.	(Chen et al., 2022)
	I trust AI keeps my best interest in mind.	
	I believe in in the information AI provides me.	
	I trust in apps and webshops that use AI.	(Nagy & Hajdú, 2021)
Anthropomorphism	Conversation with AI application resembles one with a human being.	(Nyagadza et al., 2023)
	Conversation with AI application is natural.	
	Conversation with AI application is not artificial.	
Attitude towards AI	Overall, I feel using AI application is a good idea.	(Pitardi & Marriott, 2021)

	I generally have positive feelings towards AI applications. The thought of using AI applications is appealing to me.	
Intention to use AI	I am willing to browse the product or services that is supported by AI application. I am willing to buy product or services that is supported by AI applications. I am likely to buy products or service that is supported by AI applications. I am likely to buy unplanned products or services that is supported by AI application.	(Yin & Qiu, 2021)