RESEARCH ARTICLE

Exploring the Factors that Influence Gen Z's Trust Toward and Intentions to Use AI in Daily Life

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ABSTRACT: This study examines the psychological and social factors shaping Generation Z's trust in and intention to use Artificial Intelligence (AI) technologies in daily life, applying the Unified Theory of Acceptance and Use of Technology (UTAUT) framework. Survey data from 87 high school students in Istanbul, Turkey, reveal that performance expectancy (perceived usefulness) and attitude toward AI emerge as the strongest predictors of both trust in AI and behavioural intention to adopt it. Mediation analyses confirm that attitude functions as a key psychological mechanism linking performance expectancy to trust and usage intention. In contrast, effort expectancy (perceived ease of use) and facilitating conditions show limited or no direct effects, suggesting that for digitally native youth, perceived value outweighs usability concerns. Peer influence is found to shape attitudes but does not directly predict trust or usage intention. These findings underscore the importance of focusing on value-driven design and trust-building strategies when developing AI systems for younger users. The study contributes to both UTAUT literature and AI adoption research by providing a generational lens on technology acceptance, highlighting how digitally native Generation Z users prioritize perceived usefulness and trust over usability and infrastructural support when engaging with AI technologies.

KEYWORDS: Systems Software, Human/Machine Interface, Gen Z, Trust, Artificial Intelligence.

Introduction

Artificial Intelligence (AI) is a tool that makes human life easier by enabling machines to perform tasks that require human intelligence and skills, thereby transforming various aspects of human life and conducting research. It is also described as the simulation of human intelligence processes by machines, especially computer systems. These processes primarily involve learning, reasoning, and self-correction.[1] AI may replicate human skills in many different areas, such as decision making, pattern recognition, problem solving, and even natural language understanding.[2] Unlike ordinary software, which can be programmed to exhibit intelligent behavior, AI-guided systems can learn from data, adapt to new information, and operate autonomously without explicit human intervention. Accordingly, AI agents, which refer to advanced generative AI systems designed to perform goal-driven tasks autonomously, are becoming an integral part of our lives.

A fundamental difference between AI and other technologies lies in its ability to function as a 'black box' system, where the internal decision-making processes are often opaque and difficult to interpret.[3] This opacity becomes especially consequential as AI systems engage users through natural-language interactions that simulate human communication. Although these capabilities offer more seamless and user-friendly experiences, they simultaneously intensify concerns about transparency and accountability.[4] Many AI models, especially those based on deep learning and information processing, can provide outputs that even their developers cannot fully interpret. In other words, due to their over-parameterized black-box nature, it is often hard for individuals to understand the predictive outcomes of deep models.[5]

Despite these challenges, AI—particularly Generative AI (GenAI), which refers to AI systems capable of creating text, images, code, or other content in response to user input—has gained notable popularity and widespread adoption in recent years. This growing interest is especially prevalent among younger generations. Generation Z, in particular, is known for their motivation, willingness, and ability to adopt and utilize emerging technologies, including AI-based systems, as they are the first generation to be born and raised in a fully digital world.[6] Recent research further supports this observation: For example, 86% of Generation Z consider technology a crucial part of their daily lives, with many actively utilizing AI tools for both professional and personal purposes.[7] Additionally, 79% of Gen Z express a clear preference for AI-driven digital experiences, underscoring their deep integration with and fluency in emerging technologies.[8] Their dynamic interaction with tools like ChatGPT illustrates not only their comfort with such systems but also their potential to shape the future of human–AI collaboration.[9] Hence, it is reasonable to suggest that Generation Z demonstrates a higher level of technological engagement compared to preceding generations.

Understanding how individuals perceive and adopt AI requires insights from established models of technology adoption. The Unified Theory of Acceptance and Use of Technology (UTAUT), formulated by Venkatesh *et al.*[10], is one of the most widely used models for predicting the adoption and use of technology. The UTAUT aims to explain user intentions to use an information system and subsequent usage behavior

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by identifying four key determinants: performance expectancy (i.e., the degree to which an individual believes that using the system will help them attain benefits in job performance), effort expectancy (i.e., the perceived ease of use associated with the system), social influence (i.e., the extent to which individuals perceive that some important others believe they should use the system), and facilitating conditions (i.e., the degree to which an individual believes that an adequate technical infrastructure exists to support the use of the system).

Given their digital fluency and early exposure to emerging technologies, Generation Z users may evaluate these determinants differently from previous generations. They might develop a certain level of trust in AI systems more rapidly and intuitively. As such, applying UTAUT in the context of Gen Z's interaction with AI—especially GenAI tools—can shed light on this generation's adoption patterns and expectations, which might indeed shape the future direction of AI integration in both organizational and everyday contexts. Furthermore, exploring how primary UTAUT dimensions—such as performance expectancy, effort expectancy, social influence, and facilitating conditions—relate to Gen Z's trust in, attitudes toward, and intentions to use AI can offer valuable insights into how cognitive and social factors shape the acceptance of intelligent systems among digital-native users.

1.2. Research Focus:

Despite the growing presence of AI in everyday life and its rapid expansion across a wide range of domains,[11] there is still a limited understanding of the factors—and their relative influence—that shape Generation Z's adoption of and trust in AI technologies. This gap is particularly observable in generative AI tools, which are becoming deeply embedded in both educational and professional settings.[12,13]

By utilizing the UTAUT framework, this study aims to provide empirical insights into the psychological, social, and technological determinants that shape trust in AI and the adoption of AI systems among young users, with a particular focus on members of Gen Z. We expect that performance expectancy (i.e., the belief that using AI will enhance performance outcomes) and effort expectancy (i.e., the perceived ease of use) may be especially relevant for Generation Z, who tend to prefer smart, accessible, and efficient tools that integrate smoothly into their daily lives.[14] Moreover, social influence is likely to be particularly strong among this generation, given the influential role of peer networks, online communities, and social media in shaping their perceptions of new technologies.[15,16] Finally, facilitating conditions—such as access to necessary infrastructure, training, and technical support—may further shape Gen Z's willingness to adopt and trust AI tools in various life domains. In addition to the core UTAUT constructs, this study incorporates trust and attitude toward AI to better capture Gen Z's evaluative and relational engagement with AI systems. The autonomous and opaque nature of AI—particularly generative models—requires users to rely on outputs they cannot fully verify, making trust a central determinant of adoption. Attitude, as an individual's overall evaluative stance toward using AI, further complements the original UTAUT model by accounting for affective and experiential dimensions that are especially salient for digital-native users. Including these constructs, hence, extends the explanatory power of UTAUT and allows for a more comprehensive assessment of the mechanisms that shape Gen Z's intention to use AI. Figure 1 demonstrates the conceptual model of our study.

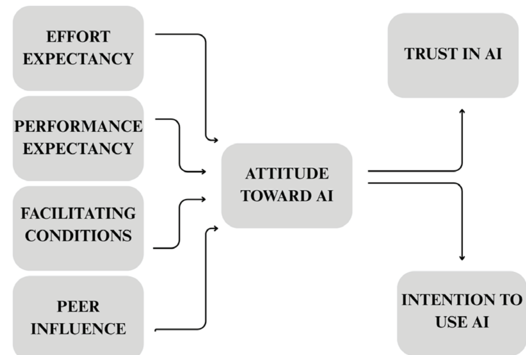

Figure 1: Conceptual model of the study. The model illustrates the relationships between effort expectancy, performance expectancy, facilitating conditions, and peer influence in shaping Generation Z's attitude toward AI (trust toward and intentions to use). It visually summarizes the hypothesized pathways tested in the study based on the UTAUT framework.

This study contributes to the growing conversations on technology adoption and user trust by exploring the factors that shape Generation Z's relationship with AI. By identifying the key drivers and barriers that influence Gen Z's trust in and adoption of AI, we offer timely insights into how this digitally native generation engages with emerging technologies. Importantly, by incorporating trust and attitude factors into the UTAUT framework, this study extends existing theoretical models to better account for the cognitive, affective, and relational dimensions of AI adoption among young users. As AI systems become increasingly integrated into education, work, and everyday decision-making, a clearer understanding of how Gen Z evaluates and adopts these tools is essential. The findings can inform the design of user-centered AI systems and guide policy efforts aimed at promoting the responsible and inclusive adoption of technology among younger users. In doing so, the study not only enriches the empirical base of the UTAUT framework but also responds to broader concerns about how trust in AI is built and sustained among young generations.

Methods

2.1. Sample and Data Collection:

Data were collected from 87 high school students in Istanbul, Turkey, by distributing a questionnaire through researchers' networks via a survey created from the Jotform application. Table 1 summarizes the key characteristics of the study sample. The table presents demographic and background information, including participants' age, gender, educational level, prior experience with AI technologies, interaction with artificial intelligence (AI) during a typical week, and the purposes for which they use AI.

Table 1: Sample Characteristics of the Participants. This table summarizes the demographic characteristics, grade levels, AI usage frequency, and primary purposes of AI use among participants.

Category	Details
Gender	• Female: 48 Participants (55.17%) • Male: 36 Participants (41.38%) • Prefer not to disclose: 3 Participants (3.45%)
Age	• Range: 14–20 • Mean age: 15.77 (SD = 1.43)
Grade Level	• 9th grade: 26 Participants (29.89%) • 10th grade: 20 Participants (22.99%) • 12th grade: 18 Participants (20.69%) • Preparatory class: 12 Participants (13.79%) • 11th grade: 11 Participants (12.64%)
Frequency of Weekly AI Interaction	• 5–6 times per week: 35 participants (40.23%) • Always interacting (6+): 23 Participants (26.44%) • Sometimes (3–4 times): 19 Participants (21.84%) • Rarely (1–2 times): 9 Participants (10.34%) • Never: 1 Participant (1.15%)
Purpose of AI Use	• Education and Learning: 70 Participants (80.46%) • Research and Assignment Completion: 68 Participants (78.16%) • Creative Writing and Content Creation: 28 Participants (32.18%) • Social Media and Communication: 20 Participants (22.99%) • Entertainment and Gaming: 16 Participants (18.39%) • Other: 13 Participants (14.94%)

2.2. Measures of Constructs:

All constructs were measured using well-established and validated scales from prior research, ensuring the reliability and construct validity of the study's measures. *Attitude* was measured using four indicators from Cao *et al.*[17] to assess the extent to which participants liked the idea of using AI, perceived it as a good or bad idea, and found using AI enjoyable (α = 0.78). *Effort expectancy*, defined as the perceived ease of using AI, was measured using four indicators (Cao *et al.*[17]; Venkatesh *et al.*[10] (α = 0.89). *Facilitating conditions* were measured using four items from Cao *et al.*[17] and Venkatesh *et al.*[10], assessing access to resources, AI compatibility with other technologies, and support availability for AI-related difficulties (α = 0.72). *Performance expectancy* was measured using five items from Cao *et al.*[17], assessing the extent to which individuals believe AI enhances their job performance (α = 0.85). *Peer influence* was measured using five indicators from Venkatesh *et al.*[10], adopted by Cao *et al.*[17] (α = 0.92). These indicators assess the extent to which participants feel encouraged to use AI based on the opinions of peers or other influential figures in their social environment. Three items from Cao *et al.*[17] measured participants' *intention to use AI in the future*, assessing their likelihood of using AI at work and frequency of use (α = 0.85). The *frequency and purpose of AI use* were measured using indicators developed by the researchers, assessing how often and for what purposes participants use AI in their daily lives. Finally, *trust in AI* was measured using twelve items adopted from Gulati, Sousa, and Lamas (2019), assessing reliability, competence, and perceived helpfulness. (α = 0.84)

2.3. Analytical Strategy:

Hierarchical regression analyses were conducted to examine the effects of the proposed predictors on behavioral intention to use and trust in AI. Three models were developed to test the hypothesized relationships. **Model 1** assessed the influence of effort expectancy (EE), performance expectancy (PE), peer influence (PI), and facilitating conditions (FC) on attitude toward AI. **Model 2** examined the effects of these four predictors, along with attitudes, on trust in AI. **Model 3** evaluated the impact of effort expectancy, performance expectancy, peer influence, facilitating conditions, and attitudes on the intention to use AI in the future.

Results and Discussion

3.1. Descriptive Statistics of Constructs:

Participants' responses to the questionnaire items were averaged to compute composite scores for each predictor—effort expectancy (EE), performance expectancy (PE), peer influence (PI), and facilitating conditions (FC)—as well as for the outcome variables. Table 2 presents the means, standard deviations, Cronbach's alpha coefficients (as indicators of internal consistency), and intercorrelations among all constructs. All statistical analyses were performed using SPSS version 15.

Table 2: Descriptive statistics and correlations. This table presents the means, standard deviations, internal consistency coefficients (Cronbach's α), and intercorrelations among all constructs. Performance expectancy showed the strongest positive correlations with attitude, trust, and intention to use AI, highlighting its central role in AI adoption. The correlations in Table 2 provide important insights into the relationships among key variables in the model. As expected, performance expectancy (PE) was strongly and positively correlated with both attitude toward AI (r = .49, p < .001), trust (r = .63, p < .001), and behavioral intention to use AI (r = .63, p < .001), underscoring its important role in shaping user openness to AI technologies. Additionally, attitude showed significant positive associations with trust (r = .51, p < .001) and intention to use (r = .59, p < .001), supporting its possible mediating role in the acceptance process.

	EE	PE	PI	FC	Attitude	Trust	Int. to Use	Age	Gender
EE Mean: 4.00 SD: 0.75	*0.89*								
PE Mean: 3.70 SD: 0.87	0.22*	*0.85*							
PI Mean: 3.56 SD: 1.09	0.11	0.35***	*0.92*						
FC Mean: 3.92 SD: 0.711	0.54***	0.11	0.01	*0.72*					
Attitude Mean: 4.18 SD: 0.57	0.24*	0.49***	0.40***	0.23*	*0.78*				
Trust Mean: 3.25 SD: 0.59	0.20	0.63***	0.31**	0.19	0.51***	*0.84*			
Int. to Use Mean: 3.94 SD: 0.87	0.20	0.63***	0.26*	0.23*	0.59***	0.45***	*0.85*		
Age Mean: 15.83 SD: 1.40	0.05	0.15	0.06	0.26*	-0.02	0.15	0.09	-	
Gender Mean: 0.62 SD: 0.55	-0.20	-0.02	-0.10	-0.29**	-0.16	-0.05	-0.06	-0.13	-
Grade/Class Mean: 1.95 SD: 1.36	-0.03	0.17	-0.11	0.14	-0.06	0.15	0.17	0.75***	-0.02

Notes: Cronbach's alphas are on the diagonal. *p < .05, **p < .01, ***p< .001

Effort expectancy (EE) showed smaller but significant associations with attitude (r = .24, p < .05), suggesting that ease of use is linked to overall positivity toward AI. However, facilitating conditions (FC) themselves did not show significant correlations with any of the outcome variables—namely, attitude, trust, or behavioral intention—implying that simply having access to resources may not be sufficient to influence these outcomes directly. Peer influence (PI) exhibited significant correlations with attitude (r = .40, p < .001), trust (r = .31, p < .01), and intention to use (r = .26, p < .05), emphasizing the relevance of social dynamics in Gen Z's AI adoption. Among the demographic variables, age was positively associated with facilitating conditions (r = 0.26, p < 0.05). At the same time, gender showed a negative correlation with the same variable

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(r = –0.29, p < 0.01), potentially indicating differences in perceived access or support. As expected, grade level correlated strongly with age (r = .75, p < .001), but showed no significant associations with the main constructs.

3.2. Regression Results:

The results of the regression models are reported below.

Model 1 (EE, PE, PI, and FC → Attitude): As shown in Table 3, Model 1 was statistically significant, $F(4, 82) = 8.01$, $p < .001$, explaining 28.1% of the variance in attitude ($R^2 = .281$, Adjusted $R^2 = .246$). Among the predictors, Performance Expectancy (PE; b = 0.166, t = 2.51, p = .014) and Peer Influence (PI; b = 0.149, t = 2.77, p = .007) emerged as significant positive predictors of attitude. These findings suggest that participants who believe AI is useful (in terms of enhancing their productivity, decision speed, and the likelihood of making important decisions) and are influenced by peers who use or advocate for AI are more likely to develop favorable attitudes toward its adoption. In contrast, Effort Expectancy (EE; b = 0.076, t = 0.87, p = .387) and Facilitating Conditions (FC; b = 0.124, t = 1.37, p = .174) did not significantly predict attitude.

Table 3: Regression analysis for predicting Attitude (Model 1). This table shows that performance expectancy and peer influence significantly predict a positive attitude toward AI, while effort expectancy and facilitating conditions do not have a significant effect.

Predictor	B	t	p
Intercept	2.23	5.69	< .001
Effort Expectancy	0.076	0.87	.387
Performance Expectancy	0.166	2.51	.014
Peer Influence	0.149	2.77	.007
Facilitating Conditions	0.124	1.37	.174

Model 2 (EE, PE, PI, FC, and Attitude → Trust): Model 2 was statistically significant, $F(5, 81) = 9.83$, $p < .001$, accounting for approximately 38% of the variance in trust ($R^2 = .378$, Adjusted $R^2 = .339$). However, the predictors did not contribute equally to the explanation of trust (please see Table 4). Only Performance Expectancy and Attitude emerged as significant positive predictors of Trust. This suggests that users who find AI technologies useful and have developed a favorable attitude toward them are more likely to trust them. Interestingly, Effort Expectancy, Peer Influence, and Facilitating Conditions did not significantly contribute to the prediction of trust when the other variables were accounted for.

Table 4: Regression analysis for predicting trust (Model 2). This table shows that performance expectancy and attitude significantly predict trust in AI, suggesting that both cognitive evaluations of usefulness and favorable attitudes are key drivers of trust.

Predictor	**B**	**t**	**p**
Intercept	0.586	1.30	.198
Effort Expectancy	-0.010	-0.12	.909
Perceived Usefulness	0.240	3.60	.001
Peer Influence	0.015	0.28	.781
Facilitating Conditions	0.079	0.88	.380
Attitude	0.343	3.19	.002

Model 3 (EE, PE, PI, FC, and Attitude → Intention to Use AI): Model 3 assessed the extent to which cognitive, social, and attitudinal factors predict individuals' intention to use AI technologies. Specifically, Effort Expectancy, Performance Expectancy, Peer Influence, Facilitating Conditions, and Attitude were entered as predictors. The model was statistically significant, $F(5, 81) = 15.20$, $p < .001$, and explained 48.4% of the variance in intention to use AI ($R^2 = .484$, Adjusted $R^2 = .452$) (please see Table 5). Among the predictors, Performance Expectancy (b = 0.390, t = 4.40, p < .001) and Attitude (b = 0.683, t = 4.78, p < .001) were strong and significant positive predictors of intention. These results indicate that individuals are more likely to intend to use AI when they perceive it as useful and hold favorable attitudes toward it. In contrast, Effort Expectancy (b = –0.147, p = .198), Peer Influence (b = –0.062, p = .394), and Facilitating Conditions (b = 0.210, p = .081) did not reach significance. Notably, Facilitating Conditions approached marginal significance (p = .081), suggesting a possible supporting role when infrastructure or support is available.

Table 5: Regression analysis for predicting trust (Model 3). In this table, intention to use AI is most strongly predicted by performance expectancy and attitude, with facilitating conditions approaching significance, while effort expectancy and peer influence are not significant predictors.

Predictor	B	t	P
Intercept	–0.384	–0.64	.523
Effort Expectancy	–0.147	–1.30	.198
Performance Expectancy	0.390	4.40	< .001
Peer Influence	–0.062	–0.86	.394
Facilitating Conditions	0.210	1.77	.081
Attitude	0.683	4.78	< .001

To investigate the underlying psychological mechanisms linking cognitive appraisals to trust and behavioral intention toward AI, we conducted two mediation analyses using the PROCESS macro for SPSS. Specifically, we tested whether Attitude mediates the relationship between predictor variables and (1) trust and (2) intention to use AI, using 5,000 bootstrap resamples and 90% confidence intervals.

Regarding Model 2, the results showed a significant indirect effect of Performance Expectancy on Trust mediated by Attitude. The indirect effect was 0.098, and the 90% confidence interval was [0.041, 0.164], excluding zero. This indicates that individuals who expect AI to enhance their performance are more likely to develop positive attitudes, which in turn increase their trust in AI technologies. The mediation effect was statistically meaningful and confirms that attitude serves as a psychological bridge between performance-related expectations and trust.

In the second model, Attitude also significantly mediated the relationship between Performance Expectancy and Intention to Use AI. The indirect effect was 0.195, with a 90% confidence interval of [0.128, 0.283], again clearly excluding zero. This suggests that the positive impact of PE on individuals' willingness to adopt AI is transmitted through enhanced attitudes, reinforcing the critical role of affective-cognitive appraisals in shaping behavioral intention.

■ Conclusion

Using the UTAUT framework, this study explored the psychological and social determinants that shape Generation Z's trust in and intention to use AI in daily life. The findings reveal that Performance Expectancy (PE) and Attitude are the most important determinants of both trust in AI and behavioral intention to use it. Mediation analyses also confirmed that Attitude acts as a bridge through which PE influences trust and intention. In contrast, Effort Expectancy (EE) and Facilitating Conditions (FC) showed limited or non-significant effects across models. Moreover, Peer Influence (PI) was found to influence attitudes significantly, but not trust or intention to use, highlighting a more precise role in the adoption process.

Performance Expectancy emerged as the most influential determinant (regression analysis showed that PE had a $\beta = 0.39$, $p < .001$) in shaping how respondents perceived and interacted with AI technologies. The belief that AI enhances decision-making, productivity, and overall efficiency significantly contributed to both trust and behavioral intention. Attitude, defined as respondents' affective and evaluative orientation towards the use of AI, played an important mediating role. Participants who expected AI to improve their performance were more likely to develop a positive attitude, which in turn increased their trust in AI tools and their willingness to use them. These findings align with previous research and underscore the pivotal role of perceived utility in driving AI adoption, particularly among digitally native groups, such as Generation Z.

Unlike some previous studies, Effort Expectancy did not significantly predict trust, attitude, or intention. This finding may be explained by the high digital fluency of Generation Z participants, who typically interact effortlessly with technology. For them, ease of use is probably considered a basic expectation rather than a determining factor. Similarly, Facilitating Conditions, such as access to resources or support systems, had a limited impact, possibly due to the sample's high basic access to digital tools and infrastructure. These results suggest that among tech-savvy youth, the functionality and outcomes of AI are more important than accessibility or usability.

The study found that Peer Influence significantly influenced attitudes towards AI, but did not extend to trust or intention to use. This suggests that peers may shape initial perceptions and openness, but the decision to trust and adopt AI tools is ultimately more personal and performance-oriented. This pattern may reflect cultural or generational tendencies towards individual decision-making, as Generation Z often values autonomy in digital choices despite being socially interconnected. In addition, the limited influence of social norms may indicate that AI adoption is moving towards becoming a normative and expected behavior, reducing the relative weight of peer pressure.

The findings offer actionable insights for AI developers, educators, and policymakers aiming to foster trust and adoption among Generation Z. Efforts should prioritize demonstrating AI's value and performance benefits rather than focusing exclusively on its ease of use. Transparent, outcome-oriented systems aligned with users' goals, alongside educational initiatives highlighting AI's real-life applications, can strengthen both trust and engagement.

This study contributes to the UTAUT literature by providing a generational lens on technology acceptance, specifically for digital natives, such as Generation Z. In this context, traditional predictors such as Effort Expectancy and Facilitating Conditions carry less influence, while Performance Expectancy and Attitude play a central role. The mediating role of Attitude between perceived usefulness and trust/intention underscores the importance of emotional evaluations in Gen Z's adoption process. Future UTAUT applications should account for age-specific patterns and digital familiarity.

Although it provides valuable insights, the current study has several limitations. First, the sample size (N = 87) is below the recommended limit for large-scale generalizations, and participants were limited to high school students in Istanbul, Turkey, which limits the regional and cultural generalizability of the results. Furthermore, the age distribution is skewed towards the early high school years, which may limit the maturity and depth of participants' responses. Future research should include more diverse age groups, education levels, and cultural backgrounds, and adopt longitudinal designs to track how trust and intention to use AI develop as Generation Z progresses into higher education and professional life. Finally, the study did not incorporate other measures of participant background, such as duration of AI use or comfort with digital technologies, which could provide additional insights into adoption patterns; future research could incorporate these measures to better understand individual differences in AI engagement.

In conclusion, this study provides timely insights into the psychological and social factors shaping Generation Z's trust in and adoption of AI technologies. The findings demonstrate that for Gen Z, perceived usefulness—not ease of use or infrastructure—is the primary driver of both trust and intention to use AI. This shift underlines changing priorities in technology adoption among younger generations. As AI becomes increasingly integrated into education, career development, and daily life, it is essential to align system design with Gen Z's values, focusing on clear value creation, trust-building, and outcome-oriented communication. Empowering this generation with purposeful, transparent, and value-driven technologies will not only encourage adoption but also support the ethical and sustainable integration of AI across society.

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