

AI LITERACY AND INTENTION TO USE GENERATIVE AI: EVIDENCE FROM UNDERGRADUATE BUSINESS STUDENTS

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ARTICLE HISTORY

Received: 28 January 2026

Revised: 29 January 2026

Accepted: 10 February 2026

ABSTRACT

As educational settings increasingly adopt generative artificial intelligence (AI), it has become essential to understand how AI literacy shapes individuals' intention to use generative AI. Drawing on a Theory of Planned Behavior (TPB)-informed perspective that emphasizes perceived behavioral control, this study examines the effects of four AI literacy components—AI knowledge, AI usage skill, awareness of AI limitations, and AI ethical awareness—on intention to use generative AI. Data were collected from 123 undergraduates enrolled in entrepreneurship and management programs at the School of Entrepreneurship and Management (BUSEM), Bangkok University, and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results reveal that AI usage skill exerts the strongest positive influence on intention to use generative AI ($\beta = 0.386$, $p < 0.001$), followed by AI knowledge ($\beta = 0.214$, $p = 0.019$) and AI ethical awareness ($\beta = 0.197$, $p = 0.016$). Awareness of AI limitations also demonstrates a positive but comparatively weaker effect ($\beta = 0.128$, $p = 0.047$). Overall, the model explains a substantial proportion of variance in intention ($R^2 = 0.582$). These findings emphasize the value of enhancing students' practical AI skills, foundational knowledge, and ethical awareness to support informed and responsible adoption of generative AI among undergraduate students in business and management education contexts.

Keywords: Ai Literacy, Generative Ai, Intention To Use Ai, Ai Usage Skill, Higher Education

CITATION INFORMATION: Tripopsakul, S. & Ratanavanich, M. (2025). Ai Literacy and Intention to Use Generative Ai: Evidence from Undergraduate Business Students. *Procedia of Multidisciplinary Research*, 4(2), 51.

INTRODUCTION

Artificial intelligence (AI), particularly generative AI capable of producing human-like text, images, and analytical outputs, has rapidly transformed educational, professional, and creative practices. As these technologies become more integrated into everyday life, it is important for researchers and policymakers to understand what makes people want to use generative AI (Ali et al., 2024; Bai & Yang, 2025). A key factor influencing generative AI adoption is AI literacy, which extends beyond basic digital skills to include understanding AI systems, practical usage competence, awareness of AI limitations, and sensitivity to ethical implications (Kaplan & Meylani, 2025; Salhab, 2024). Despite its growing importance, empirical research examining how specific dimensions of AI literacy influence behavioral intention toward generative AI remains limited.

From a behavioral perspective, intention is a central antecedent of actual technology use. According to the Theory of Planned Behavior (TPB), intention is shaped by individuals' beliefs, evaluations, and perceived capabilities related to a given behavior (Ajzen, 1991; Wunderlich et al., 2013) and has been shown to reliably predict subsequent technology usage (Jeyaraj et al., 2023; Tseng, 2025). In the context of generative AI, intention is influenced not only by perceived usefulness or ease of use but also by users' understanding of AI, confidence in using AI tools, and awareness of associated risks and ethical concerns. Accordingly, this study adopts a TPB-informed perspective, focusing specifically on perceived behavioral control, operationalized through multiple dimensions of AI literacy, rather than providing a full test of TPB. Recent studies conceptualize AI literacy as a multidimensional construct. Comprehending AI principles aids users in formulating realistic expectations (Aal et al., 2025; Hackl et al., 2025; Soto-Sanfiel et al., 2025), whereas proficiency in AI usage bolsters confidence and perceived utility. Awareness of AI limitations encourages critical evaluation and prevents overreliance on AI outputs (Colombatto et al., 2025; Tzirides et al., 2024), and ethical awareness supports responsible use by highlighting concerns related to fairness, privacy, and accountability (Vaishnav et al., 2024). Higher education provides a particularly relevant context for examining these relationships, as university students are among the most active users of generative AI while simultaneously developing professional competencies and ethical standards. However, existing studies often conceptualize AI literacy broadly or focus primarily on technical skills, overlooking the distinct roles of knowledge, skills, limitation awareness, and ethical considerations. Addressing this gap, the present study examines the effects of AI knowledge, AI usage skill, awareness of AI limitations, and AI ethical awareness on intention to use generative AI, thereby offering a more complex appraisal of how AI literacy shapes behavioral intention in higher education contexts.

LITERATURE REVIEWS

AI Literacy and Intention to Use Generative AI

AI literacy has become a critical competency in the era of rapid digital transformation, particularly with the widespread diffusion of generative AI technologies. AI literacy goes beyond just knowing how to use computers and the internet. It also includes knowing how AI systems work, being able to use AI tools well, being aware of their limits, and being aware of the ethical and social effects of AI (Annapureddy et al., 2024). As generative AI becomes increasingly accessible to non-expert users, AI literacy plays a central role in shaping individuals' perceptions and intentions toward AI use. Behavioral intention is widely recognized as a strong predictor of actual technology use, with prior studies showing that individuals possessing higher levels of relevant knowledge and skills are more likely to form favorable adoption intentions (Venkatesh & Davis, 2000). In the context of generative AI, intention reflects users' willingness to integrate AI tools into learning, work, or decision-making activities. Empirical evidence further suggests that AI literacy enhances confidence, reduces uncertainty, and supports more realistic expectations of AI capabilities, thereby encouraging critical evaluation and reducing overreliance on automated systems (Soto-Sanfiel et al., 2025).

Accordingly, higher levels of AI literacy are expected to positively influence intention to use generative AI by increasing perceived competence and lowering perceived risks.

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) provides a well-established framework for explaining how beliefs and perceptions shape behavioral intention (Chukwuere, 2024). TPB posits that intention is influenced by attitudes, subjective norms, and perceived behavioral control, with the latter closely related to individuals' skills and competencies and particularly relevant in technology adoption contexts. In the case of generative AI, AI literacy can be interpreted as a form of perceived behavioral control, as it reflects individuals' confidence in their ability to understand and use AI technologies effectively. Prior TPB-based studies in digital contexts indicate that higher perceived competence is associated with stronger adoption intentions (Zhao & Huang, 2025). Accordingly, this study adopts a TPB-informed perspective by focusing on perceived behavioral control and conceptualizing AI literacy as a set of capability-related antecedents influencing intentions to use generative AI, without explicitly modeling attitudes or subjective norms, which are beyond the scope of the present study.

Dimensions of AI Literacy

AI literacy is increasingly viewed as a multidimensional construct rather than a single capability. Building on prior literature, this study focuses on four core dimensions: AI knowledge, AI usage skill, awareness of AI limitations, and AI ethical awareness. AI knowledge indicates individuals' comprehension of AI principles and applications, facilitating more precise mental models of generative AI and diminishing misconceptions (Aal et al., 2025; Chan & Colloton, 2024). AI usage skill captures practical competence in applying generative AI tools, which enhances perceived usefulness and self-efficacy—key drivers of behavioral intention (Ahn, 2024; Igbaria, 1995). Awareness of AI limitations involves recognizing potential inaccuracies or biases in AI outputs, encouraging critical evaluation rather than blind reliance (Li et al., 2024). AI ethical awareness reflects sensitivity to ethical concerns such as fairness, privacy, and accountability, which supports responsible AI adoption and trust (Konidena et al., 2024). Together, these dimensions provide a comprehensive framework for examining AI literacy in the context of generative AI adoption. Despite growing interest in AI adoption, empirical studies that simultaneously examine multiple AI literacy dimensions remain limited, particularly in higher education. Addressing this gap, the present study investigates the effects of these four AI literacy components on intention of using generative AI, offering evidence-based insights for educators and policymakers. Figure 1 illustrates the relationships between the four dimensions of AI literacy and intention to use generative AI.

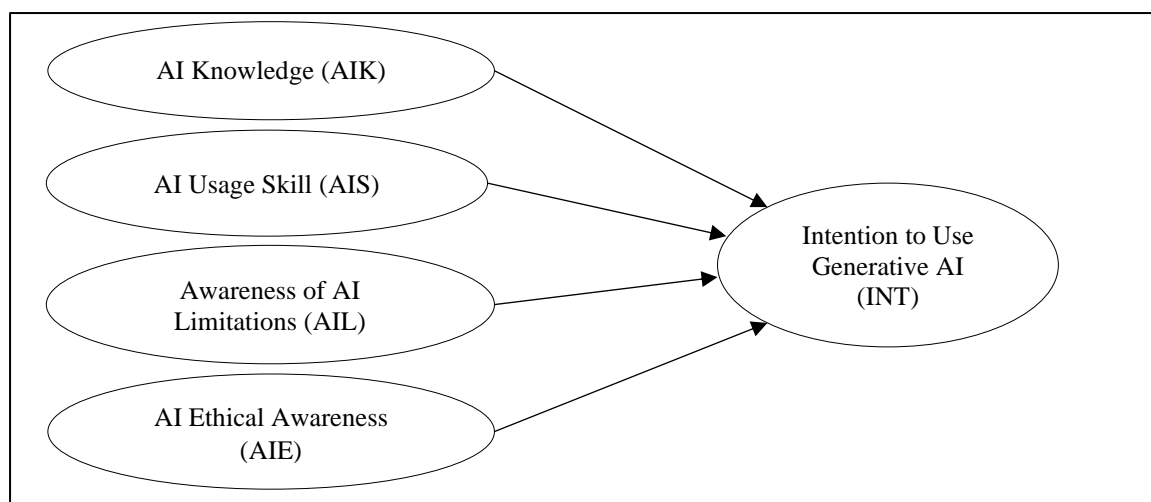


Figure 1 Conceptual Framework

According to Figure 1, AI literacy plays an important role in shaping individuals' intention to use generative AI. Prior studies suggest that knowledge and skills related to technology enhance perceived capability and reduce uncertainty, thereby strengthening behavioral intention (Salhab & Aboushi, 2025). In the context of generative AI, users who understand how AI systems function and possess practical usage skills are more likely to adopt these technologies. In addition, awareness of AI limitations enables users to engage with generative AI more critically and responsibly, reducing the risks associated with overreliance on AI-generated outputs (Chan & Colloton, 2024). Ethical awareness further supports intention by fostering trust and responsible attitudes toward AI use (Eacersall et al., 2024). Based on these arguments, the following hypotheses are proposed:

H1: AI knowledge positively influences intention to use generative AI.

H2: AI usage skill positively influences intention to use generative AI.

H3: Awareness of AI limitations positively influences intention to use generative AI.

H4: AI ethical awareness positively influences intention to use generative AI.

RESEARCH METHODOLOGY

This study adopted a quantitative research design to examine the effects of AI literacy on intention to use generative AI. A survey-based approach was employed to investigate relationships among latent constructs relevant to technology adoption. The proposed model was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM), which is appropriate for prediction-oriented and exploratory research, particularly in studies with relatively small sample sizes and complex models. Given the study's focus on capability-related antecedents of intention within a specific educational context, PLS-SEM provides an appropriate analytical technique. The target population comprised undergraduates from the School of Entrepreneurship and Management (BUSEM), Bangkok University, Thailand. This group was selected due to their frequent use of digital technologies and growing exposure to generative AI for academic purposes. Data was collected through a self-administered questionnaire distributed to students with prior experience using generative AI. After data screening, 123 valid responses were retained for analysis. Participation was voluntary, and all responses were treated confidentially and analyzed in aggregate form. All constructs were measured using reflective indicators adapted from established studies and modified to suit the generative AI context. The questionnaire consisted of two sections: demographic information and construct measurements. AI literacy was operationalized through four dimensions—AI knowledge, AI usage skill, awareness of AI limitations, and AI ethical awareness—each measured with four items. Intention to use generative AI was also measured using four items. All items were assessed on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Detailed measurement items are presented in Table 1.

Table 1 Measurement Items for AI Literacy and Intention to Use Generative AI

Construct	Measurement items
AI Knowledge (AIK)	I have a thorough understanding of how generative AI works (AIK1).
	I am familiar with different applications of generative AI, such as text or image generation (AIK2).
	I understand the basic principles behind artificial intelligence and machine learning (AIK3).
	I know how generative AI produces outputs based on data and algorithms (AIK4).
AI Usage Skill (AIS)	I can use generative AI tools effectively for my tasks (AIS1).
	I can apply generative AI to support my learning or work activities (AIS2).
	I feel confident using generative AI to improve my productivity (AIS3).
	I know how to interact with generative AI to obtain useful results (AIS4).
Awareness of AI Limitations (AIL)	I am aware that generative AI can produce incorrect or misleading information (AIL1).
	I understand that generative AI outputs may contain bias or inaccuracies (AIL2).
	I know that generative AI should not be relied upon without human judgment (AIL3).
	I recognize the limitations of generative AI in complex decision-making tasks (AIL4).
	I believe generative AI should be used in a responsible and ethical manner (AIE1).

AI Ethical Awareness (AIE)	I am concerned about ethical issues related to the use of generative AI (AIE2). I try to avoid misusing generative AI in ways that could harm others (AIE3). I consider issues such as fairness, privacy, and accountability when using generative AI (AIE4).
Intention to Use Generative AI (INT)	I intend to use generative AI regularly in the future (INT1). I plan to use generative AI for my learning or work activities (INT2). I am willing to increase my use of generative AI in the coming years (INT3). I expect to rely on generative AI as part of my daily activities (INT4).

RESULTS

Sample Profile

The sample consisted of 123 undergraduates, with a slightly higher proportion of females (56.1%) than males (43.9%). Most respondents were aged 20–21 years (45.5%) and were primarily in their third year of study (33.3%). Regarding generative AI experience, the majority had used such tools for more than six months, with 40.7% reporting over one year of use. Generative AI was mainly used for learning and study support (47.2%), followed by content creation (27.6%) and analytical tasks (25.2%). Usage frequency was high, with over 75% of respondents reporting daily or several-times-per-week use. Text-based AI tools were the most commonly used (72.4%), followed by image generation (15.4%) and data analysis or coding tools (12.2%). Overall, the sample demonstrates substantial engagement and practical experience with generative AI, supporting its suitability for examining intentions to use it in a higher education context.

Hypothesis Testing

Prior to examining the hypothesized relationships, the measurement model was evaluated in terms of indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. All measurement indicators demonstrated satisfactory outer loadings exceeding the recommended threshold of 0.700, indicating adequate indicator reliability. As a result, no indicators were removed from the model.

Internal consistency reliability and convergent validity were assessed using Cronbach's alpha, Composite Reliability (CR), and Average Variance Extracted (AVE). As shown in Table 2, all Cronbach's alpha and CR values exceeded the recommended threshold of 0.700, while all AVE values were above 0.500, confirming adequate reliability and convergent validity for all constructs.

Table 2 Measurement Items for AI Literacy and Intention to Use Generative AI

Construct	Cronbach's Alpha	CR	AVE
AI Knowledge (AIK)	0.842	0.891	0.673
AI Usage Skill (AIS)	0.873	0.912	0.721
Awareness of AI Limitations (AIL)	0.813	0.882	0.651
AI Ethical Awareness (AIE)	0.834	0.889	0.684
Intention to Use Generative AI (INT)	0.881	0.923	0.752

Discriminant validity was assessed using the Fornell–Larcker criterion. The square root of the AVE for each construct exceeded its correlations with other constructs, indicating satisfactory discriminant validity. The results are presented in Table 3.

Table 3 Discriminant Validity (Fornell–Larcker Criterion)

Construct	AIK	AIS	AIL	AIE	INT
AI Knowledge (AIK)	0.820				
AI Usage Skill (AIS)	0.543	0.849			
Awareness of AI Limitations (AIL)	0.412	0.463	0.807		
AI Ethical Awareness (AIE)	0.438	0.491	0.521	0.827	

Intention (INT)	0.562	0.632	0.389	0.471	0.867
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Overall, the results confirm that the measurement model possesses adequate psychometric properties and is suitable for hypothesis testing.

After establishing the adequacy of the measurement model, the structural model was evaluated to test the proposed hypotheses. A bootstrapping procedure with 5,000 resamples was employed to examine the significance of the path coefficients. The results of the hypothesis testing are presented in Table 4.

Table 4 Structural Model and Hypothesis Testing Results

Hypothesis	Path	β	t-value	p-value	Result
H1	AIK \rightarrow INT	0.214	2.364	0.019	Supported
H2	AIS \rightarrow INT	0.386	4.721	< 0.001	Supported
H3	AIL \rightarrow INT	0.128	1.989	0.047	Supported
H4	AIE \rightarrow INT	0.197	2.413	0.016	Supported

The results indicate that AI knowledge (AIK) has a positive and significant effect on intention to use generative AI, supporting H1. AI usage skill (AIS) exhibits the strongest positive influence on intention, providing strong support for H2 and highlighting the importance of practical competence in generative AI adoption. Additionally, awareness of AI limitations (AIL) and AI ethical awareness (AIE) both demonstrate positive and statistically significant effects on intention, supporting H3 and H4, respectively. Overall, the hypothesis testing results confirm that AI literacy plays a critical role in shaping intention to use generative AI, with AI usage skill emerging as the most influential predictor among the four AI literacy dimensions.

DISCUSSION

This study examined the effects of AI literacy on intention to use generative AI among undergraduates enrolled in a business and management faculty within a higher education institution. From a TPB-informed perspective emphasizing perceived behavioral control, the findings indicate that AI literacy is an important factor that shapes behavioral intention toward generative AI adoption. All four dimensions of AI literacy—AI knowledge, AI usage skill, awareness of AI limitations, and AI ethical awareness—were found to have positive and statistically significant effects on intention to use generative AI.

Among the four dimensions, AI usage skill emerged as the strongest predictor of intention to use generative AI, highlighting the central importance of practical competence in technology adoption. This finding aligns with prior technology acceptance studies suggesting that individuals are more likely to adopt a technology when they feel confident in their ability to use it effectively (Akben & Dong, 2025; Huy et al., 2017). From a TPB perspective, AI usage skill can be interpreted as a form of perceived behavioral control, reinforcing users' confidence and reducing perceived barriers to use. In the context of business and management education, where generative AI is increasingly integrated into learning activities, students with stronger usage skills are more inclined to rely on these tools as part of their academic routines.

AI knowledge was also found to significantly influence intention, indicating that a foundational understanding of how generative AI systems function contributes to stronger adoption intentions. This finding corroborates the idea that knowledge diminishes uncertainty and cultivates more accurate expectations concerning AI capabilities (Huy et al., 2024; Yang et al., 2024). Students who understand the principles behind AI technologies may perceive generative AI as more predictable and controllable, which in turn enhances their willingness to use such tools. This finding underscores the importance of conceptual AI education alongside hands-on skill development.

The results further reveal that AI ethical awareness positively influences intention to use generative AI, suggesting that ethical considerations do not discourage adoption but rather support responsible engagement. This finding joins the growing literature on responsible AI, which emphasizes that ethical awareness can foster trust and legitimacy in AI use (He et al., 2025; Kwon, 2024). Students who are more sensitive to ethical issues such as fairness, privacy, and accountability may be more inclined to adopt generative AI in ways that align with institutional norms and societal expectations. This highlights the role of ethical education in promoting sustainable and trustworthy AI adoption in business and management education contexts. In addition, awareness of AI limitations was found to have a positive but comparatively weaker effect on intention. This result suggests that recognizing the limitations of generative AI, such as potential inaccuracies or biases, does not deter students from using these technologies. Instead, such awareness may encourage more cautious and critical use, supporting informed decision-making rather than blind reliance on AI outputs (Krause et al., 2024; Zheng et al., 2025). While its effect is smaller relative to usage skill and knowledge, awareness of limitations remains an important component of AI literacy that contributes to balanced and responsible AI engagement.

Taken together, the findings indicate that AI literacy is a multidimensional construct in which practical skills play a dominant role, supported by knowledge, ethical awareness, and critical understanding of limitations. The relatively high explanatory power of the model suggests that AI literacy accounts for a substantial proportion of variance in intention to use generative AI among students. This reinforces the relevance of AI literacy as a key driver of technology adoption in educational contexts. From a theoretical perspective, this study contributes to the TPB-related literature by clarifying how AI literacy dimensions function as perceived behavioral control-related antecedents of intention. In particular, the findings highlight the importance of perceived behavioral control, operationalized through AI usage skill and knowledge, in explaining intention to use generative AI. By disaggregating AI literacy into distinct dimensions, this study advances a more sophisticated understanding of how different AI-related competencies contribute to intention formation.

The findings also offer important practical implications for educators and policymakers. Higher education institutions, particularly those offering business and management programs, should prioritize the development of students' practical AI usage skills through hands-on training and experiential learning. At the same time, integrating foundational AI knowledge and ethical considerations into curricula can further strengthen students' readiness to adopt generative AI responsibly. Rather than restricting AI use, educational policies should focus on enhancing AI literacy to support informed, ethical, and effective engagement with generative AI technologies.

CONCLUSION

This study examined the effects of AI literacy on intention to use generative AI among undergraduates in higher education. The findings confirm that all four dimensions of AI literacy—AI knowledge, AI usage skill, awareness of AI limitations, and AI ethical awareness—positively influence intention to use generative AI. Among these factors, AI usage skill emerged as the strongest predictor, highlighting the importance of practical competence in encouraging generative AI adoption. These findings should be interpreted within the context of undergraduates enrolled in an entrepreneurship and management program, suggesting that enhancing students' AI literacy is critical for encouraging informed, confident, and responsible use of generative AI within similar educational settings.

This study has several limitations. First, the sample was limited to undergraduates from a single institution, which may restrict the generalizability of the findings. Second, the cross-sectional design does not allow for causal inference or the examination of changes over time. Third, the reliance on self-reported data may introduce response bias. Fourth, this study adopted a TPB-

informed perspective by focusing on capability-related antecedents of intention and did not incorporate other TPB components, such as attitudes toward behavior or subjective norms. Finally, although the sample size of 123 respondents is relatively modest, it is considered acceptable for exploratory and prediction-oriented research using Partial Least Squares Structural Equation Modeling (PLS-SEM). Nevertheless, the sample size may limit statistical power and the generalizability of the findings, and caution is therefore warranted when interpreting the results beyond the specific study context.

Future research could extend this study by examining actual generative AI usage behavior and employing longitudinal designs to capture changes in AI literacy over time. Expanding the sample to include different user groups and institutions would also enhance generalizability. In addition, future studies may integrate additional factors such as perceived usefulness, trust, or social influence to provide a more comprehensive understanding of generative AI adoption.

ACKNOWLEDGEMENTS

The author(s) would like to thank the respondents for their participation in this study. No external funding was received for this research.

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Data Availability Statement: The raw data supporting the conclusions of this article will be made available by the authors, without undue reservation.

Conflicts of Interest: The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

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