Factors Influencing Adoption Intention of Ai-Powered Writing Tools Among Office Workers in Thailand

Parin Bhachaiyud¹, Ungul Laptaned^{2*}

1,2Graduate College of Management, Sripatum University, Bangkok, Thailand; parinbh@gmail.com

Kevwords:

Adoption intention; Al-powered writing tools; Artificial intelligence; Attitude; Effort expectancy; Facilitating condition; Perceived risk; Performance expectancy; UTAUT. Abstract. As artificial intelligence (AI) tools continue to transform workplace practices, their integration into knowledge-based tasks, particularly writing, has gained substantial interest. This study investigates the factors influencing adoption intention of AI-powered writing tools among office workers in Thailand. This research draws upon the Unified Theory of Acceptance and Use of Technology (UTAUT), as well as incorporating additional constructs of attitude toward adoption and perceived risk. A quantitative research design was employed using structured questionnaires distributed among Thai office employees. Statistical analysis confirmed that performance expectancy and effort expectancy significantly and positively influence attitude toward adoption, which in turn significantly predicts adoption intention. Additionally, social influence and facilitating conditions demonstrated direct positive effects on adoption intention, while perceived risk exhibited a significant negative impact. These findings are consistent with previous studies and support the relevance of both technological enablers and psychological barriers in shaping user acceptance of AI tools. The results provide practical implications for managers and policymakers aiming to promote AI adoption in the workplace.

1. INTRODUCTION

Thailand is undergoing a digital transformation across various sectors, including office-based work environments, as artificial intelligence (AI)-powered tools gain popularity for enhancing productivity, communication, and decision-making. AI-powered writing tools, such as grammar assistants, information summarization, and content generators like ChatGPT and Grammarly, are being increasingly adopted to automate repetitive tasks and support knowledge-based work and are increasingly integrated into organizational workflows. Understanding the psychological and organizational factors influencing the adoption of these tools is essential to ensure effective implementation and employee engagement, especially in urban office settings.

Globally, Al adoption in workplaces is growing at an unprecedented rate. A 2023 report by IBM found that over 35% of companies worldwide had already implemented Al tools in some form, with Asia-Pacific showing some of the highest adoption rates due to increased digital infrastructure and government initiatives (IBM, 2023).

Despite growing interest in AI applications, much of the current research remains focused on technology supply and development rather than end-user adoption behaviors. In this context, office workers in Thailand, particularly those in Bangkok and other metropolitan areas, represent a vital user segment due to their digital exposure, task-driven environments, and regular use of written communication. Their adoption behaviors are influenced not only by perceived usefulness and ease of use but also by organizational support and social context, as outlined by the Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2003).

In addition to UTAUT constructs such as performance expectancy, effort expectancy, social influence, and facilitating conditions, this study also incorporates two critical psychological dimensions: attitude toward technology adoption and perceived risk. Attitude reflects an individual's overall evaluation of the AI tool and is considered a significant predictor of behavioral intention in the Theory of Planned Behavior (Ajzen, 1991). Conversely, perceived risk, defined as the user's perception of potential loss or negative outcomes associated with using AI tools, can act as a barrier to adoption, particularly in contexts involving job performance, data privacy, or reliability (Featherman & Pavlou, 2003).

This study aims to examine factors that influence adoption intention of AI-powered writing tools, among Thai office workers. A quantitative research approach that employs structured questionnaires to collect data and statistical analysis methods such as multiple regression to test hypotheses. The findings are expected to provide actionable insights for organizational leaders and policymakers aiming to enhance AI integration strategies.

2. RESEARCH OBJECTIVES

- 1) To study the influence of UTAUT constructs (Performance Expectancy, PE; Effort Expectancy, EE) on office workers' attitudes toward adopting AI-powered writing tools.
- 2) To analyze the relationship between attitude towards adoption and adoption intention of AI-powered writing tools among office workers in Thailand.
- 3) To examine the influence of UTAUT construct (Social Influence, SI; Facilitating Condition, FC) and perceived risk on intention to adopt AI-powered writing tools among office workers in Thailand.

3. LITERATURE REVIEW

The adoption of Al-powered writing tools has gained momentum across modern workplaces, particularly in Thailand's urban office environments. As organizations strive for increased productivity and digital transformation, understanding the factors that influence employees' acceptance and use of these tools becomes essential. This chapter explores key concepts and research

*Corresponding author. © 2025 Science of Law

related to UTAUT constructs, attitude, perceived risk, and adoption intentions.

Hypothesis 1: Performance Expectancy has a significant and positive impact on Attitude in AI-powered writing tool adoption. Performance expectancy was constructed in relation to perceived usefulness from the Technology acceptance model (TAM), which refers to the extent of one's belief that using technology would help enhance different aspects of their lives (Davis, 1989).

AlHadid et al. (2022) highlighted that performance expectancy, defined as the perceived benefits of using a technology, positively influence users' attitudes toward adopting e-government services. When individuals believe that a system enhances their efficiency and task performance, they are more likely to develop favorable attitudes and intentions toward its adoption

Baptista and Pereira (2025) studies on adoption intention of artificial intelligence (AI) technology in travel and transportation sectors. This study employs a quantitative method, and the findings suggested that attitude towards adoption is significantly influenced by performance expectation.

Hypothesis 2: Effort Expectancy has a significant and positive impact on Attitude in AI-powered writing tool adoption.

Effort expectancy was constructed in relation to perceived ease of use from the Technology acceptance model (TAM), which, by definition, "the degree to which a person believes that using a particular system would be free of effort" (Davis, 1989).

Chatterjee and Bhattacharjee (2020) demonstrated that effort expectancy significantly impacts users' attitudes toward adopting AI tools in higher education. When individuals perceive these technologies as easy to use and require minimal effort, their attitude toward adoption becomes more favorable.

Izhar at al. (2025) investigated key factors influencing the adoption and use of Artificial Intelligence (AI) applications among researchers. Findings of study suggested that effort expectancy significantly influences attitudes toward AI tools adoption.

Hypothesis 3: Attitude toward adoption of AI-powered writing tool has a significant and positive impact on adoption intention of AI-powered writing tool.

Attitude refers to an individual's overall evaluation, whether positive, negative, or neutral, toward performing behavior. This concept originates from the Theory of Reasoned Action (Fishbein & Ajzen, 1975) and the Theory of Planned Behavior (Ajzen, 1991) and has been incorporated into the Technology Acceptance Model (Davis, 1989). Attitude has been identified as a significant factor influencing behavioral intention.

Al-Bukhrani et al. (2025) examine the determinants that affect academic researchers' acceptance of Al writing tools, utilizing Theory of Reasoned Action (TRA). Findings confirm their hypothesis, which suggested a positive impact of attitudes on Al writing tools adoption intentions.

Andrews et al. (2021) explore academics and public librarians' intention to adopt various AI tools and other related technologies in North America. By employing Unified Theory of Acceptance and Use of Technology (UTAUT) as a framework and statistical analysis, their findings indicate that attitude towards AI adoption has a significant impact on librarians' intention to adopt AI.

Hypothesis 4: Social influence has a significant and positive impact on adoption intention of AI-powered writing tool.

Emon et al. (2023) examine factors influencing adoption behavior of ChatGPT (Al tool) among professionals in Bangladesh. This study utilizes the modified UTAUT model as a theoretical framework. Findings suggest social influence as a significant element in shaping behavioral intention to adopt the use of ChatGPT.

Kuberkar et al. (2020) explores the adoption of Artificial Intelligence (AI) powered chatbot by smart city citizens for automated public transport information services. Extended UTAUT model was employed to measure the adoption intention. Findings suggested that social influence has a significant positive impact on adoption intention of AI-powered chatbots.

Jain et al. (2022) examine factors that influence employees' use of Al-enabled tools. Findings suggest that social influence has a positive impact on usage intention of Al-enabled tools.

Hypothesis 5: Facilitating condition has a significant and positive impact on adoption intention of AI-powered writing tool.

Facilitating condition was constructed with an aspect of perceived behavioral control (PBC) from the Theory of Planned Behavior (Ajzen, 1991). With the baseline of PBC, facilitating control refers to "the degree to which an individual believes that an organizational and technical infrastructure exists to support use of the system" (Venkatesh et al., 2003).

Jonathen (2024) studies and analyzes factors influencing students' intention to adopt AI research tools using a logistic regression model. Findings of this paper suggest facilitating conditions to have a significant influence on students' intention to adopt AI research tools.

Habibi et al. (2023) examine determinants that drive intention to use and use of ChatGPT in learning among Indonesian Higher Education Institutions (HEIs) students with a proposed model based on UTAUT. Findings suggest facilitating conditions as a strong determinant of intention to adopt ChatGPT in learning among Indonesian HEIs students.

Hypothesis 6: Perceived risk has a significant and negative impact on adoption intention of AI-powered writing tool.

Bauer (1960) proposed that consumer behavior involves risk because purchase decisions often carry uncertain outcomes. He emphasized that perceived risk is a function of uncertainty and the potential consequences of a decision, meaning that consumers tend to avoid choices and behavior where they perceive high risk.

Cheng at al. (2023) study aims to identify relationships among relationship marketing, perception of AI and intention to adopt. Findings indicate that perceived risk has a negative impact on adoption intention of AI.

Oc et al. (2024) investigate adoption of AI tools in higher education assessment through the examination of students' perception. This study aims to identify the role of perceived risk, which emerges as a significant deterrent, signifying a significant and negative impact on students' intention to adopt AI tools.

4. RESEARCH FRAMEWORK

The research framework of this study was designed to examine factors that influence adoption intention of AI-powered writing tools among office workers in Thailand. It is based on research objectives and hypotheses, as well as incorporates key variables derived from theoretical foundations and previous studies.

- 1) Performance Expectancy (PE) refers to the extent to which individuals believe that using AI-powered writing tools will improve their work performance.
 - 2) Effort Expectancy (EE) is the degree to which technology is perceived as easy to use.
- 3) Social Influence (SI) captures the perceived pressure or encouragement from colleagues and supervisors to adopt the tools.
- 4) Facilitating Conditions (FC) represent the availability of organizational and technical support necessary to implement the tools effectively.

- 5) Attitude (ATT) toward adoption reflects the user's overall positive or negative evaluation of using the AI tools.
- 6) Perceived Risk (PR) is defined as the extent to which individuals believe that using AI-powered writing tools may lead to negative consequences, such as loss of control, privacy concerns, or unreliable outputs.

The conceptual framework (see Figure 1) illustrates these relationships. It hypothesizes that performance expectancy and effort expectancy positively influence attitude (H1 and H2), which in turn positively influences adoption intention (H3). Social influence (H4) and facilitating conditions (H5) are expected to directly enhance adoption intention, while perceived risk (H6) is expected to negatively affect it.

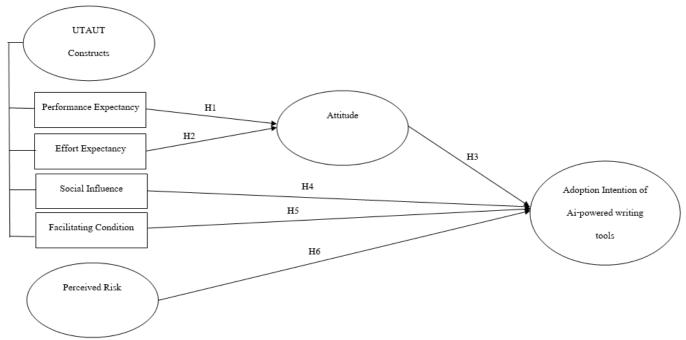


Figure 1: Research framework.

5. RESEARCH METHODOLOGY

The research employed a quantitative research methodology which aims to investigate factors influencing adoption intention of Al-powered writing tools among office workers in Thailand. Structured questionnaires were sent out to collect the data, then analyzed with descriptive and inferential statistics.

The population in this study consisted of Thai office workers who represent a key demographic for Al-powered writing tools adoption in Thailand. This group was selected based on their digital exposure, task-driven environments, and regular use of written communication.

A total of 400 respondents were selected as the research sample, which is determined through the utilization of Structural Equation Modeling (SEM). Purposive sampling was also applied to select participants that met the criteria that are to be an office worker in Thailand, with some familiarity of Al-powered writing tools.

5.1. Research Instrument

The main instrument for this research is a structured questionnaire. The questionnaire is developed based on relevant theories and past studies. The questionnaire is divided into 5 sections as follows.

Section 1: Screening questions using open-ended items with fixed choices to ensure that participants meet the eligibility criteria (i.e., familiarity with Al-powered writing tools and prior usage).

Section 2: General demographic questions (i.e., age, gender, occupation, and workplace).

Section 3: UTAUT constructs, including Performance Expectancy (PE) and Effort Expectancy (EE), along with attitudes toward the adoption of AI-powered writing tools.

Section 4: UTAUT constructs, including Social Influence (SI) and Facilitating Conditions (FC), along with perceived risk associated with adopting AI-powered writing tools.

Section 5: Intention to adopt Al-powered writing tools.

To ensure the validity of the content, the questionnaire was reviewed by three experts, with an Item Objective Congruence (IOC) score of 0.60 or higher. Revisions were subsequently made in accordance with their feedback to improve clarity and relevance. The questionnaire was pilot tested with 30 respondents, and its reliability was assessed using Cronbach's Alpha, which yielded scores greater than 0.70 for all variables.

Data was collected from February to April 2025 using an online questionnaire, which is distributed through various channels, such as workplace offices and social media platforms to reach the intended target population.

The data collected were analyzed using the Statistical Package for the Social Sciences (SPSS)

- 1. Descriptive Statistics: description of the characteristics of the sample, which includes frequency, percentage, mean and standard deviation.
- 2. Inferential Statistics
- Multiple regression analysis is employed to identify which variables influence and significantly predict attitude and adoption intention, as well as constructing a predictive model.

6. RESEARCH RESULTS

Table 1: Research findings.

Objectives

To study the influence of UTAUT constructs [Performance Expectancy (PE) and Effort Expectancy (EE)] on office workers' attitudes toward adopting Alpowered writing tools.

To analyze the relationship between attitude towards adoption and adoption intention of Al-powered writing tools among office workers in Thailand.

To examine the influence of UTAUT construct [Social Influence (SI) and Facilitating Condition (FC)] and perceived risk on intention to adopt AI-powered writing tools among office workers in Thailand.

Research findings

Office workers generally perceived both key UTAUT constructs, performance expectancy (PE) and effort expectancy (EE), as important factors influencing their attitudes toward adopting Al-powered writing tools. Among these, performance expectancy (the belief that Al tools enhance work effectiveness) and effort expectancy (the perceived ease of using such tools) emerged as particularly influential. These factors played a central role in shaping users' attitudes, which serve as a precursor to behavioral intention

Office workers generally perceived their attitude toward the adoption of Alpowered writing tools as a significant factor influencing their intention to use such technologies. Among the various psychological determinants, attitude, defined as the positive or negative evaluation of using Al tools, emerged as a key driver of behavioral intention.

Office workers generally perceived social influence (SI), facilitating conditions (FC), and perceived risk (PR) as important factors affecting their intention to adopt AI-powered writing tools. Among these, social influences of peers, supervisors, and workplace culture, and facilitating conditions, such as access to technical support and infrastructure, demonstrated a strong and positive influence on adoption intention. In contrast, perceived risk, including concerns about data security, job displacement, and tool reliability, served as a deterrent.

Table 2: Hypotheses testing.

Hypotheses

Performance Expectancy has a significant and positive impact on Attitude in Al-powered writing tool adoption

Effort Expectancy has a significant and positive impact on Attitude in Al-powered writing tool adoption

Attitude toward adoption of Al-powered writing tool has a significant and positive impact on adoption intention of Al-powered writing tool

Social influence has a significant and positive impact on adoption intention of Al-powered writing tool

Facilitating condition has a significant and positive impact on adoption intention of Al-powered writing tool

Perceived risk has a significant and negative impact on adoption intention of Al-powered writing tool

Research findings

The analysis confirmed a statistically significant and positive relationship between Performance Expectancy and attitude towards adoption of AI-powered writing tools among office workers in Thailand. This signifies that office workers who believe that AI-powered writing tools will improve their job performance and efficiency will develop a positive attitude towards adoption.

The analysis confirmed a statistically significant and positive relationship between Performance Expectancy and attitude towards adoption of AI-powered writing tools among office workers in Thailand. This suggests that office workers who believe that AI-powered writing tools are easy to learn and operate will develop a positive attitude towards adoption.

The analysis confirmed a statistically significant and positive relationship between attitude toward adoption and the adoption intention of Al-powered writing tools among office workers in Thailand. This suggests that office workers who hold a favorable attitude toward Al-powered writing tools are more likely to intend to use them, reinforcing the importance of positive perceptions in driving adoption behavior.

The analysis confirmed a statistically significant and positive relationship between social influence and the adoption intention of Al-powered writing tools among office workers in Thailand. This suggests that office workers who are encouraged by the important people in their lives, or workplace norms are more likely to intend to adopt Al-powered writing tools in their professional activities. The analysis confirmed a statistically significant and positive relationship between facilitating conditions and the adoption intention of Al-powered writing tools among office workers in Thailand. This suggests that when office workers perceive adequate support, technical resources, and infrastructure, they are more likely to intend to adopt Al-powered writing tools in their workplace.

The analysis confirmed a statistically significant and negative relationship between perceived risk and the adoption intention of Al-powered writing tools among office workers in Thailand. This suggests that office workers who perceive greater risks, such as concerns over data privacy, job relevance, or reliability, are less likely to intend to adopt Al-powered writing tools in their

7. CONCLUSION

This study aimed to examine the factors influencing the adoption intention of AI-powered writing tools among office workers in Thailand, drawing upon the Unified Theory of Acceptance and Use of Technology (UTAUT) framework, along with the constructs of attitude toward adoption and perceived risk. The findings provide empirical support for the theoretical model, revealing several significant relationships that contribute to understanding user behavior in the context of AI tool adoption in the workplace.

The results confirm that performance expectancy and effort expectancy significantly and positively influence office workers' attitudes toward adopting Al-powered writing tools. This implies that when users believe these tools are beneficial for enhancing work performance and are easy to use, they are more likely to develop favorable attitudes toward adoption.

Furthermore, attitude toward adoption was found to be a strong predictor of adoption intention. Additionally, both social influence and facilitating conditions had significant and positive effects on adoption intention, suggesting that peer encouragement, organizational culture, and access to necessary resources play a crucial role in driving adoption behavior.

On the other hand, perceived risk demonstrated a statistically significant negative impact on adoption intention. This highlights that concerns regarding privacy, job displacement, or uncertainty about tool reliability can act as substantial barriers to adoption, even when other facilitating factors are present.

In conclusion, these findings underscore the importance of aligning technological implementation with users' psychological readiness, workplace environment, and risk perceptions. Organizations seeking to promote AI integration should focus not only on improving functionality and ease of use but also on providing robust support systems and addressing employee concerns

about potential risks. By doing so, they can foster a more favorable climate for Al adoption and enhance productivity in knowledge-based tasks.

8. DISCUSSION

This study investigated the factors influencing the adoption intention of Al-powered writing tools among office workers in Thailand, guided by the Unified Theory of Acceptance and Use of Technology (UTAUT), and extended with constructs of attitude and perceived risk. The findings provide empirical evidence supporting all six proposed hypotheses and align well with established theories and prior studies.

Objective 1: To study the influence of UTAUT constructs [Performance Expectancy (PE) and Effort Expectancy (EE)] on office workers' attitudes toward adopting Al-powered writing tools.

The analysis confirmed that both performance expectancy and effort expectancy had statistically significant and positive impacts on attitudes toward adoption. Office workers who perceived AI-powered writing tools as effective in improving task performance (PE) and easy to use (EE) were more likely to develop favorable attitudes toward using these technologies. This aligns with Davis (1989), who conceptualized perceived usefulness and perceived ease of use in the Technology Acceptance Model (TAM) as central to user acceptance.

Moreover, the findings are in accordance with AlHadid et al. (2022), who reported that performance expectancy positively influenced user attitude in the context of e-government service adoption. Performance Expectancy was also found to have a significant and positive impact on attitude in Baptista and Pereira (2025) studies on adoption intention of artificial intelligence (Al) technology in travel and transportation sectors.

Lastly, the finding is also consistent with Chatterjee and Bhattacharjee (2020) study, which found effort expectancy to be a strong predictor of favorable attitudes toward AI tools in higher education. These results reinforce the notion that perceived utility and ease of use are essential drivers of positive attitudes toward technology in workplace contexts.

Objective 2: To analyze the relationship between attitude toward adoption and adoption intention of AI-powered writing tools. The study found that attitude toward adoption had a significant and positive effect on adoption intention. Office workers who held favorable evaluations of AI-powered writing tools were more inclined to intend their use. This supports the foundational premise of the Theory of Reasoned Action (Fishbein & Ajzen, 1975) and the Theory of Planned Behavior (Ajzen, 1991), both of which identify attitude as a central predictor of behavioral intention. Empirical support is further found in AI-Bukhrani et al. (2025), who showed that positive attitudes among academic researchers significantly influenced their intention to adopt AI writing tools. Andrews et al. (2021) also confirmed the influence of attitude on AI adoption among librarians. These parallels validate the relevance of attitude as a key psychological determinant in AI adoption decisions.

Objective 3: To examine the influence of UTAUT constructs [Social Influence (SI), Facilitating Conditions (FC)] and perceived risk (PR) on the intention to adopt AI-powered writing tools.

The results showed that both social influence and facilitating conditions significantly and positively affected adoption intention. This indicates that workplace norms, peer recommendations, and access to necessary resources (e.g., IT support and infrastructure) contribute meaningfully to employees' willingness to adopt AI-powered tools. These findings are in line with Emon et al. (2023), who demonstrated that social influence predicted ChatGPT adoption among professionals, and Jain et al. (2022), who found similar results in the context of AI-enabled tool adoption in social development organizations. Similarly, Jonathan (2024) and Habibi et al. (2023) both identified facilitating conditions as key enablers in AI adoption among students and higher education settings.

Conversely, the study found that perceived risk had a significant negative impact on adoption intention. Office workers who expressed concerns about data security, job displacement, or the reliability of AI-generated content were less likely to express intent to adopt these tools. This result is strongly supported by Bauer's (1960) theory of risk in consumer behavior, which posits that perceived uncertainty and potential negative consequences deter decision-making. Furthermore, Cheng et al. (2023) and Oc et al. (2024) found that perceived risk significantly inhibited users' intention to adopt AI in both workplace and educational contexts. These findings underline the critical importance of addressing psychological barriers and uncertainties in the implementation of AI technologies.

9. RESEARCH CONTRIBUTION

For practitioners and organizational leaders, the findings offer valuable insights into how to facilitate AI integration in office environments. The positive influence of facilitating conditions and social influence highlights the importance of providing adequate technical infrastructure, training programs, and cultivating a supportive work culture to boost employee adoption rates. Additionally, the significant role of attitude emphasizes the need for communication strategies that enhance user perceptions of AI tools' usefulness and reliability.

Conversely, the identification of perceived risk as a significant negative factor suggests that organizations must proactively address concerns related to data privacy, job security, and tool reliability to reduce psychological resistance and foster trust in Al systems.

This study empirically investigates the adoption of Al-powered writing tools in the context of Thai office workers, contributing localized insight. Given Thailand's growing digital infrastructure and governmental push for Al integration, the study provides timely and policy-relevant findings that can guide organizational decision-makers, HR departments, and technology providers in tailoring Al strategies suited to the Thai workforce's behavioral and psychological landscape.

10. RECOMMENDATION

Based on the limitations identified in this study, several recommendations for future research are proposed as follows:

First, future studies should expand the sample to include a more diverse range of occupations and industries beyond office-based settings in Thailand. Investigating Al-powered writing tool adoption among professionals in education, healthcare, legal, or public administration sectors could offer broader insights into sector-specific adoption behaviors. Such comparative analyses would enhance the generalizability of findings and reveal context-dependent determinants of technology acceptance.

Second, future research should consider integrating additional psychological and organizational variables, such as digital literacy, trust in AI, and organizational readiness for innovation. Exploring the interplay between individual-level readiness and

institutional support systems may yield a more comprehensive understanding of the internal and external factors that facilitate or hinder AI adoption in the workplace.

Third, it is recommended that future researchers adopt a mixed-methods approach, combining quantitative surveys with qualitative interviews. While this study provided statistical validation of key relationships, qualitative insights could uncover deeper motivations, reservations, and contextual influences behind employees' attitudes and behaviors toward AI-powered writing tools. Such an approach would offer richer and more nuanced data on the human factors influencing technology adoption.

Finally, conducting longitudinal research is encouraged to track changes in adoption intention and actual usage behavior over time. Observing how factors such as attitude, perceived risk, or social influence evolve with exposure to AI technologies can provide insight into the long-term effectiveness of organizational interventions and the sustainability of adoption. Longitudinal studies would also help capture adaptation processes as AI tools continue to evolve and become more deeply integrated into everyday work practices.

REFERENCES

- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. https://doi.org/10.1016/0749-5978(91)90020-T
- Al-Bukhrani, M. A., Alrefaee, Y., & Tawfik, M. (2025). Adoption of Al writing tools among academic researchers: A Theory of Reasoned Action approach. *PLOS ONE*, 20(1), e0313837. https://doi.org/10.1371/journal.pone.0313837
- AlHadid, I., Abu-Taieh, E., Alkhawaldeh, R. S., Khwaldeh, S., Masa'deh, R., Kaabneh, K., & Alrowwad, A. (2022). Predictors for E-Government Adoption of SANAD App Services Integrating UTAUT, TPB, TAM, Trust, and Perceived Risk. International Journal of Environmental Research and Public Health, 19(14), 8281. https://doi.org/10.3390/ijerph19148281
- Andrews, J. E., Ward, H., & Yoon, J. (2021). UTAUT as a model for understanding intention to adopt Al and related technologies among librarians. *The Journal of Academic Librarianship, 47*(6), Article 102437. https://doi.org/10.1016/j.acalib.2021.102437
- Baptista, G., & Pereira, A. (2022). Understanding the determinants of adoption and intention to use AI technology. *Journal of Open Innovation: Technology, Market, and Complexity, 6*(2), 54. https://doi.org/10.3390/joitmc6020054
- Bauer, R. A. (1960). Consumer behavior as risk taking. In R. S. Hancock (Ed.), *Dynamic marketing for a changing world* (pp. 389–398). American Marketing Association.
- Chatterjee, S., & Bhattacharjee, K. K. (2020). Adoption of artificial intelligence in higher education: A quantitative analysis using structural equation modelling. *Education and Information Technologies*, *25*(5), 3443–3463. https://doi.org/10.1007/s10639-020-10159-7
- Cheng, C.-F., Huang, C.-C., Lin, M.-C., & Chen, T.-C. (2023). Exploring effectiveness of relationship marketing on artificial intelligence adoption: Moderating role of perceived risk. *SAGE Open, 13*(4), 21582440231222760. https://doi.org/10.1177/21582440231222760
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–340. https://doi.org/10.2307/249008
- Emon, M. M. H., Hassan, F., Nahid, M. H., & Rattanawiboonsom, V. (2023). Predicting adoption intention of artificial intelligence: A study on ChatGPT. *AIUB Journal of Science and Engineering*, 22(2), 189–199.
- Featherman, M. S., & Pavlou, P. A. (2003). Predicting e-services adoption: A perceived risk facets perspective. *International Journal of Human-Computer Studies*, *59*(4), 451–474. https://doi.org/10.1016/S1071-5819(03)00111-3
- Fishbein, M., & Ajzen, I. (1975). *Belief, attitude, intention and behavior: An introduction to theory and research*. Addison-Wesley. Habibi, A., Muhaimin, M., Danibao, B. K., Wibowo, Y. G., Wahyuni, S., & Octavia, A. (2023). Facilitating conditions and behavioral intention to use Al in education: An empirical study. *Discover Education, 2*(1), 100093. https://doi.org/10.1016/j.dsedu.2023.100093
- IBM. (2023). Global Al Adoption Index 2023. IBM Corporation.
- Izhar, N. A., Teh, W. V. Y., & Adnan, A. (2025). Unlocking Al potential: Effort expectancy, satisfaction, and usage in research. Informing Science: The International Journal of an Emerging Transdiscipline, 28, 97–110. https://doi.org/10.28945/5450
- Jain, R., Garg, N., & Khera, S. N. (2022). Adoption of Al-enabled tools in social development organizations in India. *Frontiers in Psychology*, 13, 893691. https://doi.org/10.3389/fpsyg.2022.893691
- Jonathan, N. D. (2024). Factors influencing students' adoption of AI research tools: A logistic regression analysis. SSRN. https://doi.org/10.2139/ssrn.5058710
- Kuberkar, S., & Singhal, T. K. (2020). Factors influencing adoption intention of Al powered chatbot for public transport services within a smart city. *International Journal on Emerging Technologies*, *11*(3), 948–958.
- Oc, Y., Gonsalves, C., & Quamina, L. T. (2024). Examining the role of risk and tech-savviness in students' adoption of AI tools for academic work. *Journal of Marketing Education*. Advance online publication. https://doi.org/10.1177/0273475324123456
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. MIS Quarterly, 27(3), 425–478. https://doi.org/10.2307/30036540