



Generalized Linear Model Mediation Model: Modeling Generative Artificial Intelligence Adoption in Higher Education: Insights from the Theory of Planned Behavior

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ABSTRACT

This study investigates the determinants of generative artificial intelligence (GenAI) adoption in higher education through a modified Theory of Planned Behavior (TPB) framework. Focusing on tertiary-level students, the model highlights attitude and trust as primary predictors of behavioral intention, excluding subjective norms and perceived behavioral control. Data were collected using a structured survey and analyzed using generalized linear modeling to examine the relationships among the constructs. The findings indicate that both attitude toward GenAI and trust in technology exert significant positive effects on students' intention to adopt GenAI for academic use, with trust demonstrating a comparatively stronger influence. These results suggest that students' willingness to engage with GenAI is shaped not only by favorable perceptions but also by confidence in the system's reliability, integrity, and ethical use. The study contributes to the literature by refining the TPB framework in the context of emerging educational technologies and providing empirical evidence from a developing country setting. Implications for higher education institutions include the need to foster trust and cultivate positive attitudes through transparent policies, ethical guidelines, and targeted GenAI literacy initiatives.

Keywords: GenAI, GLM Mediation Model, Trust, Attitude

JEL Classification: M1, M5

1. INTRODUCTION

The advent of GenAI opened the realm to unlimited possibilities in terms of effectiveness and efficiency. It is without question that all that was being utilized as of now is just the proverbial tip of the iceberg, but that is enough already to result in different controversies with regards its utilization especially in the world of the academic community, both in teaching pedagogy and learning among students (Ivanov et al., 2024; Jaboob et al., 2024). None is more glaring than its possible negative impact towards tertiary higher education where new knowledge is being created. Despite the controversies and chatter, it is envisioned that GenAI will surely revolutionize research and education in a variety of fields like social sciences, engineering among others.

While it has a myriad of potential benefits, it cannot be denied that it also poses a list potential challenges, pitfalls and risks in terms of plagiarism and academic integrity. And though institutions have attempted to stifle its use, there seems to be no stopping students from using it albeit in an improper and unauthorized manner. What is needed then is for higher education institutions is to help prepare students on the proper usage of AI (Furze et al., 2024). Given this, there still seems to be a lack of proper and timely guidelines from a large majority of higher education institutions on how and what students can do with GenAI in terms of their academic output.

Though a number of studies have explored students' attitudes and perceptions on the use of GenAI from the theoretical perspective of Technology Acceptance Model (TAM) (Obenza et al., 2024),

much of it were in western Europe as well as economically developed state like Hong Kong (Chan and Hu, 2023). In general, students' perceptions on the usage of AI are still rather under explored. This study will be exploring the perceptions of tertiary education students from a number of universities in a developing country - the Philippines. It is posited that different levels of economic development as well as culture can possibly affect in a different way how GenAI is perceived particularly as a result of lack of access or lack of it to updated information, distinct societal situations, and forthrightness of higher education institutions in adopting and allowing the use of AI by students among others. It is worth mentioning that culture and economic development in tandem do affect the way people perceive and eventually behave (North, 1991).

This study anchored in Theory of Planned Behavior, found out that Attitude is the strongest proximal predictor of intention, and Trust functions as a second, meaningful proximal driver. Trust here operates akin to a confidence/credence mechanism that lowers perceived uncertainty, complementing Attitude in moving intention. In addition, consistent with the narrative of Ivanov and Soliman's (2023) "double-edged sword" framing, students certainly know about weaknesses/risks—but in this study, these did not translate into lower intention through Attitude or Trust. Instead, perceived Benefits and Strengths are what build Attitude/Trust, which then drive Intention. This pattern echoes the emerging HE literature: when institutions and students engage GenAI constructively (literacy, transparent guidance, ethical practice), positive expectancies overwhelm deterrent concerns (Bittle and El-Gayar, 2025; Bouguettaya et al., 2025).

Likewise, the argument that culture and economic development shape perceptions is supported by the result that benefit/strength expectancies dominate—likely reflecting utility-seeking under resource constraints (time, access, language support). This complements Ivanov/Soliman (GenAI will "revolutionize research and education") and Furze (AIAS: toward effective integration rather than bans): students are ready and willing—if attitude and trust are fostered.

1.1. Review of Related Literature

1.1.1. Theory of planned behavior (TPB) in technology adoption

The Theory of Planned Behavior (Ajzen, 1991) posits that behavioral intention is shaped by attitude toward the behavior, subjective norms, and perceived behavioral control. In technology adoption research, TPB has been extensively applied to explain how individual beliefs and social pressures influence willingness to use innovations (Teo and Beng Lee, 2011; Arpaci, 2019). Recent studies in higher education confirm that TPB effectively predicts the adoption of digital learning tools, with attitude often emerging as the strongest determinant (Šumak et al., 2011; Ahmed et al., 2024).

1.1.2. Perceived benefits and strengths of GenAI

Perceived benefits refer to the anticipated positive outcomes of using GenAI tools, such as increased productivity, creativity support, and personalized learning assistance (Kasneci et al.,

2023). Strengths—closely related but more focused on intrinsic capabilities—include speed, accuracy, and adaptability in processing complex academic tasks (Zawacki-Richter et al., 2019). Research shows that such positive perceptions strongly influence attitude and intention toward technology use, especially in contexts where digital innovation is still emerging (Dwivedi et al., 2023).

1.1.3. Perceived weaknesses and risks of GenAI

Perceived weaknesses involve limitations such as inaccuracies, dependency risks, and potential for academic dishonesty (Cotton et al., 2024). Perceived risks extend to broader concerns, including ethical issues, data privacy, and bias in AI-generated outputs (Floridi and Chiriatti, 2020). In TPB-based models, these negative perceptions are often hypothesized to weaken attitude and reduce behavioral intention, although empirical findings are mixed—some studies find minimal effect when perceived benefits are high (Venkatesh et al., 2012).

1.1.4. Trust as a mediator in technology use

Trust in AI systems—defined as confidence in the reliability, transparency, and fairness of the technology—has emerged as a key mediator between user perceptions and adoption intentions (Gefen et al., 2003; Siau and Wang, 2018). In educational contexts, trust can offset perceived risks by providing assurance that the system's outputs are credible and ethically managed (Shin, 2021).

1.1.5. Application to higher education and GenAI

In higher education, the adoption of GenAI tools is influenced not only by functional perceptions but also by pedagogical, ethical, and institutional considerations. Early evidence suggests that when faculty and students perceive strong academic utility and trustworthiness in GenAI, they are more likely to integrate it into their workflows, despite known risks (Kasneci et al., 2023). The developing-country context of this study adds further nuance, as resource constraints may amplify the weight of perceived benefits over potential drawbacks.

2. METHODOLOGY

2.1. Theoretical Framework

The Theory of Planned Behavior (TPB), developed by Icek Ajzen in the late 1980s, offers a conceptual framework for analyzing how individuals form intentions and perform behaviors (Ajzen, 1991). The theory has been widely used to understand behavioral patterns in various domains, including educational settings, particularly in relation to teaching practices, learning processes, and the adoption of educational technologies (Knauder and Koschmieder, 2019; Teo and Beng Lee, 2010). TPB proposes that human behavior is primarily determined by behavioral intentions, which are shaped by three interrelated factors: attitudes toward the behavior, subjective norms, and perceived behavioral control.

Within this framework, attitude refers to an individual's overall evaluation of a particular action. In teaching and learning environments, attitudes reflect how instructors and students perceive the potential outcomes of engaging in specific educational practices. When these outcomes are viewed positively—such as improved learning effectiveness or enhanced teaching

performance—individuals are more likely to develop stronger intentions to participate in those activities.

Another key component of TPB is the subjective norm, which relates to perceived social expectations surrounding a behavior. In academic contexts, these expectations may come from peers, fellow students, faculty colleagues, institutional leaders, and the broader educational community. The perceived approval or disapproval of these groups can influence whether individuals feel encouraged or discouraged from engaging in particular teaching or learning practices (Conner and Armitage, 1998).

The third element, perceived behavioral control, concerns an individual's belief in their capacity to carry out a specific action successfully. In educational settings, this can involve a teacher's confidence in implementing instructional techniques or a student's belief in their ability to participate effectively in learning activities. When individuals perceive greater control over a behavior, they are generally more likely to form strong intentions and to translate those intentions into actual practice (Knauder and Koschmieder, 2019).

These three determinants—attitudes, subjective norms, and perceived behavioral control—work together to shape behavioral intentions, which are considered the immediate precursors of behavior. Because of its explanatory power, TPB has been widely applied in educational research. Scholars have used the model to investigate topics such as the adoption of massive open online courses (MOOCs) (Wang et al., 2020), the use of mobile learning technologies (Cheon et al., 2012) and the implementation of innovative instructional methods. The framework has also been employed in studies examining instructors' willingness to adopt evidence-based teaching strategies, new assessment practices, and classroom management approaches, as well as student-centered learning models like peer learning (White et al., 2008).

By analyzing how personal beliefs, social influences, and perceived capabilities interact, TPB provides valuable insight into decision-making processes in education. Furthermore, the theory can inform the development of targeted initiatives aimed at promoting new pedagogical practices, including the integration of emerging tools such as generative artificial intelligence in teaching and learning.

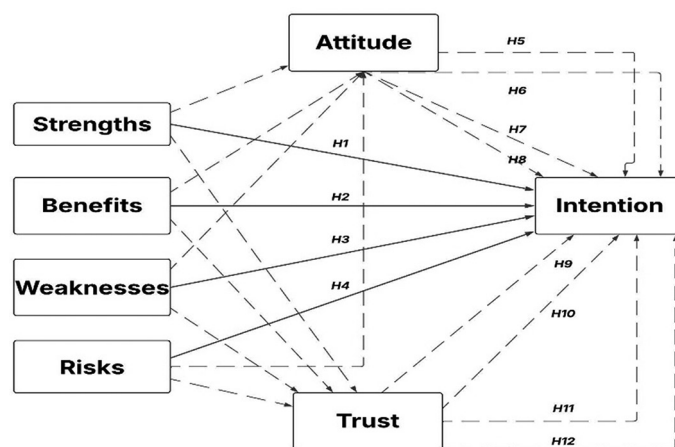
2.2. Conceptual Framework

Building on the theoretical foundation of the Theory of Planned Behavior, this study adopts the model as a conceptual framework, incorporating Trust as a mediating variable in place of the traditional components of Subjective Norms and Perceived Behavioral Control, to examine Filipino students' perceptions of generative AI in relation to their academic activities (Figure 1).

2.3. Hypotheses of the Study

Existing research suggests that generative artificial intelligence (GenAI) can provide several pedagogical advantages, such as enabling personalized learning environments and facilitating faster and more efficient content development (Dwivedi et al., 2023). These perceived benefits are expected to positively influence educators' attitudes toward adopting GenAI technologies,

Figure 1: Proposed conceptual framework



as favorable evaluations of potential outcomes often shape individuals' attitudes toward a particular behavior. When educators recognize the instructional value and efficiency that GenAI may offer, they are more likely to develop supportive attitudes toward its integration into teaching and learning practices (Bosnjak et al., 2020). In light of this, the following hypothesis is proposed.

- H_1 : Perceived strengths of Gen AI have a significant positive impact towards intention to use it.

Prior studies highlight numerous potential advantages associated with generative artificial intelligence (GenAI), including the ability to support personalized learning environments and to simplify the development of instructional materials (Baidoo-Anu and Ansah, 2023; Ivanov and Soliman, 2023). Within the framework of the Theory of Planned Behavior (TPB) proposed by Icek Ajzen, these perceived advantages are expected to shape individuals' attitudes toward the use of GenAI. Attitudes, as conceptualized in TPB, reflect the extent to which a person evaluates the outcomes of a behavior as positive or negative. Consequently, when educators perceive GenAI as beneficial for improving teaching efficiency or enhancing student learning experiences, they are more likely to develop favorable attitudes toward its adoption.

- H_2 : Perceived benefits of Gen AI have a significant positive impact towards intention to use it.

In addition to its advantages, the existing body of research also emphasizes several challenges and ethical concerns associated with the implementation of generative artificial intelligence (GenAI) in educational contexts. These concerns include issues related to data privacy, algorithmic bias, questions of authenticity in student work, and the alignment of GenAI tools with sound pedagogical principles (Kasneci et al., 2023). Within the framework of the Theory of Planned Behavior (TPB) developed by Icek Ajzen, negative evaluations of the outcomes associated with a behavior are expected to influence attitudes in an unfavorable direction. As a result, when educators perceive potential risks or ethical complications arising from the use of GenAI, such perceptions may reduce their willingness to view its adoption positively.

- H_3 : Perceived weakness of Gen AI has a significant negative impact towards intention to use it.

A number of potential risks associated with the use of generative artificial intelligence (GenAI) in education have been highlighted in the literature, including the possibility of reinforcing algorithmic bias, ethical concerns related to plagiarism, and challenges to maintaining academic integrity (Dwivedi et al., 2023). Within the framework of the Theory of Planned Behavior (TPB) developed by Icek Ajzen, attitudes toward a behavior are shaped by individuals' assessments of the likely outcomes associated with that behavior. Consequently, when educators perceive the risks of GenAI as significant, such concerns may foster unfavorable attitudes toward its use in educational settings.

- H_4 : Perceived risks of using Gen AI has a significant negative impact towards intention to use it.

According to the Theory of Planned Behavior (TPB) developed by Icek Ajzen, attitude—together with subjective norms and perceived behavioral control—constitutes one of the key determinants influencing an individual's behavioral intention. In this context, attitude is expected to play a mediating role between individuals' perceptions of GenAI and their intention to adopt it. Specifically, it is hypothesized that attitude will positively mediate the relationship between perceived strengths, perceived benefits, perceived weaknesses, and perceived risks of GenAI, and the intention to use this technology.

- H_5 : Attitude mediates the impact of perceived strengths towards intention to use GenAI
- H_6 : Attitude mediates the impact of perceived benefits towards intention to use GenAI
- H_7 : Attitude mediates the impact of perceived weaknesses towards intention to use GenAI
- H_8 : Attitude mediates the impact of perceived risks towards intention to use GenAI.

Trust is widely recognized as a key factor influencing users' perceptions of and willingness to adopt new technologies. It plays an important role in alleviating concerns related to privacy and other potential risks associated with technological use. Previous studies have conceptualized trust through multiple dimensions, most notably integrity, competence, and benevolence. However, the context of GenAI presents a distinctive case, as these technologies are capable of interacting with users in ways that may foster a sense of relational engagement, unlike many conventional technologies. Consequently, trust formation in this context can be examined from functional, social, and privacy-related perspectives. Nonetheless, the higher the trust level is, the higher the probability it could translate to a higher usage intention (Meyer-Waarden and Cloarec, 2022; McKnight et al, 2002; Wu and Chen, 2005).

- H_9 : Trust mediates the impact of perceived strengths towards intention to use GenAI
- H_{10} : Trust mediates the impact of perceived benefits towards intention to use GenAI
- H_{11} : Trust mediates the impact of perceived weaknesses towards intention to use GenAI

- H_{12} : Trust mediates the impact of perceived risks towards intention to use GenAI.

2.4. Research Design

To reduce the likelihood of social desirability bias, the questionnaire was distributed through the online platform Google Forms, enabling participants to complete the survey privately and without the presence or influence of an interviewer. Anonymity was largely preserved by requesting only the respondents' names solely for the purpose of ensuring that each response was unique. Other personal details, including email addresses, contact numbers, and social media accounts, were optional and not mandatory for participation. By allowing respondents to answer independently and limiting the collection of identifying information, these procedures helped lessen the pressure to provide socially desirable answers and contributed to improving the reliability and authenticity of the data gathered.

The study utilized purposive sampling technique making sure that only those students who got to experience using or have heard of GenAI were the only ones who participated in this study. Respondents were students from a premier tertiary educational institution in Metro Manila with a sample size of 287.

GLM Mediation Model was the primary model utilized in this study. Generalized Linear Model (GLM) is widely used in social sciences, psychology, health research, and management studies because it allows researchers to test how and why an independent variable affects a dependent variable through a mediator, even when the data do not meet the strict assumptions of ordinary linear regression. This model allows relaxation of the assumption of normality making it more robust in applied research (Agresti, 2015; Fox, 2015). GLM Mediation Model also has the ability to model complex relationships including multiple mediators and nonlinear relationships allowing researchers to capture more realistic causal mechanisms compared with simple regression models (Preacher and Hayes, 2004). Lastly, GLM Mediation Model has broad applicability across disciplines such as behavioral science, marketing, public health, technology adoption and economics (MacKinnon, 2012). Because of this versatility, it is considered a methodologically sound and widely accepted approach.

3. RESULTS AND DISCUSSION

3.1. Respondents' Demographics

Majority of the respondents are between 20 and 21 years of age (Table 1) comprising 61% of the total sample. As indicated in Table 2, more than half of them are males (57%) with Catholics being the majority at 90% of the total respondents (Table 3).

3.2. Results

Results are very TPB-congruent (Table 4): Attitude is the strongest proximal predictor of intention, and Trust functions as a second, meaningful proximal driver. Classic TPB includes Subjective Norms and Perceived Behavioral Control; while these aren't in our model, Trust here operates akin to a confidence/credence mechanism that lowers perceived uncertainty, complementing Attitude in moving intention.

Table 1: Age of respondents (n=286)

Age range	Count	%
18-19	72	25
20-21	173	61
22-23	41	14

Table 2: Gender of respondents (n=286)

Gender	Count	%
Male	163	57
Female	115	40
LGBTQ	8	3

Table 3: Religion of respondents (n=286)

Religion	Count	%
Catholics	258	90
Non-Catholics	28	10

Table 4: Mediation indirect and total effects

Type	Effect	Estimate	P-value
Indirect	st⇒at⇒in	0.11431	0.035
	st⇒tr⇒in	0.08987	0.005<0.001
	bc⇒at⇒in	0.38258	
	bc⇒tr⇒in	0.05193	0.009
	we⇒at⇒in	0.04385	0.257
	we⇒tr⇒in	-0.02889	0.138
	ri⇒at⇒in	0.02881	0.466
	ri⇒tr⇒in	0.02300	0.145
Direct	st⇒in	-0.00445	0.956
	bc⇒in	0.13810	0.029
	we⇒in	-0.03822	0.507
	ri⇒in	-0.03687	0.528
Total	st⇒in	0.19973	0.050
	bc⇒in	0.57261	<0.001
	we⇒in	-0.01726	0.816
	ri⇒in	0.01494	0.844

The mediation analysis ($N = 286$; full model $R^2 = 0.623$) shows that perceived benefits and strengths of GenAI significantly increase intention to use, primarily through attitude ($\beta = 0.577$, $P < 0.001$) and trust ($\beta = 0.179$, $P < 0.001$). The indirect effects for strengths (via attitude, $P = 0.035$; via trust, $P = 0.005$) and benefits (via attitude, $P < 0.001$; via trust, $P = 0.009$) are significant, while pathways via weaknesses/risks are not. Consistent with the Theory of Planned Behavior, attitude emerges as the key proximal determinant of intention, with trust providing additional explanatory power. In line with Ivanov et al. (2024) portrayal of GenAI as a transformative yet “double-edged” innovation, our findings indicate that positive expectancies dominate negative concerns in actual adoption intentions—particularly in a developing-country HE context—underscoring the need for policies that cultivate informed, ethical use rather than bans.

3.3. Analyses

The mediation model results closely parallel the Ivanov et al. (2024) anchor findings in several important ways, but with distinct nuances given the Philippine student sample:

3.3.1. Positive expectancies dominate

Consistent with the anchor study, results show that perceived benefits and strengths significantly and positively influence attitude and trust toward GenAI. These in turn have strong effects on intention to use (Attitude $\beta = 0.577$, $P < 0.001$; Trust $\beta = 0.179$, $P < 0.001$). This mirrors the anchor study’s observation that strengths/advantages shape TPB core variables and, through them, intention.

3.3.2. Negatives do not reduce intention in our model

Results show no significant mediation or direct effects of weaknesses/risks on intention. In our sample, these negative perceptions neither significantly shaped attitude nor trust, suggesting they do not meaningfully alter intention to use. This may reflect a developing-country context, where the utility of GenAI outweighs abstract risks, or a stage in adoption where enthusiasm is high and barriers are minimized. More plausible explanations can be based on normalization and control beliefs in which students may feel they can manage risks (e.g., by using GenAI ethically), so negatives don’t depress Attitude/Trust. Another can be due to utility salience in which benefits (speed, ideation, feedback) are immediate and tangible in coursework whereas weaknesses/risks feel more abstract or situational hence the non-significant impact of risks and weaknesses towards behavioral intention.

3.3.3. Mediators function as theorized in TPB, with trust as an added path

In TPB, attitude is a core determinant of intention; in our model, it is the strongest driver. Trust, while not a standard TPB construct, operates similarly to perceived behavioral control in reducing uncertainty and enabling confident use. Both attitude and trust fully mediate the effect of strengths, and partially mediate the effect of benefits, on intention.

3.3.4. Direct versus indirect pathways

Benefits have both direct and mediated effects on intention, implying they influence intention both through shaping perceptions and through independent motivational force. Strengths work entirely through mediation, suggesting they shape intention only insofar as they affect attitude/trust.

3.3.5. Developing-country context (Philippines)

The argument that culture/economic development shape perceptions is supported by the result that benefit/strength expectancies dominate—likely reflecting utility-seeking under resource constraints (time, access, language support). This complements Ivanov et al. (2024) assertion that GenAI will “revolutionize research and education” and Furze et al. (2024) “toward effective integration rather than bans”: Students are ready and willing—if attitude and trust are fostered.

4. CONCLUSION

Your GLM mediation demonstrates a TPB-consistent adoption mechanism: Attitude (strong) and Trust (moderate) are the causal conduits from perceived Benefits and Strengths to Intention to

use GenAI. Benefits exert both direct and indirect influence; Strengths act indirectly via Attitude/Trust; Weaknesses and Risks do not significantly depress intention through either mediator. In the Philippine tertiary context you sampled, this implies that constructive integration strategies—which build positive attitudes and credible trust—will be far more effective than prohibition in shaping students’ real behavior. This aligns with Ivanov et al. (2024) view of GenAI as transformative (yet double-edged) and with Furze et al. (2024) AIAS emphasis on responsible, student-centered adoption rather than narrow misconduct framing. This has clear policy implications for higher education institutions.

4.1. Practical Implications for Higher Education Institutions (HEIs)

Grounded in the Theory of Planned Behavior and the study’s structural model, the following implications are aligned with the validated pathways—particularly Perceived Benefits → Trust → Attitude → Behavioral Intention and Perceived Risks → Trust/Attitude → Behavioral Intention.

1. Strengthen Perceived Benefits to Activate Trust and Attitude Pathways. (Path: Benefits → Trust → Attitude → Intention)

HEIs should actively highlight and operationalize the benefits of GenAI by integrating explicit literacy modules into the curriculum, focusing on practical use cases such as feedback generation, idea development, and language support. Demonstrating these benefits in structured academic contexts enhances students’ perceived usefulness, which has been shown to positively influence both trust and attitude toward technology use (Davis, 1989).

To reinforce the Benefits → Trust link, institutions should implement trust-building mechanisms such as data privacy briefings, bias awareness demonstrations, and transparency regarding model provenance. These initiatives reduce uncertainty and strengthen students’ confidence in GenAI systems, which is critical for fostering adoption (Floridi et al., 2018; UNESCO, 2023).

By embedding these practices into teaching and learning processes, HEIs can amplify the sequential pathway from benefits to trust, trust to positive attitudes, and ultimately to behavioral intention.

2. Design Assessments that Reinforce Trust and Positive Attitudes Through Responsible Use. (Path: Trust → Attitude → Intention)

Assessment strategies should be redesigned to promote transparency and accountability in GenAI use. This includes requiring process documentation (e.g., AI-assisted work logs), conducting oral defenses, and implementing iterative draft submissions. These approaches ensure that GenAI is used as a support tool rather than a substitute for learning.

Requiring AI usage statements—detailing the tools used, their purposes, and validation steps—further strengthens the Trust → Attitude relationship by encouraging responsible and reflective use. When students perceive AI use as both legitimate and controllable within institutional guidelines, their attitudes toward

the technology become more favorable, thereby increasing their intention to use it.

Such strategies align with global calls for ethical and accountable AI integration in education (UNESCO, 2023; Organization for Economic Co-operation and Development, 2021).

3. Align High-Value Functionalities with Academic Workflows to Reinforce Attitude Formation. (Path: Benefits → Attitude → Intention)

Students’ positive perceptions of GenAI are largely driven by its ability to provide rapid feedback, support brainstorming, and enhance language-related tasks. HEIs should formalize these use cases within legitimate academic workflows—for example, using GenAI for formative feedback, early-stage ideation, or language refinement.

Aligning these functionalities with course requirements strengthens the Benefits → Attitude pathway by reinforcing the perceived value of GenAI in achieving academic goals. Empirical evidence suggests that perceived usefulness significantly shapes users’ attitudes, which in turn influence behavioral intention (Davis, 1989).

By institutionalizing these high-value applications, HEIs can ensure that positive attitudes are consistently reinforced, thereby increasing the likelihood of sustained and responsible adoption.

4. Mitigate Perceived Risks to Protect Trust and Prevent Negative Attitude Formation. (Path: Risks → Trust/Attitude → Intention)

HEIs must address the risks associated with GenAI—such as bias, inaccuracy, and potential academic misuse—through structured and actionable safeguards rather than prohibitive measures alone. Providing standardized checklists for citation verification, bias detection, and originality assessment can help students critically evaluate AI outputs.

These interventions directly mitigate the negative influence of perceived risks on both trust and attitude, preventing the erosion of confidence that may otherwise reduce behavioral intention. As highlighted in prior research, unresolved concerns regarding AI systems can significantly undermine trust and hinder adoption (Floridi et al., 2018; Kasneci, et al., 2023).

By translating abstract risks into concrete practices, HEIs can maintain trust while fostering a balanced and responsible approach to GenAI use.

In short, this study confirms that, in the current adoption climate, the promise of GenAI far outweighs its perceived perils in the minds of students—especially when institutional guidance builds confidence and trust. This complements the Ivanov et al. (2024) cross-country findings and highlights the cultural and developmental context as key moderators in GenAI adoption dynamics.

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