



## The influence of AI literacy, subjective norm, attitude toward using AI, perceived usefulness of AI and confidence of learning AI toward behavior intention

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### Abstract

Artificial intelligence (AI) in Indonesia is advancing rapidly through government strategies, industry-academia collaboration, and global investment. The 2020 National Strategy for AI emphasizes development with data security. Initiatives Nvidia's planned AI school in Central Java highlight local and international efforts. In higher education, AI supports learning, research, and administration through tools such as chatbots, data analytics, and adaptive learning systems, marking a significant shift in educational practices. So, in this research test whether AI Literacy, Confidence of learning AI, Subjective norm, Attitude of using AI, and Perceived usefulness of using AI has positively influenced to Behavior Intention. This research has 104 respondents, and the result from this. Attitude Toward Using AI has not positively influence and not significant to Behaviour Intention with value of path coefficient is 14.5 percent. Confidence in Learning AI has positively influence and significant to Behaviour Intention with path coefficient has value 24.1. Perceived Usefulness of Using AI has positively influence and not significant to Behaviour Intention with path coefficient has value 10.4 percent and p-value > 0.05. Subjective Norm has positively influence and significant to Behaviour Intention with path coefficient has value 29.6 percent and p-value > 0.05. AI Literacy has positively influence and significant to Behaviour Intention with path coefficient has value 29.6 percent and p-value < 0.05. On the other hand, the influence of Attitude toward using AI, Behavior Intention, Confidence of Learning AI, Perceived usefulness of using AI, Subjective Norm, and AI Literacy has influence to Behavior Intention has valued 61.8 percent, which call it coefficient of determination is 61.8 percent. Finally, the  $Q^2$  of behavior intention is 42.2 percent which has medium prediction power.

**Keywords:** AI literacy, subjective norm, attitude toward using ai, perceived usefulness of ai, confidence of learning ai, behavior intention

### Introduction

The development of artificial intelligence (AI) in Indonesia has made rapid progress in recent years, marked by various government initiatives, industry collaborations, and investments from global technology companies. In 2020, the Indonesian government launched the National Strategy for Artificial Intelligence (Stranas KA) which aims to accelerate the development and application of AI in various sectors. Stranas KA emphasizes the importance of data security and privacy in the implementation of AI. In addition, collaboration between industry and academia has also been carried out, such as telecommunications company Indosat Ooredoo Hutchison and technology company GoTo Gojek Tokopedia working together to develop Sahabat-AI, a language model ecosystem specifically designed for Indonesian languages. This initiative is supported by AI Singapore and Tech Mahindra, and utilizes Nvidia's AI Enterprise software. Sahabat-AI aims to facilitate the development of AI-based services and applications that understand local contexts. Likewise, global technology companies have shown great interest in the development of AI in Indonesia. Nvidia, for example, plans to build a special AI school in Central Java Province as part of its investment in several cities in Indonesia. (Reuters, 2024) [28]. The use of artificial intelligence (AI) in higher education is growing and significantly impacts various aspects of education. AI enhances students' learning experience, facilitates academic research, and optimizes educational administration and evaluation. Some of the main applications of AI in higher education include chatbots to help students access information, academic data analysis to

improve teaching effectiveness, and the development of AI-based adaptive learning systems.

### Literature Review

#### 1. AI Literacy

According to (Ng *et al.*, 2021). This article explores AI literacy as a set of competencies that enable individuals to critically evaluate AI technologies, communicate and collaborate effectively with AI, and use AI as a tool in various contexts. Meanwhile, Long & Magerko (2020a) [21], discuss the competencies required for AI literacy and design considerations for AI education. Matthias Carl Laupichler, Likewise, (Laupichler *et al.*, 2022) [20], reviewed the literature on the integration of AI literacy in higher education and adult education. AI Literacy can be defined as a set of competencies that enables individuals to critically evaluate AI technologies; communicate and collaborate effectively with AI; and use AI as a tool online, at home, and in the workplace. (Long & Magerko, 2020b) [22].

#### 2. Confidence of using AI

According to Chong *et al.*, (2022) [8], this research studies how two types of human confidence that affect trust, their confidence in AI and confidence in themselves, evolve and affect humans' decisions. The study's results first revealed that designers' confidence in AI agents changed with poor AI performance, but not with good AI performance in this study. Interestingly, designers' confidence initially remained unaffected by AI accuracy; however, as accuracy changed, confidence decreased regardless of the direction of the change. (Chong *et al.*, 2023) [7]. The model predicts the

dynamics of human confidence based on experience, accumulated confidence, and bias, inspired by Hu *et al.*'s dynamic trust model (Hu *et al.*, 2019). Our confidence model is applied to both human confidence in AI and self-confidence. Depending on the object of confidence (AI or self), confidence, accumulated confidence, and bias terms change accordingly, while the experience term stays the same as it is not conditional on the object (Long & Magerko, 2020b)<sup>[22]</sup>.

### 3. Subjective Form

This study analyzes the role of two types of subjective norms in shaping the intention to purchase green food. (Ham *et al.*, 2015)<sup>[12]</sup>, This article discusses the differences between subjective norms, descriptive norms, and personal norms, and their impact on conservation behavior. (Niemic *et al.*, 2020)<sup>[25]</sup>. This study explores the role of subjective norms in e-banking adoption, emphasizing how subjective norms influence behavioral intentions through perceived usefulness. (Jermsittiparsert *et al.*, 2023)<sup>[14]</sup>. Subjective norm is defined as is defined as the perceived social acceptance and support for the behavior; and perceived behavioral control (PBC), which refers to one's perceived ability to perform the behavior. (Walker *et al.*, 2013)<sup>[32]</sup>,

### 4. Attitude Toward using AI

According to Hanoch, Y., & Wood, S. (2024). In this research the public acceptance of AI shows that many people feel quite apprehensive about the potential of such technologies an observation that has been connected to both demographic and sociocultural user variables (e.g., age, previous media exposure). There are three types of AI acceptance: user-centered technology acceptance, delegation and automation acceptance, and societal technology adoption acceptance. (Koenig, 2024)<sup>[19]</sup>. This research has developed and validated an attitude towards AI, focusing on perceived utility and the potential impact of technology on society and humanity. Grassini, (2023)<sup>[11]</sup>. define behavioral intention to use AI as how much an individual is willing to use.

### 5. Perceived Usefulness of AI

This study explores how individual characteristics, such as executive function, relate to the frequency and perceived usefulness of generative AI chatbots in schoolwork among adolescents. (Klarin *et al.*, 2024)<sup>[18]</sup>. This study examines the role of utilitarian and hedonic values in adopting AI conversational agents by extending the Technology Acceptance Model (TAM). (Kim *et al.*, 2024) This study examines the influence of perceived usefulness and ease of use of AI on marketing innovation. (Sadriwala & Sadriwala, 2022a)<sup>[29, 30]</sup>. Perceived usefulness is a user's belief that the system is able to increase time efficiency, increase productivity, and speed up activities. (Ardiyanti & Susilowati, 2024)<sup>[2]</sup>.

### 6. Behavioral Intention

This study develops and empirically tests a model to predict factors that influence students' behavioral intention to use mobile learning (m-learning). (Chao, 2019)<sup>[5]</sup>. This study aims to determine the factors that influence students' behavioral intention to use the popular educational social networking site, Edmodo, by analyzing quantitative responses from 218 college students enrolled in Edmodo-

supported courses. (Unal & Uzun, 2021)<sup>[31]</sup>. This study analyzes variables that influence behavioral intention to use mobile payments, including factors such as perceived usefulness and ease of use. (Chaveesuk *et al.*, 2022)<sup>[6]</sup>. Behavior intention (BI) is defined as the degree to which a person has formulated conscious plans to perform or not perform some specified future behavior. (Warshaw & Davis, 1985)<sup>[34]</sup>,

### 7. AI Literacy influence to Behavior Intention

According to (Wang *et al.*, 2024)<sup>[33]</sup>, this study combines structural equation modeling and interviews to analyze the factors influencing Chinese university students in using generative AI technology. The findings show that AI literacy and subjective norms positively influence students' attitudes toward generative AI technology and perceived behavioral control, which in turn mediate the relationship between AI literacy and behavioral intention to use the technology. In addition, this study conducted by (Jang, 2024)<sup>[13]</sup>. aims to systematically identify the factors influencing the intention to use text-based generative AI tools among university students. By modifying the core variables of the Unified Theory of Acceptance and Use of Technology (UTAUT) with AI literacy, a survey was designed to measure GenAI user intention and collect participants' opinions. The survey, conducted among business students at a university in South Korea, collected 239 responses during March and April 2024. The findings show that AI literacy, performance expectations, and social influence significantly influence students' intention to use text-based GenAI tools in learning. The last is a study conducted by (Du *et al.*, 2024) exploring the relationship between AI literacy and teachers' behavioral intentions to learn about AI. The findings show that AI literacy influences teachers' behavioral intentions to engage in various types of AI-related professional learning activities.

### 8. Confidence of Learning AI to Behavior Intention

This study aims to understand individuals' attitudes toward AI and how they affect their intention to use AI for routine tasks as well as their continued intention to use it. The analysis results show that positive attitudes toward AI play a significant role in increasing the intention to use the technology. (Pratama, 2024)<sup>[27]</sup>. This study explores how human confidence calibration affects AI-assisted decision making. The results show that proper calibration of human confidence can improve the performance of human-AI teams and encourage more rational reliance on AI. This study explores how human confidence calibration affects AI-assisted decision making. The results show that proper calibration of human confidence can improve the performance of human-AI teams and encourage more rational reliance on AI. (Ma, 2024)

### 9. Subjective Norm to Behavior Intention

This study explores the relationship between attitudes, subjective norms, and behavioral control on individuals' intention to share knowledge. The results show that subjective norms do not significantly affect the intention to share knowledge, while attitudes and behavioral control have a significant positive effect. (Frans Warmanto MB, 2005)<sup>[5]</sup>. This study examines the impact of subjective norms and perceived behavioral control on customers' intention to borrow Micro People's Business Credit (KUR).

The results show that subjective norms do not significantly affect borrowing intentions, while perceived behavioral control has a positive and significant effect. (Ali Maskur *et al.*, 2020) <sup>[1]</sup>. This study evaluates the relationship between knowledge, subjective norms, and perceived behavioral control with the intention of housewives at risk of HIV in accessing Voluntary Counseling and Testing (VCT) services. The results show that subjective norms are significantly related to the intention to access VCT services. (Bella Risca Monica *et al.*, 2019) <sup>[3]</sup>.

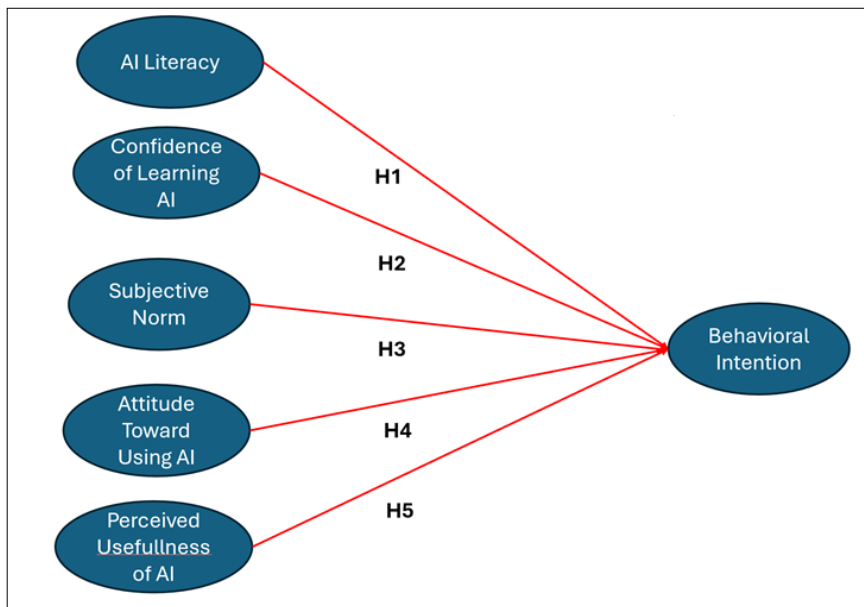
**10. Attitude toward using AI to Behavior Intention**

This study identifies the influence of AI ethical awareness, attitude toward AI, anxiety, and self-efficacy on nursing students' behavioral intention to use AI. (Yeunhee Kwak, 2022) <sup>[35]</sup>, This study explores designers' adoption of AIAD, using the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM), and analyzes the factors that influence designers' behavioral intention to adopt AIAD. (Jiao & Cao, 2024a) <sup>[15]</sup>. This study measures respondents' attitudes toward generative AI and their

behavioral intention to use it in an academic context, using a 5-point Likert scale to assess the relationship between attitudes and behavioral intentions. (Odai *et al.*, 2024) <sup>[26]</sup>.

**11. Perceived usefulness of AI to Behavior Intention**

This study revealed that perceived usefulness has a positive effect on designers' behavioral intention to use AIAD. This finding suggests that designers' intention to use AIAD can be enhanced if they perceive greater benefits in using it. (Jiao & Cao, 2024b) <sup>[15]</sup>. This study examined the influence of perceived usefulness and ease of use of AI on marketing innovation. The results showed a significant positive relationship between perceived usefulness of AI and marketing innovation, which in turn can affect the intention to use the technology. (Sadriwala & Sadriwala, 2022b) <sup>[29, 30]</sup>. This study found that perceived usefulness has a significant effect, both directly and indirectly, on AI users' intention to continue using AI-based personal assistants. This finding emphasizes the importance of perceived usefulness in influencing users' behavioral intentions. (Jo, 2022).



**Fig 1:** Conceptual Framework

For data analysis, the research employs the PLS-SEM (Partial Least Squares Structural Equation Modeling) analysis method using SmartPLS version 3.2.9. The PLS-SEM analysis consists of two models: the outer model and the inner model. The outer model examines the relationship between indicators and their respective latent variables. It assesses the reliability and validity of the measured variables' indicators, ensuring the measurement model's quality (Hair *et al.*, 2019). On the other hand, the inner model represents the structural model, which evaluates the overall quality of the research model by examining the significance of relationships between constructs, typically through path coefficient analysis.

**1. Outer Model**

In accordance with Hair *et al.* (2019), the outer model involves assessing the reliability and validity of the measured indicators. The reliability test is conducted in a sequential manner. Firstly, the indicators of the latent variables are examined, with the requirement that the outer

loading value should exceed 0.708. Secondly, the construct reliability is assessed through calculations of Cronbach's alpha and composite reliability, where the results should surpass 0.7. Subsequently, construct validity is evaluated by considering the average variance extracted (AVE), which should be higher than 0.5. Furthermore, the stage of discriminant validity testing is conducted by analyzing the heterotrait-monotrait ratio (HT/MT), which should have a value below 0.9 to fulfill the condition.

**2. Inner Model**

The inner model represents the structural model in the analysis that can show the relationship between latent variables in research. The first step that needs to be done is checking the variance inflation factor (VIF) to test the existence of multicollinearity between variables with an ideal value of < 3. If the value obtained is 3-5, then it is suspected that there is multicollinearity. However, if the value obtained is more than 5, it can be said that it is in a critical state (Hair *et al.*, 2019). Second, the test is continued

by looking at the coefficient of determination or R2 which has a value between 0 to 1. The value of this coefficient of determination is an explanation function of the PLS-SEM of the model made. Therefore, the closer the number is to 1, the better it is. The R2 level is divided into three, namely the 0.75 level, the 0.5 level and the 0.25 level. The 0.75 level is substantial, 0.5 is moderate, and 0.25 is weak.

Hypothesis testing is the most important step in this research. In this stage, bootstrapping is done to see the relationship and significance between variables. Relationship testing can be done using a one-tail or two-tail

method. One-tail relationship indicates that there is a positive influence between variables. Then, this study uses a significance level of 0.05 with a degree of freedom infinity. Therefore, the T-Table for the one-tail is 1,645. Furthermore, this test is continued by comparing the T calculation from the bootstrapping results with the T-Table. If the number obtained is greater than 1,645, it can be interpreted that it has a positive influence. On the other hand, when viewed from the P-Value, the value at < 0.05 can be said to be a significant relationship between variables.

### 3. Variable Operationalization

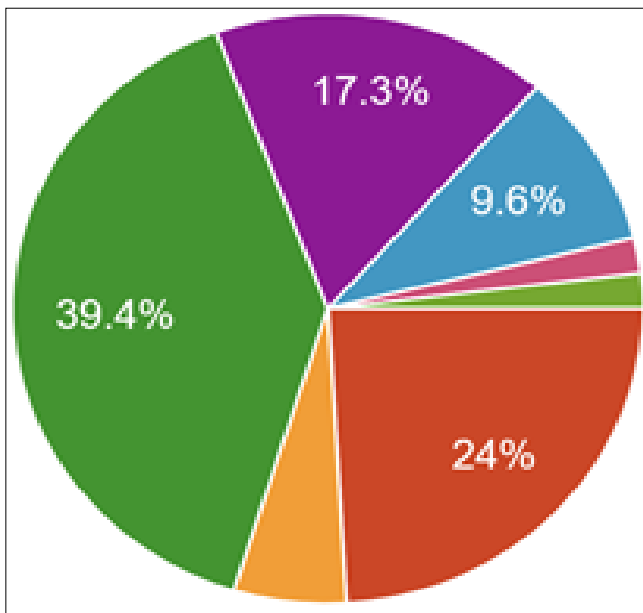
Table 1

Variable	Definition	Operationalization of Variable		
AI Literacy	a set of competencies that enables individuals to critically evaluate AI technologies; communicate and collaborate effectively with AI; and use AI as a tool online, at home, and in the workplace. (Long & Magerko, 2020b)	I understand why AI technology needs big data	AL1	(Chai <i>et al.</i> , 2020)
		I know the processes through which deep learning enables AI to perform voice recognition tasks	AL2	
		I understand how AI technology optimizes the translation output for online translation.	AL3	
		I understand how AI assistant such as SIRI or Hello Google handles human-computer interaction	AL4	
		I know how AI can be used to predict possible outcomes through statistics	AL5	
		I understand how computers process image to produce visual recognition	AL6	
Confidence of Learning AI	The model predicts the dynamics of human confidence based on experience, accumulated confidence, and bias. (Jermsittiparsert <i>et al.</i> , 2023)	I feel confident that I will do well in the AI classes	CL1	(Chai <i>et al.</i> , 2020)
		As I am taking the AI classes; I believe that I can succeed if I try hard enough.	CL2	
		I have fun using AI technology	CL3	
		I am confident I can learn the basic concepts about AI taught in the lessons.	CL4	
		I am confident I can understand the most complex material presented by the instructor in the AI classes.	CL5	
Subjective Norm	is defined as the perceived social acceptance and support for the behaviour; and perceived behavioural control (PBC), which refers to one's perceived ability to perform the behaviour. (Walker <i>et al.</i> , 2013)	My classmates feel that it is necessary to learn about AI technology	SN1	(Chai <i>et al.</i> , 2020)
		My parents support me to learn about AI technology	SN2	
		Most people I know think that I should learn about AI technology	SN3	
Attitude Toward using AI	Subjective norm is defined as is defined as the perceived social acceptance and support for the behaviour; and perceived behavioural control (PBC), which refers to one's perceived ability to perform the behaviour. (Walker <i>et al.</i> , 2013)	Using AI technology is pleasant.	AT1	(Chai <i>et al.</i> , 2020)
		I find using AI technology to be enjoyable	AT2	
		I have fun using AI technology	AT3	
Perceived Usefulness of AI	perceived usefulness is a user's belief that the system is able to increase time efficiency, increase productivity and speed up activities. (Ardiyanti & Susilowati, 2024)	Using AI technology enables me to accomplish tasks more quickly	PU1	(Chai <i>et al.</i> , 2020)
		Using AI technology enhances my effectiveness.	PU2	
		Using AI technology improves my performance.	PU3	
		Using AI technology increases my productivity.	PU4	
Behavioral Intention	Behavior intention (BI) is the degree to which a person has formulated conscious plans to perform or not perform some specified future behavior. (Warshaw & Davis, 1985)	I will continue to learn AI technology in the future	BI1	(Chai <i>et al.</i> , 2020)
		I will keep myself updated with the latest AI applications	BI2	
		I plan to spend time in learning AI technology in the future	BI3	
		I will pay attention to emerging AI applications	BI4	

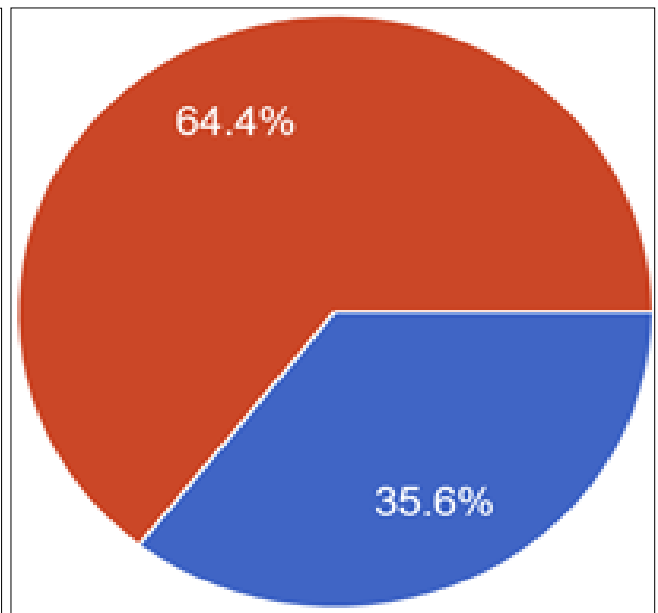
**Result**

**PLS-SEM Result**

The most semester is in fourth semester with value 39.4 % and 64.4 % is female.



**Fig 2: Semester**



**Fig 3: Female**

**Table 2: Outer Loading**

	Attitude Toward using AI	Behaviour Intention	Confidace of Learning	Perceived Usefullnes s of using AI	Subjective orm	ai Literacy
AL3						0,752
AL4						0,834
AL6						0,837
AT1	0,897					
AT2	0,881					
AT3	0,775					
BI1		0,857				
BI2		0,894				
BI3		0,819				
BI4		0,855				
CL1			0,809			
CL2			0,889			
CL3			0,870			
CL4			0,801			
PU1				0,839		
PU2				0,895		
PU3				0,916		
SN1					0,910	
SN2					0,890	

All Indicator has > 0,706, so it has already reliable (Hair *et al.*, 2019)

**Table 3: Construct Reliability**

	Cronbach's alpha	Composite reliability (rho_c)	Result
Attitude Toward using AI	0,814	0,888	Reliable
Behaviour Intention	0,879	0,917	Reliable
Confidace of Learning	0,863	0,907	Reliable
Perceived Usefullness of using AI	0,861	0,915	Reliable
Subjective orm	0,766	0,895	Reliable
ai Literacy	0,738	0,850	Reliable

All Cronbach alpha has > 0,05, and composite reliability has > 0,7, so it has reliable all construct, so it has already reliable. (Hair *et al.*, 2019)

**Table 4:** Fornel-Larker

	Attitude Toward using AI	Behaviour Intention	Confidaace of Learning	Perceived Usefullness of using AI	Subjective orm	ai Literacy
Attitude Toward using AI	0,853					
Behaviour Intention	0,569	0,857				
Confidaace of Learning	0,423	0,604	0,843			
Perceived Usefullness of using AI	0,767	0,569	0,427	0,884		
Subjective orm	0,458	0,657	0,576	0,450	0,900	
ai Literacy	0,452	0,579	0,372	0,499	0,465	0,809

All VIF has < 5, so it has reliable all construct, so it has already valid (Hair *et al.*, 2019).

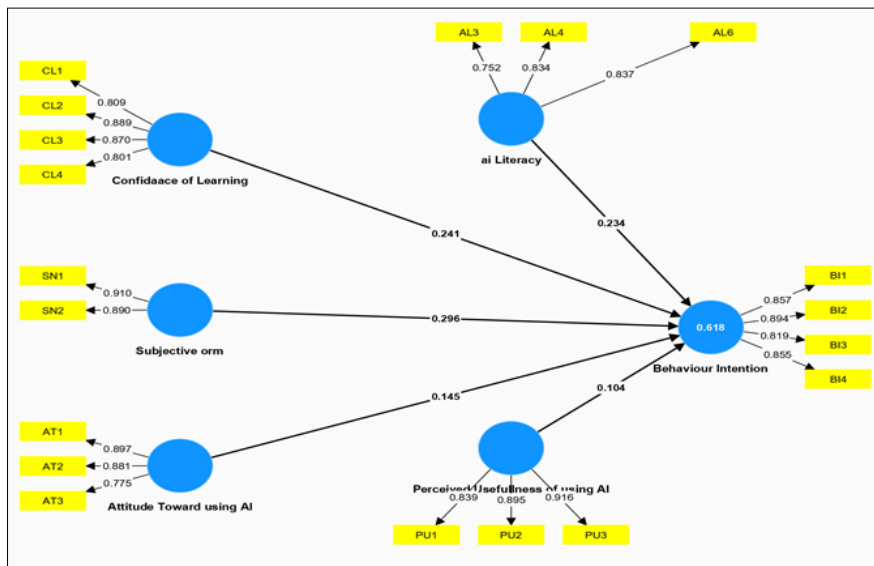
**Table 5:** Inner VIF

	Attitude Toward using AI	Behaviour Intention	Confidaace of Learning	Perceived Usefullness of using AI	Subjective orm	ai Literacy
Attitude Toward using AI		2,553				
Behaviour Intention						
Confidaace of Learning			1,595			
Perceived Usefullness of using AI			2,660			
Subjective orm			1,750			
ai Literacy			1,486			

All VIF has < 5, so it has reliable all construct, so it has already valid (Hair *et al.*, 2019).

**Table 5:** R Squared is moderate, based on (Hair *et al.*, 2019)

	R-square	R-square adjusted
Behaviour Intention	0,618	0,598



**Fig 2:** Outer Loading

**Table 6:** Bootstrapping

	Original Sample	T statistics	P values
Attitude Toward using AI -> Behaviour Intention	0,145	1,284	0,100
Confidence of Learning -> Behaviour Intention	0,241	2,307	0,011
Perceived Usefullness of using AI -> Behaviour Intention	0,104	0,993	0,160
Subjective Norm -> Behaviour Intention	0,296	3,176	0,001
ai Literacy -> Behaviour Intention	0,234	2,668	0,004

All hypothesis has t statistic > 1.65 and p values has < 0.05, so it has positive influence and has significant.

**Table 7:** Q Squared Predict

	Q <sup>2</sup> (=1-SSE/SSO)
Attitude Toward using AI	0,000
Behaviour Intention	0,422
Confidence of Learning AI	0,000
Perceived Usefullness of using AI	0,000
Subjective Norm	0,000
ai Literacy	0,000

All indicator has moderate Prediction power according to (Hair *et al.*, 2019), because the Q squared has between 0,25 to 0,5.

## Discussion

The result from this research, Attitude Toward Using AI, has not positively influenced and is not significant to Behaviour Intention, with the value of path coefficient of 14.5 percent. This relationship is not statistically significant at the 0.05 level. Confidence in Learning AI positively influences and is substantial to Behaviour Intention, with a path coefficient of 24.1 percent and a p-value < 0.05. Perceived Usefulness of Using AI has a positive influence and is not significant to Behaviour Intention, with a path coefficient of 10.4 percent and a p-value > 0.05. Subjective Norms have a positive impact and are substantial in behaviour intention, with a path coefficient of 29.6 percent and p-value > 0.05. AI Literacy has positively influence and is significant to Behaviour Intention, with path coefficient has value 29.6 percent and p-value < 0.05.

The first and the most influential factor on behavior intention is subjective norm, the second is confidence in learning, the third is AI Literacy, the fourth is an attitude toward using AI, and finally is perceived usefulness of using AI that influences Behavior Intention. Besides that, the influence of Attitude toward using AI, Behavior Intention, Confidence of Learning AI, Perceived usefulness of using AI, Subjective Norm, and AI Literacy has an influence on Behavior Intention, valued at 61.8 percent.

## Conclusion

The conclusion of the research indicates that the most influential factor on behavior intention is a subjective norm, whether the behavior intention to use AI is influenced by the social environment. Secondly the influence of behavior intention is influenced by the AI Literacy and the perceived usefulness of using AI. On the other hand, the influence of Attitude toward using AI, Behavior Intention, Confidence of Learning AI, Perceived usefulness of using AI, Subjective Norm, and AI Literacy has influence to Behavior Intention has valued 61.8 percent, which call it coefficient of determination is 61.8 percent. Finally the Q<sup>2</sup> of behavior intention is 42.2 percent which has medium prediction power.

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