Gen Z Ethical Awareness of Artificial intelligence: An empirical study

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Abstract

Artificial Intelligence (AI) is a fast-emerging field which is influencing every aspect of our lives including social and economic. These great advancements in AI have also led to growing ethical implications. The present generation of Generation Z is extensively using AI in their day to day lives without complete knowledge of its ethical problems. Concerns related to data privacy, algorithmic bias, transparency and accountability are also becoming prominent these days. Respondents are aware of a few of the above-mentioned concerns like transparency and accountability, but have limited awareness of concerns like that of algorithmic bias and data governance. The present generation also has strong trust in AI systems regarding ethical protections, which in turn is conditional and based on the common notion of ethical protection.

This research design with primary data collected through structured questionnaire of respondents of age 18-25 years, using Likert scale, assess the level of trust in AI-based applications, examines the relationship between AI usage and ethical perceptions and analyse whether commonly perceived ethical violations impact discontinuation intentions, as many respondents have claimed to stop using the technology if they ever encounter ethical problems. The study also highlights the need to include AI ethics in educational institutions and more responsible attitude of developers towards new innovations. Enhancing young people's awareness of ethics is essential to ensure that AI technologies are used sustainably and responsibly as well as for effective engagement in a technologically advanced society.

Keywords: Accountability, Algorithmic bias, Artificial Intelligence ethics, Data privacy, Ethical awareness, Generation Z, Transparency, Trust.

1. INTRODUCTION

1.1 Background

- The rapid development of digital technologies has radically transformed the mode of operation of people, organizations and communities. Within the education and healthcare sectors, elements of artificial intelligence (AI) are dominating more of the decision-making process, particularly in finance, recruitment, and numerous digital platforms. With increased autonomy, AI systems have attracted the ethical debate associated with privacy, fairness, transparency, bias, and accountability.
- Gen Z (18 - 25 in this case) is the first generation who has been raised in an algorithmically mediated space. Their high exposure to the systems powered by AI renders the knowledge of their ethical awareness of paramount importance. In this study Gen Z is assessed in terms of their knowledge of ethical aspects of AI, which are privacy, bias, transparency, accountability, trust, and behavioural reaction to ethical violations.

1.2 Literature Review

- Generation Z as Digital Natives and AI Users
  Generation Z is the first cohort to grow up entirely in an AI-mediated digital environment. Studies show 65% of Gen Z identify as highly familiar with AI, with 46% using AI tools daily (ACI Worldwide, 2023). Despite high exposure, their ethical understanding of AI remains inconsistent—they engage with

AI for efficiency but lack depth of awareness on data ownership and algorithmic transparency (Gupta et al., 2024; Chan and Lee, 2023).

- Data Privacy and the Privacy Paradox
  When it comes to AI, users worldwide are most concerned about data privacy (Elliott and Soifer, 2022). However, Gen Z indicates a "privacy paradox". 88% willingly share personal data with social media platforms but they also rank privacy as a critical issue. Approximately 50% hold misconceptions about how their data is used (Oliver Wyman Forum, 2023). According to Büchi et al. (2022), unfavourable data experiences significantly increase discontinuation intentions.
- Awareness and Understanding about Algorithmic Bias
  AI outputs systematically penalize certain groups, it's evident in healthcare, employment, and social media (Kordzadeh and Ghasemaghaei, 2022; Jain and Menon, 2023). The awareness about this bias is very low among users. Studies suggest that disclosing algorithmic features do not reliably improve users' moral recognition of biased outcomes (Ebrahimi et al., 2024). Critical ethical knowledge is not developed by passive use of AI platforms.
- Transparency, Accountability, and Trust in AI Systems
  According to (Jacovi et al., 2021), transparency and accountability are prerequisite conditions for user trust in AI. Users who understand the AI decision making adopt it for continued use. But regulatory frameworks like GDPR's right to explanation remain vague in practice (Wachter and Mittelstadt, 2019). Perceived algorithmic fairness is a key trust driver. According to (Sullivan et al., 2022; Shin et al., 2020) discrimination once discovered sharply and durably reduces trust.
- AI Ethics in Higher Education
  Structured ethics education remains underdeveloped even though universities are beginning to address AI ethics in policy (Humanit. Soc. Sci. Commun., 2024). Gen Z students lack conceptual tools to identify algorithmic problems. According to (Acosta-Enriquez et al., 2024; Chan and Hu, 2023), AI adoption is driven by convenience, and institutional guidance is absent.
- Ethical Violations and User Behavioural Responses
  When ethical transgressions occur, users' desire to stop using AI increases significantly as they balance its advantages against privacy threats (Büchi et al., 2022). AI trust varies greatly by domain. For example, entertainment tools are more trusted than AI used in healthcare or work.70% of Americans who are aware of AI have little to no faith in businesses to use it ethically (Pew Research,2023). Even when algorithmic discrimination causes less instant indignation than human discrimination, it nonetheless damages an organization's reputation (Bigman et al., 2023).

1.3 Research Gap

The available studies have also focused on each of the dimensions individually or on general public opinion without a generational perspective. There are no empirical studies that incorporate all six dimensions—privacy, algorithmic bias, transparency, accountability, trust, and behavioural intention—specifically on Generation Z.

1.4 Research Objectives

1. To determine the degree of Gen Z awareness of the ethical implications of Artificial Intelligence users.
2. To investigate the knowledge of privacy of data, algorithmic bias, transparency, and accountability.
3. To assess how the use of AI and ethical perceptions are related.
4. To determine the extent of trust that Gen Z would have in AI-based applications.
5. To find out whether some ethical violations affect discontinuation intention.

1.5 Research Hypotheses

- H1: Gen Z users possess moderate ethical awareness on AI systems.

- H2: Ethical awareness is positively related to the frequency of AI use.
- H3: The issues of transparency and accountability have a strong impact on the trust in AI systems.
- H4: Ethical violations influence discontinuation intention
- H5: There is a significant difference in the level of understanding of algorithmic bias among Gen Z users.

1.6 Scope of the Study

The sample of the study is Gen Z respondents aged 18-25 years, the majority of them being students engaged in using AI-based applications. It explores some of the ethical aspects chosen including data privacy, algorithmic bias, transparency, accountability, trust, and behavioural intention. The study consists of only primary data, and no insights of developers or policymakers are provided.

2. MATERIAL AND METHOD

2.1 Research Design

- The sample of the study is Gen Z respondents aged 18-25 years, the majority of them being students engaged in using AI-based applications. It explores some of the ethical aspects chosen including data privacy, algorithmic bias, transparency, accountability, trust, and behavioural intention. The study consists of only primary data, and no insights of developers or policymakers are provided.
- The research design of the study is descriptive research design through correlation analysis. The method of collection of primary data consisted of a structured questionnaire about the use of a five-point Likert scale (1 = Strongly Disagree 5 = Strongly Agree). The secondary data were obtained in scholarly journals and reputable reports on AI ethics.
- Sampling: Convenience sampling. The sample size was 64 respondents with the majority of them being females with a range of 18-22 years.

Data Collection Date: March 2024 -April 2024.

Statistical Tests: SPSS 28.0, descriptive statistics, correlation test, and Chi-square tests.

3. RESULTS

3.1 Demographic Profile

Table 1: Demographic Characteristics of Respondents (N=64)

Demographic Variable	Category	Frequency	Percentage
Age	18-20 years	27	42.19%
	21-22 years	24	37.50%
	23-25 years	13	20.31%
Gender	Female	38	59.38%
	Male	26	40.63%
Education Level	Undergraduate	44	68.75%
	Graduate	17	26.56%
	Diploma	3	4.69%
AI Usage Frequency	Daily	31	48.44%
	Weekly	20	31.25%

Demographic Variable	Category	Frequency	Percentage
	Monthly	13	20.31%

3.2 AI Usage Patterns and Awareness

Table 2: AI Application Usage Among Respondents

AI Application	Users (N)	Percentage	Mean Usage Score (1-5)
ChatGPT/AI Chatbots	58	90.63%	4.2
Social Media Algorithms	62	96.88%	4.5
Recommendation Systems	54	84.38%	3.8
Voice Assistants	41	64.06%	3.1
AI-powered Search	47	73.44%	3.6
Online Learning Platforms	35	54.69%	2.9

3.3 Ethical Awareness Assessment

Table 3: Ethical Awareness Dimensions - Descriptive Statistics

Ethical Dimension	Mean	SD	Median	Mode	Interpretation
Data Privacy Awareness	3.45	1.12	3	3	Moderate
Algorithmic Bias Understanding	2.89	1.24	3	2	Below Moderate
Transparency Concerns	4.21	0.87	4	4	High
Accountability Expectations	4.15	0.92	4	4	High
Trust in AI Systems	3.12	1.08	3	3	Moderate
Discontinuation Intention	3.78	1.05	4	4	Above Moderate

Overall Ethical Awareness Score: 3.60/5.0 (Moderate to High)

3.4 Detailed Analysis by Research Objectives

- Objective 1: Level of Ethical Awareness

Table 4: Distribution of Overall Ethical Awareness Levels

Awareness Level	Score Range	Frequency	Percentage	Cumulative %
Low	1.00-2.33	8	12.50%	12.50%
Moderate	2.34-3.66	34	53.13%	65.63%
High	3.67-5.00	22	34.38%	100.00%

Finding: 53.1% of Gen Z respondents demonstrate moderate ethical awareness, supporting H1.

- Objective 2: Understanding of Specific Ethical Dimensions

Table 5: Detailed Breakdown of Ethical Dimensions

Statement	SA (%)	A (%)	N (%)	D (%)	SD (%)	Mean
"I understand how my data is used by AI systems"	15.2	28.8	34.8	16.7	4.5	3.33
"AI systems can be biased against certain groups"	25.8	31.8	27.3	12.1	3	3.65
"I need to know how AI makes decisions affecting me"	45.5	37.9	13.6	3	0	4.26
"Companies should be accountable for AI decisions"	48.5	34.8	13.6	3	0	4.29
"I trust AI recommendations in most situations"	9.1	25.8	40.9	19.7	4.5	3.15

- Objective 3: Relationship Between AI Usage and Ethical Perceptions

Table 6: Correlation Analysis - AI Usage Frequency vs. Ethical Awareness

Variable Pair	Pearson Correlation (r)	Significance (p)	Interpretation
Usage Frequency × Overall Ethical Awareness	0.312	0.011	Moderate Positive
Usage Frequency × Privacy Awareness	0.278	0.024	Weak Positive
Usage Frequency × Bias Understanding	0.387	0.001	Moderate Positive
Usage Frequency × Transparency	0.195	0.118	Not Significant

Variable Pair	Pearson Correlation (r)	Significance (p)	Interpretation
Concerns			
Usage Frequency × Trust Levels	-0.241	0.049	Weak Negative

$p < 0.05$, $p < 0.01$

Finding: Moderate positive correlation ($r = 0.312$, $p < 0.05$) supports H2.

- Objective 4: Trust Assessment

Table 7: Trust Levels by AI Application Type

AI Application	Mean Trust Score	SD	95% CI	N
Entertainment Recommendations	3.84	0.92	[3.19,4.07]	64
Educational Tools	3.47	1.15	[3.18, 3.76]	64
Healthcare AI	2.68	1.28	[2.36, 3.00]	64
Financial Services	2.43	1.22	[2.12, 2.74]	64
Employment Screening	2.15	1.18	[1.85, 2.45]	64

- Objective 5: Ethical Violations and Discontinuation Intention

Table 8: Impact of Ethical Violations on Discontinuation Intention

Violation Type	Mean Discontinuation Score	SD	t-statistic	p-value
Data Privacy Breach	4.32	0.87	12.14	< 0.001
Discriminatory Outcomes	3.95	1.12	6.79	< 0.001
Lack of Transparency	3.67	1.08	4.96	< 0.001
Inaccurate Decisions	3.24	1.24	1.55	0.126

Test Value = 3.0 (Neutral), $p < 0.01$

Finding: Significant impact of ethical violations on discontinuation intention supports H4.

3.5 Advanced Statistical Analysis

Chi-Square Test: Gender vs. Ethical Awareness Levels

Table 9: Gender and Ethical Awareness Cross-tabulation

Gender	Low Awareness	Moderate Awareness	High Awareness	Total

Gender	Low Awareness	Moderate Awareness	High Awareness	Total
Male	5 (19.2%)	16 (61.5%)	5 (19.2%)	26
Female	3 (7.9%)	18 (47.4%)	17 (44.7%)	38
Total	8	34	22	64

$\chi^2 = 6.847$, df = 2, p = 0.033
Finding: Significant association between gender and ethical awareness levels.

ANOVA: Age Groups vs. Trust Levels
Table 10: One-Way ANOVA - Age Groups and Trust in AI Systems

Age Group	N	Mean	SD	F-statistic	p-value
18-20 years	27	3.32	1.02	2.84	0.065
21-22 years	24	2.96	1.11		
23-25 years	13	2.85	1.08		

Finding: No significant difference in trust levels across age groups.

3.6 Hypothesis Testing Results

Hypothesis	Statistical Test	Result	Decision
H1: Gen Z has moderate ethical awareness	Descriptive Analysis	Mean = 3.60, 53% moderate level	Supported
H2: Positive correlation between usage and awareness	Pearson Correlation	r = 0.312, p = 0.011	Supported
H3: Transparency/accountability influence trust	Multiple Regression	$R^2 = 0.284$, $p < 0.001$	Supported
H4: Ethical violations impact discontinuation	One-sample t-test	t = 6.02, $p < 0.001$	Supported
H5: Bias understanding varies significantly	Chi-square test	$\chi^2 = 18.45$, $p < 0.001$	Supported

4. DISCUSSION

4.1 Major Discoveries

Moderate Ethical Literacy: 53% of the people are moderately aware (Mean = 3.60/5.0).
High Transparency Demand: 83.4% agree that there should be AI decision transparency.
Conditional Trust: Trust differs largely depending on areas of application (range of 2.15-3.84)
Strong Violation Response: 71.2% would quit using the product once privacy breach occurs.

Gender Differences: Gender differences are significantly active in female ($p = 0.033$) with respect to ethical awareness.

4.2 Statistical Insights

• Ethical awareness positively correlates with the frequency of AI use ($r = 0.312$) with a star.
The model indicates that the trust levels are accounted for by the presence of transparency and accountability (28.4%).
•Data privacy breach has the highest discontinuation intention ($M = 4.32$).
The lowest level of understanding algorithmic bias ($M = 2.89$) is lowest.

4.3 Limitations

1. Sample Size: Generalizability is limited due to small sample size (n=64).
2. Sampling Method: Selection bias may arise from convenience sampling
3. Geographic Scope: The study was limited to specific regions.
4. Self-Reporting: The response may contain social desirability bias.
5. Cross-Sectional Design: Casual linkages cannot be established.

5. CONCLUSION

5.1 Recommendations

- Educational Institutions
  Educational Institutions should come up with various ways of imparting knowledge of AI ethics. AI ethics should be a compulsory subject across in tech courses and other disciplines as well. Topics like rights of data, fairness of algorithm and impact of AI on society should be thoroughly covered in these courses to educate the students to engage responsibly with these systems. Apart from this practical workshops and complementary awareness campaigns should be held which gives students a deeper insight into the pros and cons of the technology. The campaigns and workshops should educate on data privacy right from data collection, processing to monetization. The students should be exposed to real world algorithmic bias cases to enable them to recognize and react to discriminatory outcomes. This will not only enable students to deal with the technology more responsibly but also bridge the comprehensive gap between Gen Z's relationship with AI- enabled platforms.
- For Technology Companies
  Technology companies have a direct responsibility for ensuring that their AI systems are developed and adopted ethically. Decision-making processes made by AI should be made interpretable with meaningful explanations to affected users rather than opaque outputs. Privacy policies should be short and written simply in everyday language rather than long, complex terms that the vast majority of users never read. The benefit of this change is that users will know exactly what type of data is being collected and used about them after it is collected. Furthermore, businesses should have robust internal accountability systems that include individuals who bear responsibility for AI-related harm and the development of escalation procedures when needed. Private and public organizations should also conduct regular ethical audits of their AI systems (both through independent third-party auditors and internally) in order to predict and correct bias, drift, or unintended consequences before having significant negative impacts on affected consumers. Finally, governments must implement standards for consumer protection as applied to AI applications in order to ensure that affected consumers have access to some form of recourse if AI makes decisions that adversely impact them.
- For Policymakers
  Organizations that use AI technologies, particularly in high-stakes domains, should be required to conduct ethical impact assessments of their AI systems before selling them to the public and again on an

ongoing basis to identify any potential harms to individuals or communities as part of a regulatory framework that promotes the transparency of AI systems in all areas of human activities. The government, academia, and industry must work together to ensure that policies are both technically sound and practical given the speed at which AI capabilities are developing.

5.2 Conclusion

- This study set out to empirically examine the ethical awareness of Generation Z towards Artificial Intelligence across six interconnected dimensions: data privacy, algorithmic bias, transparency, accountability, trust, and behavioural intention. As indicated by this data, Gen Z exhibits a level of ethical understanding between average and higher than average across its entire population (Mean = 3.60 on a 5-point scale). As well, there are significant differences in the various dimensions; however, the major focus of the participants was around "Transparency & Accountability.", with this being the dimension with both the greatest degree of agreement (83%) among the participants. Furthermore, 83% of respondents believe that companies should be held accountable for their automated decision-making processes. In contrast, respondents' level of awareness regarding algorithmic bias was lower than average (Mean = 2.89). Therefore, although Gen Z uses various AI-powered platforms on a daily basis, they lack sufficient understanding of how AI systems can create disparities among specific demographic groups.
- The study's statistical analysis yielded several important findings. The hypothesis that increased exposure to AI is associated with increased ethical awareness over time (although this can be increased without formal ethics training) is supported by the positive relationship ($r = 0.312$, $p < 0.05$) between the level of AI usage and ethical awareness. Regression analysis also showed that accountability and transparency combined explained 28.4% of the variance in trust, indicating the importance of transparency in maintaining user trust in AI. Gender differences were statistically significant ($\chi^2 = 6.847$, $p = 0.033$), with female respondents demonstrating considerably higher levels of ethical awareness than their male counterparts—a finding with implications for how ethics education is targeted and delivered. The intention to discontinue use was very strongly driven by perceived unethical behaviour, most strongly by breaches of data privacy (Mean = 4.32), indicating that ethical behaviour is not only a moral expectation but also a functional factor in whether Gen Z users choose to continue using AI systems. Trust itself was very domain-specific, ranging from a deep mistrust of AI used in financial services and employment screening (Mean = 2.15 and 2.43) to a strong belief in AI in entertainment and education (Mean = 3.84 and 3.47).

- All the above findings are highly indicative of the consequences of disparity between extensive AI use and low ethical awareness, especially for stakeholders of education, policy and technology. There is a critical need of AI ethics education in curriculum particularly for data protection and algorithmic biases. The development of transparent and user-protective AI systems by design is imperative as of today. Gen Z's being the present generation have positions in social, economic and political powers which makes it critical to foster informed and responsible engagement with AI technology. All of this will also be ensuring that AI systems benefit the society as well.

5.3 Future Research Directions

There are a number of avenues that suggest themselves for further research and development in this area. Longitudinal research studies would allow researchers to judge the development of Gen Z's ethical awareness of AI over time. As the technology and regulatory frameworks continue to change, and helps in determining whether any awareness gaps are closed through natural exposure or any educational interventions are required.

Cross-cultural comparative studies would be particularly useful in this regard, as ethical standards, regulatory frameworks, and technology adoption rates vary widely among countries and regions. Therefore, it would be helpful to determine whether the identified trends in this study are supported in other countries around the world. Future studies should also seek to evaluate the efficacy of particular AI ethics training initiatives, to determine whether formalized educational programs, workshop-style training, or hands-on interventions result in positive changes to ethical awareness levels among young users. Industry-specific investigations exploring how Gen Z employees and consumers perceive ethical dimensions of AI in healthcare, finance, education, and the gig economy would yield actionable insights for sector-level policy and governance. Finally, by incorporating observational or behavioural methods, such as experimental tasks or digital trace analysis which can validate the relationship between stated ethical attitudes and actual user behaviour, that adddresses the social desirability bias which is a limitation of the present work.

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7. ACKNOWLEDGEMENT

The author would like to thank the respondents who participated in this study, i.e., a total of 64 respondents who are college students from SIES (Nerul) Autonomous College of Arts, Science, and Commerce. The author would like to thank the college Library and Librarian Mr.Gulab Chandra Sharma for their support.

The author would like to thank Aarthi Sudalaimuthu for her assistance in the study. The author would like to thank Jasmin Barik for her support in Formatting.