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Factors Influencing Attitude towards Adaptation of AI among Business Students

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Abstract	Article Info.
This study examines the attitudes of business students in the Kathmandu Valley towards the adaptation of Artificial Intelligence (AI). A sample of 185 respondents participated in the study. Data analysis included descriptive statistics, correlation, ANOVA, and regression analysis. The research focused on business education due to the critical importance of skills such as critical thinking, research proficiency, and effective communication. The study assessed five factors influencing student attitudes towards AI adaptation: exposure to AI, trust in AI technology, awareness and knowledge of AI, behavioral intentions towards AI use, and personal experiences with AI. The findings confirm a positive relationship between business students' attitudes toward using AI and the identified influencing factors. The study suggests conducting future research through longitudinal studies to track attitude changes after students enter the workforce. It also recommends expanding the participant pool to include diverse disciplines and universities across Nepal for better generalizability. Additionally, exploring how negative AI experiences impact attitudes, addressing selection bias through varied data collection methods, and assessing AI's effects on psychomotor and critical thinking skills are advised. *Keywords*: business students, education, artificial-intelligence, linear regression	

Introduction

Nepal's education system has a long history and the education system has since evolved a lot since then. Through industrial and skill change pattern, change in education system can be easily traced (Mishra, 2023a; Mishra, 2024) emphasizes the need for academic institutions to optimize human capital through strategic actions. This suggests there is room for improvement in how institutions develop and utilize human resources in Nepal.

Mishra and Jha (2023) highlight the emergence of quality assurance and accreditation as important considerations in the context of higher education in Nepal. This implies a growing focus on ensuring quality standards in Nepali universities.

Mishra (2023a) examines the case of digital academic operations in Nepal, underscoring the increasing role of technology in education. However, challenges likely remain in fully integrating digital tools across the education system.

Mishra (2023b) advocates for collective efforts to build human capital in Nepal. This indicates a recognition of the importance of education and skill development for the country's future growth and prosperity.

Mishra (2023c) calls for action against mental colonialism in education. This suggests a need to critically examine and potentially reform educational practices and mindsets that may be

outdated or misaligned with Nepal's context and aspirations. Mishra (2024) emphasizes the need for academic institutions to optimize human capital through strategic actions. This suggests there is room for improvement in how institutions develop and utilize human resources in Nepal.

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Mishra (2023c) calls for action against mental colonialism in education. This suggests a need to critically examine and potentially reform educational practices and mindsets that may be outdated or misaligned with Nepal's context and aspiration. The government has implemented free and compulsory education up to the secondary level and introduced reforms to improve curriculum and teaching methods (Acharya, 2024).

The digital revolution is transforming every aspect of human life, and education is no exception as the education sector is rapidly evolving, especially with the integration of artificial intelligence (AI) technologies (Ou, 2024). The emergence of Large Language Models (LLMs) like ChatGPT and Gemini presents a unique opportunity to enhance learning experiences and AI technologies can assist students with research, provide personalized learning paths, and even help develop critical thinking skills (Saeidnia, 2023) (as discussed in the later sections of this report). Hence, this advancement reshapes how students learn in every sector, even business education where critical thinking, research proficiency and effective communication are essential. However, concerns regarding plagiarism and overreliance on technology need to be addressed.

(Bation & Pudan, 2024) During this rapid evolution in education, understanding the factors influencing students' attitudes towards AI adaptation is crucial to better understand the impacts, its influence and utilize AI effectively in education. Yet enough research on integration of AI and its effect in higher education has remained insufficient (AlGerafi et al., 2023). The future of Nepal's education system lies in a balanced approach. Leveraging the potential of technology, like LLMs, should be coupled with a strong foundation in traditional learning methods. Fostering critical thinking, innovation, and problem-solving skills will be crucial for students to thrive in the 21st century (Promoting Creativity and Critical Thinking, 2023). As Nepal's education system continues to evolve, embracing new technologies while preserving its rich cultural heritage will be key to empowering future generations.

Problem Statement

The integration of AI into business education presents both opportunities and challenges. AI technologies can enhance learning experiences by providing instant information and personalized solutions. This could potentially accelerate critical thinking skills among students. Adoption of AI can affect the teaching and learning method, bringing new benefits as well as bringing new challenges (Sumakul et al., 2022). Most educators and employers agree that critical thinking, creativity, and problem-solving skills are essential and useful throughout a student's education and career and Integrating AI and other modern skills into business education is crucial with business school graduates who master these skills having a much better chance of succeeding in today's competitive world (Sollosy & McInerney, 2022). Yet, concerns exist regarding issues such as plagiarism and the potential hindrance of independent thinking and skill development. Use of AI not just in education but its implementation in other sectors such as the medical system raises concerns about trust, fairness, and privacy. (O'Shaughnessy et al., 2023).

With constant improvement of technology and many teachers not being familiar with technology, intervention of technologies cannot always insure improvement of teaching effectiveness (Lai, 2021),

Therefore, it is essential to investigate the impact of Exposure to AI, Trust in AI Technology, Awareness and Knowledge, Behavioral Intentions, and Personal Experiences with AI on business students' attitudes towards AI adaptation. This research is essential for understanding students' behavior and attitudes towards AI, which will lead to a deeper understanding of AI adaptation in education and help utilize AI effectively and efficiently. Hence, understanding these factors will contribute to fostering positive attitudes towards AI adaptation in business education, facilitating a conducive learning environment for students.

Research Objective

The main goal of this study is to assess the effect of the factors that influence the attitude towards adaptation of AI among business students in Nepal, with a specific focus on their exposure, trust, awareness and knowledge, behavioral intentions, and personal experiences with AI.

Literature review

Chen et al. (2021) conducted a comprehensive study using structural topic modeling to detect potential trends in educational technology across several decades. Their results indicate a growing interest in the use of AI in education and highlight the importance of students' positive attitudes towards these technologies. The study found that positive attitudes towards AI are driven by perceptions of the usefulness and ease of use of AI tools, which can significantly improve learning outcomes and student engagement. AI-based educational tools show great potential to transform traditional educational practices, with Holmes and Tuomi (2022) noting that these tools automate administrative tasks, allowing teachers to focus more on teaching and instruction. Their study analyzed the impact of artificial intelligence on teacher workload and found that automating tasks such as grading and planning significantly reduced the administrative burden, allowing teachers to spend more time managing student interactions.

Zawatsky-Richter et al. (2019) investigated the role of artificial intelligence in facilitating personalized learning. Their study included a meta-analysis of AI applications in education and found that AI systems can analyze student data to provide customized resources and support for different learning styles and paces. The study found that students using AI-based learning tools performed better academically than those who did not have access to such tools.

The ethical implications of AI in education are crucial. (Luckin & Holmes, 2016) highlighted the importance of ensuring fairness and access in AI deployment. His research focused on the potential disparities that AI could create if not implemented thoughtfully. The study included a comparative analysis of the availability of AI in different socio-economic backgrounds, finding that students from low-income backgrounds often have limited access to the necessary technology and therefore cannot reap the benefits of AI-based tools on AI.

Holmes and Twomey (2022) also addressed the issue of equality, pointing out that AI, if not carefully controlled, could exacerbate existing inequalities. Their study suggested that transparent and accountable AI deployment is essential to ensure fairness. Zawacki-Richter et al. (2019). We supported this perspective and talked about clear guidelines and explanatory measures to secure fair and transparent AI in education.

According to Nguyen and Nguyen (2020), students have a great effect on preparing AI for educational purposes, with the help of studying, practical problems, and personalized learning experiences. Their research in "The role of artificial intelligence in education" emphasizes that students with a great influence of AI, as a rule, develop a more positive attitude towards these technologies. This increased exhibition allows students to become more familiar and comfortable with AI, reducing fears and contributing to more favorable opinions on the integration of AI into their educational procedures. In his study on the impact of AI on higher education, Nguyen and Nguyen (2020) explains how personal interactions with

AI, such as receiving personalized feedback and effectively discovering new information, contribute to students' acceptance of AI. Positive experiences, such as using AI to overcome learning challenges, significantly increase students' attitudes toward the adoption of AI. This study emphasizes that students are likely to advocate AI technology in education, such as learning results and improving personalized support.

Ayman et al. (2023) explores the potential of ChatGPT to improve student engagement, critical thinking, and writing skills. Wong (2023) uses a case study approach and suggests that LLM programs can be a valuable tool for developing critical thinking skills in business education. These studies highlight the potential benefits of LLM programs for promoting active learning and deeper understanding of concepts.

Variables Definition

Attitude Towards Adaptation of AI: Attitude Towards Adaptation of AI refers to students' overall perception of using AI for educational purposes. (Chen et al., 2021)

Exposure to AI. Exposure to AI refers to the extent to which students interact with AI technologies in their education, including their use for research, practice problems, and personalized learning.

Trust in AI Technology. Trust in AI Technology is defined as students' confidence in AI to provide accurate and helpful information.
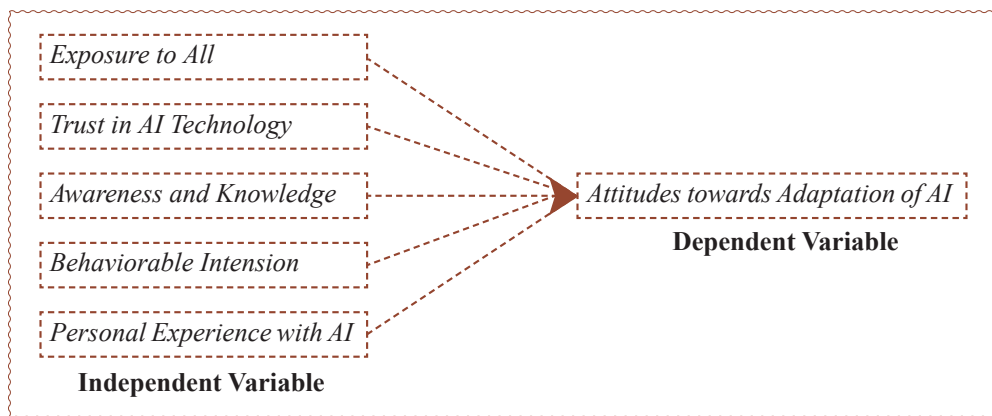
Awareness and Knowledge. Awareness and Knowledge encompass students' understanding of AI functionalities and capabilities.

Behavioral Intentions. Behavioral Intentions refer to students' likelihood to continue using AI for learning based on their positive outcomes, such as improved understanding and better grades.

Personal Experiences with AI. Personal Experiences with AI involve students' individual interactions with AI, including receiving personalized feedback, overcoming learning challenges, and efficiently discovering new information.

Figure 1

Conceptual Framework

The conceptual framework for this study is based on the impact of independent variables on the attitude towards adaptation of AI. It includes the following independent variables:

1. Exposure to AI
2. Trust in AI Technology
3. Awareness and Knowledge
4. Behavioral Intentions
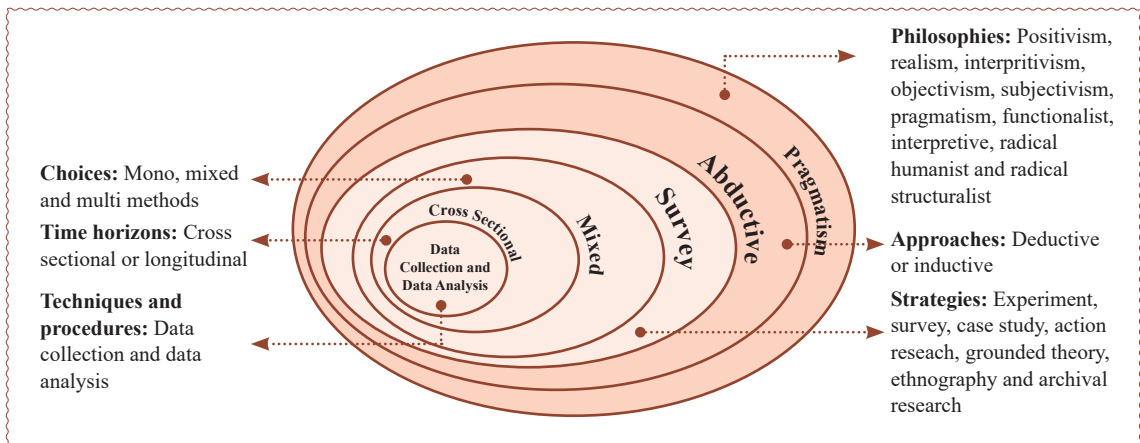5. Personal Experiences with AI

Hypotheses

H1: Exposure to AI has a significant impact on shaping college students' attitudes toward AI technology.

H2: Trust in AI significantly impacts the attitudes of college students toward AI technology.

H3: Awareness and knowledge of AI have a significant impact on college students' attitudes and adaptation toward AI technology.

H4: Behavioral intentions to use AI technology significantly influence college students' attitudes toward AI.

H5: Personal experiences with AI technology significantly impact college students' attitudes and adaptation toward AI

Figure 2

Research Design

Choices: Mono, mixed and multi methods

Time horizons: Cross sectional or longitudinal

Techniques and procedures: Data collection and data analysis

Cross Sectional
Data Collection and Data Analysis
Mixed
Survey
Abductive
Pragmatism

Philosophies: Positivism, realism, interpritivism, objectivism, subjectivism, pragmatism, functionalist, interpretive, radical humanist and radical structuralist

Approaches: Deductive or inductive

Strategies: Experiment, survey, case study, action reseach, grounded theory, ethnography and archival research

Pragmatism because attempts to find the solution to evolving technology to business students mindset.

This study explores the impact of artificial intelligence (AI) on graduate business students' academic performance. The research employs an interpretivist philosophy, acknowledging the subjective nature of human experience and the importance of understanding social constructs and personal experiences in the context of AI. This aligns with the qualitative nature of the chosen methods.

An abductive reasoning approach is utilized, combining elements of deductive and inductive reasoning. Data collection relies on surveys administered to business students. This method allows researchers to gauge student exposure to AI, trust in the technology, awareness and knowledge of AI, behavioral intentions towards AI, and personal experiences with AI.

While surveys are the primary data collection method, the study incorporates a mixed methods approach. Researchers will also conduct a literature review synthesis and exploratory factor analysis. These additional methods aim to delve deeper into the underlying factors influencing students' attitudes towards AI adaptation.

The research design is cross-sectional, collecting data from a sample of respondents at one specific point in time. This approach offers a snapshot of students' current attitudes towards AI adaptation in the business world.

Methodology

This study is an explanatory and quantitative research of business students' attitudes toward AI adaptation in Kathmandu Valley. This region was chosen because critical thinking, research proficiency, and good communication are essential abilities in business education (Holmes & Tuomi, 2022).

The target population consisted of business students in the Kathmandu Valley. Using statistical methods, a sample size of 185 respondents was analyzed using convenience sampling.

Surveys were distributed to the stated sample. The questionnaire included 25 items that assessed

5 independent factors (exposure to AI, trust in AI technology, awareness and knowledge, behavioral intentions, and personal experiences with AI) and 1 dependent variable (attitude toward AI adaptation), all on a 5-point Likert scale (Likert, 1932). Data collection was carried out via online tools such as Google Forms.

A 30:1 ratio was employed to justify the sample size, ensuring at least 30 responses per variable, resulting in a minimum required sample of 180. However, due to a high response rate, 185 responses were included in the final analysis. The use of a 30:1 ratio is supported by various research studies as a reliable method for ensuring statistical validity. This approach is also consistent with guidelines from the Central Bureau of Statistics in Nepal, which emphasize that larger sample sizes generally lead to more accurate and reliable results in surveys and research studies (Central Bureau of Statistics, 2021).

To verify the internal validity of the collected data, a reliability test was conducted, resulting in a Cronbach's Alpha value of 0.875, indicating high internal consistency (Tavakol & Dennick, 2011).

Data analysis was performed using SPSS software (25, IBM Corp). Descriptive statistics summarized the demographic characteristics of the participants. Correlation analysis explored the relationships between the independent variables and student attitudes towards AI integration (Cohen, 1988). ANOVA testing was also done to check the overall fitness of the study (Field, 2013).

The hypotheses were tested through regression analysis to determine the significance of each independent variable's impact on the dependent variable (Attitude towards adaptation of AI). Variables with p-values less than 0.05 were considered statistically significant (Cohen, 1988).

Results and Analysis
Demographic Information of Respondents
Table 1

Distribution of Gender, Age, Education Level

Particular		Frequency	Percentage
Gender	Male	113	61.08%
	Female	71	38.38%
	Prefer not to say	1	0.54%
	Total	185	100.00%
Age	Below 18	19	10.27%
	18 to 24	131	70.81%
	25 to 30	16	8.65%
	Above 30	19	10.27%
	Total	185	100.00%
Education Level	Highschool	39	21.08%
	Bachelor	97	52.43%
	Master	49	26.49%
	Total	185	100.00%

Table 1 consists of 185 respondents, the major respondents are male consisting of 61.08% and the female respondents consists of 38.38% where the majority of the respondents are of age 18-24 with 52.43% respondents with bachelor level of education.

Table 2

Correlation

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.829	0.687	0.679	0.476167

Through the analysis, a strong connection (R = 0.829) is found between business students' attitudes toward using AI and factors like how much they've been around AI, how much they trust AI, what they know about it, what they plan to do with it, and their personal experiences with it. As, the correlation coefficient (R = 0.829) shows high very high positive correlation between the independent and dependent variables. The adjusted coefficient of determination (R-square) is computed at 0.679,

hence 67.9% of the time attitude towards adaptation of AI is explained by the collective influence of exposure to AI, trust in AI technology, awareness and knowledge, behavioral intentions, and personal experiences with AI.

This shows that there is a significant role of exposure to AI, trust in AI technology, awareness and knowledge, behavioral intentions, and personal experiences with AI to a student's attitude towards adaptation of AI.

Table 3

Regression Analysis - ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regresion	84.352	5	16.870	78.723	0.000b
Residual	38.360	179	0.214		
Total	122.711	184			

Anova checks the fitness of the study. It shows whether the model is fit for the study or not. Here, the Sig. Value is 0.000 which is less than 0.05. Hence, null hypothesis will be rejected. This means that the overall regression model is fit for the study.

The regression analysis conducted on the provided data offers insightful conclusions regarding the impact of Exposure to AI (ETA), Trust in AI technology (TIA), Awareness and Knowledge

(AK), and Behavioral Intentions (BI) on Attitude towards adaptation of AI. This framework explains the relationships within the sample only. To make conclusions about the entire population, there is a further need to look at the significance value (Sig. Value) of each variable. A Sig. Value less than 0.05 means the null hypothesis should be rejected, indicating that the independent variable significantly affects the dependent variable.

Table 4

Regression Analysis - Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Decision
	B	Std. Error	Beta			
(Constant)	-0.84	0.182		-0.463	0.644	
Avg Exposure to AI	0.239	0.09	0.224	2.66	0.009	Accept
Avg Trust in AI	0.088	0.07	0.076	1.256	0.211	Reject
Avg_Awareness and Knowledge	0.237	0.094	0.199	2.512	0.013	Accept
Avg Behavioral Intention	0.481	0.091	0.423	5.279	0.000	Accept
Avg Personal Experience with AI	-0.011	0.072	-0.01	-0.147	0.883	Reject

From the table above, the following concluding framework can be drawn for predicting attitudes towards AI adaptation:

$$Y = a + B_1X_1 + B_2X_2 + B_3X_3 + B_4X_4 + B_5X_5$$
$$Y = (-0.84) + 0.239 * X1 + 0.088 * X2 + 0.237 * X3 + 0.481 * X4 - 0.011 * X5$$

Where,

Y = Attitude towards adaptation of AI

X_1 = Exposure to AI (ETA)

X_2 = Trust in AI Technology (TIA)

X_3 = Awareness and Knowledge (AK)

X_4 = Behavioral Intentions (BI)

X_5 = Personal Experiences with AI (PEA)

Among the independent variables, Behavioral Intentions (Avg_BI) displayed the most significant coefficient of 0.481 with a standard error of 0.091, indicating a substantial and positive impact on the dependent variable. This finding was statistically significant (p = 0.000), reinforcing the notion that individuals' intentions regarding AI usage strongly influence their attitudes toward its adaptation.

Exposure to AI (Avg_ETA) and Awareness and Knowledge (Avg_AK) also exhibited notable coefficients of 0.239 and 0.237 respectively, with p-values of 0.009 and 0.013. These results suggest that both exposure to AI and individuals' awareness and knowledge regarding AI contribute positively to their attitudes towards its adaptation, although to a slightly lesser extent compared to Behavioral Intentions.

However, the variable related to Personal Experience with AI (Avg_PEA) and Trust in AI (Avg_TIA) did not show a significant coefficient (p = 0.883) and (p = 0.211), implying that personal experiences alone may not strongly influence individuals' attitudes towards AI adaptation.

Hypothesis Testing and Discussion

Exposure to AI

In table 4, exposure to AI (ETA) has the Sig. Value of 0.009. So, the null hypothesis should be rejected suggesting that exposure to AI has a significant impact on the attitude towards adaptation of AI. This finding aligns with the previous research conducted by (Nguyen & Nguyen 2020) which states that greater exposure is hypothesized to lead to a more positive attitude towards adopting AI for learning.

Trust in AI Technology

On the other hand, trust in AI has a Sig. Value of 0.211. So, the null hypothesis should be accepted suggesting that trust in AI does not significantly affect the Attitude towards adapting AI. This aligns with the research study of (Zawacki-Richter et al., 2019) which states that higher levels of trust are expected to make students more receptive to using AI, viewing it as a valuable learning tool, which contributes to a positive attitude towards AI adoption.

Awareness and Knowledge

The Sig. Value for Awareness and Knowledge (AK) is 0.013. Hence, this means Awareness and knowledge significantly impacts the Attitude towards adapting AI. This aligns with the previous research of (Luckin, 2017), which states that increased awareness is likely to highlight AI's potential benefits in education, fostering a more positive attitude towards AI adaptation.

Behavioral Intentions

Similarly, the Sig. Value for Behavioral Intentions (BI) is 0.000, so the null hypothesis will be rejected. Hence, H1 is accepted, meaning behavioral intentions has a significant impact on attitude towards adoption of AI. This aligns with the research study of (Holmes & Tuomi, 2022), which states that positive behavioral intentions indicate a willingness to advocate for AI use in education, reflecting a supportive attitude towards AI.

Personal Experiences with AI

However, personal experiences with AI has a Sig. Value of 0.883. This means that the variable does not have a significant effect on the Attitude towards adapting AI among business students. So, the finding contradicts with the research that states positive experiences are influential in shaping favorable attitudes towards AI in education, as shown by comprehensive studies on the impact of AI on education (Nguyen & Nguyen, 2020).

In this study the findings showed that trust in AI technology and personal experiences with AI

does not have a significant impact on the attitude towards AI adaptation among business students. Due to this reason, the framework can be further improved to draw accurate findings as follows:

$$Y = a + B_1X_1 + B_2X_3 + B_3X_4$$
$$Y = (-0.84) + 0.239 * X1 + 0.237 * X_3 + 0.481 * X_4$$

Where,

Y = Attitude towards adaptation of AI

X_1 = Exposure to AI (ETA)

X_3 = Awareness and Knowledge (AK)

X_4 = Behavioral Intentions (BI)

The framework suggests that if the average score for Behavioral Intentions (BI) increases by 1 unit, the average score for Attitude towards adaptation of AI increases by 0.481. Similarly, a 1-unit increase in Exposure to AI (ETA) and Awareness and Knowledge (AK) results in an average increase of 0.239 and 0.237 respectively in the Attitude towards adaptation of AI.

This study investigated the factors influencing the perceptions of business students in Kathmandu, Nepal, regarding the use of artificial intelligence (AI). The findings reveal a positive correlation between students' opinions and factors such as exposure to AI, trust in AI technology, awareness and knowledge of AI, behavioral intentions regarding AI use, and personal experiences with AI. Specifically, exposure to AI, awareness and knowledge, and behavioral intentions significantly influence students' attitudes towards AI adaptation. However, trust in AI technology and personal experiences with AI did not show a significant impact on student attitudes in this study.The implications of these findings are significant for the educational landscape in Nepal, particularly in the context of the rapid advancements in AI technology and its integration into various sectors, including education. As highlighted in previous research, the integration of AI into educational frameworks can enhance learning experiences and prepare students for the demands of the modern workforce (Mishra, 2024). It is essential for academic institutions to recognize the importance of equipping students with the necessary skills and knowledge to navigate an AI-driven environment.

Further preparation; to further explore the dynamics of student attitudes towards AI, it is recommended to conduct a longitudinal study to track how these attitudes evolve over time, particularly after students graduate and enter the workforce. Such research could provide valuable insights into the real-world application of AI in business contexts and help identify gaps in education that need to be addressed. Additionally, broadening the participant pool to include students from different disciplines and universities across Nepal can enhance the generalizability of the findings. While this study focused on positive personal experiences with AI, it is equally important to investigate how negative experiences with AI might influence student attitudes. This comprehensive approach will yield a more nuanced understanding of student perceptions and the factors that shape them.Moreover, addressing potential selection bias in participant recruitment is crucial. Utilizing diverse data collection methods can help reach a wider range of students, ensuring that the findings reflect a broader spectrum of experiences and opinions.Overall, this research offers valuable insights into student perceptions of AI in Nepal's business education landscape. By considering the suggested recommendations, the study can be further strengthened and contribute significantly to the evolving field of AI integration in education.

Conclusion

The findings of this study underscore the importance of understanding the perceptions of business students towards AI, as these perceptions will significantly influence the future integration of AI technologies in educational and professional settings. The positive correlation between exposure to AI, awareness, knowledge, and behavioral intentions highlights the need for educational institutions to enhance their curricula to include AI-related content and practical experiences. This will not only prepare students for the challenges of an AI-driven market but also foster a culture of innovation and adaptability. The role of academic

institutions in Nepal is critical as the country navigates the complexities of the digital age. As noted in the broader context of AI in education, there is a pressing need for strategic investments in research, training, and infrastructure to support the integration of AI technologies in educational settings. By aligning educational practices with the demands of the modern workforce, institutions can cultivate a generation of graduates who are not only proficient in AI but also capable of leveraging these technologies to drive business success. Furthermore, the call to action against mental colonialism in education emphasizes the necessity for a contextualized approach to teaching and learning beyond the application of AI only. This involves critically examining existing educational paradigms and ensuring that they are relevant to the socio-cultural landscape of Nepal. By fostering an inclusive and innovative educational environment, institutions can empower students to engage meaningfully with AI technologies and contribute to the country's socio-economic development.

In brief, the integration of AI into education presents both opportunities and challenges. As Nepal continues to advance in this area, it is crucial for educators, policymakers, and stakeholders to collaborate in creating an educational framework that not only embraces technological advancements but also prioritizes ethical considerations and the holistic development of students. By doing so, Nepal can position itself as a leader in the responsible and effective use of AI in education, ultimately enhancing its competitiveness in the global landscape. Further studies are necessary to explore the impact of psychomotor and critical thinking abilities on students' attitudes towards AI, ensuring a comprehensive understanding of how to best prepare future generations for the evolving demands of the workforce.

Limitations

This research article offers valuable insights into factors influencing business students' attitudes towards AI adaptation in Kathmandu. However, there are some limitations to consider. The study focuses on five specific factors influencing attitudes, but other variables, such as student learning styles, prior experiences with technology, or anxieties about job displacement due to AI, could also play a role and deserve further exploration. These limitations highlight the need for further research to gain a deeper understanding of how various factors shape student attitudes towards AI integration in education.

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