International Journal of Business and Economics Research
2025, Vol. 14, No. 3, pp. 99-108
https://doi.org/10.11648/j.ijber.20251403.13

Research Article

The Impact of Age Groups' Attitudes Towards Artificial Intelligence and Data Protection

Michal Kubovics*

Faculty of Mass Media Communication, University of Ss. Cyril and Methodius in Trnava, Trnava, Slovakia

Abstract

In the context of the rapid development of artificial intelligence and digitalisation, the issue of data protection is becoming increasingly important. The aim of this study was to investigate the relationship between respondents' willingness to provide personal data for educational purposes and their interest in further education in the field of artificial intelligence, with a particular focus on age as a moderating factor. The research sample consisted of 1308 respondents. The collection was conducted using the CAWI method. Chi-square test and binary logistic regression were used for statistical analysis. Age emerged as a significant factor, with older individuals showing lower willingness to provide data and also lower interest in AI. The findings highlight the importance of age group differences in shaping attitudes towards privacy and technological innovation. Greater digitisation and trust in the benefits of AI among younger people lead to more benevolent sharing of personal data. Conversely, older people are more likely to be concerned about the risks of misuse of personal data, which reduces their motivation to engage in innovation. From a practical perspective, the results highlight the need for differentiated marketing strategies and transparent communication about the security and use of personal data. The study provides valuable insights into the factors that influence the adoption of AI in society and contributes to the design of effective policies and programs to promote further education in a dynamic emerging segment.

Keywords

AI and Personal Data, Artificial Intelligence, Digital Literacy, Age Gap

1. Introduction

In the context of digitisation and the rapid development of Artificial Intelligence (AI), the issue of data protection is gaining importance. The increasing ability of technologies to process large data sets is sparking intense debates on the ethical, social and psychological aspects of privacy, while attitudes towards data protection are receiving increasing attention.

2. Literature Review

Privacy is a key area of concern in modern society, as personal data is increasingly used in the creation of personalised services, in marketing as well as in the development of AI algorithms. Individuals' attitudes towards data provision can be understood through the concept of privacy calculus i.e. privacy calculus where an individual compares the perceived benefits of providing data specific personalized services, better recommendations with perceived risks such as misuse of data, loss of control over privacy [1].

*Corresponding author: michal.kubovics@ucm.sk (Michal Kubovics)

Received: 4 April 2025; **Accepted:** 7 May 2025; **Published:** 16 June 2025

High perceived risk has the potential to induce protective behaviors in individuals that lead to rejection of technologies that require sharing of personal data. Conversely, higher levels of trust and positive evaluations of potential benefits lead to individuals' willingness to provide said data [2]. A recurring theme within the literature is the importance of organizational transparency and individual control over data as key factors influencing attitudes towards data privacy [3]. Current research indicates the existence of significant differences in individuals' attitudes towards the provision of personal data depending on various demographic factors, especially age [4]. Willingness to provide personal data is closely linked to interest in modern technologies, particularly AI-based technologies. Users who perceive AI positively and see clear benefits in its use tend to be more open to providing their data. The correlation is noticeable with their belief that technological advances bring benefits that outweigh the potential risks associated with loss of privacy [5]. Conversely, individuals who are skeptical of new technologies and exhibit higher privacy sensitivity are less likely to provide personal data, which may in turn affect their interest in learning and using AI technologies [6]. The aforementioned dynamic between willingness to provide data and interest in AI technologies is critical because without access to data, AI development and implementation becomes more challenging and less effective. An important factor influencing attitudes towards data protection and AI technologies is the age of individuals. Younger people (e.g., Generation Z or Y) are generally more open to sharing personal data because they have grown up in a digital world where sharing personal information is considered a normal part of life [7]. Their higher digital literacy, as well as their higher trust in technology platforms, make them more willing [8] to adopt new technologies, including AI [9]. Conversely, older Baby Boomers or the Silent Generation tend to be more cautious, exhibiting a higher sensitivity to privacy and personal information. Their experiences with digital technologies are often less intense, which may lead to higher levels of insecurity and lower willingness to accept new technologies that require the disclosure of personal information [10]. The above generational differences highlight the need for more detailed exploration of the interaction effects between age, willingness to provide personal information, and interest in AI technologies, which previous research has reflected only in a limited way [11]. The importance of exploring these factors lies in better understanding how different generations perceive technology, allowing for more effective targeting of education or awareness campaigns. Exploring attitudes towards privacy in the context of AI technologies is an important research area with potential implications for education [12], data protection policy and the implementation of new technologies. The purpose of the present research is to examine the relationship between individuals' willingness to consent to the collection of personal data and their interest in AI technologies, and this relationship is analyzed from the perspective of age groups. The results will provide a better understanding of how different generations perceive the benefits and risks associated with AI and privacy, and will contribute to better target the development of policies and educational programmes. Given the demonstrated importance of age as a moderator of that relationship, attitudes across generations need to be carefully analysed. The results can make a significant contribution to the understanding of current perceptions of AI technologies in society, help identify factors influencing their adoption, and provide a basis for further empirical research in this area. Based on the defined theoretical background, the research question and hypotheses were defined:

Research question:

VO: What is the relationship between willingness to consent to the collection of personal data and interest in further AI education, and how does the age of respondents affect this relationship?

Hypothesis:

H1: Respondents with a higher willingness to consent to data collection are more interested in AI technologies.

H2: The age of respondents has a significant effect on the relationship between willingness to provide data and interest in AI.

3. Materials and Methods

The research design consisted primarily of a quantitative component. Data collection was conducted through an electronic questionnaire (CAWI) designed to explore attitudes towards the issue of personal data provision in the context of Artificial Intelligence (AI) technologies. Respondents were selected using a random sampling method, with data collected online using the Google Forms electronic survey platform. Data collection took place over the first three months of 2025, and respondents who answered all relevant questions required for statistical processing were included in the analysis. The sample consisted of a total of 1308 respondents. Specifically, the sample consisted of females with 879 (67.2%) and males with 429 (32.8%). The central research question is what is the relationship between individuals' willingness to provide personal data for educational purposes, a variable called consent data, and their interest in furthering their AI education, called interest in AI. The objective is to determine whether the aforementioned relationship is influenced by the age of the respondents. The variables were operationalized as follow: the dependent variable was interest in AI education, coded as 0 for ‘not interested’ and 1 for ‘interested’. The independent variables include the willingness to agree to the collection of personal data, which was divided into three categories: 0 for disagree, 1 for ‘depends on the situation’ and 2 for agree. The age of the respondents which was categorized into five cohorts according to generations with 1 for ages 18-28, 2 for the range of 29-44 years old, 3 for the age range of 45-60 years old, 4 for the range of 61-79 years old, and 5 for 79 years old and above. The defined variables were obtained directly from the questionnaire items and the responses of the respondents

were subsequently coded into the above numerical categories to enable further statistical processing and interpretation of the results. Data analysis was performed using IBM SPSS Statistics software. First, a Chi-square test of independence was conducted to examine the relationship between the variable willingness to provide personal data and the variable respondents' interest in AI education. Testing was conducted using contingency tables, and the following formula was applied to calculate the Chi-square test statistic:

$$(\chi^2): \chi^2 = \Sigma[(O - E)^2 / E] \quad (1)$$

Where O represents the observed abundances and E the expected abundances. Binary logistic regression was also applied to examine the relationship between willingness to provide data, age and interest in AI in more detail. That method was appropriate because of the binary nature of the dependent variable called AI interest

For the logistic regression, the standard logistic model was used, the formula is:

$$\text{logit}(p) = \ln[p /(1 - p)] = \beta_0+\beta_1X_1 + \beta_2X_2 +...+ \beta_nX_n \quad (2)$$

Where p represents the probability of occurrence of the dependent variable, in this case the AI of interest, β_0 is a constant and β_1 to β_n are the regression coefficients of the explanatory variables. In the analysis, the willingness to provide personal information variable named consent data and age of respondents stood out as independent variables. The statistical procedures presented above allowed for a detailed examination of the observed relationships and provided a thorough insight into the role that respondents' age plays in shaping attitudes towards data privacy in the context of AI, as well as their willingness to participate in further training in this area. The methodological approaches used have been selected for their appropriateness and robustness in analysing categorical variables and provide a sound basis for interpretation and further empirical exploration of the issue.

4. Results

In this part of the research, the relationships resulting from the defined research question were analysed to investigate what relationship exists between the respondents' willingness to consent to the collection of personal data and their interest in further AI education, and the influence of age on that relationship was analysed. To test hypothesis H1, a Chi-square test of independence was conducted, the results of which are presented in Table 1.

Table 1. *Cross table with variables of AI interest and consent data.*

			AI Interest		Total
			0	1	
Consent Data	1	Number	388	277	665
		Expected number	258,9	406,1	665,0
		consent data	58,3%	41,7%	100,0%
		interest in AI	76,4%	34,8%	51,0%
	2	Number	98	427	525
		Expected number	204,4	320,6	525,0
		consent data	18,7%	81,3%	100,0%
		interest in AI	19,3%	53,6%	40,2%
	3	Number	22	93	115
		Expected number	44,8	70,2	115,0
		consent data	19,1%	80,9%	100,0%
		interest in AI	4,3%	11,7%	8,8%
Total		Number	508	797	1305
		Expected number	508,0	797,0	1305,0
		consent data	38,9%	61,1%	100,0%

		AI Interest		Total
		0	1	
	interest in AI	100,0%	100,0%	100,0%

From a total of 1305 valid responses, there was a statistically significant relationship between respondents' willingness to provide personal data and their interest in AI education ($\chi^2(2) = 215.083$; $p < 0.001$). A detailed overview of the frequencies within each category of variables and the expected values is shown in Table 2.

Table 2. Chi-Square Test between AI Variables and Consent Data.

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	215,083[a]	2	<,001
Likelihood Ratio	223,623	2	<,001
Linear-by-Linear Association	176,907	1	<,001
N of Valid Cases	1305		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 44,77.

The table shows that respondents who indicated "depends on the situation" (category 1) were less inclined to be interested in further AI education (41.7% were interested), while respondents who strongly agreed (category 2) were significantly more likely to be interested in further AI education (81.3% were interested). Respondents with explicit disagreement (category 0) were the smallest group and their distribution of interest was similar to that of the agree group, with a significant preponderance of interest (80.9%). Subsequently, to examine in more detail the influence of age and willingness to provide personal data on respondents' interest in AI, binary logistic regression was applied to confirm previous results and also to estimate this relationship more accurately. The results of the logistic regression are presented in Tables 3 to 5, which present the model as a whole, the diagnostic statistics and the parameter estimates for each independent variable.

Table 3. Logistic Regression - Case Processing Summary.

Unweighted Cases[a]		N	Percent
Selected Cases	Included in Analysis	1305	99,7
	Missing Cases	4	,3
	Total	1309	100,0
Unselected Cases		0	,0
Total		1309	100,0

a. If weight is in effect, see classification table for the total number of cases.

The table shows that 1305 valid cases were included in the analysis, which represents 99.7% of the total. The number of missing data was minimal and did not affect the quality of the analysis.

Table 4. Dependent Variable Encoding.

Original Value	Internal Value
0	0
1	1

The table shows that 1305 valid cases were included in the analysis, which represents 99.7% of the total. The number of missing data was minimal and did not affect the quality of the analysis. The dependent variable interest in AI was coded as binary - a value of 0 indicates no interest, a value of 1 indicates interest in AI education.

Table 5. Overall Model Significance (Omnibus Test) in Logistic Regression Analysis.

	Observed		Predicted AI Interest		Percentage Correct
			0	1	
Step 0	AI interest	0	0	508	,0
		1	0	797	100,0
	Overall Percentage				61,1

a. Constant is included in the model.

b. The cut value is,500

Classification based on the null model, which contains only a constant, showed that the model predicted all cases as the "interest = 1" category. The accuracy of the model was 61.1%, which is the starting point for assessing improvement after adding variables.

Table 6. Variables in the Equation.

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 0	Constant	,450	,057	62,930	1	<,001	1,569

The constant in the null model is statistically significant, indicating the existence of a baseline probability of interest in AI, even without the inclusion of other predictors.

Table 7. Statistical significance of predictors.

Step	Variables	Score	df	Sig.
0	Agreement Agreement	177,043	1	<,001
	Age	29,015	1	<,001
	Overall Statistics	188,746	2	<,001

The variables consent to data collection and age were already statistically significant predictors in the base model, suggesting their potential importance in further analysis. The omnibus test confirmed that inclusion of the variables significantly improved the model ($\chi^2(2) = 208.881$; $p < 0.001$), justifying further analysis of the regression results.

Table 8. Omnibus Tests of Model Coefficients.

		Chi-square	df	Sig.
Step 1	Step	208,881	2	<,001
	Block	208,881	2	<,001
	Model	208,881	2	<,001

The model achieved Cox & Snell $R^2 = 0.148$ and Nagelkerke $R^2 = 0.201$, which means that it explains approximately 15-20% of the variability in AI of interest - an interesting measure of predictive power.

Table 9. Model Summary - Cox & Snell.

Model Summary			
Step	**-2 Log likelihood**	**Cox & Snell R Square**	**Nagelkerke R Square**
1	1535,699[a]	,148	,201

a. Estimation terminated at iteration number 4 because parameter estimates changed by less than ,001.

Based on the results presented in Table 3, it can be noted that the Hosmer-Lemeshow test indicated statistical significance ($\chi^2(7) = 32.849$; $p < 0.001$), indicating that there is some degree of difference between the expected and observed values. Nevertheless, the overall model can be considered acceptable given the robustness of the other indicators.

Table 10. Hosmer and Lemeshow Test.

Step	Chi-square	df	Sig.
1	32,849	7	<,001

The Hosmer-Lemeshow test was statistically significant ($p < 0.001$), which may indicate some bias between the predictions and the actual data. Nevertheless, other indicators confirm the acceptable quality of the model.

Table 11. Contingency Table for Hosmer and Lemeshow Test.

		Interest AI = 0		Interest AI = 1		Total
		Observed	Expected	Observed	Expected	
Step 1	1	19	16,892	7	9,108	26
	2	176	180,260	123	118,740	299
	3	117	103,620	70	83,380	187

	Interest AI = 0		Interest AI = 1		Total
	Observed	Expected	Observed	Expected	
4	76	73,913	77	79,087	153
5	44	51,522	138	130,478	182
6	26	37,263	128	116,737	154
7	13	16,988	69	65,012	82
8	16	19,073	93	89,927	109
9	21	8,467	92	104,533	113

The table shows details of the prediction differences by risk group deciles. The differences between observed and expected values are most pronounced in the outlier groups. As shown in Classification Table 4, the prediction success of the overall logistic model was at 69.8%, with the model better able to predict interest in AI (69.5%) than its absence (70.3%).

Table 12. *Classification Table.*

	Observed		Predicted		
			Interest AI		Percentage Correct
			0	1	
Step 1	Interest AI	0	357	151	70,3
		1	243	554	69,5
	Overall Percentage				69,8

a. The cut value is,500

When the variables were included, the model improved prediction - overall accuracy increased to 69.8%, with interest in AI predicted with 69.5% accuracy and disinterest predicted with 70.3%. The logistic regression results presented in Table 5 indicate that willingness to provide personal data is a very strong and significant predictor of respondents' interest in AI ($B = 1.359$; Wald = 146.991; $p < 0.001$), with the likelihood of interest in AI increasing almost fourfold (Exp(B) = 3.893) as willingness to provide personal data increases by one category. Age was also a significant predictor, with a negative coefficient ($B = -0.200$; Wald = 12.311; $p < 0.001$; Exp(B) = 0.819) indicating that the likelihood of respondents' interest in AI education decreases as their age increases.

Table 13. *Variables in the Equation.*

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1[a]	agreement_agreement	1,359	,112	146,991	1	<,001	3,893
	Age	-,200	,057	12,311	1	<,001	,819
	Constant	-,976	,255	14,626	1	<,001	,377

a. Variable(s) entered on step 1: consent_event, Age.

Both independent variables (consent to data collection and age) are significant. Increasing willingness to provide data increases the probability of interest in AI by almost a factor of 4 (Exp(B) = 3.893), while higher age decreases this probability (Exp(B) = 0.819). Summarizing the above results, hypothesis H1 is accepted. Respondents with higher willingness to provide personal data show significantly more interest in AI technologies. Hypothesis H2 was confirmed. The age of respondents significantly influences this relationship, with older respondents showing a lower likelihood of interest in further AI education. These findings support the theoretical predictions of generational differences in attitudes towards privacy and AI technologies.

5. Discussion

The results show a clear and statistically significant association between willingness to provide personal data and respondents' interest in AI education. This association was confirmed through two independent analytical approaches of Chi-square test and binary logistic regression. Consistent with Hypothesis H1, respondents who are willing to share their personal data or make their willingness contingent on specific contexts and conditions were also found to be more likely to be interested in AI. The finding can be interpreted through the concept of privacy calculus. Privacy calculus posits that individuals do not evaluate data sharing only as a risk, but compare the perceived benefits and risks associated with data sharing [13]. In the above case, it can be assumed that respondents perceive AI as a promising high value-added area and are therefore willing to transcend potential privacy concerns in favour of developing their digital skills. The findings confirm that higher trust in technology and positive perceptions of its benefits lead to greater openness to sharing personal information, which is also in line with previous research [14]. These studies point out that with sufficient transparency and perceived control over their own data, people are willing to tolerate higher intrusions into their privacy, especially in cases where they perceive a technological or societal benefit. The effect of age was also significant, thus confirming hypothesis H2. The results showed that as the age of respondents increases, their likelihood of interest in AI decreases, and at the same time their willingness to provide personal data decreases. Older respondents showed higher levels of reticence, which may be related to lower digital literacy, less trust in digital technologies, as well as a stronger perception of privacy risks [15]. The above is consistent with research suggesting that younger people, particularly Generations Z and Y, have grown up in a digital technology environment where sharing personal data is perceived as a normal part of everyday life [16]. Conversely, older people, e.g., baby boomers and older, are more likely to express concerns about data misuse and are less inclined to share personal information, especially if the purpose and use of the information is not clearly communicated. These age groups differences in attitudes towards AI and data protection have practical implications. They point to the need for targeted communication and education strategies that reflect the specificities of each age group [17]. For younger generations, it is important to provide them with the tools to critically evaluate the credibility of technology and its ethical aspects, while for older generations, trust and reducing technological insecurity through information sharing is needed [18]. An important aspect of the results is the polarization of the group that indicated situation-dependent as an answer to the question regarding consent to data collection. That cohort showed the lowest proportion of interest in AI education, suggesting that it may be an indeterminate position in relation to data privacy that is associated with lower technological engagement. Individuals are unlikely to perceive digital technology as something that is directly relevant to their lives or professional development, and thus have no motivation to engage in further education in this area. In conclusion, the research results clearly confirm that willingness to provide personal data and interest in AI education are related and that the above relationship is strongly influenced by the age of the respondents. The above findings are of fundamental importance for the design of educational policies, but also for the development of AI tools, which will require a transparent and ethical approach to data processing if they are to be widely accepted by different population groups.

6. Conclusions

The investigation yielded clear conclusions that the relationship between willingness to provide personal data and interest in further information in the field of artificial intelligence is not only statistically significant, but also significantly influenced by demographic factors, namely the age of the respondents. The confirmation of both research hypotheses suggests that technological openness and attitudes towards data sharing are not isolated phenomena, but are intertwined and at the same time reflect the broader context of trust, digital literacy and perceptions of the benefits of technology. Younger age groups, who are extensively engaged in digital environments and are more willing to share their data, represent a natural audience for AI activities. Conversely, older age groups require a more optimised communication setup with an emphasis on transparency, security and explanation of the practical relevance of AI to their daily lives. At the same time, it has been confirmed that willingness to provide personal data can itself be an indicator of broader trust in technologies and the companies that develop them. In terms of practical benefits, the results suggest the need for a differentiated approach when designing communication strategies aimed at developing AI awareness. From this perspective, it is crucial that the developpers of AI systems, as well as the institutions providing digital education, take into account not only the

technical parameters and functionality of the tools, but also the ethical, legislative and communication aspects related to data processing. Policy makers should establish regulations promoting data privacy, educational institutions should raise awareness and educate about data privacy practices, and companies should implement robust data privacy measures—collectively building public trust to enhance participation in the deployment and adoption of AI technologies. The results of the study contribute to a better understanding of the factors that shape the relationship between people and AI technologies and provide a basis for future research that could add qualitative insights into the motivations, concerns and specific barriers related to the willingness to share personal data in the digital space.

They also open up a space for discussion on how AI can be adopted inclusively, across age and value differences in society.

Abbreviations

AI	Artificial Intelligence
CAWI	Computer Assisted Web Interviewing

Author Contributions

Michal Kubovics is the sole author. The author read and approved the final manuscript.

Funding

Funded by the EU NextGenerationEU through the Recovery and Resilience Plan for Slovakia under the project No. 09I03-03-V04-00367.

Data Availability Statement

The data is available from the corresponding author upon reasonable request.

Conflicts of Interest

The authors declare no conflicts of interest.

References

[1] ZHU, Mengxi et al. 2021. privacy paradox in mHealth applications: an integrated elaboration likelihood model incorporating privacy calculus and privacy fatigue. *Telematics and Informatics*. Vol. 61, s. 101601. https://doi.org/10.1016/j.tele.2021.101601

[2] STADELMAIER, Julia, MEERPOHL, Joerg J. and TOEWS, Ingrid, 2022. Willingness to participate in, support or carry out scientific studies for benefit assessment of available medical interventions: A stakeholder survey. ATLURI, Paavani (ed.), *PLOS ONE*. Vol. 17, No. 8, p. e0271791. https://doi.org/10.1371/journal.pone.0271791

[3] ALDOSSARI, Marran, 2023. Participants' Perceptions of Privacy and Data Sharing Regarding Health-Related Data Using Artificial Intelligence. *Asian Journal of Science and Applied Technology*. Vol. 12, no. 2, pp. 6-12. https://doi.org/10.51983/ajsat-2023.12.2.3973

[4] JONES, Linda A et al., 2022. Public opinion on sharing data from health services for clinical and research purposes without explicit consent: an anonymous online survey in the UK. *BMJ Open*. Vol. 12, no. 4, p. e057579. https://doi.org/10.1136/bmjopen-2021-057579

[5] ALOWAIS, Shuroug A. et al. 2023. Revolutionizing healthcare: the role of artificial intelligence in clinical practice. *BMC Medical Education*. Vol. 23, no. 1, p. 689. https://doi.org/10.1186/s12909-023-04698-z

[6] VORM, E. S. and COMBS, David J. Y., 2022. integrating Transparency, Trust, and Acceptance: the Intelligent Systems Technology Acceptance Model (ISTAM). *international Journal of Human-Computer Interaction*. Vol. 38, no. 18-20, pp. 1828-1845. https://doi.org/10.1080/10447318.2022.2070107

[7] SCARPI, Daniele, PIZZI, Gabriele a MATTA, Shashi, 2022. Digital technologies and privacy: State of the art and research directions. *Psychology & Marketing*. Vol. 39, č. 9, s. 1687–1697. https://doi.org/10.1002/mar.21692

[8] WILLEMS, Jurgen et al., 2023. AI-driven public services and the privacy paradox: do citizens really care about their privacy? *Public Management Review*. Vol. 25, no. 11, pp. 2116-2134. https://doi.org/10.1080/14719037.2022.2063934

[9] ZHANG, Ceciley (Xinyi), RICE, Ronald E and WANG, Laurent H, 2024. College students' literacy, ChatGPT activities, educational outcomes, and trust from a digital divide perspective. *New Media & Society*. p. 14614448241301741. https://doi.org/10.1177/14614448241301741

[10] SCHEPMAN, Astrid and RODWAY, Paul, 2023. the General Attitudes toward Artificial Intelligence Scale (GAAIS): Affirmative Validation and Associations with Personality, Corporate Distrust, and General Trust. *International Journal of Human-Computer Interaction*. Vol. 39, no. 13, pp. 2724-2741. https://doi.org/10.1080/10447318.2022.2085400

[11] CHAN, Cecilia Ka Yuk a LEE, Katherine K. W., 2023. The AI generation gap: Are Gen Z students more interested in adopting generative AI such as ChatGPT in teaching and learning than their Gen X and millennial generation teachers? *Smart Learning Environments*. Vol. 10, č. 1, s. 60. https://doi.org/10.1186/s40561-023-00269-3

[12] FLORES-VIVAR, Jesús-Miguel a GARCÍA-PEÑALVO, Francisco-José, 2023. Reflections on the ethics, potential, and challenges of artificial intelligence in the framework of quality education (SDG4). *Comunicar*. Vol. 31, č. 74, s. 37–47. https://doi.org/10.3916/C74-2023-03

[13] WANG, Yedi et al. 2024, Enhancing recommendation acceptance: Resolving the personalization-privacy paradox in recommender systems: A privacy calculus perspective. *International Journal of Information Management*. Vol. 76, s. 102755. https://doi.org/10.1016/j.ijinfomgt.2024.102755

[14] CELIK, Ismail, 2023. Exploring the Determinants of Artificial Intelligence (AI) Literacy: Digital Divide, Computational Thinking, Cognitive Absorption. *Telematics and Informatics*. Vol. 83, p. 102026. https://doi.org/10.1016/j.tele.2023.102026

[15] MACE, Ryan A, MATTOS, Meghan K a VRANCEANU, Ana-Maria, 2022. Older adults can use technology: why healthcare professionals must overcome ageism in digital health. *Translational Behavioral Medicine*. Vol. 12, č. 12, s. 1102–1105. https://doi.org/10.1093/tbm/ibac070

[16] SCHROEDER, Tanja et al. 2023. Older Adults and New Technology: Mapping Review of the Factors Associated With Older Adults' Intention to Adopt Digital Technologies. *JMIR Aging*. Vol. 6, p. e44564. https://doi.org/10.2196/44564

[17] EISEND, Martin, 2022. Older People in Advertising. *Journal of Advertising*. Vol. 51, č. 3, s. 308–322. https://doi.org/10.1080/00913367.2022.2027300

[18] HOSSEINI, Mohammad, RESNIK, David B a HOLMES, Kristi, 2023. The ethics of disclosing the use of artificial intelligence tools in writing scholarly manuscripts. *Research Ethics*. Vol. 19, č. 4, s. 449–465. https://doi.org/10.1177/17470161231180449