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ADOPTION AND EXPECTED IMPACT OF GENERATIVE AI: EVIDENCE FROM ITALIAN HOUSEHOLDS

by David Loschiavo* and Mirko Moscatelli*

Abstract

Generative Artificial Intelligence (Gen AI) represents a revolutionary shift in the field of Artificial Intelligence. Its ability to solve complex cognitive tasks and to create original material may enhance productivity in a wide range of work activities. In this paper we use data from the Bank of Italy's Conjunctural Survey on Italian Households for the period between August and September 2024 to provide empirical evidence on the socio-demographic factors influencing Gen AI adoption, to assess the level of trust in AI-based services compared to human-managed alternatives, and to examine expectations regarding Gen AI's impact on the job market. Results indicate that a quarter of respondents used Gen AI tools in the 12 months preceding the survey, and 10 per cent used them at least once a week. Use of Gen AI was more common among men, younger respondents, and workers in the ITC, professional, and education sectors. Young workers and workers in the ITC sector also reported significantly higher expectations that Gen AI tools will increase their work productivity or provide them with new job opportunities.

JEL Classification: O33, D10, J24.

Keywords: generative artificial intelligence, households, job market, digital divide.

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1 Introduction¹

Generative Artificial Intelligence (Gen AI) represents a revolutionary shift in the field of Artificial Intelligence, enabling systems to create unique content, such as text, images, and code. Its ability to solve complex cognitive tasks and to create original material may enhance productivity in a wide range of work activities, including programming, scientific research and content creation. For this reason, Gen AI has experienced a rapid expansion in the past years. ChatGPT, the most popular Gen AI tool, was released in November 2022 and reached 100 million monthly active users within months of its release, making it the fastest-growing consumer application in history². Similar trends have been observed more recently for other Gen AI tools such as Google Gemini, Microsoft Copilot and Anthropic Claude. As further evidence of the potential future importance of Gen AI for the job market and the society as a whole, in January 2025 the United States announced a private sector investment of up to 500 billion dollars to fund infrastructure for Artificial Intelligence³, and in February 2025 France announced investment pledges to bolster its Artificial Intelligence sector totaling 109 billion euros⁴.

Several recent papers have studied the growing adoption of Gen AI among households. Aldasoro et al (2024a), using data from an internet-based survey produced by the Federal Reserve Bank of New York conducted in February 2024, show that almost half of US households employ Gen AI tools and that adoption and knowledge are significantly higher among men, younger, wealthier and more educated respondents. Using data from the same survey, Aldasoro et al (2024b) show that there is a significant gender gap in the use of Gen AI, mainly explained by different levels of knowledge on the topic. They conclude that, should Gen AI increase productivity and wages as they deem it likely, this could exacerbate the gender pay gap. Using data from another US survey, the Real-Time Population Survey conducted in August 2024, Bick et al (2024) find that 28 per cent of employed respondents use Gen AI, with most of them employing it at least weekly and more than 10 per cent daily; use outside of work is more common but less intensive. They also find that the adoption is significantly higher among some socio-demographic groups (men, younger respondents, and respondents with a higher education), and that the intensity of use within a day is relatively high, with 25 per cent of Gen AI users reporting using it for an hour or more at work.

With respect to the impact on the job market and on productivity, Brynjolfsson (2023) shows that access to a Gen AI conversational assistant increases productivity (measured by issues resolved per hour) in a customer service support company by 14 per cent on average, much more for novice and low-skilled workers than for experienced and highly skilled workers. Results suggest that the AI model is disseminating the best practices of more able workers, and helping new workers become more efficient. Noy and Zhang (2023) examine the productivity gains of using Gen AI on writing tasks on college-educated professionals, where, for half of them, ChatGPT was provided to help with the task. They find that the average time for completing the task of workers exposed to ChatGPT substantially decreases and their output quality rises. Workers in the treated group are also two times more likely to report using it in their real job two weeks after the experiment than those in the control group. Finally, Cui et al (2024) report the results of a field experiment in three software development companies, where an AI-based coding assistant was randomly provided to a subset of developers, with a 26 per cent increase in the

¹ The authors thank Silvia Fabiani, Alfonso Rosolia, Andrea Neri and Sabina Marchetti for their comments.

² <https://www.reuters.com/technology/chatgpt-sets-record-fastest-growing-user-base-analyst-note-2023-02-01/>

³ <https://www.reuters.com/technology/artificial-intelligence/trump-announce-private-sector-ai-infrastructure-investment-cbs-reports-2025-01-21/>

⁴ <https://www.reuters.com/technology/artificial-intelligence/details-110-billion-euros-investment-pledges-frances-ai-summit-2025-02-10/>

number of completed tasks of developers using the Gen AI tool with respect to the control group; in this case as well, less experienced workers showed higher adoption rates and greater productivity gains after the experiment.

Evidence on the diffusion of Gen AI among Italian households is rather scant. This study analyzes the adoption, trust, and perceived job market impact of Gen AI among Italian households using data from the Conjunctural Survey on Italian Households (CSIH) conducted in August and September 2024. Specifically, it provides descriptive empirical evidence on the socio-demographic factors influencing AI adoption, assesses the level of trust in AI-based services compared to human-managed alternatives, and examines expectations regarding AI's impact on the job market. By focusing on Italy, this study fills a gap in the existing literature, which has primarily examined AI adoption in the United States and other advanced economies, providing novel insights into the Italian context.

The remainder of the paper is organized as follows. Section 2 introduces the CSIH survey used in the paper. Section 3 presents general findings on Italian households' knowledge, adoption, and expectations regarding Gen AI. Section 4 reports the results of the econometric analysis. Section 5 concludes.

2 Data

The Conjunctural Survey on Italian Households⁵ (CSIH) is an online biannual survey conducted by the Bank of Italy since 2024. To meet Bank of Italy's informational needs, the CSIH is designed to track the evolution of households' economic conditions in the years when the main Bank of Italy's Survey on Household Income and Wealth (SHIW) is not conducted. Although the CSIH is carried out online, the target sample is selected from the respondents to the previous SHIW wave which is instead performed through in-person interviews⁶.

This provides two significant benefits to the CSIH: i) a greater representativeness than usual online surveys, since it allows for the correction of a significant part of the bias introduced by the online data collection method by leveraging the characteristics of SHIW households that participated and those that did not; ii) a much richer set of information on household characteristics compared to those collected only in the CSIH, as they can be retrieved from the previous SHIW wave.

The CSIH wave we use in the paper was conducted in August and September 2024, with a final sample of 1,916 households, and it included a module on Gen AI with several questions on knowledge, frequency of usage, tools employed, purposes, expected benefits, trust, and perceived impact on the labor market. The set of questions included in the module is reported in Appendix 2.

3 General results on Gen AI and Italian households

Based on the data from the Gen AI module of the CSIH survey, it is possible to estimate knowledge, adoption and expectations on Gen AI among Italian households.

Approximately one-quarter of the respondents reported being fairly knowledgeable about Gen AI, rating it 4 or higher on a 7-point scale (Fig. A.1). Similarly, one-quarter of respondents stated they had used Gen AI in the past 12 months, with 10 per cent reporting at least weekly usage (Fig. A.2). The most widely used tool was by far ChatGPT, which was employed by 79 per cent of those who used Gen AI over the past year (Fig. A.3). This was followed by Google Gemini/Bard, 31 per cent, and Microsoft Copilot and DALL-E, both at 5 per cent. The main

⁵ <https://www.bancaditalia.it/statistiche/tematiche/indagini-famiglie-imprese/indag-cong-fam-ita/index.html>

⁶ For a detailed description of the SHIW methodology, see Loschiavo et al. (forthcoming).

Gen AI use is the search for information, indicated by three-quarters of Gen AI users (Fig. A.4). Other common uses include assistance with writing (29 per cent), creativity support (26 per cent), entertainment (21 per cent) and learning support (20 per cent).

Around 40 per cent of respondents believe that Gen AI will bring benefits to information access, with smaller percentages expecting improvements also in their overall well-being (17 per cent), work-life balance (17 per cent) and financial well-being (12 per cent; Fig. A.5). Among non-retired individuals, about one-third believes there is a substantial probability (greater or equal than 50 per cent) that Gen AI will enhance their work productivity, while 27 per cent believe that it is likely that it will help them find new job opportunities. Conversely, only 13 per cent of workers expect a substantial probability to lose their job and 23 per cent of having a decrease in their salary due to Gen AI diffusion. Finally, 34 per cent of workers think that the tasks they usually perform at work will be influenced by Gen AI tools (Fig. A.6).

Trust in human-operated services, however, still consistently outweighs trust in Gen AI-based services across all areas examined: 65 per cent of respondents stated that they would trust a human more than a Gen AI tool for financial services, compared to 8 per cent who said the opposite. The corresponding percentages were 62 vs 12 per cent for public policy decisions, 51 vs 20 per cent for obtaining information, and 44 vs 25 per cent for education and training services (Fig. A.7). Moreover, about two-thirds of respondents are highly concerned that wider adoption of Gen AI may negatively impact human interactions and relationships, with 42 per cent also worried about its potential adverse effects on workplace relationships with colleagues or supervisors (Fig. A.8).

4 Econometric analysis

We study the socio-demographic determinants of Gen AI usage, trust, and expectations regarding the impact on the job market adopting a multivariate regression framework. We use the specification:

$$Y \sim \Phi(X^T \beta),$$

where Y is the variable of interest (which will vary in each analysis), Φ is the CDF of the standard normal distribution, and X is a set of socio-demographic variables including gender, age group, geographical area, work status, income quintile and educational attainment. Some regressions also include the respondent's sector of activity from the last SHIW; in such a case, the sample is limited to employees, self-employed workers, and retirees. For the expected impact of Gen AI on the job market we focus on workers only.

Probit regressions are used for Gen AI usage and trust since Y can be treated as a binary outcome. Fractional probit regressions, which allow for handling a continuous dependent variable limited between 0 and 1, are performed for expectations regarding the impact on the job market since in this case answers are expressed as probabilities. All regression results are reported as average marginal effects (AMEs). For probit regressions, AMEs represent the average change in the probability that the dependent variable equals 1 when the respondent's category changes from the reference group to the indicated category. For fractional probit regressions, AMEs represent the average change in the dependent variable when the respondent's category changes from the reference group to the indicated category.

Determinants of the use of Gen AI

To document the socio-demographic determinants of the use of Gen AI, we adopt a double definition of users according to the frequency of use: “generic” users (i.e. respondents reporting having used Gen AI at least once in the past 12 months) and regular users (i.e. respondents reporting using Gen AI weekly or more frequently). Clearly,

the latter is a subset of the former. Table A.1 shows the AMEs of the probit regression where the dependent variable takes the value of 1 if the respondent reported using Gen AI and 0 otherwise (in columns 1-2 the variable of interest is the “generic” use, while in columns 3-4 it is the regular use). In the full sample, the corresponding average values are 26 per cent for “generic” use and 10 per cent for regular use⁷.

The probability of using Gen AI, both generically and regularly, is significantly lower for female and older respondents. The differences are also very substantial from a quantitative perspective. With respect to the “generic” use, respondents under 45 years have a probability of use between 19 and 32 percentage points (pp) higher than all the other age groups, male respondents about 10 pp higher than female respondents, and respondents with a university degree between 18 and 26 pp higher than non-graduates⁸. Similar quantitative differences by gender and age groups appear in the regular use of Gen AI⁹.

In the subsample of workers and retirees, the probability of using Gen AI (both “generic” and regular) is strongly influenced by the sector of economic activity, which is in this case included among the covariates. The adoption substantially increases for respondents employed in information and communication services (ICT), professional and scientific services, and education. The quantitative differences in regular use between sectors are massive: while the average use in the subsample is 13 per cent, ICT workers have a probability that is 56 pp higher and professional/scientific and educational services about 25 pp higher than the reference category (manufacturing, which has a regular use close to zero).

Interestingly, no significant relationship emerges between income and Gen AI adoption. Hence, the differences in Gen AI usage among income groups are only related to other characteristics, including sector of activity, sex, age and education differences, rather than income per se. While it is likely that education captures differences in incomes, it seems likewise probable that this result is driven by at least two other factors. First, the presence in the sample of low-paid workers (e.g., holding part-time or temporary jobs) employed in those sectors of activity where the use of Gen AI is more spread. Secondly, unlike past technological innovations (e.g., personal computers), the use of Gen AI tools (mostly available for free or with very affordable subscriptions) does not require significant resources. Differences among people having different work status also vanish when demographic and economic characteristics are accounted for.

Determinants of trust towards Gen AI

The factors associated with people trust in Gen AI within financial services and information services are investigated assessing what are the household characteristics that increase the probability of trusting AI-based services more than traditional human-managed ones (a score of 5 or more on question 15 of Appendix 2). The respective average values in the population are 8 and 20 per cent¹⁰. Table A.2 reports the marginal effects of the relative probit regressions¹¹.

⁷ For the subsample of workers and retirees, these values increase to 36 (generic use) and 13 (regular use) per cent.

⁸ We recall that AMEs measure absolute change in probabilities. For instance, since the average percentage of “generic” Gen AI use in the population is 26 per cent and the population is roughly equally divided between the two genders, the AME of 0.10 for the female variable indicates an estimated average use of 31 percent for male respondents and 21 percent for female respondents.

⁹ Although the absolute values of the AMEs are smaller, when scaled to the average probability in the population the differences are similar.

¹⁰ With similar shares, equal to 9 and 21 per cent respectively, in the subsample of workers and retirees.

¹¹ In these regressions we also control for reported the level of happiness of the respondent, as it is often correlated with trust. The happiness coefficient is never statistically significant.

Results show that women are less likely to trust Gen AI for the provision of financial services, by about 5 pp with respect to men. Being self-employed also decreases the chance of trusting Gen AI over humans, by roughly the same value. The regression analysis also highlights other dimensions of heterogeneity across demographic and economic groups. For example, in columns 1, trust in Gen AI financial services correlates strongly with education. Yet, differences in the degree of education vanish when restricting the subsample to workers and retirees and controlling for their sector of activity (column 2). In this case, trust in Gen AI over humans for financial services is substantially higher by 17 pp for workers in the financial and professional services with respect to the reference category (manufacturing). Regarding the trust in Gen AI for information services (columns 3 and 4), results of the multivariate analysis indicate a low importance of socio-demographic characteristics.

Determinants of the expectations about Gen AI's impact on the job market

In the survey, workers were asked the probability that: (i) Gen AI will enhance their productivity at work; (ii) Gen AI will create new job opportunities for them; (iii) their current tasks will be influenced by Gen AI tools; (iv) they will lose their current job because of Gen AI tools; and (v) the salary from their current job will decrease or increase by less because of Gen AI tools¹².

The results of the relative fractional probit regressions suggest heterogeneity across economic sectors. Workers in the ICT sector are much more likely to believe that Gen AI will foster their productivity, help them find new job opportunities and have an overall impact on their work activities, with the relative probabilities between 17 and 27 pp higher than the reference sector (manufacturing). Concerns of losing their current jobs because of Gen AI tools are significantly lower among workers in the education, health and public sectors, the latter being also less worried of consequences on their salary dynamic. Salary reduction worries are significantly greater among self-employed workers than among employees, with the former expecting a probability of salary reduction about 12 pp higher than the latter.

Expectations of productivity gains and new job opportunities related to Gen AI tools are higher for younger respondents, with the relative probabilities around 10 pp higher than those of other age groups. Older individuals are less concerned about potential negative salary dynamic, most likely since they are close to retirement.

5 Conclusions

Gen AI is rapidly transforming various sectors, with several studies indicating significant productivity gains in working activities. By automating tasks, enhancing creativity, and streamlining workflows, these tools have the potential to boost efficiency and innovation across industries. As a result, understanding the diffusion of Gen AI and its determinants has become increasingly important. Studies on this topic are largely focused on the United States, and, in particular, little research is available on Gen AI adoption in Italy¹³.

This paper tries to fill this gap by assessing the spread of adoption, trust and job market expectations of Gen AI among Italian households. Using data from the CSH survey wave carried out in August-September 2024, we find that Gen AI is widely adopted in Italy, with one-quarter of respondents reporting having used it in the past year and 10 per cent using it weekly or more.

¹² The respective average probabilities are 28, 22, 28, 14 and 17 per cent.

¹³ As a notable exception, a recent work by Bencivelli et al. (forthcoming) studies the adoption of Gen AI among Italian firms.

One third of non-retired respondents considers it likely that Gen AI will enhance their workplace productivity, while one fourth believes it has a high probability of creating new job opportunities. Despite this, trust in human-managed services remains stronger. Across all tasks analyzed, the majority of respondents expressed greater confidence in human-operated services compared to Gen AI tools. This preference is particularly pronounced in banking and financial services.

The adoption of Gen AI is more common among men, younger individuals, and workers in the ICT, professional, and educational sectors. Young workers and workers in the ICT sector also report substantially higher probabilities that Gen AI will increase their productivity at work and provide them with new job opportunities.

Interestingly, and unlike other studies on different countries, we find no significant relationship between income and Gen AI adoption. Hence, the average differences in Gen AI usage among income groups vanish when demographic and economic characteristics are accounted for.

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Appendix 1 – Tables and Figures

Table A.1. “Generic” and regular use of Gen AI - probit marginal effects

	Generic use		Regular use	
	(1)	(2)	(3)	(4)
Gender: female	-0.10***	-0.15***	-0.04*	-0.09***
Age group				
45-54	-0.19***	-0.20***	-0.05	-0.03
55-64	-0.25***	-0.27***	-0.08*	-0.02
over 64	-0.32***	-0.42***	-0.12*	-0.07
Geographical area				
North-East	0.05	0.02	-0.01	0.00
Centre	0.01	-0.03	0.00	-0.03
South and Islands	-0.05	-0.12**	-0.02	-0.10***
Work status				
Self-employed	0.09	0.08	0.03	-0.01
Retiree	-0.02	0.04	0.00	0.02
Unemployed	0.12		0.02	
Other not in employment	0.01		0.02	
Income quintile				
2 nd	-0.00	-0.17	-0.00	-0.00
3 rd	-0.07	-0.20*	-0.05	-0.05
4 th	0.03	-0.03	0.05	0.05
5 th	0.02	-0.09	-0.00	-0.03
Educational attainment				
Upper secondary school diploma	0.08	0.09	-0.00	0.04
University degree or more	0.26***	0.25***	0.02	0.07
Sector of activity				
Information and communication services		0.49***		0.56***
Financial and insurance activities		0.08		0.06**
Professional, scientific, and technical services		0.37***		0.26***
Public administration and defense		0.17*		0.13**
Education		0.50***		0.25**
Health and social care		0.23		0.08*
Other		0.18***		0.08***
<i>Observations</i>	1912	1027	1912	1027
<i>Pseudo_R^2</i>	0.203	0.249	0.075	0.227

Notes: Probit regressions on the generic use (at least once in the past 12 months) and regular use (at least weekly) of Gen AI among Italian households. Marginal effects calculated using the margins Stata package, where dy/dx for factor levels is the discrete change in probability from the reference level. All specifications are estimated using sampling weights. Reference categories are: male; 44 years and under; North-West; employee; 1st income quintile; primary school certificate or lower secondary school certificate; manufacturing. ***, **, and * denote significance at 1%, 5%, and 10%, respectively.

Table A.2. Trust towards Gen AI - probit marginal effects

	Bank services		Information services	
	(1)	(2)	(3)	(4)
Gender: female	-0.05**	-0.05**	0.00	-0.03
Age group				
45-54	0.00	-0.02	0.05	0.14**
55-64	-0.02	-0.05	-0.02	0.03
over 64	0.00	0.01	-0.08	-0.01
Geographical area				
North-East	-0.01	-0.05	-0.01	-0.10
Centre	-0.02	-0.04	-0.10**	-0.20***
South and Islands	0.01	-0.01	-0.04	-0.09
Work status				
Self-employed	-0.04*	-0.06**	0.02	0.05
Retiree	-0.02	-0.01	0.09	0.14
Unemployed	0.03		0.15	
Other not in employment	0.01		0.02	
Income quintile				
2 nd	0.06	0.05	-0.00	0.10
3 rd	-0.00	0.00	-0.15**	-0.11
4 th	-0.03	-0.01	-0.04	0.04
5 th	0.01	-0.00	-0.03	0.00
Educational attainment				
Upper secondary school diploma	0.11***	0.06	0.09**	0.05
University degree or more	0.06***	0.02	0.11*	0.05
Sector of activity				
Information and communication services		0.05		-0.05
Financial and insurance activities		0.17**		0.03
Professional, scientific, and technical services		0.17***		-0.11
Public administration and defense		0.02		-0.03
Education		0.01		0.04
Health and social care		0.06		0.00
Other		0.08***		-0.03
<i>Observations</i>	1912	1027	1912	1027
<i>Pseudo_R^2</i>	0.127	0.126	0.054	0.105

Notes: Probit regressions on who declares they trust Gen AI more than people in financial services and information services. Marginal effects calculated using the margins Stata package, where dy/dx for factor levels is the discrete change in probability from the reference level. All specifications are estimated using sampling weights. Reference categories are: male; 44 years and under; North-West; employee; 1st income quintile; primary school certificate or lower secondary school certificate; manufacturing. ***, **, and * denote significance at 1%, 5%, and 10%, respectively. Among the controls, there is also the respondent's self-reported level of happiness

Table A.3. Expected job market impact of Gen AI - fractional probit marginal effects

	Product ivity increase	Job opportuni ties	Impact on the job	Job loss	Salary decrease
	(1)	(2)	(3)	(4)	(5)
Gender: female	-0.05	-0.04	-0.10**	-0.04	-0.03
Age group					
45-54	-0.09*	-0.09**	-0.08	0.01	0.00
55-64	-0.11**	-0.10**	-0.09*	-0.04	-0.03
over 64	-0.12	-0.08	-0.12	0.00	-0.12**
Geographical area					
North-East	-0.09*	-0.08*	-0.05	-0.04	-0.15***
Centre	-0.06	-0.03	-0.03	-0.02	-0.06
South and Islands	0.01	0.07	0.05	0.02	0.01
Work status					
Self-employed	0.05	0.04	0.01	0.01	0.12**
Income quintile					
2 nd	0.02	-0.15	-0.06	0.09	0.15*
3 rd	-0.04	-0.12	-0.12	0.05	0.00
4 th	0.02	-0.12	-0.06	0.00	0.01
5 th	0.05	-0.08	-0.02	-0.01	0.00
Educational attainment					
Upper secondary school diploma	-0.07	-0.04	0.01	0.04	-0.07
University degree or more	-0.08	-0.08	0.01	0.04	-0.08
Sector of activity					
Information and communication services	0.24**	0.17**	0.27**	-0.09	-0.06
Financial and insurance activities	0.03	0.10	0.08	-0.07	-0.02
Professional, scientific, and technical services	0.10	0.06	0.08	-0.13*	-0.10
Public administration and defense	0.04	0.02	-0.03	-0.20***	-0.19***
Education	0.12	0.07	-0.02	-0.17**	-0.11
Health and social care	0.04	0.07	0.01	-0.19**	0.04
Other	0.01	0.07	-0.00	-0.12*	-0.10*
<i>Observations</i>	877	877	877	877	877
<i>Pseudo_R^2</i>	0.066	0.083	0.098	0.115	0.133

Notes: Fractional probit regressions on the estimated probability that Gen AI i. increases productivity at work ii. provides new job opportunities iii. influences the respondent job iv. causes job losses v. reduces salaries. Marginal effects calculated using the margins Stata package, where dy/dx for factor levels is the discrete change in the estimated probability from the reference level. All specifications are estimated using sampling weights. Reference categories are: male; 44 years and under; North-West; employee; 1st income quintile; primary school certificate or lower secondary school certificate; manufacturing. ***, **, and * denote significance at 1%, 5%, and 10%, respectively.

Figure A.1. Self-reported knowledge of Gen AI tools (on a scale from 1 to 7)

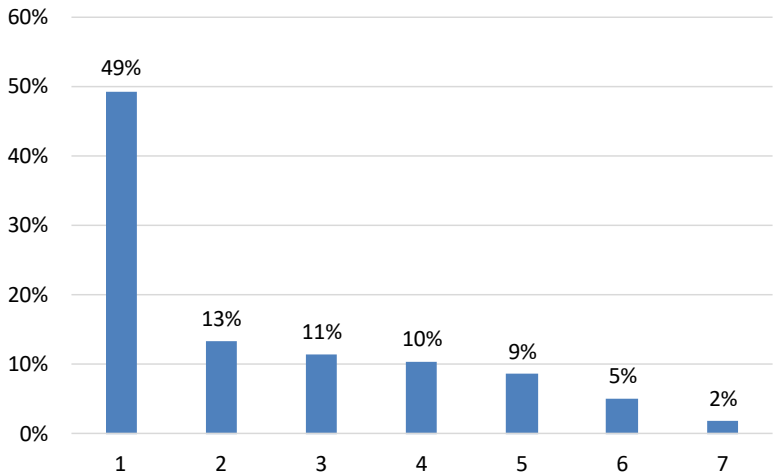


Figure A.2. Frequency of use of Gen AI tools in the previous 12 months

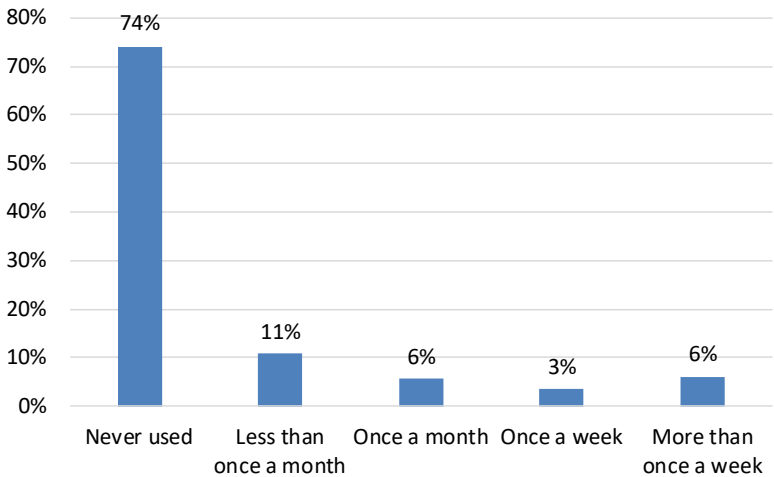


Figure A.3. Gen AI tool used
(among respondents who have used Gen AI in the past 12 months)

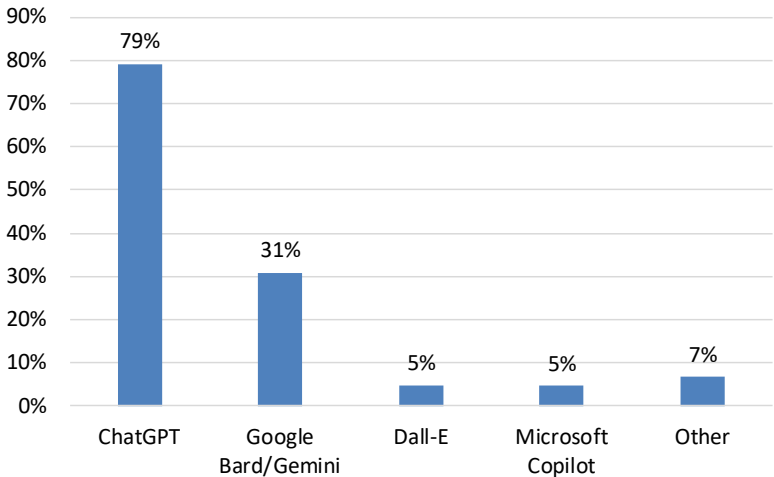


Figure A.4. Purpose for using Gen AI
(among respondents who have used Gen AI in the past 12 months)

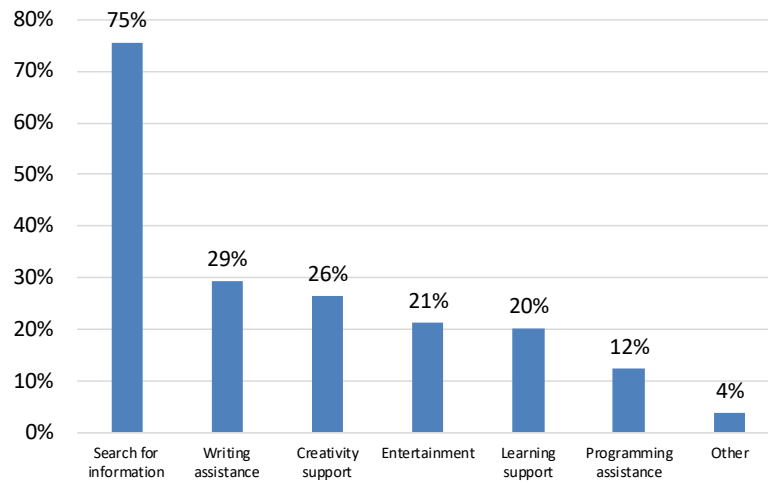
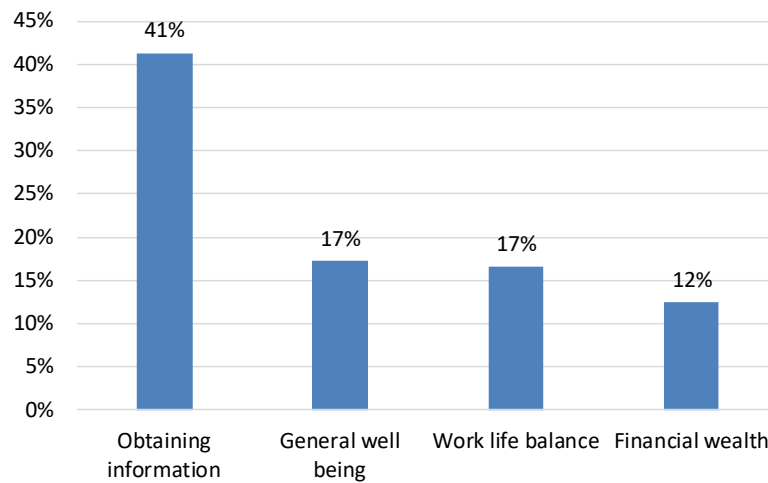
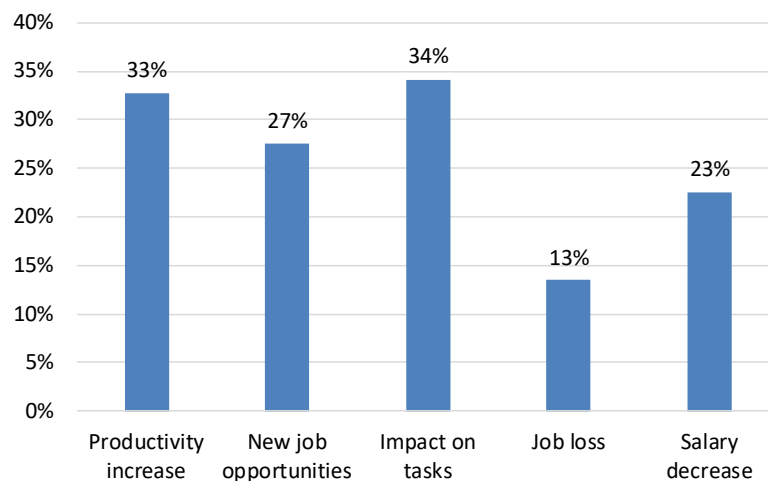


Figure A.5. Expectation that Gen AI will improve one's situation by domain



Notes: Respondents who indicated 5 or higher on question 6 of Appendix 2.

Figure A.6. Expectations on the effect of Gen AI for the respondent's job



Notes: Respondents who indicated a probability greater or equal than 50 per cent on questions 7-11 of Appendix 2.

Figure A.7. Trust in Gen AI tools vis-à-vis human-based services

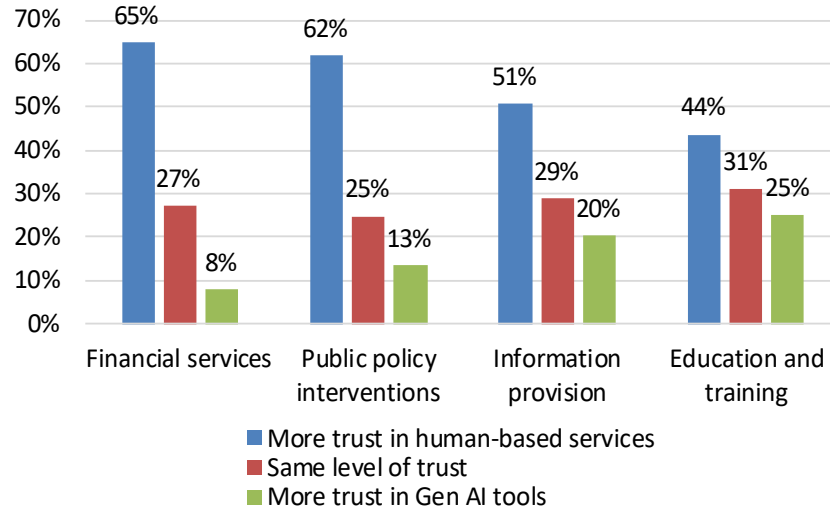
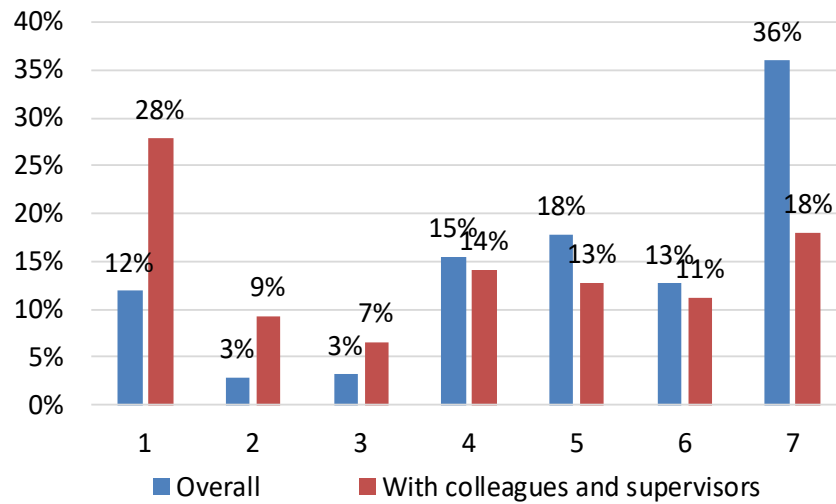


Figure A.8. Concern that Gen AI will have a negative impact on human interactions or relationships (on a scale from 1 to 7)



Appendix 2 – Artificial Intelligence module in the August-September 2024 CSIH

The next questions are about your perception and usage of Artificial Intelligence, which enables computers to learn, process information, and perform tasks similar to humans. In the next questions we will refer in particular to Generative Artificial Intelligence (referred to as Gen AI). Gen AI uses information entered by the user (such as text, images, audio or other) to generate personalized responses to requests received. Examples of Gen AI tools are ChatGPT, Google Bard/Gemini, Dall-E, Claude, Synthesia, Dream Machine.

All respondents

1) How much do you know about Gen AI tools? *Please score on a scale from 1 to 7, where 1 means “nothing at all” and 7 “a lot,” and the intermediate numbers serve to graduate the response* [AIKNOW]

Nothing at all							A lot
1	2	3	4	5	6	7	

If AIKNOW>1

2) How often have you used Gen AI tools in the past 12 months? [AIFREQ]

- Never used 1
- Less than once a month..... 2
- Once a month 3
- Once a week 4
- More than once a week 5

If AIFREQ >1

3) Which of these tools have you used in the last 12 months? (*More than one answer possible*) [AITOOL1_4]

- ChatGPT 1
- Google Bard/Gemini..... 2
- Dall-E 3
- Other (please specify)..... 4

If AIFREQ >1

4) For which of these purposes have you used Gen AI in the last 12 months? (*More than one answer possible*) [AIFIN1_7]

- Search for information..... 1
- Writing assistance..... 2
- Programming assistance 3
- Learning support..... 4
- Creativity support 5

- Entertainment.....6
- Other (please specify).....7

All respondents

5) Over the next 12 months, how likely are you to use a Gen AI tool in the following contexts? *For each of them, please report the likelihood on a scale from 1 (very unlikely that you will use such tools) to 7 (very likely).*

[AICONTEXT1_4]

	Very unlikely						Very likely
	1	2	3	4	5	6	7
(Only if the respondent is not retired) In your Job							
To obtain financial advice							
For education or training							
For other purposes (for example, leisure activities such as drawing or creating videos, to obtain medical advice)							

All respondents

6) Do you think Gen AI tools will make your situation worse or better in the following areas? *For each area, please report your answer on a scale from 1 (my situation will be much worse) to 7 (it will be much better).*

[AIOPPI_4]

	Much worse			No change			Much better
	1	2	3	4	5	6	7
General well being							
Work life balance							
Financial wealth (for example through cheaper or better financial advice)							
Obtaining information (for example by quickly finding useful information on a topic)							

7) **(Only if the respondent is not retired)** What do you think are the chances that the Gen AI will increase your productivity at work? *Please report the likelihood on a scale from 0 to 100, where 0 means “certainly no” and 100 “certainly yes”, and the intermediate numbers serve to graduate the response.* **[AJOBPROD]**

____%

8) **(Only if the respondent is not retired)** What do you think are the chances that the Gen AI will help you find new job opportunities? *Please report the likelihood on a scale from 0 to 100, where 0 means “certainly no” and 100 “certainly yes”, and the intermediate numbers serve to graduate the response.* **[AIJOBOPP]**

____%

9) **(Only if the respondent is a worker)** What do you think are the chances that the tasks you perform at your job will be influenced by Gen AI tools?

Please report the likelihood on a scale from 0 to 100, where 0 means “I am sure my tasks will not be influenced” and 100 “I am sure my tasks will be influenced”, and the intermediate numbers serve to graduate the response.

[AIJOBTASK]

____%

10) **(Only if the respondent is a worker)** What do you think are the chances that you will lose your current job because of Gen AI tools?

Please report the likelihood on a scale from 0 to 100, where 0 means “I am sure I will not lose my job” and 100 “I am sure I will lose my job”, and the intermediate numbers serve to graduate the response.

[AIJOBLOSS]

____%

11) **(Only if the respondent is a worker)** And what do you think are the chances that your salary in your current job will decrease or increase by less because of Gen AI tools?

Please report the likelihood on a scale from 0 to 100, where 0 means “certainly my salary will not decrease” and 100 “certainly my salary will decrease”, and the intermediate numbers serve to graduate the response.

[AIWAGELOSS]

____%

All respondents

12) Are you concerned that sharing your personal information with Gen AI tools will increase the risk of data breaches (that is, your data becoming publicly available without your consent)? Please indicate your level of concern on a scale from 1 (not concerned at all) to 7 (very concerned). **[AIRISK]**

Not concerned at all							Very concerned
1	2	3	4	5	6		7

All respondents

13) Are you concerned that an increased reliance on Gen AI will have negative effects on human interactions or relationships? Please indicate your level of concern on a scale from 1 (not concerned at all) to 7 (very concerned) **[AIWB]**

Not concerned at all							Very concerned
1	2	3	4	5	6		7

14) **(Only if the respondent is a worker)** Are you concerned that an increased reliance on Gen AI will have negative effects on interactions or relationships with your colleagues or supervisors at your workplace?

Please indicate your level of concern on a scale from 1 (not concerned at all) to 7 (very concerned).

[AIWBJOB]

Not concerned at all							Very concerned
1	2	3	4	5	6		7

All respondents

15) In the following areas, would you trust Gen AI-based services less or more than traditional human-operated services? *For each of them, please indicate your level of trust on a scale from 1 (much less trust than in a human) to 7 (much more trust in Gen AI).* [\[AIVSHUM1_4\]](#)

	Much less trust in Gen AI			Same level of trust			Much more trust in Gen AI
	1	2	3	4	5	6	7
Banking (such as customer support or financial advice)							
Public policy interventions (such as economic and monetary policy measures)							
Information provision (such as summarizing news or scientific articles)							
Education and training (such as on-line courses)							

All respondents

16) How much do you trust the following entities or firms to safely store your personal data when they offer you services that require the use of Gen AI? *For each of them, please indicate your level of trust on a scale from 1 (no trust at all in the ability to safely store personal data) to 7 (complete trust).* [\[AIDATATRUST1_3\]](#)

	No trust at all						Complete trust
	1	2	3	4	5	6	7
Government agency and public entities (such as the Revenue Agency or the National Social Welfare Institute)							
Traditional financial institutions (such as banks, insurers, ...)							
Large technology companies (such as Facebook/Meta, Google, Apple,)							