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COMPETITIVENESS OF GENERATIONS Z

Konkurentnost generacija Z i Alfa u doba generativne veštačke inteligencije

Abstract

Major societal events such as wars, economic crises, and pandemics are key forces shaping generational identities and differences. However, technology also plays a pivotal role in defining each generation's experiences and opportunities. Millennials came of age during the rise of the Internet, when the ability to search for basic information online was considered revolutionary. Over time, the Internet has become the backbone of modern economies, commerce, and daily life. In contrast, Generation Z grew up in the era of smartphones and social media, experiencing unprecedented real-time connectivity. Simple functionalities like taking and posting photos directly from a phone redefined communication and self-expression, while social media platforms became indispensable tools for networking, job seeking, and information sharing. Technological advancements also shaped career trends, with Millennials gravitating toward computing and information technology. On the other hand, Generation Z pioneered entirely new professions, such as content creation, aimed at capturing and retaining audience attention. Currently, Generation Alpha is being raised in the transformative age of artificial intelligence. This generation will influence and be influenced by AI, engaging in a reciprocal relationship that will redefine the technological landscape and further shape generational dynamics in the years to come. For the purposes of this study, we conducted research among 505 members of Millennials, Generation Z, and Generation Alpha to understand the extent to which and the ways they use GenAI, as well as how they perceive the impact of this technology on their future.

Keywords: GenAI, Artificial Intelligence Preparedness Index (AIPI), Global Talent Competitiveness Index (GTCI), Millennials, Generation Z, Generation Alpha, Serbia

Sažetak

Veliki događaji, poput ratova, ekonomskih kriza ili čak pandemija, predstavljaju promene koje su oblikovale generacije i razlike među njima. Zajedno sa njima, značajan uticaj dolazi i iz razvoja tehnologije. Pre trideset godina, milenijalci su odrastali uz evoluciju interneta, kada je korišćenje interneta za pretraživanje osnovnih informacija bila mogućnost koja se smatrala izuzetnom. Danas je to temelj razvoja ekonomija, trgovine i samog društva. Pripadnici generacije Z odrastali su uz evoluciju pametnih telefona i društvenih mreža, gde je interakcija u realnom vremenu, zajedno sa najjednostavnijim funkcionalnostima poput slikanja i objavljivanja fotografije direktno sa telefona, predstavljala izuzetnu mogućnost. Danas su pametni telefoni uređaji koji su sastavni deo života svakog od nas, a društvene mreže neizostavna platforma za povezivanje, traženje posla i deljenje informacija. Uz razvoj interneta, među milenijalcima popularna zanimanja su se pronalazila u oblasti računarstva i informacionih tehnologija, dok je generacija Z stvorila potpuno nova zanimanja kreatora sadržaja za privlačenje pažnje publike. Danas, pripadnici generacije Alfa odrastaju u eri veštačke inteligencije, u kojoj ćemo takođe imati dvosmernu ulicu i interakciju u oblikovanju pejzaža u kome se razvija i ova nova tehnologija i sama generacija. Za potrebe ovog rada sproveli smo istraživanje među 505 pripadnika milenijalaca, generacije Z i Alfa kako bismo razumeli u kojoj meri i na koje sve načine koriste GenAI i kako vide uticaj ove tehnologije na njihovu budućnost.

Ključne reči: generativna veštačka inteligencija, indeks pripremljenosti za veštačku inteligenciju (AIPI), globalni indeks konkurentnosti talenata (GTCI), milenijalci, generacija Z, generacija Alfa, Srbija

Introduction

Two dominant trends have marked the last decade: very intensive technical and technological improvements, reflected in the fascinating growth of ICT, including the emergence of completely new AI concepts such as Generative AI (GenAI), socio-economic trends marked by COVID-19, the fragmentation of the global economy, the disappearance of the unipolar world, and finally, a series of new wars in the world.

Each generation is shaped by the context in which it grows, and over the past two years, we have placed a special focus on how emerging trends influence new generations. In last year's paper for the Kopaonik Business Forum (KBF) 2024, we highlighted how the development of the digital economy and the Fourth Industrial Revolution present new challenges for economic science, with a particular emphasis on the behavior of new generations – Gen Z and Alpha – as consumers [40]. In the paper for KBF 2023, we concluded that Gen Z in Serbia has clear expectations and demands of their future employers, prioritizing mental health, financial stability, and opportunities for advancement when selecting a job [39].

Generations Z (Gen Z) and Alpha are being educated in this very complex environment in which the Internet, networks, and AI permeate all spheres of the economy and society. Their predecessors, the Millennials, grew up with the evolution of the Internet, which could only be used to search for basic information at that time. In contrast, the AI can learn and make predictions based on its learning, while the GenAI can create completely new content. As Hamirani states, while AI should be thought of as a "highly skilled worker," GenAI should be seen as an "innovative artist or creator"[15].

With the development of the internet, popular careers among Millennials were found in the fields of computing and information technology. In contrast, Gen Z has created entirely new professions as content creators, capturing the attention of audiences. Now, Generation Alpha (Gen Alpha) is growing up in the era of artificial intelligence, where we are witnessing a two-way interaction shaping both this new technology and the generation itself. In this paper, we explore how the era of Generative Artificial Intelligence is impacting the current workforce – Millennials and Gen Z – how their jobs and roles within companies are evolving, and how the up-and-coming Gen Alpha is integrating GenAI into their daily lives.

GenAl Opportunities and Challenges

The world we live in today, with GenAI, has introduced a series of opportunities that can elevate our civilization to the highest levels, but it also presents enormous uncertainties and threats that could dehumanize it. In this critical period, as we stand at significant turning points, we must find the right solutions by carefully considering both opportunities and risks. In the search for these solutions, we will first examine the insights of the wisest minds – primarily leading Nobel laureates – before consulting other important institutions and authors.

Nobel laureate Michael Spence emphasizes that GenAI, along with other technologies, has the potential to drive a significant increase in global productivity [41]. To unlock its full economic potential, AI must be accessible to all sectors of the economy and equally available to all types of companies, from the largest corporations to SMEs. Spence argues that GenAI represents our best chance to alleviate supply-side constraints because it has the potential not only to reverse the trend of declining productivity but also to ensure sustainable productivity growth. However, he stresses the importance of overcoming the challenges it brings, particularly regarding the misuse of technology and data [41].

James Manyika and Michael Spence are convinced that GenAI can generate sustainable productivity gains [24]. They estimate that GenAI could increase global GDP by \$4 trillion per year, with an additional \$11 trillion coming from non-generative AI and other forms of automation. For comparison, the world's fourth-largest economy, Germany, produces approximately \$4 trillion annually. These estimates align with those of the McKinsey Global Institute, which projects that the GenAI and similar technologies will primarily result in productivity gains [29]. If these innovations can be effectively harnessed, AI could reverse the long-term productivity decline that many advanced economies are currently experiencing. Daron Acemoglu and Simon Johnson, both Nobel laureates in economics for 2024, present an optimistic outlook on AI's impact on growth. They estimate that AI applications could boost productivity by 1.5 percentage points per year over the next decade [2]. This aligns with Goldman Sachs' projections, which predict a 7% increase in global GDP – equivalent to about \$7 trillion in additional output—with the potential to reach as much as 10% in the case of "explosive growth" [12].

Erik Brynjolfsson, Danielle Li, and Lindsey R. Raymond, leading economists in the digital economy, suggest that AI could significantly boost productivity by as much as 14% or more. They provide compelling evidence that AI enables the implementation of best practices by high-performing workers and helps newly hired employees climb the learning curve more quickly. Their research also indicates that AI improves customer sentiment, increases employee retention, and enhances workplace learning [6].

Productivity gains arise because GenAI systems capture the behavioral patterns of the most productive workers, including skills that have previously resisted automation. In earlier technological phases, computers and software transformed the economy by performing certain tasks more accurately and efficiently than humans, but these systems required detailed instructions. Many activities – such as writing emails, analyzing data, or creating presentations – have long resisted automation because they rely on tacit knowledge. Machine learning (ML) algorithms operate differently from traditional computer programs: instead of following explicit instructions, they learn from examples. This is why GenAI can make the best practices of highly skilled workers accessible to others, thereby increasing overall productivity.

Gita Gopinath, the IMF's First Deputy Managing Director, emphasized at the Global Summit on AI that GenAI holds great promise for improving quality of life and health, as well as accelerating scientific discoveries [13]. AI could deliver significant economic benefits, particularly in terms of boosting productivity, which would be invaluable in the global economy's recovery at a time when medium-term growth prospects are weaker than they have been in decades. However, she also pointed out that AI presents significant uncertainty and risks, especially regarding security, privacy, disinformation, and ethical concerns [13]. In an interview for the IMF's Chief Economics series, Yuval Noah Harari stated that while AI can provide tremendous benefits for humanity, it also poses an existential threat if it escapes human control [16].

Gita Gopinath also highlights an economic risk associated with GenAI that has received little attention: its potential to exacerbate economic crises. She warns that while another global downturn is inevitable, the widespread adoption of AI could turn an ordinary recession into a deep and prolonged economic crisis by causing large-scale disruptions in labor markets, financial systems, and supply chains [13]. AI's impact on labor markets is particularly concerning. Past waves of automation have shown that companies invest in automation during economic booms without cutting jobs, even as labor's share of value-added declines. However, during downturns, businesses lay off workers, revealing the extent to which automation can replace human labor. In the next crisis, AI is expected to threaten a broader range of jobs than ever before, including high-skilled, cognitive roles. Estimates suggest that 30% of jobs in advanced economies, 20% in emerging markets, and 18% in low-income countries are at risk of AI-driven displacement. The net effect could be unprecedentedly high unemployment, with profound implications for financial stability and debt repayment [13].

Geoffrey Hinton, a pioneer in AI and winner of the 2024 Nobel Prize in Physics, warned in a December interview with the BBC that the pace of technological change is "much faster" than expected. He stated that there is a "10% to 20% chance that AI could lead to human extinction within the next three decades." Hinton also noted that humanity has never before encountered intelligence superior to its own. In May 2023, he resigned from Google to freely discuss the risks posed by the unchecked development of AI. He expressed particular concern that some individuals could use GenAI as a weapon against others, warning that humans may soon be as intellectually inferior to AI as three-year-olds are to adults [18].

Ian Bremmer, president of the Eurasia Group, and Mustafa Suleyman emphasize that while AI will drive revolutionary scientific advancements, it will also enable toxic disinformation that could disrupt democratic processes and lead to economic instability [4]. This transformation will fundamentally reshape the global balance of power, creating an unprecedented challenge for political institutions worldwide. To mitigate risks, new regulatory norms and governance mechanisms will be necessary to balance the interests of various geopolitical actors. At the same time, many key players in the AI revolution will come from the private sector, necessitating close coordination at the state level.

All technologies evolve, but AI is hyper-evolutionary. Its rate of improvement will far exceed Moore's Law, which successfully predicted that computing power would double every two years. Tasks that once took weeks now happen in seconds. The technologies driving AI will continue to become cheaper and more accessible. make active participation in AI development a strategic priority. Just as the Cold War was As a result, governments and corporations alike must defined by nuclear competition, today's geopolitical struggle will center on global competition over AI.

The Impact of GenAl on Competitiveness

GenAI can provide a significant contribution to improving competitiveness. At the company level, AI significantly improves productivity through numerous processes, as we have already mentioned in the text. Among them are (i) automation (reducing the time and costs for content creation), (ii) personalization, which allows for the adaptation of products and services to the customer, which increases their loyalty and satisfaction, and (iii) encouraging innovation because it facilitates the development of new innovative and unique products.

On a global level, the countries that quickly adapt to new trends and adopt GenAI will achieve a significant competitive advantage. GenAI has opened up space for the democratization of access to new technologies, enabling smaller companies and even individuals to access tools for creating high-quality content and products at significantly reduced production costs for now automated, highly complex processes. We are witnessing small businesses using GenAI to create marketing campaigns without hiring expensive agencies. However, if companies rely too much on GenAI alone, they could lose an important component that is reflected in human creativity.

In all segments of Porter's five forces of competition model [34], [37], digitalization and the Internet of Things (IoT) have fundamentally changed the traditional model of competitiveness, and GenAI is changing the dynamics of each of Michael Porter's five forces of competition [34]. Let's start in order:

- The bargaining power of suppliers is rising in the era of smart product components, IoT, and AI, with new players like AI analytics entering the market. Suppliers can leverage this to demand higher prices or better terms, but car manufacturers can counteract by using GenAI to predict demand and optimize inventory, influencing supplier dynamics.
- For buyers, IoT and GenAI enhance product differentiation and allow companies to better segment, customize, and price products while building closer relationships with customers. However, GenAI also empowers buyers by enabling informed comparisons and choices, as seen in e-commerce through personalized recommendations.
- The threat of substitutes grows in the digital economy. IoT and GenAI expand product functionality, as seen with smartphones replacing multiple devices by integrating health and activity tracking. Low switching costs amplify this threat, especially when AI-powered substitutes dominate markets.
- New entrants pose a significant challenge, particularly in IoT markets where barriers include high costs, complex product designs, and advanced IT infrastructure. GenAI helps startups scale quickly and innovate, posing a threat to incumbents unless agile companies act first to leverage data and GenAI, gaining firstmover advantages.
- Rivalry in the digital economy is multifaceted, extending beyond price competition due to digital products' near-zero marginal costs. For instance, in media, GenAI accelerates content creation, increasing competition but potentially compromising creativity.
- GenAI transforms all aspects of Porter's five forces model. While it increases competitive pressure and lowers barriers to entry for new players, it also

increases customer power and enables the rapid emergence of substitutes. Companies that want to remain competitive must strategically use GenAI to differentiate, optimize costs, and deliver personalized experiences to customers.

Innovation & Talent

To achieve this, the name of the game is innovation. According to GII, in 2024, compared to 2022 (Figure 1), Serbia improved its position - the rank is now 52, and it was 55. Serbia has overtaken Montenegro but is still lagging behind Bulgaria (38), Croatia (43), and Romania (48). Shortly, Serbia should improve this rank and be around 40th place in the world.

To improve the ranks, it is necessary to look at the structure of the GII Serbia (Figure 2). Within the GII, the Innovation Inputs sub-index has been improved (rank is 47, it was 55), while the Innovation output sub-index has deteriorated (now 60, it was 58). Within the Innovation Inputs, two positions - Infrastructure and Market sophistication - have been improved, but the position of the Institutions has deteriorated. Within the Innovation output, there is a significant deterioration in the Creative output and some improvement in the Knowledge and technology outputs.

The Global Talent Competitiveness Index (GTCI) in presented in Figure 3. In 2023, the rank was 53, while in 2020, it was 58. Serbia must improve its ranking and break into the top 40 in the world precisely because we



Figure 1: Global Innovation Index - GII

Source: WIPO

have talents that need to create the best possible conditions for development in Serbia.

Within GTCI, better results were achieved in Output (47) and slightly weaker in Input (54). There are three areas of regulatory and market landscapes and lifelong learning. Improvements were made in the Business and Labor Landscape (55 to 102), Internal Opening (42 to 80), Access to Growth Opportunities (53 to 81), Global Knowledge Skills (51 to 58), and Talent Impact (44 to 59).

What is the Readiness for the GenAI: A New AIPI Index

To monitor the development of GenAI among countries, the IMF has introduced a new indicator – AIPI (Artificial Intelligence Preparedness Index) across 174 countries. Bearing in mind the warnings highlighted by Gita Gopinath [13], the IMF, by introducing AIPI, wanted to monitor the economy-wide integration of AI by countries and different stages of readiness in leveraging the potential benefits of AI and managing the risks based on a rich set of macrostructural indicators that cover the countries' digital infrastructure, human capital and labor market policies, innovation and economic integration, and regulation and ethics [11]. According to AIPI (Figure 4), Serbia is ranked 51st in the world and the region just behind Romania (40), Croatia (42), and Bulgaria (43) and ahead of Albania (58), Montenegro (64), North Macedonia (76) and Bosnia and Herzegovina (96). Serbia should join the group of countries that are around the 40th place as soon as possible; in addition to the already mentioned countries, there are also Central European countries in the region, such as the U.S., Hungary (45), Slovakia (38) and Poland (37). This is a challenging task, but it is within the realistic framework of the possibilities that Serbia has in this area.

In order to answer the question of what the key directions of AIPI improvement are, we will decompose it into all four components and determine the distance to the frontier, that is, how far we are lagging behind the best (Figure 5). With a total AIPI of 51, we are in 67% of the best-performing country – Singapore. Looking at the components, we have the best results in Digital Information with 71% of the most successful country (we are lagging behind 29%) and in Human Capital & Labor Market Policy with 68% of the most successful country (we are lagging behind 32%). The worst result was achieved in Innovation & Economic Integration with 57% of the most successful countries (we are lagging behind 43%), and we have a slight lag in Regulation & Ethics with 66% of the most successful countries (we are lagging behind 34%).



Figure 3: Global Talent Competitiveness Index 2023 – Serbia

To reduce the lag in the Innovation and Economic Integration segment, which is the largest laggard, it is necessary to increase investments in R&D, the number of scientific publications, the number of patents on frontier technologies, and domestic credit to the private sector.

GenAl Impact on Millennials, Gen Z, and Alpha

Although countries are still preparing for the GenAI age, AI is dedicated to transforming the way different generations engage with and perceive technology, with each group experiencing its impact in distinct ways [7]:

• *Millennials (1981-1994)* grew up during the rapid rise of the Internet, mobile technology, and social media, making them comfortable with AI integration, which followed. For this generation, AI is primarily a workplace tool, but also a tool embedded in

their daily lives. They rely on AI for convenience, personalization, and efficiency in both personal and professional contexts. However, growing up in the era of big data has made Millennials particularly sensitive to issues like privacy and data security. While they appreciate AI's benefits, they are also critical of its ethical implications, questioning how personal information is collected, stored, and used. Millennials are known to have a "dual perspective" on AI – embracing its advantages while scrutinizing its potential downsides.

Gen Z (1995–2010) is the first generation to grow up with AI integrated into daily life. Gen Z engages with AI constantly, from social media to gaming and educational platforms. They see AI as a tool for creativity and self-expression, using it to create content, personalize learning, and enhance their



Figure 4: AI Preparedness Index (AIPI) in 2023

Source: IMF data





Source: IMF

experiences. However, they are also critical of AI's societal implications, raising concerns about misinformation, bias, and ethical challenges.

Gen Alpha (2010-2024), sometimes referred to as AI natives was born in a world where AI is ubiquitous. Gen Alpha interacts with AI seamlessly through tools like educational platforms, smart toys, and voice assistants. AI plays a crucial role in their learning from a young age, offering personalized and gamified educational experiences. While too young to fully articulate their relationship with AI, early trends suggest this generation views AI as a natural part of life. A recent survey by Hosting Advice (2023) revealed that nearly 50% of children aged 7-14 are already using AI for learning, creativity, and exploring new topics.

Deloitte's survey on Gen Zs and Millennials revealed that individuals who frequently use GenAI at work tend to feel more excited about and trusting of the technology [9]. These frequent users are more likely to believe GenAI will enhance their productivity, free up time, and improve their work-life balance. Research among younger teens (aged 13-17) across the United States found that more than half of teens (53.7%) have used GenAI tools, a third (32.9%) have heard of GenAI but never used it, and a minority of them (13.4%) have never heard of these tools [3]. The ones who are users use it regularly – around a third of them use it every day and another third use it once or twice a week. Another research that looked at youth aged 14-22 also found that around half (51%) of them have used GenAI, but only 4% are daily users [17]. Most youth who have never used GenAI think it would not be helpful. Other reasons for not using the GenAI are association of the AI with cheating or stealing the work of others; not knowing how to use the GenAI tools; being concerned with privacy and sharing information with AI; not being aware of GenAI tools at all; and inaccuracy of information or bias in GenAI answers, respectively [17].

A *major concern* that teens across the US have with GenAI is privacy, i.e., the dissemination of their personal information and feeling like they are always surveilled. They see tech companies as the most responsible actors for ensuring the safety of GenAI tools, but they are also aware of their role, as well as that of their teachers, their parents, and the governments [3].

Lastly, there is one specific aspect of AI that sets it apart from any prior technology - its ability to mimic the thinking of a social being. Due to this ability, it is particularly important to examine how teenagers view GenAI on a social and emotional level. Bickham et al. showed that as much as half of teens in the US show openness to forming parasocial relationship - one-sided emotional attachments - with GenAI tools [3]. Interestingly, teens more often view Voice Assistants (VAs) as potential social companions compared to GenAI tools, which may be due to VAs being designed for conversational, spoken interactions, while GenAI tools typically rely on text-based interfaces that feel less personal. On the other hand, about one-third of teens express uneasiness about Gen AI, citing feelings of distrust or concern about its intentions. Most teens are aware of the duality of GenAI and whether it will enhance or weaken their social skills, attention span, and independent thinking [3].

GenAl Impact on Education

GenAI brings numerous opportunities and threats to educational systems. On the positive side, it can improve educational outcomes by meeting students where they are and adjusting to their needs [32], or it can support students in their creativity [30]. On the negative side, GenAI can widen the educational divide [21], provide inaccurate information [32], facilitate cheating [17], create bullying content [23], and amplify biases or privacy issues [17]. It is interesting that over two-thirds of parents in the US feel that the potential upsides of using AI in education outweigh or are equal to the possible downsides [31].

Around half (52%) of teens aged 13-17 across the US [3] have received some form of instruction at school on how to use GenAI for problem-solving or creative work, as well as how to use it ethically. However, less than half of teens (42%) have received instruction about recognizing bias and misinformation generated by AI tools. Regarding the use of GenAI in the classroom, 16% of teens said their schools allow the use but with specific restrictions, while 31% stated that rules around use differ based on the teacher. The rest are not allowed to use GenAI in any of their classes. Also, this research showed that the use of GenAI is higher among boys who attend private schools and have highly educated parents. The findings of Bickham et al. align with other recent large-scale surveys, highlighting a mix of teen optimism about adopting GenAI and concerns over its potential drawbacks [3]. Teens consistently express fears about GenAI compromising their privacy, delivering inaccurate or biased information, and fueling accusations of cheating or plagiarism.

A lack of adequate education and guidance to address these issues further amplifies their anxiety. AI highlights the importance of digital literacy education, i.e. teaching students how to use GenAI for good purposes (such as adapting a lesson to fit their unique learning style), as well as finding ways to prevent students' overreliance on GenAI Research indicates that teens already recognize GenAI's value in learning, its potential to boost creativity, and its role in fostering social connections [22], [19], [23].

GenAl Impact on Work

Beyond education, GenAI will have a remarkable impact on the way people work. Primary, it will help in shortening the time needed to perform certain tasks, reducing the workload and the time spent on work. As one young person in the US noted: "I think that it will revolutionize efficiency at school and in the workplace, freeing up students and workers for higher-level activities. To me, AI is just as significant of an invention as the Internet was" [17].

One thing is certain – AI will have an unprecedented impact on the labor market, influencing both *jobs* and *workplaces*. It will not only reshape the current job landscape but also transform work environments, including organizational culture, employee interactions, and work setups [15].

Regarding the impact of the GenAI on *jobs*, it will be the single biggest revolution ever since the agricultural and industrial revolutions. According to a recent McKinsey report, the adoption of AI is expected to sharply accelerate the timeline for automation, potentially automating up to 29.5% of work hours in the U.S. economy by 2030 [28]. Moreover, this change is not limited to manual or routine tasks, but also tasks requiring creativity and interaction with people. Approximately 75% of the potential value from GenAI use cases is concentrated in four key areas: customer operations, marketing and sales, software engineering, and research and development (R&D).

Considering the impact of AI on the workplace, the introduction of GenAI will bring productivity gains primarily by increasing efficiency, but it will also pose certain challenges. Research from Columbia Business School highlights how AI can negatively impact team performance and coordination, sometimes reducing productivity [8]. While AI boosts efficiency on hand, employees may resist working with AI agents, which raises concerns about trust and job satisfaction as key factors of engagement and retention, and eventually - overall productivity. Another important change is that AI is driving a shift where individuals can transition from specializing in one or two skills to mastering multiple interconnected ones. To deepen GenAI integration, organizations will require stronger learning programs and a culture that supports teaching and learning across three dimensions: individual, organizational, and AI [15].

Leadership will play a critical role in shaping how GenAI is implemented and perceived in the workplace. Leaders will need to champion the ethical use of AI, ensure equitable access to its benefits, and foster an environment where employees feel empowered to collaborate with AI tools. Effective leadership will also involve addressing employees' fears and misconceptions about AI and providing clear communication about its purpose and limitations.

Survey Methodology

To understand how different generations are using GenAI in Serbia, we conducted an online survey among 505 individuals from younger generations, in January 2025. Nearly 80% of the participants belong to Gen Z (born between 1995 and 2010), while, notably, we had around 6 % representation from Gen Alpha (born after 2010) for the first time. Millennials participated in the survey with 15%. The survey comprised 32 questions, primarily structured as closed-ended queries with pre-defined responses or rating scales. We ensured a balanced distribution between female (58%) and male respondents. The age distribution indicates that the majority falls within the 20-25 age group (51%).

Done by students at various levels of study, with more than half engaged in bachelor's studies, the survey drew participation primarily from individuals in Belgrade (70%). However, it is important to note that the survey achieved regional diversity, with students from all Serbian regions participating (Figures 6 & 6a).

Although most (58%) respondents are in bachelor's studies, 37% of them are working full-time, and 17% parttime. Others have experience through volunteering activities and internships, while 21% of respondents have no work experience. Our objective was to collect data that sheds light on the way different generations are using AI, not only in working environments but in school and everyday life. In this context, we aimed to compare the behavior of Millennials, Gen Z, and Alpha in Serbia with those of their global counterparts. To achieve this, the article compares results obtained from our conducted survey with similar surveys conducted by renowned organizations such as Deloitte and Digital Wellness Lab [9], [3].

Generative AI is Becoming a Mainstream

GenAI has been in use for over two years, during which its tools have attracted hundreds of millions of users worldwide. However, the usage rates differ among different countries worldwide. For example, 67% of teens in the US, 55% of German teens, and only 29% of Japanese teens have used or tried using GenAI by the end of 2023 [22]. In Serbia, more than 85% of Millennials, Gen Z, and Gen Alpha use GenAI, meaning it has already become a mainstream tech tool used by different generations (Figure 7).

Another research, which looked at *younger teens* (aged 13-17) across the US found that more than half of these teens (53.7%) have used GenAI tools, a third (32.9%) have heard of GenAI but never used it, and a minority of them (13.4%) have never heard of these tools [3]. Also, the



Figure 6: Demographics of the Sample

teens who are users of GenAI use it regularly – around a third use it every day and another third use it once or twice a week. Another research that looked at youth aged 14-22 also found that around half (51%) of them have used GenAI, but it indicated that only 4% are daily users [17].

In Serbia, Millennials, in particular, engage with AI daily, while the majority of individuals across all three generations use GenAI several times a week, with ChatGPT being the most popular tool. Notably, 53% of respondents in Serbia rate their skills in using ChatGPT as highly developed. Alphas, the first generation fully born in the 21st century, have grown up in a world shaped by both GenAI and the COVID-19 pandemic, which brought schooling into their homes. This generation began in the year when the first iPad and Instagram were launched and concluded in 2024, the year GenAI became the biggest trend [25]. India ranks as a top country of birth for Alphas and first in the adoption of GenAI technology [26], [10]. Additionally, Gen Alpha is growing up in homes with techsavvy parents (Millennials), surrounded by different tech devices. For Alphas, GenAI is becoming an integral part of their daily routines. This is true for Gen Z as well, the first truly digital and global generation, who also use AI frequently (Figure 8).

As the world evolves with the integration of AI, human experiences with this technology remain varied and complex. For some, AI acts as a calming companion – an invaluable tool that enhances daily tasks with effortless precision. For others, however, it stirs a whirlwind of emotions, challenging their understanding of technology and the future.

A global survey conducted by Deloitte reveals that while uncertainty is the most common emotion reported by both Gen Z and Millennials when thinking about GenAI, excitement and fascination are not far behind [9]. Locally, based on the conducted survey, positive perceptions of







AI tend to grow with more hands-on experience. Among those who use AI, 80% do not feel unsafe, while this figure drops to just 50% among non-users, highlighting the role of familiarity in shaping attitudes toward technology. In Serbia, 37.6% of respondents described GenAI as trustworthy, seeing it as a reliable ally capable of simplifying tasks and providing valuable insights into the unknown. In contrast, only 15.3% reported feeling a deep sense of excitement when using AI (Figure 9). Nonetheless, fascination with technology is a strong emotion across all three generations. Users are captivated by the inner workings of AI and its remarkable abilities.

Compared to all other generations analyzed, Gen Z has the fewest individuals who report feeling excited while using AI (for example, only 3% of Gen Z feel excited, while this number is 5% among Millennials). This could be linked to the fact that Gen Z has encountered new technologies in general throughout their upbringing, while Millennials were introduced to them during adolescence. As a result, the novelty and possibilities these technologies offer tend to have a somewhat greater impact on the excitement levels of Millennials. This is pretty much the same globally, where 37% of frequent GenAI users among Millennials are excited about it, while this percentage stands at 30% among GenZ [9].

Despite expressing concerns over the accuracy of information provided by GenAI tools, many young people globally are not verifying the information provided by these tools using additional sources. However, they do stress the importance of learning to use GenAI reasonably [3].

As already noted, younger generations in Serbia not only use GenAI, but a significant percentage also trust the answers generated by it. One-third of individuals across all generations only occasionally verify the accuracy of the information they receive from GenAI by consulting other sources (Figures 10 & 10a). This aligns with global trends, where around 30% of teens occasionally verify information generated by GenAI [3]. While younger generations are









comfortable using GenAI, more mature generations are more likely to cross-check information through multiple sources, as they tend to be more critical consumers of digital content. McCrindle research indicates that Digital Detox will be a key trend in 2025, with 57% of Gen Z wishing social media had never been created, highlighting their critical stance towards its downside effects [27].

When it comes to obtaining reliable and accurate information, members of all three generations place the greatest trust in published books (97%), followed by internet search engines (94%) and then GenAI (80%), while traditional media are ranked the lowest (Figure 11). The results suggest that books continue to be seen as authoritative, well-researched, and written by experts. As for the higher trust in internet search engines compared to GenAI – it is probably a matter of time. Our survey indicates that nearly 40% of respondents now use GenAI for questions they previously directed to internet search engines. Traditional media are at the opposite end of the spectrum, with minimal trust among Millennials, Gen Z, and Alpha (59% of respondents do not trust traditional media for obtaining reliable information). This reflects a growing skepticism toward mainstream outlets, particularly among younger generations.

The results obtained in this research match the results of similar surveys conducted in the US. After 50 years, we are witnessing that the number of people who do not trust traditional media prevails (38%) compared to those who absolutely trust (7%) and mostly trust (27%) traditional media [5]. Young people also consider traditional media as slow, highly influenced, and full of fake news. For the aforementioned reasons, they use digital-born media and mostly get information through social networks, such as TikTok, because they believe these channels are more authentic and provide information exactly when users need and want it [33].

Millennials, Gen Z, and Alphas are early adopters of GenAI, actively exploring its potential beyond entertainment.





Source: Authors' survey

Figure 11: Who do you trust the most?



In the U.S., young people most commonly use GenAI for gathering information, assisting with schoolwork, brainstorming ideas, and facilitating communication, such as drafting emails or texts [3], [17]. The situation is similar in Serbia. Millennials and Zalphas in Serbia are also primarily using GenAI for gathering information – researching various topics, learning new things, and asking questions they have previously asked the Internet browsers (Figure 12). Also, GenAI is extensively utilized for writing essays, completing schoolwork, and preparing reports, which is particularly present among Gen Z and Alpha.

The Harvard Graduate School of Education (HGSE), which performed research on young people aged 14-22 (which mostly coincides with *Gen Z*) in 2024, found that the young people *who view GenAI positively* emphasize its potential to improve access to information, enhance creativity, and advance education, work, and communities [17]. They are excited about how GenAI can make learning and working more efficient, as well as the ease of accessing vast knowledge. Some see it as an opportunity to engage in meaningful conversations with a tool that seemingly holds unlimited knowledge. A young person within this research described their excitement as "being able to fully and properly converse with something that is supposed to have all the knowledge of the world." In terms of creativity, young people are enthusiastic about GenAI's ability to enhance artistic endeavors or assist those who struggle with creativity. Creativity is the only human feature that the majority of teens believe will not be replaced by GenAI [22].

In Serbia, the majority of Millennials and Zalphas believe that GenAI has a positive impact on their creativity and especially curiosity. On the other hand, 51% of respondents feel that it negatively affects their free time, while 48% feel that it increases their free time, suggesting mixed views on time management when using the GenAI technology (Figure 13).





Source: Authors' survey





The HGSE research shows that those who view GenAI negatively highlight other negative impacts, such as job loss, intellectual property theft, misinformation, and privacy breaches [17]. Many fear GenAI could dominate job markets, harm creative industries, and facilitate the spread of "deepfakes" or "fake news." Privacy issues are also a major worry, with fears of personal data being stolen or misused. A broader anxiety about AI "taking over" underscores these concerns [17]. Deloitte's survey found that the increased use of GenAI correlates with heightened concerns as well [9]. In other words, regular users are more likely to worry about job displacement caused by automation and the challenges it might create for younger workers entering the workforce. These concerns stem from the potential automation of entry-level tasks that are typically performed by employees in entry-level positions.

When it comes to GenAI's negative aspects, respondents in Serbia are almost evenly divided regarding their concerns about GenAI collecting their data – 51% are not worried, while 49% are worried. When it comes to GenAI's impact on performance, jobs, and the creation of deepfakes, respondents are mostly concerned (39.3%) with GenAI creating deepfakes, while they are the least concerned (22.5%) with it eliminating jobs (Figure 14).

Concerns related to dwindling future job prospects are one of the largest worries of young people globally. For example, a white nonbinary young adult said for the HGSE research: "Society is becoming over-reliant on it, and people are losing their jobs to it even though it will do their jobs worse than them because it saves their employers money" [17]. Also, there are concerns that the 24/7 availability of AI tools may create expectations for employees to be equally accessible. Lastly, as AI systems are increasingly used for all aspects of work and education, there are rising concerns about bias, fairness, and accountability. Failure to address these concerns could erode trust in AI systems and create resistance among employees.

In Serbia, while Millennials and Alphas are more enthusiastic about AI's potential impact on their future



Figure 14: How concerned are you about the following things when it comes to GenAI?

Source: Authors' survey



Figure 15: AI's impact in your future work/education

education and careers, Gen Z approaches it with slightly less enthusiasm and greater caution (Figure 15). As the first truly digital generation, Gen Z has been heavily exposed to social media during the most formative period of their lives. This experience contributed to making them the first generation to openly advocate for the importance of addressing mental health – not only on a personal level but also by expecting their future employers to prioritize it. These experiences, together with the Global Financial Crisis – the event that marked this generation, have shaped Gen Z to be more cautious when thinking about the future. One of their defining traits is their comparatively lower optimism, especially when contrasted with Millennials, who were raised by Baby Boomers – known for their positive outlook and forward-looking mindset.

In response to the previously mentioned challenges, globally, Gen Z and Millennials are prioritizing adaptability by focusing on reskilling and exploring roles that are less prone to automation. Despite these efforts, many feel their employers are not adequately preparing them for the changes GenAI may bring. While over a third of Gen Z (38%) and Millennials (36%) plan to participate in GenAI training within the next year, 20% of both groups have already completed such programs [9].

The situation is similar in Serbia (Figure 16), with more than 20% of early adopters reporting receiving the necessary training on how to use AI at school or work. The results related to Generations Z and Alpha would be even better if teaching staff used GenAI more. According to the data obtained for the purpose of developing The Strategy for the Development of Artificial Intelligence in the Republic of Serbia for the period 2025-2030 [14], only 5% of "Computer science" teachers (primary and high schools) use various AI tools in their work. As many as 45% plan to use AI in the future, even though they are not currently doing so. Also, not a small percentage of teachers believe that AI has no place in the classroom (18%).

Conclusion

The research highlights the growing adoption of GenAI among Millennials, Gen Z, and Gen Alpha in Serbia. All three generations primarily use the GenAI to research various topics, learn new things, and ask questions they have previously asked Internet browsers. Millennials are the most frequent users, often leveraging GenAI for everyday professional tasks, while Gen Z and Alpha are quickly adopting the technology, primarily using it for education and creative endeavors. The research also reveals certain generational differences in GenAI perception, with Millennials embracing GenAI enthusiastically and GenZ demonstrating a more cautious approach stemming from their digital upbringing and concerns about privacy and misinformation. Also, the findings of the research underscore the role of familiarity in fostering trust, with hands-on experience significantly influencing positive perceptions of GenAI. Despite concerns about data privacy and job displacement, most young people in Serbia recognize the potential of GenAI to enhance creativity and curiosity, while they are less concerned with its negative impacts. However, the research also highlights certain challenges, such as limited teacher adoption of AI tools and the need for reskilling programs to better prepare young people for an AI-driven future.



Figure 16: Are you getting the necessary training on how to use GenAI?

The research results align with global trends, offering valuable insights into how Serbian youth compare with their international peers. By understanding such generational dynamics, stakeholders can better address the opportunities and challenges posed by AI integration, ensuring its responsible and equitable use. Moving forward, fostering digital literacy, promoting ethical AI practices, and addressing the socio-economic implications of automation will be crucial in empowering younger generations to thrive in an AI-enabled world.

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