

Functional vs Ethical Drivers in Generative AI Adoption: A PLS-SEM Study in Business Education

Jorge Serrano-Malebrán^{1*}, Cristian Vidal-Silva², Paola von-Bichoffshausen³, Romina Gómez-López⁴,
Franco Campos-Núñez⁵

Facultad de Ingeniería y Negocios, Universidad de Las Américas, Providencia, Santiago, Chile¹

Escuela de Ingeniería en Desarrollo de Videojuegos y Realidad Virtual, Universidad de Talca, Talca, Chile²

Departamento de Auditoría, Contabilidad y Control de Gestión, Universidad Católica del Norte, Antofagasta, Chile³

Escuela de Psicología, Universidad Católica del Norte, Antofagasta, Chile⁴

Departamento de Administración, Universidad Católica del Norte, Antofagasta, Chile⁵

Abstract—This study examined the factors influencing the use of ChatGPT by university students enrolled in business and management programs, considering the simultaneous effect of their functional perceptions and ethical or academic concerns. Using a structural equation modeling approach (PLS-SEM) applied to a sample of 118 students in Chile, the study found that functional perceptions, such as efficiency, clarity, and cognitive support, exert a positive and significant effect on the use of the tool. By contrast, concerns related to technological dependency, reliability of responses, and academic authorship showed no significant effect on either perception or usage. These findings reveal a functionalist adoption logic in which ethical judgment and pedagogical risks do not act as meaningful barriers. This study contributes to the literature by simultaneously integrating enabling and inhibiting factors into a single explanatory model and providing empirical evidence from a Latin American context. It concludes that there is a pressing need to develop pedagogical and institutional frameworks that foster critical literacy in the use of generative artificial intelligence, particularly in disciplines in which strategic judgment and ethical responsibility are core competencies. These findings should be interpreted within the context of a single Chilean institution and are not intended for statistical generalization.

Keywords—Generative artificial intelligence; student perceptions; ChatGPT; PLS-SEM

I. INTRODUCTION

The accelerated expansion of generative artificial intelligence (GAI) technologies such as ChatGPT is transforming educational processes in higher education, particularly in disciplines focused on business and management [1], [2]. These tools, powered by large language models (LLMs), offer functionalities ranging from automated text generation to supporting complex reasoning tasks, making them far-reaching academic assistants [3]. In this context, their adoption has rapidly increased among students seeking to optimize their study time, improve idea structuring, understand challenging content, or prepare for assessments [4], [5].

A consistent line of research has documented that students perceive multiple functional benefits on using ChatGPT, including greater efficiency, enhanced conceptual clarity, immediate feedback, and ease of access [5]. These perceptions often enhance academic motivation, reinforce confidence in facing challenges, and enable a more secure approach for high-

difficulty subjects [1], [2]. However, a range of concerns has also been reported that may negatively affect these evaluations. Among these are fears of excessive dependency, reduced cognitive effort, uncritical acceptance of responses, ethical dumping, risk of inaccuracies or errors, and lack of pedagogical mediation in the use of the tool [4], [6], [7], [8]. Although such ethical-academic and cognitive concerns do not necessarily prevent the use of ChatGPT, they tend to shape the degree of trust, acceptance, and willingness that students develop toward the tool [2]. In other words, critical judgment regarding its potential risks can directly influence how students' functional perceptions are formed and, consequently, their actual usage behavior [9], [10]. This interrelation between concerns, perceptions, and use has been underexplored empirically, particularly in studies examining the simultaneous effect of both enabling and inhibiting factors on user behavior.

Despite growing interest in understanding the role of artificial intelligence in education, most studies have examined either motivations or barriers to ChatGPT use in isolation without integrating both perspectives into a unified explanatory model [10], [11]. Moreover, there is a marked lack of empirical evidence contextualized in regions such as Latin America, where technological appropriation patterns and sociocultural conditions may significantly influence student attitudes and practices [1]. In light of this gap, it is necessary to investigate how students' concerns and functional perceptions of ChatGPT interact and how both dimensions influence the use of this tool in educational settings. This approach aligns with recent models that suggest that understanding technological behavior requires the simultaneous integration of motivational, cognitive, and evaluative factors [2], [10]. However, prior work seldom contrasts functional perceptions with academic and ethical concerns as joint predictors of actual use in business education—especially in Spanish-speaking settings; this gap constitutes the research problem addressed in this study. Accordingly, we ask: RQ1: Do academic and ethical concerns (AEC) negatively influence students' functional perceptions (FP) of ChatGPT? RQ2: To what extent do FP and AEC explain students' use of ChatGPT in coursework?

Therefore, the aim of this study was to analyze the effects of students' concerns and functional perceptions on their use of ChatGPT within university programs in management and business. Through a structural model, we sought to evaluate: 1)

*Corresponding Author

whether ethical and academic concerns affect students' perceptions of ChatGPT, 2) the extent to which these concerns directly influence the use of the tool, and 3) how functional perceptions, in turn, impact the frequency and willingness to use it in educational contexts. This study is significant because it offers baseline evidence from a single-institution, Spanish-speaking context and provides a transparent PLS-SEM validation to inform curriculum design and responsible-use policies in management education.

II. LITERATURE REVIEW

A. Applications of ChatGPT in Management Education Contexts

The advancement of generative artificial intelligence (GAI) in higher education, particularly in fields such as business and management, has driven the increasing adoption of tools such as ChatGPT among students [1], [2]. These technologies enable the completion of tasks, such as text writing, case analysis, idea development, and solving quantitative problems, which have contributed to their positive evaluation as academic resources [1], [5].

Various studies have indicated that students develop favorable functional perceptions when they attribute characteristics such as speed, accessibility, explanatory clarity, and adaptability to ChatGPT [3], [11]. These perceptions are often shaped by prior positive experiences and tend to increase students' willingness to use the tool in complex academic situations [1], [4]. In this regard, the perceived usefulness, efficiency, and technical support provided by ChatGPT contribute to the development of positive attitudes toward its integration into the learning process [5], [9]. However, along with these positive evaluations, ethical, cognitive, and educational concerns have also emerged, which may negatively influence the frequency or nature of ChatGPT use. Some students expressed unease about the potential for technological dependency, the delegation of fundamental cognitive processes, or the reduction of critical and argumentative skill development [7], [12]. These concerns tend to intensify in the absence of faculty guidance or institutional frameworks that promote responsible use of the tool [13].

Additionally, recent studies have reported uncertainty regarding the reliability of generated responses, transparency of the model, and boundaries between legitimate assistance and plagiarism [4], [8]. This ambivalence may lead students to avoid using ChatGPT altogether or limit its use to non-evaluative contexts, particularly in courses in which autonomous judgment and academic authorship are essential expectations [2], [9]. Overall, the use of ChatGPT in management programs is not solely determined by its technical availability but rather by a complex balance between positive functional perceptions and concerns about its pedagogical and ethical implications. Understanding how these factors interact is essential for explaining student adoption patterns and guiding educational policies that foster reflective and strategic use of GAI technologies in university classrooms [3], [10]. Although our framework was not originally derived from a specific adoption theory, its mechanisms are compatible with core propositions of TAM and UTAUT: evaluations of usefulness

/performance expectancy typically translate into usage, while inhibitors can dampen this translation [14], [15], [16]. We refer to these models only as a compatibility lens to situate our constructs within the broader adoption literature, without altering our theorization.

B. Effects of Concerns on Students' Perceptions and Use of ChatGPT

While the use of ChatGPT has become widespread in university settings, various studies have shown that students also express a range of ethical, academic, and cognitive concerns regarding its incorporation into educational contexts. These concerns not only directly affect their decision to use the tool but also negatively shape the functional perceptions students form about it [2], [8].

One of the most frequently cited concerns is the reliability of the content generated by artificial intelligence models. Students reported that the responses may be incorrect, poorly contextualized, or imprecise, which affects their willingness to use ChatGPT as a trustworthy source for academic tasks [4], [8]. This lack of trust, fueled by previous failed interactions or the perceived opacity of the system, can undermine students' functional evaluations, reducing the utility attributed to the tool [9], [13].

Moreover, several studies have documented widespread concerns about the risk of developing technological dependency, which may weaken essential skills such as original writing, critical thinking, and the ability to address challenges independently [12]. This perception of educational deterioration can lead to a negative reassessment of ChatGPT's pedagogical functionality, thus reducing its legitimacy as an academic support tool [3], [7].

Another critical dimension is institutional uncertainty: in settings where universities have not established clear usage guidelines, students face normative ambiguity, which increases stress and discourages its use, even when its benefits are acknowledged [1], [2]. In addition, concerns about automated plagiarism or a lack of genuine mastery of the content may affect students' self-confidence and perception of academic integrity [4], [9].

Recent literature suggests that these concerns not only affect the direct use of ChatGPT but also erode the positive perceptions that might otherwise support its educational integration. For instance, Farhi et al. [10] proposed that perceived risk, ethical ambiguity, and technical distrust can inhibit perceived usefulness, thereby weakening the causal pathway to actual use. Naamati-Schneider and Alt [7] found that although students value ChatGPT's functionality, some develop critical awareness regarding the credibility of the information it generates, reinforcing the need to evaluate responses with discernment. Within adoption models, such concerns are commonly conceptualized as perceived risk, which can depress perceived usefulness/performance expectancy and, in turn, hinder usage [17], [18]. Based on this evidence, the following hypothesis is proposed:

H1. Academic and ethical concerns negatively influence students' functional perceptions of ChatGPT.

H2. Academic and ethical concerns negatively influence students' use of ChatGPT.

C. Functional Perceptions and Their Relationship with ChatGPT Use

The judgment that students form regarding the functional capabilities of generative artificial intelligence (GAI) technologies, such as ChatGPT, is a critical factor in explaining their adoption in academic contexts. Recent literature indicates that perceived practical usefulness, operational efficiency, and accessibility of these tools are key determinants of their use among university students [2], [5], [11].

Multiple studies have documented that students tend to use ChatGPT more frequently when they perceive it as a reliable cognitive assistant, capable of simplifying complex tasks, organizing ideas, and enhancing content comprehension, particularly in the early stages of learning [3], [4]. These perceptions are shaped not only by direct usage experience, but also by academic expectations, time pressure, and the resources available to meet curricular demands [1], [9]. Features such as constant availability, the ability to receive immediate feedback, and the system's capacity to adapt to different tasks (e.g., writing, summarizing, or solving exercises) are valued functional attributes [1], [8]. These characteristics not only reduce anxiety in high-pressure situations but also foster a sense of autonomy and control that encourages sustained use of the tool [5], [13]. In line with this evidence, functional perceptions (FP) align with perceived usefulness (TAM) and performance expectancy (UTAUT), widely reported as robust predictors of technology use [14], [15], [16].

In addition, prior research has identified that perceptions of usefulness tend to intensify in contexts characterized by heavy academic workloads, exam preparation, and execution of tasks with multiple demands [2], [3]. In such scenarios, ChatGPT is perceived as a strategy for managing time more efficiently and enhancing academic performance, thereby reinforcing its acceptance as a legitimate educational resource [9]. Thus, when students perceive that ChatGPT provides tangible pedagogical value, they are more likely to actively integrate it into their learning process. Based on this evidence, we propose the following hypothesis:

H3. Functional perceptions directly and positively influence students' use of ChatGPT.

The proposed theoretical model in Fig. 1 shows functional perceptions and academic and ethical concerns as exogenous variables that directly influence the use of ChatGPT.

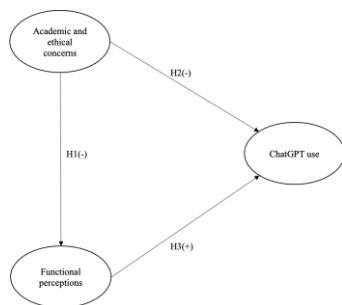


Fig. 1. Proposed model.

III. METHODOLOGY

A. Sample and Pre-Test

This study adopted a cross-sectional quantitative approach to examine how university students enrolled in management-related programs perceive the use of ChatGPT in educational contexts. The target population consisted of undergraduate students enrolled in the Faculty of Economics and Management at Universidad Católica del Norte, Antofagasta campus, totaling 899 active students by 2023, according to official figures from the Chilean Ministry of Education. Based on calculations using G*Power software [19], the minimum required sample size was 90 participants. A non-probabilistic convenience sampling method was used within a single institution to prioritize accessibility and participants' voluntary willingness to respond. The sample included students from business engineering, accounting and auditing, and information and management control engineering programs. Data were collected between October and November 2024 using a self-administered digital questionnaire. To be eligible, participants were required to have used ChatGPT at least once during the month prior to the survey.

In total, 129 responses were received, of which 118 were deemed valid after applying a data-cleaning process that included completeness and internal consistency checks. The final sample consisted of 54 women and 64 men aged between 18 and 26 years (mean age = 21 years). Prior to full implementation, a pilot test was conducted with 30 students to identify potential issues with item interpretation and validate the structure of the measurement instrument. Sociodemographic data of the participants are presented in Table I.

TABLE I. SAMPLE DATA

Variable		N	%
Gender	Female	54	45.8
	Male	64	54.2
Age	18-20 years	58	49.2
	21-23 years	54	45.8
	24-26 years	6	5.1
Academic level	First year	19	16.1
	Second year	55	46.6
	Third year	19	16.1
	Fourth year	17	14.4
	Fifth year	8	6.8
Program	Business Engineering	48	40.7
	Information and Management Control	36	30.5
	Public Accountant and Auditor	34	28.8
Platforms	ChatGPT	103	87.3
	Claude	2	1.7
	Gemini	6	5.1
	Other	7	5.9

B. Measurement Scales

The data collection instrument used in this study consisted of a structured, self-administered digital questionnaire designed to assess students' functional perceptions, ethical and academic concerns, and use of ChatGPT among university students enrolled in management and business programs. The design of the instrument was based on recent empirical literature on the adoption of generative artificial intelligence (GAI) technologies in educational contexts, drawing on prior explanatory models and adapting them to the local context and specific aims of this research.

The measurement scales were adapted from previous validated studies. Items related to functional perceptions and ChatGPT use were taken and adjusted from the work of Haleem, Javaid, and Singh [20], which focused on perceived functionalities, academic usefulness, and the practical value of GAI tools. Items used to measure academic and ethical concerns were based on Welding's study [21], which examined student apprehensions about the use of AI in educational tasks and addressed issues such as content reliability, technological dependency, normative ambiguity, and authorship risks. All items were evaluated using a five-point Likert scale, with response options ranging from 1 (strongly disagree) to 5 (strongly agree), in accordance with the widely accepted methodological guidelines for quantitative research on technology adoption [22].

To ensure the linguistic and contextual validity of the instrument, a direct and back-translation of the original items was conducted, followed by a review by a panel of experts in educational technology and business education. This process aimed to ensure the semantic equivalence and cultural appropriateness of the items in a Spanish-speaking context. Before the final implementation, a pilot test was conducted with 30 students, with characteristics similar to those of the target sample. This phase allowed the identification of potential ambiguities in wording, adjustments to the formatting of certain questions, and confirmation of the instrument's internal coherence without altering the conceptual structure of the model. These ex-ante adaptation procedures (forward-back translation, expert review, and pilot testing) were undertaken to ensure semantic equivalence and cultural appropriateness for a Spanish-speaking, Chilean higher-education population, refining wording and format while preserving the original constructs.

C. Statistical Tools

We propose a structural equation modeling (SEM) approach, specifically partial least squares (PLS), to test the reliability, validity, and hypotheses. PLS-SEM allows researchers to assess both causal relationships between indicators and items and causal relationships between latent constructs [23]. To evaluate the measurement models and the structural model, procedures suggested in prior literature were used [24], [25]. The data were analyzed using the SmartPLS 4 software [26]. Given the self-reported, single-survey design, we

tested for common method bias. First, Harman's single-factor test (unrotated PCA) showed that the first factor explained < 50% of the total variance, suggesting the absence of a dominant common factor. Second, we computed full collinearity VIFs for all latent variables (FP, AEC, USE); all VIFs were < 3.3, which indicates that CMB is unlikely to contaminate the structural estimates [27].

IV. RESULTS

A. Measurement Model

To ensure the quality of the measurement instrument, validation procedures were conducted during both the preliminary phase and subsequent statistical analysis. Initially, content validation was performed through a review by a panel of experts in higher education and information technologies. The experts evaluated the clarity, relevance, and consistency of the items in relation to the constructs defined in the conceptual model proposed in this study. Following implementation of the final survey, the reliability and validity of the scales were assessed using a partial least squares structural equation modeling (PLS-SEM) approach. This technique was selected because of its suitability for estimating models with moderate sample sizes and its appropriateness for exploratory and predictive research [22]. To evaluate the internal reliability of each construct, Cronbach's alpha, ρ_A , and composite reliability coefficients were used, with values above 0.70 considered acceptable. Convergent validity was assessed using the Average Variance Extracted (AVE), with acceptable values equal to or greater than 0.50. Additionally, discriminant validity was examined using the Fornell-Larcker criterion and the heterotrait-monotrait ratio (HTMT). This set of analyses confirmed that the scales met the minimum psychometric standards required (see Table II) to proceed with the estimation of the structural model, thereby ensuring the robustness of the results obtained during the hypothesis testing phase. Consistent with recommended practice, Harman's single-factor test yielded a first factor accounting for less than 50% of the total variance, and full collinearity VIFs for FP, AEC, and USE were below 3.3. Taken together, these diagnostics indicate that common method bias is unlikely to pose a serious threat to the validity of our findings.

Discriminant validity was verified using the Fornell-Larcker criterion, which states that the square root of the Average Variance Extracted (AVE) for each construct must be greater than the correlations that the construct shares with other elements in the model. In this study, all evaluated combinations met this condition (see Table III), confirming that the assessed constructs exhibited adequate conceptual distinctiveness from one another. In line with recommended thresholds, all pairwise HTMT ratios were < 0.90, which, together with the Fornell-Larcker results, supports adequate discriminant validity for the constructs. In combination with the ex-ante linguistic/cultural procedures, these ex-post psychometric results provide direct evidence of construct validity in our local context. Item loadings were within acceptable ranges (USE: 0.715–0.864; FP: 0.705–0.849; AEC: 0.733–0.922), supporting indicator-level convergence, and Fornell-Larcker/HTMT indicated satisfactory discriminant validity.

TABLE II. CONSTRUCT RELIABILITY AND VALIDITY

Construct	Item	Loading	Cronbach's Alpha	rho_A	rho_C	AVE
ChatGPT Use (USE)	USE1	0.715	0.888	0.897	0.915	0.643
	USE2	0.864				
	USE3	0.778				
	USE4	0.770				
	USE5	0.829				
	USE6	0.846				
Functional perceptions (FP)	FP1	0.705	0.833	0.836	0.883	0.603
	FP2	0.827				
	FP3	0.721				
	FP4	0.849				
	FP5	0.769				
Academic and ethical concerns (AEC)	AEC1	0.894	0.892	0.898	0.915	0.730
	AEC2	0.856				
	AEC3	0.922				
	AEC4	0.733				

TABLE III. FORNELL-LARCKER CRITERION

	AEC	USE	FP
AEC	0.854		
USE	0.120	0.802	
FP	0.000	0.783	0.776

B. Structural Model

After the measurement model was validated, a structural model was developed. This involved analyzing the coefficients of determination (R^2), path coefficients (β), p-values, and the Standardized Root Mean Square Residual (SRMR) index. The SRMR value was 0.071, which fell below the recommended threshold of 0.08, as proposed by Henseler et al. [25], indicating an acceptable level of overall model fit. Analysis of the coefficients of determination revealed that the model explained 62.7% of the variance in ChatGPT Use, which is considered a substantial explanatory capacity. In contrast, the variance explained in the perceptions construct was only 0.9%, representing a weak predictive power [28]. In our specification, FP has a single antecedent (AEC). Because the $AEC \rightarrow FP$ path is not significant ($p = .965$), the low R^2 for FP (0.9%) simply reflects the absence of predictive influence from AEC on FP in this sample. Importantly, the model shows substantial explanatory power for the focal outcome (Use, $R^2 = 0.627$).

Regarding structural relationships, students' functional perceptions showed a positive and statistically significant effect on ChatGPT use ($\beta = 0.783$, $p < 0.001$), supporting Hypothesis H3. In contrast, students' concerns did not exhibit a significant influence on either functional perceptions ($\beta = -0.000$, $p = 0.965$) or ChatGPT use ($\beta = 0.120$, $p = 0.077$), leading to the rejection of Hypotheses H1 and H2. The path coefficients and their respective significance levels are summarized in Table IV.

Fig. 2 displays the final structural model, highlighting the significant relationships validated through the analysis.

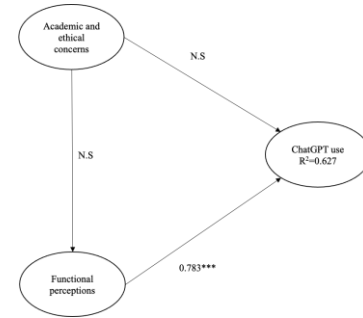


Fig. 2. Model results.

TABLE IV. HYPOTHESIS TESTING RESULTS

Path	Path coefficient	P-Value	Result
Academic and ethical concerns \rightarrow Functional perceptions	-0.000	0.965	Not supported
Academic and ethical concerns \rightarrow ChatGPT Use	0.120	0.077	Not supported
Functional perceptions \rightarrow ChatGPT Use	0.783	0.000	Supported

V. DISCUSSION

The results of the structural model revealed that students' functional perceptions exerted a positive and significant effect on the use of ChatGPT in educational contexts related to management training. In contrast, ethical and academic concerns did not have a significant influence on either functional perceptions or the use of this technology. These findings suggest a pattern in which ChatGPT use is primarily driven by perceived utility and not conditioned by ethical or educational concerns, at least within the context studied.

This result partially supports the recent literature, which has documented that the willingness to use generative artificial intelligence technologies is strongly mediated by students' perceptions of efficiency, accessibility, and cognitive support provided by such tools [2], [11]. As argued by Jose et al. [5] and Bhaskar and Gupta [4], students are more likely to adopt ChatGPT when they perceive that it helps them organize ideas, improve conceptual clarity, or save time on demanding academic tasks. In line with this, Tran et al. [3] found that such positive evaluations are particularly common during the early stages of learning or in high-pressure situations such as assessments or project deadlines.

However, the limited impact of concerns on both perceptions and use raises an important warning regarding the lack of critical reflection among students. Although multiple studies have cautioned that extensive and unregulated use of ChatGPT may hinder the development of skills such as critical thinking, original authorship, and ethical judgment [12], the data presented here suggest that such warnings do not

necessarily translate into reduced usage or more negative evaluations of the tool. This finding reinforces the notion that functional benefits are often prioritized over potential pedagogical or developmental consequences [4], [7].

Moreover, studies by Rudolph et al. [13] and Alfrević et al. [1] have shown that perceived risk can be neutralized when there are no clear institutional policies defining what constitutes the legitimate or ethical use of these tools. This absence of guidelines may help explain why concerns do not significantly influence students' behavior or the overall valuation of ChatGPT. In fact, the normalization of functional AI use appears to advance faster than the ethical reflection processes or pedagogical strategies needed for responsible integration [1], [3].

The non-significance of the relationship between concerns and function perceptions also suggests that prior critical judgment does not necessarily inhibit the formation of positive evaluations of the functionality of the tool. Rather than acting as a barrier, concerns may be displaced by narratives centered on efficiency, productivity, and convenience, especially in fields such as management, where practical and instrumental skills are highly valued [4], [8].

These findings pose important challenges for higher education institutions, particularly business schools, where future professionals are expected to develop not only technical competencies but also strategic judgment, ethical responsibility, and intellectual autonomy. As Essien et al. [2] warn, integrating artificial intelligence in the classroom requires more than technological access; it demands a curricular redesign that incorporates active methodologies, formative assessment, and critical reflection on the role of AI in learning.

Finally, this study contributes to the literature by offering evidence from a relatively underexplored Latin American context. This shows that, even in settings with lower levels of technological institutionalization, the same pattern of functionalist and uncritical adoption can emerge. This underscores the urgency of advancing toward regulatory and instructional frameworks that not only promote the conscious use of ChatGPT but also align it with comprehensive learning processes, especially in fields such as business, where the social and ethical implications of technological decisions are particularly significant. The sample size ($n = 118$) and the single-institution, convenience sampling frame limit external validity and reduce sensitivity to small effects. Future research should replicate these analyses with larger, probability-based, multi-institutional samples and consider multi-group comparisons (e.g., programs, cohorts) to assess the stability and generalizability of the observed relationships. External validity is constrained by the use of a convenience sample drawn from a single Chilean university. As such, the results are best viewed as analytically generalizable to similar program types rather than statistically generalizable to broader student populations. Replication with probability samples and multi-institution designs, ideally across countries, will be needed to assess the stability of these patterns.

VI. IMPLICATIONS

The findings of this study offer several relevant implications for pedagogical design in business and management programs, particularly concerning the critical integration of generative artificial intelligence (GAI) technologies, such as ChatGPT. The confirmation that functional perceptions are the primary determinant of tool usage, while ethical and academic concerns show no significant effects, reveals an instrumental adoption pattern focused on efficiency rather than on critical reflection.

This finding presents a challenge for instructional strategies in higher education. As noted by Tran et al. [3] and Bhaskar and Gupta [4], the intensive use of ChatGPT as a task facilitator may contribute to unreflective cognitive delegation, thereby affecting the development of competencies, such as authorship, argumentation, and critical thinking. Consequently, it has become a priority to integrate curricular components that not only enable the technical use of these tools but also promote critical digital literacy regarding their functioning, limitations, and ethical implications.

In this context, incorporating cross-disciplinary courses or specific assessment components that explicitly address the use of artificial intelligence in teaching and learning processes is recommended. Activities such as comparative analysis between human- and AI-generated outputs, critical prompt evaluation, or the study of algorithmic bias may serve as effective strategies to stimulate ethical judgment and metacognitive awareness [1], [12]. Moreover, the results reinforce the need to adopt active learning methodologies in which ChatGPT is used as a support tool, but not as a substitute, for complex cognitive processes. Instructional design should integrate AI use with educational objectives aimed at fostering intellectual autonomy, information validation, and academic responsibility [1].

From an institutional perspective, the findings of this study underscore the urgent need to advance the development of regulatory frameworks and clear pedagogical guidelines for the use of generative artificial intelligence (GAI) tools in university settings. The absence of any effect from ethical or academic concerns on usage suggests that in the lack of institutional guidance, students tend to operate based on immediate functionality, without pausing to consider formative or ethical implications [7], [13].

As a result, it is recommended that universities design explicit policies outlining the permissible use of generative AI, particularly in formal assessments, and that these policies be communicated clearly through course syllabi and academic regulations. Such policies should be accompanied by operational ethical protocols to guide both faculty and students regarding the boundaries of the legitimate use of tools such as ChatGPT [8], [9].

Furthermore, it is essential to implement ongoing professional development programs for faculty, aimed at strengthening their pedagogical competencies in the design of integrative assessment activities, critical analysis of AI-generated outputs, and promotion of students' intellectual

autonomy [2], [3]. These training efforts should combine technical components with pedagogical approaches that emphasize the educational, not merely utilitarian, potential of these technologies.

Finally, it is suggested that institutions establish dedicated structures such as educational AI observatories, interdisciplinary committees, or internal academic networks. These bodies are responsible for monitoring the impact of AI tools, sharing best practices, and adapting institutional policies in response to emerging technological developments. Such structures would support the advancement of academic AI governance aligned with the principles of equity, quality, and educational ethics [1].

VII. CONCLUSIONS

This study analyzed the effects of functional perceptions and ethical/academic concerns on ChatGPT use in a single-institution Chilean sample of business students. The findings indicate that functional perceptions were the primary determinant of usage behavior, whereas concerns showed no significant relationships.

These findings reveal that ChatGPT use is primarily driven by consideration of utility, efficiency, and accessibility, with ethical or educational concerns not acting as relevant inhibiting or moderating factors. This dynamic aligns with a functionalist adoption pattern in which generative artificial intelligence technologies are valued for their ability to facilitate cognitive tasks and address academic demands, particularly under conditions of pressure or heavy workload. The use of platforms such as ChatGPT by higher education students represents a manifestation of ethical dumping, which is marked by an imbalance in ethical and academic responsibility. In this context, students disproportionately delegate intellectual production to AI systems with limited authentic engagement in learning or academic authorship.

At the same time, the lack of relationship between reported concerns and functional perceptions suggests a disconnection between critical judgment and tool evaluation, which may reflect a low degree of reflection on pedagogical implications. This situation may be influenced by the absence of clear institutional regulatory frameworks, limited faculty guidance on the use of emerging technologies, or a lack of curricular spaces promoting critical digital literacy.

In this regard, this study contributes to the literature by providing empirical evidence from a Latin American context, where the expansion of generative AI use in higher education remains underdocumented. The results reaffirm that even in settings with lower levels of technological institutionalization, the functionalist logic in the appropriation of ChatGPT is replicated, underscoring the need to rethink the integration of these tools through approaches that prioritize the development of critical, ethical, and metacognitive competencies.

Taken together, these findings invite higher education institutions, particularly business schools, to reflect on pedagogical design and institutional policies governing the use of artificial intelligence tools. Promoting the formative, ethical, and deliberate use of such technologies is not only an academic imperative but also an essential component in the training of

professionals capable of making responsible decisions in organizational environments increasingly mediated by automation and artificial intelligence.

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