Research Intelligence

Gen Z and AI:
Driving the future development of the enterprise



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Introduction

There are approximately 2 billion Generation Z, or Gen Z, individuals globally, while in Thailand, this cohort comprises 20% of the working-age population, or 10.8 million individuals.[1/] Because Gen Z has grown up in the shadow of the digital revolution, members of this cohort are regarded as digital natives,[2/] that is, they are more familiar with the internet, digital devices, and modern technology in general, and are thus quicker to learn and adopt tech-driven innovations. The societal change embodied in these generational shifts has now intersected with the development of artificial intelligence, or AI, which is increasingly being integrated into how Gen Z lives and works. Thus, according to a survey in 2025, 57% of Gen Z respondents3/ reported using AI to assist with their work, and as the future unfolds, this cohort and its attitudes towards AI will have an increasingly significant influence on the economy and society.

Given this background, this paper aims to throw light on how Gen Z uses AI and to suggest ways in which enterprises might best respond to both the growing impact of technologies such as AI and the rising importance of Gen Z within the workforce.



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1/ For details on the age stratification of the Thai workforce, please see: แบ่งกลุ่ม 63 ล้านประชากรไทย แต่ละเจนต่างกันยังไง คนรุ่นไหนใหม่-เก่า (Source www.prachachat.net)

2/ From a Krungsri article on lessons to be learnt from Japan on how to appeal to Gen Z consumers. For more details, please see: เคล็ดลับดึงดูดใจลูกค้า Gen Z ของแบรนด์ญี่ปุ่น (Source www.krungsri.com)

3/ From a survey carried out by Deloitte of 23,482 individuals in 44 countries. For more details, please see: (Source 2025 Gen Z and millennial survey | Deloitte Insights)



Who is in Gen Z?

By convention, those born between 1997 and 2009 are defined as Gen Z, and so as of the time of writing, this covers those aged 16-28 years old. These years straddling the start of the new millennium were also the period during which digital technologies and the associated tech infrastructure (most obviously the internet) underwent their most explosive period of development. As access to these technologies broadened through the start of the 21st century, Gen Z has developed behaviors, skills, views, and beliefs that help to set them apart from other cohorts. These include the following:

1) **Greater focus on maintaining a work-life balance:** A 2025 survey by Deloitte Global[4/] found that, unlike other generations, Gen Z workers typically favor maintaining a stable work-life balance rather than concentrating on moving up the corporate ladder. Therefore, just 6% of respondents viewed career progression as a primary life goal. In addition, Gen Z respondents also stated that the mental health of those within their generation was a major social concern.[5/] This may be one reason why these individuals are keener to seek out more flexible work arrangements that allow for greater rest and recreation, helping to protect their mental and physical health over the long term.

2) **Digital natives tend to be spontaneous and impatient:** Because Gen Z grew up while digital technologies were spreading across the world, they are used to instantaneous communications mediated by smartphones and the internet, which, together with other types of digital technology allows for very rapid responses to requests. As such, Gen Z typically prefers not to hesitate or delay action and instead to make quick decisions, though the consequence of this is that individuals in other age cohorts may see them as being impatient.

3) **Tendency to multitask:** Gen Z is more likely to carry out a number of different tasks at the same time. A 2024 survey by Native[6/] thus shows that those in Gen Z own an average of 4 electronic devices and that 83% use at least two devices at the same time. However, there is a significant body of evidence demonstrating that multi-tasking shortens the attention span, with research by Microsoft[7/] showing that humans underperform even the notoriously easily-distracted goldfish; the latter has an attention span of 9 seconds compared to the former's meagre allowance of 8 seconds. Nevertheless, Gen Z's multitasking abilities show that this cohort is able to efficiently and effectively process information from different sources.

4/ Ibid.

5/ Enhancing mental well-being by confronting workplace stress (2025 Gen Z and Millennial Survey, pages 40) (Source www.deloitte.com)

6/ Mighty multitaskers - how Gen Z students are getting it all done (Source https://partner.native.fm/)

7/ Science: You Now Have a Shorter Attention Span Than a Goldfish | TIME (Source https://time.com)



Use of AI, by age cohort

Although AI is rapidly becoming just another background feature of day-to-day life for all age groups, exactly how AI is being used varies across generations. AI may thus be used to help with education, work, security, or health, varying by the age cohort and the subsequent familiarity as follows:

Gen Z

As of 2025, Gen Z covers those aged between 16 and 28. A significant fraction of this group is therefore in full-time education. When compared to other cohorts, these individuals are thus substantially more likely to use AI to help with education. It is therefore not surprising that a 2025 report by SurveyMonkey[8/] found that 61% of Gen Z AI users were motivated by the need to acquire information. These trends carried over into older Gen Z individuals already in the workforce, with 57% of US Gen Z workers using AI at work, compared to 37.5% in Thailand.[9/] ChatGPT was found to be the most popular platform for this group.[10/] In addition, 26.6% of the Gen Z cohort used AI for security, for example, facial recognition software or software to detect accidents at home. 20.3% also used AI to help with regular day-to-day activities.[11/]

Gen Y or Millennials

As of the time of writing, those aged 29-44 fall into Gen Y or Millennials. These individuals are both familiar with technology and overwhelmingly in mid-career positions. For this group, AI is thus often used to improve workflows. Within Thailand, 35% of Gen Y respondents use AI to help with their work or to raise their productivity.[12/]

Beyond workplace applications, a survey by BBDO[13/] demonstrated that 28.1% of Gen Y respondents used AI systems that were bundled into software accessed on a regular day-to-day basis, such as the recommendation algorithms used by content providers (e.g., Netflix and Spotify). 25% also used home-based AI, such as CCTV movement detection systems.

Gen X

Finally, Gen X encompasses individuals aged 45-60 years old, who are typically in mid- to late-career positions and who grew up before or during the transition from analogue to digital technologies. Perhaps because of their age, this group is most concerned with health and security. 35.2% of respondents reported using AI to scan emails for suspicious content, and 27% used healthcare-based AI,[14/] such as AI apps that track an individual's health or smart watches that monitor the wearer's heart rate, blood pressure, and sleep patterns. A further 28% used AI to assist with their work.

8/ 2024 AI Trends By Generation: Who Uses AI The Most? (Source www.surveymonkey.com)
9/ For details on generational variations in the use of AI, please see สรุปพฤติกรรมการใช้ AI ในแต่ละ Gen (Source www.facebook.com)
10/ How Gen Z Uses AI (Source https://scholarshipowl.com)
11/ For details on generational variations in the use of AI, please see สรุปพฤติกรรมการใช้ AI ในแต่ละ Gen (Source www.facebook.com)
12/ Ibid.
13/ Ibid.
14/ For details on generational variations in the use of AI, please see สรุปพฤติกรรมการใช้ AI ในแต่ละ Gen (Source www.facebook.com)

Table 1

Use of AI, by Age Cohort

Gen Z	Gen Y	Gen X
		
Work	Work	Work
Security	Security	Security
Education	Ease of living	Health & Medicine
Day-to-day activities		

Source: Krungsri Research



Using AI with Gen Z staff: Benefits and potential challenges

Research into AI got underway in the 1950s and 1960s.[15/] Nonetheless, the 2022 rollout of publicly available generative AI, or GenAI, via the ChatGPT chatbot pushed the technology to new heights. The remarkable abilities of these systems have rapidly brought them to global prominence, and over just the past few years, GenAI has already had an enormous impact on our day-to-day lives. At the same time, members of Gen Z continue to enter the workforce. As these are employed within enterprises, they will bring with them their familiarity with digital devices and their ability to adapt rapidly to new AI-enabled workflows and lifestyles.

Given the co-occurrence of these developments, it is imperative that organizations make the most of Gen Z's potential while also looking for ways to best exploit the opportunities being opened up by AI. The synergies that may arise from combining these two will include the following.

1. Quicker adoption rates thanks to Gen Z's status as digital natives

Because Gen Z grew up in a world that had already undergone much of the digital revolution, they should be quicker than other generations to adopt AI and then to leverage the possibilities this makes available. Organizations that take on Gen Z hires will be able to more rapidly integrate AI and other technologies into business workflows without devoting excessive amounts of time or money to staff training.

2. Improved efficiency and productivity

Gen Z employees should also be better placed to use AI to raise productivity, whether that is by streamlining business processes or by handing off routine and repetitive work to machines when this does not require human involvement. The 2025 Deloitte Global[16/] survey showed that 78% of Gen Z respondents believed that using AI in the workplace would help to improve the quality of their work, while 77% thought that using AI could lead to tasks being completed quicker. AI thus has the potential to give Gen Z staff the space to focus on work that requires more human-centered creativity or decision making, while also helping to sustain a healthier work-life balance.

3. Lower the costs for the organization

Thailand is currently on the path to becoming a "Completely aged society"; therefore, a share of the working-age population is declining. The World Bank thus sees the latter falling from 71% in 2020 to 56% by 2060, the third fastest rate of decline in the Asia-Pacific region.[17/] As problems with labor shortages intensify, companies will face greater competition for talent. This will then likely feed through into higher labor costs

However, as individuals from Gen Z enter the workforce and progress to executive-level appointments, their familiarity with technologies such as AI will enable them to reduce organizational dependence on human staff through the use of automated administrative procedures and digital project management tools. Organizations will also benefit from the deployment of flexible work practices, including remote work or project-based hiring. Taken together, these changes will help to decrease overheads related to human resources and to cut investment in infrastructure, all the while improving organizational agility.

15/ ประวัติความเป็นมาของปัญญาประดิษฐ์ (Source www.sas.com)

16/ Embracing the promise of GenAI (2025 Gen Z and Millennial Survey, pages 20) (Source www.deloitte.com)

17/ Aging and the Labor Market in Thailand (Source www.worldbank.org)

4. Lower barriers to communication

The language barrier is often a major problem for corporations, especially when employees have to communicate with customers or stakeholders overseas. Traditionally, success in this depended on either hiring staff with the requisite language skills or temporarily bringing in translators and interpreters. Companies active in some geographical markets, however, may have difficulty finding individuals with the necessary skills. Nonetheless, a 2024 survey jointly conducted by Google Workspace and Harris Poll shows that the advent of generative AI has helped to overcome many of these problems.[18/] It revealed that 70% of respondents[19/] used AI to help reply to emails in a foreign language. AI is thus helping staff reduce the communication errors that might occur when crossing the language barrier, while this technology is also removing at least some of the obstacles faced by companies attempting to break into overseas markets.

Challenges Organizations Face When Gen Z Uses AI in the Workplace

Gen Z typically views AI less as simply one option among many and more as an essential work tool, so AI is having a profound impact on how members of this cohort approach their working lives. However, although organizations will undoubtedly benefit from equipping Gen Z with AI tools, most obviously in terms of AI's ability to increase productivity, cut costs, and create opportunities for more creative thinking in the workplace (as described above), these changes may also bring with them new challenges. These will include the requirement for improved staff training and infrastructure, as well as in other areas as described below.

1. Negative impacts on critical thinking resulting from the excessive use of AI

Research by academics at MIT (2025)[20/] has shown that using GenAI to help with essay writing reduces brain activity and cuts scores on critical thinking tasks relative to those of non-GenAI users. Moreover, regular use of AI systems was associated with lower rates of retention of information, and this might have long-term impacts on cognition. Excessive use of AI may therefore erode creativity, memory, and mental processing capabilities, with consequent impacts on brain development. This is likely to be more pronounced among younger users, which would include Gen Z, since they are still at an age when their analytical thinking, problem-solving, and decision-making skills are being developed. Without ongoing practice, the ability of this cohort to engage in learning- and work-related activities may be impaired.

Excessive use of AI may also result in users being presented with repetitive, unimaginative responses. An article by Harvard business review (2024)[21/] shows that although GenAI can be used to improve efficiency and creativity at work, its output is also shaped by earlier inputs and so the results obtained from it may converge or even completely repeat themselves over time.

2. Only slow rates of adoption

While it may be true that Gen Z staff will likely be able to rapidly adjust to new AI-driven technologies, at the level of the enterprise, things are unlikely to move as quickly. A survey of senior executives carried out by Deloitte USA (2025)[22/] showed that this will depend on the alignment of many factors. Specifically, 37% of organizations responding to the survey were either not yet ready for AI adoption or were still in the process of preparing their staff to use GenAI. Concerns were particularly pronounced in areas relating to the rollout of the required infrastructure, the development of policies regarding the proper use of AI, and staff training. Moreover, although organizations may have begun the process of AI adoption, they may be doing so only slowly and in a piecemeal fashion, and the upshot of this may then be that younger staff feel that their employer lacks an understanding of the pressing need to integrate AI into business processes.

18/ AI gives young leaders the boost they need at work (Source https://workspace.google.com)

19/ From a survey of 1,005 US citizens aged 22–39.

20/ Your Brain on ChatGPT: Accumulation of Cognitive Debt when Using an AI Assistant for Essay Writing Task (Source https://arxiv.org)

21/ Train Your Brain to Work Creatively with Gen AI (Source https://hbr.org/)

22/ Deloitte Generative AI Survey finds Adoption is Moving Fast, but Organizational Change is Key to Accelerate Scaling – Press release | Deloitte US (Source www.deloitte.com)

3. Risks to data security and privacy

With GenAI rapidly becoming an integral part of work processes, especially for Gen Z hires, there is a growing risk that staff may unwittingly include sensitive internal information in their prompts. As inputs may later be transformed into outputs, this information may then be publicly exposed. Given these risks to security and privacy, it is perhaps understandable that a report by Cisco (2024)[23/] shows that 27% of organizations now have a total ban on the use of GenAI in the workplace.

Failure to address these dangers and to roll out clear procedures and guidelines runs the danger not only of causing financial and reputational losses to the business but may actually break the law. For example, in the case of Thailand, some uses of AI might be in breach of the 2019 Personal Data Protection Act[24/].

4. Generational variation in AI adoption

Problems with varying rates of expertise and belief in AI may arise in workplaces where staff have a wide range of ages, given the way that attitudes tend to shift across generations. This observation is underlined by a survey carried out by Barna (2024)[25/] that revealed that while just 18% of baby boomers and 35% of Gen X saw AI as unbiased and reliable, among Gen Y and Gen Z, this figure rose to around 50%. These differences may then generate tensions within the work environment if younger staff are happy taking advantage of the possibilities offered by AI, but more senior staff remain hesitant. Communication problems may also arise, and this may place a drag on internal rates of AI adoption.

Table 2

Benefits and Potential Challenges Associated with Gen Z Staff Using AI

Benefits	Potential costs
Grew up as digital natives	Analytical skills may be eroded by excessive AI use
Increased productivity	Slow rates of organizational adoption/adaptation
Cuts overheads	Risks to privacy and data security
Reduces the language barrier	May worsen the generation gap regarding AI use

Source: Krungsri Research

23/ A survey of 2,600 privacy and data security experts from 12 countries.
Cisco's 2024 Data Privacy Benchmark Study Spotlights Growing Concerns and Trust Issues in Generative AI (Source: www.bigdatawire.com)

24/ This law was enacted to protect citizens' personal data, with the purpose of preventing the use of personal data without consent or misuse.

25/ Hesitant & Hopeful: How Different Generations View Artificial Intelligence (Source www.barna.com)



Corporations that are using AI in their work process

Deloitte[26/]

The global management and financial consultancy Deloitte has developed its own AI chatbot 'PairD', which since 2024 has been available to 75,000 staff across Europe and the Middle East. PairD is now helping to raise the efficiency of business processes, cut time spent on administrative overheads, and free up staff to work on analytic and strategic tasks. However, to make the most of these opportunities and to ensure data security is maintained, staff need to be fully trained on the system before they are allowed access.

Beyond this, Deloitte has partnered with the US tech giant Dell Technologies[27/] to equip its staff with Latitude 7450 AI PCs. These are fitted out with on-device AI systems, so Neuron, its onboard AI code assistant, can work without accessing the internet. Testing shows that using these systems slashes the time spent on repetitive tasks by some 50% daily, while in addition, error rates are down, data security has improved, and costs related to cloud data usage have been cut.

Well Fargo[28/]

Wells Fargo, a major US financial institution, is using Microsoft Copilot+ AI with Microsoft Teams[29/] to allow 35,000 staff in 4,000 branches worldwide to access an AI advisor. This draws on 1,700 internal reports to provide users with answers to queries, thereby avoiding the need to ask colleagues. Before the implementation of this system, generating a response to a query took an average of 10 minutes, but this has now been cut to just 30 seconds, or a 20-fold acceleration in the typical response time.

Unilever[30/]

The global consumer goods manufacturer Unilever takes on around 30,000 new hires annually, which requires the processing of 1.8 million job applications. In order to reduce the burden that this places on the company, Unilever thus turned to an automated AI-enabled screening system supplied by Pymetrics. This uses a series of games to test candidates' general skills, critical thinking abilities, and appetite for and ability to take risks. The scores obtained by applicants for the same position are then assessed and ranked using a machine learning algorithm. AI is also used to analyze video of interviews, looking in particular at body language and tone of voice. Overall, these systems are now saving around 70,000 hours annually that had previously been devoted to screening applications and carrying out interviews. Alongside this, Unilever's 'Unabot' chatbot (built on the Microsoft Bot framework) makes use of advanced natural language processing abilities to answer questions on work, IT systems, benefits, and other issues, thereby speeding up the onboarding of new hires.

26/ Case Study: Scaling Innovation with AI at Deloitte - AIX | AI Expert Network (Source https://aiexpert.network/)

27/ Deloitte | Dell USA (Source www.dell.com)

28/ Agents of change (Source www.microsoft.com)

29/ Ibid.

30/ The Amazing Ways How Unilever Uses Artificial Intelligence To Recruit & Train Thousands Of Employees (Source https://bernardmarr.com)



Krungsri Research view: Adjusting in two dimensions simultaneously

Clearly, Gen Z staff are typically at ease with AI and are increasingly using these technologies to lessen their work burdens, and going forward, organizations may therefore need to accelerate their adoption of AI if they wish to attract talented new hires as these enter the workforce. Against this backdrop, Krungsri Research believes that it is essential that Thai corporations establish solid yet flexible AI work processes since doing so will then enable these companies to adapt to changing work practices as the broader technological ecosystem evolves. The key recommendations are as follows.

Policies governing the use of AI and cases where it can and cannot be used need to be clearly specified. This will then allow companies to establish solid guidelines for AI use and to protect user privacy and maintain data security, as well as to improve the efficiency of AI use. AI policies should thus cover issues related to data security and confidentiality, though to help prevent the unauthorized release of internal data, this may extend to include the types of data that should be included in prompts and the kinds of tasks where AI should be deployed. Companies should further support the use of AI where it yields the greatest returns, for example in drafting documents or carrying out preliminary data analysis, though this should be balanced by an emphasis on the need for staff to check the sources and veracity of responses. Training in the use of AI needs to be made available to all staff, regardless of age.

Training in the use of AI needs to be made available to all staff, regardless of age. Although members of Gen Z may be more familiar with technology than older staff, using AI in the context of work may differ substantially from its use in education or day-to-day life and as such, the former may require very different skills to the latter. Deloitte Belgium has been alerted to these potential problems and so the company has been at the forefront of efforts to train staff in the use of AI. Deloitte's Gen AI Fluency[31/] program therefore covers all aspects of how to use artificial intelligence to support business processes, including best practices for writing prompts[32/] , understanding AI's limitations, and ways of verifying the accuracy of the responses that are generated. Overall, the program focuses on developing an in-depth understanding of how AI operates as a conversational assistant and how to then best leverage these abilities to solve business problems. Thai companies should look to examples such as this to build training programs that are suitable for their own circumstances and that are matched to the needs and abilities of their own staff. Doing so will then enable employees to use AI in a way that is safe and effective and that yields the most fruitful results.

Working arrangements should become more flexible.

1. Working arrangements should become more flexible.

Relative to earlier generations, those in the Gen Z cohort are more likely to focus on their own well-being and the need to maintain a health work-life balance, but fortunately, this shift has coincided with the development of AI-assisted technologies that support much more flexible working arrangements. Organizations should thus take advantage of the latter to facilitate the former, and

31/ PairD, an AI chatbot launched by Deloitte Belgium (Source: www.deloitte.com)

32/ AI prompts are the messages or questions that users input into AI systems as they try to generate appropriate responses.

through this, attract and retain skilled new Gen Z talent. In particular, companies could offer staff the option of working in a hybrid fashion[33/]or even fully remotely[34/] , though this might entail moving meetings online so that those working at home or elsewhere could attend via platforms such as Microsoft Teams or Zoom. Less directly work-related, employees could also provide staff with access to digital devices or systems that help with quality of life issues, for example, smart chat apps that help users talk about their problems and get advice round the clock in a private and confidential environment. This would then encourage employees to feel that although they worked off-site, they were still being cared for by their employer. Indeed, these types of programs are already being deployed by organizations that are concerned with employees' quality of life, as was highlighted in Kyan Health's article 'AI in Mental Health: Everything HR & Wellbeing Leaders Need to Know'.[35/] This shows how AI can be used to assess stress levels, screen for problems, and offer immediate personalized services, and overall, making appropriate decisions about the use of AI will help to sustain an optimum balance between productivity and well-being.

2. Technical Flexibility

Organizations looking to use AI to help employees adopt more flexible and convenient working patterns could begin by automating basic work processes, such as by using AI tools to instantaneously provide accurate and comprehensive minutes of meetings or to track the progress of particular projects. For example, Monday.com offers AI services that can automatically track workflows, produce updated progress reports, coordinate staff activities, and warn when work status changes. At present, L'Oréal, Adidas, Glossier, Hershey and Burger King[36/] all take advantage of these offerings.

However, enterprises also need to be alert to the need to maintain the right balance between on the one hand, taking advantage of the benefits offered by AI and on the other, developing employees' own analytical skills, and although AI can be deployed in a huge range of work contexts, members of staff should still be encouraged to communicate directly with one another. **This will then allow individuals to preserve and develop their own analytical skills alongside their understanding of the social context within which they operate, areas where as yet, AI is not able to replace the work of humans**.

Organizations will also be able to streamline and rationalize processes by in some cases switching from human to AI workers. An example of this can be seen in Azure Form Recognizer,[37/] the use of which allows companies to replace humans with AI through the automated pre-screening of documents, which in addition to generating cost savings also accelerates work processes. In particular, if companies bring in Gen Z hires who are fluent users of AI, this will help to further reduce employee overheads while leaving the quality of work unaffected.

33/ Hybrid work mixes remote and on-site work. In a typical week, hybrid employers might thus work 3 days in the office and 2 at home.

34/ Remote workers may work entirely off-site, or they may be required to come in to the office infrequently. These workers may therefore be based in any location, using communications technology to remain in contact with the company and their colleagues.

35/ AI in Mental Health: Everything HR & Wellbeing Leaders Need to Know (Source: www.kyanhealth.com)

36/ Top 10 Companies Using Monday.com (Source: https://blog.campaignlake.com/)

37/ Azure Form Recognizer, formerly called Microsoft Form Recognizer, is an AI service that is delivered through Microsoft Azure and that allows users to automatically and accurately extract structured data from a variety of text types including invoices, receipts, or organization-specific document types. This then allows automated systems to carry out very rapid and highly accurate data analysis.

Companies need to carefully and comprehensively evaluate the costs associated with AI integration before moving ahead with this. Although it is clearly the case that AI can boost productivity, investing in these systems can carry a hefty price tag, while this also exposes companies to other types of risk (see above). Organizations thus need to carry out a careful assessment to determine exactly which workflows would benefit most fully from AI integration and to ensure that this will support workers in all age groups, especially Gen Z staff who are keen to embrace new technology and who also expect to be able to carry out their work swiftly and accurately.

Although companies may face difficulties confronting the twin challenges of the entry of Gen Z to the workforce and the transition to AI-enabled workflows, these are unavoidable features of our shared future. Organizations should thus explore and adapt to these challenges, though this will need to take the form of new or revised corporate policies, the development of new tools, and the transition to more flexible and innovative working arrangements. However, companies that can successfully manage this transition will be much better placed to attract and retain new talent drawn from within the younger generation and then to use AI to sustainably and holistically boost productivity.

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