

ARTIFICIAL INTELLIGENCE (AI) AND ITALIANS
SOME KNOW IT, SOME FEAR IT, AND SOME CAN SEE THE BENEFITS

**EU LAW ON AI:
THE MOST EFFECTIVE SOLUTION ACCORDING TO 44% OF ITALIANS
TO PREVENT THE NEGATIVE EFFECTS OF THE NEW TECHNOLOGY**

The misinformation that could potentially be generated by AI is an aspect that worries many Italians (65%). The areas that could be most affected by misinformation include security (false threats/alarms: 34%) followed by the economy (28%) and politics (27%).

This is what emerged from research by **Changes Unipol**, processed by Ipsos, on the perceptions and experience of Italians with Artificial Intelligence, which also showed:

- Other important measures hoped for by Italians to manage the impacts of AI on misinformation are **education and training of the public (31%)**, the **development of technologies to reveal misinformation (31%)** and **accountability of media platforms in monitoring and removing fake news (29%)**;
- In addition to misinformation, **Italian worries** regarding the use of AI revolve around:
 - ✓ **work**, with **87%** who believe that there will be **at least one disadvantage**, mainly, **loss of jobs (39%)** and the **closure of craft enterprises (32%)**;
 - ✓ **protection of personal data** (that will worsen according to **34%**);
 - ✓ **digital security** (that will worsen for **32%**);
 - ✓ **weather conditions** (that will worsen according to **28%**);
- The **disadvantages** of AI **for work** are foremost in the thoughts of Italians (**87%** believe that there be at least one disadvantage), however many (**81%**) also see potential **advantages** to AI (**81%** believe that there will be at least one advantage);
- Italians believe that AI will lead to improvements mainly in the **digital transformation of the public authorities (52%)**, in **enjoying cultural experiences (50%)**, in doing **shopping (48%)**, in **travel and mobility (46%)**, and in the **accuracy and speed of medical diagnoses (46%)**;
- Younger generations are more knowledgeable about AI compared to older generations, and make more use of it (**21% Generation Z compared to 5% of Boomers**);
- The **45%** of Italians who experimented with AI find the results that it proposes to be very useful, with Millennials more likely to find it useful (**55%**).

Bologna, 27 March 2024

The European Parliament approved the AI Act on 13 March last, the system of European laws on Artificial Intelligence. This is an eagerly awaited measure as has emerged from new research¹ by **Changes Unipol**, processed by Ipsos, aimed at investigating the relationship between Italians and AI.

44% of interviewees believe that the implementation of **severe regulations and laws on the use of AI** is the most effective solution to prevent the negative effects of the new technology, especially to prevent any misinformation generated from improper use of it, an aspect that worries many Italians (65%).

The possible effects of misinformation generated by AI

The areas that could be affected by **misinformation** potentially generated by AI are **security**, for example spreading false threats or alarms (34%), followed by the **economy**, through the manipulation of the market or economic trends (28%), and **politics**, influencing election results (27%). Fears are also common for **health**, i.e. the spread of false information on illnesses/treatments (24%) and **human rights**, with publication of information that could incite hatred or discrimination (23%).

Despite the high level of concern, which amounts to 70% of Baby Boomers (60-79 years old), there is a common perception that it is possible to **recognise real information** from that generated by AI: 38% believe that this occurs “always or most times” (in Millennials, 29-43 years old, this level of confidence amounts to 43%), 32% that it occurs “rarely”, while only 10% believe that it is not possible to distinguish between the two.

The measures to prevent the negative effects of the new computer technology

In addition to the introduction of severe regulations and laws on the use of AI, Italians believe that other effective measures could include **education and training of the public** (31%), the **development of technologies to reveal misinformation** (31%), and the **accountability of media platforms in monitoring and removing fake news** (29%).

At a general level however, 82% of Italians believe that it is necessary to introduce **at least one measure of control** over AI to tackle the problem of misinformation

Use experience by Italians

70% of Italians have at least a **basic level of awareness** of Artificial Intelligence, even though only 12% say that they **have used it**, even if only on an occasional basis. This percentage of users rises to 21% in the case of Generation Z, with this percentage falling off with age: Millennials have used it in

¹ The survey was carried out on a representative sample of the national population aged between 16-74 (over 44 million individuals) and resident in the main metropolitan areas (over 13 million individuals), in accordance with gender, age, geographic zone, size of the centre, educational status, standard of living, job, and household. 1,720 interviews were carried out using the CAWI method (Computer Assisted Web Interviewing: a data collection method based on filling out a questionnaire on the Internet).

12% of cases, Generation X in 11% of cases, while only 5% of Baby Boomers have had the opportunity to try AI.

The most common use of AI is to **create texts** (in 40% of cases), but it is also often used for **personal or creative activities** (34% of cases), **academic research and study** (27%), and to automate **domestic chores** (24%). The percentage who have used it in a work environment amounts to 23%.

About half of the Italians (45%) who have experimented with it, believe the **results proposed by AI to be “very useful”**: this positive opinion rises to 55% by Millennials. If, however, we also extend the analysis to those who believe the results to be “fairly useful”, the percentage expressing satisfaction for the AI user experience rises to 88%.

AI between trust and mistrust

Two Italians out of three do not yet have an opinion on whether AI produces positive or negative effects, but those who have strong opinions on the issue are equally divided between those who say they are **attracted** to AI and **curious** about it (18%), and those who **mistrust** it and are **worried** about its implications (16%). More generally, 59% state that their level of trust is at least sufficient on a scale of 1 to 10 for this technology.

The youngest Generation Z, between 16 and 28 years old, express a higher degree of attraction (in 25% of cases), while Baby Boomers in particular, between 60 and 79 years old, are undecided as to whether AI is a force for good or not (in 51% of cases).

Concerns of Italians regarding AI in the world of work

In addition to misinformation, Italians express deep levels of worry regarding the use of AI with respect to certain aspects of both personal and collective life. Primarily with respect to **work**, 87% of interviewees believe that there will be at least **one disadvantage** to the introduction of AI: in particular, fears revolve around the potential **loss of jobs** (39%), the **closure of craft enterprises** (32%), in addition to **less work opportunities for workers with lower levels of digital literacy** (30%).

However 81% of Italians recognise **at least one possible advantage** for the world of work, identifying the positive effects especially in the **reduction of human error** in work processes (32%), in the opportunity to gain broader access to **data and information** (28%), in the **simplification of activities** (27%) and in the **reduction of workloads** (26%). However, only 19% indicate the **creation of new jobs** as a possible plus.

More than any other group, Generation Z finds positive aspects such as the simplification of activities (34%) and the increase in productivity (29%), but fearing the **threat to human creativity** (34%).

The future of AI

Looking forward to the next 5 years, Italians are clear about what aspects will improve and what will get worse. In the first case, AI will certainly lead to improvements mainly in the **digital transformation of the public authorities** (indicated in 52% of cases), followed by the opportunity to enjoy **cultural experiences** (50%), do **shopping** (48%), manage travel and **mobility** (46%), and increase the accuracy and speed of **medical diagnoses** (46%).

On the other hand, the possible negative impacts are mainly thought to lie in the **protection of personal data**, that will worsen according to 34%, **digital security**, with the risk of cybercrime (32%), **communication between people** (31%) and the **quality of media information** (30%). We should also note that negative opinions prevail on the **issue of the environment**: only 26% believe that AI will help the climate, while 28% believe that the effects will worsen it.

Finally, Italians believe that AI will provide more work opportunities than obstacles for **young people** (in 42% of cases) and for **disabled people** (34%), while we should expect more obstacles than opportunities for **people with low levels of education** (40%), the **over 50s** (36%) and **immigrants** (20%).

Unipol Gruppo

Unipol is one of the biggest insurance groups in Europe and the leading company in Italy in the non-life insurance sector, (especially in the MV and health businesses), with total premiums of €15.1bn, of which €8.7bn in non-life and €6.4bn in life (2023 figures). Unipol adopts an integrated offer strategy and covers the entire range of insurance products, operating primarily through the subsidiary UnipolSai Assicurazioni. The Group is also active in direct MV insurance (Linear Assicurazioni), transport and aviation insurance (Siat), health insurance (UniSalute) and supplementary pensions and covers the bancassurance channel (Arca Vita and Arca Assicurazioni). It also manages significant diversified assets in the following sectors: property, hotel (Gruppo UNA), medical-healthcare (Centro Medico Santagostino) and agricultural (Tenute del Cerro). Unipol Gruppo S.p.A. is listed on the Italian Stock Exchange.

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