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Research Article

Exploring the Relationship Between Trust in AI Applications Across Various Domains and Life Satisfaction in South Korea

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ABSTRACT

The present research investigates the factors influencing individuals' life satisfaction among Koreans in the era of artificial intelligence (AI), primarily focusing on overall trust in AI applications across various domains and domain-specific trust in AI applications, respectively. Specifically, we examine whether individuals' trust in AI applications across various domains (i.e., healthcare, transportation, human resources & recruitment, legal, administrative, tax & accounting, arts, household tasks & caregiving services, and education) predict their life satisfaction in South Korea, controlling for the effects of their sociodemographic factors (i.e., gender, age, education, monthly household income, and subjective socioeconomic status) and emotions (i.e., positive and negative emotions). To answer the research question, we performed a hierarchical multiple regression analysis using Koreans who responded to the 2024 Korean National Future Perception and Values Survey conducted by the National Assembly Futures Institute (n = 16,470). The results indicate that (1) the higher individuals' education, monthly household income, and subjective socioeconomic status, the higher their life satisfaction; (2) their positive emotion is positively associated with life satisfaction, whereas their negative emotion is negatively associated with life satisfaction; (3) their overall trust in AI applications across various domains is positively associated with life satisfaction; and (4) their domain-specific trust in AI applications in the following domains (i.e., healthcare, legal, administrative, tax, & accounting, and household tasks & caregiving services domains) is positively associated with life satisfaction. The findings provide important implications to enhance individuals' life satisfaction in the era of AI.

Keywords: Artificial Intelligence (AI), AI Application, Trust, Life Satisfaction.

INTRODUCTION

Artificial intelligence (AI) has grown widely and developed a lot bringing new advancement in every aspect. Recently, there has been significant attention on the progress of AI, particularly with the advent and swift evolution of publicly accessible AI tools. AI-based applications have revolutionized the way people think, behave and live in this post-pandemic era, performing a wide range of tasks, from simple manual labor to complex operations [1]. In recent years, AI applications have proliferated across numerous domains, including but not limited to healthcare, employment, financial and legal consulting, entertainment, transportation, education, media, environment, electronic gaming, policing, criminal justice system, and so on [2, 3].

Specifically, the use of AI can be categorized as weak AI or strong AI [4]. Currently, most applications of AI are weak, meaning their functioning is narrow and limited to solving one problem at a time. Examples of weak AI systems can be seen in almost every industry, including healthcare (e.g., cancer diagnostic platforms), finance (e.g., automated fraud detection services), retail sales (e.g., chatbot customer service representatives), manufacturing (e.g., smart collaborative robots also referred to as cobots), transportation (e.g., autonomous vehicles), and so on. On the other hand, strong AI represents a more advanced application of AI that can operate in ways that match or surpass humans, apply intelligence to any problem that arises and generate sophisticated content. Examples of strong AI can be found in the areas of entertainment & content creation (e.g., AI poetry or art generators), cybersecurity (e.g., advanced threat intelligence), and so on.

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The rise of AI technology has led to intense discussion around the world, namely, understanding how AI will impact societies worldwide [5, 6]. In particular, the relationship between AI and human well-being has become a topic of growing interest in the context of smart cities [7]. As AI technologies enhance the quality of services, infrastructure, and convenience, they positively contribute to individuals' sense of well-being. Previous studies have predominantly focused on the positive contributions of AI in domains such as healthcare, education, and social interactions [8, 9]. When people feel that their needs and desires are met through efficient and personalized services, they experience higher satisfaction with their living environment [10]. As such, while AI can enhance well-being by helping to reduce stress and anxiety, e.g., through AI-powered conversational agents for mental health [11], it can also be a source of stress and anxiety when people feel left in the dark about how it makes decisions and its level of confidence and reliability [12]. Moreover, the increasing reliance on AI for emotional and psychological fulfilment challenges traditional notions of happiness, raising questions about authenticity, human interaction, and the risks of over-dependence on AI. In sum, while AI has the potential to significantly improve life satisfaction—offering personalized healthcare solutions, mental health support, and adaptive education—it can also raise critical ethical and philosophical concerns.

In this regard, we investigate the potential factors impacting individuals' life satisfaction in the era of AI. In particular, we mainly focus on overall trust in AI applications across various domains and domain-specific trust in AI applications, respectively. Specifically, we examine whether individuals' trust in AI applications across various domains (i.e., healthcare, transportation, human resources & recruitment, legal, administrative, tax & accounting, arts, household tasks & caregiving services, and education) predict their life satisfaction in South Korea, controlling for the effects of their sociodemographic factors (i.e., gender, age, education, monthly household income, and subjective socioeconomic status) and emotions (i.e., positive and negative emotions).

LITERATURE REVIEW AND RESEARCH QUESTION

Life satisfaction refers to a person's perception or subjective evaluation of his or her overall life, similar to the meanings of happiness and quality of life [13]. Life satisfaction and happiness are multifaceted concepts that depend on a variety of internal and external factors including sociodemographic, psychological, interpersonal, and contextual aspects [7]. In particular, it is widely accepted that various sociodemographic and psychological factors influence life satisfaction [14-18]. For instance, age has been associated with happiness, where older people tend to report higher levels of subjective well-being, possibly due to greater emotional stability and better management of life expectations [7]. It was also confirmed that high life satisfaction was associated with higher levels of education [19-22] and income [20, 22-24]. According to the income rank hypothesis, an individual's life satisfaction is predicted by their rank position in terms of income, rather than their absolute or reference income [25, 26]. In addition, numerous psychosocial variables significantly contribute to an individual's life satisfaction. For example, the experience of positive and negative emotions has received attention in the research literature for its influence on life satisfaction [17, 19, 20, 23]. Specifically, an increase in life satisfaction is generally associated with an increase in positive emotions and a decrease in negative emotions.

AI-driven innovations can create a sense of reliability and transparency, leading to a positive direct impact on trust. When people trust the AI systems, they are more likely to feel secure and satisfied with the services provided [27]. Research has shown that trust in AI technologies is strongly linked to user satisfaction, as it reduces uncertainty and increases the willingness to engage with new systems [28]. Moreover, trust acts as a key mediator in the relationship between AI technologies and perceived satisfaction. For instance, while AI systems can offer numerous benefits to residents, including improved convenience, efficiency, and safety, the positive impact of these technologies on satisfaction is often contingent upon the trust residents place in them [29]. When individuals trust AI-based systems, they are more likely to recognize and appreciate their contributions to urban life, which in turn boosts their overall life satisfaction [30]. Therefore, trust in AI is essential for ensuring that people experience a high quality of life.

Drawing on the previous findings, therefore, we examine the potential factors influencing individuals' life satisfaction among Koreans in the era of AI, primarily focusing on overall trust in AI applications across various domains and domain-specific trust in AI applications, respectively. Specifically, we examine whether individuals' trust in AI

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applications across various domains (i.e., healthcare, transportation, human resources & recruitment, legal, administrative, tax & accounting, arts, household tasks & caregiving services, and education) predict their life satisfaction in South Korea, controlling for the effects of their sociodemographic factors (i.e., gender, age, education, monthly household income, and subjective socioeconomic status) and emotions (i.e., positive and negative emotions).

METHODS

Data Collection

In this study, data from Korean people who responded to the 2024 Korean National Future Perception and Values Survey conducted by the National Assembly Futures Institute, a public think tank affiliated with the National Assembly, were analysed. The survey was conducted to find the level of life satisfaction and the size of inequality of Koreans, predict various social phenomena, identify diverse factors that determine the level of life satisfaction and inequality of Koreans, and use the results of the survey to develop policy alternatives that can increase the level of life satisfaction of the Korean people. Specifically, the survey follows OECD guidelines for measuring subjective well-being and covers a wide range of variables related to life satisfaction, inequality, attitudes, beliefs, social values, and activities, providing a comprehensive understanding of the sociopsychological factors influencing well-being. For the current study, we selected a set of variables presented in the Table 1. Data were collected through door-to-door interviews using tablet PCs, with a sampling frame constructed via nationwide multi-stage stratified cluster sampling. That is, professional surveyors visited the selected households, and household members aged over 15 years were provided a tablet PC to complete a self-reporting, structured questionnaire.

The sample for this study included 16,470 Korean participants, all of whom were at least 15 years old. Specifically, the total sample was composed of 8,368 women (50.8%) and 8,102 men (49.2%). The age profile (M = 50.06, SD = 17.842) was as follows: 10 to 19 years = 4.8%; 20 to 29 years = 12.2%; 30 to 39 years = 13.4%; 40 to 49 years = 16.4%; 50 to 59 years = 19.4%; 60 years and older = 33.8%. Majority of the respondents had a college/university degree or postgraduate degree (47.8%) or high school education only (37.6%), and 14.6% with less than high school graduation. The sample included respondents who were either single (25.1%), married (65.1%), separated (0.3%), divorced (2.9%), or widowed (6.6%). Regarding the monthly household income, 3.6% of the respondents reported income of less than $1,000; 6.8% fell within an income range of $1,000 to $1,990; 10.7% were in the $2,000 to $2,990 range; 15.7% were in the $3,000 to $3,990 range; 14.7% were in the $4,000 to $4,990 range; 18.4% were in the $5,000 to $5,990 range; 12.5% were in the $6,000 to $6,990 range; 7.8% were in the $7,000 to $7,990 range; 4.9% were in the $8,000 to $8,990 range; 2.2% were in the $9,000 to $9,990 range; and 2.7% reported income exceeding $10,000.

Measures

This research includes items relevant to respondents' emotions (5 items), trust in AI applications (7 items), and life satisfaction (3 items) (see Table 1). Specifically, respondents' positive (2 items) and negative emotions (3 items) are assessed with a 11-point Likert scale and endpoints strongly disagree to strongly agree, while respondents' trust in AI applications across various domains (i.e., healthcare, transportation, human resources & recruitment, legal, administrative, tax & accounting, arts, household tasks & caregiving services, and education) is assessed with a 5-point Likert scale and endpoints strongly disagree to strongly agree. In this study, life satisfaction is defined as a cognitive judgment of the positivity of one's life as a whole [31]. The life satisfaction scale consists of three items and utilizes a 11-point Likert-style response format (0 = strongly disagree to 10 = strongly agree).

Finally, sociodemographic factors (gender, age, education, marital status, monthly household income, and subjective socioeconomic status) are measured. Gender is dummy coded (1 = male, 0 = female); age is assigned 1 for "less than 20", "20-29" is assigned 2, "30-39" is assigned 3, "40-49" is assigned 4, "50-59" is assigned 5, and "above 60" is assigned 6; education level is measured using three categories: (1) less than high school, (2) high school, and (3) college/university or postgraduate; marital status is classified as single, married, separated, divorced, and widowed; for monthly household income, 11 categories are provided: (1) less than $1,000 and (11) $10,000 or more; and for subjective socioeconomic status, percentage of people with a higher subjective socioeconomic status (e.g., income, job, education, wealth, etc.) than me is measured using ten categories: (1) 0~9% and (10) 90~100%.

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Data Analysis

Normal distribution of data was tested with the confirmation of skewness and kurtosis (see Table 2). Since all the data were collected through a single method, i.e., survey, from the same respondents at one point in time, the potential for common method biases thus needed to be addressed. This research employed procedural and statistical techniques to address the issue. Before the survey, respondents were fully given freedom of choice and freedom of expression assuring that the responses will be kept highly confidential. They were also reassured that there were no right or wrong answers and were explicitly asked to answer questions honestly. Statistically, in the Harman's single factor test [32], all the items used for this study were entered into a principal component analysis (PCA) with unrotated factor solution to identify if a single factor emerges or one general factor accounts for more than 50% of the covariation. The results under the condition of extracting one factor showed that the factor loadings explained only 26.824% of the variance and not the majority. This indicated that common method biases were not a likely contaminant of the results.

Next, to execute the exploratory factor analysis (EFA), this research conducted principal axis factoring (PAF) analysis with direct oblique (oblimin) rotation (Delta = 0) on all items to estimate empirically the number of factors extracted. For the items, the Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) measure was .808, indicating that the sample was adequate for EFA. The Bartlett's test for sphericity was significant (120266.596, p = .000), indicating that EFA was appropriate. Based on the results, four factors were labelled as overall trust in AI applications (7 items), positive emotion (2 items), negative emotion (3 items), and life satisfaction (3 items). Factor loadings for all the items are shown in Table 1. Based on the results of EFAs, reliability (internal consistency) was assessed through Cronbach's alpha and McDonald's omega (see Table 2). The Cronbach's alphas and McDonald's omegas exceeded a cut-off value of 0.70, supporting the reliability of the measurement items used for each variable. In summary, the results of EFAs and reliability analyses correspond to a theoretical definition of the items of each variable under investigation. Consequently, mean scores were calculated for all the determined factors and utilized as independent and dependent variables for further analyses. However, while the variable "overall trust in AI applications" demonstrated high internal consistency and loaded onto a single factor in the EFA, it reflects trust in AI applied across multiple domains. As such, there is a theoretical rationale for treating it as a formative rather than a reflective construct. Accordingly, future analyses will be conducted with both measurement perspectives in mind. Descriptive statistics, reliabilities, and correlations between the variables are shown in Table 2.

Table 1. Measurement Scales, Factor Loadings for Variables

Variable/ Items	Measurement Scales	Factor loading
Overall Trust in AI Applications		
Item1	I have a high level of trust in the use of AI in the healthcare (e.g., for diagnosis, surgery, and treatment), such as surgical robots and disease-diagnosing AI.	.549
Item2	I have a high level of trust in the use of AI in the transportation sector, such as autonomous vehicles and self-driving taxis.	.611
Item3	I have a high level of trust in the use of AI in human resources and recruitment, such as for making optimal decisions in personnel management, performance evaluation, and hiring.	.681
Item4	I have a high level of trust in the use of AI in legal, administrative, tax, and accounting domains, such as AI for legal advice, automated rulings, tax services, and the management of social welfare benefits.	.651
Item5	I have a high level of trust in the use of AI in the arts, including AI-created content such as literature, visual art, and music.	.628
Item6	I have a high level of trust in the use of AI in household tasks and caregiving services, such as AI-powered robots for domestic chores and AI systems for supporting and caring for the elderly and people with disabilities.	.613
Item7	I have a high level of trust in the use of AI in education, such as AI systems that provide personalized learning experiences.	.696
Positive Emotion		

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Item1	I felt happy a lot yesterday.	-.884
Item2	I had a lot of fun yesterday.	-.894
Negative Emotion		
Item1	I often felt worried yesterday.	.817
Item2	I felt depressed often yesterday.	.944
Item3	I felt irritable a lot yesterday.	.885
Life Satisfaction		
Item1	Overall, I am very satisfied with my life at the moment.	.983
Item2	Overall, I was very satisfied with my life five years ago.	.693
Item3	Overall, I expect to be satisfied with my life five years from now.	.645

Table 2. Reliabilities, Descriptive Statistics, and Correlations among the Variables

	1	2	3	4	5	6	7	8	9	10	11
1.	-										
2.	.649**	-									
3.	.698**	.530**	-								
4.	.717**	.324**	.408**	-							
5.	.700**	.337**	.347**	.567**	-						
6.	.694**	.269**	.350**	.437**	.395**	-					
7.	.688**	.319**	.332**	.367**	.377**	.443**	-				
8.	.731**	.379**	.411**	.413**	.411**	.468**	.508**	-			
9.	.127**	.124**	.111**	.052**	.056**	.078**	.118**	.075**	-		
10.	.012	-.038**	.039**	.002	.014	.032**	.004	.001	-.212**	-	
11.	.130**	.122**	.107**	.061**	.084**	.065**	.114**	.077**	.630**	-.234**	-
Mean	3.39	3.69	3.43	3.31	3.40	3.24	3.33	3.34	6.70	2.90	6.86
S.D.	0.65	0.94	0.97	0.91	0.91	0.97	0.95	0.88	1.51	1.99	1.20
Skewness	-0.449	-0.773	-0.442	-0.299	-0.388	-0.278	-0.333	-0.427	-0.764	0.675	-0.505
Kurtosis	0.926	0.460	-0.162	-0.051	-0.063	-0.397	-0.219	0.083	1.068	-0.305	0.602
Cronbach's α	.822	-	-	-	-	-	-	-	.905	.912	.826
McDonald's ω	.823	-	-	-	-	-	-	-	-	.914	.832

Note: 1 = Overall Trust in AI Applications; 2 = Trust in AI Applications in the Healthcare; 3 = Trust in AI Applications in the Transportation Sector; 4 = Trust in AI Applications in Human Resources and Recruitment; 5 = Trust in AI Applications in Legal, Administrative, Tax, & Accounting Domains; 6 = Trust in AI Applications in the Arts; 7 = Trust in AI Applications in Household Tasks & Caregiving Services; 8 = Trust in AI Applications in Education; 9 = Positive Emotion; 10 = Negative Emotion; 11 = Life Satisfaction; $^{**}p < .01$.

RESULTS

As stated, this research examines whether individuals' trust in AI applications across various domains (i.e., overall trust in AI applications and domain-specific trust in AI applications) influence their life satisfaction, controlling for the effects of sociodemographic variables and emotions. A hierarchical multiple regression analysis was performed to answer the research question. First, the control (sociodemographic) variables (i.e., gender, age, education, monthly household income, and subjective socioeconomic status) were entered as the first block (Step 1). Then, the other control variables, emotions (i.e., positive and negative emotions), were entered as the second block (Step 2). For the third step (Step 3), the respondents' overall trust in AI applications was included. Specifically, Step 3^a considered "overall trust in AI applications" as a reflective construct, operationalized as a single latent variable. In contrast, Step 3^b treated it as a formative construct, incorporating seven individual indicators representing trust in AI across

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different domains (i.e., domain-specific trust in AI applications). All Variance Inflation Factors (VIFs) are lower than 2, suggesting that multicollinearity should not be a problem for this study.

Results from the hierarchical regression analysis are summarized in Table 3. In Step 1, control (sociodemographic) variables alone explain 7.1% of variance ($F(5, 16464) = 250.614$, $p = .000$, $R^2 = .071$). Specifically, gender ($\beta = -0.029$, $p = .000$), age ($\beta = -0.027$, $p = .002$), education ($\beta = 0.094$, $p = .000$), monthly household income ($\beta = 0.117$, $p = .000$), and subjective socioeconomic status ($\beta = -0.172$, $p = .000$) are significant predictors of life satisfaction. In Step 2, the addition of two variables (i.e., positive and negative emotions) results in a significant increase in R^2 ($\triangle F(2, 16462) = 5109.112$, $p = .000$, $\triangle R^2 = .356$). When controlling for sociodemographic variables, positive emotion ($\beta = 0.582$, $p = .000$) and negative emotion ($\beta = -0.099$, $p = .000$) are associated with life satisfaction.

As stated, there is a theoretical rationale for considering "trust in AI applications" as both a reflective and a formative construct. Thus, different sets of independent variables were used in Step 3. In the first model (Step 3^a), "overall trust in AI applications" was treated as a reflective construct, and a single composite variable was entered as an independent variable in Step 3^a. Specifically, as shown in Step 3^a, the final Step 3^a results in a significant slight increase in R^2 ($\triangle F(1, 16461) = 61.119$, $p = .000$, $\triangle R^2 = .002$). The full regression model in Step 3^a shows that overall trust in AI applications is positively associated with life satisfaction ($\beta = 0.047$, $p = .000$). In sum, education, monthly household income, and subjective socioeconomic status are positively associated with life satisfaction. That is, the higher individuals' education, monthly household income, and subjective socioeconomic status, the higher their life satisfaction. Hence, the results pertaining to the effects of gender and age in Step 1 may be spurious, given that the effects are lessened to non-significant (all *p*s > .10). In addition, positive emotion is positively associated with life satisfaction, whereas negative emotion is negatively associated with life satisfaction. More importantly, individuals' overall trust in AI applications across various domains is positively associated with life satisfaction.

Conversely, in the second model (Step 3^b), trust in AI applications was regarded as a formative construct, and seven domain-specific variables were included as independent variables in Step 3^b to identify the domain-specific trust in AI applications that significantly affects life satisfaction. Specifically, as shown in Step 3^b, the final Step 3^b results in a significant slight increase in R^2 ($\triangle F(7, 16455) = 13.079$, $p = .000$, $\triangle R^2 = .003$). The full regression model in Step 3^b shows that trust in AI applications in the (1) healthcare ($\beta = 0.015$, $p = .038$), (2) legal, administrative, tax, and accounting ($\beta = 0.034$, $p = .000$), and (3) household tasks and caregiving services ($\beta = 0.034$, $p = .000$) is positively associated with life satisfaction. In sum, as in Step 3^a, education, monthly household income, and subjective socioeconomic status are positively associated with life satisfaction. That is, the effects of gender and age in Step 1 may be spurious, given that the effects are lessened to non-significant (all *p*s > .10). Besides, positive emotion is positively associated with life satisfaction, whereas negative emotion is negatively associated with life satisfaction. More importantly, individuals' domain-specific trust in AI applications in the following domains (i.e., healthcare, legal, administrative, tax, & accounting, and household tasks & caregiving services domains) is positively associated with life satisfaction.

Table 3. Results of Hierarchical Regression Analysis (n = 16,470)

	Dependent Variable: Life Satisfaction							
Independent variables	Step 1 B	β	Step 2 B	β	Step 3^a B	β	Step 3^b B	β
Gender (Male)	-0.070***	-0.029***	-0.006	-0.003	-0.009	-0.004	-0.009	-0.004
Age	-0.021**	-0.027**	-0.011*	-0.014*	-0.007	-0.010	-0.008	-0.011
Education	0.157***	0.094***	0.072***	0.043***	0.068***	0.041***	0.067***	0.040***
Monthly Household Income	0.061***	0.117***	0.025***	0.048***	0.024***	0.047***	0.024***	0.046***
Subjective Socioeconomic Status	-0.126***	-0.172***	-0.080***	-0.110***	-0.080***	-0.111***	-0.080***	-0.110***
Positive Emotion			0.462***	0.582***	0.458***	0.576***	0.457***	0.575***
Negative Emotion			-0.059***	-0.099***	-0.060***	-0.100***	-0.060***	-0.100***
Overall Trust in AI Applications					0.086***	0.047***		

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Domain-Specific Trust in AI Applications					
- Healthcare				0.019*	0.015*
- Transportation				0.011	0.009
- Human Resources & Recruitment				-0.014	-0.011
- Legal/Administrative/Tax/Accounting				0.045***	0.034***
- Arts				-0.007	-0.005
- Household Tasks & Caregiving Services				0.042***	0.034***
- Education				-0.009	-0.007
R^2	.071	.427	.429	.430	
$\triangle R^2$	.071	.356	.002	.003	
$\triangle F$	250.614***	5109.112***	61.119***	13.079***	

Note: B = unstandardized coefficients; β = standardized coefficients; $^{*}p < .05$, $^{**}p < .01$, $^{***}p < .001$.

DISCUSSION

In this research, we investigate the factors influencing individuals' life satisfaction among Koreans in the era of AI, primarily focusing on overall trust in AI applications across various domains and domain-specific trust in AI applications, respectively. Specifically, we examine whether individuals' trust in AI applications across various domains (i.e., healthcare, transportation, human resources & recruitment, legal, administrative, tax & accounting, arts, household tasks & caregiving services, and education) predict their life satisfaction in South Korea, controlling for the effects of their sociodemographic factors (i.e., gender, age, education, monthly household income, and subjective socioeconomic status) and emotions (i.e., positive and negative emotions).

To answer the research question, we performed a hierarchical multiple regression analysis using Koreans who responded to the 2024 Korean National Future Perception and Values Survey conducted by the National Assembly Futures Institute (n = 16,470). The results indicate that (1) the higher individuals' education, monthly household income, and subjective socioeconomic status, the higher their life satisfaction; (2) their positive emotion is positively associated with life satisfaction, whereas their negative emotion is negatively associated with life satisfaction; (3) their overall trust in AI applications across various domains is positively associated with life satisfaction; and (4) their domain-specific trust in AI applications in the following domains (i.e., healthcare, legal, administrative, tax, & accounting, and household tasks & caregiving services domains) is positively associated with life satisfaction.

The findings of this research contribute to a comprehensive understanding of the factors affecting individuals' life satisfaction, not only supplementing previous research but also providing a theoretical basis for systematic research on individuals' sociodemographic factors, emotions, and trust in AI applications leading to life satisfaction. Moreover, from the managerial perspective, the research findings are expected to be of key essence to practitioners and policymakers from various fields, providing invaluable insight into enhancing individuals' life satisfaction in the era of AI. Specifically, it is necessary to increase individuals' trust in various AI applications such as healthcare, transportation, human resources & recruitment, legal, administrative, tax, & accounting, arts, household tasks & caregiving services, and education domains by informing individuals about the usefulness and benefits of AI through capitalizing online resources or policy-driven investments (e.g., online education platforms, training programs, tech communities, etc.), which will in turn make them find AI applications beneficial to their daily lives for a variety of tasks and consequently enhance their life satisfaction.

Although this research has some important implications for academic researchers and practitioners, it is not without limitations. We present possible research directions for future studies. First, this study solely focused on the Korean respondents, which limits generalization of the results. As such, replication of this work in various countries is recommended to generalize the findings. Second, in future studies, it would be meaningful to carry out a comparative analysis including samples from other countries. Third, future research could examine other potential factors impacting individuals' life satisfaction in the era of AI, which will provide more insights into the AI applications across various domains.

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