Effects of AI credibility on consumer-AI experience: A justice theory perspective

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Abstract

As consumer adoption of artificial intelligence (AI) is growing, it is no longer a question of whether consumers prefer humans or AI for certain tasks. For many tasks, AI is already adopted and used by consumers in their daily lives, from getting personalized shopping recommendations to matching with a desired partner on a dating app (Puntoni et al. 2021; Reinhart 2018). In such a scenario, it is important to understand how consumers experience AI. Studies and surveys show that while improving consumer-AI experiences can improve firm revenues and help them gain a competitive advantage (Edelman and Abraham 2022), but a single negative experience with AI can lead to a loss of almost one-third of consumers (Press 2023).

Following Puntoni et al. (2021), the current research considers the consumer-AI experience as comprising four key experiences with AI: data capture by AI, being classified by AI into categories, delegating tasks to AI, and social interaction with AI. These four types are based on AI's unique abilities and requirement to dynamically capture consumer data for further processing, classify and make predictions, perform tasks on behalf of consumers, and communicate with consumers in a natural language. While various factors affecting consumer-AI experience have been studied (Choi, Mattila, and Bolton 2021; Gelbrich, Hagel, and Orsingher 2021; Srinivasan and Sarial-Abi 2021), the research is continues to evolve, requiring further investigation of factors specific to AI.

One such factor is perceived AI credibility, which comprises perceived AI fairness, accountability, and transparency (FAT) (Shin and Park 2019). Since AI is like a black box for consumers such that they do not understand how it works or produces outputs (Rai 2020), it

creates uncertainty for them because of which it is difficult to form trust. While trust is dependability, credibility is believability, which is a prerequisite to trust. Perceived credibility improves experience in website and mobile advertisements (Martins et al. 2019; McLean 2017), but its relationship with consumer-AI experience is not known. Also, the mechanism by which it affects experience and possible outcomes remains unexplored.

To address these gaps, the current research follows a mixed-method approach by combining qualitative and quantitative studies in a sequential manner (Creswell and Creswell 2018). First, a thorough literature review is conducted to draw hypotheses and an initial conceptual model in a deductive manner. This is used to design a qualitative study. Semi-structured interviews of 34 consumers in India are conducted to understand their experience with AI-enabled offerings in an inductive manner. In this phase, this research progresses in an abductive manner by moving to and fro between initial hypotheses and qualitative interview insights (Saunders, Lewis, and Thornhill 2019). Once the conceptual model and hypotheses are finalized, a quantitative study is conducted to test the model. The model is tested in the context of AI assistants on US consumers. A pilot study with 160 consumers was conducted, followed by a main study with 650 consumers. The results from both qualitative and quantitative studies are integrated to analyze and interpret the findings.

This research finds that perceived AI credibility components (FAT) significantly affect the consumer-AI experience. The relationship is mediated through perceived justice. In particular, perceived AI accountability directly affects consumer-AI experience positively, while perceived AI fairness and transparency indirectly affect consumer-AI experience positively through perceived justice. The effects of credibility components on justice and experience are positively moderated and strengthened by perceived AI anthropomorphism. The findings also

confirm the benefits of an improved consumer-AI experience for firms because it results in outcomes such as intention to self-disclose data to AI, intention to adopt AI's recommendations, intention to delegate tasks to AI, and interactivity intentions with AI. These outcomes further enforce AI's improvement and adoption among consumers.

This research offers valuable theoretical and practical implications. It primarily contributes to the emerging literature on consumer-AI experience (Ameen et al. 2021; Puntoni et al. 2021) and perceived AI credibility (Edwards et al. 2019; Shin and Park 2019; Shin, Zhong, and Biocca 2020) by exploring and establishing their relationship. It contributes to justice theory by extending it into the domain of consumer-AI experience. It contributes to the literature on AI assistants (Guha et al. 2023; Hu et al. 2023; Pitardi and Marriott 2021) by advancing the understanding of consumer experience with AI assistants. Based on the findings, various practical implications are offered to marketers in terms of improving consumers' perceived AI credibility through changes in AI's development and promotion to consumers.

Keywords: AI credibility, Consumer-AI experience, Justice theory, Fairness, Accountability, Transparency

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