

## NAVIGATING ALGORITHMIC AVERSION: CONSUMER TRUST AND ADOPTION OF AI-GENERATED RECOMMENDATIONS IN HIGH-INVOLVEMENT CATEGORIES

Ririn Laila Ulfah<sup>1\*</sup>, Lukmanul Hakim<sup>2</sup>, Dahrul Aman Harahap<sup>3</sup>

<sup>1</sup>Universitas Riau Kepulauan

<sup>2</sup>Universitas Riau Kepulauan

<sup>3</sup>Universitas Riau Kepulauan

E-mail: [ririnlailaulfah@gmail.com](mailto:ririnlailaulfah@gmail.com)<sup>1\*</sup>, [lukmann14@gmail.com](mailto:lukmann14@gmail.com)<sup>2</sup>, [amandahrul@gmail.com](mailto:amandahrul@gmail.com)<sup>3</sup>

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### Abstract

This article examines the phenomenon of algorithmic aversion and the factors influencing consumer trust and adoption of AI-generated recommendations, particularly in high-involvement categories such as finance, healthcare, and education. As artificial intelligence becomes increasingly embedded in decision-making processes, consumers are often faced with the challenge of relying on algorithmic systems for complex and high-stakes decisions. Using a narrative literature review, this study synthesizes insights from marketing, information systems, and consumer psychology to explore the dual nature of consumer responses, characterized by both algorithmic aversion and appreciation. The findings identify key themes, including the role of trust, perceived competence, transparency, and explainability in shaping acceptance of AI recommendations. The study also highlights the mechanisms underlying algorithmic aversion, such as perceived lack of empathy, sensitivity to errors, and threats to autonomy. In addition, several moderating factors are identified, including involvement level, consumer expertise, trust in technology, and cultural context. A conceptual framework is proposed to illustrate how these factors interact to influence adoption, reliance, or rejection of AI-generated recommendations. The article contributes by integrating trust theory with algorithmic decision-making and offers practical implications for designing human-centered AI systems.

**Keywords:** *Algorithmic aversion; artificial intelligence; consumer trust; recommendation systems; high-involvement decisions*

### INTRODUCTION

The rapid advancement of artificial intelligence (AI) has fundamentally transformed the landscape of modern marketing, particularly in how decisions are generated and communicated to consumers. Organizations increasingly rely on algorithmic systems to analyze large volumes of data and provide personalized recommendations across various domains (Oğuz, 2024). These systems have become integral to marketing strategies, enabling firms to deliver tailored suggestions with greater speed and accuracy than traditional methods. As a result, AI-driven decision-making is now embedded in everyday consumer interactions, from product recommendations to financial advice (Gungunawat et al., 2024). This shift reflects a broader trend toward automation and data-driven personalization in marketing practices. Consequently, understanding how consumers perceive and respond to these algorithmic recommendations has become an important area of research (Sahu & Anjana Dr. Chamoli, 2025).

The use of recommendation systems has expanded significantly in high-involvement categories such as finance, healthcare, and education, where decisions carry substantial personal, financial, or emotional consequences. In these contexts, AI systems are often used to guide complex choices, such as investment strategies, medical treatments, or learning pathways (Koricina & Spálová, 2025). While these technologies offer potential benefits in terms of efficiency and accuracy, they also raise concerns due to the high stakes involved. Consumers may feel uncertain about relying on algorithms for decisions that significantly impact their lives. This increased reliance on AI in sensitive domains intensifies the importance of trust and perceived reliability. As such, the adoption of AI-

generated recommendations in high-involvement contexts presents both opportunities and challenges for organizations (Pagala et al., 2024). Despite the growing presence of AI in decision-making processes, consumers often exhibit resistance and skepticism toward algorithm-generated recommendations, a phenomenon commonly referred to as algorithmic aversion. This resistance may stem from concerns about lack of transparency, perceived loss of control, or doubts about the system's ability to understand individual needs. Consumers may also be more sensitive to errors made by algorithms than those made by humans, leading to reduced trust even when algorithms perform better overall (Babadoğan, 2024). In high-involvement situations, these concerns are amplified due to the perceived risks associated with incorrect decisions. As a result, consumers may prefer human advice over algorithmic recommendations, even when evidence suggests that AI systems are more accurate. This tension highlights a critical challenge in the adoption of AI-driven marketing solutions (Sifat, 2025).

This article aims to examine the factors that influence consumer trust and the adoption of AI-generated recommendations, particularly in high-involvement categories. By integrating insights from marketing, information systems, and consumer psychology, the study seeks to provide a comprehensive understanding of algorithmic aversion and its underlying mechanisms. It focuses on identifying key determinants of trust, such as perceived competence, transparency, and user control, as well as contextual factors that shape consumer responses. In doing so, the article contributes to both theoretical and practical discussions on the role of AI in decision-making. Furthermore, it offers insights for organizations seeking to design more effective and trustworthy AI-driven recommendation systems. Ultimately, the study aims to bridge the gap between technological capabilities and consumer acceptance in the era of algorithmic decision-making.

## **LITERATURE REVIEW**

### **Evolution of AI in Marketing and Decision Support**

The evolution of artificial intelligence in marketing and decision support has progressed from simple rule-based systems to more advanced machine learning and generative AI models. Early systems relied on predefined rules and logic to automate basic marketing tasks, such as email segmentation or product recommendations based on static criteria (Potwora et al., 2024). While effective to some extent, these systems lacked adaptability and were limited in their ability to handle complex and dynamic data. The introduction of machine learning marked a significant advancement, enabling systems to learn from data patterns and improve their performance over time. This shift allowed marketers to analyze large datasets, identify hidden trends, and make more accurate predictions about consumer behavior. More recently, generative AI has further expanded these capabilities by producing personalized content, recommendations, and insights in real time. This progression reflects a continuous move toward more intelligent, adaptive, and autonomous decision-support systems in marketing (Siepmann et al., 2021).

AI now plays a central role in personalization and recommendation systems, which are widely used across digital platforms. These systems leverage data from user interactions, preferences, and behavioral patterns to deliver tailored suggestions that enhance user experience. For example, e-commerce platforms recommend products based on browsing history, while streaming services suggest content aligned with user preferences (Gungunawat et al., 2024). In high-involvement contexts, such as financial planning or healthcare, AI systems provide more sophisticated recommendations that require higher levels of trust. The effectiveness of these systems depends on their ability to process complex data and deliver relevant, timely insights. However, as AI becomes more embedded in decision-making processes, concerns about transparency, accuracy, and user control also increase (Sahu & Anjana Dr. Chamoli, 2025). This highlights the importance of understanding both the capabilities and limitations of AI in marketing applications.

### **Algorithmic Aversion**

Algorithmic aversion refers to the tendency of consumers to distrust or reject decisions made by algorithms, even when those decisions are objectively accurate or superior to human judgment. This phenomenon has its origins in behavioral research that examines how individuals perceive and respond to automated systems (Chintalapati & Pandey, 2021). One key factor contributing to algorithmic aversion is the perception that algorithms lack human qualities such as empathy, intuition, and contextual understanding. Consumers may feel that algorithms are too rigid or impersonal to adequately address their unique needs. Additionally, the "black-box" nature of many AI systems makes it difficult for users to understand how decisions are generated, further reducing trust (Mariani et al., 2021). As a result, individuals may be reluctant to rely on algorithmic recommendations, particularly in situations that require judgment and nuance.

Empirical evidence supports the existence of algorithmic aversion across various domains. Studies have shown that consumers are more forgiving of human errors than algorithmic ones, even when algorithms perform better overall. When an algorithm makes a mistake, users may lose confidence in the system more quickly than they would with a human advisor (Arora & Thota, 2024). This sensitivity to errors is particularly pronounced in high-involvement decisions, where the perceived risks are higher. Additionally, consumers may prefer to retain a sense of control over their decisions rather than delegating authority to automated systems. This preference can lead to resistance against fully automated recommendations (Islam et al., 2024). These findings highlight the importance of addressing psychological and perceptual barriers to improve the acceptance of AI-driven systems.

### **Consumer Trust in AI Systems**

Consumer trust in AI systems is a critical factor that influences the adoption and effectiveness of algorithmic recommendations. Trust in this context is multidimensional, encompassing perceived competence, transparency, and fairness. Perceived competence refers to the belief that the AI system is capable of delivering accurate and reliable recommendations (Kopalle et al., 2022). Transparency involves the extent to which users understand how the system operates and how decisions are made. Fairness relates to the perception that the system treats users equitably and does not introduce bias or discrimination. These dimensions collectively shape how consumers evaluate and interact with AI technologies (Leela.Vemula et al., 2025). Building trust requires addressing all these aspects to ensure that users feel confident in relying on AI-generated insights.

The comparison between human and algorithmic decision-making further influences trust in AI systems. While algorithms are often more consistent and data-driven, humans are perceived as more empathetic and capable of understanding context. This creates a trade-off in consumer perception, where individuals may value human judgment in situations that require emotional sensitivity (Haleem et al., 2022). In high-involvement categories, this preference for human interaction becomes even more pronounced. However, when AI systems demonstrate high accuracy and provide clear explanations, they can gain consumer trust over time. Hybrid approaches that combine human expertise with AI capabilities are increasingly seen as a way to balance these strengths (Oğuz, 2024). Ultimately, understanding how consumers perceive both human and algorithmic decision-makers is essential for designing systems that foster trust and acceptance.

### **METHODOLOGY**

This study adopts a narrative literature review as its research design to explore algorithmic aversion and consumer trust in AI-generated recommendations, particularly in high-involvement categories. A narrative approach is well suited for this topic because it allows for the integration of insights from multiple disciplines, including marketing, information systems, artificial intelligence, and consumer psychology. Unlike systematic reviews, which follow strict protocols and exhaustive search criteria, the narrative method provides flexibility in selecting and interpreting relevant literature. The sources included in this review consist of academic journal articles from marketing, information systems, and AI, as well as industry reports that offer practical perspectives on AI adoption. This combination of sources ensures a balanced understanding of both theoretical developments and real-world applications. By drawing on diverse literature, the study aims to provide a comprehensive overview of the factors influencing trust and adoption of AI recommendations.

The inclusion criteria for selecting sources are based on their relevance to key concepts such as algorithmic aversion, consumer trust, and AI adoption in decision-making contexts. Only studies that contribute meaningful insights into these themes are considered, ensuring that the analysis remains focused and coherent. A thematic synthesis is employed as the primary analytical approach, allowing the identification of recurring patterns, concepts, and relationships across the literature. This method enables the organization of findings into key themes that support the development of a conceptual framework. However, the study is subject to limitations due to its non-systematic scope, which may introduce selection bias and limit the comprehensiveness of the review. Despite these limitations, the narrative approach provides valuable interpretive insights and facilitates a holistic understanding of the topic. Ultimately, this methodology supports the integration of interdisciplinary perspectives to better understand consumer responses to AI-driven recommendations.

### **RESULTS AND DISCUSSION**

Key Themes Identified

One of the key themes identified in the review is the tension between algorithmic aversion and algorithmic appreciation, which reflects the dual nature of consumer responses to AI systems. While some consumers resist algorithmic recommendations due to distrust or discomfort, others recognize their benefits in terms of accuracy, efficiency, and data-driven insights. This duality suggests that consumer attitudes toward AI are not fixed but depend on contextual and psychological factors (Wu & Gan, 2025). The role of trust and perceived competence is central in shaping these attitudes, as consumers are more likely to accept AI recommendations when they believe the system is capable and reliable. Perceived competence is often influenced by the system’s performance, consistency, and ability to deliver relevant outcomes. Without trust, even highly accurate systems may fail to gain acceptance (Hou & Jung, 2021). This highlights the importance of building both functional and psychological confidence in AI systems.

Another important theme is the importance of transparency and explainability in enhancing consumer trust. When users understand how AI systems generate recommendations, they are more likely to perceive them as fair and reliable. Explainable AI helps reduce uncertainty and mitigates the “black-box” problem associated with many algorithmic systems (Burton et al., 2019). In addition, human–AI interaction and hybrid decision-making models have emerged as effective approaches to balancing the strengths of both humans and algorithms. These models allow consumers to retain a sense of control while benefiting from AI-driven insights. By combining human judgment with algorithmic recommendations, organizations can address concerns related to autonomy and trust. This approach also acknowledges that AI is not a replacement for human decision-making but a complement to it (Adeyemi et al., 2025). Together, these themes highlight the need for a balanced and user-centered approach to AI adoption.

Table 1. Key Themes in Consumer Responses to AI-Generated Recommendations

Theme	Definition	Key Characteristics	Strategic Implications
Algorithmic Aversion vs. Appreciation	Dual consumer responses toward AI recommendations	Resistance vs. acceptance, context-dependent attitudes	Requires strategies to shift perception from aversion to appreciation
Trust and Perceived Competence	Consumer belief in AI system reliability and capability	Accuracy, consistency, performance-based confidence	Essential for adoption; requires demonstrating reliability and effectiveness
Transparency and Explainability	Clarity in how AI systems generate recommendations	Explainable AI, reduced uncertainty, fairness perception	Enhances trust and reduces skepticism toward “black-box” systems
Human–AI Interaction and Hybrid Models	Integration of human judgment with AI decision-making	User control, collaboration, complementary strengths	Supports balanced decision-making and improves acceptance of AI recommendations

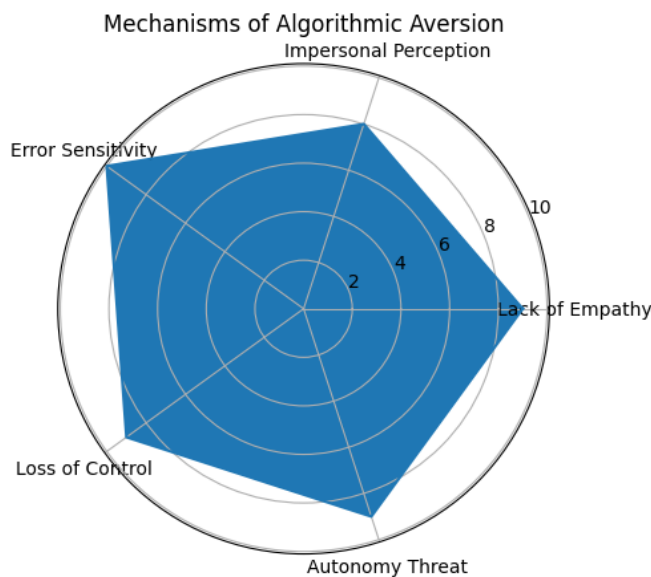
The table as shown in Table 1 highlights four interrelated themes that shape consumer responses to AI-generated recommendations, emphasizing the complexity of algorithmic adoption. The tension between algorithmic aversion and appreciation illustrates that consumer attitudes toward AI are not uniform but depend on psychological perceptions and contextual factors. Trust and perceived competence emerge as foundational elements, as consumers are more likely to accept recommendations when they believe the system is reliable and capable (Ubal et al., 2024). Transparency and explainability further strengthen this trust by reducing uncertainty and addressing concerns associated with “black-box” decision-making. The inclusion of human–AI interaction and hybrid models reflects the need to balance technological efficiency with human judgment, allowing users to retain a sense of control (X. Jin & Li, 2025). Together, these themes suggest that successful AI adoption requires not only advanced technical performance but also a user-centered approach that addresses trust, understanding, and collaboration.

Mechanisms of Algorithmic Aversion

The mechanisms underlying algorithmic aversion often begin with the perceived lack of empathy and human touch in AI systems. Consumers may view algorithms as impersonal and incapable of understanding their unique circumstances or emotional needs (Zerilli et al., 2022). This perception is particularly significant in high-involvement contexts, where decisions carry personal or emotional weight. As a result, consumers may prefer human advisors who can provide empathy, reassurance, and contextual understanding. The absence of these qualities in AI systems

can lead to discomfort and reduced acceptance. This highlights the importance of designing AI systems that can simulate or complement human interaction. Addressing this perception is critical for improving consumer acceptance of AI recommendations (F. Jin & Zhang, 2023).

Another key mechanism is the heightened sensitivity to algorithmic errors and the perceived threat to autonomy and control. Consumers tend to be less forgiving of mistakes made by algorithms compared to those made by humans, even when overall performance is superior. A single error can significantly reduce trust and lead to rejection of the system (Chintalapati & Pandey, 2021). Additionally, reliance on AI may be perceived as a loss of personal control over decision-making. This perceived threat to autonomy can trigger resistance, as individuals seek to maintain their independence. These reactions are particularly strong in high-stakes decisions, where the consequences of errors are more significant. Understanding these mechanisms is essential for developing strategies that mitigate algorithmic aversion and enhance user acceptance (Mariani et al., 2021).



**Figure 1.** Radar Chart of the Mechanisms Underlying Algorithmic Aversion

The radar chart as shown in Figure 1 illustrates the relative strength of the key psychological mechanisms that contribute to algorithmic aversion, highlighting how multiple factors jointly influence consumer resistance to AI-generated recommendations. Among these, error sensitivity appears as the most prominent factor, indicating that consumers are particularly intolerant of mistakes made by algorithms, even when overall performance is high. Lack of empathy and impersonal perception also show strong influence, reflecting concerns that AI systems cannot adequately understand individual needs or provide human-like judgment (Arora & Thota, 2024). Loss of control and autonomy threat further reinforce these reactions, as consumers may feel that relying on algorithms reduces their independence in decision-making. The overall shape of the chart suggests a highly interconnected set of drivers, where emotional, cognitive, and control-related concerns combine to shape negative perceptions of AI. This visualization underscores that addressing algorithmic aversion requires a holistic approach that considers both functional performance and psychological acceptance (Wu & Gan, 2025). Ultimately, it highlights the need for more human-centered and transparent AI systems to improve trust and adoption.

**Moderating Factors**

Several moderating factors influence how consumers respond to AI-generated recommendations and whether algorithmic aversion occurs. One of the most important factors is the level of involvement, which reflects the perceived risk and importance of a decision. In high-involvement contexts, such as healthcare or finance, consumers are more cautious and may be less willing to rely on AI systems (Hou & Jung, 2021). The higher the stakes, the greater the need for trust, transparency, and reassurance. Conversely, in low-involvement situations, consumers may be more willing to accept algorithmic recommendations due to lower perceived risk. This suggests



that the effectiveness of AI systems varies depending on the context of use (Burton et al., 2019). Understanding the role of involvement is therefore critical for designing appropriate AI strategies.

Other moderating factors include consumer expertise, familiarity with AI, trust in technology, and cultural influences. Consumers with higher levels of expertise or familiarity with AI are more likely to understand its benefits and limitations, which can reduce aversion. Trust in technology and institutions also plays a significant role, as individuals who trust the organizations behind AI systems are more likely to accept their recommendations (Adeyemi et al., 2025). Cultural and contextual differences further shape consumer perceptions, as attitudes toward technology and automation vary across societies. In some cultures, AI may be viewed as innovative and trustworthy, while in others it may be perceived with skepticism. These factors demonstrate that consumer responses to AI are not uniform but depend on a combination of individual and contextual variables (Ubal et al., 2024). Addressing these moderating factors can help organizations improve the adoption of AI systems.

The 2x2 matrix chart as shown in Figure 2 illustrates how different moderating factors influence consumer adoption of AI-generated recommendations by positioning them along the dimensions of trust/familiarity and involvement/risk. Factors such as trust and involvement are located in the high-high quadrant, indicating that they are critical drivers of adoption, particularly in high-stakes decision contexts where both confidence in the system and perceived importance are elevated. Consumer expertise and AI familiarity appear in the high-trust but lower-involvement quadrant, suggesting that while these factors facilitate acceptance, their impact may be less pronounced in high-risk situations. Cultural context is positioned in the low-trust and low-involvement quadrant, highlighting its indirect yet meaningful influence on perceptions and adoption behavior. The matrix demonstrates that resistance to AI is most likely to occur in high-involvement but low-trust scenarios, where consumers are cautious and skeptical. Overall, the figure emphasizes that successful AI adoption depends on simultaneously increasing trust and managing perceived risk. It also suggests that organizations should tailor their strategies based on where consumers fall within these quadrants to improve acceptance and engagement.

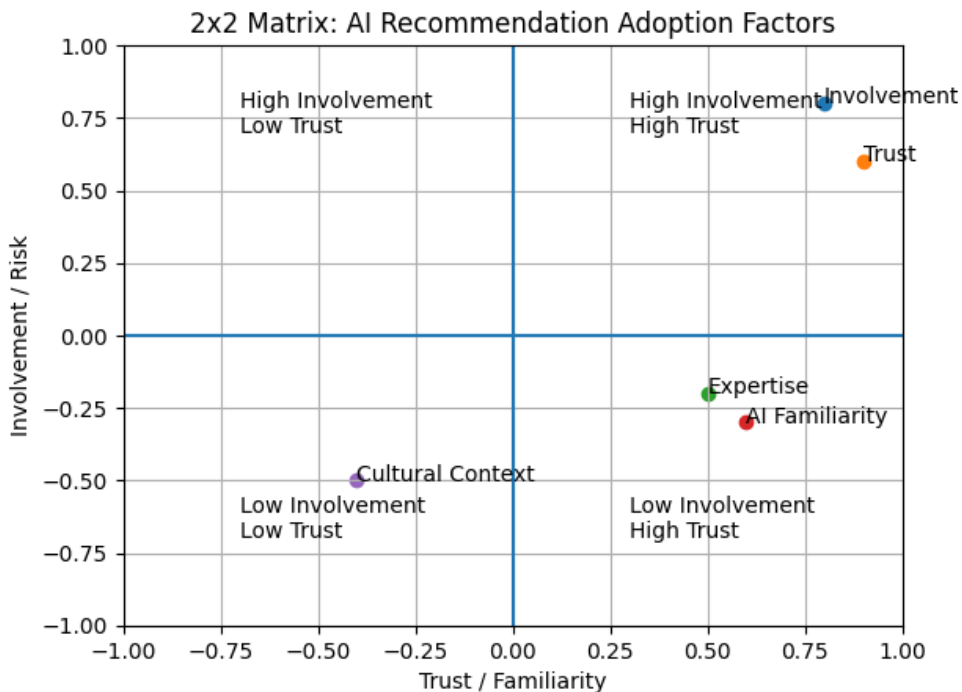


Figure 2. 2x2 Matrix of Moderating Factors Influencing Adoption of AI-Generated Recommendations

Conceptual Framework (Proposed Model)

The proposed conceptual framework begins with AI-generated recommendations as the primary input, representing the outputs of algorithmic systems used to guide consumer decisions. These recommendations are generated through data analysis, machine learning, and predictive modeling, providing personalized insights to users (Li & Stodolska, 2021). However, the effectiveness of these recommendations depends on how they are perceived by consumers. Mediating factors such as trust, perceived competence, and transparency play a critical role in shaping these perceptions. Trust determines whether consumers are willing to rely on the system, while perceived

competence influences their confidence in its accuracy (Lim, 2022). Transparency helps users understand how recommendations are generated, reducing uncertainty and increasing acceptance. Together, these mediators explain how AI inputs translate into consumer responses. The framework also incorporates moderating factors such as involvement level, user experience, and contextual influences, which affect the strength of these relationships. These factors determine how consumers interpret and respond to AI recommendations in different situations. The outcome of the framework includes adoption, reliance, or rejection of AI-generated recommendations. Consumers may choose to fully adopt AI advice, partially rely on it, or reject it altogether depending on their perceptions and context (Gahlawat et al., 2025). This framework provides a structured way to understand the complex dynamics of algorithmic aversion and acceptance. It also offers a foundation for developing strategies that enhance trust and improve user experience. Ultimately, the model highlights the importance of integrating technological capabilities with psychological and contextual considerations in AI-driven marketing (Shen, 2024).

## CONCLUSION

This article has examined the phenomenon of algorithmic aversion and the factors influencing consumer trust and adoption of AI-generated recommendations, particularly in high-involvement decision contexts. The findings highlight that while AI systems offer significant advantages in terms of accuracy, efficiency, and personalization, their adoption is often hindered by psychological and perceptual barriers. Key themes such as the tension between algorithmic aversion and appreciation, the role of trust and perceived competence, and the importance of transparency and explainability underscore the complexity of consumer responses to AI. In addition, the mechanisms of aversion, including perceived lack of empathy, sensitivity to errors, and threats to autonomy, reveal why consumers may resist algorithmic decision-making. The analysis also demonstrates that moderating factors such as involvement level, consumer expertise, and cultural context significantly shape these responses. Together, these insights emphasize that the success of AI-driven recommendations depends not only on technological performance but also on how they are perceived and experienced by users.

From a theoretical perspective, this study contributes by integrating concepts from algorithmic aversion, trust theory, and consumer behavior to provide a comprehensive understanding of AI adoption in high-stakes contexts. Practically, it offers guidance for organizations to design AI systems that enhance trust through transparency, user control, and hybrid human–AI interaction models. However, the study is limited by its narrative review approach, which may not capture the full range of empirical evidence across different industries and contexts. Future research should focus on empirically testing the proposed conceptual framework and exploring how algorithmic aversion varies across cultures and levels of technological maturity. Additionally, further studies could investigate how emerging developments in explainable AI and human-centered design influence consumer trust. Ultimately, overcoming algorithmic aversion requires a balanced approach that aligns technological innovation with human expectations, ensuring that AI systems are not only effective but also trustworthy and acceptable to users.

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