

## Consumer Distrust: Non-Transparent AI Decision-Making Processes

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### Abstract

Today, artificial intelligence (AI) has emerged as a pivotal technology that influences decision-making processes across various domains, including digital marketing and customer relations. However, the lack of transparency in AI systems, coupled with their failure to provide consumers with adequate clarity regarding their decision-making processes, significantly contributes to consumer distrust. This uncertainty, often referred to as the “black box” consumers to adopt a skeptical and cautious attitude toward brands and the services they offer.

Non-transparent AI decision-making processes can lead to consumer distrust. Factors such as perceived injustice, data privacy concerns, and ethical uncertainties are believed to undermine consumer confidence, ultimately affecting purchasing decisions. Consumers increasingly demand transparency, auditability, and adherence to ethical principles to trust automated decision-making systems. Therefore, it is essential for brands to embrace the principle of transparency, enhance the comprehensibility of AI-based systems, and elevate their ethical responsibilities to restore consumer trust.

The growing prevalence of AI-based decision-making processes presents numerous opportunities for consumers; however, it also raises significant trust issues. Non-transparent AI systems impede consumers’ ability to comprehend how decisions are made, resulting in diminished levels of trust.

Consumers often struggle to understand how artificial intelligence (AI) operates and the criteria it employs to make decisions. AI systems can yield unfair or discriminatory outcomes due to biases present in the datasets utilized. Furthermore, uncertainties surrounding the use of personal data erode consumer trust in AI-based systems.

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AI can sometimes mislead consumers by relying on inaccurate or incomplete information. To address these challenges, it is essential to enhance transparency policies, develop explainable AI models, and implement regulations that safeguard consumer rights. By taking these measures, we can bolster consumer trust in AI-based systems.

## 1. Entry

Today, the consumption habits of individuals have started to be changed with algorithms and analytical solutions developed with artificial intelligence Technologies (Acar & Tanyıldızı, 2022). Thanks to these algorithms, it is possible to direct people to products that they do not actually need as if they were essential needs and to change their consumption habits. In addition, it is clear that artificial intelligence will play a very important role in gaining customers who have a positive experience, are more satisfied, and whose loyalty and satisfaction are ensured as a result of functions such as personalization, real-time sentiment analysis, decision-making and harmonization (Bayuk & Demir, 2019; Biçkin et al., 2021).

In recent years, consumers have been doing most of their shopping online. Artificial intelligence is used in these shopping sites and social media platforms, and this arouses interest and curiosity in consumers. In response to this interest, virtual assistants and chatbots supported by artificial intelligence technologies are changing people's decisions to search, evaluate and purchase information with personalized recommendations. However, the way people consume goods and services is guided by artificial intelligence (Akbaba & Gündoğdu, 2021; Aylak et al., 2021).

## 2. Conceptual Framework

### 2.1. Consumer Insecurity

Consumer confidence appears as an important element in the success of the relational marketing approach. Enterprises need to constantly obtain information about consumer expectations, which are constantly changing and differentiating. Improving relations with consumers also brings positive economic results in the long term. Trust is subjective as it is based on the beliefs and behaviors of consumers. Consumers feel loyalty to brands that give them confidence. In order to build trust, both the supplier and the buyer need to fulfill their promises. A stable brand personality and the nature of the products or services will increase the brand's credibility by reducing the emotional risk that buyers experience when making purchases (Binbir, 2021; Borgesius, 2017).

The main purpose of marketing is to create a deep bond between the consumer and the brand, and the most important element of this bond is trust. Trust is considered the most critical feature a brand can have, while at the same time it forms the cornerstone of the relationship and is seen as one of the most sought-after qualities in a relationship (Sucu, 2019; Şahinci, 2021). The existence of trust increases consumers' loyalty and commitment to the brand, which supports the sustainable success of the brand in the long term. Consumer skepticism is often used to refer to consumers' distrust of marketers' intentions, specific advertising claims, and public relations efforts. This concept reflects consumers' developing a negative attitude towards marketing communications and their skepticism of marketers' actions (Şalvarlı & Kayışkan, 2022).

This process leads to the development of trust and satisfaction. Especially when the belief that the brand supports consumers increases and expectations are met, a bond forms between the buyer and the supplier decently (Zengin, 2020). Trust is a value that should be protected for businesses. In the event of any crisis that businesses will experience, trust in the brand will be shaken, as well as other brand components will be affected by this situation (Erdem, 2022; Zengin, 2021).

Trust in the business is the basis of the relationship between the supplier and the buyer. Consumers tend to buy products or services from a trusted business. As a result of the research conducted, buying products from brands that give confidence increases the consumer's motivation. Thus, in the process of purchasing products or services, trust appears as a risk-reducing factor (Binbir, 2021; Borgesius, 2017).

Consumer trust refers to the belief that consumers have in a business, brand or seller and the feelings of security and trust in their interactions with these parties. This concept affects the trust that consumers have in the other party during product or service purchases and how this trust is formed. Consumer trust plays a critical role in businesses achieving positive results such as customer loyalty, repeat purchase behaviors and positive word-of-mouth marketing. Consumer trust refers to the level of trust and belief that consumers have in a brand. Brand trust is positively correlated with brand loyalty and is defined as "the average consumer's willingness to trust the ability of the brand to fulfill its stated function". With the trust that a brand has gained from consumers, consumers are generally less inclined to question and tend to interact with the brand without any doubt (Şalvarlı & Kayışkan, 2022).

Therefore, consumers who trust a brand are more likely to be exposed to greenwashing practices because consumers feel less risk and have less doubt. Abuse of consumer trust can occur by presenting misleading information or hiding information that has environmental impacts. When fraud is detected, consumer trust and positive perception of the consumer may be damaged (Sucu, 2019; Şahinci, 2021).

While gains are made as long as trust continues, losses may occur when trust ends. The fact that trust ends in a relationship damages reputation is a threatening situation. Therefore, in a trust relationship based on calculation, the fear of loss is a greater determinant than the benefit that the gain will bring (Binbir, 2021; Borgesius, 2017).

In a trust relationship based on information, the cooperation of the other person is not necessary for the formation of trust. Predictability is sufficient for the formation of trust. Trust based on information; It is formed over time with the development of communication and relationships.

In trust based on identification, it is the case that the parties understand and appreciate each other's desires well. In line with this common understanding, people work for each other's benefit. The parties can replace each other and are sure that their own interests are protected without the need for control (Uma et al. 2020; Topoyan, 2020).

Artificial intelligence (AI)-based systems guide decision-making processes in many areas of daily life. However, the transparency of these systems causes a significant sense of insecurity in his personality. The storage of data on how artificial intelligence stores its decisions, what data is distributed, and how fair the data is, makes it difficult for consumers to secure these systems (Erdem, 2022; Zengin, 2021).

Developing a new product or improving an existing product offers a competitive advantage to businesses and brands in terms of identifying potential customers and satisfying existing customers. On the other hand, the products developed or improved provide performance increases with the use of technology (Zengin, 2020). By predicting the physical and emotional behaviors of individuals, the process of developing new products provides less time, less effort and higher success by using artificial intelligence algorithms. In addition, artificial intelligence applications enable higher quality, more relevant and more personalized product and service delivery to the user by providing customization and personalization and hyper-personalization on products and services (Zengin, 2021).

Thus, it provides an advantage in terms of providing customer satisfaction. The value that the consumer is willing to pay to own or use any good, service or idea is defined as the price. The price determined according to the direct relationship between cost and profit directly affects the stability of the enterprises, the value and quality of the services, products and ideas offered Decently.

### **2.1.1. Factors Affecting Consumer Confidence**

Trust has always been an important element in influencing consumer behavior. In an uncertain environment such as internet-based e-commerce transactions, the issue of trust becomes even more important. Consumers may differ in terms of their tendency to trust and their willingness to trust (Ton & Su, 2018). The tendency or willingness to trust is influenced by consumers' awareness of internet fraud and their past experiences with both the internet and other risky situations. From a marketing point of view, trust is important in terms of customer relationship management. For this reason, over the past decade, the issue of trust has become an important topic in consumer behavior research (Toufaily et al. 2013; Tsiotsou, 2016).

While trust depends on face-to-face personal relationships in traditional commerce, transaction processes are the most important factor in building trust in e-commerce businesses. The key to success in e-commerce businesses is to create an environment where businesses can be confident in all transactions for consumers and to establish reliable transaction processes (Ton & Su, 2018). To gain consumer trust, e-commerce businesses must convince potential consumers that the information obtained through commercial transactions will remain confidential. E-commerce businesses use various security mechanisms to increase their perceived credibility. These include privacy policy notices, third-party certification programs, the quality of website design, consumer testimonials or reviews, recommendations from reference groups, and money-back guarantees. The trust that a consumer attributes to a product or brand image is based on their experience with that brand (Briley & Aaker, 2006).

Therefore, trust as an experience characteristic will be influenced by the consumer's assessment of their direct and indirect contact with the product/brand (advertising, word-of-mouth, brand reputation) (Bianchi & Mathews, 2016). Consumer trust in e-commerce is highly dependent on feedback mechanisms such as consumer perceptions and consumer evaluations. Online consumer ratings are typically offered by previous consumers of the product

or service who rate their experience on a scale (ranging from “one star - bad experience” to “five stars - excellent experience”) (Bravo et al. 2007).

Gaining consumers’ trust has long been considered one of the important issues by marketers. This situation requires businesses to take various risks (such as developing new products, providing support services and entering new markets) in order to increase their market and financial performance (Chen, 2018). However, recent studies have clearly shown that consumer trust is based in part on ethical considerations related to the business’s marketing activities. This is because, compared to other business functions, marketing is more exposed to external environmental forces and therefore faces some of the greatest ethical challenges (Darley et al. 2010; Davis, 2017).

In shopping, trust refers to the feelings of one party to the reliability and honesty of the other party. Trust reduces the uncertainty that exists in the present. Therefore, trust is important in influencing consumers’ fears of deception and uncertainty in trading (Ginosar & Ariel, 2017; Gregory et al. 2017).

In addition to a person’s propensity towards trust and other characteristics, general economic, demographic and geographical factors also influence the tendency to make online payments (Hallikainen & Laukkanen, 2018). Today, while millions of consumers are shopping online, it is an important topic of discussion how much the number of consumers who will shop online will increase when full trust is provided in the security system (Ha & Stoel, 2012; Hagberg et al. 2016).

Trust is sensitive and subjective because it is based on consumers’ beliefs rather than facts. To build trust, suppliers need to keep their promises (Hanna et al. 2019). A consistent brand personality will reduce the emotional risk that buyers experience when they buy a brand and increase credibility in the nature of the goods or services features (Falk & Hagsten, 2015; Fang et al. 2014).

Building relationships of trust is a challenge that may require e-commerce businesses to go beyond nonprofit thinking to set themselves apart from their competitors (Hasan, 2010; Henseler et al. 2015).

Talent describes the consumer’s belief that the relationship partner e-commerce site has the necessary capabilities to perform the job efficiently and effectively (Chen, 2018). This can also be broadly defined as a set of skills and traits in a particular field. Aptitude is also called competence and involves the belief that someone else has the ability to perform what is

expected. This information reduces uncertainty in e-commerce. Talent is the feature that expresses that consumer needs can be met by the e-commerce business (Darley et al. 2010; Davis, 2017).

Benevolence means the goodwill of the business to meet the needs of the consumer and at the same time to prevent harm to the consumer. Philanthropy is the ability of a business to put consumer interests above its own, demonstrating a genuine concern for the well-being of consumers (Ginosar & Ariel, 2017; Gregory et al. 2017).

Benevolence also includes the intention to act benevolently towards the consumer when a new circumstance arises in which the business has not committed. In this sense, consumers should be convinced that the business is working to do good things for the consumer beyond the understanding of profitability (Falk & Hagsten, 2015; Fang et al. 2014).

Honesty, on the other hand, refers to the degree to which businesses fulfill the promises made to consumers. The dishonesty of e-commerce operators and the lack of privacy and/or security of the internet environment have negative consequences in gaining consumers (Bianchi & Mathews, 2016). Integrity in e-commerce reflects the consumer belief that the business will deliver products and services to consumers without any problems, keep private and financial information confidential, and keep its promises on sensitive issues such as the like (Bravo et al. 2007; Briley & Aaker, 2006).

The rapid growth in e-commerce depends on many factors such as consumers' trust in e-commerce sites, products and services (Gregory, et al. 2017). Many studies emphasize that trust is important for consumers to be enthusiastic about e-commerce. For example, trust has an impact on whether consumers are willing to connect with a website and provide information. In addition, it has been shown that a high level of trust is linked to a high degree of purchase intention (Fang, et al. 2014; Ginosar & Ariel, 2017).

Although internet retailers incur high protection costs to protect their systems, they can be exposed to security attacks by cyber fraudsters. These incidents not only lead to loss of revenue for the retail store, but also cause negative perceptions of transaction security against consumers. For this reason, it is very important to understand the large investments made to increase trust and security and to measure them in order to take better action (Falk & Hagsten, 2015).

## **2.2. Elements of Insecurity Caused by Non-Transparent AI Decision-Making Processes**

Although social changes and technology have affected consumer behavior in every period, various developments such as the pandemic, especially in the last five years, have caused radical changes in consumers' daily lifestyles and purchasing behaviors (Zengin, 2021). In 2019, individuals have started to show changes such as being ageless and natural, hanging out alone, being a more conscious consumer, digital togetherness, feeling expert, not deliberately chasing the very popular (Joy of Missing Out-JoMO), being self-sufficient, contributing to the world, and wanting speed (Erdem, 2022). Especially in the years following the pandemic, it is seen that the use of robots and artificial intelligence has increased in many areas, as consumers have become much more sensitive individuals in every subject (Zengin, 2020).

In this period, consumers have started to use smart watches, smart homes, smart vacuum cleaners, and even their willingness to pay more for these products has increased (Topoyan, 2020). Considering all these; It can be predicted that the market share of products equipped with artificial intelligence technologies will increase. Therefore, with the increasing and widespread use of artificial intelligence-supported technologies in human life, significant changes have started to occur in decision-making processes and behaviors as consumers (Uma et al. 2020).

In recent years, consumers have been doing most of their shopping online. Artificial intelligence is used in these shopping sites and social media platforms, and this arouses interest and curiosity in consumers (Topoyan, 2020). In response to this interest, virtual assistants and chatbots supported by artificial intelligence technologies are changing people's decisions to search, evaluate and purchase information with personalized recommendations. However, the way people consume goods and services is guided by artificial intelligence (Uma et al. 2020).

Natural Language Processing (NLP), which enables understanding and analyzing human language in understanding and communicating with customers, machine learning that enables informed decision-making by data analysis and automatic adaptation, chatbots and virtual assistants to provide fast, efficient customer support and service, and artificial intelligence technologies such as predictive analytics and sentiment analysis to provide fast, efficient customer support and service (Zengin, 2021). Their feelings and attitudes are much better understood. Artificial intelligence, which supports consumers in finding the right product, is also a resource for

influencing consumers. With the spread of this resource, which transforms different areas of industry, people will not need to use their own minds much, that is, there will be no cost of intelligence (Erdem, 2022; Zengin, 2020).

The aim of contemporary marketing activities is to satisfy the wishes and needs of the consumer. It is especially important to know the wants and needs of the consumer and how they can be satisfied. For this, it is necessary to examine and know the factors that affect satisfaction or dissatisfaction (Dmitriiska et al. 2018). A consistent understanding of consumer behavior is vital to the long-term success of marketing strategies. Businesses attract the attention of consumers by making use of a number of algorithms developed from people's previous preferences, tastes and discourses. Individuals who surf the internet or social networks by showing them products that they will like are made to feel as if they definitely need these products. Because artificial intelligence allows businesses to effectively match information about the products and services they offer with the information they need from potential consumers (Doko, 2021; Elgun & Karabiyik, 2022).

Although artificial intelligence applications, which are mostly used for support purposes, play a key role in coping with the uncertainty of the decision-making process, it is not currently possible to use them as decision-makers on their own, since people's personal experience and thought patterns guide decision-making with superior intuition (Choi & Lim, 2020). Past experience, insight and holistic vision are human capital and are human-specific qualities. These qualities are important for strategic problems that can be solved with a holistic approach. It is difficult for artificial intelligence to imitate and replicate human-specific qualities that guide intuitive decision-making. It is a matter of debate that one day, instead of human-AI collaboration, artificial intelligence will be able to replace humans in the decision-making process (Coşkun & Gülleroğlu, 2021).

### 3. Result

The Decisional process is of great importance for managers who have to choose among the alternatives in every issue that arises. Artificial intelligence applications, the use of which has increased significantly recently, allow the most efficient and efficient use of limited resources by saving time and cost in the processes in which they are used. In the coming years, with the sufficient development of artificial intelligence technologies by consumers, it is observed that artificial intelligence applications will become more involved in the decision-making processes of companies and company managers.

Today, artificial intelligence technology is developing and spreading rapidly in the innovative world. Artificial intelligence technology, which has created significant changes in many industries and sectors, has started to be very effective in consumers' behavior, purchasing habits and decisions. Artificial intelligence applications enable consumers who are faced with a wide variety and number of products with various features to reduce the costs of searching for information, save time and easily decide on the most appropriate option. Consumers can provide many benefits in online product selection with artificial intelligence technologies such as virtual and augmented reality, customer service experiences with smart assistants and robots, reaching appropriate and fast solutions in determining and meeting their needs, providing personalized products, experiences, pricing, marketing messages, campaigns and coupons. Thus, the purchasing decisions of consumers who gain convenience, comfort and low cost advantages in their experiences are positively affected.

The effective use of tools such as unmanned devices, internet of things (IoT), customer relationship management, smart robots in marketing with artificial intelligence technologies that create great changes in customers' profiles is very important for businesses. As a matter of fact, thanks to artificial intelligence, the next steps of customers can be predicted. Thanks to artificial intelligence algorithms, businesses are provided with great convenience in understanding and meeting the demands and expectations of consumers and the changes in these expectations. Therefore, with personalized automation and relevant content, consumers' expectations are met and their loyalty to the business is strengthened. In addition, businesses that develop their marketing strategies by using the existing data of their customers reduce their workload by performing even the simplest tasks with artificial intelligence technology, and new ideas and new content are developed. In this direction, businesses can accurately and easily identify the needs of consumers and create marketing efforts accordingly. In addition, businesses need to carefully evaluate the benefits of artificial intelligence and consider it as an important opportunity for consumer satisfaction and loyalty.

## Resources

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