The Impact of AI on Consumers' Morality: An Empirical Evidence

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Abstract : AI grows gradually in the market with its efficiency and accuracy, influencing people's perceptions, attitude, and even consequential behaviors. Current study extends prior research by focusing on AI's impact on consumers' morality. First, study 1 tested individuals' believes about AI and human's moral perceptions and people's attribution of moral worth to AI and human. Moral perception refers to a computational system an entity maintains to detect and identify moral violations, while moral worth here denotes whether individual regard an entity as worthy of moral treatment. To identify the effect of AI on consumers' morality, two studies were employed. Study 1 is a within-subjects survey, while study 2 is an experimental study. In the study 1, one hundred and forty participants were recruited through online survey company in China (M_age = 27.31 years, SD = 7.12 years; 65% female). The participants were asked to assign moral perception and moral worth to AI and human. A paired samples t-test reveals that people generally regard that human has higher moral perception (M_Human = 6.03, SD = .86) than AI (M_AI = 2.79, SD = 1.19; t(139) = 27.07, p < .001; Cohen's d = 1.41). In addition, another paired samples t-test results showed that people attributed higher moral worth to the human personnel (M_Human = 6.39, SD = .56) compared with AIs (M_AI = 5.43, SD = .85; t(139) = 12.96, p < .001; d = .88). In the next study, two hundred valid samples were recruited from survey company in China (M_age = 27.87 years, SD = 6.68 years; 55% female) and the participants were randomly assigned to two conditions (AI vs. human). After viewing the stimuli of human versus AI, participants are informed that one insurance company would determine the price purely based on their declaration. Therefore, their open-ended answers were coded into ethical, honest behavior and unethical, dishonest behavior according to the design of prior literature. A Chi-square analysis revealed that 64% of the participants would immorally lie towards AI insurance inspector while 42% of participants reported deliberately lower mileage facing with human inspector (χ^2 (1) = 9.71, p = .002). Similarly, the logistic regression results suggested that people would significantly more likely to report fraudulent answer when facing with AI (β = .89, odds ratio = 2.45, Wald = 9.56, p = .002). It is demonstrated that people would be more likely to behave unethically in front of non-human agents, such as AI agent, rather than human. The research findings shed light on new practical ethical issues in human-AI interaction and address the important role of human employees during the process of service delivery in the new era of AI.

Keywords : AI agent, consumer morality, ethical behavior, human-AI interaction

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