

The Influence of AI Recommendations on Human Decision-Making: A Review of Trust in AI vs. Human Advice

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Abstract

The main purpose of this research to study how AI recommendations influence the human decision making and to what extent Gen Z trust in AI vs human advice. For this purpose, this study reviews the deep literature review on AI, human behaviour, decision making and human advice. In addition, this study contains a detailed review of all generation start from silent generation to generation beta but more focus into Gen Z. Although, primarily focusses on trust in AI verses human advice, particularly among Generation Z. This study reveals that how AI has evolved the human thoughts generation to generation and how they are replacing human with machines however, it is concluded that to some extent AI has replaced the human decision making that is very helpful for all human, but AI completely cannot replace human.

Keywords: AI recommendations, human behaviour, Gen Z, Trust, Decision Making.

1. Introduction

The human life has changed by internet and its convenience with extra benefits. We have been a global family now and connected strongly with each other. The internet has made our life more easier and faster (Bhatti, Rehman, Kamal, & Akram, 2020).

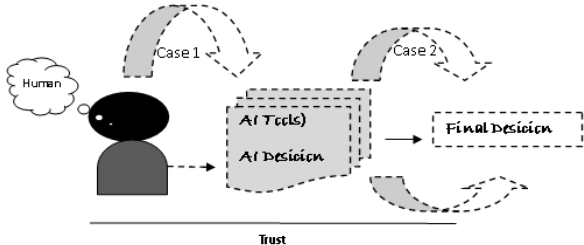
Over the past decades, the artificial intelligence (AI) has transformed the decision making of human. The integration of technology increases over the years into

every field of human life. It has intersect the traditional system with AI (Bezerra, 2024). AI is also considered as the technology of prediction; with commands AI predict the nature of problem that helpful for human understanding. AI technology analyse and predict the human behaviour and future prediction based on past pattern and input knowledge (Prakash, Shankar, AlKhayari, & Kursheed Khan, 2025).

In 1950s Turing's foundational question posed, "Can machines think?" (Turing, 2007). Now AI is not only a robotic machine it is called "technology of prediction". While, traditional people rely on human judgements and took long time to take decision but now AI research has made considerable strides across numerous domains, resulting in immense body of literature (Zhang & Aslan, 2021). AI has expanded the applications in education, personalized learning with blended learning (Roschelle, Lester, & Fusco, 2020; Zhu, Liu, & Lee, 2020). AI utilize the different learning algorithms to distinguished the pattern to generate samples similar to existing datasets (Salah, Al Halbusi, & Abdelfattah, 2023). Furthermore, creating new content across diverse mediums, such as images, posters, audios and videos (Lim, Gunasekara, Pallant, Pallant, & Pechenkina, 2023). Noteworthy some well-known examples of AI include ChatGPT, Jseper, Gemini, Claude, LLaMA, Wordtune, Scribe, Dall-E, Midjourney, Sora, Runway Gen-2, Pika Labs and Tab nine. On the other side, Predictive AI uses the statistical techniques and analysis to predict and identify the pattern to extend the learning and management Gen AI also significantly impact the world economy, boost the labour growth, productivity and efficiency (Sghir, Adadi, & Lahmer, 2023).

Generation Z, they also called first digital native who born between mid-1990s to early 2010s. Their trust on AI is increasingly over the human guidance in every matter of life like education, mental health, relationships guide, personal guide, navigation, and to solve the complicated tasks (Belludi & Kopackova, 2025). In market research AI is becoming irreplaceable, to retain and engage the Gen Z. Studies reveals that 93% Gen Z using AI tools to work smart and efficient (Steyvers & Kumar, 2024). Moreover, due to AI usage Gen Z is one of the self-dependent generations in history. They are more active, self-reliant, and socially aware but on the other side their learning span is short and does not prefer the elder’s guidance or discussion. They want to instant solution of problem by AI tools. In other words AI has transformed the Gen Z who believes to manage their life in their own style without any external influences (Prakash et al., 2025).

In the light of advancement, AI is not limited to technology or machine. It engages deeply humans ‘life personally or socially. Every generation interacts with technology, but Gen Z heavily relies on technology for planning, guidance, management, entertainment, learning, financial management, or even personal well-being. Today generation has shift the relationship between technology and human and their life style in every terms such as independence, critical thinking and long term decisions (Hoo, Kumar, Ramli, & Madhavedi, 2025). Hence, it is crucial to understand the Gen Z’s decision making and their transformation in digital era.



2. Literature Review

2.1 Human Behaviour and Artificial Intelligence (AI)

Human being cannot survive in isolation. Everyone is a product of various converging forces that could be visible and invisible such as cultural norms, psychological processes, and social interactions. These forces contribute in their thoughts, intentions, behaviours, decision, preference and personality (Ding, Pan, Hu, & Liu, 2025). The human behaviour transforms with passage of time and with powerful technology as an external force. People now easily can communicate, learn and express their emotions through AI- driven applications such as chat GPT,

social media algorithms and other AI tools. But still human behaviour is crucial to understand, and it is a central problem in every field such as business, marketing, psychology, and others. There are various research’s has been proposed to understand and explain the human behaviour and decision making under uncertainty. Researcher has found that human behaviour forms by observing the environment and AI has become the part of this environment (Ding et al., 2025).

Over the decades, continuously progress in technology reshaped the human behaviour, social interaction, technology connection, and lifestyle. The following table explains how generations transform their behaviour and lifestyle with adoption of technology.

Table 1.

Generations	Birth Years	Internet Connection and internet dependency	Lifestyle
Silent Generation	1928-1945	Almost no Internet, No internet dependency	They were reply on newspapers, radio to know about community (Cecconi et al., 2025; Chee, 2024).
Baby Boomers	1946-1964	Little engage with internet for email, online news etc. Low internet dependency.	Low internet connection, mainly used for connection only. Prefer to meet in person and rest life was offline (Cecconi et al., 2025).
Gen X	1965-1980	They are the witness of internet. They medium depend on internet.	They rely on internet for working. But strongly habits offline (Baki & Yusri).
Millennial	1986-1996	They considered as social media pioneers. High internet dependent	They connected with internet for social connection, shopping, entertainment, jobs, normalized life on and offline (Greene, 2024).
Gen Z	1997-2010	They are digital natives, very high internet dependency.	They connected with Wi-Fi, Smartphone, social media, online is natural enjoyment for them. Without internet life is incomplete (Alruthaya, Nguyen, & Lokuge, 2021).
Gen Alpha	2011-2024	Born into AI, they are extremely dependent on internet.	They are hyper digital with 100% online entertainment and learning. Offline life is secondary for them (Cecconi et al., 2025).
Gen Beta	2025-2039 Predicted	Born in web 4.0. Advance AI and Ultra extreme dependency on internet.	Their life predicted as entirely AI based or digital. Internet will not be tool for them. It will be identity for them. Their life will be online (Kristianti, 2025).

Sources: (Alruthaya et al., 2021; Baki & Yusri; Cecconi et al., 2025; Chee, 2024; Greene, 2024; Kristianti, 2025)



2.2 Decision Making and Artificial Intelligence (AI)

Decision making is a process through which individual select one course of action from pool of alternatives (Bhatti, 2018). It is the heart of research among various fields such as marketing, psychology and business. AI has transformed the decision-making process dramatically.

Before technology, human decision-making process primarily relied on the personal and others experience. But with the technology evolution it becomes easier and faster. AI tools have massive data to make predictions and decisions. AI has enhanced the decision-making effectiveness and its accuracy it also

reduces the dependency on people (Asatryan & Schonewille, 2025; Bhatti, Akram, et al., 2020; Carroll, 2022; Roy, Ghose, Singh, Tyagi, & Vasudevan, 2025).

People prefer to rely on algorithmic recommendations, furthermore, they accept the recommendations from AI for making decision without critical evaluation (Asatryan & Schonewille, 2025; Greene, 2024).

Research shows that AI steer the people decisions unconsciously by algorithmic nudging especially in social media, digital marketing, and e-commerce. However, sometimes AI leading to unfair and unethical outcomes in decision making that is challenge for people to blindly rely on AI. Hence, to maintain the transparency and accountability in decisions is mandatory and AI will in progressing phase to maintain its accountability and human cantered (Kristianti, 2025).

2.3 Trust and Artificial Intelligence (AI)

Trust is most crucial determinant in human decision in terms of AI acceptance and interaction. As in our life AI is embedded now, and research focuses to examine how accountability, transparency, and reliability shape the trust. Moreover, trust is considered as global challenge in terms of AI, around 46% people trust on AI despite its high usage. Furthermore, trust operates in two directions. In one side AI users need to trust the AI, and on the other side AI also need to trust the user (Carroll, 2022).

People trusted AI recommendations in decision making and handling uncertain situations. They frequently perceive their limitations for example rationality, fatigue or biasness and then review the AI as compensatory mechanism that capable to process large volume of data by identifying the pattern beyond the human capacity (Choung, David, & Ross, 2023).

Despite all advantages of AI still Trust in AI is considered as conditional fragile. Usually AI system expected to perform with high accuracy just like human, but still a minor visible error can reduce the trust on AI significantly. However, AI systems operate as “black Boxes” “limiting users” ability to understand and generate recommendations (Hasijsa & Esper, 2022).

3. Discussion and Conclusion

In this paper, we anticipated two components AI and human behavior mainely. Furthermore, explore conceptually how AI has shaped the human behavior and their decision power to replace trust reliance on AI rether than human advice (Carroll, 2022).

In this study, it positions that trust is a central

construct that bridge between human and AI. Moreover, the analysis reveal that trust in AI is not considered as stable but still vigorously influenced by perceived competency, emotional intelligence and tranparancy (Choung et al., 2023). At a speculative level study, AI helps to develop trust preimarily from their perceived epistemic influence. AI system are often connected with bigger data-processing capabilities, consistancy, and investigative rigor, which place them as relaiable source of direction and guidance (Asatryan & Schonewille, 2025). The trust is considered as a cognitive and competence that embedded in blief that algorithmic arrangement can outperform humans in everyday tasks relating pattern reconginition (Alruthaya et al., 2021). Consquently, AI advis is considered more trust than human advise that contains more athentic, low ambiguity and clear in wise decision making espacially where effeicany and accuracy are more perioritized(Baki & Yusri).

In addition, this study argue that Gen Z more trusted on AI than human decision that considered as traditional decision marking pattern because they are more concerned about their pravacy and independence in their decision (Alruthaya et al., 2021; Carroll, 2022). They prefer to experience by themselves instead of learn from other’s experiences. However, when decision making based on self experience and independent decision than AI play an important role in their life to help them. They more rely on machines and calculative logic in all matters that may include their morel judgements, personal life rountine, emotional decision or any career direction (Kristianti, 2025).

On ther other side AI can not handle the complex social issue and it lacks in rational and moral legitimacy as compared to humans because AI follow the pattern and codes. However, the Gen Z when blindly follow the AI they perform well their daily task and maximize their performance but when it comes towards eemotion and social connections AI fails to guide them and then they take wrong decisions.

Overall, this discussion positions trust in AI recommendations as contextual, conditional, and evolving. AI does not replace human judgment; rather, it reconfigures the ecology of decision-making by redistributing cognitive labor. Trust emerges not from technological superiority alone but from alignment between system capabilities, human values, and institutional accountability structures. From a conceptual standpoint, the future of AI-driven decision-making lies not in autonomy but in augmentation where AI enhances human reasoning without eroding moral and social responsibility.

3.1 Recommendations for Future Research

This study primarily focusses on trust in AI verses human advice, particularly among Generation Z. Although, the current study reveals that how AI has evolved the human thoughts generation to generation and how they are replacing human with machines however, it is concluded that to some extent AI has replaced the human decision making that is very helpful for all human, but AI completely cannot replace human.

However, future reseach should determine how trust in AI recommendation develops and changes over time. there should be comparative studies across different generations and cultural contexts could provide deeper insights into generational differences in AI acceptance and decision-making. Future studies may also investigate how factors such as AI transparency, explainability, privacy concerns, and perceived accuracy influence trust in AI versus human advice. Experimental and longitudinal research could further assess whether repeated interactions with AI increase or reduce individuals' reliance on AI recommendations.

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