

# Consumers' Reliance on Artificial Intelligence versus Human Experts

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## **Abstract**

In an empirical study, we investigate the downstream consequences of relying on artificial intelligence (AI) versus human experts for consumers' quality of decisions in the medical domain. Our results suggest that consumers' trust in physicians' judgement mediates the relationship between physician type (Human versus AI) and consumers' satisfaction with and their confidence in their choice of the treatment for a medical issue. Furthermore, relying on human versus AI physicians increase satisfaction with and confidence in choice, but only for consumers with lower levels of expertise in self-treatment of a severe cold. For consumers with higher levels of expertise, there is no significant effect of physician type on their satisfaction and confidence with their choice of treatment

**Keywords:** *Artificial Intelligence; Expertise; Consumer decision-making*

**Track:** Consumer Behaviour