

Consumers' perspectives on AI ethics and trust: an investigation of ethical concerns towards autonomous cars and chatbots

Giulia Pavone

Toulouse School of Management Research-UMR 5303 CNRS University Toulouse 1 Capitole

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Abstract

This paper investigates consumers' ethical concerns, trust and usage intention of intelligent products employing a mixed methods approach. Firstly we get insights about ethical concerns towards autonomous cars and chatbots using topic modeling. Secondly we predict their effect on trust and usage intention through structural equation modeling. Results show that ethical concerns differ when products present different level of intelligence and interactivity. Ethical concerns about chatbots involve human replacement, impersonal service and machine's emotional design. Ethical concerns about autonomous cars involve liability, ethical design and road safety. Data privacy concern is shared between the two products. We find an opposite perception of personalisation versus standardisation of algorithms in chatbots and autonomous cars: to increase trust, chatbots, perceived as unethical because unable to truly understand individual needs following predetermined rules, should guarantee personalized interactions; autonomous cars, perceived as unethical if their algorithms are not standardized, should follow common standardized rules.

Keywords: *consumers' ethical concerns; artificial intelligence; trust*

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