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Do we buy because we decided to or because the algorithm told us to?

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Abstract

Artificial intelligence (AI) shapes the daily decisions of consumers. As their presence becomes more pervasive, so too do concerns about how ethically and transparently these systems operate. This study explores how consumers perceive AI regulation and ethics, and how these perceptions influence their concerns about privacy and security, expectations regarding sustainability, and the quality of their overall experience. Factors that, together, shape their purchasing decisions. Grounded in a quantitative approach, the research draws on data from 139 respondents and applies structural equation modelling to examine the relationships between key constructs. The results paint a clear picture: perceptions of ethical and well-regulated AI significantly heighten awareness of privacy issues and foster more favourable views on sustainability and efficiency. These perceptions also contribute, though more moderately, to a more fluid and trusting consumer experience. Interestingly, it is this experience that appears to strengthen the belief in AI's potential to drive more sustainable consumption. However, the data also reveals a notable tension: despite acknowledging the benefits of AI, many consumers continue to favour human interaction when it comes to making purchasing decisions. This ambivalence highlights the complexity of trust in AI systems and points to the need for brands and developers to go beyond technical functionality, designing AI interactions that are not only efficient but also ethically transparent and aligned with shared values. Ultimately, the study contributes to broader discussions on responsible innovation and supports the advancement of the United Nations' SDG 9 and SDG 12.

Keywords: Artificial Intelligence; Ethics; Regulation; Consumer Trust; Sustainable Consumption

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1. INTRODUCTION

AI is discreetly embedded in the everyday decisions we make as a consumer, from the products we are presented with online to the way services anticipate our needs before we even express them.

As AI systems become more autonomous and data-dependent, scrutiny of how they work is also increasing. Who designs them? According to what principles? Can we trust that our data is used responsibly or that the recommendations we receive are fair and transparent? There are no technical questions, they speak directly to consumers' trust and the wider legitimacy of AI in our daily lives. At the same time, we are seeing a parallel demand for ethical and sustainable practices in the business world, with consumers increasingly aware of the values behind the technologies they engage with.

Although there are studies on ethical perceptions of AI and privacy (Menard & Bott, 2025; Oğuz, 2024) or sustainable concerns (Sharma & Sharma, 2024) in isolation, there is a gap in the integrated understanding of how consumers perceptions of AI ethics and regulation simultaneously influence multiple dimensions of the consumers experience, namely privacy concerns, sustainability expectations and the use experience itself, and how these dimensions together affect purchasing decisions.

To address this gap in the literature, this study aims to explore how consumers' perception of regulation and ethics in AI influences their concerns about privacy and security, sustainability and efficiency, and overall consumer experience, ultimately affecting their purchasing decisions.

To guide this question, two research questions were formulated:

RQ 1: How do consumers' perceptions of AI regulation and ethics influence their concerns about privacy, expectations of sustainability, and overall consumer experience?

RQ 2: To what extent do privacy concerns, sustainability perceptions, and consumer experience mediate the relationship between ethical AI and purchasing decisions?

The remainder of this study is structured as follows. At the end of this introduction, the literature review outlines key concepts related to ethics, regulation, privacy, sustainability, and consumer experiences in the context of AI. The methodology details the research design, sample, and instruments used. The results section then presents the main findings, followed by a discussion of their implications. Finally, the conclusion highlights the main ideas and suggests directions for future research.

2. LITERATURE REVIEW

AI is no longer a futuristic concept but an everyday presence, sometimes invisible but decisive. From digital Marketing to algorithms that recommend products or filter content, AI is silently shaping our choices and experiences as consumers. This transformation, while fascinating, is far from neutral: it raises ethical questions, challenges to privacy, and expectations around sustainability. In this context, this study sets out to understand how different dimensions and, ultimately, their purchasing decisions. Four key areas are analyzed: regulation and ethics, privacy and security concerns, sustainability and efficiency, and the subjective impact of the consumers' experiences.

2.1. REGULATION AND ETHICS

Trust in AI technologies is often built on the invisible: the standards, principles, and intentions that guide those who develop them. When consumers feel that the use of AI follows clear ethical criteria – that it respects justice, avoids discrimination, and promotes responsibility – this perception acts as a foundation for safety (Ahn et al., 2024; Khan & Mishra, 2024; Martin et al., 2017). More than knowing what technology does, it's important to understand how and why it does it.

In a world that is increasingly mediated by algorithms, regulation becomes more urgent. Studies show that perceived fairness in digital environments has a real impact on the acceptance of technologies (Fernandez

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Hilario et al., 2024). And when it comes to AI, this fairness includes ensuring that there is accountability for mistakes, that social impacts are foreseen, and there is a logic of active consumer protection (Shelley, 2021).

It is therefore not surprising that the perception of ethics and regulation is strongly associated with privacy and security concerns. Clarity in the way data is handled, respect for the limits of personalization, and control over digital exposure are central aspects in building trust (Srivastava & Sharma, 2024). We therefore formulated the first hypothesis:

H 1: The perception of regulation and ethics in the use of AI positively influences privacy and security concerns.

But the impact of ethical action is not limited to the field of data protection. Business practices aligned with ethical principles and regulatory requirements tend to have repercussions in areas such as sustainability and efficiency (Deva Sarma et al., 2024; Sopandi et al., 2024). Companies that embrace ethics as part of their technologies that optimize resources, reduce waste, and contribute to environmentally responsible practices (Ishaq et al., 2024; Silva, 2024). Thus, the following hypothesis was defined:

H 2: The perception of regulation and ethics in the use of AI positively influences sustainability and efficiency.

In addition, there is a subjective dimension that should not be ignored. When a consumer feels that they are interacting with a brand that uses AI in an ethical, transparent, and regulated way, their experience is likely to be more positive, more fluid, and more rewarding (Josimovski et al., 2023; Trawnih et al., 2022). The ethical judgments we make about shape the way we relate to them, and, in many cases, the purchasing decision begins there (Geetha et al., 2023). The following hypothesis is presented:

H 3: The perception of regulation and ethics in the use of AI positively influences consumer experiences in impacting purchasing decisions.

2.2. Sustainability and Efficiency

Sustainability has gained prominence on organizational agendas, but its impact on consumption increasingly depends on how it is operationalized (Tomşa et al., 2021). Here, AI can play a decisive role. Whether through recommending more sustainable products, reducing waste through intelligent personalization, or optimizing logistics systems, technology is proving to be an ally in the collective effort towards more conscious consumption (Donthi et al., 2024; Salhab et al., 2025).

However, it is important to realize that these practices are not neutral from the point of view of the consumer experience. When an individual feels that their purchasing decision contributes to a positive environmental impact and that the brand, through AI, facilitates this process, this feeling generates values (Babadoğan, 2024; Donthi et al., 2024). Creating shared value is precisely where innovation and purpose meet. And that´s where the last hypothesis lies:

H 4: The sustainability and efficiency associated with the use of AI positively influence the consumer experience in impacting purchasing decisions.

Figure 1 graphically summarizes the proposed conceptual model representing the relationships between the constructs identified and the research hypotheses formulated here.

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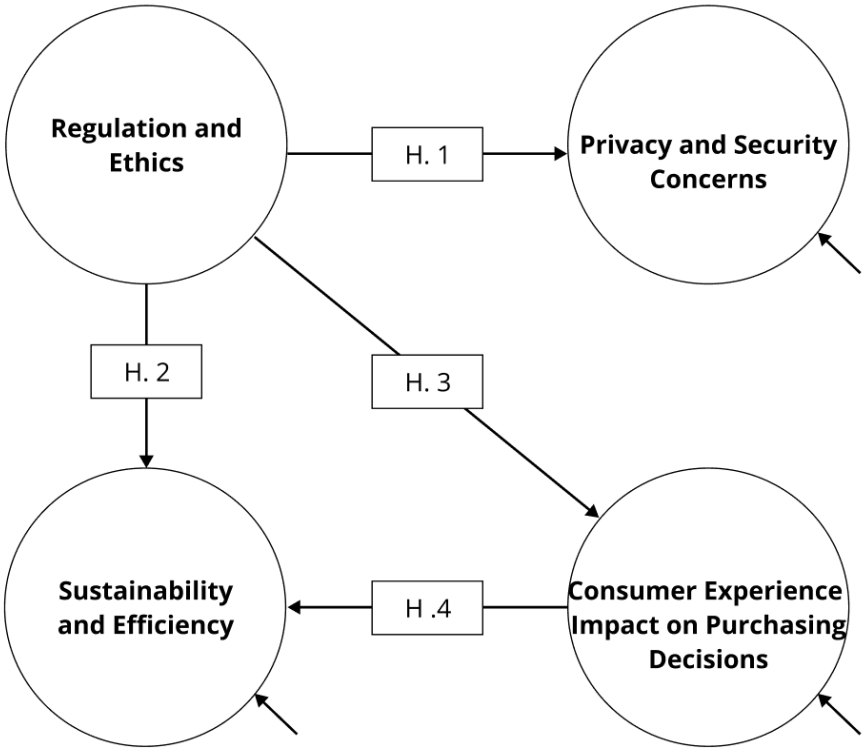

Figure 1 – Conceptual structural model and research hypotheses

Source: Author

3. METHODOLOGY

This study follows a quantitative and correlational design, aiming to explore how consumers' perception of regulation and ethics in AI influences their concerns about privacy and security, sustainability and efficiency, and overall consumer experience, ultimately affecting their purchasing decisions.

The study was conducted through an online survey, made available between March to April 2024. Distribution took place via digital channels, including social media platforms and email, reaching participants through a non-probability convenience sample approach. Before responding, each participant was informed about the nature and purpose of the study, as well as the measures taken to ensure anonymity and confidentiality. Only after providing their informed consent did they proceed to the questionnaire.

3.1. CHARACTERIZATION OF THE PARTICIPANTS

The final sample consisted of 139 valid respondents. In terms of gender distribution, the sample was relatively balanced: 74 women (53.2%), while 65 men (46,8%).

Regarding educational background (figure 2), a significant majority of participants held an advanced academic qualification. More than half had a completed PhD (57,6%), followed by 22,3% with a Master's degree, and 12,9% with a bachelor's degree. Only a small proportion reported secondary education (2,2%) or postdoctoral training (5%), which suggested a sample with notably high academic attainment.

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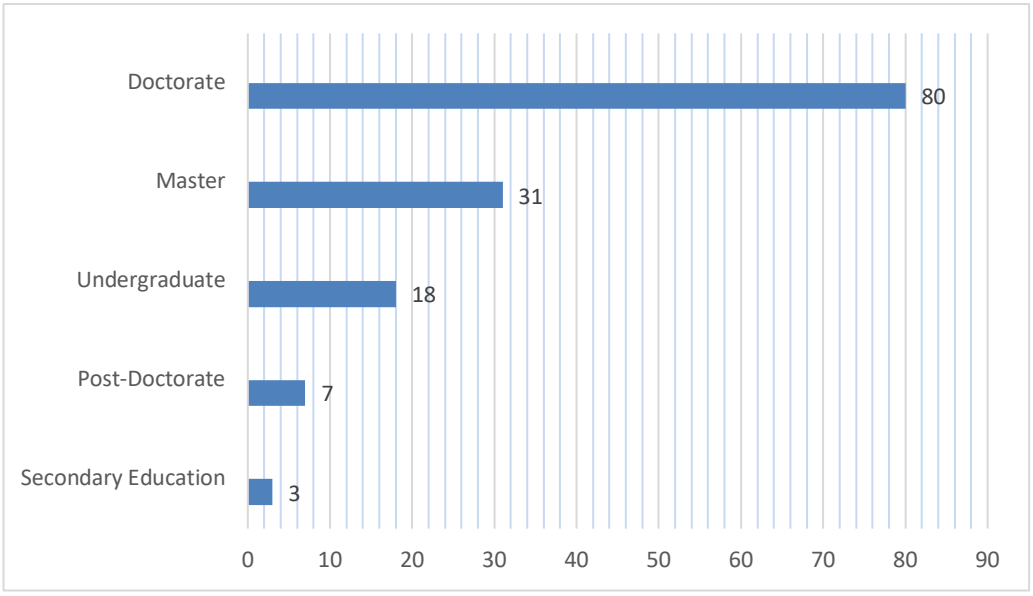

Figure 2 – Academic qualifications of the participants

Source: Author

When analysing geographical location, most participants were based in the Centre of Portugal (59%), followed by respondents from the North (25,2%) and the Lisbon Metropolitan Area (13,7%). Fewer participants reported living in the Algarve (1,4%) or Alentejo (0,7%), which may reflect regional disparities in digital survey reach or AI awareness.

Finally, in terms of professional category (figure 3), most respondents (84,2%) identified as specialists in cultural and scientific activities, a category that includes researchers, academics, and other knowledge workers. The remaining participants were distributed across technical professions (7,2%), administrative roles (0,5%), and other categories, including executive, legislative, military, industrial, and non-qualified roles, each representing less than 1% of the sample.

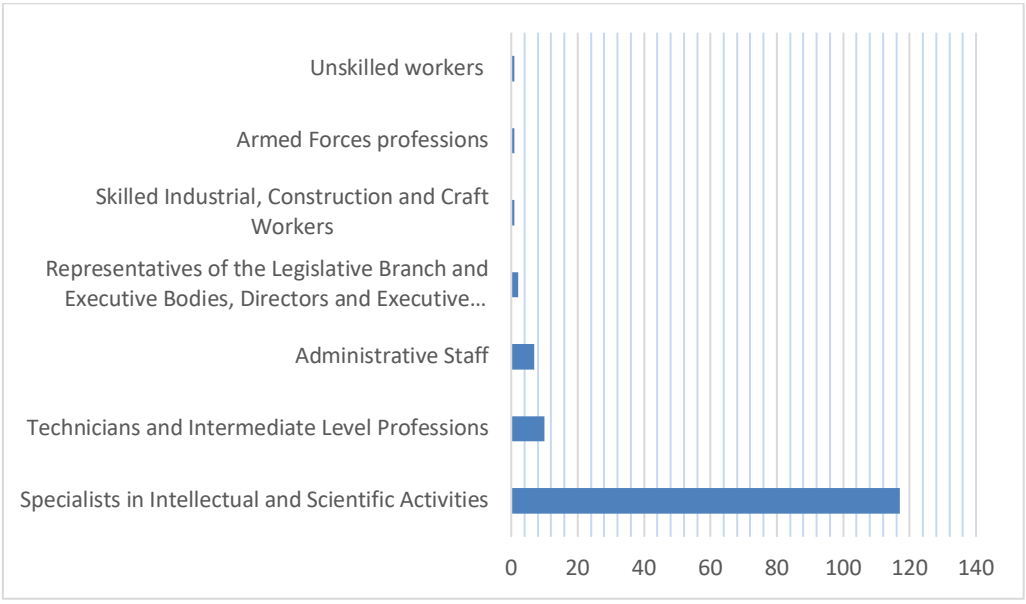

Figure 3 – Professional categories of the participants

Source: Author

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This profile reveals a highly educated, professionally specialised and demographically diverse sample, particularly well-suited to reflecting a nuanced perspective on AI, ethics and consumer behaviour.

3.2. INSTRUMENTS

To explore the constructs under analysis, a survey was developed composed of fifteen statements, organized across four dimensions: Regulation and Ethics, Privacy and Security concerns, Sustainability and Efficiency, and Consumer Experience Impacts on Purchasing Decisions. All items followed a five-point Likert format (1- "strongly disagree" to 5- "strongly agree").

The descriptive statistics presented in Table 1 provide a detailed overview of the participants' responses. In general, the data reveals high levels of agreement with the items relating to ethics, regulation, privacy, and sustainability, while responses relating to the influence of AI on the consumer experience were more reserved. The internal consistency of the scales, measured using Cronbach's alpha (α), ranged from acceptable to excellent (Gliem & Gliem, 2003), providing solid support for the reliability of the constructs.

Table 1 – Descriptive statistics of questionnaire items by construct

	M	**SD**
Regulation and Ethics (α = .90)		
I believe that the creation of an international regulatory agency for AI is necessary to guarantee global ethical practices.	4.47	.726
It is important that AI developers consider the ethical impacts of their systems before launching them onto the market.	4.62	.630
There should be clear guidelines for legal liability in cases of failure or damage caused by AI systems.	4.65	.610
It is crucial that AI systems are designed to avoid bias and discrimination.	4.55	.744
Privacy and Security concerns (α = .78)		
I am concerned about the possibility of AI systems being used to manipulate public information and opinions.	4.58	. 721
Transparency in the use of AI algorithms is crucial to my trust in AI-based services and products.	4..42	.681
I am concerned that reliance on AI systems could increase vulnerability to cyber-attacks.	4.39	.707
Sustainability and Efficiency (α=.90)		
AI can play a crucial role in identifying and promoting sustainable products to consumers.	3.86	.830
AI tools that offer personalized recommendations can encourage conscious consumption and reduce waste.	3.60	.990

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AI-based systems that optimize logistics and transport contribute significantly to reducing the carbon footprint.	3.99	.816
I believe that AI has the potential to improve energy efficiency in homes and industries, promoting sustainable practices.	4.12	.790
Initiatives that use AI to promote the recycling and reuse of products have a significant positive impact on the environment.	4.04	.820
Consumer Experience Impacts on Purchasing Decisions (α=0.60)		
I value personalized product/service recommendations made by AI systems.	2.89	.983
Personalized AI recommendations often influence my online purchasing decisions.	2.76	1.069
I prefer direct interactions with humans to automated interactions by AI during the purchase process. (inverted)	1.92	1.064

Source: Author

In the dimension Regulation and Ethics (α = .90), participants expressed strong agreement with all items, with mean values ranging from 4.47 to 4.65. This dimension showed the highest internal consistency, suggesting that perceptions around ethical development and governance of AI are not only strongly endorsed but also conceptually coherent. The item "There should be clear guidelines for legal liability in cases of failure or damage caused by AI systems." Stood out with the highest mean (M= 4.65; SD= .610), underlining the perceived importance of legal accountability.

The Privacy and Security concerns dimension (α = .78) also demonstrated good internal consistency. Here, participants voiced considerable concern, especially regarding the manipulation of public information (M= 4.58; SD= .721). While concerns around cyberattacks (M= 4.39; SD= .707) and the need for transparency (M= 4.42; SD= .681) were slightly lower, the overall patterns reflect a sustained unease with how AI systems handle data and influence trust.

In Sustainability and Efficiency (α=.90), responses were slightly more dispersed but still generally positive. The highest-rated item was "I believe that AI has the potential to improve energy efficiency in homes and industries, promoting sustainable practices" (M= 4.12; SD= .790), indicating that participants recognised concrete environmental benefits. In contrast, "AI tools that offer personalized recommendations can encourage conscious consumption and reduce waste" received a lower mean (M= 3.60; SD= 3.60; SD= .990), possibly reflecting scepticism about the behavioural effectiveness of such interventions. The high alpha once again indicates strong internal cohesion among these items.

By contrast, the dimension Consumer Experience Impacts on Purchasing Decisions yielded a lower internal consistency (α=.60), indicating more variability in how respondents related to these items. The overall means in this dimension were modest, ranging from 2.76 to 2.89, indicating a generally limited impact of AI on purchasing behaviour. The item "I prefer direct interactions with humans to automated interactions by AI during the purchase process", which is reverse-coded, recorded the lowest means (M= 1.92; SD= 1.064). When adjusted for interpretation, this low score reflects a high preference for human interaction over AI-driven automation during the purchase process.

4. RESULTS

All statistical analyses were carried out using IBM SPSS Statistics (v 29.0) and AMOS (v 29.0).

Table 2 shows the Pearson correlation coefficients between the constructs analyzed in the model.

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The results reveal statistically significant associations between all the variables ($p < .01$), with weak ($.10 < r < .29$), moderate ($.30 < r < .49$), and strong ($r \geq .50$) correlations, according to Cohen's (1988) criteria. The highest correlation is between Regulation and Ethics and Privacy and Security concerns (r=.706), indicating a strong association between ethical perceptions of artificial intelligence and data protection concerns. The same variable shows a moderate correlation with the impacts of Consumer Experience Impacts on Purchasing Decisions (r=.337), and a weak but significant correlation with Sustainability and Efficiency (r=.151). There is also a moderate correlation between Privacy and Security concerns (r=.225), as well as a more robust correlation with Consumer Experience (r=.456). Finally, Sustainability and Efficiency show a moderate correlation with Consumer Experience (r=.383).

Table 2 - Correlations between study variables

	Regulation and Ethics	**Privacy and Security Concerns**	**Sustainability and Efficiency**
Regulation and Ethics	.	.	.
Privacy and Security Concerns	.706***	.	.
Sustainability and Efficiency	.151***	.225***	.
Consumer Experience Impacts on Purchasing Decisions	. 337***	.456***	.383***

Note: *** p < .01.

Source: Author

The absence of excessively high correlation values suggests that there are no multicollinearity problems, and the linearity of the observed associations supports the suitability of the model for structural equation analysis.

Figure 4 shows the final structural model. To assess its quality, we used various indicators of fit widely recognized in the literature (Hu & Bentler, 1999; Kline, 2023). The χ^2/df value obtained (1.92) is within the range considered acceptable, suggesting that there is a good match between the model and the data.

The indices reinforce this positive impression: the CFI reaches .961 and the TLI .944, both above the .90 threshold. A far as the approximation errors are concerned, the RMSEA (.058) and SRMR (.041) values remain below the recommended threshold of .08, pointing to a reduced discrepancy between the observed data and that estimated by the model.

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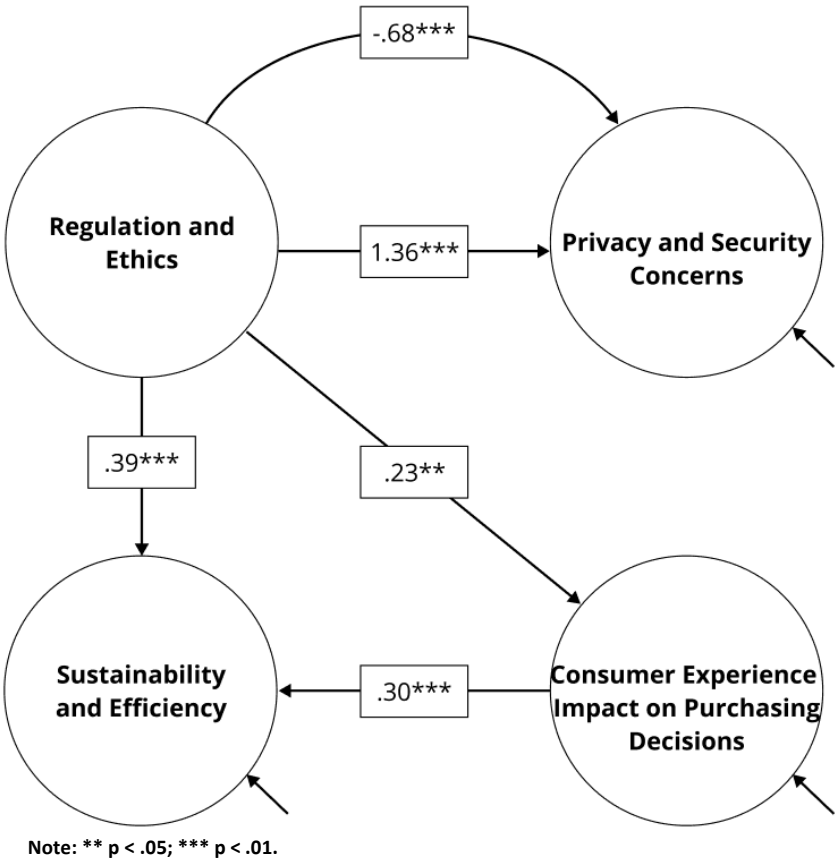

Figure 4 – Final structural model

Source: Author

Taken together, these results not only support the statistical quality of the model but also reinforce the soundness of the underlying theoretical structure. Clearly and consistently, all the hypotheses were confirmed, and the effects between the constructs were positive and statistically significant.

5. Discussion

The strong relationship between the Regulation and Ethics and Privacy and Security concerns ($\beta = 1.36$, $p < .001$) may seem counterintuitive, because if consumers perceived the existence of ethical and regulatory principles, shouldn't they feel safer? However, as previous studies have pointed out (Martin et al., 2017; Srivastava & Sharma, 2024), greater ethical consciousness can increase consumers' sensitivity to potential risks. In other words, the more aware they are of the values and norms that guide the use of AI, the more demanding they are about how data is handled and protected.

There was a positive effect in the relationship between Regulation and Ethics and Sustainability and Efficiency ($\beta = .39$, $p < .001$), which indicates that, for consumers, the ethical performance of organizations tends to be aligned with sustainable and efficient practices. This alignment seems to translate into a holistic reading of brand responsibility, it is not enough to protect data, it is also necessary to optimize resources and minimize environmental impacts (Deva Sarma et al., 2024; Silva, 2024).

In addition, the perception of ethics and regulation also has a positive, but more moderate, impact on the consumer experience ($\beta = .23$, $p < .001$). When consumers feel that technology is used transparently and responsibly, their interaction with brands is fluid, trust, and, often, pleasure. This result corroborates studies

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which argue that ethics influence not only a brand's image, but the way consumers experience it (Geetha et al., 2023; Menard & Bott, 2025; Oğuz, 2024).

Finally, there is a positive relationship between Consumer Experience and the perception of Sustainability and Efficiency ($\beta = .30$, $p < .001$). This result suggests that when consumers have satisfactory experiences with AI-based systems that are personalized, useful, and fluid, they also tend to value their potential to promote sustainable practices more highly. In other words, it is the positive experience that feeds the perception that AI can contribute to more conscious choices, and not necessarily the other way around. This reversal of perspectives is relevant, as it points to the importance of practical experiences in reinforcing environmental consciousness. Sustainability, in this case, seems to emerge because of trust and perceived effectiveness in interacting with technology.

Taken together, these results offer a comprehensive perspective on the interaction between the constructs under study. The data show that ethical and regulatory perceptions significantly influence consumer' concerns about privacy and security, as well as their expectations regarding sustainability and the quality of their experience. The stronger relationship was observed between ethical perception and privacy concerns, suggesting that ethical consciousness increases vigilance rather than simply reassuring users. Similarly, consumers who consider AI to be ethically managed are more likely to associate it with sustainable and efficient practices, reinforcing the idea that ethics and sustainability are cognitively and morally aligned in the consumer mindset. Although the impact of ethics on the consumer experience was more moderate, it remains significant, indicating that ethical perceptions also shape how consumers subjectively evaluate their interactions with AI-powered systems.

The results also reveal an indirect and stratified pathway between ethical AI and purchasing decisions. Consumer experience emerges as a central mechanism, influencing the extent to which AI is seen as a sustainability factor. The significant relationship between consumer experience and perception of sustainability and efficiency suggests that it is through positive, trusting, and well-designed interactions that consumers become more receptive to the notion of AI as a tool for conscious consumption. It is worth noting that privacy concerns, despite being strongly influenced by ethical perceptions, do not directly affect the consumer experience in the model tested, indicating that such concerns can remain latent unless triggered by negative incidents or contextual factors. This highlights the centrality of experience as a bridge between abstract ethical alignment and concrete consumer behaviour. Overall, the study provides empirical support for the idea that responsible innovation must not only meet normative expectations but also translate them into lived, meaningful, and trust-building consumer experiences.

6. CONCLUSIONS

This study reinforces the growing relevance of ethical and regulatory considerations in shaping consumer perceptions of AI. The findings show that when consumers perceive AI systems as ethically guided and properly regulated, they not only become more attentive to privacy and data protection issues but also more receptive to sustainability efforts and more likely to engage in positive consumption experiences. These interconnected perceptions contribute to a more holistic evaluation of brands' responsibility, where ethical alignment is no longer a marginal factor but a central driver of trust and decision-making.

Importantly, the results suggest that the consumer experiences play a mediating role: positive and transparent interactions with AI technologies enhance the perception of their sustainable potential, reinforcing the idea that trust and usability can act as gateways to more conscious consumption. These dynamic invites brands and developers to go beyond technical performance and actively design AI systems that embody transparency, fairness, and environmental responsibility.

Despite its contribution, this study is not without limitations. The sample, while such in academic and professional diversity, is not representative of the broader population, which may limit the generalizability of the findings. Future research could explore these dynamics across different demographic and cultural contexts, as well as expand the analysis to include longitudinal perspectives on the evolution of consumer trust and behaviour in AI-mediated environments.

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By addressing these paths, future work can deepen the understanding of how ethics, regulation, and user experiences intersect in shaping not only purchasing decisions but the broader social legitimacy of AI.

Finally, this research aligns and contributes to the United Nations Sustainable Development Goals (SDGs), particularly Goal 9 (industry, innovation and infrastructure), by promoting responsible and ethical AI development, and Goal 12 (responsible consumption and production), by encouraging sustainable consumption through AI-mediated experiences.

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