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**DOI**

[10.1007/s00146-019-00931-w](https://doi.org/10.1007/s00146-019-00931-w)

**Publication date**

2020

**Document Version**

Final published version

**Published in**

AI & Society

**License**

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[Link to publication](#)

**Citation for published version (APA):**

Araujo, T., Helberger, N., Kruikemeier, S., & de Vreese, C. H. (2020). In AI we trust? Perceptions about automated decision-making by artificial intelligence. *AI & Society*, 35(3), 611-623. <https://doi.org/10.1007/s00146-019-00931-w>

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# In AI we trust? Perceptions about automated decision-making by artificial intelligence

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Received: 25 March 2019 / Accepted: 10 December 2019 / Published online: 1 January 2020  
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## Abstract

Fueled by ever-growing amounts of (digital) data and advances in artificial intelligence, decision-making in contemporary societies is increasingly delegated to automated processes. Drawing from social science theories and from the emerging body of research about *algorithmic appreciation* and algorithmic perceptions, the current study explores the extent to which personal characteristics can be linked to perceptions of automated decision-making by AI, and the boundary conditions of these perceptions, namely the extent to which such perceptions differ across media, (public) health, and judicial contexts. Data from a scenario-based survey experiment with a national sample ( $N=958$ ) show that people are by and large concerned about risks and have mixed opinions about fairness and usefulness of automated decision-making at a societal level, with general attitudes influenced by individual characteristics. Interestingly, decisions taken automatically by AI were often evaluated *on par* or even *better* than human experts for specific decisions. Theoretical and societal implications about these findings are discussed.

**Keywords** Automated decision-making · Artificial intelligence · Algorithmic fairness · Algorithmic appreciation · User perceptions

## 1 Introduction

Fueled by ever-growing amounts of digital data and advances in artificial intelligence (AI), decision-making is increasingly delegated to automated processes. These automated decision-making (ADM) processes take place for example in communication, with algorithms making (personalized) news recommendations (Thurman and Schifferes 2012; Diakopoulos and Koliska 2017; Carlson 2018), personalizing advertising based on online behavior (Boerman et al. 2017), regulating user activity on social media platforms (van Dijck et al. 2018), automatically identifying suspicious profiles (Chu et al. 2012; Ferrara et al. 2016; Siddiqui et al. 2017), or even automatically generating news stories (Graefe et al. 2018). ADM processes also make their way into (public)

health, with virtual health coaches recommending activities to individual users (Grolleman et al. 2006; Hudlicka 2013; Bickmore et al. 2016), or with ongoing discussions on how to integrate AI to the decision-making process within health-care (e.g., Agarwal et al. 2010; Dilsizian and Siegel 2013; Jha and Topol 2016; Yu and Kohane 2018). Their relevance is also growing in the judicial and law enforcement sector (for an overview of the possibilities, see Nissan 2017). For example, in the United States, algorithms are already being used to evaluate who might be eligible for early release from jail (Dressel and Farid 2018) and for criminal sentencing (Angwin et al. 2016). And, there are discussions ongoing on how algorithms may help with pre-emptive policing tasks (Kennedy et al. 2011; Stanford University 2016) as well as the potential for “algorithmic states of exception”, in which algorithms enable “an increase in actions that have the force of the law but lie outside the zone of legal determination” (McQuillan 2015, p. 573).

Automated decision-making can be defined in several ways. Narrowly, it can be described as “decisions by technological means without human involvement” (European Commission 2018, p. 7). More broadly, however, it may be seen as the process through which the ever-growing amount—and

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variety—of personal data “are subsequently processed by algorithms, which are then used to make (data-driven) decisions” (Newell and Marabelli 2015, p. 4). ADM thus involves a range of processes, from aids for human decision-makers to completely automated decision-making processes, across a wide variety of contexts.

A growing body of research has begun to investigate the consequences of ADM, as well as its limitations and risks, with increasing attention to the fact that automated decisions can be biased (Hajian et al. 2016; Zarsky 2016; Angwin et al. 2016). Surveys with citizens also indicate general concerns about the use of algorithms in decision-making, with a majority of Americans considering ADM as unacceptable (Smith 2018). However, much is yet to be explored about what influences people’s perceptions of ADM by AI especially when it comes to its perceived usefulness and expectations regarding fairness (Lee and Baykal 2017; Lee 2018) or risk. Exploring what influences people’s perceptions about ADM is especially important, because ADM, and algorithms in general, can be seen as socio-technical artifacts (Kitchin 2017; Elish and boyd 2018) that do not function in isolation but are embedded in the context of particular societal, institutional, or organizational structures, with their own mechanisms, incentives, (power) relationships, and roles in society. Understanding drivers of perceptions of ADM is important, because people’s perceptions of what algorithms are capable of play a critical part their evaluation and potential for acceptance of ADM (Lee 2018). The following research question will, therefore, be addressed: Which personal characteristics can be linked to perceptions of fairness, usefulness and risk in Automated Decision-Making, and what are the boundary conditions of these perceptions (i.e., do perceptions differ in different domains<sup>1</sup>)?

Drawing from social science theories on *source orientation* and the influence of the *machine heuristic* (Sundar and Nass 2000, 2001; Sundar 2008), and on the emerging body of research about algorithmic perceptions (Logg et al. 2018), the current study extends the notion of *algorithmic appreciation* (Logg et al. 2018; Thurman et al. 2018) by explicitly investigating perceptions not only of *usefulness*, but also of *risk* and of *fairness*. Using a survey with a representative sample from the Netherlands ( $N=958$ ), this study examines how individual characteristics influence general attitudes towards ADM. More specifically, it investigates the extent to which knowledge, online privacy concerns and self-efficacy, demographics, and belief in equality have an effect on

how individuals perceive ADM to be fair, useful or risky. In doing so, it complements earlier findings about algorithmic perceptions in other countries such as the US (Smith 2018) and provides a deeper level of insight into what *influences* such perceptions. As an extension of existing research, this study investigates not only automated *recommendations*, but also scenarios wherein *decisions* are made by AI and algorithms. Here, we distinguish between different levels of impact of the decision and explore a range of scenarios in which impacts may be as low as making news or health and fitness recommendations, to as high as criminal sentencing in the judicial sector or making treatment decisions in health. Our aim with this research is to explicitly compare perceptions of the same decisions when made by a human expert with those decisions made by an AI, thus providing a level of nuance of overall perceptions of ADM by contrasting it with baseline perceptions of decisions made by humans. Ultimately, this holistic approach exploring perceptions of ADM in specific scenarios results in a more complete picture of hopes and concerns about ADM.

The rest of this paper is structured as follows. In Sect. 2, we present an overview of earlier research on attitudes about ADM (2.1), followed by the individual characteristics (2.2) that may influence such attitudes, including knowledge (2.2.1), online privacy concerns and self-efficacy (2.2.2), demographics (2.2.3), and belief in equality (2.2.4), as well as how these attitudes may differ across contexts (2.3). In Sect. 3, we describe the methodology employed in this study, with the results being presented in Sect. 4. The theoretical implications, limitations, future research directions, and conclusions are outlined in Sects. 5 and 6.

## 2 Automated decision-making

ADM can be conceptualized as instances in which algorithms or an AI are used to collect, process, models, and use data to make automated decisions. In turn, feedback from these decisions is then used by the system to improve itself. ADM, however, should be seen as a socio-technical concept that goes beyond the merely technical aspects of what an algorithm or AI might be (Kitchin 2017; Elish and boyd 2018). While an algorithm may be considered as a set of “encoded procedures for transforming input data into a desired output, based on specified calculations” (Gillespie 2014, p. 1), how we conceptualize it evolves through time, societal, and institutional contexts and human–machine interaction. Algorithms, therefore, “can be thought about in a number of ways: technically, computationally, mathematically, politically, culturally, economically, contextually, materially, philosophically, ethically and so on” (Kitchin 2017, p. 16). This study will focus on automation in the sense of “the ongoing production of a process without the

<sup>1</sup> While perceptions of ADM are relevant in many societal contexts, this study has chosen to focus on media, (public) health, and justice. In these three sectors, we expect that ADM can have a significant impact on individual rights, well-being, and functioning in a society (as citizens and voters in the case of the media, as members of a society in the case of justice, and as humans in the case of health).

mediation of a person” (Dodge and Kitchin 2007, p. 270), which takes the role of an automated decision-maker.

An automated decision-maker can be conceptualized as an algorithm, a recommender system or, simply an “artificial intelligence” depending on how it is framed and presented to the user of the system or subject of the decision. Accordingly, ADMs can take forms ranging from decision-support systems that make recommendations to human decision-makers and/or nudge users of these systems in a certain direction, to fully automated decision-making processes that make decisions on behalf of institutions or organizations without human involvement. In this sense, human decision-makers rely to varying degrees on automated decision-support systems when making decisions that either relate to themselves (e.g., health app that coaches healthy behavior) or to others (e.g., judge using an ADM to determine a fine).

The level of involvement of humans in these automated decisions varies. On one hand, recommender systems, when deciding what to recommend to a user (e.g., a health advice or a newspaper article), still might leave a substantial level of autonomy to this user in terms of choosing whether to accept, or not, these recommendations. Furthermore, such data-driven decision-support systems bring the implicit expectation that future actions by the system will be influenced by the behavior of the user of the system (or of the decision-maker) by means of an algorithmic feedback loop. Fully automated decision-making processes, when incorporated in “managerial and governance processes” (Lee 2018, p. 2), on the other hand, often only communicate the results of a decision without any room for human involvement in the making of the decision itself. In the worst case, such a system will leave the subject of the decision in the dark both about the data used to in the decision, as well as how to contest the outcome, or even whether the subject of the decision had a choice in participate or not in the process in the first place.

These technologies and methods go through “fear and hype cycles”—as what has been arguably taking place with the growing importance of big data, machine learning, and AI (Elish and boyd 2018), which makes them particularly interesting for social scientific research. What influences attitudes and perceptions about ADM is not just the technological solution which they offer, or their actual performance, but also the way in which these ADM processes are framed or communicated to the user or subject of the decision (Lee 2018). Most importantly is the assumption of neutrality and objectivity of these systems. They are “created for purposes that are often far from neutral: to create value and capital; to nudge behavior and structure preferences in a certain way; and to identify, sort and classify people” (Kitchin 2017, p. 18). However, these systems are often carefully and strategically articulated as impartial and objective socio-technical actors in the discourse surrounding

their implementation and usage in different aspects of daily life, as happens for example with search engines or other recommender systems (Gillespie 2014). This may lead to expectations of objectivity and fairness of a machine, we argue that very well exceed the level of objectivity and fairness that human decision-makers are capable of.

## 2.1 Attitudes towards ADM

Earlier studies show a general tendency to consider an “expert system to be more objective and rational than a human adviser” (Dijkstra et al. 1998, p. 160). This tendency, often based on the assumption that statistical methods outperform human judgement (Dawes et al. 1989), gives rise to the idea of *algorithmic appreciation*, showing in several instances that people prefer judgement or recommendations by algorithms when compared to human recommendations (Logg et al. 2018). This tendency may be partially attributed to the notion of the *machine heuristic* (Sundar 2008), which suggests that the less a user anthropomorphizes an interface, the more she or he will consider its decisions and selections to be objective and free of (ideological) biases. In addition, research based on the Computer Are Social Actors (CASA) paradigm (Nass et al. 1994) focused on source orientation suggests that computers are treated as autonomous sources (e.g., Sundar and Nass 2000), with the assumptions or rules decided by the programmer when creating or managing the system disappearing from the user’s view, or not being as prominent in user perceptions.

Several studies contextualize this general tendency, suggesting that it might be dependent on various factors. For example, compared to human decision-makers, ADMs or recommendation systems can be seen as inscrutable, which might impact the user’s willingness to accept the system, or its recommendations (Yeomans et al. 2019). People seem also to be far less forgiving towards ADM than to humans: Recognizing that an algorithm makes a mistake—even when its overall performance is better than of a human—was seen to be sufficient to make people choose the human decision-maker, thus leading to *algorithmic aversion* (Dietvorst et al. 2015). The context also matters. On one hand, the type of (human) decision-maker serving as the reference is important: machines were more trusted than human non-experts, but less trusted than human experts (Madhavan and Wiegmann 2007). On the other hand, studies have also shown differences in the evaluation of ADMs for objective or subjective decisions (Logg 2017) or for management decisions requiring human or mechanical skills (Lee 2018). The current study contributes to this line of research by investigating how perceptions of fairness, usefulness, and risk associated with ADM are influenced both by contextual and individual factors, as outlined in the following sections.

## 2.2 Personal characteristics and attitudes towards ADM

When delving deeper into how users or subjects in a decision perceive fairness, usefulness, or risk associated with ADM by AI, the first question that arises is to what extent do individual characteristics play a role in the process? We briefly review some of the key findings from earlier research below.

### 2.2.1 Knowledge

Earlier research highlights the role of knowledge in how people perceive ADM and algorithmic recommendations. The evidence, however, is mixed. On one hand, comfort with mathematics (Logg 2017) or level of education (Thurman et al. 2018) was shown to have, in general, positive associations with better attitudes towards algorithmic recommendations. More specifically, when it comes to news personalization, lower levels of education showed a stronger negative effect for attitudes towards automated personalization based on user behavior compared to other forms of news selection such as journalistic curation (Thurman et al. 2018). However, when it comes to fairness in algorithmic decisions involving groups, the higher the level of computer programming knowledge, the less that the algorithmic-mediated decision was perceived to be fair (Lee and Baykal 2017). Given these mixed findings, we propose the following research question, making a distinction between general (i.e., educational attainment) and domain-specific (i.e., knowledge about AI, algorithms, and computer programming) knowledge:

**RQ1** To what extent does general and domain-specific knowledge influence perceptions about usefulness, fairness, and risk of ADM by AI?

### 2.2.2 Online privacy concerns and self-efficacy

ADM is usually associated with data-driven decisions (Newell and Marabelli 2015), based, for the most part, on automated and large-scale collection of digital trace data about individual behavior. We expect that general concerns about how personal data are collected and used (privacy concerns)—as well as individuals' own assumptions about their level of ability to protect their data (online self-efficacy)—will also influence general perceptions about ADM by AI. This is supported by earlier research, indicating that higher levels of privacy concern are associated with worse attitudes towards automated personalization of news based on user behavior (Thurman et al. 2018). We, therefore, assume that users with higher levels of privacy concerns will have a more critical evaluation of ADM by AI, whereas the more certain a user is of her or his own online self-efficacy in protecting

their own privacy, the more confident—and therefore more positive—this user will be about these systems. This leads to the following hypotheses:

**H1** Online privacy concern levels are negatively associated with perceptions of fairness and usefulness of ADM, and positively associated with perceived risk.

**H2** Online self-efficacy is positively associated with perceptions of fairness and usefulness of ADM, and negatively associated with perceived risk.

### 2.2.3 Demographics

Beyond knowledge and online privacy concerns and self-efficacy, the role of demographics—especially age and gender—may also be relevant when it comes to perceptions about ADM, although the evidence is mixed. Age, for example, has been shown to partially influence perceptions about algorithms: Older people tended to show higher levels of agreement that human editors are a better way to receive news than through algorithms (Thurman et al. 2018) and tended to be less supportive than younger Americans of the notion that algorithmic decisions might be free from biases (Smith 2018). The same results, however, were not seen in other contexts (Logg 2017). Gender was not seen as relevant for algorithmic appreciation (Logg 2017; Thurman et al. 2018), yet it exerted some level of influence on perceptions of or attitudes towards algorithmic fairness (Dineen et al. 2004; Pierson 2017). Moreover, given the differences in scope between this study and earlier research, we believe that it is important to update our knowledge about the influence of demographic characteristics on ADM perceptions, and, therefore, propose the following research question:

**RQ2** To what extent do demographic characteristics—i.e., age and gender—influence perceptions about usefulness, fairness, and risk of ADM?

### 2.2.4 Belief in equality

As per the *machine heuristic* (Sundar 2008), automated recommendation or decision-making systems might be perceived as being unbiased and objective, applying always the same set of (objective) rules especially if its users consider that it is a machine that takes the decisions. These perceptions may be consistent with the socio-technical discourse (by technology companies, among others) that tries to bring forward an image of lack of bias, objectivity, neutrality, consistency, and predictability of outcomes of algorithmic processes (Gillespie 2014) despite increasing evidence of bias and risks brought by these technologies (e.g., O'Neil 2017). It stands to reason that personal beliefs about the need

**Table 1** Overview of the scenarios presented to the participants

	Low impact	High impact
Media	[AI/human editor] decides about news recommendations at the end of an article	[AI/human editor] decides whether to block access to Facebook and to news site
Health	[AI/human analyst] decides about fitness recommendations	[AI/human doctor] decides whether to provide a special medical treatment
Justice	[AI/human administrative employee] decides on whether a parking ticket should be given	[AI/human public prosecutor] decides whether a criminal lawsuit should be started

for equality might also influence attitudes towards ADM by AI. We, therefore, propose the following additional research question:

**RQ3** To what extent does the belief in the need for equality influence perceptions of usefulness, fairness, and risk of ADM by AI?

### 2.3 Attitudes towards AI decision-makers: differences across contexts

As indicated earlier, research shows that the type of task, or decision, has an influence on attitudes towards or reliance on algorithmic recommendations (Logg 2017; Lee 2018). Given the pervasiveness of ADM across an increasing set of societal settings, we investigate how perceptions of usefulness, fairness, and risk associated with AI, when compared to expert human decision-makers, vary across contexts. To provide a more complete picture, we explore this taking in consideration both the impact of the decision—comparing scenarios with low- and high-stake consequences—and the level of *personalization* of the consequence—i.e., whether the subject of the decision is the person evaluating the ADM system, or rather someone else. We, therefore, propose the following additional research question:

**RQ4** To what extent do usefulness, fairness, and risk perceptions of ADM vary across the Media, Justice and Health sectors?

## 3 Methods

### 3.1 Sample

Participants to this study were recruited among members of a database from a public opinion research company Kantar Public, as part of a larger project investigating public perceptions of automated decision-making by AI. This database contains more than 115,000 participants, being representative of the Netherlands. A random sample of 3072 panel participants of this database was invited. This sample reflects the Dutch population when it comes

to gender, age, region, and educational levels, with random sampling applied to each stratum. From the 1069 who accepted the invitation, 958 provided informed consent and completed the questionnaire. The final sample ( $N=958$ ) was composed of 49% females, had an average age of 50.9 years ( $SD=16.7$ ), and with 34% of the respondents having completed up until the secondary level of education, 27% having a bachelor's degree (or equivalent), and 15% having a master's degree (or higher).

### 3.2 Procedure

Participants in the study first provided their informed consent, and answered a set of initial questions, including their level of knowledge about algorithms, AI, and computer programming. They then read a definition for ADM which stated that “automated decision-making by artificial intelligence or computers can be defined as computer programs that can make decisions that were previously made by humans. These decisions are made automatically by computers based on data”. Participants were then requested to answer a set of questions about their perceptions about ADM by AI. These answers are used to explore the influence of individual characteristics.

After answering these initial questions, participants were randomly assigned to scenarios that described decision-making across the Media, Health, and Justice sectors, and provided evaluations about the potential usefulness, fairness, and risk of these decisions. These scenarios were part of a vignette-experiment with 2 (decision-maker: Human vs. AI)  $\times$  2 (subject of the decision: self vs. others)  $\times$  2 (impact of the decision: high vs. low) between-subjects design with the context—Media, Health, and Justice—being the within-subjects design. The contexts were presented in a randomized order to participants. Table 1 provides an overview of the scenarios. For all scenarios, respondents were told that the decisions were based on the data about (the behavior) of the subject of the decision. The subjects of the decision were either the participant her or himself (“you”) or “someone else”, depending on the condition. These results were used to answer RQ4.

### 3.3 Measures

#### 3.3.1 Independent variables

*Online self-efficacy* ( $M=3.3$ ,  $SD=1.21$ ,  $\alpha=0.70$ ) was measured with three questions from previous research (Boerman et al. 2018). *Privacy concerns* ( $M=5.07$ ,  $SD=1.15$ ,  $\alpha=0.83$ ) were measured with five questions (based on (Baek and Morimoto 2012; Bol et al. 2018)). *Technical knowledge* ( $M=2.41$ ,  $SD=1.33$ ,  $\alpha=0.88$ ), partially in line with earlier studies on algorithmic fairness (Lee and Baykal 2017), was measured with three questions about self-reported knowledge about AI, algorithms, and computer programming. The notion of *belief in equality* ( $M=3.59$ ,  $SD=1.70$ ) was operationalized by a measure of belief in need for income equality with the same wording as in the World Values Survey (Inglehart et al. 2014). All variables were measured in seven-point scales. Gender, age, and education levels (1—no or basic education, 7—master/doctorate) were also included.

#### 3.3.2 Dependent variables

The notions of usefulness, fairness, and risk were included as dependent variables in the analyses. For RQ1, participants indicated the extent to which they agreed that automated decision-making by AI could be considered useful, fair, and a risk for society as a whole. *Usefulness* was measured with three items adapted from earlier research on technology adoption (Davis 1989; Nysveen 2005). Given the intermediate levels of reliability, analyses were executed with ( $M=4.21$ ,  $SD=0.92$ ,  $\alpha=0.54$ ) and without ( $M=4.01$ ,  $SD=1.13$ ,  $\alpha=0.75$ ) the one item that was reversed for this study.<sup>2</sup> *Risk* ( $M=4.51$ ,  $SD=1.01$ ,  $\alpha=0.81$ ) was measured with five items adapted from Cox and Cox (2001). For *fairness* ( $M=3.87$ ,  $SD=1.34$ ), we have used a single item in line with earlier research (e.g., Lee 2018).

For RQ4, given the number of scenarios that respondents had to evaluate, single items were used to measure perceived *fairness* ( $M=3.86$ ,  $SD=1.59$ ), *usefulness* ( $M=3.72$ ,  $SD=1.62$ ), and *risk* ( $M=3.94$ ,  $SD=1.53$ ). All responses were measured using seven-point scales. Participants answered a manipulation check question, which asked how large the impact of the decision would be. The results of a multilevel linear model with the respondent placed as the contextual level indicate that the manipulations worked as intended. Contrasts with Bonferroni adjustments showed that the high-impact scenario was perceived as having a larger impact than the low-impact scenario

<sup>2</sup> Results are reported for the measure with higher reliability (without the reversed item), but differences are communicated in the notes (Table 2).

**Table 2** Influence of personal characteristics on AI perceptions

	Usefulness <sup>a</sup>	Fairness	Risk
Intercept	3.64 (0.28)***	3.57 (0.35)***	3.13 (0.26)***
Age	−0.01 (0.002)***	−0.004 (0.002)	0.005 (0.002)*
Gender (female)	−0.16 (0.07)*	0.01 (0.09)	0.11 (0.07) <sup>†</sup>
Education	0.07 (0.02)**	0.04 (0.03)	0.03 (0.02)
Knowledge	0.21 (0.03)***	0.17 (0.03)***	0.03 (0.03)
Belief in equality	0.04 (0.02)*	0.05 (0.02)*	−0.02 (0.02)
Self-efficacy	0.06 (0.03)*	0.11 (0.04)**	−0.09 (0.03)**
Privacy concerns	−0.08 (0.03)*	−0.13 (0.04)***	0.25 (0.03)***
Adjusted $R^2$	0.14	0.07	0.11

Regression coefficients reported with standard errors in parenthesis

<sup>†</sup> $p < 0.1$ , \* $p < 0.05$ , \*\* $p < 0.01$ , \*\*\* $p < 0.001$ ;  $N=958$

<sup>a</sup>Same pattern (direction of the coefficient and significance) seen for usefulness including the reversed item, except for self-efficacy (not significant)

for justice (Contrast = 1.27,  $SE=0.11$ ,  $p < 0.001$ ), health (Contrast = 1.62,  $SE=0.11$ ,  $p < 0.001$ ), and media (Contrast = 0.69,  $SE=0.11$ ,  $p < 0.001$ ). Participants also answered an attention check as to who was the decision-maker in the scenario (human or AI/computer). While the human and AI scenarios differed significantly in the answers in the correct direction, we adopted a strict approach and removed the responses not aligned with the decision-maker communicated in the scenario from the subsequent analyses.<sup>3</sup>

## 4 Results

### 4.1 General perceptions about automated decision-making by AI

Respondents first evaluated, in general, how they perceived ADM to be potentially *useful*, *fair*, and *risky* when considering society as a whole. For the perceived usefulness scale, a slightly optimistic picture emerged, with approximately 40% of the respondents scored above the midpoint of the scales in which the items were measured (4), while approximately 35% scored below the midpoint. For perceived fairness, respondents were more split, with 29% scoring above the midpoint, and 32% below. For perceived risk, however, a large majority of the respondents (66%) were negative about

<sup>3</sup> Approximately 28% (818) of the responses for all the scenarios combined ( $N=2874$ ) were removed because of the manipulation check. When running the analyses with these responses included, the results stay largely the same with regards to direction and significance levels. Exceptions are indicated in the notes.

ADM by AI, scoring above the midpoint when evaluating its potential risk, with only 22% being somewhat optimistic, scoring below the midpoint for perceived risk.

The influence of individual characteristics on general perceptions of usefulness, fairness, and risk associated with ADM by AI was tested with OLS regression in three separate models (Table 2). When it comes to *general and domain-specific knowledge* (RQ1), the results show that general knowledge (education) has a positive association with perceptions of ADM usefulness, while domain-specific knowledge (knowledge about computer programming, AI and algorithms) has a positive association with perceptions of ADM usefulness and fairness. There was no significant association between (general or domain-specific) knowledge and perceptions of ADM risk.

The results also provide support to H1 and H2. More specifically, *online privacy concerns* were negatively associated with perceptions of usefulness and of fairness of ADM, and positively associated with perceptions of risk, supporting H1: The higher the levels of privacy concern about online activity, the more negative the attitudes about ADM. *Online self-efficacy* had an opposite effect, supporting H2: The stronger the person's belief in their own ability to protect their privacy online, the more positive their perceptions about usefulness and fairness of ADM, and the lower the perceived risk.

In response to RQ2, *age* was shown to have a negative association with perceived usefulness of ADM, and a positive association with risk. *Gender* was only relevant for perceptions of usefulness, with females seeing ADM as significantly less useful than males, and marginally associated with perceptions of risk. Finally, in response to RQ3, higher levels of belief in need of (economic) equality were associated with higher levels of usefulness and fairness perceptions about ADM, whereas there was no significant association with perceptions of risk.

## 4.2 Attitudes towards ADM by AI across contexts

To investigate differences in fairness, usefulness, and risk perceptions across contexts (RQ4), a series of models were executed with the evaluation of the decision (fairness, usefulness, risk) as the dependent variable. First, we evaluated the differences across the context using multilevel models with the participant set as the contextual level. Multilevel linear analyses are used, because the data are hierarchical, meaning that the evaluations of the decision (i.e., the dependent variable) are nested within individuals (i.e., because the respondents evaluated three scenarios). In other words, the evaluations depend on the person (see Field 2013 for a detailed explanation). As a result, evaluations are not independent observations. Thus, to control for this dependency in the data, we estimated multilevel models

when comparing responses across contexts. Second, when investigating the boundary conditions within a context, we used regression models—as each participant only evaluated one scenario per context. In both cases, the decision-maker (human expert or AI), impact (high vs. low), subject of the decision (self vs. other), and the context (health vs. media vs. justice) were set as the independent variables of the models. After running the models, we evaluated the differences between human and AI decision-makers by estimating the marginal effects of AI vs. human expert decision-makers across high- and low-impact scenarios, and reporting contrasts with Bonferroni adjustments.

### 4.2.1 Fairness

When analyzing each context with all scenarios combined (Table 3), there are no significant differences in perceived fairness between AI and human experts across Justice, Health, and Media. When investigating the boundary conditions of fairness perceptions, however, ADM by AI was perceived as fairer than human experts with significantly higher levels for Justice and for Health in high-impact decisions, as revealed by the contrasts with Bonferroni adjustments (Table 4). No significant differences were seen for low-impact scenarios and for Media.

### 4.2.2 Risk

The analysis of the combined scenarios (Table 3) revealed no significant differences in perceived risk in decisions made by an ADM when compared to human experts across the three contexts. However, in the case of Media, the differences in perceived risk between ADM and human experts were marginally significant, with the contrasts with Bonferroni adjustments showing that AI decisions are perceived as less risky than those by human experts. When analyzing the boundary conditions within each context (Table 4), the contrasts revealed significant differences in the perceptions of risk of decisions made by an ADM versus human experts: in all high-impact scenarios, ADM decisions were perceived to be less risky. No differences were seen for low-impact scenarios.

### 4.2.3 Usefulness

Finally, when it comes to usefulness, the combined scenario analysis (Table 3) showed that in the Health context, decisions by an ADM were seen to be more useful than those made by human experts, whereas the same differences were not seen in the contrasts with Bonferroni adjustments for Justice or for Media. When investigating the boundary conditions within each context (Table 4), decisions by ADM were perceived as being more useful

**Table 3** Multilevel models for scenario evaluations of fairness, risk, and usefulness

	Usefulness	Fairness	Risk
<i>Fixed effects</i>			
Decision-maker			
AI (vs. human)	0.18 (0.12)	0.14 (0.11)	−0.06 (0.11)
Context			
Health (vs. justice)	−0.24 (0.11)*	−0.15 (0.11)	0.16 (0.1)
Media (vs. justice)	0.36 (0.11)**	0.44 (0.11)***	0.07 (0.11)
Decision-maker X context			
AI X health	0.2 (0.17)	0.15 (0.16)	−0.17 (0.16)
AI X media	0.13 (0.16)	0.01 (0.16)	−0.25 (0.16)
Impact of the decision			
High impact (vs. low)	0.09 (0.07)	0.09 (0.07)	−0.37 (0.06)***
Subject of the decision			
Self (vs. other)	−0.13 (0.07) <sup>†</sup>	−0.05 (0.07)	0.06 (0.06)
Age	0.001 (0.002)	0.004 (0.002) <sup>†</sup>	−0.003 (0.002)
Gender (female)	−0.04 (0.09)	0.03 (0.08)	−0.04 (0.08)
Education	−0.01 (0.03)	−0.01 (0.02)	0.04 (0.02) <sup>†</sup>
Knowledge	−0.05 (0.03)	−0.02 (0.03)	0 (0.03)
Belief in equality	0.01 (0.02)	0.03 (0.02)	−0.02 (0.02)
Self-efficacy	0.05 (0.04)	0.03 (0.03)	0.09 (0.03)**
Privacy concerns	0.09 (0.04)*	0.09 (0.03)**	−0.07 (0.03)*
Intercept	2.91 (0.35)***	2.72 (0.34)***	4.27 (0.32)***
<i>Random-effects parameters</i>			
Var ( $u_j$ )	0.76 (0.05)	0.68 (0.05)	0.57 (0.05)
Var (intercept $e_{0j}$ )	1.38 (0.03)	1.39 (0.03)	1.37 (0.03)
ICC	0.23 (0.03)	0.19 (0.03)	0.15 (0.03)
AIC	7654.68	7598.60	7461.47
BIC	7750.36	7694.28	7557.15
<i>Contrasts with Bonferroni adjustments: AI vs. human decision-maker</i>			
Justice	0.18 (0.12)	0.14 (0.11)	−0.06 (0.11)
Health	0.38 (0.12)*	0.29 (0.12)	−0.23 (0.11)
Media	0.3 (0.12)	0.15 (0.11)	−0.31 (0.11) <sup>†</sup>

Regression coefficients reported with standard errors in parenthesis. Respondents set as contextual (group) level as each respondent saw more than one scenario. Only responses that correctly identified the decision-maker in the manipulation check included ( $N=2056$ ). With all evaluations included ( $N=2874$ ), AI has significantly higher levels of usefulness and fairness than humans in all contexts, and lower levels of risk for media

<sup>†</sup> $p < 0.1$ , \* $p < 0.5$ , \*\* $p < 0.01$ , \*\*\* $p < 0.001$

than those by human experts in high-impact scenarios for Justice and Health. ADM was also seen as more useful in low-impact decisions in Health, although the differences with human decision-makers were just marginally significant. The contrasts did not reveal differences for Media.

## 5 Discussion

The present study, drawing from social science research and the emerging body of research on algorithmic perceptions and algorithmic appreciation, explored the extent to which individual and contextual characteristics influence attitudes towards ADM. The results of a survey and a scenario-based experiment with a representative sample of the Dutch population show that, when thinking in general about ADM as a societal development, respondents are split about the potential usefulness or fairness of automated decision-making processes and are concerned about potential risks. However, when contrasting respondents' perceptions of fairness, usefulness, and risk for the specific decisions within media, (public) health, and justice, ADM was for the most part seen as *on par*, and at times *better* evaluated than human experts. These results make several important contributions to our understanding of how users perceive automated decision-making processes, validating and extending earlier research on algorithmic appreciation in general (Logg et al. 2018) and on algorithmic recommendations within the media sector (Thurman et al. 2018).

When considering ADM in general, individual characteristics partially explain these views. First, the results show that knowledge—both domain-specific (operationalized as knowledge about AI, algorithms and computer programming) and general (operationalized as levels of education)—is associated with increased expectations about *usefulness* of automated decision-making processes. This is in line with earlier research on automated news recommendations (Thurman et al. 2018). For fairness or risk perceptions, however, knowledge did not show any significant associations with increased risk (general and domain-specific knowledge), or lower fairness perceptions among people with higher levels of domain-specific knowledge unlike earlier research on algorithmic fairness (Lee and Baykal 2017). This suggests that people with more knowledge are actually *more* optimistic about ADM when it comes to its usefulness, whereas knowledge seems to impact less perceptions of fairness or of risk.

Second, *online self-efficacy* was associated with higher expectations of fairness and of usefulness of ADM, and with lower levels of perceived risk. This suggests that the more a person believes that she can protect her own privacy online—, i.e., higher online self-efficacy—, the more confident she is about the usefulness and fairness of ADM. This is striking, as particularly in situations in which ADM operates autonomously and without the possibility for users to exercise agency, this confidence can easily turn into a false sense of security in which people may feel more confident yet, in fact, lack the means to exercise meaningful control. Along the same lines, *online privacy concerns* were associated with

**Table 4** Linear regression models for usefulness, fairness, and risk of ADM per context

	Usefulness			Fairness			Risk		
	Justice	Health	Media	Justice	Health	Media	Justice	Health	Media
<i>OLS regression</i>									
Decision-maker									
AI (vs. human)	−0.4 (0.21) <sup>†</sup>	0.18 (0.2)	0.23 (0.23)	−0.45 (0.21)*	0.14 (0.2)	0.12 (0.22)	0.38 (0.2) <sup>†</sup>	0.09 (0.21)	−0.24 (0.21)
Subject of the decision									
Other (vs. self)	−0.08 (0.16)	0.01 (0.15)	−0.2 (0.18)	−0.29 (0.16) <sup>†</sup>	0.24 (0.15)	−0.13 (0.17)	0.18 (0.15)	−0.07 (0.15)	0.16 (0.16)
Decision-maker X subject									
AI X other	−0.05 (0.24)	0.02 (0.23)	−0.2 (0.25)	0.24 (0.24)	−0.29 (0.23)	0.05 (0.24)	−0.1 (0.23)	−0.08 (0.23)	0 (0.22)
Impact of the decision									
High (vs. low)	−0.52 (0.16)**	0.05 (0.15)	−0.09 (0.18)	−0.36 (0.17)*	−0.03 (0.15)	−0.13 (0.17)	−0.18 (0.16)	−0.31 (0.15)*	0.16 (0.16)
Decision-maker X impact									
AI X high	1.17 (0.24)***	0.33 (0.23)	0.22 (0.25)	0.91 (0.24)***	0.67 (0.23)**	0.01 (0.24)	−0.89 (0.23)***	−0.56 (0.23)*	−0.18 (0.22)
Age									
	0.003 (0.004)	−0.003 (0.003)	0.004 (0.004)	0.003 (0.004)	0 (0.003)	0.01 (0.004)**	0.001 (0.004)	0 (0.004)	−0.01 (0.003)**
Gender (female)									
	−0.14 (0.13)	−0.13 (0.12)	0.2 (0.14)	−0.02 (0.13)	−0.05 (0.12)	0.18 (0.13)	0.1 (0.12)	0 (0.12)	−0.26 (0.12)*
Education									
	0.01 (0.04)	−0.07 (0.04)*	0.04 (0.04)	0 (0.04)	−0.06 (0.04)	0.03 (0.04)	0.02 (0.04)	0.06 (0.04)	0.03 (0.04)
Knowledge									
	−0.07 (0.05)	−0.12 (0.05)*	0 (0.05)	−0.01 (0.05)	−0.08 (0.05)	0.01 (0.05)	0.04 (0.05)	0.04 (0.05)	−0.06 (0.05)
Belief in equality									
	0.07 (0.04) <sup>†</sup>	−0.02 (0.03)	−0.02 (0.04)	0.07 (0.04) <sup>†</sup>	0 (0.03)	0.03 (0.04)	0.02 (0.03)	−0.04 (0.03)	−0.04 (0.03)
Self-efficacy									
	−0.03 (0.05)	0.11 (0.05)*	0.07 (0.05)	−0.04 (0.05)	0.08 (0.05)	0.06 (0.05)	0.08 (0.05) <sup>†</sup>	0.05 (0.05)	0.11 (0.05)*
Privacy concerns									
	−0.07 (0.05)	0.11 (0.05)*	0.21 (0.06)***	−0.04 (0.06)	0.06 (0.05)	0.24 (0.05)***	−0.03 (0.05)	−0.03 (0.05)	−0.14 (0.05)**
Intercept									
	4.03 (0.53)***	3.12 (0.49)***	2.19 (0.55)***	3.82 (0.54)***	3.2 (0.49)***	1.85 (0.52)***	3.55 (0.5)***	4.15 (0.49)***	5.01 (0.49)***
Adjusted R <sup>2</sup>									
	0.03	0.03	0.02	0.02	0.03	0.03	0.05	0.04	0.04
<i>Contrasts with Bonferroni adjustments: AI vs. human decision-maker</i>									
Low impact	−0.42 (0.17) <sup>†</sup>	0.19 (0.16)	0.13 (0.19)	−0.33 (0.17)	−0.02 (0.17)	0.15 (0.17)	0.33 (0.16)	0.05 (0.17)	−0.24 (0.16)
High impact	0.75 (0.17)***	0.52 (0.16)**	0.36 (0.17)	0.58 (0.17)**	0.65 (0.16)***	0.16 (0.16)	−0.56 (0.16)**	−0.5 (0.16)*	−0.41 (0.15)*

Standard errors in parenthesis. Respondents set as contextual (group) level as each respondent saw more than one scenario. Only responses that correctly identified the decision-maker in the manipulation check included for Justice ( $N=695$ ), Health ( $N=668$ ), and Media ( $N=693$ ). With all evaluations included for ( $N=958$  per context), AI compared to humans has significantly higher levels of usefulness for Justice in high-impact scenarios, for Health in both low- and high-impact scenarios, and for Media in high-impact scenarios; for fairness, AI scores significantly higher than humans for Justice (high impact), Health (high impact), and Media (high impact); for risk, AI scores significantly lower than humans for Justice (high impact), Health (high impact), and Media (high impact)

<sup>†</sup>  $p < 0.1$ , \* $p < 0.5$ , \*\* $p < 0.01$ , \*\*\* $p < 0.001$

negative attitudes towards ADM. This supports earlier findings regarding attitudes towards ADM in news recommendations (Thurman et al. 2018), also extending these findings when it comes to perceptions of *fairness* and of *risk*. It is important to note that this influence of online self-efficacy and online privacy concerns was seen for *general* attitudes

towards ADM at a societal level. As more data could potentially translate in the assumption of more accurate decisions, future research should extend these findings and investigate the extent to which these characteristics influence the *willingness* to use an ADM—or *acceptability* to become a subject of its decision.

Third, the results show not only age and gender differences when it comes to perceptions about usefulness and risk of ADM by AI, but also that actually people with higher levels of belief in equality—in our study operationalized as belief in economic equality—are actually more optimistic about the potential fairness and usefulness of ADM. These results further reinforce the notion that, despite warnings in the media and in the academic debate, a somewhat optimistic view emerges about ADM precisely among those that would be the most critical or concerned about biases in decision-making.

While these findings provide an overview of how individual characteristics influence general attitudes towards ADM, this study went one step further and compared *specific perceptions* to common automated decision-making scenarios across important societal sectors in which these decisions are increasingly prevalent: media, (public) health, and justice. It is interesting that when comparing perceptions about ADM and human experts as decision-makers in specific scenarios, a somewhat more positive view emerged than when considering *general* attitudes towards ADM for the society as a whole. For higher impact decisions, decisions by human experts were, in general, associated with more negative attitudes than when the same decisions were made by an ADM. For justice and health human experts scored as *less fair* than ADM—while, for media, there were no significant differences. With regards to usefulness, in all higher impact scenarios—with the exception of media—ADM emerged with higher scores than human experts. And for risk perceptions, decisions by ADM were perceived as having lower levels of risk than when the same decisions were made by human experts. For lower impact decisions, there were almost no significant differences in how human experts and ADMs were evaluated on fairness, usefulness, or risk. The only exception to this trend was for justice in which a human expert decision-maker received higher scores for usefulness than AI, although that difference was only marginally significant.

The findings that emerged for the specific scenarios of decision-making were partially aligned with the notion of the *machine heuristic* (Sundar and Nass 2000, 2001; Sundar 2008) and of *algorithmic appreciation* (Logg et al. 2018), providing a new level of nuance to earlier research. First, these findings show that in all scenarios, ADM by AI was evaluated *on par* or *better* than decisions taken by human experts, thus reinforcing that the machine heuristic does play a role in attitudes towards ADM. Second, we complement earlier research that has shown differences in attitude towards algorithmic decisions depending on whether the decisions were considered objective or subjective (Logg 2017), or requiring human or mechanical skills (Lee 2018) by revealing differences in attitudes depending on the level of impact of the decision—and in some sense

on the level of autonomy given to the subject of the decision vis-à-vis the (human expert or AI) decision-maker. Third, unlike earlier research that has shown that human experts were more trusted than AI when it comes to recommendations (Madhavan and Wiegmann 2007), our findings either do not show differences, or show even better attitudes towards ADM. This may be due to our emphasis on *automated decisions* instead of mere *recommendations* and with the evaluation being done from the perspective of the subject of the decision, instead of a person that will receive the input a recommendation to take the decision by her or himself. This may also be due to shifts in societal attitudes about ADM and should be investigated by future research. Another reason could be a lack of trust in human decision-making more generally, with ADM being perceived more as an alternative to humans, rather than per se fairer decision-makers. Finally, our results put attitudes towards ADM within media in context, by contrasting with scenarios in (public) health and in the judicial sector—showing similar trends when it comes to usefulness and risk in higher impact decisions, while, in general, less difference in attitudes towards human experts and AI as decision makers.

While these findings make important contributions to our understanding of algorithmic appreciation in contemporary societies in general, some limitations need to be acknowledged. First, when it comes to the scenarios, the comparison between human expert and ADM as decision-makers was done with *between-group* comparisons. This presents advantages for getting in general unbiased evaluations of each decision-maker separately, but further research should also evaluate *preference* by explicitly asking respondents to score one type of decision-maker against the other, and the extent to which respondents would be *willing* to or *accept* becoming subjects of ADM. Second, the decisions were presented as scenarios, with the participants being asked to imagine that they, or other people, were in that specific situation, with the same questions (fairness, usefulness and risk) asked across all scenarios and decisions for consistency and comparability. Future research should extend and complement these findings by exploring the perceptions of people who were *actually* subject of these decisions and use research designs that are even more realistic when it comes to the manipulation as well as context-specific measures. Finally, the participants were from the Netherlands, which has extremely high Internet penetration rates and technology adoption, and is part of the European Union—which, especially given the attention provided to the General Data Protection Regulation may influence perceptions and expectations about privacy and individual data protection. Future research should, therefore, extend our findings with comparative studies in other countries with different privacy expectations and regulations, such as the US, China, or Brazil.

## 6 Conclusion

By means of a survey experiment with a high-quality national sample, the present study brings mixed views about perceptions of risk, fairness, and usefulness of automated decision-making by AI. When evaluating the societal consequences of ADM in general, the attitudes that emerged point to concerns about risk, and mixed opinions about its fairness and usefulness. However, when respondents had to evaluate the potential fairness, usefulness, and risk of specific decisions taken automatically by AI in comparison to human experts, ADM was often evaluated *on par* or even *better* for high-impact decisions. Notably domain-specific knowledge, as well as belief in equality and online self-efficacy were associated with more positive general attitudes about the usefulness, the fairness, and the risk of decisions made by AI, whereas increased levels of privacy concerns had a negative association.

In this sense, privacy can be considered a pivotal aspect in these evaluations, as is human agency. The research showed that people who felt more in control of their own online information (online self-efficacy) were more likely to consider ADM as fair and useful, yet for this feeling of being in control to not become a fallacy, it is important to find ways of increasing true control and the ability of the subjects of the decision to exercise agency. Agency, if seen as the ability to take an active role in ADM, means more than getting an explanation or being able to demand another human to reconsider the decision once the decision has been made. In the sense of true self-efficacy, agency would start already earlier in the process by being, for example, able to choose for which decisions ADM is preferable, review the accuracy and completeness of the information that goes into that processes, or being able to bring in additional argumentation.

Overall, these findings are somewhat contrasted by the rather critical and pessimistic tone that is often prevalent in media reporting but also the academic literature, highlighting fears over bias, loss in human dignity and autonomy, and more generally concerns about ‘AI taking over’ and replacing human decision-makers. The research findings seem to suggest that the Dutch population is at least not blind to the potential benefits of ADM, in terms of usefulness and fairness, even though they do see risks. Interestingly, the findings do seem to suggest that humans as decision-makers are not per se perceived as being irreplaceable—at least when comparing perceptions about decisions made by humans and by ADM in specific scenarios. Yet, caution is in place before interpreting these findings as an encouragement for current government initiatives in The Netherlands, but also elsewhere in the EU to explore the potential of ADM in various sectors

of society. Public perceptions about the potential usefulness and fairness of ADM are not the same as societal and individual acceptance of actual automated decisions. More research is needed, therefore, into whether, and the conditions under which people not only perceive ADM decisions fairer but are also willing to accept an automated decision. All in all, the findings of this paper contribute to understanding of algorithmic appreciation in contemporary societies in general and invite more in-depth reflection on the conditions under which ADM can and should play a role in decision-making processes.

**Acknowledgements** This study was funded by the Research Priority Area Communication and its Digital Communication Methods Lab at the University of Amsterdam.

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