



To cite this article: Jamila SHUARA and Akeem Adewale BAKARE (2026). HUMAN CHOICE IN THE AGE OF GENERATIVE AI: CONSUMER DECISION-MAKING IN NIGERIA, International Journal of Research in Commerce and Management Studies (IJRCMS) 8 (5): 611-627 Article No. 897 Sub Id 1472

HUMAN CHOICE IN THE AGE OF GENERATIVE AI: CONSUMER DECISION-MAKING IN NIGERIA

Jamila SHUARA*¹ and Akeem Adewale BAKARE²

¹Professor, Department of Business Administration, Nile University of Nigeria, Abuja, Nigeria

²Senior Lecturer, Department of Business Administration, Nile University of Nigeria, Abuja, Nigeria

DOI: <https://doi.org/10.38193/IJRCMS.2026.8539>

ABSTRACT

Generative artificial intelligence (GenAI) is changing how consumers search for information, compare alternatives and make purchasing decisions. This conceptual paper examines how GenAI may reshape consumer choice in Nigeria without replacing human judgement. Drawing on the Technology Acceptance Model, the Stimulus-Organism-Response framework and a consumer autonomy perspective, the paper synthesizes literature on perceived usefulness, personalization, trust, perceived risk, AI literacy and consumer autonomy. It proposes that GenAI can influence need recognition, information search, consideration-set formation, evaluation of alternatives, purchase decisions and post-purchase interaction. Consideration-set formation is particularly important because AI recommendations may affect which alternatives consumers encounter and evaluate. Nigeria is treated as a contextual boundary condition because digital access, affordability, market availability, cultural diversity and digital capability shape AI-assisted choice. The paper distinguishes AI assistance from AI dependence and identifies implications for consumers, marketers and policymakers.

KEYWORDS: AI-assisted consumer decision-making; AI literacy; consumer autonomy; consumer behaviour; generative artificial intelligence; Nigeria; trust.

1. INTRODUCTION

Consumer decision-making has traditionally been conceptualized as a process through which individuals recognize a need, search for information, evaluate alternatives, make a purchase, and assess the outcome. Although consumer choices have always been influenced by social, economic and technological environments, digital technologies have substantially transformed the conditions under which decisions are made. Search engines, online reviews, social media, digital advertising and algorithmic recommendation systems have progressively changed how consumers access information, discover products, compare alternatives and form preferences. The decision-making process is therefore increasingly shaped not only by consumers' individual preferences and judgements but also by the technologies through which information and alternatives are presented.

The emergence of Generative Artificial Intelligence (GenAI) represents a further and potentially more consequential development in this transformation. Unlike conventional search technologies, which generally direct users towards existing webpages or predetermined recommendations, GenAI systems can interact conversationally with consumers, interpret natural-language requests, synthesize information, compare alternatives, explain options and generate recommendations in response to individual prompts. These capabilities can reduce the effort required to locate and process information and may shift some activities traditionally performed by consumers (particularly information search and initial evaluation) towards AI-assisted interaction. GenAI therefore has the potential to alter not simply how consumers obtain information, but also how they define problems, identify alternatives and construct the basis on which choices are made.

Recent marketing scholarship reinforces the significance of this development. Grewal et al. (2025) argue that GenAI is likely to reshape multiple dimensions of marketing, including customer interactions, personalization and consumer experiences, while Cillo and Rubera (2025) identify consumer behaviour, consumer skills and changing consumer preferences as important areas for further GenAI research. These perspectives suggest that GenAI should not be treated merely as another digital communication channel. Rather, its interactive and generative capabilities position it as a potentially consequential component of the consumer decision-making environment. However, the emerging literature remains fragmented, with considerable attention directed towards the technological capabilities and marketing applications of GenAI and comparatively less conceptual integration of how these capabilities may reshape the stages through which consumers exercise judgement and choice.

One particularly important issue concerns the formation of the consideration set; the relatively limited group of alternatives that consumers actively consider before making a choice. Consideration-set formation is consequential because alternatives excluded at this stage are unlikely to receive further evaluation. Recent evidence indicates that ChatGPT recommendations can influence consumers' adoption of alternatives into their consideration sets, with trust in the recommender and trust in recommended products playing important roles in this process (Chang & Park, 2024). This finding extends the significance of AI beyond the final purchase decision. If GenAI influences which products, brands or solutions consumers consider in the first place, its role may begin earlier in the decision process and extend to the construction of the choice environment itself.

At the same time, the increasing use of GenAI raises questions about consumer autonomy. AI assistance can reduce information-search costs, cognitive effort and decision complexity, but greater convenience may also encourage consumers to accept recommendations without adequately

questioning their assumptions, sources or exclusions. The issue is therefore not simply whether AI recommendations are useful, but whether consumers remain sufficiently informed and engaged to exercise independent judgement. Recent research by Han and Ko (2025) demonstrates that perceived autonomy is associated with consumer trust and that AI design features, particularly shared responsibility, can strengthen consumers' sense of control in AI-assisted decision-making. This suggests that the relationship between GenAI and consumer choice involves an important tension between decision assistance and decision dependence: AI can support consumers' judgement, but excessive reliance may weaken the extent to which consumers actively evaluate and take responsibility for their choices.

2. LITERATURE REVIEW AND THEORETICAL FOUNDATIONS

2.1 Generative AI and Consumer Behaviour

Generative AI (GenAI) is increasingly influencing how consumers search for information, evaluate alternatives and interact with brands. Unlike earlier digital tools that primarily provided access to information, GenAI can engage consumers conversationally, synthesise information, generate explanations and provide personalised recommendations. These capabilities create opportunities for consumers to obtain assistance across several stages of the decision-making process (Cillo & Rubera, 2025; Grewal et al., 2025; Mogaji, 2024).

From this perspective, GenAI should not be viewed simply as another information-search technology. It may become part of the environment in which consumers construct and revise their preferences. This distinction is important because influence can occur before the final purchase decision, including during need recognition, information search, consideration-set formation and evaluation of alternatives. The present paper therefore focuses on AI-assisted consumer decision-making and examines how GenAI may shape the choice environment while leaving final judgement with the consumer.

2.2 GenAI and Consumer Information Search

Information search is a fundamental component of consumer decision-making because consumers generally require information about available alternatives, product attributes, prices, quality and suitability before making a choice. Traditionally, consumers have obtained such information through personal experience, interpersonal networks, advertising, salespeople, websites, online reviews and search engines. Digital technologies have already expanded the scale and speed of information search; GenAI introduces a further change by making the process increasingly conversational and interactive.

Rather than entering separate keywords and independently evaluating numerous search results,

consumers can engage in a sequence of questions, request comparisons, clarify technical information, introduce new constraints and refine their decision problem through interaction with an AI system. This may reduce the time and cognitive effort required to identify relevant information. It may also be particularly valuable where consumers lack specialist knowledge and need explanations rather than simply access to information.

2.3 GenAI and Consumer Choice

Consumer choice involves more than selecting a product from an already defined set of alternatives. Consumers first determine which alternatives are worth considering and then evaluate those alternatives according to criteria that may evolve during the decision process. Bettman et al. (1998) describe consumer choice as constructive, suggesting that consumers may construct preferences in response to the decision task and available information.

A related stream of consumer research focuses on the formation of consideration sets. Roberts and Nedungadi (1995) highlight the importance of understanding how brands enter the consideration set because being considered is an important stage preceding final choice. Alternatives that are not considered have limited opportunity to influence the eventual decision. In this sense, the composition of the consideration set can be as important as the evaluation of individual alternatives.

2.4 Personalisation and Consumer Behaviour

Personalisation is one of the principal benefits associated with AI-assisted consumption. By responding to consumers' stated preferences, contextual requirements and, where available, behavioural information, AI systems can generate recommendations that appear more relevant to individual circumstances. Personalised responses may increase perceived usefulness, reduce search effort and make complex product information easier to interpret.

Personalisation can therefore strengthen the value proposition of GenAI. Consumers may be more willing to engage with an AI system when they perceive that its recommendations are tailored to their particular needs rather than based on generic information. In decision-making contexts, personalisation may also help consumers identify alternatives that they might not have discovered through conventional search.

2.5 Trust in AI-Assisted Decision-Making

Trust is central to AI-assisted consumer decision-making because consumers must determine whether AI-generated information and recommendations are sufficiently reliable to inform their decisions. GenAI can increase convenience and reduce information-search costs, but its conversational fluency may also create uncertainty about the accuracy, completeness and basis of its outputs (Grewal

et al., 2025).

Recent research suggests that both perceived benefits and perceived risks are shaped by trust in GenAI. Huynh (2024), for example, shows that perceived benefits can strengthen trust in GenAI decision-support systems, while information sensitivity and privacy concerns increase perceived risk and can weaken trust. Similarly, research on generative AI chatbots indicates that trust is associated with users' perceptions of competence, autonomy, information accuracy and usefulness (Chakraborty et al., 2024).

2.6 Perceived Risk, Privacy and Algorithmic Influence

Although GenAI can simplify consumer decision-making, its use also introduces risks relating to inaccurate information, privacy, bias, opacity and excessive reliance. Grewal et al. (2025) identify privacy, algorithmic bias, opacity and erroneous or hallucinated outputs among the concerns associated with GenAI.

Privacy is particularly relevant because personalised AI assistance often depends on the information consumers provide about themselves, their preferences and their circumstances. The value consumers receive from personalised recommendations may therefore be accompanied by concerns about how their information is collected, processed and used. Huynh (2024) shows that information sensitivity increases perceived privacy risk in GenAI decision-support contexts, while perceived benefits can encourage users to disclose information and develop trust.

2.7 AI Literacy and Critical Consumer Behaviour

AI literacy is increasingly important as consumers interact with systems capable of generating information, recommendations and explanations. Pinski and Benlian (2024) describe AI literacy as the knowledge and competencies that enable users to understand, use and critically engage with AI technologies in purposeful and responsible ways. AI literacy therefore extends beyond the ability to operate an AI system; it includes the capacity to understand its capabilities, limitations and implications.

In consumer decision-making, AI literacy may influence how consumers interpret and evaluate AI-generated information. Consumers with stronger AI literacy may be better positioned to recognise that fluent and confident AI responses do not necessarily guarantee accuracy. They may also be more likely to question recommendations, seek additional information, identify potential bias and recognise when human judgement remains necessary.

2.8 Consumer Autonomy

Consumer autonomy refers to the consumer's capacity to make choices that are sufficiently

informed, voluntary and consistent with their own preferences and values. The concept is particularly important in AI-assisted decision-making because technologies that reduce effort and simplify choice may also influence how consumers define their preferences and evaluate alternatives.

Self-determination theory provides a broader psychological foundation for understanding autonomy by emphasising the importance of volition and self-directed action (Deci & Ryan, 2000). Within consumer research, however, Wertenbroch et al. (2020) provide a more direct foundation by positioning autonomy as a crucial dimension of consumer choice and distinguishing between actual and perceived autonomy. Their work is particularly relevant to increasingly automated marketplaces in which technological systems can influence consumer decisions.

2.9 Theoretical Foundations

This paper draws on three complementary theoretical perspectives: the Technology Acceptance Model (TAM) (Davis, 1989), the Stimulus-Organism-Response (S-O-R) framework (Mehrabian & Russell, 1974), and the consumer autonomy perspective (Deci & Ryan, 2000). The integration of these perspectives is necessary because no single theory adequately captures the emerging relationship between consumers and generative AI (GenAI). TAM helps explain why consumers perceive GenAI as useful and engage with it; S-O-R provides a framework for understanding how AI-generated stimuli are interpreted and translated into consumer responses; and the autonomy perspective addresses whether such engagement preserves the consumer's capacity for independent judgement and informed choice.

The Technology Acceptance Model (TAM), developed by Davis (1989), provides a useful foundation for understanding consumers' willingness to engage with AI technologies. TAM proposes that perceived usefulness and perceived ease of use are central determinants of technology acceptance and behavioural intention. In consumer contexts, perceived usefulness is particularly relevant because consumers are more likely to use a technology when they believe that it improves the efficiency or effectiveness of a task.

Consequently, perceived usefulness should not be treated as sufficient evidence of desirable consumer outcomes. In the context of GenAI, usefulness operates alongside trust, perceived risk, AI literacy and autonomy. This extends the conventional application of TAM from a question of technology acceptance to a broader question of how accepted technology subsequently shapes consumer decision-making.

The Stimulus-Organism-Response (S-O-R) framework provides a second theoretical lens for explaining how GenAI may influence consumer behaviour. Originally developed within

environmental psychology, the framework proposes that external stimuli affect an individual's internal cognitive and affective states, which subsequently influence behavioural responses (Mehrabian & Russell, 1974).

The framework is particularly appropriate for GenAI because the technology introduces a range of stimuli into the consumer's decision environment. These may include AI-generated recommendations, personalised content, conversational interaction, explanations, comparisons and automatically synthesised information. Such stimuli do not necessarily produce uniform behavioural responses. Instead, consumers interpret them through their own perceptions, knowledge, expectations and evaluations.

S-O-R consequently extends the explanatory reach of TAM. While TAM helps explain why consumers engage with GenAI, S-O-R helps explain how interaction with GenAI may translate into consumer perceptions and subsequent decision responses.

The consumer autonomy perspective provides an important normative dimension to the analysis. While self-determination theory provides a psychological foundation for understanding autonomy (Deci & Ryan, 2000), consumer research has increasingly examined autonomy as a specific feature of consumer choice. Wertenbroch et al. (2020) argue that autonomy is a fundamental aspect of consumer choice, particularly in markets increasingly characterised by automation. Anker (2020) similarly identifies autonomy and informed choice as important ethical foundations of marketing.

The three perspectives provide complementary rather than competing explanations of AI-assisted consumer decision-making. TAM explains consumers' willingness to engage with GenAI, particularly where the technology is perceived as useful. S-O-R provides a broader process perspective through which GenAI-related stimuli can influence consumers' internal evaluations and subsequent responses. The consumer autonomy perspective introduces the agency dimension by considering whether AI assistance preserves the consumer's capacity for informed and voluntary choice.

3. CONCEPTUAL FRAMEWORK

The integrated framework is particularly suited to the conceptual focus of this paper because GenAI changes not only how consumers obtain information but also how they encounter and organise potential choices. Traditional technology-acceptance approaches tend to emphasise whether users adopt a technology, whereas the present framework extends the analysis to what happens after adoption. GenAI may become involved in problem definition, information search, consideration-set formation and evaluation of alternatives before a consumer reaches a purchase decision.

This suggests that the most important theoretical issue is not whether the consumer or AI makes the final decision. In many cases, the consumer retains formal decision authority. The more consequential issue is whether GenAI has already shaped the informational environment in which that decision is made by determining which information is presented, which alternatives become salient and which evaluation criteria receive attention.

The integrated theoretical framework therefore supports the paper's central proposition that GenAI does not necessarily replace human choice; rather, it increasingly shapes the choice environment within which human judgement operates. TAM explains consumers' motivation to engage with this environment, S-O-R explains how AI-generated stimuli may influence consumer perceptions and responses, and the autonomy perspective establishes the conditions under which AI assistance can remain compatible with meaningful consumer agency.

Taken together, these perspectives provide a theoretical foundation for examining GenAI as an AI-assisted decision-making technology rather than simply an adoption object. They also create a coherent basis for examining the proposed relationships among usefulness, personalisation, trust, risk, AI literacy, autonomy, consideration-set formation, evaluation of alternatives and purchase intention in the subsequent conceptual model.

3.1 Conceptual Model: Human Choice in the Age of Generative AI

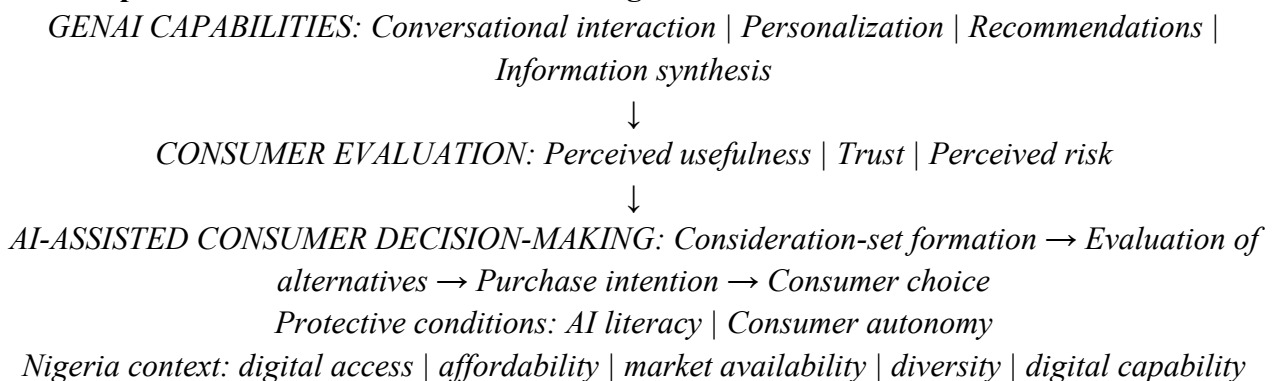


Figure 1. Conceptual framework for AI-assisted consumer decision-making in Nigeria.

3.2 Conceptual Propositions

P1. GenAI capabilities that increase perceived usefulness, relevance and trust are likely to strengthen meaningful AI-assisted consumer decision-making.

P2. GenAI may influence consumer choice by shaping consideration-set formation before consumers make a final product or service selection.

P3. AI literacy may strengthen consumers' critical evaluation of AI-generated information and recommendations, reducing uncritical reliance.

P4. Consumer autonomy may determine whether GenAI functions primarily as decision support or develops into decision dependence.

4. CONCEPTUAL ANALYSIS OF THE CONSUMER DECISION PROCESS

4.1 Analytical Approach

This paper uses a conceptual, integrative literature-synthesis approach. It brings together established consumer-decision theory with recent research on GenAI, recommendation systems, trust, risk, AI literacy and autonomy. The purpose is theoretical integration rather than statistical estimation or empirical hypothesis testing. Consequently, sampling, survey measurement and statistical analysis are not applicable.

4.2 Need Recognition

GenAI may influence consumer behaviour from the earliest stage of need recognition by helping consumers identify, articulate and define problems. Consumers do not always approach a decision with a clearly specified need. They may instead recognise a general problem and seek assistance in understanding possible causes, solutions or courses of action. For example, a consumer experiencing unusually high household electricity costs may ask a GenAI system how to reduce expenditure and receive suggestions involving behavioural changes, energy-efficient appliances, alternative energy technologies or changes in consumption patterns.

In such circumstances, GenAI does more than respond to an already defined need. It may participate in problem framing by suggesting what the problem might be and which categories of solutions appear relevant. The way a problem is framed can subsequently influence the information consumers search for, the alternatives they consider and the criteria they use to evaluate those alternatives.

4.3 Information Search

Information search is likely to be one of the consumers decision-making stages most directly affected by GenAI. Consumers can use conversational AI to identify products and brands, compare features, explain technical information, summarise reviews, clarify unfamiliar concepts and organise large amounts of information. The ability to ask follow-up questions and refine requests through conversation can make information search more interactive and potentially reduce the time and cognitive effort required to process information.

However, GenAI changes the nature of information search as well as its efficiency.

Conventional search often presents consumers with multiple sources that they can inspect, compare and evaluate. GenAI can instead synthesise information into a relatively coherent response. Although this may reduce information overload, it can also make the underlying process of source selection and information omission less visible to the consumer.

4.4 Consideration-Set Formation and Evaluation

Once consumers have identified potential solutions and gathered information, they typically narrow the available alternatives before making a final choice. Consumer decision-making research suggests that preferences and choice processes can be constructed in response to task demands and available information (Bettman et al., 1998). Consideration-set research further demonstrates that gaining entry into the consumer's consideration set is an important stage preceding final choice (Roberts & Nedungadi, 1995).

GenAI may influence this stage by recommending products, brands or attributes that consumers might otherwise overlook. Chang and Park (2024) provide evidence that ChatGPT recommendations can affect consideration-set formation, suggesting that GenAI may influence consumer choice before the final evaluation of alternatives.

4.5 Purchase Decision and Post-Purchase Interaction

At the purchase stage, consumers may use GenAI recommendations as a source of decision support rather than automatically accepting them. They may compare AI-generated recommendations with information from retailers, manufacturers, reviews, personal experience or other consumers. They may also modify the parameters provided to the AI system, request additional alternatives or reject the recommendation altogether.

The extent to which consumers retain the ability and willingness to undertake such evaluation is central to consumer autonomy. The presence of an AI recommendation does not, by itself, indicate a loss of autonomy. Rather, the relevant issue is whether consumers remain sufficiently informed and capable of exercising judgement over the recommendation.

4.6 The Changing Choice Environment

The influence of GenAI extends beyond individual recommendations to the broader environment in which consumers make decisions. Bettman et al. (1998) demonstrate that consumer choice can be constructed in response to decision tasks and available information. GenAI may intensify this process by conversationally framing problems, synthesising information, suggesting alternatives and explaining why particular options may be appropriate.

This creates a choice environment in which consumers may encounter AI-generated interpretations before developing their own independent evaluations. Consideration-set formation may consequently become partly AI-mediated, while the criteria used to compare alternatives may also be influenced by the information and explanations supplied by the system.

5. NIGERIA AS A BOUNDARY CONDITION

Nigeria's emerging digital marketplace provides an important context for examining AI-assisted consumer decision-making. Digital access and capability remain uneven, while affordability, purchasing power and the availability of relevant digital infrastructure may influence how consumers use AI-enabled services (World Bank, 2019, 2025).

These conditions may shape the value consumers derive from GenAI. A recommendation that appears technically optimal may not necessarily be practically appropriate for a Nigerian consumer if it does not account for affordability, local availability, payment conditions, after-sales support or rapidly changing prices. AI-assisted decision-making should therefore be understood within the consumer's actual socioeconomic and market environment rather than as a purely technological process.

AI literacy is also likely to be important. Pinski and Benlian (2024) emphasise that effective AI use requires users to understand the capabilities and limitations of AI systems. In the Nigerian context, differences in digital experience and AI literacy may therefore influence consumers' ability to critically evaluate AI-generated recommendations and recognise when further verification is necessary.

Trust and privacy represent additional considerations. Consumers may value the convenience and personalisation offered by GenAI while remaining concerned about the information required to produce personalised recommendations. The resulting tension between usefulness, trust, privacy and perceived risk may influence willingness to rely on AI-generated advice.

Finally, consumer autonomy provides an important Nigerian policy and consumer-protection consideration. As GenAI becomes more involved in information search and recommendation, consumers should retain the ability to understand, question and reject AI-generated suggestions. The Nigerian context therefore provides an important setting for examining whether AI can enhance consumer decision-making without weakening consumer agency.

6. THEORETICAL AND CONSUMER-SCIENCE CONTRIBUTIONS

This paper makes four main theoretical and conceptual contributions. First, it extends the discussion of GenAI and consumer behaviour by positioning AI-assisted decision-making within the

established view of consumer choice as a constructive process. Drawing on Bettman et al. (1998), the paper argues that GenAI may influence the information and decision environment through which consumers construct preferences and evaluate alternatives.

Second, the paper places consideration-set formation more centrally within the analysis of AI-assisted consumer choice. Drawing on Roberts and Nedungadi (1995) and recent evidence from Chang and Park (2024), it argues that GenAI may influence consumer choice before the final purchase decision by shaping which alternatives become visible and worthy of consideration.

Third, the framework positions AI literacy as an important consumer capability. Rather than treating AI literacy simply as another antecedent of technology use, the paper conceptualises it as a capability that may strengthen consumers' ability to critically evaluate AI outputs and reduce uncritical reliance (Pinski & Benlian, 2024).

Fourth, the paper places consumer autonomy at the centre of the relationship between AI assistance and human judgement. Drawing on Wertenbroch et al. (2020) and Anker (2020), the paper distinguishes between AI assistance that supports informed consumer choice and AI dependence that may weaken independent judgement. Together, these contributions support the central proposition of the paper: GenAI does not necessarily replace human choice; rather, it increasingly shapes the choice environment within which human judgement operates.

7. PRACTICAL RELEVANCE FOR CONSUMERS, MARKETERS AND POLICYMAKERS

7.1 Marketers

As GenAI becomes more involved in consumer information search and evaluation, marketers must consider how consumers discover, interpret, and compare brands within AI-mediated environments. This requires greater attention to the accuracy, consistency, and verifiability of information made available to AI systems and consumers. Marketers should also use personalisation transparently, protect consumer privacy, and avoid misleading content or manipulative AI-driven practices.

7.2 Consumers

Consumers need to adopt a more critical approach to AI-assisted decision-making. This includes verifying important AI-generated information, comparing recommendations with independent sources, questioning the basis of recommendations, and recognising that AI systems may omit relevant alternatives or reflect particular biases. Consumers should also be aware of the privacy implications of sharing personal information with AI systems and retain responsibility for important purchasing decisions. AI literacy should therefore become an increasingly important component of contemporary

consumer education. Consumers who understand the capabilities and limitations of GenAI are better positioned to use it as a decision-support tool while maintaining independent judgement and meaningful control over their choices.

7.3 Policymakers

Policymakers have an important role in ensuring that AI-assisted consumption develops within a framework of transparency, fairness, accountability, and consumer protection. Key priorities include transparency in AI-generated recommendations, responsible use of consumer data, accountability for harmful or deceptive AI-generated information, and safeguards against manipulative digital practices. Policymakers should also support AI literacy and inclusive access to digital infrastructure so that the benefits of AI-assisted consumption are not restricted to consumers with greater technological or economic resources. In Nigeria, regulatory and consumer-protection frameworks will need to evolve alongside the growing use of GenAI. The objective should be to encourage technological innovation while ensuring that AI-assisted consumption strengthens rather than undermines consumer autonomy, informed choice, and responsibility.

8. FUTURE RESEARCH

This study provides a foundation for future empirical research on AI-assisted consumer decision-making. First, studies should evaluate the interplay of trust, AI literacy, and autonomy across consumer choice stages. Second, research could investigate how age, income, and digital experience alter these dynamics within the Nigerian consumer market. Third, comparative studies across other African economies could determine framework transferability. Finally, longitudinal research is required to investigate when decision assistance evolves into cognitive dependence.

9. PRACTICAL AND POLICY RELEVANCE

The conceptual framework developed in this paper offers critical insights for policymakers, digital marketers, and consumer protection agencies navigating Nigeria's rapidly evolving digital economy.

For Policymakers and Regulatory Agencies:

- **Bridging the Digital Divide:** As GenAI transforms information search, structural boundary conditions in Nigeria (high data costs, uneven internet infrastructure, etc) risk marginalizing low-income consumers. The National Information Technology Development Agency (NITDA) and the Nigerian Communications Commission (NCC) must prioritize affordable digital infrastructure to prevent AI-driven market asymmetries.
- **Ensuring Algorithmic Transparency and Consumer Protection:** The Federal Competition and Consumer Protection Commission (FCCPC) should establish guidelines ensuring that GenAI recommendation systems used by e-commerce platforms remain

transparent. Since AI heavily influences "consideration-set formation," regulations must prevent algorithmic biases that favor corporate monopolies over local small and medium enterprises (SMEs).

For Marketers and for Business Strategy:

- **Building Digital Trust:** In the Nigerian market, where cultural diversity and trust dynamics heavily dictate transactions, businesses should not rely purely on automated AI interfaces. Marketers must endeavour to blend GenAI personalization with localized, culturally resonant brand messaging to mitigate consumer perceived risk and foster long-term trust.
- **Using Targeted AI Literacy Campaigns:** Companies deploying GenAI tools must actively invest in user-friendly interfaces that accommodate varying levels of digital literacy, transforming potential consumer AI dependence into constructive, autonomous AI assistance.

10. CONCLUSION

Generative AI is reshaping consumer behaviour by influencing how consumers define problems, search for information, identify alternatives, evaluate options, and make purchasing decisions. Its influence therefore extends beyond the point of purchase to the broader processes through which consumers construct and navigate their choices.

This paper argues that the emergence of GenAI should not be understood simply as a transition from human to algorithmic decision-making. Rather, it represents the emergence of AI-shaped choice environments in which consumers increasingly interact with AI while making decisions. GenAI can reduce search costs, simplify complex information, identify alternatives, and provide personalised recommendations. At the same time, it introduces concerns relating to inaccurate information, bias, privacy, manipulation, over-reliance, and reduced autonomy.

The central issue is therefore not simply whether consumers use GenAI, but how they use it and whether they retain meaningful control over their decisions. Trust, AI literacy, critical evaluation, and consumer autonomy are consequently important to determining whether AI functions as a decision-support mechanism or encourages excessive dependence. The distinction between AI assistance and AI dependence provides an important conceptual lens for understanding this relationship.

Ultimately, the future of consumer choice is unlikely to involve a simple replacement of human judgement by AI. Instead, it is more likely to involve an increasingly intertwined relationship in which AI shapes the choice environment while human judgement remains central to responsible consumer decision-making. The challenge for consumers, marketers, and policymakers is therefore to ensure

that this relationship enhances rather than diminishes human judgement, autonomy, and responsibility.

ETHICAL STATEMENT

This paper is conceptual and does not involve human participants, surveys, interviews, experiments, identifiable personal data or another primary human-subject research. Ethical clearance was therefore not applicable. A separate author self-declaration of ethics is provided with the submission.

Generative Artificial Intelligence (AI) Use Statement

Generative AI tools were used solely to assist with language editing, readability, structural refinement and manuscript presentation. The conceptual argument, interpretation of the literature, contextual analysis, theoretical integration and conclusions are the author's responsibility. The authors reviewed and verified the manuscript and did not use generative AI to create, modify or analyse research data. Citations and references were checked by the authors before submission.

REFERENCES

- Anker, T. (2020). Autonomy as license to operate: Establishing the internal and external conditions of informed choice in marketing. *Marketing Theory*, 20(4), 527-545. <https://doi.org/10.1177/1470593120926255>
- Bettman, J. R., Luce, M. F., & Payne, J. W. (1998). Constructive consumer choice processes. *Journal of Consumer Research*, 25(3), 187-217. <https://doi.org/10.1086/209535>
- Chang, W., & Park, J. (2024). A comparative study on the effect of ChatGPT recommendation and AI recommender systems on the formation of a consideration set. *Journal of Retailing and Consumer Services*, 78, 103743. <https://doi.org/10.1016/j.jretconser.2024.103743>
- Chakraborty, D., Kar, A. K., Patre, S., & Gupta, S. (2024). Enhancing trust in online grocery shopping through generative AI chatbots. *Journal of Business Research*, 180, 114737. <https://doi.org/10.1016/j.jbusres.2024.114737>
- Chen, C., Tian, A. D., & Jiang, R. (2024). When post hoc explanation knocks: Consumer responses to explainable AI recommendations. *Journal of Interactive Marketing*, 59(3), 234-250. <https://doi.org/10.1177/10949968231200221>
- Cillo, P., & Rubera, G. (2025). Generative AI in innovation and marketing processes: A roadmap of research opportunities. *Journal of the Academy of Marketing Science*, 53, 684-701. <https://doi.org/10.1007/s11747-024-01044-7>
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User acceptance of computer technology: A comparison of two theoretical models. *Management Science*, 35(8), 982-1003. https://doi.org/10.1207/S15327965PLI1104_01

- Deci, E. L., & Ryan, R. M. (2000). The “what” and “why” of goal pursuits: Human needs and the self-determination of behavior. *Psychological Inquiry*, 11(4), 227-268. https://doi.org/10.1207/S15327965PLI1104_01
- Grewal, D., Saturnino, C. B., Davenport, T., & Guha, A. (2025). How generative AI is shaping the future of marketing. *Journal of the Academy of Marketing Science*, 53, 702-722. <https://doi.org/10.1007/s11747-024-01064-3>
- Han, J., & Ko, D. (2025). Consumer autonomy in generative AI services: The role of task difficulty and AI design elements in enhancing trust, satisfaction, and usage intention. *Behavioral Sciences*, 15(4), 534. <https://doi.org/10.3390/bs15040534>
- Horowitz, J. L., & Louviere, J. J. (1995). What is the role of consideration sets in choice modeling? *International Journal of Research in Marketing*, 12(1), 39-54. [https://doi.org/10.1016/0167-8116\(95\)00004-L](https://doi.org/10.1016/0167-8116(95)00004-L)
- Huynh, M. T. (2024). Using generative AI as decision-support tools: Unraveling users’ trust and AI appreciation. *Journal of Decision Systems*. Advance online publication. <https://doi.org/10.1080/12460125.2024.2428166>
- McGrath, M. J., Cooper, P. S., & Duenser, A. (2024). Users do not trust recommendations from a large language model more than AI-sourced snippets. *Frontiers in Computer Science*, 6, 1456098. <https://doi.org/10.3389/fcomp.2024.1456098>
- Mehrabian, A., & Russell, J. A. (1974). *An approach to environmental psychology*. MIT Press.
- Mogaji, E. (2024). How generative AI is (will) change consumer behaviour: Postulating the potential impact and implications for research, practice, and policy. *Journal of Consumer Behaviour*. Advance online publication. <https://doi.org/10.1002/cb.2345>
- Pinski, M., & Benlian, A. (2024). AI literacy for users-A comprehensive review and future research directions of learning methods, components, and effects. *Computers in Human Behavior: Artificial Humans*, 2(1), 100062. <https://doi.org/10.1016/j.chbah.2024.100062>
- Richarde, A. P. M., Pinto, D. C., Dalmoro, M., & Prado, P. H. M. (2025). The power of GenAI nudges: How generative AI shapes consumer empowerment and goal desirability. *International Journal of Information Management*, 85, 102955. <https://doi.org/10.1016/j.ijinfomgt.2025.102955>
- Roberts, J., & Nedungadi, P. (1995). Studying consideration in the consumer decision process: Progress and challenges. *International Journal of Research in Marketing*, 12(1), 3-7. [https://doi.org/10.1016/0167-8116\(95\)00008-P](https://doi.org/10.1016/0167-8116(95)00008-P)
- Wertenbroch, K., Schrift, R. Y., Alba, J. W., Barasch, A., Bhattacharjee, A., Giesler, M., Knobe, J., Lehmann, D. R., Matz, S., Nave, G., Parker, J. R., Puntoni, S., Zheng, Y., & Zwebner, Y. (2020). Autonomy in consumer choice. *Marketing Letters*, 31(4), 429-439. <https://doi.org/10.1007/s11002-020-09521-z>



- World Bank. (2019). Nigeria digital economy diagnostic: A plan for building Nigeria's inclusive digital future. World Bank Group.
- World Bank. (2025, October 7). World Bank approves new financing to enhance Nigeria's digital infrastructure and health security. World Bank.