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Algorithmic Trust And Ai Literacy In Shaping Economic Decision-Making: The Role Of Perceived Autonomy As A Mediating Variable

Muhammad Ricky Syahputra Hendri¹, Anisyah Nur Kuswati², Budi Suryowati³.

¹Universitas Trilogi, Jakarta, Indonesia, ricky@trilogi.ac.id

²Universitas UMMI, Bogor, Indonesia, anisyahnk@gmail.com

³Universitas Trilogi, Jakarta, Indonesia, budisuryo@trilogi.ac.id

Corresponding Author: ricky@trilogi.ac.id¹

Abstract: *The use of artificial intelligence in economic activities continues to increase, but it poses a risk of dependency if not accompanied by rational trust and adequate literacy. This study aims to analyze the relationship between algorithmic trust and AI literacy on economic decision-making, both directly and through perceived autonomy as a mediating variable. The research method uses a quantitative explanatory approach through a survey of 200 AI user respondents in Indonesia. Data were analyzed using Partial Least Square Structural Equation Modeling. The results of this study are expected to demonstrate the extent to which algorithmic trust and AI literacy encourage more critical and responsible economic decision-making through the psychological mechanism of user autonomy. The novelty of this research lies in placing perceived autonomy as an empirical mediating variable, rather than merely an ethical issue, in the context of economic decision-making in developing countries.*

Keyword: *Algorithmic Trust, AI Literacy, Perceived Autonomy, Economic Decision Making.*

Abstrak: Penggunaan kecerdasan buatan dalam aktivitas ekonomi masyarakat terus meningkat, namun hal ini berisiko menimbulkan ketergantungan apabila tidak disertai kepercayaan rasional dan literasi yang memadai. Penelitian ini bertujuan untuk menganalisis hubungan algorithmic trust dan AI literacy terhadap economic decision-making, baik secara langsung maupun melalui perceived autonomy sebagai variabel mediasi. Metode penelitian menggunakan pendekatan kuantitatif eksplanatori melalui survei terhadap 200 responden pengguna AI di Indonesia. Data dianalisis menggunakan Structural Equation Modeling berbasis Partial Least Square. Hasil penelitian ini diharapkan mampu menunjukkan sejauh mana kepercayaan terhadap algoritma dan literasi AI mendorong pengambilan keputusan ekonomi yang lebih kritis dan bertanggung jawab melalui mekanisme psikologis otonomi pengguna. Kebaruan penelitian ini terletak pada penempatan otonomi yang dipersepsikan sebagai variabel mediasi empiris, bukan sekadar isu etis, dalam konteks pengambilan keputusan ekonomi di negara berkembang.

Kata Kunci: Algorithmic Trust, AI Literacy, Perceived Autonomy, Economic Decision-Making.

INTRODUCTION

The use of Artificial Intelligence (AI) has increased massively in community economic activities, such as product information searches, purchasing recommendations, digital service selection, financial management, investment considerations, and business decision-making. The development of AI indicates that economic decisions no longer rely entirely on independent human judgment but are beginning to be influenced by algorithmic systems capable of processing data, predicting choices, providing recommendations, and suggesting actions (Gillespie et al., 2025). Algorithmic trust has become an important factor because users need to be confident that AI recommendations can be used safely, relevantly, fairly, and reliably. Trust in algorithms can influence users' willingness to accept AI recommendations in making economic decisions. However, excessively high trust without critical evaluation can also lead to dependency, decision bias, and the acceptance of AI information without adequate verification (Aysolmaz et al., 2023).

Furthermore, AI literacy is also a major factor as users need to understand how AI works, system limitations, potential biases, privacy risks, output quality, and how to evaluate the given recommendations. This literacy is not only related to the ability to use AI applications but also the ability to understand, assess, and use AI critically in decision-making (Koch et al., 2024). At the same time, the issue of perceived autonomy becomes crucial because users need to feel that they remain in control when AI provides recommendations. Excessively dominant AI usage can raise concerns that individual decisions are increasingly directed by algorithmic systems rather than conscious human judgment (Lu, 2024).

The main problem derived from these phenomena is the lack of strong empirical explanations regarding how algorithmic trust and AI literacy shape economic decision-making, particularly when perceived autonomy is positioned as a mediating variable. Several previous studies have discussed trust in AI, literacy, and autonomy separately, but research integrating them into a single empirical model needs strengthening (Long & Magerko, 2020). Therefore, the problem formulation and objectives of this research are to analyze: 1. The relationship between algorithmic trust and perceived autonomy; 2. The relationship between AI literacy and perceived autonomy; 3. The relationship between algorithmic trust and economic decision-making; 4. The relationship between AI literacy and economic decision-making; 5. The relationship between perceived autonomy and economic decision-making; 6. The role of perceived autonomy in mediating the relationship between algorithmic trust and economic decision-making; and 7. The role of perceived autonomy in mediating the relationship between AI literacy and economic decision-making.

The urgency of this research lies in the need to foster a critical and rational use of AI that continues to place humans as the primary decision-makers. The research results are expected to provide an empirical basis for strengthening AI literacy, building rational trust in algorithms, protecting user autonomy, and improving the quality of AI-based economic decision-making (Shneiderman, 2022).

The state of the art of this research lies in the study of algorithmic trust, AI literacy, perceived autonomy, and economic decision-making. Recent studies show that the use of AI in economic life is expanding, but public trust in AI remains a significant issue. AI users need the ability to understand the benefits, limitations, risks, and consequences of AI use in decision-making (Gillespie et al., 2025).

Previous research indicates that public perception of algorithmic decision-making is influenced by transparency, fairness, accountability, privacy, trust, usefulness, and intention to adopt (Aysolmaz et al., 2023). Studies on AI literacy highlight the need to measure users'

abilities to understand, use, evaluate, and manage AI use ethically and critically (Koch et al., 2024). Meanwhile, studies on personalized algorithmic decision-making emphasize that AI use can affect user autonomy, especially when algorithmic recommendations are highly personalized and influence individual choices (Lu, 2024).

The advantage of the proposed problem-solving approach lies in the formulation of a model that connects algorithmic trust and AI literacy with economic decision-making through perceived autonomy. Previous studies generally discussed trust in AI, AI literacy, or user autonomy separately. This research offers a model explaining the mechanisms of how algorithmic trust and AI literacy can shape economic decisions through users' sense of control (Shin, 2021).

The novelty of this research lies in three aspects. First, it positions perceived autonomy as a mediating variable, rather than merely an ethical issue in AI usage. Second, it directs AI studies toward economic decision-making, so the focus is not only on technology acceptance but on the quality of users' economic decisions. Third, it focuses on AI users in Indonesia empirically, contributing to the understanding of digital economic behavior in developing countries (Choung et al., 2023).

METHODS

This research uses a quantitative explanatory approach with a survey method, aiming to empirically test the relationships between variables based on AI user perception data (Creswell & Creswell, 2023). The population and object of this research focus on Artificial Intelligence users in Indonesia who have utilized AI-based applications or services to support economic considerations, such as consumption decisions, financial management, investments, employment, or business activities. The sampling technique used was purposive sampling with a validated target sample of a minimum of 200 respondents to meet the criteria for structural model testing.

The research instrument was developed to measure four main variables consisting of algorithmic trust as X1, AI literacy as X2, perceived autonomy as M, and economic decision-making as Y, using the following operational indicators:

- Algorithmic trust (X1): Measured through 5 indicators, namely trust in the accuracy of AI recommendations, system reliability, security of use, transparency, and the belief that AI can assist the decision-making process (Glikson & Woolley, 2020).
- AI literacy (X2): Measured through 5 indicators, namely the ability to understand AI functions, evaluate AI outputs, recognize bias risks, understand ethical usage, and use AI critically (Carolus et al., 2023).
- Perceived autonomy (M): Measured through 4 indicators, namely user perception of self-control, freedom of choice, ability to evaluate AI recommendations, and the belief that the final decision remains with the user.
- Economic decision-making (Y): Measured through 6 indicators, namely the use of AI in comparing alternatives, selecting products or services, financial planning, considering investments, making business decisions, and evaluating economic consequences (Deci & Ryan, 2020).

Given that data collection used a self-report survey, the mitigation of Common Method Bias was procedurally controlled by designing an anonymous questionnaire and randomizing the placement of statement items.

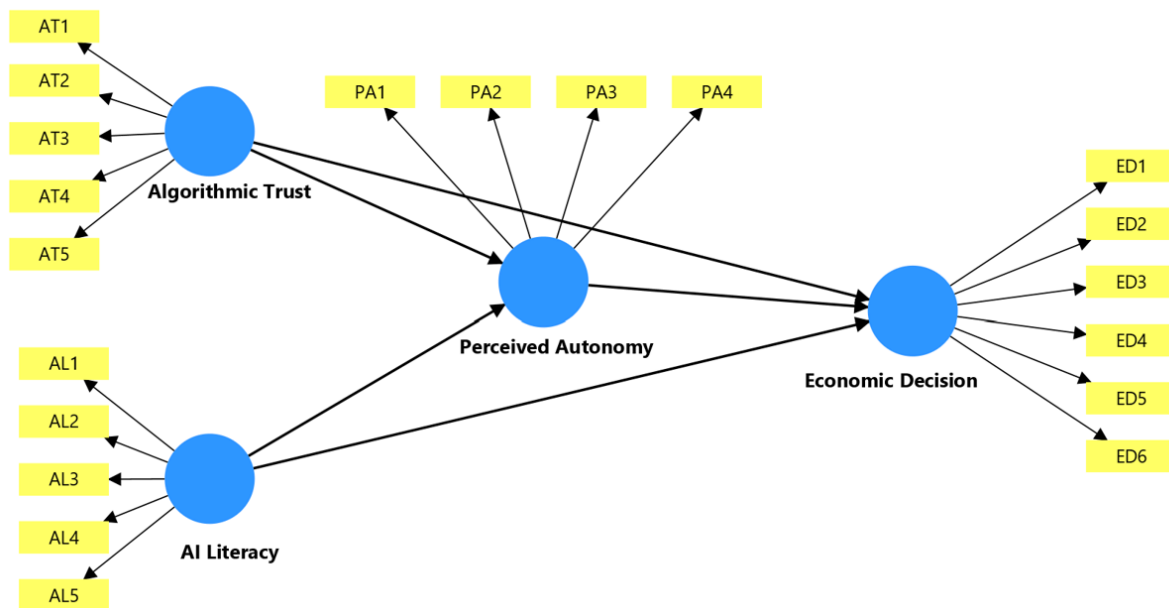
The collected data were analyzed using Partial Least Square-based Structural Equation Modeling (PLS-SEM) utilizing the SmartPLS software (Hair et al., 2022). The analysis was conducted through testing the measurement model to assess validity and reliability, as well as the structural model to test the relationships between variables and the mediating role of Perceived Autonomy (Hair et al., 2022). The mediation test was conducted to see whether Perceived Autonomy could explain the indirect relationships of Algorithmic Trust and AI

Literacy on Economic Decision-Making. Data processing and analysis using SmartPLS were carried out through two main stages, namely the evaluation of the measurement model (outer model) and the structural model (inner model). The measurement model evaluation procedure was conducted to ensure the instrument met eligibility standards. Convergent validity was evaluated using Outer Loadings values (> 0.70) and Average Variance Extracted or AVE (> 0.50). Furthermore, discriminant validity was evaluated using Cross Loadings matrix analysis and the Fornell-Larcker criterion. For construct reliability, testing was ensured by looking at the Cronbach's Alpha and Composite Reliability values, which are required to be greater than 0.70. Meanwhile, the structural model evaluation procedure and hypothesis testing were conducted through a bootstrapping process. This evaluation includes the assessment of the coefficient of determination through R-square and adjusted R-square values to see how much the exogenous variables can explain the endogenous variable. Direct hypothesis testing was based on the Path coefficients matrix results by evaluating the T-statistics and P-values, while the mediation test or indirect effect was evaluated through the values in the Specific indirect effects matrix to prove the mediating role of Perceived Autonom.

RESULTS AND DISCUSSION

Results

This study examines the influence of Algorithmic Trust and AI Literacy on Economic Decision-Making with Perceived Autonomy as a mediating variable among Artificial Intelligence users in Indonesia.



Source: Processed data, 2026

Figure 1. Research Model

The questionnaires were distributed online to respondents until 232 eligible AI users were obtained. Based on the data processed using SmartPLS 4.0, the majority of respondents showed positive responses toward the factors influencing their economic decisions.

Table 1. Outer Model Test Results

Variable	Validity Test				Reliability test	
	Convergent validity		Discriminant validity		Cronbach alpha	Composite reliability
	Loading Factor	AVE	Fornell-Larckel	Cross Loading		
AI Literacy	> 0.7	0.843	0.918	Appropriate	0.954	0.956

Variable	Validity Test		Discriminant validity		Reliability test	
	Convergent validity					
	Loading Factor	AVE	Fornell-Larckel	Cross Loading	Cronbach alpha	Composite reliability
Algorithmic Trust	> 0.7	0.861	0.928	Appropriate	0.960	0.961
Perceived Autonomy	> 0.7	0.840	0.917	Appropriate	0.937	0.937
Economic Decision	> 0.7	0.875	0.935	Appropriate	0.971	0.971

Source: Processed data, 2026

The evaluation of convergent validity on the reflexive indicator measurement model was conducted using SmartPLS 4 through outer loadings analysis. Referring to Hair et al. (2022), an indicator is stated to have good convergent validity if its factor loading value (outer loading) exceeds the 0.70 threshold. Furthermore, the test is also based on the Average Variance Extracted (AVE) parameter, where the criterion set is that the AVE value must be greater than 0.50 for each construct. Based on the data processing results, all indicators (AL1-AL5, AT1-AT5, PA1-PA4, and ED1-ED6) have loading factors above 0.90, and the AVE values of all variables have met the required standards (above 0.80).

Subsequently, discriminant validity testing was conducted, measured through Cross Loadings and the Fornell-Larcker criterion, showing results consistent with empirical criteria, where the square root of the AVE on the diagonal is greater than the inter-construct correlations. To ensure instrument consistency, reliability tests were conducted using Composite Reliability and Cronbach's Alpha. The statistical analysis results show that all variables have values above 0.90, thus the research instrument is declared highly reliable and consistent in measuring the studied variables.

Table 2. Inner Model Test Results

Variable		R^2				
Perceived Autonomy		0.722				
Economic Decision		0.832				
Hy pot hesi s	Statement	Path coefficient	P values	t-statistics	Remarks	
H_1	There is an influence of Algorithmic Trust on Perceived Autonomy	0.653	0.000	21.515	Positive & Significant	
H_2	There is an influence of AI Literacy on Perceived Autonomy	0.531	0.000	15.420	Positive & Significant	
H_3	There is an influence of Algorithmic Trust on Economic Decision	0.170	0.001	3.363	Positive & Significant	
H_4	There is an influence of AI Literacy on Economic Decision	0.182	0.000	3.973	Positive & Significant	
H_5	There is an influence of Perceived Autonomy on Economic Decision	0.691	0.000	10.379	Positive & Significant	
H_6	Perceived Autonomy mediates the influence of Algorithmic Trust on Economic Decision	0.451	0.000	8.864	Positive & Significant	
H_7	Perceived Autonomy mediates the influence of AI Literacy on Economic Decision	0.367	0.000	8.692	Positive & Significant	

Source: Processed data, 2026

Based on the test results of the first structural model, a coefficient of determination (R-square) of 0.722 was obtained. This indicates that the Algorithmic Trust and AI Literacy

variables collectively can explain the variance of Perceived Autonomy by 72.2%, while the remaining 27.8% is explained by other variables. Furthermore, in the second model equation, the R-square value was recorded at 0.832. This finding demonstrates that the combination of Algorithmic Trust, AI Literacy, and Perceived Autonomy simultaneously can predict the variance in Economic Decision-Making by 83.2%, indicating a strong predictive model classification.

Discussion

Hypothesis 1

The test results show that Algorithmic Trust has a positive and significant effect on Perceived Autonomy, as indicated by a p-value of $(0.000) < 0.05$ and a t-statistic of $(21.515) > 1.96$. This result concludes that H1 is accepted. Thus, the higher the user's level of trust in the reliability, transparency, and security of the algorithmic system, the higher the user's sense of self-control (autonomy) in utilizing the technology without feeling dictated. Theoretically, trust is a primary psychological mechanism in reducing uncertainty. According to (Shneiderman, 2022) in his book *Human-Centered AI*, a transparent and reliable system design will strengthen human and machine collaboration (Human-Computer Interaction) without eliminating human control. When the AI system proves to be competent, consumers do not view it as a threat to their freedom, but rather as a supporting assistant that cognitively reinforces their perception of freedom of choice (Shin, 2021). These research findings align with studies conducted by (Choung, David, & Ross, 2023 & Jussupow et al., 2021).

Hypothesis 2

The test results show that AI Literacy has a positive and significant effect on Perceived Autonomy, as indicated by a p-value of $(0.000) < 0.05$ and a t-statistic of $(15.420) > 1.96$. This result concludes that H2 is accepted. Thus, the better the users' literacy and understanding regarding how AI works, its biases, and risks, the more independent and autonomous the users become in controlling AI recommendations. Theoretically, robust digital literacy equips individuals with critical evaluative capacity. Based on the Self-Determination Theory (Ryan & Deci, 2017), individual competence is the main driver in the formation of autonomy. (Carolus et al., 2023) assert that users with high AI literacy are aware of potential algorithmic biases, allowing them to filter information independently, avoid the effects of data manipulation, and successfully maintain a sense of agency (absolute control over themselves). These research findings align with studies conducted by (Koch et al., 2024 & Ng et al., 2021).

Hypothesis 3

The test results show that Algorithmic Trust has a positive and significant effect on Economic Decision-Making, as indicated by a p-value of $(0.001) < 0.05$ and a t-statistic of $(3.363) > 1.96$. This result concludes that H3 is accepted. Thus, the greater the user's trust in the integrity of the AI system, the more effective and high-quality the economic decision maneuvers they generate, such as investment allocations or product purchases. Theoretically, the concept of bounded rationality posits that humans need heuristics (tools) when facing a sea of information to make complex decisions. According to (Dixon et al., 2020), trust in algorithms reduces perceived risk in digital financial activities. Users will only be willing to take economically risky actions if the threshold of technical trust is met (Aysolmaz et al., 2023). These research findings align with studies conducted by (Dwivedi et al., 2021; Guerra-Tamez et al., 2024; Chang et al., 2026; Tafesse & Sandhu, 2026).

Hypothesis 4

The test results show that AI Literacy has a positive and significant effect on Economic Decision-Making, as indicated by a p-value of $(0.000) < 0.05$ and a t-statistic of $(3.973) > 1.96$. This result concludes that H4 is accepted. Thus, the more comprehensive a person's level of AI literacy, the more rational, accurate, and profitable the economic decisions taken. Theoretically, technological literacy directly correlates with financial well-being. Citing (George & Paul, 2020), AI literacy provides consumers with an "analytical shield." Consumers who are AI-literate are able to read data trend projections, compare probability outcomes, and eliminate illogical AI suggestions, thereby preventing them from economic losses due to algorithmic misinformation (Lu, 2024). These research findings align with studies conducted by (Kumar et al., 2023; Klingbeil et al., 2024; Bećirović et al., 2025).

Hypothesis 5

The test results show that Perceived Autonomy has a positive and significant effect on Economic Decision-Making, as indicated by a p-value of $(0.000) < 0.05$ and a t-statistic of $(10.379) > 1.96$. This result concludes that H5 is accepted. Thus, the higher the perception of independence and freedom of users when interacting with AI, the more decisive, mature, and high-quality the economic decisions they make. Theoretically, autonomy is a basic human need that fosters a sense of responsibility. In an economic context, when consumers feel free to modify or reject AI recommendations (override capability), they are bolder in executing high-stakes decisions. This is because their locus of control resides entirely within their own consciousness (Ryan & Deci, 2017), which prevents doubt and analysis paralysis. These research findings align with studies conducted by (Fan & Liu, 2022; Fink et al., 2024; Husairi & Rossi, 2024).

Hypothesis 6

The Specific Indirect Effects test results show that Perceived Autonomy is able to mediate the influence of Algorithmic Trust on Economic Decision-Making, as indicated by a p-value of $(0.000) < 0.05$ and a t-statistic of $(8.864) > 1.96$. This result concludes that H6 is accepted. Trust in the artificial intelligence system will produce the most optimal economic decisions only if that trust does not erode, but rather strengthens the users' independence (autonomy) (partial mediation). Theoretically, referring to the extended technology acceptance model, trust operates as a precursor that loosens psychological resistance. According to (Nam & Lyons, 2020), this sense of trust stimulates user empowerment. Individuals feel secure acting independently thanks to the guarantee of algorithmic accuracy behind the scenes, which in turn acts as a catalyst to execute economic decisions. These research findings align with studies conducted by (Cho & Rha, 2026; Tafesse & Sandhu, 2026; Fink et al., 2024).

Hypothesis 7

The Specific Indirect Effects test results show that Perceived Autonomy is able to mediate the influence of AI Literacy on Economic Decision-Making, as indicated by a p-value of $(0.000) < 0.05$ and a t-statistic of $(8.692) > 1.96$. This result concludes that H7 is accepted. Technical knowledge (literacy) will effectively improve the quality of financial decisions if that understanding successfully increases a sense of confidence and independence within the user (partial mediation). Theoretically, based on the cognitive paradigm, knowledge is the primary foundation of the capacity to act (agency). (Shneiderman, 2022) emphasizes that technological literacy places humans in the driver's seat. This understanding overcomes the fear of algorithms, encourages self-confidence (autonomy) to dissect data patterns, and ultimately enables synthesizing the abstraction of information from AI into

tactical economic decisions with measured and profitable risks. These research findings align with studies conducted by (Kumar et al., 2023; Bećirović et al., 2025; Ho & Le, 2026).

CONCLUSION AND RECOMMENDATIONS

Conclusion

This study concludes that Algorithmic Trust and AI Literacy have an integral role and a significant positive influence in shaping the quality of Economic Decision-Making among AI users in Indonesia. In addition to influencing decisions directly, Perceived Autonomy is proven to act as an essential psychological mechanism that mediates the relationship between belief in algorithmic systems, literacy comprehension, and final decision-making. These findings prove that despite the increasingly massive involvement of artificial intelligence in business and financial matters, users with rational trust and adequate literacy will not lose their independence. Instead, they utilize these systems to support more critical, efficient, and responsible economic decision.

Limitations

This study has several limitations. First, the population and sample of the study only focused cross-sectionally on AI users in Indonesia, so the results cannot necessarily be generalized to economic ecosystems in countries with different levels of digital maturity. Second, this study only tested the variables of trust, literacy, and autonomy; whereas economic decision-making is a complex process that can be influenced by other factors such as conventional financial literacy, individual risk profiles, or social pressure. Third, the use of self-report survey instruments inherently carries potential subjectivity bias in assessing the users' own literacy capacities and autonomy.

Recommendations

Future research is advised to broaden the scope of the research object by classifying samples based on more specific demographics, such as comparing economic decision-making behavior between Generation Z and Generation X. Future researchers are also recommended to use a longer observation period (longitudinal) and add other exogenous variables such as Perceived Risk or Financial Literacy to make the obtained model more holistic. Practically, AI technology developers and policymakers are advised not only to design intelligent algorithms but also transparent interfaces (explainable AI) to educate users inclusively, thereby safeguarding public autonomy amidst the digital economy vortex.

Author Contributions

All authors contributed significantly to the execution of this research and the writing of this manuscript. Muhammad Ricky Syahputra Hendri acted as the main design compiler, coordinator, and Structural Equation Modeling data analyst. Anisyah Nur Kuswati contributed to instrument validation and field data cleaning. Budi Suryowati contributed to the sampling strategy and bias mitigation. All authors declare that they have completed, read, and approved the final version of this article for publication.

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