

## Artificial Intelligence and Digital Natives: Examining Decision-Making Processes of Gen Z

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### ABSTRACT

Generation Z, as digital natives, has grown up immersed in technology and artificial intelligence (AI), which increasingly influence their decision-making across personal, educational, and professional domains. This study examines how AI shapes Gen Z's cognitive processes, behavioral patterns, and interactions with digital systems, focusing on areas such as consumer behavior, academic engagement, career choices, and workplace decision-making. Drawing on recent literature, the study highlights AI's role as a decision-support system, the algorithmic influence on choices, trust in human–AI interaction, psychological effects, and ethical considerations. Findings indicate that AI enhances efficiency, personalization, and problem-solving but also presents risks related to overreliance, privacy, and autonomy. The study underscores the need for frameworks that balance AI assistance with critical thinking and ethical awareness, offering insights for educators, marketers, policymakers, and organizations seeking to engage and empower Generation Z.

**Keywords:** Generation Z, Artificial Intelligence (AI), Decision-Making, Digital Natives, Human–AI Interaction....

### 1. INTRODUCTION:

#### Gen Z as Digital Natives

Generation Z, often called digital natives, has grown up surrounded by technology and artificial intelligence (AI). AI-powered tools from virtual assistants and smart apps to personalized recommendations in online shopping play a key role in how they gather information, evaluate options, and make decisions. Studying Gen Z's decision-making processes in the context of AI is important for educators, marketers, and policymakers to understand how technology shapes preferences and behavior. Although AI adoption among this generation is increasing, there is still limited research on how these tools influence their choices across different areas, highlighting the need for a deeper investigation.

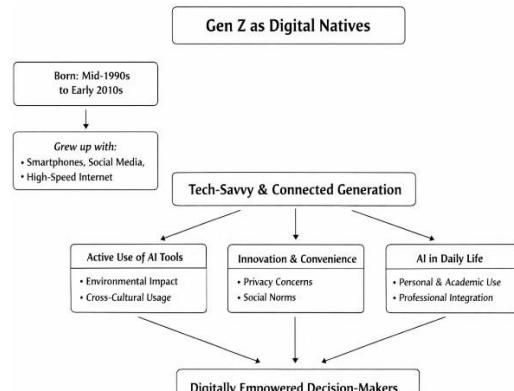


Figure 1: Gen Z: A generation of digital natives

Generation Z, born roughly between the mid-1990s and early 2010s, is widely recognized as the first generation of true digital natives. Growing up with smartphones, high-speed internet, social media, and artificial intelligence (AI) tools, Gen Z has developed a unique relationship with technology that shapes how they communicate, learn, and make decisions. Al-Sharafi et al. (2023) highlight that Gen Z actively engages with AI-enabled tools across various domains, and their usage even impacts broader societal outcomes, such as environmental sustainability, demonstrating both their technological fluency and social awareness.

At the same time, Gen Z's engagement with AI is multifaceted. Kundu (2025) notes that while they embrace AI for innovation and convenience, they are also conscious of potential disruptions to privacy, social norms, and traditional decision-making processes. Ambasta (2025) emphasizes that AI has become central to their personal, academic, and professional lives, influencing not only behaviors but also expectations from digital platforms. Together, these studies indicate that Gen Z interacts with AI not just as users but as digitally empowered decision-makers, integrating technology into nearly every aspect of their daily lives.

#### Aim and Objective

To explore how artificial intelligence (AI) influences the decision-making processes of Generation Z across

personal, academic, and professional domains, examining cognitive, behavioral, and ethical dimensions.

**Objectives:**

To analyze the role of AI as a decision-support system in shaping Gen Z's choices.

To investigate the influence of algorithms on Gen Z's preferences, behaviors, and online interactions.

To examine trust, human-AI interaction, and psychological factors affecting Gen Z's decision-making.

To identify ethical, privacy, and transparency concerns in AI adoption among Generation Z.

To evaluate the implications of AI integration on Gen Z's future decision-making capabilities and autonomy.

**2. REVIEW OF LITERATURE**

Author(s)	Year	Aim	Objective	Scope	Finding s						digital technologies, shaping new behaviors
Al-Madha gy, T.-H. G., Yusof, S. A. M., Rashid , A., & El-Shekei l, I.	2024	Explore AI and cloud tool adoption for academics	Analyze acceptance factors and impact on academic attainment	Generat ion Z; higher education	Gen Z adoption driven by perceived ease, usefulness, and technological familiarity	Ash Shiddi eqy, A. Z., & Widar manti, T.	2025	Investi gate AI in digital marketi ng for Gen Z	Exam in e impact on consumer decisio n-making	Generat ion Z; digital marketi ng	AI tools signific antly influen ce Gen Z purchase decisions, enhancing personalization
Al-Sharafi, M. A., Al-Emran , M., Arpacı , I., İahad, N. A., AlQud ah, A. A., Iranm anesh, M., & Al-Qaysi, N.	2023	Examin e Gen Z's use of AI products and environmental impact	Assess cross-cultural AI usage and sustainability awareness	Generat ion Z; cross-cultural context s	Found variatio ns in AI adoptio n impact on sustainability; highlig hted cultural differen ces	Bista, S.	2025	Exam in e AI vs human interact ion among Gen Z	Explore trends, challenges, and future directio ns	Generat ion Z; digital interact ion	Gen Z shows prefere nce for AI-mediated interact ions, with concerns about human skill decline
Amasta, S. S.	2025	Discuss digital domina nce of Gen Z	Highlig ht generat ional shift toward digital tools	Generat ion Z; global	Gen Z shows significant engagement with AI and	Bunea , O.-I., Corbo ş, R.-A., Mişu, S. I., Tricul escu, M., & Trifu, A.	2024	Assess AI percept ions in online shoppin g	Study consumer behavio r of Gen Z	Generat ion Z; online shoppin g	AI enhanc es Gen Z online shoppin g experie nce and influen ces purchase decisio ns

			intentions		intention linked to perceived usefulness				strongly than extrinsic incentives		
Fu, M., Fraser, B., & Arcodia, C.	2024	Review Gen Z engagement with RAISA in hospitality	Analyze technology adoption in hospitality services	Generation Z; hospital management	RAISA technologies are increasingly adopted by Gen Z, enhancing service interaction	Kundu, D.	2025	Explore Gen Z's engagement with AI	Investigate adoption patterns and attitudes toward AI	Generation Z; India	Identified a mix of enthusiasm and caution among Gen Z in embracing AI
Guerra-Tamez, C. R., Kraul Flores, K., Serna-Mendiaburu, G. M., Chavelas Robles, D., & Ibarra Cortés, J.	n.d.	Assess AI's influence on brand trust and purchasing	Evaluate consumer behavior of Gen Z with AI marketing tools	Generation Z; digital marketing	AI positively affects brand trust and purchase intention, with varying effects across demographics	Nebgen, T., & Kurz, W.	2025	Examine AI adoption in German organizations	Assess Gen Z AI affinity and organizational integration	Generation Z; Germany; organizational context	Gen Z shows higher adoption and positive attitude toward AI tools in competitive workplaces
Hammad, H. S.	2025	Study learning needs and preferences of Gen Z	Examine educational strategies and digital learning preferences	Generation Z; higher education	Digital-native Gen Z prefers interactive, tech-integrated learning approaches	Philip, G., & Sulikowski, Ł.	2025	Study generative AI impact on Gen Z communication	Examine effects on language, identity, and work communication	Generation Z; workplace communication	Gen Z integrates AI into daily work, reshaping communication and identity formation
Krishna, S. M., & Agrawal, S.	2025	Investigate intrinsic vs extrinsic rewards	Examine effect on creative performance	Millennials & Generation Z; workplaces	Intrinsic rewards motivate Gen Z creativity more	Ridwan, N. H., Musa, C. I., & Haeruddin, M. I. M.	2025	Analyze decision-making behavior in online purchases	Conduct systematic literature review on Gen Z online buying	Generation Z; online shopping	Identified key behavioral patterns in Gen Z online purchases influenced by AI

Savin, P. S., Rusu, G., Prelipcean, M., & Barbu, L. N.	2024	Explore AI's impact on cognition in Gen Z & Millennials	Study cognitive shifts due to AI usage	Generation Z & Millennials; workplace	AI influences decision-making, learning, and cognitive approaches differently across generations
Shocco, R.	2026	Investigate AI tools in career decision-making	Examine AI impact on Gen Z career choices	Generation Z; Bangladesh	AI tools assist Gen Z in informed career decisions, increasing efficiency and awareness
Tarakçı, İ. E.	2025	Explore AI in decision-making	Analyze AI's role in hospitality management decisions	Gen Z & hospitality systems	AI supports faster and more accurate decision-making processes in hospitality environments

## 2.1 Research gap

Despite the growing body of research on Generation Z's interaction with artificial intelligence (AI), several gaps remain. Most existing studies focus on isolated aspects such as AI adoption in education, online shopping, workplace communication, or digital marketing, without integrating these contexts to provide a holistic understanding of Gen Z's behavior with AI technologies. Furthermore, while some studies explore attitudes, perceptions, or decision-making processes, few examine the combined influence of cognitive, social, and

environmental factors on AI adoption and usage intentions. Cross-cultural comparisons remain limited, with most research conducted in specific countries or organizational settings, leaving a gap in understanding global patterns and variations. Additionally, while AI's role in improving efficiency, personalization, or creativity has been explored, there is little evidence on how these technologies impact long-term behavioral changes, sustainability awareness, and ethical considerations among Gen Z. Finally, existing studies often rely on surveys or secondary data, with minimal longitudinal or experimental designs to validate causality and real-world applicability. These gaps indicate a need for comprehensive, cross-context, and methodologically robust research that examines Gen Z's AI adoption, decision-making, and behavioral outcomes in a multidimensional framework, providing insights useful for educators, marketers, policymakers, and organizational leaders.

## 3. AI AS A DECISION-SUPPORT SYSTEM

Artificial intelligence (AI) has increasingly become a key decision-support system for Generation Z, influencing how they gather information, evaluate alternatives, and make choices across various domains. Guerra-Tamez et al. (n.d.) highlight that AI tools, such as recommendation engines and personalized digital interfaces, play a significant role in shaping brand trust and purchasing behavior among Gen Z consumers. By analyzing user preferences and predicting behavior, AI systems reduce cognitive load and help this digitally native generation make faster, more informed decisions, especially in online shopping contexts.

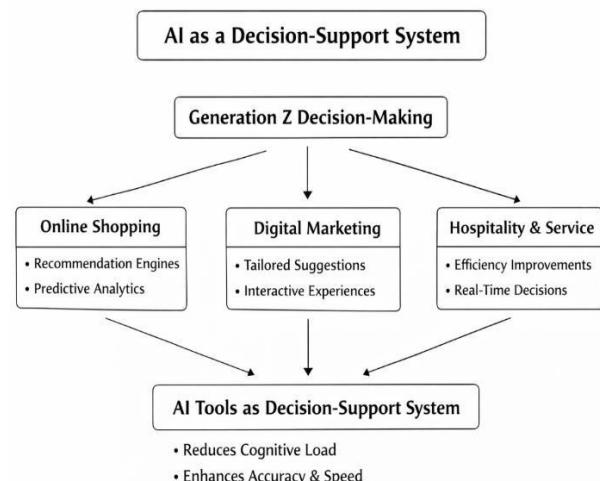


Figure 2: AI decision support for Generation Z

Similarly, Ash Shiddieqy and Widarmanti (2025) demonstrate that AI in digital marketing directly impacts Gen Z's consumer decision-making by providing tailored suggestions, predictive analytics, and interactive experiences, thereby enhancing satisfaction and engagement. Tarakçı (2025) further emphasizes that in sectors like hospitality and service management, AI-supported decision-making improves efficiency, reduces human error, and enables adaptive strategies based on real-time data. Together, these studies illustrate that AI acts not only as a tool for convenience but also as an

influential system that actively guides and shapes the decision-making processes of Generation Z across personal, academic, and commercial domains.

#### 4. ALGORITHMIC INFLUENCE ON CHOICES

Algorithms embedded in AI systems play a crucial role in shaping the choices and behaviors of Generation Z, particularly in digital and professional environments. Philipp and Sułkowski (2025) argue that generative AI tools influence not only how Gen Z communicates and collaborates in digital workplaces but also how they interpret information and construct identity. These algorithms personalize content, suggest actions, and automate decisions, subtly guiding user behavior while reinforcing patterns of engagement, communication styles, and cognitive processes.

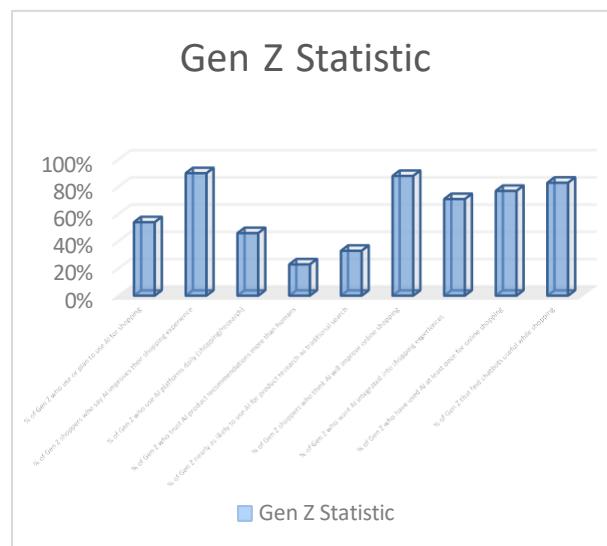
In consumer contexts, algorithms significantly affect online decision-making by filtering information, ranking options, and predicting preferences. Ridwan, Musa, and Haeruddin (2025) note that Gen Z's purchasing behaviors are highly shaped by algorithmic recommendations, which reduce decision fatigue and streamline choices.

**Table 1: Algorithmic Influence on Choices**

Indicator	Gen Z Statistic	Source
% of Gen Z who use or plan to use AI for shopping	54% (44% already use AI, 10% plan to)	( <a href="#">Capital One Shopping</a> )
% of Gen Z shoppers who say AI <i>improves</i> their shopping experience	90%	( <a href="#">Capital One Shopping</a> )
% of Gen Z who use AI platforms daily (shopping/research)	46%	( <a href="#">Commerce</a> )
% of Gen Z who <i>trust AI product recommendations</i> more than humans	23%	( <a href="#">Commerce</a> )
% of Gen Z nearly as likely to use AI for product research as traditional search	33% (AI) vs 37% (search engines)	( <a href="#">GlobeNewswire</a> )
% of Gen Z shoppers who think AI will improve online shopping	88%	( <a href="#">PR Newswire</a> )
% of Gen Z who want AI integrated into shopping experiences	~71% (overall consumer stat, driven by)	( <a href="#">GlobeNewswire</a> )

	younger users)	
% of Gen Z who have used AI <i>at least once for online shopping</i>	77%	( <a href="#">IESE</a> )
% of Gen Z that find chatbots useful while shopping	83%	( <a href="#">IESE</a> )

**Figure 3: Algorithmic Influence on Choices**



The data shows that AI is becoming central to Generation Z's shopping behaviors. Over half (54%) already use or plan to use AI, and 77% have tried it at least once, indicating widespread adoption. Most Gen Z shoppers find AI beneficial, with 90% saying it improves their experience and 88% believing it will enhance online shopping. Daily use is significant (46%), and 83% find chatbots helpful. Trust in AI recommendations is moderate (23%), showing they still value human input. AI is nearly as popular as search engines for product research (33% vs. 37%), and 71% want AI integrated into shopping experiences. Overall, AI strongly shapes Gen Z's preferences, decisions, and expectations in digital shopping.

Fu, Fraser, and Arcodia (2024) extend this understanding to hospitality and service industries, showing that RAISA (Robotics, AI, and Smart Automation) technologies employ algorithms to influence service selection and satisfaction, highlighting how automated decision-support systems are increasingly integral to Gen Z's daily interactions. Collectively, these studies illustrate that algorithms do more than facilitate efficiency they actively shape preferences, decisions, and engagement patterns among digital-native users.

#### 5. TRUST AND HUMAN-AI INTERACTION

Trust plays a central role in the interaction between Generation Z and AI systems, influencing how this digital-native cohort adopts and relies on technology. Bista (2025) emphasizes that while Gen Z is highly

comfortable with AI, they remain cautious about over-reliance on automated systems, highlighting challenges in maintaining human judgment and oversight. This generation tends to evaluate AI tools not only on functionality but also on transparency, reliability, and perceived fairness, which directly affects their engagement and decision-making behaviors.

Chiragkumar and Patel (2025) further illustrate that Gen Z's attitudes toward AI are shaped by a combination of perceived usefulness, ease of use, and trust in the technology. Al-Sharafi, Al-Emran, Arpacı, and İahad (2023) note that trust also varies across cultural and contextual factors, affecting adoption patterns and the willingness to integrate AI into personal, academic, and professional activities. Together, these studies indicate that fostering trust is essential for effective human–AI interaction, as it determines both the extent and quality of AI usage among Generation Z, with implications for decision-making, behavioral patterns, and the responsible deployment of AI technologies.

**Table 2: Trust and Human–AI Interaction**

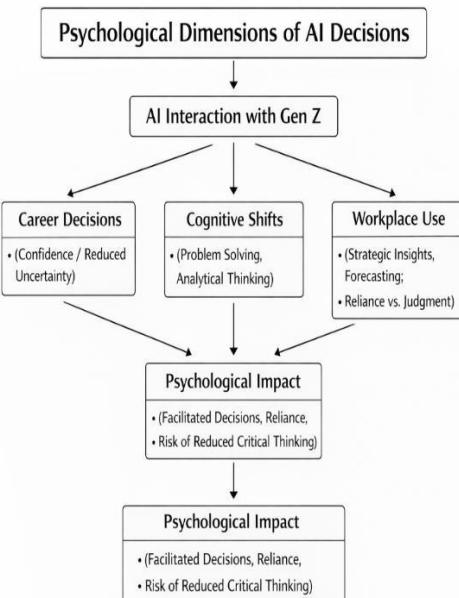
Focus	Key Insights	Implications
Human–AI interaction	Gen Z is comfortable with AI but cautious about over-reliance; emphasizes human judgment	Need for systems that balance automation with human oversight
AI adoption & attitudes	Attitudes shaped by perceived usefulness, ease of use, and trust	AI tools must be user-friendly and transparent to encourage engagement
Cross-cultural AI adoption	Trust varies across cultures and contexts; affects willingness to adopt AI in personal, academic, professional domains	Global AI deployment should consider cultural differences to improve adoption
Privacy & fairness	Gen Z evaluates AI on transparency, reliability, and perceived fairness	Ethical AI practices enhance trust and long-term usage
Decision-making impact	Trust directly affects engagement, reliance, and quality of decisions	Organizations should foster trust to ensure responsible AI usage

## 6. PSYCHOLOGICAL DIMENSIONS OF AI DECISIONS

The psychological influence of artificial intelligence on Generation Z is a critical area of study, as this cohort

increasingly interacts with AI in both personal and professional contexts. Shocco (2026) highlights that AI tools significantly impact career decision-making among Gen Z in Bangladesh by providing tailored guidance, predictive insights, and structured recommendations. These tools help reduce uncertainty in evaluating career paths and increase confidence in making choices, but they also subtly shape preferences and priorities, influencing how individuals perceive opportunities and risks. This demonstrates that AI is not merely a technical aid but also a factor that shapes cognition and self-perception in decision-making processes.

Beyond career choices, AI interactions also produce broader cognitive shifts in Generation Z. Savin, Rusu, Prelipcean, and Barbu (2024) note that regular use of AI tools changes how young adults approach problem-solving, process information, and allocate attention. Exposure to AI-driven recommendations encourages Gen Z to adopt more analytical, data-oriented decision strategies while potentially relying on automated reasoning for complex or repetitive tasks. These cognitive adaptations illustrate the psychological interplay between human judgment and algorithmic guidance, highlighting both benefits and challenges of AI-mediated decision-making.



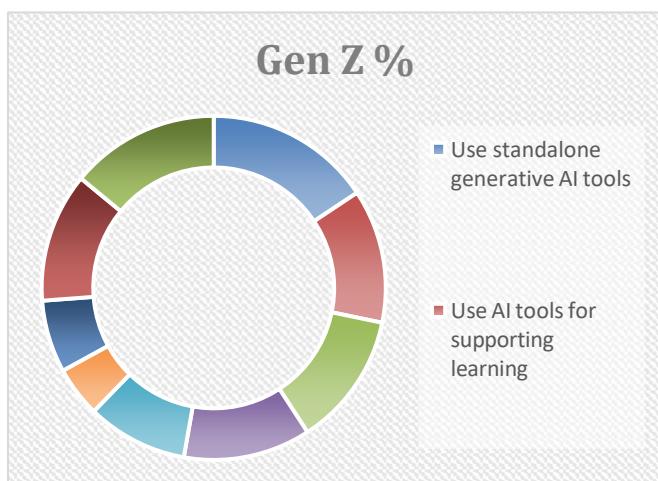
**Figure 4: AI's impact on Gen Z decisions**

In organizational contexts, AI plays a dual role of support and influence. Nebgen and Kurz (2025) demonstrate that in competitive German companies, Generation Z employees increasingly rely on AI systems for strategic insights, forecasting, and performance evaluation. While this reliance enhances efficiency and accuracy, it also introduces challenges related to over-dependence on automated suggestions, where individuals may defer critical judgment to algorithms. This dynamic underscores the importance of balancing AI guidance with human discretion, particularly in high-stakes or uncertain scenarios.

Table 3: Generation Z and AI use/impact

Indicator	Gen Z %	Source
Use standalone generative AI tools	76%	Deloitte survey (Gen Z digital AI adoption) ( <a href="#">Phys.org</a> )
Use AI tools for supporting learning	61%	SurveyMonkey/2025 AI use for education ( <a href="#">Phys.org</a> )
Gen Z rely on AI for financial decisions	61%	BMO Financial Survey ( <a href="#">investopedia.com</a> )
Believe AI helps make better informed decisions	58%	BMO Financial Survey ( <a href="#">investopedia.com</a> )
Use AI platforms daily	46%	Commerce report on AI shopping/trust ( <a href="#">GlobeNewswire</a> )
Gen Z trust AI platforms more than humans for product recommendations	23%	Commerce report ( <a href="#">GlobeNewswire</a> )
Prefer using AI platforms over traditional search for product research	33%	Commerce report ( <a href="#">GlobeNewswire</a> )
Gen Z use AI for work tasks (e.g., daily workflow, decisions)	59% for improving decision-making	TalentLMS report ( <a href="#">TalentLMS</a> )
Gen Z find AI helpful for workflow tasks	68%	TalentLMS report ( <a href="#">TalentLMS</a> )

Figure 5: Generation Z and AI use/impact



The data shows that Generation Z heavily engages with AI across personal, educational, and professional domains. A large proportion (76%) use standalone generative AI tools, while 61% rely on AI for learning and financial decisions, indicating trust in AI for informed choices. Daily use (46%) and reliance for workflow tasks (59–68%) highlight AI's integration into their routines. However, only 23–33% trust AI over humans or traditional methods for product research, suggesting cautious adoption in areas involving judgment or evaluation. Overall, Gen Z views AI as a helpful support system but balances reliance with human oversight.

Taken together, these studies reveal that AI's role in Generation Z decision-making is multifaceted, extending beyond efficiency to deeply influence cognitive and psychological dimensions. From shaping career preferences to modifying problem-solving strategies and organizational behavior, AI serves both as a facilitator and influencer of thought processes. Understanding these psychological dimensions is essential for educators, employers, and policymakers to design AI systems that support informed, responsible, and empowered decision-making among digital-native generations.

## 7. Ethical and Privacy Concerns

As Generation Z increasingly integrates artificial intelligence (AI) and cloud-based applications into their daily lives, ethical and privacy concerns have emerged as significant considerations. Al-Madhagy, Yusof, Rashid, and El-Shekeil (2024) emphasize that while Gen Z is highly receptive to AI technologies for academic and personal productivity, their willingness to adopt these tools is closely tied to perceived data security and ethical transparency. They are particularly sensitive to how personal information is collected, stored, and processed, preferring systems that offer clear consent mechanisms and minimize intrusive data usage. This underscores that ethical considerations are not peripheral but central to the successful implementation and adoption of AI among digital natives.

In the educational context, Hammad (2025) points out that AI-driven learning platforms must carefully balance functionality with ethical responsibility. While adaptive learning systems, predictive analytics, and AI tutors can enhance academic outcomes, they also present risks related to bias, unfair profiling, and data misuse. Gen Z students, as digital natives, are acutely aware of these challenges and expect transparency in how their learning data is used. They favor systems that provide autonomy over their personal information and demonstrate accountability in decision-making processes, highlighting the intersection of technology, ethics, and user empowerment.

Similarly, Bunea, Corboş, Mişu, Triculescu, and Trifu (2024) demonstrate that Gen Z consumers apply the same ethical lens to AI applications in commercial settings, such as online shopping. While AI can optimize recommendations, pricing, and customer experiences, users are increasingly concerned about privacy breaches, unauthorized data sharing, and algorithmic manipulation. These findings indicate that companies must not only

ensure robust cybersecurity measures but also uphold ethical practices, such as informed consent and transparent AI operations. Overall, addressing ethical and privacy concerns is crucial for fostering trust, encouraging responsible AI use, and enabling Generation Z to fully leverage AI technologies without compromising their rights, autonomy, or confidence in digital systems.

## 8. FUTURE IMPLICATIONS FOR GEN Z DECISION-MAKING

The integration of artificial intelligence (AI) into daily life is set to significantly influence how Generation Z makes decisions across personal, educational, and professional contexts. As digital natives, they are comfortable using AI tools, which allow for faster, data-driven, and adaptive decision-making. While these tools offer opportunities to enhance problem-solving, strategic thinking, and productivity, there is also a risk of overreliance, potentially reducing independent judgment and critical thinking. Ethical, privacy, and transparency concerns will shape AI adoption, making it essential for policymakers, educators, and organizations to create frameworks that balance AI assistance with human autonomy. The long-term implication is a generation capable of making informed, efficient decisions while remaining aware of AI's limitations and ethical responsibilities.

### Key Points:

Gen Z increasingly relies on AI for personal, academic, and professional decisions.

AI enables faster, data-driven, and adaptive decision-making.

Overreliance on AI may reduce independent thinking and critical judgment.

AI can enhance problem-solving, strategic thinking, and productivity.

Ethical, privacy, and transparency concerns influence AI adoption.

Policymakers and educators must ensure AI supports human autonomy.

Gen Z may become efficient decision-makers while understanding AI limitations.

## 2. CONCLUSION

Artificial intelligence has become a central component in the decision-making processes of Generation Z, providing tools that streamline information processing, reduce cognitive load, and guide choices across multiple contexts. Gen Z leverages AI for efficiency, personalization, and innovation while navigating challenges related to trust, ethics, and privacy. Although AI facilitates data-driven and adaptive decisions, overdependence may diminish independent judgment and critical thinking skills. Ethical, cultural, and psychological factors significantly influence AI adoption, highlighting the need for responsible design and implementation. Moving forward, organizations, educators, and policymakers must foster environments where AI complements human decision-making without undermining autonomy, enabling Generation Z to make informed, ethical, and effective decisions in an increasingly AI-mediated world

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