

Decision Logic Transfer from Users to AI Application

Keshar Muneshwar, Vaidehee Dhakate

G H Raisoni University, Amravati, Maharashtra, India

Abstract

The use of artificial intelligence (AI) has dramatically increased over time because increasingly more AI systems are becoming an integral part of our daily lives and high consequence environments like healthcare, finance, government, and management. As AI tools are improved to be more capable and reliable, users are increasingly relying on them not only for input but also transferring a portion of their own reasoning processes to the systems. This process of transferring parts of the human reasoning process to algorithmic systems is known as Decision Logic Transfer. Under this method, humans transfer a portion of their cognitive responsibilities to algorithm-driven systems, including: the ability to evaluate options, employ criteria, and decide on a course of action.

Although there are advantages to Decision Logic Transfer, there are also some disadvantages to transferring cognitive responsibility from humans to AI systems. For example, AI systems can improve a company's efficiency, provide consistency in all of that company's decisions, process much larger volumes of data than humans can, and to some degree lessen the biases and errors that humans may make. Additionally, businesses are able to standardize their operating procedures, comply with regulations, and make scalable decisions as a result of this transfer. On the other hand, as people continue to rely more and more on AI, they will likely lose their ability to think critically, be aware of their surroundings, and take personal responsibility for their decisions. This continual reliance on AI may result in people simply being passive receivers of the algorithms' output rather than active participants in the decision-making process. In high-stakes decisions, over-reliance, automation bias, and diffusion of responsibility may become significant problems.

KEYWORDS: Artificial Intelligence (AI) is used to develop decision-making systems (also known as intelligent automation), human knowledge transfer to machines, and the use of algorithms to arrive at decisions. There are many types of systems available for making decisions, including machine learning (ML), deep learning (DL), knowledge representation and expert systems, rule-based systems, human and AI interaction, cognitive modeling, explainable AI (XAI), transfer learning, predictive analytics, decision-support systems (DSS), algorithm transparency, user behavior modeling, hybrid AI systems, and data-driven decision-making.

1. Introduction

Artificial Intelligence (AI) systems are becoming increasingly ubiquitous in supporting both everyday decisions and high-risk judgments. As users develop greater trust in and familiarity with these systems, they are not only incorporating AI outputs into their decision-making processes but are also transferring portions of their own

reasoning and judgment standards to these systems. Research in human-automation interaction has long documented patterns of use, misuse, disuse, and abuse of automated systems, highlighting how reliance on automation evolves over time [1]. Studies have also shown that individuals often perceive automated decision aids as useful and authoritative, which can shape their willingness to defer to such systems [2].

The process of transferring judgment standards, criteria, and decision-making processes to an AI system is referred to as Decision Logic Transfer. Theoretically, this phenomenon can be understood as a form of cognitive offloading, where cognitive tasks are delegated to external artifacts or systems [4], and as a reflection of bounded rationality in organizational decision-making contexts [5]. As AI systems transition from advisory tools to increasingly autonomous agents, lessons from human-automation research emphasize the importance of understanding how autonomy alters human roles and responsibilities [3]. In institutional settings, technological systems can shift discretion from human actors to system-level processes, reshaping accountability structures [6].

While Decision Logic Transfer can lead to enhanced efficiency, consistency, and scalability, it also raises significant concerns. One major issue is automation bias, where users over-rely on automated recommendations even when they are incorrect [9][15]. Conversely, algorithm aversion may occur when users lose trust after observing system errors [8], although other studies suggest algorithm appreciation in certain contexts [11]. Trust calibration—designing systems to promote appropriate levels of reliance—has therefore become central to responsible AI design [10][12]. Without proper calibration, users may experience reduced situational awareness and diminished capacity to intervene meaningfully in decision processes [3].

Furthermore, embedding decision-making logic within algorithms challenges fundamental assumptions about human agency, responsibility, and accountability. Questions about explainability and transparency are critical, as meaningful explanations help users understand and evaluate automated decisions [13]. The broader ethical and governance implications of computerized decision systems have also been widely discussed, particularly regarding accountability in technologically mediated societies [14].

Given these challenges, a theoretical framework for Decision Logic Transfer must be established prior to developing AI systems or governance models. Such a framework should integrate insights from human-computer interaction, cognitive psychology, and organizational decision-making to ensure that AI systems responsibly support human decisions while maintaining adequate human oversight and preserving human agency.

Artificial Intelligence (AI) is increasingly prevalent in usage for both day-to-day and high-risk decisions/making. As users gain more familiarity and confidence with AI systems, they begin to utilize AI outputs in their own decision-making processes (referred to as Decision Logic Transfer). In addition, users may have a more favorable view of automated systems because they view them as credible/unbiased than with non-automated systems.

Human-automation interaction has long been studied. In particular, researchers have observed a progression of reliance on automation - patterns of overload (i.e., incorrect use), underload (i.e., not using), and abuse (i.e., misuse) over time. Previous studies have illustrated that many individuals feel that they can rely on automated decision aids because of their credibility or value added.[7]

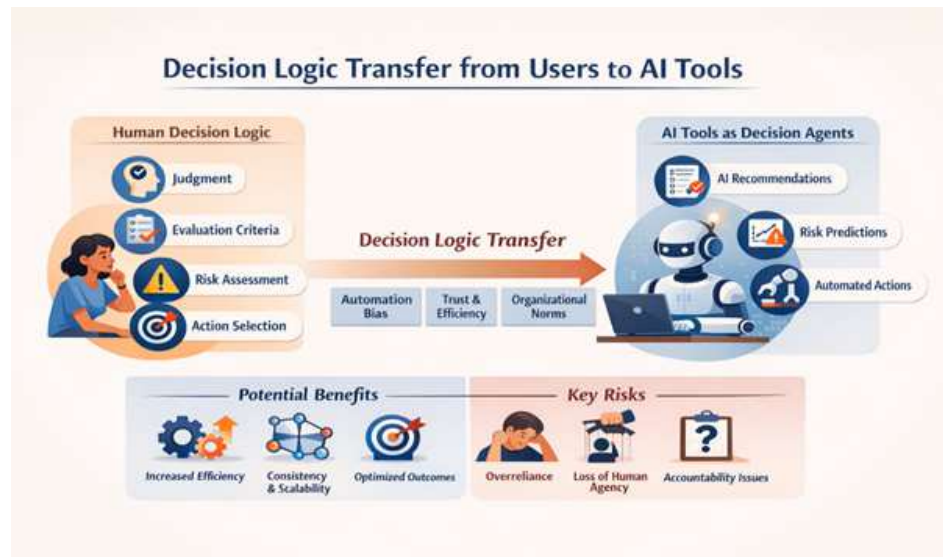


Fig1. Decision Logic Transfer from Users to AI Tools

2. Literature Review

The defining trait of contemporary digital systems is the shift of decision-making logic from human to artificial intelligence (AI) systems. Decision Logic Transfer (DLT) denotes the transfer of human values, reasoning patterns, biases, and judgment criteria into computational systems to facilitate, assist in, or automate human decision-making. This process is integral to decision support systems, human-AI interaction, machine learning, and organizational automation. Foundational studies of human-automation interaction show that automation radically changes the way people perform their roles, the degree of discretion they have in their role, and the amount of culpability they bear for the outcomes of automated decisions [1][3]. Cognitively speaking, DLT is a form of cognitive offloading that occurs within distributed cognitive systems [4], and is consistent with concepts of bounded rationality in decisions made within organizations [5].

The literature addresses both technical means by which DLT occurs and the cognitive, ethical, and organizational implications of DLT. As individuals become more reliant on AI systems, their critical reasoning abilities and situational awareness may erode as the result of trust bias in automated decision-making, whereby individuals over-trust the outputs of algorithms [7][9][15]. However, the instance of algorithm aversion and appreciations of algorithms demonstrate that user trust is not uniform, but is dependent on the system's performance and the situational context [8][11]. Therefore, the proper calibration of trust is critical to ensuring appropriate levels of reliance rather than unquestioning acceptance of or unwarranted rejection of the output of algorithms [10][12]. The implications of the research on human-automation interactions further suggest that when individuals are provided with the means by which to simulate the decision-making process that is performed by automated systems, the results demonstrate that the degree of reliance on automation significantly increases.

3. Research Methodology

In conjunction with quantitative surveys, semi-structured interviews will be completed with a purposefully selected group of participants from the survey. These semi-structured interviews will provide insight into participants' experiences when using AI tools; the way they make decisions regarding whether or not to follow an AI recommendation; what social or organizational influences they feel are impacting their decision-making; and how the processes of transferring the logic of a decision made with the assistance of AI to their own decision-making processes works in practice. The qualitative piece of the research will provide a deeper understanding of how individuals relate to each other when transferring the logic from the automated decision made with the assistance of AI and his/her own decision-making processes. Once collected, quantitative data will be analyzed using descriptive and inferential statistics (e.g., regression analyses and structural equation modelling), whereas qualitative interview data will be analyzed using thematic analysis (identifying recurring patterns, meanings, and explanatory mechanisms). Findings from both quantitative and qualitative data sets will then be combined through triangulation to increase the validity of the overall study and to achieve a comprehensive view of the phenomenon under study. Prior to commencing data collection, ethical approval will be obtained, and all participants will be asked for informed consent. The privacy and confidentiality of all participants will be protected, and the ethical implications of conducting research on an AI-supported decision-making study will be considered. Reflexive analysis will also be applied in order to account for researcher bias and

enhance the transparency of the researchers' interpretive process. By combining a conceptual analysis with an empirical research design, researchers hope to develop new theories that will shed light on the phenomenon being studied.

The overall research design involves examining the process of how decision-making logic is transferred from users to AI tools, while identifying factors affecting this process. The study's objective is to provide actionable information regarding the design, governance and appropriate implementation of AI systems. The overall mixed-method research approach incorporates a pragmatic research paradigm that views the transfer of decision-making logic, cognitive and social factors affecting those decisions, as a sociotechnical transfer process.

Integrating conceptual modelling, empirical research and experimental assessment, the methodology provides a complete and strong way to understand how to transfer your decision logic into responsible human-centric AI systems. In addition to quantitative data, you add qualitative methods to collect information about how people use their personal experience to base their decision logic and application of AI. To do so, semi-structured interviews and scenario-based conversations with individuals who were purposely selected will provide context and help create an understanding of how people interpret outputs from AI, their reasoning for delegating decisions to AI, and what they do in order to manage system breakdowns or failures. This qualitative component has the additional benefit of demonstrating the organizational pressures and social norms that contribute to how individuals rely on AI, as well as the personal coping mechanisms they use. Analysis of themed data will help identify themes and explanations for individual behaviors.

Processes, System Design and Organization Context. Beginning with an integrative review of the literature on multiple domains - Human-Computer Interaction, Cognitive Psychology, Organizations and Decision Making & AI Ethics - to ascertain key constructs including: automation bias, trust in AI, cognitive offloading, human agency and accountability. The insights obtained from this review provide a basis for developing a conceptual framework that depicts Decision Logic Transfer as a continuing shift from Human to AI Systems in terms of judgment, evaluation criteria and execution of Decisions. An empirical investigation employs both quantitative and qualitative methods of data collection. Quantitative data are collected from structured survey responses submitted by users who regularly use AI-powered decision tools at both work and in their everyday lives'. Surveys provide measurements of trust, reliance, perceived autonomy, frequency of AI Override and Responsibility Attribution. Statistical Analyses (regression and mediation) of the data will guide analysis of relationships between the variables listed above as well as validate the proposed conceptual framework. To supplement survey findings, Qualitative data will be obtained through Semi-structured interviews with a purposive subset of survey participants. The interviews will provide insight into how users strategically approach decision making, their experiences with AI recommendations and any other contextual pressures that may affect the delegation of decision making. The study could provide greater confidence in causal inference by using controlled experimental designs to systematically manipulate the AI's autonomy, explanation, and confidence level and then examining user behavior to understand the extent to which the specific characteristics of the system shape the transfer of decision logic. The findings of the quantitative, qualitative, and experimental analyses will be integrated through methodological triangulation to improve the validity of conclusions drawn and to provide a complete understanding of the phenomenon. This research project will take ethical considerations into account, including informed consent, anonymity, and confidentiality of data, throughout the research process. This methodological approach will enable robust examinations of the transfer of decision logic and provide design and governance recommendations for the use of responsible AI-supported decision-making. The study will utilize a mixed-methods methodology to explore how human users are transferring decision logic to AI tools. This phenomenon encompasses the broad and dynamic nature of human-AI interactions. This methodology is constructed such that both observable behaviors that indicate AI reliance as well as the underlying cognitive, social, and organizational mechanisms that contribute to the extent to which users assign judgement and decision-making authority to algorithms will be captured through the integration of theoretical and empirical methodologies.

The first phase of the research study consists of an extensive conceptual and theoretical formulation (based on literature from human-computer interaction, cognitive psychology, organizational theory, and ethics of AI), identifying basic constructs found within this area: these include automation bias, trust calibration, cognitive offloading, authority attribution, and accountability diffusion. The constructs identified are combined to create a multi-dimensional framework for conceptualizing the transition of decision-making conditions from alternatives to autonomous decision-making through an extended continuum of reliance on the system to delegate to the system. This framework will then be used in phase two of the research program to create questions and choose variables along with methodology. The collection of empirical data in phase three occurs in three steps: first, a large survey (quantitative in nature) is distributed to users of AI-based decision support systems in many different fields (for example: to people who use these systems for health care decisions, financial decision-making, business management decisions, etc.). The survey collects information about frequency of use, trust in the system, level of perceived loss of control, willingness to overrule the system's recommendations, and perceived degree of responsibility for the outcome of a decision made through an AI-supported decision system —these items will be analyzed using advanced statistical methods (e.g., structural equation modelling and moderation analysis) to assess how the results indicate the ways the users transfer their decision

To provide richer and more contextual information to your quantitative data analysis semi structured interviews and scenario-based discussions are conducted. Participants are asked to consider the role of decision making with AI tools when evaluating real-world or simulated decision-making situations to assess how they evaluate AI generated results. Qualitative interviews are intended to expand upon quantitative survey data by providing insight into the use of reasoning by users, organizational norms in their use of AI generated results, and situational pressures affecting AI based decision making. Thematic analysis will be utilized to identify common themes/patterns related to the transfer of logic associated with decision making. Using existing data, experimental designs will be created using developed protocols that specify how to manipulate specific factors relating to system design and interface usage and experiment with how those manipulations affect decision logic transfer. Experimental

designs will vary the degree of AI autonomy, the quality of the explanation provided for AI generated results, and the level of trust or confidence that users have in the system (confidence in the system that they can trust all the decisions it makes). Experimental designs will strengthen the ability for researchers to make causal inferences regarding how specific design factors can support and enhance the transfer of logic associated with decision making. In addition to considering the ethical issues associated with recruiting and obtaining consent, collecting and storing data, and maintaining the autonomy of study participants, experimenters will follow all ethical standards for research involving human subjects.

A purposive sample of survey participants were interviewed using semi-structured interviews to gather qualitative data in order to complement the quantitative results. These interviews assess the user's experience in decision-making, their understanding of AI outputs, and any contextual pressures that influence whether users delegate their decisions. The qualitative data will be analyzed thematically to identify patterns related to the transfer of decision logic and also explain the rationale for the transfer. In addition to the qualitative interviews, experimental methods were used to investigate causal relationships by varying the AI system characteristics (e.g., autonomy level, transparency, and confidence). User responses to the controlled decision-making situations were examined to determine how design features affect decision logic transfer. Throughout the research, ethical issues (informed consent, confidentiality, and autonomy) were addressed in a rigorous manner. This research will provide a comprehensive understanding of decision logic transfer, supporting responsible, human-centered AI system design.

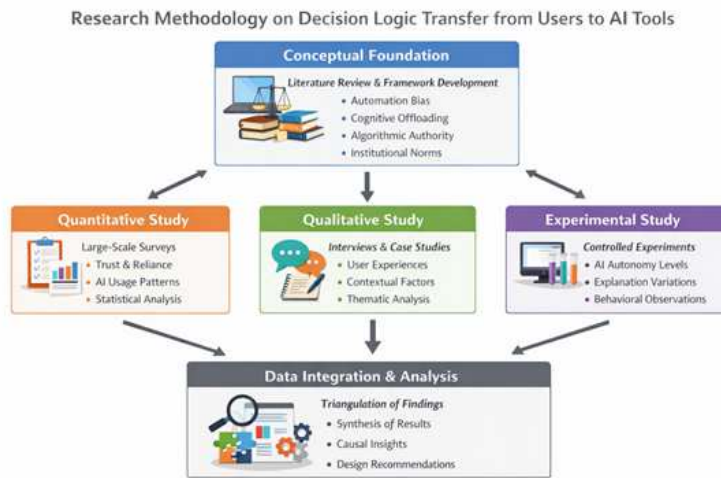


Fig 2. AI Decision Logic study

4. Result

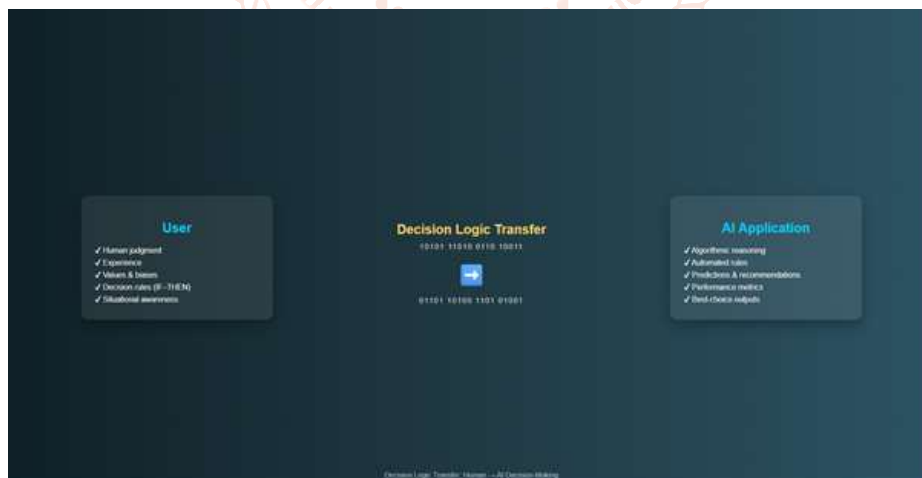


Fig 3. Transferring decision logic to AI

5. Conclusion

To clarify, some of the changes made in the revised version of your paragraph are: 1) The sentences were changed around a little to be more readable; 2) Some of the words were changed. The transfer of Decision Logic from users to an AI tool represents a fundamental change to how we make decisions within current socio-technical systems. Users are in an increasing number of situations delegating all or part of the judgment, evaluation, and execution of their decisions to

algorithms as artificial intelligence (AI) tools become more capable, accurate and part of our everyday lives and critical contexts. This transfer provides greater efficiencies, consistency and scalability; however, the transfer also presents substantial potential challenges such as overdependence on AI, loss of human agency, lack of situational awareness and overlapping lines of accountability. The literature and analysis describe that decision logic transfer is not a binary process; it is gradual,

contextually based and influenced by cognitive, design, organizational, and ethical elements. If we do not have sufficient safeguards, the transfer of this type may allow for users to be passive observers in making human-driven decisions on behalf of AI-driven decisions. Therefore, it is important to understand decision logic transfer for the design of AI systems that promote meaningful human control. Developing future AI tools must focus on providing transparency and trust calibration of users as well as creating opportunities for humans to be involved in the loop so that AI tools and technology will augment human judgment, rather than eliminate it. Addressing the transfer of Decision Logic is paramount to the development of effective, ethical and accountable human-AI decision-making. The evidence provided throughout this paper supports the need to understand decision logic transfer in order to assure responsible development.

In order to overcome the issues mentioned above, the author emphasizes that there is an increased need for a human-centered approach for designing AI and that there are also appropriate mechanisms related to governance to be put in place. Along with these factors, there are also design strategies that will assist the user to remain engaged in decision making, such as: providing users with explainable output, giving them calibrated confidence signals, and providing users with clear choices. At the organization and policy level, creating clear accountability structures and ethical guidelines will be essential to prevent people from being relied upon as the sole decision authority, to avoid the uncritical delegation of decisions to AI systems; responsible transfer of decision logic management will be key to ensuring that AI tools can effectively partner with human beings in decision making through assisting human judgement and not unintentionally or coincidentally replacing it. The analysis presented in this article highlights that while there may be some negatives associated with decision logic transfer, the impact will be largely dependent on how AI systems are designed, implemented, and governed. When AI tools provide a high degree of transparency to their users and provide a basis for estimating and understanding their functionality, AI can help improve human decision making by complementing cognitive capabilities and reducing mistakes. When on the other hand, decision logic is embedded in a system that does not provide any degree of transparency to the user and discourages them from doing so, over-reliance on the AI system will occur, and users will lose their ability to make independent decisions. As a result, critical thinking, timely identification of mistakes, and clarity of accountability for any negative consequences resulting from an AI's decisions will all be reduced. It is important to note that decision logic transfer also has an impact on organizations and institutions.

Future research should include developing measures for assessing how well logic from decisions transfers and identifying points in time when human oversight does not work as expected. It should also include longitudinal studies on user competence and trust over time. In order to create governance frameworks that balance innovation and accountability, policymakers and system designers must work together. Understanding and managing decision-making logic transfer is critical to ensure AI tools responsibly enhance human decision-making by maintaining human agency and leveraging the benefits of intelligent automation. The extent of logic transfer is impacted by user

trust, the design of the system, and pressures at the organization and/or societal level to comply with recommendations provided by AI. When decision-making logic is integrated within an opaque or highly autonomous system, users may stop critically evaluating the system leading to increased potential for errors and ethical issues. Therefore, it is critical to ensure there is a meaningful human role through transparent system design, calibrated trust, and clearly defined governance structures. Understanding and managing decision logic transfer provides assurance that AI will provide reasonable assistance for making decisions. With the proper balance of automation and human oversight, organizations and designers can benefit from AI while retaining human judgement, responsibility and ethical awareness.

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