Ai's trust Impact on Consumer Engagement Towards Brands: a Systematic Review

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AI's Trust Impact on Consumers Engagement Towards Brands: A Systematic Review

Abstract:

This paper has for research problem how AI's trust impact consumers engagement towards brands. It aims to better understand how to improve AI's trust related impact on consumer engagement towards brands. It also aims to understand how to optimize AI's use in views of its trust related impact on consumer engagement towards brands.

The literature on AI's trust impact on consumer engagement towards brand is rapidly expanding and present some contradictory findings. This research is a systematic review using the PRISMA protocol.

The literature covering AI's trust impact on consumer engagement towards brands has some conflicts. These conflicts come from the AI delivery vehicle types as well as the consumer-chatbot relationships and brand personality types. Additionally, consumers, brands, information and products specificities' effect on the impact of AI on consumer engagement, brands and trust are sources of conflicting findings within the literature.

Keywords: AI, Consumer Engagement, Brand

Track: Product and Brand Management

1. Introduction of Paper

This research systematically covers the literature about AI's trust impact on consumer engagement (CE) towards brands. CE is defined as a motivational state that occurs by virtue of interactive co-creative, [consumer] experiences with a focal agent/object (Brodie et al., 2011). AI is defined as a system's ability to interpret external data, to learn from such data, and to use those learnings to achieve specific goals and tasks though flexible adaptations (Haenlein & Kaplan, 2019). Trust is defined as willfully placing confidence in a party while providing personal information (Lee, 2005).

It adds value by keeping up to date a quickly evolving topic (Figure 1). It uses Web of Science (WOB) not previously used by other systematic reviews such as Hollebeek et al. (2024) which also recommend the development of further insight into the AI-based CE area. It offers a new focus on trust previously not covered if it's through the related concept of transparency and by a narrative review (Wang et al., 2022).

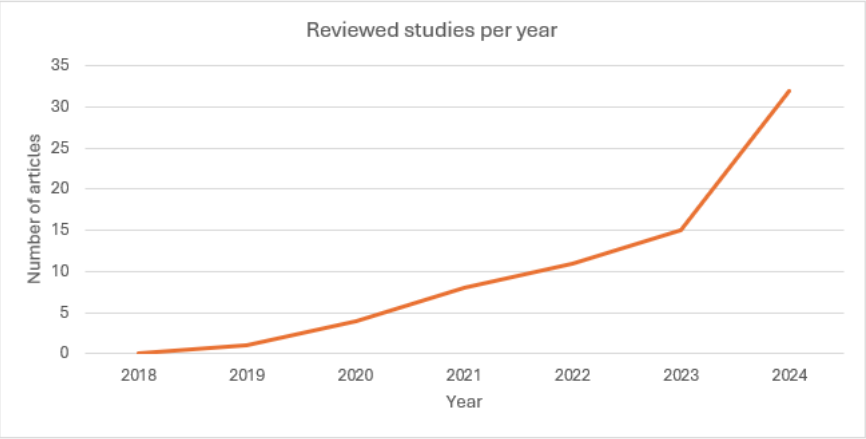

Figure 1. Reviewed articles per year

It identifies the need for further research regarding the impact of the different AI delivery vehicles as well as the impact of consumer-chatbot relationships and brand personality types. Additionally, it emphasizes the need for further research into consumers, brands, information and products specificities' effect on the impact of AI on consumer engagement, brands and trust.

2. Methodology

2.1. Selection process

A Systematic Literature Review (SLR) is a method for evaluating and interpreting all available studies relevant to a specific research question or topic of interest (Kitchenham, 2004, p.1). It serves as a secondary study, summarizing primary studies obtained through

extensive literature review. The main objective of an SLR is to offer new insights or identify gaps in a chosen topic, providing recommendations for future primary studies (Dabas & Whang, 2022). To ensure impartiality during the SLR process, a protocol is established, outlining the steps to be followed, including defining research questions, selecting primary studies, determining exclusion and inclusion criteria and assessing the quality of selected manuscripts (Test et al., 2024). The following research questions guided the selection of primary studies published in academic journals: How does trust in AI impact CE towards brands?

The PRISMA 2020 protocol was selected for this SLR. First, pre-search on existing marketing and AI related SLR has been done. The purpose was to confirm the relevance of a new SLR on the topic of AI trust and transparency impact on consumers' behavior towards brand. Then a structured search based on the PRISMA protocol was done after confirmation of the subject relevance.

2.2. Study selection criteria

The search for articles was done with WOB as of October 2024. WOB indexes a wide range of scholarly journals. More importantly it has not been used by previous SR which encourages us to use it as a different editorial stream (Hollebeek et al., 2023).

The search terms were AI and Brand and Consumer and Transparency OR Trust OR Explainable OR Engagement for all in topic. It resulted in 110 results. 5 results were excluded as their topic was not sufficiently related. An additional 33 results were excluded as they were not CABS, ABDC nor FNEGE ranked journals. On top of this, 1 result was excluded as it was a conference paper above 5 years old. The remaining 71 results were assessed for eligibility.

3. AI's impacts on consumer engagement, brands and trust

AI has some positive impact on consumer engagement and brands but does not positively impact trust. It does also have a negative impact on them. Some of its impact is also mixed. (Table 1)

4. Improving AI's impacts on consumer engagement, brands and trust

AI's impact can be improved for consumer engagement, brands and trust. (Table 2)

5. Consumer engagement, brands and trust specificities' impacts

Consumers specificities affect how AI impact consumer engagement, trust and brands. (Table 3)

Improvement opportunities	CE	Brands	Trust	References
Anthropomorphism	√	√	√	**CE:** Upadhyay & Kamble, 2024; Kim & Hur, 2024; Baek, Kim, and Kim, 2024; Toader et al., 2019; **Brands:** Upadhyay & Kamble, 2024; **Trust:** Lefkeli, Karatas, and Gürhan-Canli, 2024; Toader et al., 2019; Li and al., 2023
AI-human assisted collaboration	√			**CE:** Zhang, Wang, and Zhao, 2023
Personalization	√	√		**CE:** Kim & Hur, 2024; Upadhyay & Kamble, 2024; Akdim & Casalo, 2023; Cheng & Jiang, 2021; **Brands:** Upadhyay & Kamble, 2024; Cheng & Jiang, 2021; Yuan, Chunlin, Wang, and Liu, 2023; Shan Ho & Choi Chow, 2024
Entertainment	√	√		**CE:** Cheng & Jiang, 2021; Zhang, Wang, and Zhao, 2023; Loureiro et al., 2024; **Brands:** Cheng & Jiang, 2021
Usability	√	√	√	**CE:** Cheng & Jiang, 2021; Uzir et al., 2021; **Brands:** Cheng &Jiang, 2021; Shan Ho & Choi Chow, 2024; Armutcu et al., 2024; **Trust:** Uzir et al., 2021
Responsiveness	√	√	√	**CE:** Cheng & Jiang, 2021; Pelau, Dabija, and Ene 2021; Malhotra & Ramalingram, 2023; Le, Park, and Lee, 2023; Jiang, Cheng, Yang, and Gai, 2022; Lin & Wu, 2023; Wang & Qiu, 2024; Yang et al., 2024; **Brands:** Cheng & Jiang, 2021; Armutcu et al., 2024; McLean et al., 2021; **Trust:** (Li and al., 2023
Effectiveness	√	√	√	**CE:** Cheng & Jiang, 2021; Malhotra & Ramalingram, 2023; Lee, Pan, and Hsieh, 2021; Uzir et al., 2021; Le, Park, and Lee, 2023; Akdim & Casalo, 2023; Ramadan, 2021; Yang et al., 2024; Li, Yao, and Nan 2022; **Brands:** Cheng & Jiang, 2021; Shan Ho & Choi Chow, 2024; Armutcu et al., 2024; Yuan, Chunlin, Wang, and Liu, 2023; Shahzad, Xu, An, and Javed, 2024; McLean et al., 2021; **Trust:** Uzir et al., 2021; Li and al., 2023
Empathy	√	√	√	**CE:** Pelau, Dabija, and Ene, 2021; Mari, Mandelli, and Algesheimer, 2024; Lee, Pan, and Hsieh, 2021; Jiang, Cheng, Yang, and Gai, 2022; Le, Park, and Lee, 2023; Yang et al., 2024; Li, Yao, and Nan 2022; Chan, Septianto, Kwnon, and Kamal, 2023; Hsieh & Lee, 2021; Yim, Cui, and Walsh, 2023; Youn & Jin, 2021; **Brands:** Jham, Malhotra, and Sehgal, 2023; McLean et al., 2021; Youn & Jin, 2021; **Trust:** (Mari, Mandelli, and Algesheimer, 2024; Hsieh & Lee, 2021; Sands, Campbell, Plangger, and Ferraro, 2022; Yim, Cui, and Walsh 2023
Authenticity	√		√	**CE:** Vo, Nguyen, Dang-Pham, and Hoang, 2023; Wang & Qiu, 2024; **Trust:** Aljarah, Ibrahim, and Lopez, 2024; Park, Wei, and Lee, 2023
Color choice	√			**CE:** Chan, Septianto, Kwnon, and Kamal, 2023
Confidentiality			√	**Trust:** Lefkeli, Karatas, and Gürhan-Canli, 2024

Table 2. AI's improvements opportunities on consumer engagement, brands and trust

AI's impact	Consumer engagement (CE)	Brands	Trust	References
Positive impact	Personalization; Customer-AI-assisted exchanges (CAIX); Novelty value; Service setting	Usage intention; Anthropomorphism ; Effectiveness	NA	**CE:** Guo & Jiang, 2023; Ku ,2024; Hasan, Shams, and Rahman, 2021; Lu et al., 2024; **Brands:** Ghazali, Mutum, and Lun, 2023; **Trust:** NA
Negative impact	NA	Falsity; Recommendation; Perceived risk; Personalization	Information sharing; Perceived risk; Advertisement; Chatbots errors; Service setting; AI influencers	**CE:** NA ; **Brands:** Aljarah, Ibrahim, and Lopez's, 2024; Riedel, Mulcahy, and Northey, 2022; Hasan, Shams ,and Rahman, 2021; Akdim & Casalo, 2023; **Trust:** Lefkeli, Karatas, and Gürhan-Canli, 2024 / Li and al., 2023; Li and al., 2023; Kamath & Alur, 2024 / Baek, Kim, and Kim, 2024; Toader et al., 2019; Prentice & Nguyen, 2020 / Lu et al., 2024; Sands, Campbell, Plangger and Ferraro 2022
Mixt impact	AI influencers; Recommendation; Responsiveness	NA	NA	**CE:** Sands, Campbell, Plangger, and Ferraro 2022 / Park, Wei, and Lee, 2023 / Allal-Chérif, Puertas, and Carracedo, 2024; Riedel, Mulcahy, and Northey, 2022 / Liu, Wang, Wang, and Yang 2024; Kim, Kim, and Baek 2024. **Brands:** NA; **Trust:** NA

Table 1. AI's impacts on consumer engagement, brands and trust

Brands specificities also affect how AI impact consumer engagement, trust and brands. Trust affects how AI impact consumer engagement and brands. (Table 4)

Brands specificities' impact	CE	B	T	References
Brands trust	√		√	**CE:** Morosan and Dursun-Cengizci, 2023; Ghazali, Mutum, and Lun, 2023; **Trust:** Li and al., 2023
Brand credibility	√			**CE:** Matosas-Lopez, 2024
Brand loyalty	√			**CE:** Matosas-Lopez, 2024
Brand awareness			√	**Trust:** Chang and Park, 2024
Brand familiarity			√	**Brands:** Yuan, Chunlin, Wang, and Liu, 2023
Brand expertise	√			**CE:** Ghazali, Mutum, and Lun, 2023
Brand experience	√	√		**CE and brands:** Armutcu et al**.,** 2024
Brand engagement			√	**Brands:** McLean et al., 2021

Table 4. Brands specificities effect on how AI's impact CE, brands and trust (CE: Consumer engagement; B: Brands; T: Trust)

Finally, trust specificities affect how AI impact consumer engagement and brands as well as other specificities affecting how AI impact consumer engagement, trust and brands. (Table 5)

Consumers specificities' impact	CE	B	T	References
consumer engagement	√	√		**CE:** Lin and Wu 2023; Li, Yao and Nan 2022; **Brands:** Lin and Wu 2023
User trust		√		**Brands:** Shahzad, Xu, An and Javed 2024
Consumers' focus	√	√	√	**CE:** Baek and Kim, 2023**;** Yang et al., 2024; **Brands:** Baek and Kim, 2023**; Trust:** Baek and Kim, 2023
Technology readiness	√	√		**CE:** Kautish and Walia, 2023**;** Hasan, Shams, and Rahman, 2021; **Brands:** Youn and Jin, 2021
Gender thinking	√			**CE:** Toader et al., 2019
Consumers' perceptions	√		√	**CE and brands:** Chen, Chan-Olmsted, Kim, and Sanabria, 2021
Religiosity			√	**Trust:** Minton, Kaplan, and Cabano, 2022
Political orientation	√			**CE:** Riedel, Mulcahy, and Northey, 2022
Self-esteem	√			**CE:** Lu et al., 2024
Confidence	√			**CE:** Yang et al., 2024
Knowledge				**CE:** Lu et al., 2024; Shahzad, Xu, An, and Javed, 2024; Wang and Qiu's 2024
Need for uniqueness	√		√	**CE and trust:** Sands, Campbell, Plangger, and Ferraro, 2022
Need to belong	√			**CE:** Li, Yao, and Nan, 2022
Need for interaction	√	√		**CE:** Kim and Hur, 2024; **Brands:** Shahzad, Xu, An, and Javed, 2024
Household	√			**CE:** Mari, Mandelli, and Algesheimer, 2024
Forgiveness	√			**CE:** Loureiro et al., 2024
Wellbeing		√		**Brands:** Prentice, Correia Loureiro, and Guerreiro, 2023
Privacy concerns		√	√	**Brands and trust:** Lefkeli, Karatas, and Gürhan-Canli, 2024

Table 3. Consumers effect on how AI's impact CE, brands and trust (CE: Consumer engagement; B: Brands; T: Trust)

Trust and other specificities' impact	CE	B	T	References
Trust in AI	√	√		**CE:** Malhotra and Ramalingram, 2023; . Jham, Malhotra and Sehgal, 2023; Le, Park and Lee 2023; **Brands:** Malhotra and Ramalingram, 2023
Trust concerns		√		**Brands:** McLean et al., 2021
Emotional trust	√			**CE:** Chan, Septianto, Kwnon and Kamal 2023
Information	√	√	√	**CE:** Li, Yao, and Nan 2022; Baek and Kim, 2023**; Brands:** Lefkeli, Karatas, and Gürhan-Canli, 2024; **Trust:** Lefkeli, Karatas, and Gürhan-Canli, 2024
Product type	√	√	√	**CE:** Riedel, Mulcahy, and Northey, 2022; Wang and Qiu, 2024; **Brands:** Jham, Malhotra, and Sehgal, 2023; Wang and Qiu, 2024; **Trust:** Wang and Qiu, 2024

Table 5. Trust and other specificities effect on how AI's impact CE, brands and trust (CE: Consumer engagement; B: Brands; T: Trust)

6. Results

6.1. Year of publication

The earliest paper dealing with AI trust and transparency's impact on consumers' behavior towards brand is from 2019. This highlights the recentness of the topic. A constant growing interest among scholars has quickly occurred in the past 5 years. 45% of the papers have been published in 2024.

6.2. Research methodologies and theories of the studies

Regarding the methodology, 49 studies employed a quantitative approach, 7 a qualitative one. Only 2 studies are using a mixed method. The most used theories and models were the stimulus organism response model and theory (6 studies), the media-richness theory (3 studies), the theory of stimulus organism response (2 studies) and the social exchange theory (2 studies).

7. Discussion section

7.1. Summary of key findings

The literature covering AI's trust impact on consumer engagement towards brands has some conflicts and potential misalignments. Regarding transparency, both initial disclosure (Kim and Kim 2024) and falsity (Aljarah, Ibrahim and Lopez's 2024) lead to unfavorable outcomes for AI generated ads. However transparency is leading to favorable outcome for the AI digital endorsers situation (Wang & Qiu, 2024)

While some authors consider AI influencer as generally being perceived as lower source trust compared to human ones (Sands, Campbell, Plangger, and Ferraro, 2022), others mention they seem more authentic than human influencers (Allal-Chérif, Puertas, and Carracedo, 2024). Moreover, while some authors describe virtual influencers perceived attractiveness as significantly influencing attitudes toward the ads (Park, Wei and Lee 2023), others insist on AI influencers' story being more important than their appearance in creating engagement (Allal-Chérif, Puertas, and Carracedo, 2024).

Perceived responsiveness not being significantly related to satisfaction with ChatGPT (Kim, Kim, and Baek, 2024) is not aligned with Jiang, Cheng, Yang, and Gai (2022) findings that responsiveness has a direct effect on customers' chatbot use satisfaction or Le, Park, and Lee's (2023) mention that the virtual service assistants' responsive attribute is leading to satisfaction.

Prentice and Nguyen's (2020) statement about customer preferring service employees compared with AI is not aligned with Liu, Wang, Wang, and Yang (2024) demonstration that in an AI assisted smart loan services in China setting, perceived ease of use and usefulness negatively moderate the guanxi positive impact on the relational aspect of relationship performance.

Interaction having no significant impact on brand experience (Shan Ho and Choi Chow, 2024) seems not fully aligned with Armutcu et al. (2024) findings that interactivity positively impacts customer brand experience.

Customer engagement resulting in purchase intention in online shopping through AI VAs (Shah, Kautish, and Walia, 2023) is aligned with consumer engagement increasing purchase intention for social media brand chatbot (Lin & Wu, 2023) while value congruence and CAIX, through intimacy and satisfaction, would increase the willingness to pay for contactless technology (Ku, 2024). However, contrary to customer engagement, brand engagement would not impact purchase intention for VAs (McLean et al., 2021).

7.2. Interpretation of results

Dual AI's transparency unfavorable (Kim & Kim, 2024; Aljarah, Ibrahim, and Lopez, 2024) and favorable outcomes (Wang & Qiu, 2024) might come from the impact of different AI delivery vehicles. Moreover, since this apparently contradictory finding has different consumer-chatbot relationship types, the apparent discrepancy could come from the impact of either different consumer-chatbot relationships or different brand personality types (Youn & Jin, 2021).

AI influencers being perceived as lower source trust (Sands, Campbell, Plangger, and Ferraro, 2022) while at the same time more authentic (Allal-Chérif, Puertas, and Carracedo, 2024); and having attractiveness (Park, Wei, and Lee, 2023) or story (Allal-Chérif, Puertas, and Carracedo, 2024) as main consumer engagement factors; might come from the impact of customers, brands, information and/or product type specificities.

The above-mentioned potential source of discrepancies might also apply on the conflicting results regarding chatbots responsiveness's impact on satisfaction (Kim, Kim and Baek, 2024; Jiang, Cheng, Yang, and Gai, 2022; Le, Park, and Lee, 2023); as well as the misaligned results on interaction's impact on brand experience (Shan Ho and Choi Chow, 2024; Armutcu et al., 2024).

Finally, customers preferring service employees (Prentice & Nguyen,2020) while AI assisted smart loan service are negatively moderating guanxi's impact (Liu, Wang, Wang, and

Yang, 2024) might come from the impact of differential trust levels towards the establishment's brand (Morosan and Dursun-Cengizci 2023).

7.3. Implications

More research is needed regarding the impact of the different AI delivery vehicles as well as the impact of consumer-chatbot relationships and brand personality types. Additionally, dispersed findings about the consumers, brands, information and products specificities' effect on the impact of AI on consumer engagement, brands and trust need to be further studied for potential generalization.

7.4. Strengths and limitations

This SR helps improve to keep up to date the understanding of a quickly evolving topic. It adds a new focus on the trust variable, previously only partially covered by a narrative review. It uses an academic search engine not covered by previous SR.

However, because of the quick evolution of the topic, this study might not have incorporated the very latest published papers. Moreover, its scope is limited to the WOB academic search engine.

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