Artificial intelligence-enabled technologies in global markets: A review of consumer trust and decision-making across developed and emerging economies

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Abstract:

The widespread adoption of artificial intelligence-enabled technologies (AI-ETs) is transforming consumer behaviour. Consumer trust in AI-ETs is pivotal in shaping consumer decision-making processes, attitudes, and behaviours toward these technologies. However, a lack of consensus exists on what factors influence consumer trust in AI-ET alongside a limited knowledge about the potential role of cultural factors between economies. The authors systematically review and critically evaluate the existing literature on factors influencing consumer trust in AI-ETs and consequences on decision-making. By synthesising review findings, the authors demonstrate there has been a lack of cross-cultural work and reveal theoretical, methodological, and contextual inconsistencies throughout the extant literature. The review reveals significant gaps in knowledge and offers a roadmap for promising avenues of future research emphasising the need for cross-cultural and context-specific empirical studies.

Keywords: Artificial intelligence, consumer trust, systematic literature review

Track: International Marketing & Marketing in Emerging Countries

1. Introduction background:

"*Artificial intelligence (AI) and new-age technologies represent the next wave of technological advancement and are revolutionizing the world of business"* (Peterson et al., 2022. p. 571). AI-enabled technologies (AI-ETs) are transforming the global economy, restructuring industries, and redefining business-consumer interactions (Chintalapati & Pandey, 2022; Grewal et al., 2020). Global investment in AI-ETs reveals substantial growth across a range of nations and industries, underscoring the importance of AI particularly among marketing researchers (Petersen et al., 2022; Vlačić et al., 2021). Projections estimated that the AI market is expected to be worth $826 billion by 2030, influencing the growth trajectories of both advanced and emerging economies, while bridging technological divides and reshaping industries to meet evolving global demands (Kopalle et al., 2022; Thormundsson, 2024). The integration of AI-ETs in consumer-facing contexts have accelerated rapidly (Hollebeek et al., 2024), impacting key dimensions of consumer behaviour including brand engagement, customer satisfaction, loyalty, and the overall customer journey (Jain et al., 2024).

However, an important issue arise in the emerging AI-ETs landscape is how to build and maintain consumer trust in these technologies across varying conditions, cultures, and national boundaries (Kopalle et al., 2022). Interest in AI has become widespread; however, trust in AI-ETs is a major concern for consumers fuelled by perceived risks of misinformation, bias, and ethical concerns (Chakravorti, 2024). These perceived risks highlight a significant barrier to widespread adoption, suggesting a need for further research into how consumer trust in AI-ETs influences consumer decision making across different culture settings cross-culturally(Vlačić et al., 2021). Cultural differences and varying levels of technological advancement across countries (high vs. low) are also likely to affect consumer trust in AI-ETs and influence consumer decision-making (Kopalle et al., 2022; Mehta et al., 2022). Trust is a fundamental concept, deeply rooted in societal norms and values (Kim et al., 2023). As Doney, Cannon, and Mullen (1998) explain, the processes individuals use to determine whether and whom to trust vary significantly across societies. This cultural variation underscores the importance of understanding how consumer trust – across different borders – is influenced and any consequences on consumer decision making processes (Tussyadiah et al., 2020). Without adequate understanding of these cultural differences, businesses risk misalignment with consumer expectations, potentially hindering trust and engagement with AI-ETs on an international scale (Kopalle et al., 2022). A cross-cultural examination of trust in AI-ETs is therefore essential to uncover the diverse ways consumers interact with these technologies (Ahn et al., 2022; Vlačić et al., 2021).

1.1 Research gap

Trust plays a pivotal role in human-machine interactions (Della Corte et al., 2023). The role of consumer trust as a psychological factor significantly influences consumers acceptance and adoption of AI-ETs (Tussyadiah et al., 2020). Furthermore, trust not only impacts how comfortable consumers feel using AI-ETs but also shapes decision-making processes, attitudes, and behaviours toward these technologies (Kim et al., 2021; Mehta et al., 2022). Existing research on trust in AI-ETs and consequences on consumer behavioural decision making does emphasise factors that influence trust in these technologies, categorised into consumer-related, environmental-related, and technology-related characteristics (Hancock et al., 2021; Tussyadiah et al., 2020). However, research on consumer trust in AI-ETs, remains fragmented and inconsistent for two main reasons. First, conflicting findings have been reported regarding the factors influencing consumer trust in AI-ETs underscoring the need for further scholarly investigation (Kaplan et al., 2023; Li et al., 2024). Second, criticisms that international marketing has overly focused on micro-level behavioural topics while neglecting the broader "big picture" issues underlines the need for expanding cross-cultural research in this area (Samiee et al., 2021). Researchers emphasis potential cross-cultural differences that could influence the acceptance and adoption of AI-ETs highlighting a need for research into how varying norms, perceptions of control, and autonomy shape consumer trust and engagement with AI-ETs across diverse cultural contexts (Hermann & Puntoni, 2024; Liu et al., 2025).

The research gap is particularly pronounced in studies on consumer trust in AI, which have reported inconsistent findings across different cultural contexts, such as varying trust responses to human-like AI in American and Chinese consumers and the differing impacts of technological advancement on AI adoption attitudes (Li et al., 2024). These inconsistencies highlight the complexity of the topic and emphasise the need for more rigorous and comprehensive research to better understand the diverse factors influencing consumer trust in AI-ETs and their effects on consumer decision-making in various settings (Du & Xie, 2021). In response to the identified gaps, this study aims to contribute to the knowledge provide a more holistic and nuanced understanding of the determinants of consumer trust in AI-ETs and decision making.

2. Methodology: systematic literature review

Given the complex and interdisciplinary nature of the research, a systematic literature review (SLR) approach was undertaken to provide a comprehensive overview on the state of current research. An SLR can serve a vital purpose by reconciling conflicting findings in existing literature and identifying potential explanations for any inconsistencies (Hulland & Houston, 2020). In response to the gaps in the existing literature noted above, this review aims to provide a holistic

understanding of consumer trust in AI-ETs and its impact on consumer behavioural decision-making by first outlining our objectives, followed by specifying the search terms used to locate and collect relevant studies (Tsougkou et al., 2025): **RO1**: To systematically review the existing literature on understanding consumer trust in AI-ETs and consumer behavioural outcome and Identify knowledge gaps that provide avenues for future research. **RO2**: To Identify the key factors that influence trust in AI-ETs and the consequences in behavioural decision outcomes. **RQ3**: To identify cross-cultural variations in consumer evaluations of trust in AI-enabled technologies.

2.1 Search protocol development:

This SLR follows well documented approaches from prior research in developing the search protocols used to identify the articles included in the review, which involved three main steps (Christofi, Vrontis, & Cadogan, 2021; Tsougkou et al., 2025; Vrontis & Christofi, 2021). First, 16 keywords in the search string were adopted from previous SLRs on the topic and were divided into three themes related to the three main research areas on AI-ETs, consumer trust, and behavioural decision-making (Table 1). This ensures a robust search strategy capturing all relevant studies on the research topic (Christofi et al., 2021). Second, four databases were chosen for a thorough review: Scopus, Web of Science, EBSCOhost, and ProQuest. These databases were selected because of their extensive coverage of business journals and reputation as comprehensive sources for scholarly research in business studies, frequently utilized in SLRs (Vrontis & Christofi, 2021). Third, in line with best practice a set of inclusion and exclusion criteria, along with quality threshold assessment, were developed to determine the final sample articles in this review (Paul & Rosado-Serrano, 2019; Vrontis & Christofi, 2021).

Elements	***Search Protocols***		***Adapted from***
Keyword Selection	Theme 1: AI-ETs	"Artificial Intelligence" OR "AI" OR "machine learning" OR "Deep learning" OR "recommendation systems" OR conversational OR robo* OR chatbot	(Hollebeek et al., 2024)
	Theme 2 Consumer trust	"Consumer trust" OR Trust*	(Blösser & Weihrauch, 2024; Chintalapati & Pandey, 2022)
	Theme 3 Behavioural decision-making	Consumer OR Customer OR buying OR purchase OR "Purchase intentions" OR "Consumer decision making"	(Jain et al., 2024)
Inclusion criteria	Peer-reviewed academic journals with full-text articles, articles published in English Language in business and marketing disciplines, articles focus on consumer trust in AI-ETs, and articles ranked 3, 4, or 4* in the ABS Journal Guide 2021		(Atewologun et al., 2017; Paul & Rosado-Serrano, 2019)

Exclusion criteria	Book chapters, conference papers, non-English language articles, Journal articles from different fields such as accounting, and articles published in 1 or 2 journals AND/OR not listed in ABS.	(Vrontis & Christofi, 2021; Vrontis et al., 2022)

Table 1: Summary of the developed review planning process

2.2 Screening stage (PRISMA)

This stage ensures a quality, relevant SLR by including only studies meeting predetermined criteria and research focuses. Consistent with prior research (Hollebeek et al., 2024; Vrontis & Christofi, 2021), two steps were taken: screening titles, abstracts, and keywords of 71 studies to identify those aligning with inclusion criteria and study focuses, yielding 49 relevant articles; and subjecting those articles to a full-text review to confirm relevance to the research scope, resulting in 34 articles (Figure 1).

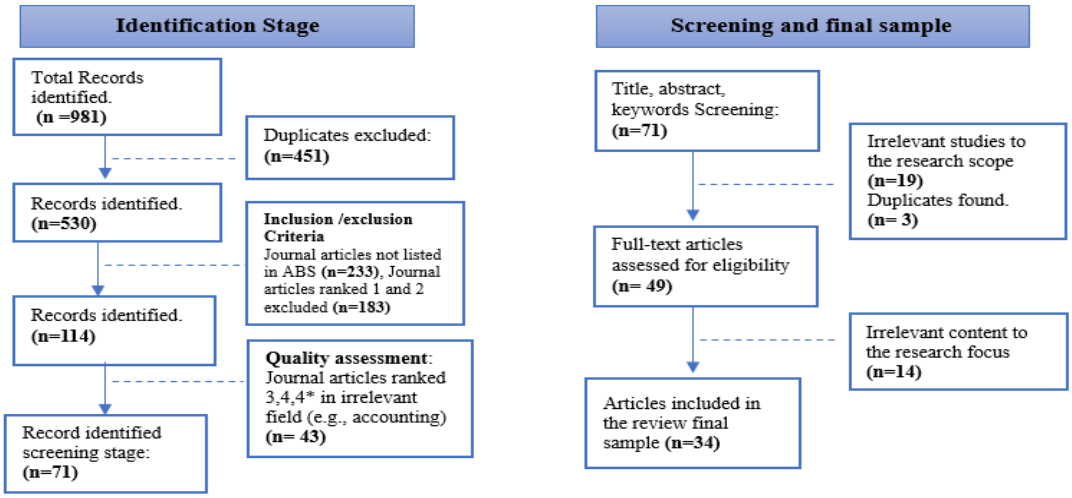

Figure 1: PRISMA-based model of the article selection process

3. Findings and discussion:

3.1 Geographical focus:

The analysis reveals significant geographical gaps in consumer trust in AI research, with a high percentage of studies lacking any specific regional focus (Table 2). This limits understanding of how trust might vary across cultural and regional contexts because trust, as a psychological factor, varies contextually and significantly impacts consumer acceptance and decision-making (Huang & Qian, 2021). Further, Dhiman et al., (2023), emphasize that consumer interactions with AI-ETs are shaped by cultural, socioeconomic, psychological, and social factors. Failing to consider regional and cultural variations might oversimplify consumer trust dynamics, limiting understanding of how AI-ET systems are perceived and adopted across contexts and hindering their development.

Data reveals a concentration of studies in China and the USA, with other regions underrepresented. Most studies are conducted in single-country settings (n=17), with significant lack of cross-cultural (n=1) and multiple-country studies (n=2). Expanding the research scope to include a broader range of geographical settings is essential to enable a more comprehensive understanding of how AI technologies are perceived and adopted globally, and to ensure AI systems are tailored to diverse consumer needs and expectations and can sustaining consumer trust across diverse markets.

Row Labels	N of articles
No specific geographical focus	17
China	8
United States	6
India	3
United Kingdom	2
Italy, South Korea, Lebanon, Canada, Australia, Turkey	1

Table2: Geographical regions coverage of selected sample (n=34)
Note: three studies have double count as the data were collected from different countries: cross-cultural (n=1), multiple countries (n=2),

3.2 Theoretical underpinning

Theories and models used in empirical studies on consumer trust in AI and decision-making were examined. A total of 39 theoretical perspectives and models were identified from 28 empirical studies. The Technology Acceptance Model (TAM) emerged as the most widely used theory accounting for (n=7) of the studies, reflecting its popularity in understanding technology adoption. However, TAM's limitations in neglecting social and contextual factors have led researchers to integrate other models. These include the Unified Theory of Acceptance and Use of Technology and theories focused on social cognition, to offer a more comprehensive understanding of technology adoption across diverse contexts.

3.5 AI-ETs types and classifications

The distribution of AI technologies explored in relation to consumer trust in AI and, decision making studies reveals distinct trends (Table 3). Broad-range AI-ETs, service robots, and conversational AI-ETs have received significant attention, while AI-recommendation systems are less frequently investigated. This distribution suggests that while certain AI technologies like service robots, virtual assistants, and chatbots have garnered significant attention among researchers in relation to trust in AI, there remains a need for deeper exploration of whether the technology type makes a difference in consumer acceptance and adoption. Specifically, as new AI technologies continue to evolve, further investigation is needed on whether certain technologies foster consumer trust compared to new emerging technologies.

AI-ETs	N	*Technology definition*
Voice assistant VAs	8	*"VAs are Internet-enabled devices that provide daily technical, administrative, and social assistance to their users, including activities from setting alarms and playing music to communicating with other users" (Pitardi & Marriott, 2021, p.628)*
Chatbots	7	*"The study of techniques for creating software agents that can engage in natural conversational interactions with humans" (Khatri et al., 2018: p.41)*
Broad range of AI-ETs	6	*AI is "Machines performing cognitive tasks traditionally associated with humans, like learning, problem-solving and interacting with the environment" (Gursoy and Cai, 2024, p.1)*
Service robots	6	*"An active machine that can be programmed to perform predetermined tasks on two or more dimensions with some degree of autonomy while moving within its environment" (So et al., 2023, p.4)*
Humanoid Robotic	3	*Physical robots with the appearance or behavioural characteristics of a human (Li et al., 2024)*
Recommendation Systems	3	*"A subclass of information filtering systems are basically smart systems that identify and recommend items based on the users' tastes and preferences" (Panda et al., 2024, p.63)*
Conversational robo advisors	1	*"Advisory interfaces that possess a dialogue-based process of financial advisory, fundamental properties of human-to-human conversations..." (Hildebrand & Bergner, 2021, p.659-660)*

Table 3: Types of AI-enabled technologies examine in the literature.

3.3 Industry focus

The literature highlights the dominance of consumer trust on AI-ETs in the retail and e-commerce sectors and Tourism and hospitality, underscoring the growing importance of trust in in facilitating the acceptance and effective use of AI technologies across varied consumer-facing contexts, financial services, healthcare, telecommunications, and technology sectors receive limited attention, suggesting a need for further exploration in high-tech industries. (Table 4).

Industry/Sector	N of articles	Industry/Sector	N of articles
Tourism and Hospitality	14	Healthcare services	2
Retailing and E-commerce	9	Telecommunications and technology	2
No specific focus	5	Broad Services	2
Financial services	4		

Table 4: industry focus analysis

3.4 Methodological approaches

The selected sample of studies employs a diverse range of methodologies, with experimental designs and survey-based research being most used (Table 5). Some articles offer in-depth analysis through mixed method approaches or via a literature review. In contrast, qualitative approaches are underrepresented, highlighting a potential gap in in-depth, contextualised exploration of consumer trust in AI-ETs.

Methodology	**N of Articles**	**Methodology**	**N of Articles**
Experimental design	12	Literature Review	4
Survey based	11	Mixed Quantitative Approach	4

Mixed-method Approach	4	Qualitative Approach	2

Table 5: Methodological choices of the retrieved articles

4. Recommendations for future research:

This SLR highlights critical areas for future research on consumer trust in AI-ETs. A key recommendation is to expand the geographical scope of studies to encompass a more diverse range of regions, as most existing research remains limited to single-country contexts. Notably, only one study examines cross-cultural differences between consumers in the USA and China (Li et al., 2024). This narrow focus restricts understanding of how cultural, economic, and regional factors influence consumer trust (Ahn et al., 2022). Future studies should incorporate cultural elements, such as individualism vs. collectivism, into conceptual models and explore trust factors between developed and developing countries (Du & Xie, 2021). Regarding AI-ET types, while a wide range of technologies across industries have been examined, there is a need to assess consumer responses to different types of AI-ETs (e.g., humanlike robots vs. non-human robots). Specifically, researchers should investigate whether the type of AI technology influences consumer trust differently across industries. Finally, the lack of consensus on theoretical perspectives highlights a significant gap in the literature. The widespread use of the Technology Acceptance Model (TAM) has provided foundational insights but is insufficient to address the complex nature of consumer trust in AI-ETs. Future research should prioritize the development of a robust, integrated theoretical framework to better capture the multifaceted and context-specific dynamics of trust in AI-ETs.

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