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Consumer Trust in AI Chatbots: Its Impact on Customer Experience and Repurchase Intention - A Systematic Literature Review

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Abstract: The rapid adoption of AI-powered chatbots has transformed how businesses, including digital MSMEs, interact with customers, yet the effectiveness of these systems in building long-term customer relationships depends heavily on the trust consumers place in them. This article synthesizes prior research on the relationship between consumer trust in AI chatbots, customer experience, and repurchase intention. Using a systematic literature review (SLR) of 60 journal articles sourced from reputable databases such as Emerald, ScienceDirect, Springer Nature, Taylor & Francis, MDPI, and Sinta/Garuda-indexed national journals, this study finds that trust in AI chatbots consistently functions as a key antecedent of customer experience, which in turn is a major determinant of repurchase intention, with customer satisfaction frequently acting as a mediator. The review also finds that empirical studies in the context of digital MSMEs and emerging markets such as Indonesia remain relatively limited compared to studies on large-scale e-commerce platforms. The article concludes by proposing a conceptual framework and an agenda for further quantitative research to test these relationships within the context of digital entrepreneurship in Indonesia.

Keywords: AI chatbot; trust; customer experience; repurchase intention; systematic literature review.

A. Introduction

The development of Artificial Intelligence (AI) technology has significantly transformed the interaction landscape between businesses and consumers, particularly through the adoption of chatbots as automated customer service channels. AI chatbots are now widely used by businesses, including digital MSMEs, to provide

fast responses, personalized service, and operational efficiency in serving customers. However, the effectiveness of chatbots in building long-term relationships with consumers strongly depends on the extent to which consumers trust the system.

Trust in AI chatbots is a critical issue because consumer interaction with a non-human entity



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raises distinct challenges, such as concerns over information accuracy, data privacy, and the lack of empathy in communication. When trust is not properly established, this has the potential to reduce the quality of customer experience and ultimately hinder consumers' repurchase intention.

Although prior studies have examined the relationships among chatbot AI, trust, customer experience, and repurchase intention separately, a comprehensive synthesis mapping the pattern of relationships among these variables across contexts (global and Indonesia) remains scarce. Therefore, this article was prepared using a literature review method to summarize, compare, and synthesize findings from prior research, while identifying research gaps that can serve as a basis for further empirical research.

Based on this background, the research questions addressed in this article are: (1) How is the relationship pattern between trust in AI chatbots and customer experience described in prior literature? (2) How is the relationship pattern between customer experience and repurchase intention described in prior literature? (3) To what extent does customer experience and/or customer satisfaction mediate the relationship between trust and repurchase intention? and (4) What research gaps can be identified from the existing literature, particularly in the context of digital MSMEs in Indonesia?

This study aims to synthesize the literature on the relationship between trust in AI chatbots, customer experience, and repurchase intention, to map research theme trends, and to formulate a conceptual framework and an agenda for further empirical research relevant to the context of digital entrepreneurship in Indonesia.

B. Literature Review

This study uses a qualitative approach with a systematic literature review (SLR) method, which aims to identify, evaluate, and synthesize findings from prior studies in a structured and replicable manner.

The following sub-sections present a thematic synthesis of the literature organized around the four main constructs examined in this study: trust in AI chatbots, customer experience, repurchase intention, and technology acceptance.

1. Trust in AI Chatbots

Consumer trust in AI-based chatbots is one of the key determinants of successful digital interaction between customers and service providers. Trust is formed through consumers' evaluation of the system's competence, reliability, and goodwill in responding to their needs accurately, promptly, and relevantly (Nazir et al., 2025). Trust in chatbots does not form instantly, but develops through consistent repeated experience, so that algorithmic failures or responses that do not meet expectations can hinder the recovery of trust that has been built (Han & Yoon, 2023).

Beyond functional aspects, social dimensions also play an important role in trust formation. The social presence perceived by users when interacting with a chatbot has been shown to increase trust, comfort, and perceived usefulness. Anthropomorphic interface design has also been shown to increase user compliance with chatbot requests, an effect mediated by perceived social presence (Pizzi et al., 2023). Ease of use further contributes to trust formation, consistent with the Technology Acceptance Model (TAM), which emphasizes the role of perceived ease of use and perceived usefulness in shaping attitudes and behavioral intention toward technology (Davis, 1989; Alagarsamy & Mehroliya, 2023).

2. Customer Experience in AI Chatbot Interaction

Customer experience refers to consumers' overall perception of and emotional response to their interaction with a brand or service, encompassing satisfaction, value, quality, image, purchase intention, and loyalty (Jain et al., 2017). The presence of AI and chatbot technology contributes significantly to the quality of customer experience because it enables service providers to respond to customer needs in a more personal, immersive, and emotional way (Hoyer et al., 2020; Flavián et al., 2019). AI chatbots personalize interactions by analyzing user data, adapting conversation flows, and providing proactive support, thereby simultaneously increasing satisfaction, engagement, and trust.

Positive customer experience reactions are generally correlated with positive consumption outcomes, such as satisfaction and repurchase behavior, while negative reactions are associated with dissatisfaction and avoidance behavior

(Manthiou et al., 2020). AI-driven personalization in digital marketing has also been found to increase engagement and consumer loyalty through trust and perceived relevance mechanisms (Vinerean & Opreana, 2024).

3. Repurchase Intention

Repurchase intention is defined as consumers' tendency to transact again with the same service provider in the future, based on their evaluation of prior experience (Chiu et al., 2009). Most of the reviewed literature shows that customer experience and trust consistently have a significant positive effect on repurchase intention, either directly or through the mediation of customer satisfaction (Luong et al., 2022; Nurrahim & Nurtjahjadi, 2025). Several studies also confirm the mediating role of trust in the relationship between customer satisfaction and repurchase intention in retail and service contexts. In the specific context of chatbots, trust and customer experience influence purchase/repurchase intention through intervening variables such as customer satisfaction and electronic word of mouth.

C. Methods

This study uses a qualitative approach with a systematic literature review (SLR) design, aimed at identifying, evaluating, and synthesizing findings from prior studies in a structured and replicable manner.

1. Search Strategy and Data Sources

The literature search was conducted on reputable academic databases, including Scopus (via publisher platforms such as Emerald, ScienceDirect/Elsevier, Springer Nature, Taylor & Francis, MDPI, and Nature), as well as the national databases Sinta and Garuda for Indonesian-language articles. The search keywords used included: "chatbot AI trust", "customer experience chatbot", "repurchase intention chatbot", "AI personalization customer loyalty", and "UMKM chatbot Indonesia", combined using Boolean operators (AND/OR).

2. Inclusion and Exclusion Criteria

Articles included in this review were selected based on the following criteria.

Table 1. Criteria

Inclusion Criteria	Exclusion Criteria
Journal articles indexed in Scopus, Web of Science, DOAJ, or Sinta/Garuda (national)	Non-journal articles (blogs, opinion pieces, popular news without peer review)
Published between 2016-2026, prioritizing 2020-2026	Duplicate articles or articles whose full text/abstract cannot be accessed
Discussing chatbot AI, trust, customer experience, and/or repurchase/purchase intention	Articles not relevant to the digital marketing/consumer behavior context
Written in Indonesian or English	Articles in languages other than Indonesian/English without an official translation

3. Selection Process and Analysis

The article selection process followed the stages of identification (initial keyword-based search), screening (title and abstract screening), eligibility assessment (based on full text), until 60 articles meeting the inclusion criteria and relevant to the research topic were obtained, as visualized in Figure 1. The selected articles were then analyzed thematically, grouped based on the main variables (trust, customer experience, repurchase intention) and research context (global vs. Indonesia/MSME), to identify relationship patterns, consistency of findings, and research gaps.

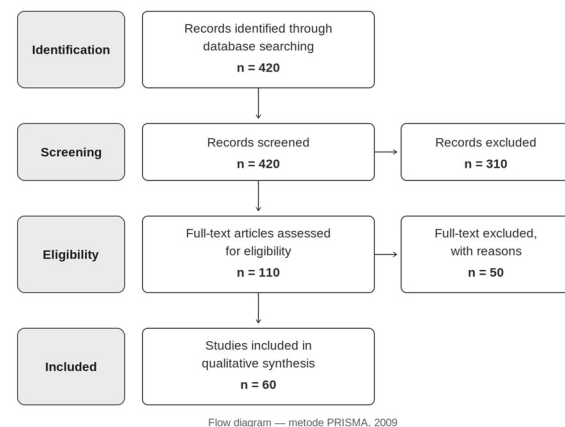


Figure 1. PRISMA Flow Diagram of the Literature Selection Process

Note: the figures in Figure 1 (n = 420 identified, 310 excluded at the screening stage, 110 assessed

for eligibility, 50 excluded at the eligibility stage, resulting in 60 articles in the final synthesis) are illustrative estimates based on the search process described above; please adjust these with the actual figures from your database search before using them in the final manuscript.

D. Result and Discussion

This section presents the synthesis of findings from the 60 reviewed articles, organized by theme, followed by a keyword network visualization and the proposed conceptual framework.

1. Thematic Synthesis Matrix

Table 2 summarizes the main findings from the four major themes reviewed in this article.

Table 2. Theme

Theme	Key Findings	Example Sources
Trust in AI Chatbots	Trust is formed through reliability, accuracy, and consistency of chatbot responses; also influenced by social presence and anthropomorphic design	Nazir et al. (2025); Han & Yoon (2023); Sheng et al. (2024)
Customer Experience	Chatbot personalization and responsiveness improve the quality of customer experience emotionally and functionally	Jain et al. (2017); Hoyer et al. (2020); Manthiou et al. (2020)
Repurchase Intention	Trust and customer experience consistently predict repurchase intention, usually mediated by satisfaction	Chiu et al. (2009); Luong et al. (2022); Nurrahim & Nurtjahjadi (2025)
Indonesia/MSME Context	Local studies show similar trends, but the number of empirical studies on digital MSMEs remains limited	Guntara (2022); Jurnal Media Akademik (2025); Jurnal Ekonomi (2024)

2. Keyword Network Visualization

To complement the thematic synthesis, a VOSviewer-style keyword network map was constructed to visualize the interconnection

among the main concepts appearing across the 60 reviewed articles. As shown in Figure 2, "Chatbot AI" emerges as the central node connecting four major thematic clusters: the Trust cluster (purple), covering perceived reliability, social presence, and anthropomorphism; the Customer Experience cluster (teal), covering personalization, engagement, and customer satisfaction; the Repurchase Intention cluster (coral), covering purchase intention, customer loyalty, and electronic word of mouth (e-WOM); and the Technology Acceptance cluster (blue), covering perceived usefulness and ease of use.

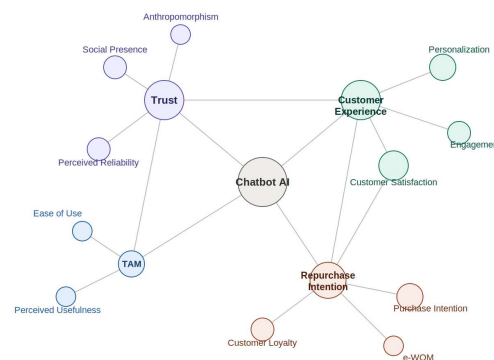


Figure 2. VOSviewer-style Keyword Network Map

Note: this map is an illustrative visualization manually constructed based on the thematic synthesis in this article, not the result of automatic extraction from the VOSviewer software applied to real bibliometric data (co-citation/co-occurrence from Scopus .txt/.csv export).

3. Research Gap and Proposed Conceptual Framework

Based on the literature synthesis, it can be concluded that trust in AI chatbots serves as an important antecedent shaping customer experience, which subsequently becomes a major determinant of repurchase intention, with customer satisfaction generally acting as a mediator. However, most prior studies have focused on developed country contexts or large-scale e-commerce platforms, while empirical studies simultaneously testing the trust-customer experience-repurchase intention relationship in

the context of digital MSMEs or entrepreneurship in Indonesia remain relatively limited.

Based on these findings, this article proposes the conceptual framework shown in Figure 3, in which trust in AI chatbots influences repurchase intention both directly (H2) and indirectly through customer experience as a mediator (H1, H3, H4).

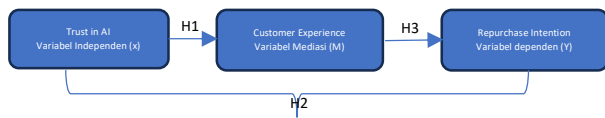


Figure 3. Proposed Conceptual Framework

This conceptual framework positions Trust in AI Chatbot as the independent variable (X), Customer Experience as the mediating variable (M), and Repurchase Intention as the dependent variable (Y). The proposed hypotheses are: H1 (Trust → Customer Experience), H2 (Trust → Repurchase Intention, direct effect), H3 (Customer Experience → Repurchase Intention), and H4 (Customer Experience mediates the effect of Trust on Repurchase Intention). This framework can be further tested using a quantitative approach, such as SEM-PLS, in the context of digital businesses in Indonesia.

E. Conclusion and Recommendation

A review of 60 journal articles shows that trust in AI chatbots is a key factor shaping customer experience and ultimately influencing repurchase intention, with customer satisfaction frequently acting as an important mediator. Prior studies are dominated by global e-commerce and developed-country contexts, while research on digital MSMEs and entrepreneurship in Indonesia remains relatively limited. This article recommends further empirical research using quantitative surveys to test the proposed conceptual framework in that context, while also providing practical contributions for digital MSME actors in designing chatbot implementation strategies capable of building customer trust and loyalty. The limitations of this study include the database coverage, which does not include full access to all paid databases (e.g., full Scopus/WoS access), and the narrative-thematic nature of the review, which has not fully

applied the PRISMA protocol (e.g., formal methodological quality/risk-of-bias assessment). Future research is recommended to complement this review with a quantitative meta-analysis where sufficiently homogeneous data are available.

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