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Artificial Intelligence-Driven Marketing and Customer Trust: A Systematic Literature Review and the Development of the Artificial Intelligence Customer Trust Framework (AICTF)

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Abstract

Artificial Intelligence has transformed the world of modern marketing. Firms can use it to create personalized customer experiences, automate decision-making processes, maximize customer engagement and improve their marketing outcomes. In spite of the technological advancements, customer trust remains a key factor influencing the acceptance and effectiveness of AI-driven marketing strategies. Although research on AI and customer trust has grown rapidly, the existing body of literature remains dispersed across marketing, information systems, consumer behaviour, and artificial intelligence disciplines, limiting theoretical integration and an incomplete understanding of the mechanisms through which AI influences customer trust. This study addresses this gap through a systematic literature review (SLR) guided by the PRISMA 2020 framework.

The study examined 40 peer-reviewed journal articles published during 2015-2026 from leading academic libraries such as Scopus, Web of Science, ScienceDirect, Emerald Insight, SpringerLink, Wiley Online Library, Taylor & Francis Online, IEEE Xplore, ACM digital library and Google Scholar. The selected papers were analyzed using thematic synthesis, highlighting the key research areas, theoretical backgrounds, research methods conducted and emerging trends during the decade. The study identifed six interlinked themes: (1) AI-enabled personalization, (2) transparency and explainability, (3) privacy and data governance, (4) ethical AI and algorithmic fairness, (5) human-centred AI and anthropomorphism and (6) the customer and organizational outcomes of trust. The review establishes customer trust on AI-powered services as the focal mechanism in influencing customers' satisfaction, engagement, purchase intention and loyalty and organizational performance.

Based on these findings the study proposed AI customer Trust Framework (AICTF), an integrated conceptual framework that combines the insights from the four pillars -technological, behavioural, ethical and relational perspectives to explain trust formation in AI-driven marketing. Nine research propositions along with key moderating varables such as AI literacy, digital experience, culture, industry context, regulations, etc. , were identified for future empirical research. The study helps organise scattered knowledge together into a single framework besides providing rich insights to organisations seeking to adopt transparent, ethcal and customer-centric AI-marketing strategies. The framework helps gain insights into trustworthy AI in marketing whilst at the same time laying the agenda for future research.

*Keywords:*Artificial Intelligence; AI-driven marketing; Customer trust; Systematic literature review; PRISMA 2020; Artificial Intelligence Customer Trust Framework (AICTF); Ethical AI; Explainable AI; Relationship marketing; Customer engagement.

1. Introduction

Background of the Study

Artificial Intelligence (AI) has become a disruptive force in contemporary marketing, facilitating organizations to rethink how they understand customers, deliver personalized experiences and generate competitive advantage (Davenport et al., 2020; Huang & Rust, 2021).

Organizations are employing an increasing amount of AI-powered applications, such as recommendation system, conversational agents, intelligent customer relationship management (CRM) platform, predictive analytics, virtue assistance and sentiment analysis and the generative AI etc (Davenport et al., 2020; Mehta et al., 2022; Tasnim et al., 2025). to automate marketing activities, get improved customer segmentation, improve promotional campaign and advance the service quality. All such capabilities enable the firm to deliver products,

services and communications which is personalized at a high extent whilst driving improved and better operational efficiency (Hasan et al., 2025; Mehta et al., 2022).

Due to AI's growing adoption, customer's expectations about personalized recommendation, immediate responses and seamless omnichannel experience have been reshaped. Based on a great amount of customers data, AI can helps the organizations on customers' expectations and make improvements to customer experience management, relationship marketing and value co-creation (Puntoni et al., 2021; Hollebeek et al., 2024).Despite these strengths, there are important managerial and ethical challenges when it comes to AI-driven marketing. To have personalized insights, AI heavily relies on clients personal information such as purchasing history, browsing behaviour, geolocation, social media activities and transnational records (Barari et al., 2024; Das et al., 2026). Although they help improving marketing effect, concerns about privacy and surveillance, algorithmic bias, cyber security, transparency and organizational accountability remains and customer trust becomes a crucial requirement about the successful implementation of the AI enabled marketing strategy (Al-Huwail et al., 2025; Das et al., 2026) (Glikson & Woolley, 2020; Lefkeli et al., 2024).

Trust is seen as crucial in relationship marketing, as it reduces perceived risk thereby strengthening commitment and facilitating long-term relationship development (Glikson & Woolley, 2020). In the AI context, trust is moving beyond trust in organisations, to trust in automated/intelligent systems themselves. Consumers are expected to trust AI with delivering recommendations, personalising their experiences, automating customer-service interactions and influencing their purchasing decisions. Trust then covers competence of the technology itself, perceived fairness, transparency and ethical behaviour and trust in the responsible institutions (Lee, 2018; Kim et al., 2021; Marmolejo-Ramos et al., 2025).

Research has shown that trust is core to the adoption and continued use of AI systems by customers. Accuracy of recommendations, quality of conversations, usefulness, personalisation heighten trust should the AI be transparent and ethically governed (Kim et al., 2021; Hsu & Lin, 2023; An & Ngo, 2025). Opaque algorithms, data breaches, excessive data collection and privacy violations and customer perceptions of unfairness will lower trust and negatively impact customer engagement, so organisations will need to balance the need for innovation but ensure to govern AI responsibly so enhance than jeopardise their efforts towards better customer relations (Hasan et al., 2021; Lefkeli et al., 2024; Orbán & Stefkovics, 2025) (Barari et al., 2024; Das et al., 2026). Recent advances in generative AI—including large language models, AI-generated advertising, and virtual influencers—have transformed human-AI interaction while raising concerns about authenticity and accountability (Feng et al., 2024; Baryshkov et al., 2026).

While, the research in AI powered marketing is abundant, literature about drivers of trust towards AI empowered marketing and their implications on marketing outcomes is scattered along various research themes, AI applications, marketing outcomes and across disciplines. Most studies take the approach of examining a particular technology like Chatbots, AI recommendations/search, smart Voice Assistants, personalized advertising or AI influencers to examine an outcome, being trust, satisfaction, purchase intention, engagement etc. and the findings are therefore dispersed. Also the fast development of GenAI has introduced concerns for which the existing literature is unable to provide clear answers. The need for a systematic review that integrates existing evidence, identifies the key determinants of customer trust, summarizes the latest knowledge on trust in AI empowered marketing activities and charts avenues for future research is high.

1.2 Research Problem

Despite growing research on AI-driven marketing, the literature remains fragmented across individual applications, theoretical perspectives, and trust antecedents.Second, a variety of trust antecedents have been studied independently, including perceived usefulness, transparency and explainability, privacy protection, algorithmic fairness, ethical AI and personalization or anthropomorphism which all give rise to partially understanding customer's trust. Third, researchers use various theoretical lenses, from the widely adopted Technology Acceptance Model (TAM), UTAUT2, Trust Theory and Privacy Calculus Theory to Relatinoship Marketing Theory, Signaling Theory and Anthropomorphism Theory which, however, are rarely integrated to provide a concise picture addressing customer's trust in AI-driven marketing. Lastly, most although there are review studies investigating AI adoption customer experience and satisfaction, digital marketing or specific applications, review articles providing a holistic synthesis of the technological, behavioural, ethical and organisational drivers of customer trust in modern marketing are scarce. There is still a need for an integrated framework that explains how technological aspects, human behaviour/attributions and perceptions, ethics and organization-related issues combine to collectively shape customer's trust towards AI-driven Marketing.

This study aims to fill these gaps by systematically reviewing the fragmented literature on AI driven marketing and customer trust under the PRISMA 2020 guidelines and synthesising it to formulate the Artificial Intelligence Customer Trust Framework (AICTF), integrating technological, behavioural, ethical and

organizational determinants impacting the customer trust on AI-driven marketing and developing a series of research propositions which can guide future empirical research.

1.3 Research Aim

The aim of this study is to systematically review and critically synthesize the contemporary literature on AI-driven marketing and customer trust. Based on the findings, the study develops an Artificial Intelligence Customer Trust Framework (AICTF) that explains the relationships among AI-driven marketing capabilities, trust-building mechanisms, customer trust, and behavioural and organisational outcomes. The review also identifies key research gaps and proposes directions for future research.

1.4 Research Objectives

To achieve this aim, the study purses the following objectives:

1. To systematically review and critically synthesize the existing literature on customer trust in AI-driven marketing.
2. To assess the theoretical bases of research focused on AI marketing and customer trust.
3. Identifying the technological, behavioural ethical and organisational factors that impact on customer trust of AI in market applications.
4. To identify trends and research contexts with relation to methodology trends.
5. Highlight gaps in research to identify emerging research opportunities.
6. To develop an Artificial Intelligence Customer Trust framework, which considers both AI capabilities, trust inducing mechanisms, customer trust, customer's behavioural outcomes and organisational performance.
7. To suggest future research direction and put forward research propositions to develop our understanding of trustworthy AI-driven marketing relationships.

1.5 Research Questions

This research examines AI and trust in relation to customer experience following 5 research questions: -

RQ1: What are the mainstream themes and research trending in research that integrates AI-driven marketing and customer trust?
RQ2: What are the primary technological, organizational, and behavioral drivers affecting customer trust in AI-driven marketing?
RQ3: Which theories are adopted to explain how the customer experience AI-driven marketing and trust?
RQ4: Which types of research method are generally adopted in previous research related to AI-driven marketing and trust and what research gaps does the literature expose?
RQ5: Based on existing empirical evidence, what is the best way to develop an integrated conceptual framework Artificial Intelligence Customer Trust Framework (AICTF)), that explains the relationship between AI - driven marketing capability, customer trust, behavioural outcomes and organisational performance?

1.6 Contributions and Significance of the Study

This study makes four key contributions to the literature on AI-driven marketing and customer trust. First, it systematically synthesises fragmented evidence from marketing, artificial intelligence, information systems, and consumer behaviour to provide a comprehensive understanding of customer trust in AI-driven marketing. Second, it identifies and organises the principal drivers of customer trust into four interrelated dimensions: technological, behavioural, ethical, and organisational. Third, it develops the Artificial Intelligence Customer Trust Framework (AICTF), which conceptualises how AI-driven marketing capabilities, trust-building mechanisms, customer trust, and customer and organisational outcomes are interconnected. Finally, the study proposes research propositions and identifies future research directions to support subsequent empirical investigations across different industries and cultural contexts.

The study also offers important theoretical, methodological, and practical significance. Theoretically, it advances existing knowledge by integrating diverse research streams into a unified conceptual framework. Methodologically, it applies the PRISMA 2020 systematic review approach, ensuring transparency, rigour, and reproducibility while highlighting methodological trends and research gaps. From a managerial perspective, the findings provide guidance for designing trustworthy AI-enabled marketing strategies by emphasising transparency, explainability, privacy protection, fairness, ethical AI governance, and customer-centric implementation. These insights can help organisations strengthen customer trust and encourage the responsible adoption of AI technologies. Finally, the study provides a roadmap for future research and supports the development of trustworthy AI applications that benefit researchers, practitioners, and consumers.

2. Theoretical Background and Literature Review

2.1 Evolution of AI Driven Marketing

AI's marketing capabilities have evolved from basic automation (segmentation, forecasting) to advanced applications in personalization, conversational AI, and generative content (Davenport et al., 2020; Huang & Rust, 2021).These advancements, among others, have enabled organizations to efficiently scrutinise vast amounts of customer data and make intelligent marketing decisions in real-time.

Today in modern marketing AI is utilized in several different fields including recommendations, conversational agents, CRMs, predictive intelligence, sentiment analysis, dynamic pricing and generative AI (Mehta et al., 2022; Hasan et al., 2025; Tasnim et al., 2025). It helps organizations to understand what people enjoy or not and it helps them automate decision or personalise products/services/communications based on what they want to achieve better experiences for the customers (Hollebeek et al., 2024). Most attention has been given to the AI driven marketing personalization. By analyzing customer behavior and preferences AI produces personalized recommendations that increase customers relevance and help their buying decision (Kim et al., 2021; An & Ngo, 2025). Resent studies show how important is for relevancy and accuracy in personalization to the customer to experience joy, to feel more engaged and increase their will to make the purchase (Hsu & Lin, 2023; Markou et al., 2025). All these are closely related to trust as people must be sure that their personal information is protected for personalization to work (Al-Huwail et al., 2025; Das et al., 2026).

More recently, the rise of the generative AI has broaden AI powered marketing further from AI-generated content (including advertising) as well virtual influencers (Feng et al., 2024; Charles et al., 2025). While it improves efficiency and personalisation, it also causes controversies about authenticity, transparency and trustworthiness of the content (Baryshkov et al., 2026). Hence, many resent works highlighted the efficacy of AI-powered marketing not only lies on successful scientific adoption but also to what extend should an organisation responsibly adopt AI so to avoid loss of trust from the customer (Barari et al., 2024; Das et al., 2026).

This discussion on the nature of AI in marketing, while providing much background to the research study, has also brought up issues of customer trust which impact directly on the adoption of AI-enabled marketing services. This in turn will lead to discussions of customer trust as an antecedent in AI-enabled marketing below. Clearly AI has morphed marketing in a data-driven and customer-centric, leveraging machine intelligence and personalised engagement.

2.2 Customer Trust in AI-Driven Marketing

Customer trust has become a central determinant of customers' willingness to adopt AI-enabled services (Caglayan et al., 2021). In the study, customer trust is defined as the customers expectation that the AI system will perform its marketing functions competently, reliably and ethically, without exploiting the customers vulnerability(Mayer et al.,1995).As AI increasingly supports product recommendations, customer service, personalized advertising, and content generation, trust extends beyond organizations to include confidence in AI technologies and the responsible use of customer data (Glikson & Woolley, 2020; Puntoni et al., 2021; Gefen et al., 2003). Consequently, customer trust has emerged as a critical mechanism influencing AI adoption, customer satisfaction, continuance intention, purchase intention, and loyalty (Kim et al., 2021; Hsu & Lin, 2023; Nath, 2025). Although previous studies have primarily examined individual AI applications such as chatbots, voice assistants, and recommendation systems (Ashfaq et al., 2020; Hasan et al., 2021; Feng et al., 2024; An & Ngo, 2025), customer trust is shaped by the combined influence of technological, behavioural, ethical, and organizational factors.

2.3 Factors Influencing Customer Trust

2.3.1. Technological Factors Influencing Customer Trust

Technological capabilities play a fundamental role in developing customer trust in AI-driven marketing. Customers are more likely to trust AI systems that are reliable, secure, accurate, and capable of supporting effective decision-making (Kim et al., 2021; Hsu & Lin, 2023).

AI-enabled personalization is the most extensively studied technological capability. By analysing customer preferences, browsing behaviour, and purchase history, AI delivers personalized recommendations and marketing communications that improve relevance and customer experience (Mehta et al., 2022; An & Ngo, 2025). Effective personalization enhances customer satisfaction, engagement, and trust when recommendations are perceived as relevant and beneficial (Kim et al., 2021; Markou et al., 2025). However, trust depends not only

on personalization but also on customers' confidence that AI operates in their best interests rather than solely those of the organization (Lefkeli et al., 2024).

The literature also identifies recommendation accuracy and predictive capability as important drivers of trust. Accurate recommendations strengthen perceptions of AI competence, improve purchase decisions, and encourage continued use, whereas inaccurate or irrelevant recommendations reduce customer confidence (Huang & Rust, 2021; Kim et al., 2021; Nath, 2025).

Conversational AI, including chatbots and voice assistants, also contributes to customer trust. High-quality interactions, responsiveness, and system reliability enhance customer satisfaction and encourage continued use of AI-powered services (Ashfaq et al., 2020; Adam et al., 2021; Hasan et al., 2021; Hsu & Lin, 2023; Pitardi & Marriott, 2021; Rawool et al., 2025).

Beyond individual AI applications, transparency, explainability, and algorithmic fairness consistently emerge as essential technological attributes for building customer trust. Customers are more likely to trust AI systems that clearly explain their recommendations and make fair, unbiased decisions, whereas opaque "black-box" algorithms increase uncertainty and reduce confidence (Lee, 2018; Zhou et al., 2021; Orbán & Stefkovics, 2025; Marmolejo-Ramos et al., 2025).

Overall, the literature indicates that personalization, recommendation accuracy, predictive capability, conversational AI, transparency, explainability, and algorithmic fairness provide the technological foundation for customer trust. However, technological capability alone is insufficient, as customer perceptions, experiences, and behavioural responses also influence trust in AI-driven marketing.

2.3.2 Behavioural Factors Influencing Customer Trust

Besides technological capabilities, customer trust in AI-driven marketing forms based on behavioural reactions during interaction with AI-enabled services since it develops not merely because AI system is technically advanced but the fact that customers find it useful, valuable, able to deliver pleasant experiences. Therefore, behavioural reactions such as perceived usefulness, satisfaction, engagement, acceptance, continuance intention and purchase intention, have also become important indicators of trust in AI-enabled marketing (Glikson & Woolley, 2020; Puntoni et al., 2021).

Perceived usefulness of an AI technology is consistently regarded by literature as an important indicator that informs customer's trust in the organization. Customers will trust the AI technologies of an organization if they believe these technologies can help them to make decisions, simplify the way customer processes any information and when these technologies give personalized recommendations during their interactions with the business (Kim et al., 2021; Hsu & Lin, 2023). In this perspective, AI technology can provide personalized experience with benefits helping encourage trust in an AI-based experience. Bad, inappropriate, unhelpful recommendations will make the customer less ready to adopt and use services by any technologies that have AI in mind by the customer (An & Ngo, 2025).

Trust towards an AI-based experience can also lead to increased customer experience and customer engagement with the organization when the organization's services through these intelligent solutions are accurate and respond efficiently to any suggestions given by customer (Ashfaq et al., 2020; Adam et al., 2021; Hsu & Lin, 2023; Hollebeek et al., 2024); it provides the services accurately leading to the customer to engage with the business creating a long-standing relationships with the organization. It is the use of nonpersonal interaction where the solutions using AI and its benefits will give an experience by making it too mechanical that reduces customer engagement compared to getting the efficiency in return (Al-Oraini, 2025).

Acceptance, continuance intention and purchase intention are also behavioural outcomes which closely linked with customer trust. Various research found out that when customer trust in AI technology, they tend to adopt it the service, continue the use as well as willing to rely on AI recommendations, AI technology-generated (Hasan et al., 2021; Pitardi & Marriott, 2021; Hsu & Lin, 2023). Besides that, AI powered product recommendation also could strengthen customer purchase Intention when the recommendations are relevance and to customer preferences/expectations (An & Ngo, 2025; Markou et al., 2025; Nath, 2025).

Social presence and anthropomorphism are two aspects that gain rising interest when discussing behavioural aspect of human-AI integration. The AI system that could simulate human-like conversations and emphatic during interaction also contribute positively to customer experience since the interaction will seems more naturalistically, the anthropomorphism AI could improve the customer to engagement level and trust (Ashfaq et al., 2020; Al-Oraini, 2025). This is due to giving a sense of connection towards intelligent system. However,

excessive humanize might result to customer discomfort as well as unrealistic expectations during in the system use (Charles et al., 2025).

Through influencing how customers experience and evaluate AI-enabled interactions, behavioral responses ultimately help an increased sense of customer trust. Whether perceived usefulness, satisfaction, engagement, acceptance, continuance intention, purchase intention and social presence all contribute towards an augmentation of trust levels. However these behavioral responses are also shaped by factors such as whether customers perceive the aspects of privacy, fairness or transparency as negative to their interactions with AI. The ethical implications will be discussed in the following section.

2.3.3 Ethical Factors Influencing Customer Trust

Ethical factors have developed into an integral part of customer trust in AI-driven marketing. While AI systems heavily rely on customer data to provide personalised products, services and recommendations, customers do not only care about the effectiveness of AI but also if it is operating transparently, fairly and in accordance with privacy rules. Thus as a key factor influencing customer willingness to continue interacting with AI-enabled marketing have resulted ethical practices (Glikson & Woolley, 2020; Barari et al., 2024; Das et al., 2026).

Privacy is the most commonly researched ethical issue as AI-driven marketing is based on analysing customer online behaviour due to browsing, purchasing and other interactions with websites so that personalization can be aided (Al-Huwail et al., 2025; Das et al., 2026). Whilst customers acknowledge the advantages of receiving personalised recommendations, they are concerned about excessive data collection and misuse of information as these can decrease their trust (Tasnim et al., 2025; Nath, 2025). Research has consistently highlighted that companies that apply responsible data management and clearly inform customers about the data they collect and the way it is being used increase customer confidence in AI-enabled marketing (Al-Huwail et al., 2025; Rawool et al., 2025).

Moreover, customers' trust is directly impacted by transparency and explainability. With the help of AI most systems are built and rely on complex algorithms such that difficult for customers to perceive how the recommendations and decisions were produced, "Black Box" decision-making would add certain and reduces to build trust (Lee, 2018; Zhou et al., 2021). Explainable AI will help the customers to have a clear reasoning for every recommendation that will lead to a trust in the service through perceived fairness and transparency (Orbán & Stefkovics, 2025; Marmolejo-Ramos et al., 2025).

Algorithmic fairness is a critical requirement from the literature also it is one of the important ethical requirements in AI because AI needs to present objective and biased free service to the customers in areas like product recommendation and automatic decision-making. No matter how much technically correct the AI system was, if there is perceived bias or unfair treatment then it will result in trust reduction (Lee, 2018; Zhou et al., 2021). Studies indicate that perception of fairness plays a key role for customer's willingness to trust in AI recommendations (Orbán & Stefkovics, 2025; Marmolejo-Ramos et al., 2025).

The advancements in generative AI technologies brought supplementaryethical challenges. Although generative AI facilitates customer engagement through AI generated advertisement, automated AI written content and Virtual influencers it may pose issues relating to the realness of experience it is offering and reliability of the data it is generating (Feng et al., 2024; Charles et al., 2025; Baryshkov et al., 2026). Inaccuracy or unavailability of information about AI generated content may lead to customer distrust from generated advertisement. Similarly, the fact that an organisation may keep the usage of AI generated content hidden from its customer may lead to distrust from the customer end and the organisation should undertake measures to communicate ethic and hence maintain customer trust.

In Conclusion, privacy, fairness, authenticity, transparency and explainability are all factors which are crucial in generating customer trust and AI generated customer trust for AI enabled marketing systems by reducing the risks involved in use cases of AI and increasing the trust in an organisation about the usage of AI and thereby encouraging customers to readily accept and use the benefits of AI enabled marketing more confidently. All these factors are determined by methods followed the by the organisation which use the AI enabled marketing systems while defining, operating and executing such system as demonstrated in 2.3.4

2.3.4 Organizational Factors Influencing Customer Trust

Technical capability, customer behavioural and ethical practices create grounds for establishing customer trust, organizational factors however turn these into trustworthy AI-driven marketing. Customers judge technologies, but they also evaluate the organizations that develop, carry out and manage technological developments. Thus,

organizational commitment to responsible adoption of AI is the key to building customer trust (Glikson & Woolley, 2020; Hollebeek et al., 2024).

Responsible AI governance is the most frequently reviewed organizational factors. As AI is more increasingly applied in marketing practices, organizations are expected to set up governing systems, to promote the responsible implementation of AI and ethical usage of customer data (Barari et al., 2024; Das et al., 2026). Good governance displays the organizational commitment toward trustworthy AI practices and boost up customers' confidence whereas weak governance will undermine customers' trust since it develops uncertainty toward how the systems are managed.

A focus on the customer needs to feature in the AI implementation as well. Instead of using AI just to improve operational efficiency, organizations should use AI use of AI to create value for the customers through superior service, personalization and decision support through AI (Davenport et al., 2020; Huang & Rust, 2021). Customers are thus, more likely to trust AI's intentions and application if AI improves customer experience as opposed to serving organizational objectives as reflected in the different studies (Hollebeek et al., 2024; Markou et al., 2025). Another organizational capability to look out for is the use of AI in Customer relationship Management(CRM) systems. CRM systems powered by AI can help organization know customer needs better, personalize interactions well and thus improve service responsiveness (Mehta et al., 2022; Hasan et al., 2025). These CRM capabilities serve to strengthen longer term customer-relationship if AI applications work to support, not replace, humans to achieve relationship goals. Excess use of automation however, may decrease quality of relationship because the customer may value interaction with humans (Puntoni et al., 2021; Hollebeek et al., 2024).

Transparent communication about AI usage—whether for customer service, recommendations, or content generation—helps customers form accurate expectations, thereby strengthening trust (Feng et al., 2024; Charles et al., 2025). Thus, organizational factors define the institutional grounds necessary for trustworthiness of AI driven marketing (Baryshkov et al., 2026). Accountable governance, placing customer' s interests first, managing the customer relationships using ai efficiently and transparent communication will allow companies build stronger relationships and strengthen customer's trust in those technologies. This clearly states that customers will form the attitude about trust over AI not only in capabilities of the technologies itself but how its actually employed and strategically managed.

Synthesis and Link to the Theoretical Foundations

The above review indicates a relationship between customer trust in AI-driven marketing and the technological capabilities, behavioural responses, ethical practices and organizational support of such systems. Factors influencing customers' perceptions of AI performance fall into the technology dimensions. Customers' experience and response to AI applications belong to the behaviour factors. Factors concerning privacy, transparency, fairness and authenticity are categorised under ethical factors influencing customer trust. Organizational factors explain how organisations carry out and govern AI strategically, thereby influencing customers' willingness to trust and engage with AI-enabled marketing. While previous research has identified multiple drivers of customer trust, the literature needs to be integrated, as most studies explore certain aspects of AI applications or some antecedents of trust than an overarching explanation of trust formation (Hollebeek et al., 2024; Das et al., 2026). The literature is also fragmented in terms of theoretical foundations such as multiple theories being used to explain different factors that influence customer trust.

Overall, the review confirms that existing research provides valuable insights into customer trust in AI-driven marketing but remains fragmented across individual AI applications, trust antecedents, and theoretical perspectives. Most studies examine technological, behavioural, ethical, or organizational factors independently, limiting understanding of how these dimensions collectively shape customer trust. These gaps justify the need for an integrated conceptual framework. Accordingly, the following section reviews the principal theoretical perspectives that underpin the development of the Artificial Intelligence Customer Trust Framework (AICTF).

3. Research Methodology

3.1 Research Design

The author employed a qualitative Systematic Literature Review (SLR)approach to integrate the existing literature on customer trust in AI-driven marketing. The review process adopted Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA 2020) guidelines to maintain rigour in the study selection process.

3.2 Search Strategy

A comprehensive search was conducted across databases including Scopus, Web of Science, ScienceDirect, Emerald Insight, SpringerLink, Wiley Online Library, Taylor & Francis Online, IEEE Xplore, ACM Digital Library and Google Scholar . The search targeted peer reviewed articles Studies published in English from 2015- 2026 were used, with the following representative search strings: (Artificial Intelligence or AI) and Marketing; (AI- driven Marketing) and (Customer Trust' or Consumer Trust); Chatbots and Customer Trust; AI Personalisation and Trust; Explainable AI and Marketing; Ethical AI and Customer Behaviour and Generative AI and Marketing. The reference lists of selected studies were also manually searched.

3.3 Eligibility Criteria

Studies included in the review were peer reviewed journals in English language published between 2015 and September 2026 and involved investigation into topic applications of AI in one of the areas: marketing, experience, customers engagement and trust. Conference papers, book chapters, editorials, dissertations, industry reports, publication duplicates of the same topic was excluded from the review. Pure technical AI development related studies were ruled out; research publications with no indication or mention to the search keywords were also discarded from the consideration.

3.4 Study Selection Process

The study selection was according to the PRISMA 2020. The search identified 1,340 records. 298 were discarded for duplicated records and 1,042 records went under title and abstract screening, among which another 894 studies were excluded. 148 full texts were accessed for checking eligibility. A total of 108 records were not extracted for reasons of low relevance, low quality, duplication and technical focus in the scope. Consequently, 40 peer-reviewed journal articles were ultimately extracted for qualitative synthesis.

3.5 Data Extraction and Analysis

Employing a structured data extraction protocol writers were able to collect information on authors, publication year, country, objectives, theoretical background, methodology, variables, sample types, summary of key findings, limitations and future research/implications. A literature matrix was formulated containing the extracted data. The extracted articles were analysed using thematic analysis consisting of 5 phases that writers underwent: familiarization, coding, developing themes, refining themes and finally interpretation. There were 6 themes which emerged, namely: Personalisation facilitated by AI; Explainability and trust; Data governance and privacy regulation; Algorithmic fairness and ethical AI; Anthropomorphism and building human-centred AI and Perceived as customer and organizational outcomes. These themes form the structure for the proposed AI Customer Trust Framework (AICTF).

4. Results and Discussion

4.1 Introduction

The six themes based on how customer trust can be established in AI-powered marketing from the SLR were divided into six groups of discussion topics; therefore, instead of discussing the findings based study by study, I would discuss the themes by looking at if they include any similarities, differences or gaps. The six themes are:

1. AI-Powered Personalization
2. Transparency and Explainability
3. Privacy and Data Governance
4. Ethical AI and Algorithmic Fairness
5. Human-centred AI and Anthropomorphism
6. Customer and Organizational Outcomes of Trust

Overall the themes show that the factors influencing customer's trust are related to technology, ethical decisions, behaviour and organisation and not purely AI capability alone (Glikson & Woolley, 2020; Hollebeek et al., 2024).

4.2 Theme 1: AI-Enabled Personalization as a Driver of Customer Trust

The final theme that came out as the most discussed between the different studies, as it was included in almost all the cases, is personalization which is enabled by AI. On the basis of the data collected from the customer AI offers recommendations, messages about sales and promotions as well as service experience (Davenport et al.,

2020; Huang & Rust, 2021; Mehta et al., 2022), where all this together is improving the relevance of marketing and enhancing the value proposed to the customer.

Studies consistently find that effective personalization enhances perceived usefulness, satisfaction, and purchase intention, provided recommendations are accurate and relevant (Kim et al., 2021; Hsu & Lin, 2023; Markou et al., 2025).On the other hand, the reviews also showed that personalization does not automatically generate trust. Extensive data collection and the possible risk of feeling supervised through the usage of AI can give less trustworthy feeling to customers towards the brands that they are purchasing/using things from (Al-Huwail et al., 2025; Das et al., 2026). Findings show that trust for personalization as well is stronger on condition that data are practiced responsibly and transparently. Trust acts as a mechanism that connects personalization while at the same time maintaining the benefits.

4.3 Theme 2: Transparency and Explainability in AI-Driven Marketing

Transparency and explainability, which are key drivers of customer trust, are explored in the selected studies, as customers express curiosity about the functionality of AI models when products, pricing and personalized communication are shaped by AI decisions using customer data (Lee, 2018; Zhou et al., 2021) (Orbán & Stefkovics, 2025; Marmolejo-Ramos et al., 2025). Explanations accompanying AI decisions heighten trust, though organizations must navigate a trade-off between explainability and technical performance.Increased explainability often coincides with AI models exhibiting a less technical decision-making approach, thereby reducing performance improvement and satisfaction. Transparency is deemed essential for fairness perception (Lee, 2018; Zhou et al., 2021); AI models, though technically trained, are susceptible to biases. Transparency empowers users to identify these biases. Explainability serves as a tool for organizations to enhance customer awareness about AI products and their functioning.

4.4 Theme 3: Privacy and Data Governance

Privacy and data governance were noted as key determinants of customer trust in AI-driven marketing strategies. AI applications draw on extensive data to help personalisation and predictive analytics, but extensive data collection also raises concerns about privacy, surveillance, cyber security and unauthorised usage of personal information (Al-Huwail et al., 2025; Das et al., 2026).

Transparency privacy policies, informed consent, data security, communicating how customer data is collected and used reinforce trust in customers (Al-Huwail et al., 2025; Rawool et al., 2025). On the contrary, unclear privacy practices and data misuse result in the erosion of customer trust and reduction of customer engagement and purchase intention (Das et al., 2026). Findings suggested that privacy protection is more than just a regulatory necessity; it a critical capability that safeguards organisations' credibility reinforce long-term trust in customers.

4.5 Integrated Discussion of Themes 1, 3

The synthesis of the first three themes, personalization, transparency and data privacy governance highlights how customer trust is shaped not solely by the capability of the AI powered systems (Kim et al., 2021; Hollebeek et al., 2024), but by their combined effects. Value delivered by personalised AI, better explanation powered by transparency of an AI& , making sure data is governance properly are some of how the customer trust develops. These themes also appear interrelated. Building on top of this, personalization is customer data dependent, understanding and transparency of using the and explanation about it to customers through explanation; data privacy governance makes sure that the customers trust their data are used and handled properly. If any of these are not properly looked at, despite having capabilities of AI systems, trust may not develop among customers or decline. Critical for organizations to incorporate personalisation and capability of explanation powered by trust as well into their overall AI strategy to ensure customer trust is being built.

4.6 Theme 4: Ethical AI and Algorithmic Fairness

The ethical aspects of AI and algorithmic fairness were other compelling recurring topics. Customers expected accountability and fairness in how AI systems work beyond their performance (Barari et al., 2024; Das et al., 2026). Trust was built on organizational values, trustworthiness and accountable governance and operations of such systems. Algorithmic bias repeatedly surfaced in the studies for creating perceptions of unfairness and losing customer trust because of biased data-led or black box based algorithms giving biased outcomes over recommendations and decisions (Lee, 2018; Zhou et al., 2021; Orbán & Stefkovics, 2025). The importance of perception of such systems as fair and just in comparison over purely accurate was constantly reiterated by the articles. The other crucial finding revolved the growing need for responsible governance and accountability on which human customer trust is based. Customer trust in AI for marketing applications increased if the

organisation involved human oversight in developing and operating AI-led marketing decisions, it was transparent about using AI and it took accountability for the action (Barari et al., 2024; Das et al., 2026). Responsible governance such as drawing ethical polices, monitoring the algorithms for biases and adherence to regulatory standards gave an outlook of the organisation is committed to trustworthiness

The evidence suggests that ethical AI promotes customer trust. Fairness, Transparency, Accountability and governance applied to AI lead to stronger customer confidence and relationships.

4.7 Theme 5: Human-Centred AI and Anthropomorphism

Theme two 4 - HUMAN-CENTRED AI (HUMAN interaction with AI).

The literature highlights the importance of human-centred AI, specifically emphasizing that AI should supplement than replace human involvement in marketing efforts (Huang & Rust, 2021; Hollebeek et al., 2024). Research suggests that AI platforms supporting customer needs and offering transparency and human supervision are more likely to build customer trust over automated systems. Anthropomorphism is an element of human-centred AI where AI applications including chatbots and virtual assistants use human-like dialogue and characteristics social presence to generate more realistic interactions (Ashfaq et al., 2020; Hasan et al., 2021; Charles et al., 2025). Findings from the literature suggest that using anthropomorphic characteristics, can generate more effective social presence and can increase engagement of customer's creating a greater human aspect and builds trust when creating customer interaction (Al-Oraini, 2025). However limitations can be established with some studies highlighting that over-anthropomorphism can create unrealistic levels or minimise the customers trust when unable to achieve the expected level required (Charles et al., 2025). This evidence suggests businesses can achieve elements of human-like interaction if clearly understood boundaries with transparency around the ability's and limitations presented by AI are understood by staff.

Overall The evidence suggests that customers will trust AI more if, than replacing humans, AI enhances humans, this is particular prevalent in the more complicated/emotional interaction (Puntoni et al., 2021; Hollebeek et al., 2024)

4.8 Theme 6: Customer and Organizational Outcomes of Trust

Customer trust has thus emerged as the primary mechanism through which AI-driven marketing capabilities translate into improved customer and organizational outcomes. In different applications where AI finds use and is a subject matter of study, higher levels of trust are linked with greater customer satisfaction, higher rates of customer engagement, increasing purchase intention, higher customer loyalty and continuous use of AI-enabled services provided by different organizations (Kim et al., 2021; Hsu & Lin, 2023; Nath, 2025). Studies conducted to investigate customer trust also report that once the AI systems are trustworthy, customers tend to accept recommendations that are personally tailored to them, participate in digital interactions more, develop richer, long-term relationships with organizations, tend to open up (which could be about feedback, for instance) easily in interactions, and, thus in different aspects, contribute positively to not merely organizational performance but customer outcomes (Ashfaq et al., 2020; Hollebeek et al., 2024; Markou et al., 2025). When consumers have privacy concerns related to transparency of information provided by AI systems or algorithmic bias and fairness, it weakens their trust toward the system (Das et al., 2026; Barari et al., 2024), which affects the decisions customers could make or tend toward. On an organizational front, trust contributes positively to the retention of the customer base, effectiveness in marketing, improvement of brand image, brand-relationship quality and higher rates over AI system adoption as well, ensuring improved market competitive advantage (Davenport et al., 2020; Huang & Rust, 2021; Rawool et al., 2025). This could potentially imply that investments in trustworthy AI must not merely be perceived as technological spending toward system development that the organizations make, but as potential investments strengthening customer relationships, which, in the longer run, tends to lead to higher and improved organizational performance.

4.9 Cross-Theme Discussion

The synthesis of the six themes offers several key implications for customer trust in AI-driven marketing. First, while AI improves personalization and decision-making by enhancing the capability, it alone is not enough to promote customer trust. According to AI trust, it should be the outcome of the combined effect of transparency, privacy, ethics and human-centred (Glikson & Woolley, 2020; Hollebeek et al., 2024). Secondly, customer trust toward AI is multidimensional (integrating technological capabilities, behavioral intentions, ethics and organizational approaches). Even scholars in the previous studies focused on each dimensions separately, this study shows that overall, the dimensions interact with each other and consequently impact customer perception as well as their behave. Thirdly, it reveals a clear shift in research direction: scholars in these years are researching AI toward responsibility and customer-centered AI, concentrating in technology-centered AI. More

attention is given to explainability, fairness, accountability, privacy protection and human oversight and they concluded as a precondition in AI (Barari et al., 2024; Das et al., 2026).

Finally, although the literature is steadily growing, it remains theoretically fragmented. Different studies draw on a multitude of theoretical perspectives - TAM and UTAUT2, Trust Theory, Privacy Calculus Theory, Relationship Marketing, Signalling Theory and Theory of Anthropomorphism - yet few attempt to integrate these diverse perspectives in a consolidated theoretical framework. This gap points again to the need for a conceptual model that can explain how AI capability, trust-building mechanisms, customer trust and organisational outcomes relate to each other. Such a novel conceptual model derived by integrating main findings from this systematic review - Artificial Intelligence Customer Trust Framework (AICTF) - is presented in the next section. Lastly, based on the synthesised literature, we find fragmentation to be consistent with the Introduction. Although personalisation, transparency, privacy, ethical AI, human-centred AI and organisational governance consistently affect customer trust, they usually are researched on their own as part of different types of AI applications and theoretical perspectives. Lack of an overarching explanation obstructs advancement in theory and practical understanding around trust formation. This leads the authors towards introducing Artificial Intelligence Customer Trust Framework (AICTF) in the next section.

5. Artificial Intelligence Customer Trust Framework (AICTF): An Integrated Conceptual Framework and Research Propositions

5.1 Introduction to the AICTF

The **Artificial Intelligence Customer Trust Framework (AICTF)** integrates the technological, behavioral, ethical and organizational dimensions identified in the review into a single conceptual model. The framework positions customer trust as the central mediating construct between AI capabilities and performance outcomes.

5.2 Development of the AICTF

The AICTF is based on three insights from the SR:

First are capabilities of AI, such as personalisation, prediction, recommendation, conversational AI and generative AI that increase the effectiveness of marketing efforts if customers perceive AI's output to be trustworthy and benefit their interest (Davenport et al., 2020; Huang & Rust, 2021; Hollebeek et al., 2024);Second are mechanisms used by the organisation, such as transparency, explainability, privacy protection, ethics, fairness of algorithms, humanisation and design (Glikson & Woolley, 2020; Barari et al., 2024; Das et al., 2026);Third is the role of trust in mediating the relations between the implementation of AI and customer consequences such as satisfaction, engagement, purchase intention and loyalty including organisational consequences (Kim et al., 2021; Hsu & Lin, 2023; Nath, 2025).

Based on these findings, we develop five interconnected building components of the AICTF.

- AI-driven marketing capabilities
- Trust-building mechanisms
- Customer trust
- Customer behavioural outcomes
- Organizational performance

Contextual Factors The framework also allows for contextual factors across different industries and product markets that influence the relationships

5.3 Components of the AICTF

AI-Driven Marketing Capabilities

The article found 5 major types of AI capabilities to help with customer interactions and they were: 1. AI-enabled personalization, 2. Predictive analytics, 3. Recommendation systems, 4. Conversational AI and 5. Generative AI. These improved service quality and personalization and aided in support but needed additional trust inducing mechanism to lead to a favorable customer response (Davenport et al., 2020; Huang & Rust, 2021; Mehta et al., 2022; Hollebeek et al., 2024).

Trust-Building Mechanisms

Transparency, explainability, privacy protection, ethical AI governance, algorithmic fairness and human-centred AI play a pivotal role in strengthening customer trust across organisations (Lee, 2018; Zhou et al., 2021;

Glikson & Woolley, 2020; Barari et al., 2024; Das et al., 2026). These mechanisms aim to reduce AI-enabled marketing risks perceived by customers due to uncertainty and enhance confidence in AI used in marketing-related services.

Customer Trust

Customer trust is the primary intervening construct between AI capabilities and marketing outcomes. It is modelled as a set of beliefs through which customers find out competence of AI systems, integrity of organizational practices and use of their data responsibly (Glikson & Woolley, 2020; Puntoni et al., 2021). The model encompasses the dimensions of cognitive, affective and institutional trust mentioned in the literature reviewed.

Customer Behavioural Outcomes

The review confirms that higher níveis of customer trust relate to customer satisfaction, customer engagement, purchase intention, loyalty, continuance intention and word of mouth and show that customer trust generates positive behavioural outcomes (Kim et al., 2021; Hsu & Lin, 2023; Nath, 2025).

Organizational Performance

For the organization, the trustworthy AI helps to improve marketing effectiveness, customer retention, customer lifetime value, brand equity and thus contributes to long-term competitive advantage (Hollebeek et al., 2024; Hasan et al., 2025).

5.4 Moderating Variables

According to the review, relationships specified in AICTF may behave differently depending on the context. Trust and perception of customers on AI depend on the degree of AI literacy, digital experience of customers, cultural difference between countries (Pitardi & Marriott, 2021; Barari et al., 2024; Das et al., 2026); the industry and regulatory system etc. , therefore, these contextual features need to be controlled in future empirical studies.

5.5 Research Propositions

Based on the findings from an assimilation of existing concepts, the following research propositions have been extracted focusing on the theme trust in AI-enabled marketing strategy, which can be further explored in future empirical studies.

P1: AI-driven marketing capabilities positively impact customer trust.
P2: Transparency and explainability positively impact customer trust.
P3: Privacy protection and ethical AI governance positively impact customer trust.
P4: Algorithmic fairness and human-centred AI positively impact customer trust.
P5: Customer trust positively influences customer satisfaction.
P6: Customer trust positively influences purchase intention.
P7: Customer trust positively influences customer engagement and loyalty.
P8: Customer trust positively influences organizational performance.
P9: AI literacy, digital experience, culture, industry context and regulatory environment moderate the relationship between AI-driven marketing capabilities and customer trust.

5.6 Theoretical Contributions

AICTF has emerged as the main theoretical contribution of this review. First, AICTF of AI marketing consolidate scattered research available in marketing, artificial intelligence, information systems and consumer behaviour into one conceptual model. Second, the model of AICTF identifies "loyalty" (trust with AI powered agents) as key underlying mechanism connecting AI Capabilities to consumer and outcomes at organizational level moving prior technology adoption literature beyond and limited to user Acceptance of technology to adoption-beyond-acceptance mode leveraging customers loyalty. Finally, AICTF also embeds the emerging concept in technology advancements: explainability, ethical AI Governance, Algorithmic fairness and responsible deployment models that represent state-of-the-art developments in AI led marketing, forming a contemporary foundation for subsequent research endeavors in this field (Glikson & Woolley, 2020; Hollebeek et al., 2024; Das et al., 2026).

5.7 Summary

The findings of the systematic review presented a proposed **Artificial Intelligence Customer Trust Framework (AICTF)** combining AI-driven marketing capabilities, building mechanisms of trust, customer trust, behavioural outcomes and organisational performance within a conceptual model together with proposed propositions to guide future empirical investigation. By synthesizing fractured literature within a single framework the AICTF advances understanding of customer trust for AI-driven marketing and paves the way for further research in varied industries and contexts.

The proposed framework is visually represented in figure 1

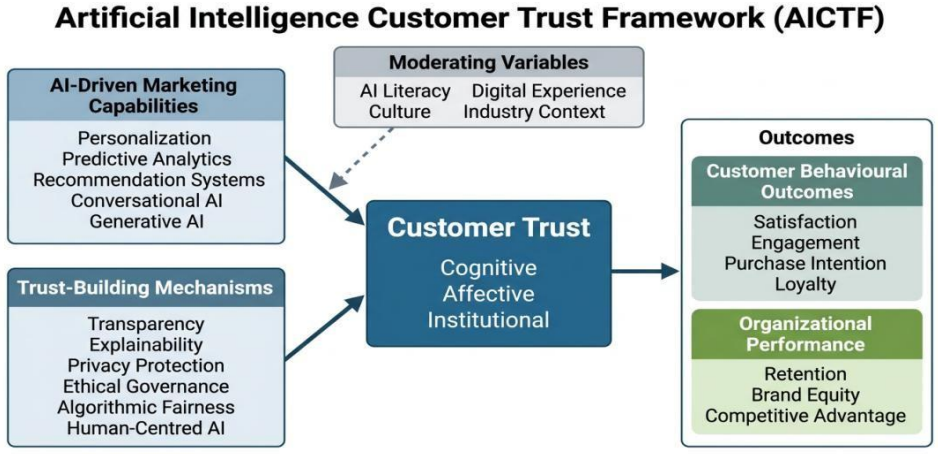


Figure 1. Artificial Intelligence Customer Trust Framework (AICTF)

6: General Discussion

6.1 Introduction

The final discussion integrates the results obtained from all the steps undertaken (literature review) and draws conclusions on how these results relate to the AI-Marketing interface. Although AI based tools are seen to transform marketing in a numerous ways, these changes do mostly rely on trust towards customers with regard to personalization, predictive marketing, conversational marketing and generative AI based tools. The discussion interprets the key findings of the literature review with regard to extant theory, explains the contribution of the AICTF which came out from carrying out the literature review task and thus defines the theoretical contribution of the following work.

6.2 Discussion of the Major Findings

The review confirms that AI capabilities—including personalization, recommendation systems, and conversational AI—enhance customer engagement and decision-making when they are perceived as reliable (Kim et al., 2021; Hollebeek et al., 2024). A central finding of this review is that technological capability alone is not sufficient to build customer trust. Customer trust is influenced by technological performance, ethical practices, organizational transparency, and customer experience as part of the trust-building process (Glikson & Woolley, 2020; Puntoni et al., 2021). Transparency, explainability, privacy protection, algorithmic fairness, and responsible AI repeatedly emerged as essential conditions for strengthening customer trust toward AI-enabled marketing.The review further confirms that customer trust is the key mechanism linking AI capabilities with customer engagement, purchase intention, and organizational performance (Barari et al., 2024; Das et al., 2026; Hsu & Lin, 2023; Nath, 2025). This suggests that organizations should view customer trust as a strategic resource rather than merely an outcome of technological adoption.

6.3 Integration with Existing Theory

None of the mentioned theories fully explain customer trust in AI-driven marketing separately. But , customer trust in AI is generated through integrated constructs of technological, behavioural, ethical and organisational theories. The technology acceptance theories such as the TRA & TAM and UTAUT2 theories explain customer trust in AI-driven marketing based on factors such as usefulness and comfort, such as UTAUT2 with perceived usefulness and ease of use. But based on the literature, trust in AI is developed through components including; and more; transparency, explainability and privacy besides those constructs based on adoption alone. Trust

Theory (competence, reliability, integrity) is also useful given customers tend to observe system characteristics of competency in service (Glikson & Woolley, 2020). The Privacy Calculus Theory can be explained through customers weighing options for customer data against perceived threats (Puntoni et al., 2021). Relationship Management Theory also plays a crucial role in building customer trust in businesses with their use of AI for improved personalisation of its services (Hollebeek et al., 2024). Thus through these examples of relevant theories, this literature review has sought support theories including those that describe AI marketing applications and others that depict social phenomenon such as human characteristics as found in communication. Signaling Theory focuses on methods to gain consumer confidence and Anthropomorphism Theory that is used to give insight into perceived consumer empathy and comfort when interacting with AI customer support.

The final analysis supports the idea of theories being interlinked to explain customer trust in AI-driven marketing over one particular theory.

6.4 Contribution of the Artificial Intelligence Customer Trust Framework (AICTF)

The principal contribution of this study is the introduction of a new conceptual framework: the **Artificial Intelligence Customer Trust Framework (AICTF)**. The proposed framework integrates evidence from the review into a comprehensive model outlining linkages (of effects and antecedents) among AI-driven marketing capabilities, trust-building mechanisms, customer trust, behavioural outcomes and organizational performance. The AICTF provides a generalizable explanation for how different constructs interact to influence customer trust across AI enabled marketing environments, which fills a significant void left by previous literature considering individual AI applications or certain antecedents of trust in isolation. With customer trust playing a central moderating role, the framework provides a coherent explanation as to how technological capabilities create marketing value through organization' s practices (e.g. enhanced transparency, explainability, privacy protection, ethical AI governance and human-centred AI implementations). Including contextual variables, such as AI literacy, digital experience, culture, industry context and regulatory environment also strengthens the relevance of the framework under various settings.

6.5 Addressing the Research Gap

The review contributes to fragmentation and offers foundation for future empirical investigation. Instead of studying applications of AI in isolation, it synthesizes evidence of various AI-enabled marketing technologies and their effects on customer trust. Instead of examining factors that determine customer trust such as technology, behaviour, ethics and organization, it integrates them in a coherent framework. Instead of explaining customer trust from limited perspectives, it takes a more holistic view and combines several theories in AICTF.

6.6 Comparison with Previous Review Studies

Previous research had an overall narrow and non-integrated perspective on the use of AI in marketing and customer trust. Existing research had been mostly undertaken in the isolated context of any one type of the following AI application/stream of research: chatbot, recommendation system, personalization or adoption of technology. This review integrates evidence from across several streams of AI applications and theoretical perspectives to explicate as to how customer trust is developed and sustained. To differentiate further, this review converts such varied evidence into the proposed AICTF framework to provide a guideline for research in the times to come.

6.7 Emerging Research Directions

This review identifies several future research directions, too. There are newly founded possibilities in marketing with increasing generative AI. There are new challenges, also by use of Generative AI like authenticity, transparency in using customer data and content creation, etc (Feng et al., 2024; Charles et al., 2025). Furthermore, there is augmented attention towards explainable AI and ethical AI as entities striveto enhance customer trust and promote accountability in terms of automated decision making (Barari et al., 2024; Das et al., 2026).

Finally the review pointed for more comparative research in terms how AI, its culture, AI literacy and industry or even different levels of regulations impacts customer trust on marketing through AI. It is to note that rare is studies have considered the role of such contextual variables that are important in customer response on marketing through and it might be different in different market.

Conclusion

This section interpreted the outcomes of the systematic literature review and revealed the nexus role of customer trust between AI-driven marketing capabilities and customer and organizational outcomes. It also presented that trust is not solely determined by technological capability, but in combination with technological performance, ethical dimensions about AI practices, organizational transparency, customer experience dimensions, among others. Meanwhile, this section contributed the Artificial Intelligence Customer Trust Framework (AICTF) that unifies these dimensions into one conceptualization. The framework mitigates the issue of theoretical fragmentation among AI enabled marketing and customer studies and offers integrated explanation as to customer trust in AI-enabled marketing. This serves as a solid basis for future empirical studies, enabling theory development, testing and theory expansion.

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