Title:

The Impact of AI Chatbots on Consumer Purchase

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Declaration Form.

I, Fatema Tuj Johura Misha, declare that this dissertation has been composed by myself, that the work contained herein is entirely my own except where explicitly stated otherwise in the text, and that this work has not been submitted for any other degree or qualification, in whole or in part, except as specified.

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Date: …….....

AI Use Acknowledgements

AI-based tools were used only as supporting tools during the preparation of this dissertation, mainly for language refinement, grammar checking, sentence clarity, formatting improvement, and organisation of ideas. The use of AI did not replace my own academic judgement, research understanding, analysis, interpretation, or responsibility for the final work.

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Abstract

This dissertation is based on the results of studying the influence of AI chatbots on the consumer buying process within the framework of digital marketing. As the application of AI technologies in e-commerce continues, the research explores the impact of features like personalisation, experience, trust, interaction, and privacy issues on consumer intentions to purchase and decision-making processes. The study uses qualitative methodology based on the analysis of secondary data on the available literature, case studies, and industry reports. The major observations obtained are that individualised recommendations and superior service quality bring about consumer trust, engagement and satisfaction to a great extent, hence purchase intentions. Still, data collection and privacy issues, as well as access to information, are identified as the moderating factors, as consumers are less willing to interact with chatbots that they view as intrusive or unsafe. The research is an addition to other theoretical frameworks like the Technology Acceptance Model (TAM) and the SERVQUAL model, as it sheds some light on the impact of particular chatbot characteristics on consumer behaviour and sets privacy concerns as a moderator of such impacts. The results have practical implications on the business interested in maximising chatbot conversations as part of digital marketing, focusing on the necessity of balance between this and privacy. Future projects conducted to address the issues of long-term loyalty of consumers and cultural influences on the effectiveness of chatbots also remain open due to the research.

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Chapter 1: Introduction and rationale

1.1 Research Background

The fast development of digital technologies has radically changed the environment of marketing, creating information-based, personalised and automated customer interaction strategies. One of these innovations is artificial intelligence (AI), which has become one of the enablers of competitive advantage, especially due to the introduction of AI-powered chatbots into digital marketing (Savanur et al. 2021). Chatbots, which are artificial intelligence-based conversational agents that can create the illusion of human interaction, are becoming more commonly used on websites, social media platforms, and messaging applications to provide real-time communication with customers (Chen, 2023). Their use has gained momentum in recent years with the development of natural language processing, machine learning, and cloud computing, allowing companies to provide a seamless and efficient customer experience at scale.

In the current business world, which is highly competitive and experiences a fast-paced change in customer demands, organisations are being pressured to improve customer engagement whilst ensuring a high level of operational efficiency. AI chatbots will be very important in overcoming this challenge by providing 24/7 access, immediate responses, and personalised recommendations (Cheng et al. 2022). These strengths are in line with the changing consumer experience, where clients are demanding instant support and a personalised experience during the decision-making process (Tran et al. 2021). Consequently, chatbots are becoming part of digital marketing to facilitate services like product suggestions, query handling, and facilitating purchases.

Although AI chatbots are becoming increasingly popular, their ability to impact consumer behaviour is a controversial issue. Although there are studies indicating the improvement of customer satisfaction and engagement due to chatbots, some studies raise issues concerning the matter of trust, perceived authenticity, and privacy. Consumers might not be willing to use automated systems to make decisions, especially where the interactions are not emotional or transparent (Pathak et al. 2025). Moreover, chatbots that are poorly designed may cause frustration, which has a negative impact on brand perception and intentions to purchase. These difficulties highlight the depth of the implementation of AI chatbots into customer-facing processes and pose significant questions about the real impact that bots have on consumer decision-making.

Recent market trends and the development of an industry only confirm the trend and application of this topic in general. Organisations in all industries, such as retail, banking, and hospitality, are spending a lot on conversational AI technologies to streamline customer interactions and enhance conversion rates (Bansal et al. 2025). The COVID-19 outbreak has fueled further uptake of digital, making people more dependent on online platforms and other communication automation technologies (Nguyen et al. 2026). Therefore, the significance of AI chatbots in influencing consumer buying behaviour has been accentuated among organisations eager to stay at the top in the digital economy.

Even though different dimensions of chatbot adoption and functionality have been investigated in the literature, the literature has yet to provide comprehensive knowledge on how particular chatbot attributes, including trust, personalisation, and responsiveness, influence consumer purchase intentions and decision making. This gap shows the necessity to conduct further research that can offer both theoretical and practical advice to businesses interested in using AI chatbots to their advantage in digital marketing initiatives.

1.2 Research Rationale

According to Lee and Park (2022), the growing use of AI chatbots in digital marketing approaches requires a more in-depth insight into the effects of AI on consumer behaviour, especially concerning purchase intentions and decision-making. Theoretically, the literature has concentrated on technology adoption models to a large extent, including the Technology Acceptance Model (TAM), which relies on the perceived usefulness and ease of use as the determinants of user acceptance. Becan and Çeber (2026) added that although these frameworks offer some important insight into preliminary adoption, they can give a minimal description of how chatbot interactions can modify downstream behavioural consequences, including purchase decision-making. Furthermore, Shahzad et al. (2024) delineated on the importance of such critical factors as trust, personalisation and responsiveness is not adequately examined in an integrated framework.

Practically speaking, organisations are putting their money in chatbot types of technologies with the hope of achieving better customer services, improved user experiences and eventually more sales conversions. Nonetheless, Kbaier et al. (2025) emphasised that numerous companies struggle to achieve these advantages because of the absence of a clear idea of what will make chatbots

effective. Jia et al. (2025) also stated that the lack of customer trust, the inefficient personalisation, and the absence of quick and timely or relevant responses can diminish the performance of chatbots, resulting in lost opportunities and profit loss. Consequently, managers are prone to strategic decision-making on the implementation of chatbots without using strong empirical evidence to inform them.

This paper will discuss those concerns by focusing on how AI chatbot features influence consumer purchase behaviour in the digital marketing environment. The study will fill the gap between consumer decision-making outcomes and technology adoption by identifying the major dimensions like trust, personalisation, and responsiveness. By doing this, it will serve as an addition to the academic literature as well as managerial practice, as it will bring a more in-depth perspective on the effective application of AI chatbots to boost the performance of digital marketing.

1.2.1 Theoretical Justification

The literature reviewed gives a good basis to the adoption and use of AI chatbots in digital marketing, mainly due to well-established theoretical models like the Technology Acceptance Model (TAM), the Theory of Planned Behaviour (TPB), and the SERVQUAL model. Youn and Jin (2021) opined that TAM focuses on perceived usefulness and perceived ease of use are the major predictors of intention to adopt and use new technologies in an individual, and this theory has been used extensively to understand consumer acceptance of AI-driven systems, such as chatbots. According to Bialkova (2024), users tend to use chatbots when they believe that the latter are efficient, user-friendly, and have the ability to positively impact the customer experience. On the same note, TPB builds on this knowledge by adding behavioural intention as an outcome of attitudes, subjective norms and perceived behavioural control, which provide insights into the impact of social influence and perceived control on consumer interaction with chatbot technologies. Moreover, Sheng et al. (2025) showed that the SERVQUAL model, which has traditionally been applicable to the measurement of the quality of service, has been transformed to use in digital settings to measure such dimensions as responsiveness, reliability, and assurance in the interaction between chatbots. According to Stoilova (2021), such dimensions are especially applicable in the evaluation of the impact of chatbot performance on customer satisfaction and customer engagement. All these theoretical bases together define that the concept of technological

acceptance, behavioural intention, and perceived service quality is at the centre of the problem of consumer interaction with AI chatbots in the digital world.

Nevertheless, even in the context of such theoretical innovations, several issues related to the application of AI chatbots to digital marketing have not been studied in detail and are still conceptually discontinuous. Selamat and Windasari (2021) explained that TAM and TPB are effective in explaining the first adoption and usage intents, but offer little information on post-adoption behaviour, especially how chatbot interactions affect consumer buying behaviour. Several studies concentrate more on intention to use instead of the actual behavioural outcomes, e.g. purchase intention or decision-making processes. Shaalan et al. (2022) also revealed that whereas SERVQUAL can be a helpful tool to assess the quality of service, its use with AI chatbots is often superficial in terms of the ability to address the dynamics and interaction of human-AI communication. As an example, the classic service quality dimensions might not be able to capture some aspects of real-time personalisation, conversational fluency, or perceived intelligence of chatbots. Moreover, the study of Shahzad et al. (2024) demonstrated that the current studies can give contradictory results on the role of trust in interactions mediated by AI. Although research has shown that trust improves user engagement and willingness to follow chatbot recommendations, others have shown that issues related to privacy, transparency and human touch can prevent the development of trust. Furthermore, a lot of existing literature relies on cross-sectional survey data and is focused on developed markets, which limits how well the results can be generalised to other contexts and capture complex, real-world interactions between consumers and chatbot systems. Such discrepancies and constraints underscore the necessity of a more contextualised and unified perspective on the effectiveness of chatbots.

Based on these drawbacks, this research finds that there is a definite theoretical gap in the literature on the association between the characteristics of AI chatbots and consumer buying behaviour. In particular, no extensive studies combine constructs in TAM, TPB and SERVQUAL to assess the effects of trust, personalisation and responsiveness as a combination of factors on consumer purchase intentions and the decision-making process. Although the current models are useful and offer some isolated information, it lacks the complete interaction of these dimensions in a digital marketing environment in an attempt to achieve behavioural results. This difference has a theoretical importance in that it constrains the creation of an integrated model that reflects

technological and behavioural factors of consumer decision-making in AI-mediated contexts. Also, the lack of multi-dimensional and context-based analysis limits the possibility of generalising results and improving the existing theories to capture modern digital practices. By filling this gap, the current study will advance the existing theoretical frameworks and consider service quality and behavioural viewpoints into technology acceptance models, providing a more comprehensive view of AI chatbot efficacy. This contribution may bring a better theoretical understanding, foster the creation of more resilient models, and act as a base of future research aiming to investigate the changing role of AI in consumer behaviour and digital marketing.

1.3 Research Contribution and Motivation

The proposed study will fulfil an important role in the current research on AI chatbots in digital marketing by filling the theoretical and practical gaps noted in the previous sections. Pham Thi and Duong (2025) mentioned that with the use of AI-driven conversational agents steadily growing, there is a growing demand for better-integrated and goal-oriented insight into the effects of these technologies on consumer behaviour, especially concerning purchase intentions and decision-making processes. Kim and Priluck (2025) also commented that the motivation behind this study is the fact that although there have been other studies done on the adoption and use of chatbots, very little has been done regarding how they directly influence the consumer buying behaviour in a holistic theoretical context.

Theoretically, this study also adds to the literature by building upon and linking existing models, such as the Technology Acceptance Model (TAM), the Theory of Planned Behaviour (TPB) and the SERVQUAL model. Although these frameworks have been extensively applied individually to describe technology adoption, behavioural intention, and service quality, this study combines them in an attempt to determine the overall effect of chatbot features, in terms of trust, personalisation and responsiveness, on consumer buying behaviour. Through this, the research transcends the conventional adoption-based approaches and offers a more comprehensive view of how AI chatbots influence decision-making. Moreover, the study aims to improve the currently existing theoretical claims by emphasising the significance of post-adoption results, thus adding to the development of theory in the spheres of digital marketing and consumer behaviour.

Empirically, this study will use a secondary method of data collection coupled with a thematic. Such a methodological selection is especially suitable for studying complex, situational phenomena like AI chatbot interactions because it can examine real-world implications of such applications in various organisational contexts in-depth. Through the comparison of numerous cases across various industries and digital environments, the study allows classifying the trends, similarities, and differences in chatbot execution and their impact on consumer reactions. This cross-case synthesis gives a deeper analysis than the single-case or exclusively quantitative research, giving a more detailed view of the circumstances in which chatbots are most efficient. Also, secondary data is more effective in increasing the study capacity to access a broad spectrum of quality sources, such as industry reports and recorded business practices.

In practical terms, the results of this study are likely to provide a good guide to managers, marketers, and decision-makers working in the field of digital strategy and customer engagement. The study will assist organisations to develop more effective and user-focused chatbot systems by discovering the most important factors that lead to success in the implementation of chatbots. The understanding of the functions of trust, personalisation, and responsiveness will help practitioners to improve the customer experience, increase engagement, and finally, the conversion rates. In addition, the study will include practical suggestions on how chatbots can be optimised to assist organisations in attaining a greater ROI on AI technologies.

Lastly, the study is innovative as it combines the methods and has a particular emphasis on consumer purchase behaviour in the framework of AI chatbot interaction. The research provides a one-of-a-kind contribution as it can help to bridge the gaps between technology adoption, service quality, and behavioural outcomes, making it not only beneficial to academic knowledge but also for practical use.

1.4 Research aim, objectives and questions

The aim of the study is to evaluate the impact of AI chatbots on consumer purchase behaviour and decision-making using relating to theory and practice. The objectives of the study are:

- To identify the factors affecting the adoption of AI chatbots among consumers.
- To determine the usefulness of AI chatbots in digital marketing effectiveness in terms of trust, personalisation, and responsiveness.

- To evaluate the impact of AI chatbots on consumer purchase behaviour and decision-making.
- To recommend how the integration of an AI chatbot can accelerate the performance of digital marketing.

Research question

1. What are the impacts of AI chatbots on consumer purchase intentions and decision-making in digital marketing?

1.5 Dissertation Structure

The rest of this dissertation is organised in the following way. Chapter 2 is a thorough literature review, focusing on available theories and empirical research on AI chatbots and the Technology Acceptance Model (TAM), Theory of Planned Behaviour (TPB), and SERVQUAL to form a theoretical background. Chapter 3 describes the research methodology, including the use of secondary data and a multi-case study approach. Chapter 4 shows the findings and analysis, and major patterns and insights of the case studies. Chapter 5 explains the findings in comparison to the literature and ends with the practical recommendations, theoretical contributions and future research recommendations.

Chapter 2: Literature Review

2.1 Introduction

The chapter provides a comprehensive literature review on intelligent chatbots regarding AI adoption and the effectiveness of using such technologies in digital marketing. It further discusses relevant academic perspectives and pertinent empirical evidence, aiming to establish a solid theoretical premise for the research. The chapter first explores the rising adoption of AI chatbot systems before discussing their role in enhancing digital marketing efficiency through trust-building, personal traits, and responsiveness. Furthermore, it examines the impact of AI chatbots on consumer buying behaviours and decision-making processes. Furthermore, it draws upon existing theoretical frameworks like the Technology Acceptance Model (TAM), the Theory of Planned Behaviour (TPB) and the SERVQUAL model to justify the research context. Lastly, this instructs on what is already found within the literature and sets forth how far this study reaches.

2.2 Thematic overview of the literature

2.2.1 Factors affecting the adoption of AI chatbots among consumers

Researchers have paid a lot of scholarly attention to the adoption of AI chatbots, particularly in the field of digital marketing and service automation. A systematic review of the literature revealed that perceived usefulness, perceived ease of use, trust and privacy concern, as well as technological readiness, may have an impact on adoption. The literature frequently examines these factors through models, such as the Technology Acceptance Model (TAM), which states that consumers will adopt technologies they perceive will assist them and are easy to use. Rahevar and Darji (2024) opined that chatbots have high perceived usefulness due to providing fast responses and availability of 24/7; also, they improve efficiency by increasing the utilisation attitude. Govardhanan (2025) argued that although usefulness plays a role in adoption, many scholars have noted that decision-making can be less rational, and adopting technologies often relies on emotional and psychological factors as well. Myin and Watchravesringkan (2024) stated that perceived ease of use was also an important predictor. Another component is the text messaging via a mobile application. One will be more willing to embrace chatbots when they are simple to use, require less interaction and have low friction. Uddin et al. (2024) said that a few heavyweights, e.g., overly simplified chatbot interfaces, can actually equilibrate capability and satisfaction among

technology-savvy users. So, this means that one needs the right kind of sweet spot in between cheap and cheerful on one side and over the top on the other to allow adoption.

Ding and Najaf (2024) argue that trust is regarded as one of the critical determinants of consumers' acceptance towards AI chatbots. Khan, Feng and Zhu (2026) state that consumers' and people's general trust in chatbots is crucial to the use of these solutions. Cai, Gao and Yan (2024) suggest that trust is closely associated with perceived transparency and the human-likeness of the chatbot. Moriuchi et al. (2021) highlight that a little too many human-like features might construct unrealistic expectations and disappointment when the bot is just not as good as a human being. Leung and Yan Chan (2020) explain that this is known as the "uncanny valley" effect and can result in a jarring user experience and hindered adoption.

Morsi (2023) addresses privacy and data security concerns as another similar example, where consumers are highly discouraged from utilising AI chatbots. Marjerison, Zhang and Zheng (2022) show that recent research indicates consumers will gladly trade personal information for customised services. Lopez-Lopez and Iniesta (2025) point out that on the flip side, people show growing worry about potential data misuse and lack of agency over their own personal data. Johnsen (2024) notes that this generates a paradox, as personalisation improves the user experience but simultaneously increases privacy risks and can therefore impede adoption.

Uddin et al. (2024) state that personal differences such as age, digital literacy and experiences with past technologies affect chatbot adoption. Myin and Watchravesringkan (2024) explain that younger users are generally more willing than their elders to use AI-powered products, and older folks might baulk at them because they don't know what the tools can do or think that they're too complicated. Lay, Chia and Gui (2024) suggest that new research undermines the idea that less tech-savvy users don't actually use chatbots, showing they can embrace them if they're designed and guided properly. Krishnan et al. (2022) highlight that various functional, psychological and contextual influences explain why users adopt AI chatbots.

2.2.2 The usefulness of AI chatbots in digital marketing effectiveness (trust, personalisation, responsiveness)

The ability to build trust and deliver a customised experience at speed has seen chatbots powered by AI become an eminently impactful channel in elevating the quality of marketing. Ding and

Najaf (2024) argued that prior research suggests these factors are substantial predictors of customer engagement and overall marketing effectiveness. Krishnan et al. (2022) suggested that businesses utilise chatbots to streamline customer-related interactions, deliver immediate solutions, and guide consumers throughout their purchases. Hence, trust is the main element of effective digital marketing. Johnsen (2024) opined that AI chatbots help build trust by providing consistent, correct and immediate responses to customer queries. Wahid and Awad (2025) stated that if consumers trust what a chatbot is saying and how it communicates, then that trust will carry over to how they feel about that brand. Tatikonda et al. (2025) highlighted that 24-7 availability reduces uncertainty and increases perceived reliability. Leung and Yan Chan (2020) argued that the seed of doubt surrounding chatbots still grows in a trust-averse environment, such that consumers may not fully trust them for complex or sensitive matters and may not regard automated responses as credible. Chen, Le and Florence (2021) emphasised that the lack of human-like empathy in chatbot conversations would possibly inhibit emotional trust, showing that chatbots can help but not fully replace human agents in a trust-building context.

Personalisation is another key benefit, as far as digital marketing with AI chatbots is concerned. Marjerison, Zhang and Zheng (2022) suggested that customer data and machine learning algorithms enable chatbots to tailor recommendations, messages and offers to individual tastes. Vebrianti et al. (2025) found that this personalisation enhances user experience, increases customer engagement and drives conversions. Lopez-Lopez and Iniesta (2025) highlighted that excessive personalisation becomes intrusive and can provoke concern in times of data privacy and surveillance. Morsi (2023) opined that some consumers may feel uncomfortable when chatbots appear to “know too much,” which can negatively affect their perception of a brand. Sutopo (2025) suggested that while personalisation can make marketing stronger and more efficient, it must be used wisely so as not to violate or breach consumer trust.

The primary benefit of AI chatbots, and what makes them highly effective in digital marketing, is that they offer responsiveness. Rana, Jain and Nehra (2024) stated that chatbots can handle multiple customer queries at once and answer instantly, thus reducing wait time significantly. Torres et al. (2024) highlighted that this improves customer experience with proactive decision-making, especially in online shopping environments where delays can result in missed sales opportunities. Cai, Gao and Yan (2024) argued that fast response is not always better, as limitations

in natural language processing can produce replies that are too generic or far from the user context, creating frustration. Singh (2021) emphasised that responsiveness must therefore be complemented by accuracy and social context to ensure effective communication. The primary need for trust, personalisation, and real-time response towards potential leads becomes easier with the help of AI chatbots for improved digital marketing. Even though literature provides information about their potential role in improving efficiency and engagement with customers, critical viewpoints highlight challenges related to emotional bonding, privacy concerns and response quality.

2.2.3 The impact of AI chatbots on consumer purchase behaviour and decision making

AI chatbots have dramatically changed the way consumers buy and decide by providing real-time interaction, information access and task priming through various steps along the customer journey. Ding and Najaf (2024) suggested that based on literature, chatbots operate largely as virtual assistants by steering consumers towards need recognition (stage 1), information search (stage 2), alternatives evaluation and final purchase decisions (stage 3 and stage 4). Krishnan et al. (2022) argued that in this manner, businesses can leverage their ability to simulate conversations for better customer engagement, which drives attitudes and behaviours. Reducing information asymmetry is one of the key ways that AI chatbots influence purchase behaviour. Leung and Yan Chan (2020) highlighted that through chatbot-based interactions, consumers can access product details, reviews, and comparisons instantly, which empowers informed purchase decisions. Wahid and Awad (2025) stated that this immediacy translates into consumer confidence and faster purchase decisions due to reduced cognitive effort. Marjerison, Zhang and Zheng (2022) suggested that chatbots can also provide instant replies with customised recommendations that increase impulse buying and enable cross-selling opportunities. Lopez-Lopez and Iniesta (2025) argued that, however, algorithm-fuelled recommendations may sometimes restrict consumer autonomy by over-filtering information and limiting exposure to alternative options, potentially narrowing decision-making freedom.

AI chatbots can add value through another important aspect — customer engagement and experience. Vebrianti et al. (2025) found that interactive and conversational interfaces create a more engaging environment than traditional static websites, increasing the time users spend exploring products. Rana, Jain and Nehra (2024) suggested that this higher engagement often

results in improved conversion rates. Torres et al. (2024) stated that chatbots can also send reminders, promotions and personalised messages that encourage purchase decisions. Cai, Gao and Yan (2024) argued that, however, there is a fine line between useful interaction and over-engagement, as excessive messaging may cause irritation and decision fatigue, leading consumers to abandon purchases. Singh (2021) emphasised that chatbots also influence consumer behaviour through trust and perceived risk reduction by providing accurate and consistent information during decision-making. Johnsen (2024) highlighted that this is particularly important in e-commerce contexts where consumers cannot physically evaluate products before purchase. Chen, Le and Florence (2021) argued that despite this, trust can still be challenged by privacy concerns, data security issues and doubts about the authenticity of chatbot responses. Morsi (2023) opined that in high-involvement or high-value purchases, consumers still tend to prefer human interaction over fully automated systems for final decision-making. Sutopo (2025) suggested that while chatbots significantly improve speed and efficiency by delivering instant guidance, this acceleration can sometimes reduce the depth of evaluation in consumer decision-making. Singh (2021) emphasised that this efficiency helps reduce drop-off rates and improves overall sales performance, but Cai, Gao and Yan (2024) argued that faster decision-making may also lead to less rational choices if consumers do not fully evaluate alternatives. Ding and Najaf (2024) suggested that overall, personalisation and engagement provided by AI chatbots simplify information access and strongly influence consumer behaviour and decision-making, but Krishnan et al. (2022) concluded that this also raises concerns regarding consumer autonomy, trust and decision quality in digital environments.

2.2.4 The integration of an AI chatbot to accelerate the performance of the digital marketing

AI chatbots are changing the game for digital marketing strategies in several ways and have become among the most powerful tools for businesses to enhance their overall strategies. Ding and Najaf (2024) argued that Big Imagination, these chatbots on websites, social media and messaging systems, allowing firms a massive chunk of their digital experience can be programmatic, automating real-time customer off-stuff. Krishnan et al. (2022) suggested that this coherent integration, as stated in literature, enables businesses to combine their Marketing functions under one platform, leverage economies of scale with ease at low cost and engage their customers while optimising geographical segmentation against improved time efficiency. Huseynov (2023) stated

that chatbots automate customer support and marketing communication. Furthermore, Wahid and Awad (2025) highlighted that chatbots can respond to many customer queries at the same time, minimising or reducing human intervention reduced operational costs. This enables firms to allocate resources more strategically while interacting in a more coherent sense to its customers. Ding and Najaf (2024) suggested that chatbots that offer lead generation functionalities can be employed to interact with website visitors, collect user information and direct potential customers through the sales funnel. Krishnan et al. (2022) argued that, however, critics will inform companies and analysts that excessive dependence on automation can diminish the human element of customer engagement, an integral part in nurturing long-term relationships and brand loyalty.

Leung and Yan Chan (2020) emphasised that one important aspect of consideration is utilising chatbots for the collection of data and analytics. Marjerison, Zhang and Zheng (2022) suggested that integrated chatbots also help with customer insights by collecting valuable data on their preferences and behaviours to help one refine marketing strategies from the feedback that they provide. Lopez-Lopez and Iniesta (2025) highlighted that taking a data-informed approach like this enables targeting, which leads to successful marketing efforts aimed at converting visitors into customers. However, Vebrianti et al. (2025) argued that this is not without ethical implications associated with privacy and consent. This can make consumers feel uneasy about the data being collected, and tarnish perceptions of that brand.

Singh (2021) stated that, on the contrary, AI chatbots are also raising omnichannel marketing to a new height, providing a seamless customer experience across multiple platforms. Johnsen (2024) suggested that customers can expect mirrored responses over social media, mobile apps and websites. These integrations facilitate the seamless continuity of brand presence along the customer journey. Torres et al. (2024) argued that inefficiencies between channels can also raise red flags among researchers, as misaligned systems tend to result in either fragmented or redundant interactions and reduced efficiencies.

Cai, Gao and Yan (2024) emphasised that chatbots also allow for quicker response times and improve campaign performance. Rana, Jain and Nehra (2024) suggested that chatbots help to prioritise customer queries and interactions since timing is everything in digital marketing. This immediacy can be a game-changer in terms of conversion rates and satisfaction. Morsi (2023) highlighted that chatbots can also support personalised marketing campaigns by sending relevant

news and suggested content at the correct time. However, Sutopo (2025) cautioned that when too much automation and spikes of messaging are used, it can flood consumers with information and lead to disengagement or worse — a negative impression of a brand.

2.2.5 Conceptual Framework Diagram

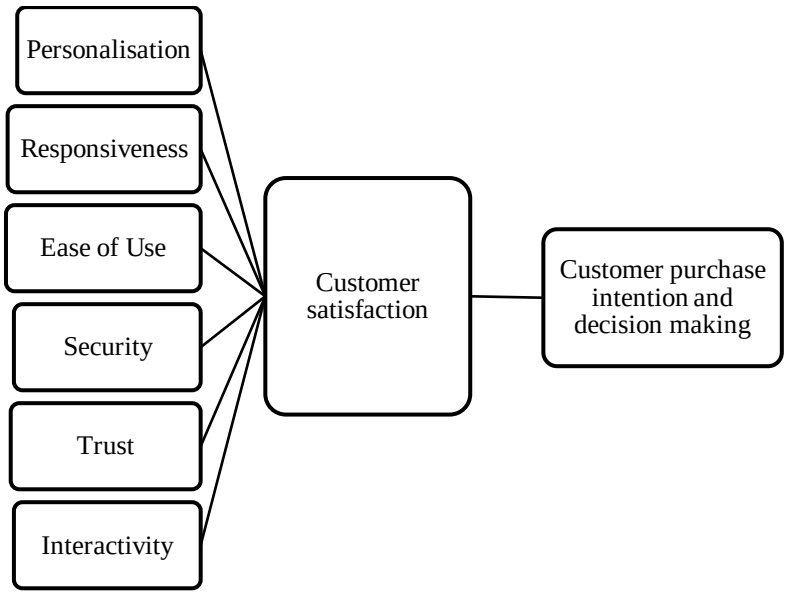

Figure 1: Conceptual framework (Source: Author)

This conceptual framework illuminates the relationship or nexus between different attributes of AI chatbots and their impact on digital marketing outcomes, specifically consumer behaviour and decision making. The model acknowledges major independent variables, including the acceptance drivers (usefulness, ease of use, trust and privacy) and factors that affect chatbots' performance like customisation, reactivity and reliability. The proposed independent variables and dependent variables. The proposed independent variables are believed to influence the dependent as well, which consists of consumer behaviour and the decision-making process. In addition, it integrates AI chatbots as a mediator that significantly enhances digital marketing performance, which in turn leads to higher customer engagement, communication efficiency and service quality. It also includes theoretical foundations that are considered to explain these relationships (technology acceptance model [TAM], theory of planned behaviour [TPB] and SERVQUAL) as well. The four-part structure is meant to illustrate in high-level details how generative AI chatbot adoption and use enable marketing performance and, through it, market outcomes.

2.3 Theoretical Foundation and Contribution

This section outlines the theoretical background that supports the use of AI chatbots and their influences on the digital marketing effectiveness of physical store retailers and consumer behaviour. Using existing theories enables a series of structured steps to investigate the consumer perceptions and interactions with chatbot technologies. In particular, the Technology Acceptance Model (TAM), Theory of Planned Behaviour (TPB) and SERVQUAL model are used in this study to understand user acceptance, behavioural intentions and service quality perceptions. There are value-added theoretical implications in interpreting the relationships between chatbot features, consumer attitude, and purchase decisions from these different frameworks.

Here, the literature provides the theoretical underpinning underlying AI chatbots and their persuasive impact on both physical store retailers and their corresponding consumer behaviour in relation to digital marketing effectiveness. Existing theories allow for a sequence of deduction to explore consumer perceptions and engagement with chatbot technologies. Specifically, the Technology Acceptance Model (TAM), theory of planned behaviour (TPB) and SERVQUAL model are applied in this research to better comprehend user acceptance, behaviour intentions and service quality perception. Interpreting the relationships between chatbot features, consumer attitude and purchase decisions through these different frameworks adds value transfer theory implications.

2.3.1 Application of the Technology Acceptance Model (TAM)

Theoretically grounding consumer adoption of AI chatbots in digital marketing involves the application of a widely utilised theoretical basis employed in technology adoption studies, namely the Technology Acceptance Model (TAM). Chen, Le and Florence (2021) suggested that TAM is one of the most widely used frameworks for explaining user acceptance of emerging technologies in digital environments. Myin and Watchravesringkan (2024) argued that the model is particularly relevant for understanding how consumers form intentions to use AI-based systems such as chatbots. However, Uddin et al. (2024) noted that TAM is especially useful in explaining how cognitive evaluations translate into behavioural intention and eventual usage behaviour.

Perceived usefulness refers to how much the consumer believes that using an AI chatbot would improve their purchase experience or decision-making process. Ding and Najaf (2024) suggested

that perceived usefulness in digital marketing contexts is strengthened through features such as instant response systems, personalised recommendations and continuous availability. These features save time and reduce effort, enabling easy access to information, thereby positively influencing consumers' intention to use chatbot services. Similarly, Krishnan et al. (2022) argued that when AI-driven tools are perceived as effective in improving customer interaction and decision-making, they enhance engagement and adoption intention. However, Marjerison et al. (2022) highlighted that AI systems may still face limitations in handling complex or emotionally sensitive queries, where human interaction may be preferred, which can reduce perceived usefulness in certain contexts.

The second most significant component in TAM is perceived ease of use, which describes the extent to which consumers consider that interacting with AI chatbots is simple. Huseynov (2023) suggested that ease of use is strongly influenced by interface design, system clarity and the ability of the technology to reduce user effort. This is particularly important in digital marketing, where consumers expect fast, frictionless and intuitive interactions with brands. Waghambare, Prabhu and Ashok (2024) argued that ease of use plays a critical role in increasing initial adoption, especially among less technologically experienced users. However, Chishti et al. (2020) noted that ease of use alone does not always ensure continued usage, as more advanced users may demand higher functionality and more sophisticated interactions.

The Technology Acceptance Model therefore also suggests that ease of use influences perceived usefulness. Chen, Le and Florence (2021) argued that when users find a system easy to interact with, they are more likely to perceive it as useful due to reduced cognitive effort. Such interaction fosters positive sentiment toward the adoption of chatbot services and enhances behavioural intention. However, Uddin et al. (2024) suggested that external factors such as trust, privacy concerns and social influence may also affect the relationship between perceived usefulness, ease of use and actual adoption behaviour. Ding and Najaf (2024) further emphasised that chatbot effectiveness in marketing depends on the integration of features such as personalisation, responsiveness and reliability, which strengthen both perceived usefulness and ease of use. Overall, Myin and Watchravesringkan (2024) argued that while TAM provides a strong foundation for explaining consumer adoption behaviour, its explanatory power increases when combined with external behavioural and contextual factors in AI-enabled environments.

2.3.2 Application of the Theory of Planned Behaviour (TPB)

Ajzen proposed the Theory of Planned Behaviour (TPB), which provides a rich framework for understanding consumers' intentions and behaviours in adopting AI chatbots during digital marketing. Chen, Le and Florence (2021) suggested that TPB is widely used to explain consumer behavioural intentions in digital technology adoption contexts. According to TPB, behavioural intention has three components: Attitude towards the behaviour, subjective norms, and perceived behaviour control. Uddin et al. (2024) argued that this theory is particularly relevant for AI chatbots as it explains how consumer intention formation leads to usage intention and ultimately purchase intention.

The attitude toward behaviour is a consumer's favourable or unfavourable response to the use of AI chatbots. Ding and Najaf (2024) suggested that in digital marketing, chatbots play a significant role in shaping customer perceptions when services are efficient, responsive and personalised. Chatbots can often give instant support and personalised recommendations, which can improve customer satisfaction and create a positive impression. However, Krishnan et al. (2022) argued that some consumers may develop negative perceptions of AI systems due to the lack of human interaction, emotional understanding, or occasional inaccuracies in responses. This implies that while chatbot features can enhance positive attitudes, poor user experiences may reduce adoption and usage intention.

Subjective norms are the perception that one has of what others in any social circle think about performing or not performing a specific behaviour. Myin and Watchravesringkan (2024) suggested that in digital environments, subjective norms are shaped by peers, online reviews and broader technological trends. For AI chatbots, social influence may be peers, online reviews and general tech trends. As digital technologies become embedded in everyday life, the behaviour of others can strongly influence consumers' willingness to adopt chatbots. Chen and Shang (2011) argued that modern digital communication tools such as chatbots can strengthen positive subjective norms by increasing visibility and social acceptance. However, Lay, Chia and Gui (2024) noted that the influence of subjective norms may be weaker among experienced users who rely more on personal judgment than social pressure.

Perceived behavioural control is another factor associated with the extent to which consumers think they possess sufficient ability and the resources to use AI chatbots. Tatikonda et al. (2025)

suggested that perceived behavioural control is shaped by digital literacy, technological familiarity and access to digital devices. This perception, in part, stems from things like digital literacy levels and familiarity or comfort with technology and access to devices. The willingness of consumers to interact with the chatbots in the decision-making process depends on whether they actually believe that they can do so. Conversely, when systems are perceived as complex or non-transparent, users may feel a lack of control, resulting in reduced adoption. However, Chintalapudi, El-Gayar and Noteboom (2025) argued that improvements in interface design and usability have helped AI chatbots become more accessible across different user groups.

2.3.3 Application of SERVQUAL Model

The SERVQUAL model was developed by Parasuraman, Zeithaml and Berry to identify gaps between customer perceptions and expectations as a measure of service quality across its 5 different dimensions – tangibility, reliability, responsiveness, assurance and empathy. Carrington (2024) suggested that SERVQUAL remains a widely applied framework for assessing service quality in both traditional and digital service environments. Hence, the SERVQUAL model serves as an appropriate framework to investigate how the use of AI chatbots as a form of automated service in digital marketing alters these contributing factors towards consumer satisfaction, trust and engagement that shape purchase behaviour and brand loyalty.

In traditional service settings, tangibility refers to physical facilities and equipment; however, for AI chatbot interactions, tangibility refers to the design, interface, and presentation aspects of chatbots. Myin and Watchravesringkan (2024) argued that interface design and visual appeal significantly influence user perception in digital service environments. An aesthetically pleasing, user-friendly and easy-to-navigate chatbot creates positive consumer perception and improves engagement. Ding and Najaf (2024) suggested that well-designed digital interfaces enhance perceived professionalism and credibility in AI-driven marketing systems. Still, Uddin et al. (2024) noted that visual design alone is insufficient if system functionality and performance are weak, highlighting the need to balance aesthetics with usability.

Reliability refers to the consistent execution of what a service provider promises. Krishnan et al. (2022) suggested that in AI chatbots, reliability is reflected in accurate, fast and consistent responses to customer queries. Reliable chatbots reduce uncertainty, increase consumer confidence and simplify decision-making. For example, in e-commerce environments, Ding and Najaf (2024)

argued that accurate product recommendations and order tracking features strengthen consumer trust and purchase intention. However, Marjerison et al. (2022) highlighted that technical limitations and incomplete datasets may result in incorrect responses, reducing perceived reliability and negatively affecting user trust. This suggests that continuous system updates and monitoring are essential to maintain service quality at scale.

Responsiveness refers to the willingness to provide prompt service. Huseynov (2023) suggested that AI chatbots significantly improve responsiveness due to their ability to provide instant replies and 24/7 availability. This leads to improved customer experience, higher satisfaction and increased likelihood of repeat engagement. Waghambare, Prabhu and Ashok (2024) argued that timely responses reduce customer drop-off rates and improve engagement in digital marketing environments. However, Chishti et al. (2020) noted that responsiveness must be supported by accurate natural language understanding; otherwise, users may receive irrelevant or generic responses that reduce satisfaction.

Assurance reflects the level of trust, credibility and confidence consumers feel when using a service. Krishnan et al. (2022) suggested that AI chatbots enhance assurance by providing secure, reliable and professional interactions in digital environments. Ding and Najaf (2024) argued that personalised recommendations and real-time assistance strengthen consumer trust and improve perceived service quality. However, Vebrianti et al. (2025) noted that the lack of human empathy in chatbot interactions may reduce consumer confidence in emotionally sensitive or complex situations, suggesting that AI chatbots are more effective as supportive tools rather than full replacements for human service. Myin and Watchravesringkan (2024) further suggested that while automation improves efficiency, it may not fully replicate human emotional understanding in service delivery.

2.4 Literature Gap

While the literature concerning AI chatbots in relation to digital marketing is increasing, some gaps remain. Most of the existing studies have focused on technology acceptance, perceived usefulness and consumer stereotypes but have not discussed the interaction among adoption enablers for service experience dimensions and behavioural outcomes in an integrated perspective. In addition, although trust, personalisation, and responsiveness are extensively mentioned in the literature, the dynamic interplay of these attributes and their impact on purchase behaviour is not well researched. Besides, the available literature tends to research developed markets predominantly, making it harder to extrapolate CBBE in emerging market contexts where familiarity with technology and cultural differences may influence different patterns of adoption access. Moreover, the development of AI chatbots there could very well affect their ability to be applied on a much greater scale as part of wider digital marketing strategies and how much impact they can have on long-term consumer loyalty and engagement. In doing so is paramount in creating a holistic understanding of how AI chatbots can be used to enhance marketing performance whilst reassuring that consumers from all backgrounds will avoid their future usage.

2.5 Conclusion

Thus far in this chapter, the literature on AI chatbots used in digital or online marketing has been reviewed, focusing specifically on chatbot adoption, usability and consumer behaviour. It explored these key determinants of adoption: usefulness, ease of use, trust and privacy, along with the influence personalisation, responsiveness and reliability had on marketing performance. In the chapter, the study on scholarly literature made theoretical visits to these frameworks (TAM, TPB and SERVQUAL) to see how they help explain consumer attitudes and intentions or Service quality perceptions, respectively. Similarly, the conceptual model demonstrated how traits of AI chatbots were related to consumer behaviour and performance in digital marketing.

Chapter 3: Research Methodology

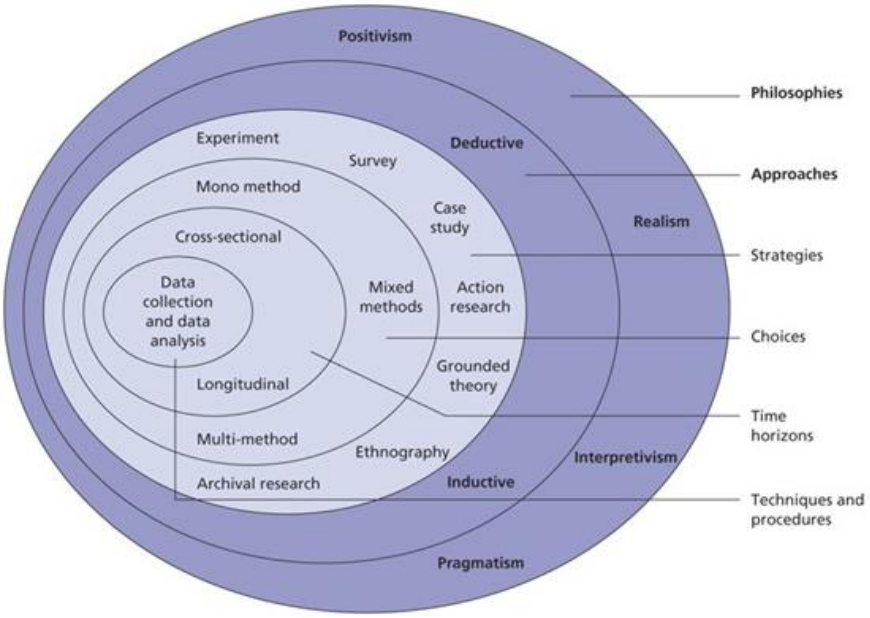

Figure 2: Research onion framework (Source: Mukherjee, 2019)

3.1 Introduction

A research methodology describes the method the researcher will use in research, the data collection process and the plan for analysis to help answer research questions (Patel and Patel, 2019). It describes the strategies, techniques, and tools used to establish the reliability, validity and rigour of the study. A secondary research methodology is used in this study, adopting a systematic review of academic literature, industry reports and articles. This approach, along with the thematic analysis dimension, is particularly appropriate because it enables an in-depth understanding of how AI chatbots affect digital marketing, consumer engagement behaviours and purchase decision-making across multiple contexts such as e-commerce (Davidavičienė, 2018). The study identifies patterns, themes, and gaps in current research by examining various academic sources. This method is also advantageous in the sense that it allows for a holistic integration of findings, serving as a strong basis for conceptual exploration and theoretical application while being resourceful and relevant in its approach to better understanding the adoption and effectiveness of AI chatbots.

3.2 Philosophical aspects of the research

The researcher of this study has chosen **relativism** from the ontological stance of the research philosophy to evaluate the impact of AI chatbots on consumer purchases.

The ontological branch of philosophy deals with the nature of reality and existence. An ontological stance in research is the researchers' assumptions about the nature of the social world and what is real (Vermaet al., 2024). It is how the phenomena are understood, studied, and interpreted. Mainstream ontologies are realism, relativism and constructivism. Realism asserts that reality is independent of conceptualised human perceptions. From this perspective, social aspects, structures or objects have an autonomous existence and can be discovered and studied by empirical investigation. It is applied mainly in quantitative research that seeks measurable truths. Realism assumes an external reality is both consistent and universal, meaning the findings reflect realities outside a studied population (Saharan et al., 2024). The opposite of this is relativism, which says that reality is subjective and socially constructed. Here, reality is relative: One person or group will see something differently than another, based on their experience, culture and context. Hence, reality is not absolute but situation-dependent and multi-dimensional. Constructivism emphasises that knowledge is constructed by the relationships of people, objects and environments in shared settings. Constructivists are interested in meaning, interpretation, and how social reality is constructed (Mukherjee, 2019). These ontological positions are designed to help researchers frame their understanding of phenomena. The assumption behind their logic is that if researchers specify what they believe reality to be like, then they will know how to design their methods, collect data and analyse it such that there will not be an inconsistency between the combination of philosophical speculation about ontology versus the actual research design. Every position covers different epistemological and methodological issues, guiding how knowledge is produced and interpreted throughout a study.

Justification for choosing relativism philosophy from the ontological stance: This study takes a relativism ontological position, as the adoption and effectiveness of AI chatbots are context-dependent and vary for consumers in different settings. The relativistic approach enables exploration of a dialogue from several perspectives, acknowledging that both users' experiences and attitudes towards chatbots are influenced by personal and cultural constructs as well as the context within which a conversation unfolds (Kumari et al., 2023). Realism assumes there is a

single objective reality, while it has been argued that relativism suits the subjective nature of human interactions with AI technology, especially in digital marketing environments where perceptions of trust, responsiveness and personalisation can vary widely. Relativism underpins the study's use of secondary research and thematic analysis, as it stresses understanding various perspectives from literature rather than searching for universal, quantifiable truths. This approach embraces multiple realities to leverage the subtle ways in which chatbots shape consumer behaviour, decision-making, and marketing outcomes (Mohajan, 2018). In addition, this philosophy is in accordance with the aim of synthesising patterns, themes and relationships throughout diverse studies as opposed to aiming for objective quantification or generalisation of the findings. In contrast, realism would reduce the multilayer richness of subjective understanding to one framework of truth and thus massively oversimplify what it is like to be a consumer interacting with AI chatbots. Thus, relativism grants the conceptual flexibility to investigate such varied realities and makes it better fit for understanding how AI chatbot technologies are adopted, perceived and used.

The researcher of this study has chosen **interpretivism** from the epistemological stance of the research philosophy to evaluate the impact of AI chatbots on consumer purchases.

A positivist philosophy under the epistemological philosophical stance assumes that knowledge is objective, and can be discovered through observation, measurement and empirical testing. It corresponds with quantitative research and would typically focus on hypothesis testing, statistical analysis and generalizable outcomes (Islam et al., 2022). Knowledge is thought to exist independently of the influencers in research practice and reflection, which is then expected to correspond with an external reality. This approach does not ascribe a 'truth' to knowledge but reflects that knowledge differs based on where one stands in society. It prioritises understanding how people experience and understand their communities. Supporters of interpretivism tend to use qualitative approaches like interviews or thematic analysis to create deep and rich findings. Understanding of knowledge is all in critical theory (Thomas and Thomas, 2021). Judiciously, it results in the other as transformative: to discover background assumptions and promote change, which increasingly includes qualitative components that uncover all the elements of social and political dynamics. However, the epistemological positions serve to guide researchers in what constitutes acceptable knowledge and methods for inquiry. The positivist approach serves more

objective measurement and prediction, while the interpretivist approach informs a contextual understanding of social phenomena with an emphasis on meaning and subjective interpretation, whereas critical theory considers structural influences to promote change. The clarification of epistemological assumptions can ensure that the type of knowledge sought matches the methods used to obtain it (Kumar, 2018).

Justification for choosing interpretivism philosophy from the epistemological stance: The study follows an interpretivism epistemological position because it differs from most other studies on AI in digital marketing by investigating perspectives with the potential to offer deeper insights into how consumers experience and engage with AI chatbots. Interpretivism is appropriate as subjective experiences, attitudes, and behavioural responses vary across context/culture/individual preferences (Al-Ababneh, 2020). Whereas positivism aims for objective, quantitative knowledge, interpretivism embraces the complexity and nuance of human-computer interactions. Utilising secondary qualitative data and thematic analysis, the research identifies how patterns, themes, motifs, and relationships from previously published literature can be useful in providing a theoretical lens through which to view the current state of affairs (Chivanga and Monyai, 2021). Through interpretivism, where the synthesis of multiple perspectives is facilitated, the literature captures how consumers translate chatbot responsiveness, personalisation and trust. It also contributes to the theoretical understanding of the multi-layered impact of chatbots on choice and buying behaviour that cannot be captured solely in quantitative metrics. Interpretivism aligns more closely with the study as it seeks to understand consumer experiences rather than interrogate power structures or drive social change, which would be more suitable for a critical theory approach. The modularity and depth offered by interpretivism, in contrast to the conventional layering of quantitative data, offer a degree of flexibility to accommodate the context-dependent nature of AI chatbot who this study aims to understand, providing a more suitable paradigm for analysing AI chatbots adoption and effectiveness. As such, it provides a logical philosophical basis that is in harmony with the aims and objectives of the study, as well as all its methods and focuses on subjective consumer realities rather than objective or transformative outcomes.

3.3 Research approach

The researcher of this study has chosen an **inductive** research approach to evaluate the impact of AI chatbots on consumer purchases.

Research approach refers to the overall approach or plan that outlines how the study will be carried out and best practices for data collection, analysis and interpretation. It sets the logic by which knowledge is produced and inferences made. In general, research approaches are classified into deductive, inductive and abductive approaches. This is deductive research, which tests existing theory or hypotheses against empirical data and is more common in quantitative studies. Inductive research proceeds from an observation or data collection to create theories, concepts and patterns and is often associated with qualitative studies (Basias and Pollalis, 2018). Abductive research acts as a bridge between deductive and inductive research; it enables researchers to move backwards and forward when it comes to theory formation from empirical statements. Such approaches are necessary to generate knowledge in a structured way, revealing that research goal and philosophical assumptions, as well as methodological choices, are all consistent with the kind of insights expected from this study.

Justification for choosing the inductive research approach within the study: As this study is intended to cultivate patterns, themes and insights on AI chatbot adoption and effectiveness in digital marketing (rather than test existing theories), an inductive research approach was adopted. As a result, it allows the researcher to systematically explore and evaluate secondary literature, identifying recurring factors like trust, personalisation and responsiveness which impact consumer behaviour (Ngozwana, 2018). The research generates conceptual understanding and thematic frameworks by observing and synthesising findings across a number of studies, thus explaining the ways in which consumers interact with the chatbots. In contrast to deductive approaches, which prioritise hypothesis testing, induction allows relevant insights to emerge from evidence in the literature. An exploratory approach also applies as the study enables constructing a conceptual framework that depicts complex and context-dependent realities of AI chatbot adoption and its subsequent influence on digital marketing performance (Gioia, 2021).

3.4 Data collection method

The researcher in this study has chosen **secondary methods** to evaluate the impact of AI chatbots on consumer purchases.

As a secondary research method, this study utilises a systematic review of existing literature: this is secondary research through academic literature review, industry reports and scholarly articles.

Secondary research allows the researcher to synthesise published information on AI chatbots, digital marketing and types of consumer behaviour, unlike primary research, where data is collected from the participant. This method ensures that it also draws upon verified peer-reviewed sources, which promotes the reliability and credibility of findings. The study reviews at least 15 contemporary ones from databases of Google Scholar and ScienceDirect to explore diverse perspectives, determine commonalities or themes, and recognise gaps in the existing literature.

Data will be collected primarily through literature review and thematic analysis of policy documents. Thematic analysis enables the researcher to code and categorise data into patterns systematically, allowing key themes around responsiveness, personalisation, trust and user experience to be identified (Stenfors et al., 2020). The above-mentioned themes are explored to understand how they impact consumers' purchase behaviours, decision-making and effectiveness of digital marketing. Closed-thematic coding would ensure consistency across sources, while comparison between studies helps in identifying convergent and divergent findings (Busetto et al., 2020).

This strategy also provides an in-depth understanding of AI chatbot adoption in different areas like e-commerce, retail and service industries. Concentrating on previous studies would allow the research to summarise a wide range of insights now available in literature, giving a fuller picture of chatbot functionalities, consumer perceptions and marketing impacts as well as revealing theoretical and practical formulations for upcoming research.

3.5 Data collection method and sources

Through the comprehensive review of contemporary peer-reviewed journal articles, conference papers, and industry publications (a minimum of 15 or more) within the last decade in time, this data and information were gathered. Studies were selected based on their relevance to the themes of trust, personalisation, responsiveness, user experience, and purchase behaviour in e-commerce and retail contexts. Sourcing was conducted based on relevance, timeliness and credibility through databases such as Google Scholar and ScienceDirect. This provides multiple perspectives to enable a systematic analysis of the literature and help identify themes, relationships, and gaps to build a solid basis for understanding how AI chatbots create an impact on consumer engagement and decision-making in digital marketing (Neuendorf, 2018).

3.6 Data analysis

This study uses thematic analysis to qualitatively analyse and integrate insights from selected academic literature and documents. This method consists of coding data from each source to detect common usages, trends and connections focused on AI conversational agent implementation, digital marketing, the effectiveness of digital advertising campaigns, best practices, and customer behaviour. Important constructs, such as trust, personalisation, responsiveness, user experience and purchasing intention, were extracted from each study and compared to identify similarities and differences in findings. Thematic analysis provides the analyst with tools to classify insights into several key areas of understanding, enabling an analysis of how AI chatbots affect consumer decision-making and marketing results (Christou, 2022). Moreover, cross-study comparison allows for the identification of research gaps and emerging trends to inform conceptual framework development. The study demonstrates how thematic analysis guarantees that secondary data are synthesised in a robust, organised, and systematic manner by enabling conclusions to be established over a large subset of quality literature while preserving the findings' reliability and rigour.

3.7 Research ethics, quality and rigour

Though secondary research has been carried out in this study, every research ought to follow the basic principles of ethics, as doing so infuses integrity and credibility in any work, making it academically honest. The study complies with ethical practices by only accessing high-quality, accredited journal articles, conference data and industry reports across credible databases (e.g., Google Scholar; ScienceDirect). All data are being used respecting authors' intellectual property rights and avoiding plagiarism, as all citations are properly cited. Moreover, this [pragmatist] approach guarantees that data derived from previously undertaken studies are not mismanaged or cherry-picked. Ethics also apply to the requirement of transparency and objectivity, in the selection (one important part), as well as the analysis of literature. Adhering to these ethical considerations pushes the study as a trustworthy and rigorous one and leaves readers with an honest narrative that engages with the research process (Williams and Moser, 2019).

3.8 Limitations of the study

Given that this is secondary research, there are limitations to the study. First and foremost, it lacks numerical insights or statistical evaluation that can be used to quantify the strength of a connection between features of AI chatbots and consumer behaviour. Due to its generality, the study cannot be applied regionally, sector or country specific, which presents a challenge-- it says nothing relevant one can use to draw specific conclusions with respect to particular markets or business contexts (Patel and Patel, 2019). Further, the results rely solely on the already-existing literature, which might not represent current trends and technological developments in AI chatbot adoption. Diversity of methodology, sample populations and study settings across reviewed sources may have implications for consistency and generalizability. Furthermore, the study lacks access to real-time consumer interactions or behaviour data to gain any nuanced insight (Davidavičienė, 2018). Regardless of these limitations, the research represents an extensive review of current literature leading to a thematisation on AI chatBot adoption, digital marketing effectiveness and consumer decisions that may help in conducting future empirical work.

3.9 Summary of the chapter

This chapter described the research approach used in this study, a secondary research method that was directed to explore AI chatbot adoption and its implications for digital marketing and consumer behaviour. An extensive literature search for at least 15 peer-reviewed journal articles/conference papers of academia and industry, with access to databases like Google Scholar and ScienceDirect, was systematically reviewed. Thematic analysis was used to identify major themes and connections throughout the literature, such as trust, personalisation, responsiveness and purchase behaviour. Throughout, ethical standards were adhered to with respect to citation of sources as well as a neutral portrayal. The constraints are that there is no quantitative analysis, there is no regional or sectoral focus and existing studies are not based on consumer data from the time. In summary, the methodology provided a systematic, transparent and reliable synthesis of current knowledge to inform the study's aims.

Chapter 04: Data Analysis

4.1 Chapter Introduction

Here, Chapter 4 introduces the thematic analysis of the variables affecting consumer buying behaviour using AI chatbots in online marketing. This analysis will be built around the four main themes based on secondary sources: Personalisation and Recommendation Quality, Service Quality, Trust, and Satisfaction, Consumer Engagement and Psychological Impact, and Privacy Concerns and Perceived Risk in AI Use. These themes directly relate to the research objectives as well as they provide an in-depth insight into the role of AI chatbots in terms of organising consumer decisions and consumer buying behaviour within digital marketing environments.

Themes	Sub-themes	Key Findings	Sources
1. Personalisation & Recommendation Quality	• Tailored suggestions • Relevance of recommendations • AI-driven personalization impact	AI chatbots' personalised recommendations significantly influence consumer engagement and purchase intentions; accuracy and relevancy increase click-through and sales. However, privacy and perceived manipulation can reduce effectiveness.	(Yin, 2025); (Mallika & Siyad, 2025); (Aydin, 2026)
2. Service Quality, Trust & Satisfaction	• Chatbot response quality • Service reliability • Trust and satisfaction	Higher chatbot service quality enhances user trust, consumer experience, engagement, and positive purchase intentions; poor quality undermines loyalty and reduces conversions.	(Syarifudin et al., 2025); (Soares, 2022); (Rita, 2026)
3. Consumer Engagement & Psychological Impact	• Engagement intensity • Perceived control • Consumer experience	Generative AI chatbots drive higher engagement and help consumers feel more in control, improving their decision-making and increasing	(Anggraini, Demoulin and Kerviler, 2026); (Arefin, 2026); (Kim, 2025)

		purchase intention through perceived ease of use and interaction quality.	
4. Privacy Concerns & Perceived Risk in AI Use	• Data sensitivity • Perceived privacy risk • Consumer reluctance	Privacy concerns and perceived intrusiveness can negatively moderate the positive effects of AI chatbots on purchase behaviour, pushing users to prefer human factors and care about data control.	(Syarifudin et al., 2025); (Aydin, 2026); (Udinmwen, 2025)

Table 1: Thematic Analysis (Source- Author)

4.2 Personalisation and Recommendation Quality

4.2.1 Role of Personalisation in Enhancing Consumer Experience

The concept of personalisation is inherent in the design and operation of AI chatbots in the process of increasing the consumer experience in online marketing. With the growing sophistication of AI technologies, consumer engagement and purchase intentions have become dependent on the capability of chatbots to offer personalised recommendations (Yin, 2025). Personalisation can be defined as the ability of chatbots to offer product recommendations, content and other services that are specific to the interests of a particular user based on their history, browsing patterns and demographic details. For example, when a customer visit Amazon and they search for sports or casual shoes, AI can read this preference and suggest similar products based on filters, searches and purchase history. The personalised experience tends to be more captivating, and it has been revealed to positively affect the conversion rates in that the consumers are presented with products and services that are pertinent to their interests/needs (Mallika & Siyad, 2025). Such customisation is likely to increase the likelihood of a consumer purchasing the product because it makes the consumer experience more simplified and streamlined. However, often customers might feel discomfort over sharing their personal data due to privacy concern as AI chatbots processes too much personal data for suggesting products and services.

Some studies have emphasised that AI personalisation enhances customer satisfaction and confidence in chatbots. Indicatively, Aydin (2026) indicates that chatbots are more favoured to the extent they offer personalised recommendations in real-time, thereby making them perceive them

to bring value to users. Consumers will have greater interest in chatbots that make product recommendations according to their internet usage history or purchases they have already made, and therefore, save them time on product search queries. This favourable experience among consumers strengthens attendant interaction and influences consumers to make purchase decisions.

Nevertheless, such a motif also signifies another important dilemma: how to juggle the matters of personalisation and privacy. The collection and analysis of consumer data is crucial in personalisation. The better the chatbots are informed about their users, the more personalised their recommendations.

4.2.2 Consumer Anxiety, Data Control, and Trust Reduction

Although it can enhance user satisfaction and the number of conversions, it is also strongly associated with an important concern associated with privacy and data security. Consumer anxiety can be caused by over-personalisation or the feeling that one is being bombarded. Consumers might start believing that their personal data is being abused, which will make them less trusting of the technology (Yin, 2025). As Mallika and Siyad (2025) note, privacy concerns are a crucial factor in consumer attitudes towards AI chatbots. Consumers also lose trust in the chatbot when they sense that they are not in control of their data or when they do not believe they gave consent to the use of their data. This is especially the case when the behaviour of the chatbot is annoying and/or disarming, which may eventually lead to the loss of consumer interaction and the deterioration of buying behaviour.

The issue of personalisation in terms of privacy is also discussed in the study conducted by Aydin (2026), who insists that, although more sales may be generated when personalised chatbot suggestions are provided, the privacy of data should be closely evaluated with the transparency of the data provided. Any company that deploys chatbots must ensure that it has a solid privacy policy, which will convince consumers about the usage of their data. Openness on the way data collection will be conducted could alleviate privacy issues and increase trust. Thus, customised chatbots can both incentivise customer interaction, but they should also make consumers feel in control and protect their personal information.

4.2.3 Overall Findings on Personalisation and Recommendation Quality

To conclude, although personalisation is a key determinant of consumer engagement and purchase intentions, the credibility of AI chatbots to encourage trust depends on their capability to address

the privacy issues of consumers. The theme will be at the forefront of the research objectives of the study, as it responds to the first research question of how AI chatbot personalisation impacts consumer purchasing. The review has discovered that AI chatbots can play a crucial role in consumer decision-making when optimized on personalization but cautions that their performance can be seriously undermined due to privacy concerns to a significant degree.

4.3 Service Quality, Trust, and Satisfaction

4.3.1 Chatbot Service Quality and Consumer Perception

The second theme of service quality, trust and satisfaction talk about the relationship between the level of chatbot performance and consumer behaviour and perception. The overall effectiveness and efficiency of the chatbot to receive, handle, and respond to customer queries and render a nurturing user experience are the two factors that are referred to as service quality. Service quality also consists of a few important features that must be developed to build trust and ensure satisfaction, which include responsiveness, accuracy, reliability, and ease of use (Syarifudin et al., 2025). The more chatbots are responsive and provide the correct answers, the more trusted they become, and this directly influences the consumer trust and willingness to keep further interactions. AI chatbots like offered by Amazon and any other platform like Daraz can provide estimated delivery time, reliable product specification and information to make the customers convince to complete the purchase.

Trust is an essential aspect of AI chatbot interactions. A study conducted by Rita (2026) suggests that consumers tend to trust AI chatbots, the ones capable of offering reliable, factual, and consistent information. Online systems, especially, demand trust, as consumers cannot evaluate the goods they may buy physically. Consumers attach importance to reliable information and swift responses in these digital environments, which are crucial in making informed decisions. Indeed, a feeling of safety and reliability created by a chatbot that can deliver high-quality and consistent outsourcing builds confidence in consumers that will persuade them to proceed with their buying decisions (Rita, 2026).

4.3.2 Negative Effects of Poor Chatbot Service Quality

Trust is, however, delicate and is easily destroyed by bad service. As an example, a chatbot that responds slowly or provides misleading information will most likely annoy the user and decrease

their trust in the chatbot and its capabilities (Soares, 2022). This can, subsequently, hurt the brand as the customers who receive poor service might create a bad image of the chatbot, as well as the company it represents. Moreover, the insufficient quality of services can affect the level of customer satisfaction, and this is essential in promoting repeat buying and brand advocacy.

4.3.3 Relationship between Satisfaction, Trust, and Purchase Intention

Another aspect studied that underlines the interrelation between satisfaction and trust is the view of interconnection. The more satisfied, the higher the level of trust in the chatbot, which has a positive effect on the subsequent intention to make a purchase (Syarifudin et al., 2025). High-quality chatbots enhance user experience, contributing to a higher level of satisfaction and desire to make a purchase in the future. This result aligns with the literature, implying that content customers will be more likely to revisit the brand to make a purchase again and will boost the service to other people with references (Soares, 2022).

Regarding the research objectives, this theme directly relates to the second and third aims of the study, which are the role of chatbot responsiveness and the quality of the service in consumer satisfaction and purchase intention. The results indicate that AI chatbots can play a significant role in changing consumer behaviour through providing quality service that instils confidence and increases satisfaction. Nevertheless, the lack of quality services compromises such advantages and may result in dissatisfaction that can reduce involvement and the willingness to buy.

4.4 Consumer Engagement and Psychological Impact

4.4.1 Emotional and Psychological Role of AI Chatbot Engagement

The third theme, consumer engagement and psychological impact, explores the impact of AI chatbots on consumers emotionally and psychologically and how it affects how consumers make purchasing decisions. The concept of engagement in AI chatbot communications has received a lot of research work, and it has been reported that chatbots can be used to substantially improve consumer experience by providing personalized interactions to establish an emotional bond between the consumer and the brand (Anggraini, Demoulin and Kerviler, 2026). Simulated human conversation chatbots have the potential to create a feeling of emotional involvement, which is essential in shaping the desire to purchase. This emotional bond will increase customer loyalty and possibly transform single customers into repeat clients. For example, Fashion brand Next Plc uses

AI chatbot to interact with their customers asking their most favourite clothing or fashion choice aligning with different occasions and outing plans.

Consumers would be more likely to interact with a chatbot when they perceive that they are in charge of the communication. The key observation that Arefin (2026) note is that when the consumers feel in control of the chatbot interface, e.g. by selecting the type of interaction or determining the rate at which to continue the conversation, this aspect becomes more likely to foster higher levels of satisfaction, and the likelihood of not abandoning the purchase decreases. Chatbots provide a consumer with a sense of control, decreasing the levels of anxiety and uncertainty, promoting engagement and improving purchase results. This is congruent with the notion of self-efficacy, in which customers believe that they are being empowered in communicating with the chatbot (Kim, 2025).

4.4.2 Over-Engagement, Fatigue, and Reduced Purchase Motivation

Nonetheless, overutilization or frequent alerts may result in overload and Fatigue by consumers, which may result in dissatisfaction and even abandonment of the buying procedure (Anggraini, Demoulin and Kerviler, 2026). Whereas the main message of AI chatbots is to entertain the consumer by inviting them to incessant interactions, too much interaction may backfire unless finely tuned. The literature also notes that AI chatbots can motivate engagement, but since they cannot recreate real emotional intelligence, their use in some high-stakes or emotionally sensitive efforts to make decisions, such as major purchases, can decrease their usefulness (Arefin, 2026).

It is especially pertinent to the third research question, which focuses on understanding the psychological effects of AI chatbots on consumer purchase decisions. The analysis reveals that AI chatbots can positively and negatively influence the psychology of a consumer, which has both positive and negative influences on the consumers, their satisfaction, and intention to purchase the product. Maintaining a balance between encouraging and not being too intrusive is essential in ensuring a smooth user experience of AI chatbots that can help achieve positive consumer outcomes.

4.5 Privacy Concerns and Perceived Risk in AI Use

4.5.1 Data Privacy as a Key Risk in AI Chatbot Adoption

The last theme, privacy issues and perceived threat, is a vital element of the consumer decision-making process when using AI chatbots. Increasingly integrated into digital marketing plans, AI chatbots are dependent on a house of big heaps of consumer data to present personalised suggestions. Nonetheless, it also brings up the main issue of data privacy, where consumers are starting to increasingly feel the dangers of passing their personal information to AI systems (Udinmwen, 2025). Often banking chatbot as used by HSBC and Citi Bank N.A send too much personalised notification that personal information sharing becomes hesitating for the customers due to fear of misuse and privacy breach.

The perceived risk of data misuse among consumers tends to defeat the positive aspects of interaction with AI chatbots. The less educated consumers believe they have their personal data is being mishandled or sold to a third party without their understanding, the less trust they will have in the chatbot or the company it represents (Aydin, 2026). The study by Syarifudin et al. (2025) outlines that privacy issues are the critical ones in terms of their moderating functions over consumer engagement and purchase intentions. Although there are consumers who are happy to share their information in order to receive customised services, others regard data collection as an encroachment into their privacy, which makes them become uninvolved and unwilling to make purchases.

4.5.2 Reducing Privacy Risk through Transparency and Data Control

The results indicate that firms can eliminate these risks through the use of strong privacy policies and by making sure that the consumers are properly informed of how their data will be utilised. Putting clear opt-in and opt-out choices available to respondents during data collection and giving data security assurances can help reduce consumer fears and create confidence in AI systems (Rita, 2026). Nevertheless, despite all these precautions, the perceived threat of AI chatbots may continue to act as an obstacle to mass usage, particularly in situations where sensitive consumer information may be involved (Syarifudin et al., 2025).

This theme is directly related to the privacy issues examined in the literature review and approaches the ultimate research question regarding privacy and perceived risk and their influence

on consumer behaviour and purchase intentions. As the analysis indicates, the transparency of data and consumer trust are critical to addressing challenges related to privacy in the implementation of AI chatbots in digital marketing.

4.6 Summary of the Chapter

The analysis of the data shows that AI chatbots can influence the consumer buying behaviour greatly by providing personalised experiences, enhancing the quality of services, and affecting consumers on an emotional level. Yet, other aspects, including the desire to preserve privacy, trust, and quality of the services, should be handled with care to maximise the efficacy of chatbots. These results will give a complete picture of how AI chatbots affect consumer decision-making and buying behaviour, which directly relates to the research questions and goals as proposed in the dissertation. Future studies should explore more on the relationship between personalisation and privacy, the psychological effects of engaging, and ways that businesses can gain the trust of consumers, while at the same time dealing with fears of data security.

Chapter 05: Discussion

5.1 Chapter Introduction

The overall goal of the dissertation was to investigate how AI chatbots or digital marketing influences consumer behaviour related to purchase. As the AI-driven chatbots are becoming a widely used technology in the realm of customer service and e-commerce, it is essential to comprehend how their features impact consumer behaviour, understanding their role as a business and as an academic scientist. In particular, the research aimed at exploring the role of personalisation and service quality, trust and engagement as well as privacy concerns in influencing consumer purchase intentions. The chapter is an analytical interpretation of findings in the earlier chapter, but puts them in the larger academic and practical context. The discussion, by again addressing the research questions, will seek to elaborate and explain the relevance of the results, cogitate on the implications, and seek to understand how the results address the gaps in the available literature.

5.2 Summary of Key Findings

The results of the thematic analysis of the personalisation, quality of services, engagement with the consumer, and privacy issues demonstrated some important insights. Such reflections indicate how intricate the issue of AI chatbots and consumer buying behaviour is and can help in answering the research questions presented above. The study showed that the capacity of the AI chatbots to make individualised suggestions has a positive effect on consumer interactions and their intentions to buy. Personalisation was identified to be of great benefit to user satisfaction through offering pertinent and unique suggestions. Privacy concerns, however, were also found to be a possible hindrance to the quality of this personalisation because excessive data gathering or dealing with overly specific interactions might result in the feeling of being manipulated or having the personal data invaded, which adversely affected trust and interaction.

A quality of service offered by AI chatbots was found to be one of the critical points in consumer satisfaction and trust. This resulted in increased purchase intention because chatbots were reliable, responsive, and able to provide correct information and consequently built higher levels of consumer trust. Frustration and low brand perception were caused by poor quality of service, which was evident through delays in responses or inaccurate information. The importance of trust

was mentioned as a mediating variable between consumer satisfaction and the quality of services, and it directly affected the purchasing decisions.

The AI chatbots that were effective in engaging the consumers through human-like interaction and personalisation generated more emotional connections, which were associated with purchase intentions. Nonetheless, overuse or constant pushes may cause consumer fatigue and reduce the usefulness of the chatbot. The psychological effects of the chatbots on consumer decision-making revealed that consumers tended to trust the chatbot and go through with purchases when they felt empowered and were in control of their interactions with the chatbots.

Among the most remarkable results of the work was the moderating impact of the privacy issues in determining the role of the AI chatbots. Consumers with a perceived high level of risk when it comes to their data privacy were less likely to interact with chatbots or make purchases. This theme aligns with the research studies carried out in the past, which indicates that although personalisation promotes consumer satisfaction, it also raises doubts about whether personal data should be used and used strategically. Customers said they would not divulge to chatbots any information until they were sure of the data handling methods used by the chatbot. The results presented are used to define the discussion below, where the research questions will be discussed in detail, with the study implications being presented on how the study will relate to the existing literature.

5.3 Interpreting the Findings in Relation to Research Objectives

5.3.1 Impact of AI Chatbots on Consumer Purchase Intentions and Decision-Making

The initial research question was: the general effect that AI chatbots have on consumer purchase intentions and decision-making. The results indicate that AI chatbots can positively affect these aspects to a large extent, especially in cases when they offer personalised experiences and high standards of service. Engaging chatbots that deliver applicable, customised suggestions enhances consumer satisfaction, thereby influencing buying behaviour. The importance of trust and engagement in these moderating effects was also apparent, as consumers were more likely to complete the purchase when they trusted the chatbot and experienced an emotional attachment towards the interaction.

The results are consistent with the existing theories of the Technology Acceptance Model (TAM) and the Theory of Planned Behaviour (TPB). TAM states that consumers will be more willing to use technology that they perceive to be useful and easy to use (Davis, 1989). In the same way, TPB puts focus on the role of behavioural intention as an implication in anticipating the real behaviour (Ajzen, 1991). In that regard, the results of the study supported the hypothesis that in the event of AI chatbots addressing the perceived usefulness by adding personalised, responsive features, consumers are more prone to use the technology and move into the purchasing decision-making process.

Nevertheless, the findings also indicate that issues related to privacy may influence purchase intentions negatively. The consumer trust in the chatbot was negatively affected when they perceived that their information was being gathered or utilised without their approval, and thus withheld the implementation of the service, one of which was making a purchase. This element of the study implies that firms should weigh the ethical data practices and the advantages of personalisation well, to make sure that AI chatbots are an efficient means of maximising consumer behaviour.

5.3.2 Influence of Trust, Personalisation, and Responsiveness on Consumer Behaviour

The second study question explored the role of individual chatbot functionalities- that is, trust, personalisation, and responsiveness in consumer behaviour. The results showed that consumer engagement is one of the most important sources of customer retention, and purchase intentions are directly related to customer responsiveness and individualisation. Users who received custom recommendations and were promptly responded to by chatbots believed the chatbot more, thus becoming more satisfied and more likely to buy the products suggested to them.

This finding also coincides with the SERVQUAL model of service quality that puts reliability, responsiveness, and empathy as the main determinants of customer satisfaction (Parasuraman et al., 1988). In the instance of AI chatbots, customer trust and satisfaction were directly related to responsiveness, as the capacity of the chatbot to give timely, correct information. Chatbots that did not perform to these expectations stood less chances of inspiring trust and therefore unravelling their impact, as they affect consumer behaviour.

Also, the aspect of personalisation was observed to increase the feeling of control of the consumer over the interaction, which corresponded positively to their emotional attachment to the chatbot.

Consumers who feel that they have control over the interaction tend to engage with their interaction more and make the purchase, as suggested by Arefin (2026). These results imply that companies need to concentrate more on the creation of AI chatbots capable of providing personalised content along with fast and effective answers so that consumers would be more satisfied and otherwise make decisions favourably.

5.3.3 Role of Privacy Concerns in Moderating the Effects of AI Chatbots on Purchase Intentions

The third research question examined how the issue of privacy could moderate the impact of chatbots based on AI on consumer buying intentions. The research has appreciated that privacy concerns are a major factor to consumer behavior, which most cases can serve as an obstacle to talking to chatbots. Customers who believed that their personal information was being compromised or that they were being violated by the AI chatbots were less likely to trust these chatbots and, thus, less likely to purchase through them.

These results resonate with the insights expressed by Culnan and Bies (2003), in which the authors believe that belief in information technology infrastructure, such as the usage of AI chatbots, is closely associated with beliefs about the protection of privacy. Their privacy-related anxieties about the use of their data may determine their desire to utilise the AI systems, irrespective of the benefits that they might have. The implication of this finding indicates that companies should be open about the collection, utilisation, and security of data to reduce any lack of privacy and continue earning customer confidence.

The study discovered the role of clear privacy policies and consumer-controlled policy (e.g., whether to turn data collection on or off) when it comes to improving trust in the AI chatbot. The more transparent the privacy policy was, and the more consumers could change data preferences, the more consumers engaged in consumer behaviour and were more willing to buy products. This observation supports the importance of data transparency as an essential element of the successful implementation of AI chatbots.

5.4 Evaluating the Results in the Context of Existing Theories and Literature

The results of the research have an important contribution to the theories and extant literature, especially those about the Technology Acceptance Model (TAM) and the Theory of Planned

Behaviour (TPB). As indicated above, TAM proposes that the perceived usefulness and ease of use are the key factors in the adoption of new technologies (Davis, 1989). This research proves that artificial intelligence-based chatbots, which are viewed as helpful (i.e. whether they provide personalised and relevant suggestions) and user-friendly (i.e. whether they can respond quickly and correctly), have better chances of increasing consumer satisfaction and encouraging purchase behaviours.

On the same note, TPB is keen on highlighting the strengths of behavioural intention as a predictor of real behaviour. This framework can be supported by the results of the study because it proved the intention of consumers employing chatbots to shop in the future, which is more likely to result in purchases when the consumer trusts the system and is satisfied with the experience of communicating with a chatbot. Nevertheless, privacy issues can compromise such motives, as the study notes, which has not been thoroughly investigated in the current literature on the utilisation of chatbots in digital marketing.

Additionally, the SERVQUAL model of service quality, which focuses on reliability, responsiveness, and empathy, was also applicable to the findings. The research revealed that chatbots with such features have higher chances of creating trust and contentment that directly influences the intention to purchase (Parasuraman et al., 1988). These results support the role of the quality of services in determining consumer relationships with AI technologies.

5.5 Practical synthesis

Although this study offers a lot of insights into the role of AI chatbots in consumer behaviour, it is important to note that this study has a number of limitations. First, the study has employed the secondary sources in the form of published articles and, thus, this aspect may restrict the validity of the conclusions. Future studies should consider primary data gathering by either survey or experiment to directly study the consumer attitudes and behaviours in relation to AI chatbot conversations.

Also, the research concentrated more on the capabilities of chatbots like personalisation and responsiveness, rather than delving much into the extent to which cultural aspects influence the relationship that consumers have with chatbots. The effectiveness of AI chatbots in various markets based on cultural differences can be examined in future research.

5.6 Summary of the Chapter

This research is applied to the information regarding the role of AI chatbots in terms of consumer purchasing behaviour. The results indicate that the issue of personalisation, service quality, trust, engagement, and privacy issues are highly critical in influencing the decision-making process of consumers. AI chatbots can improve customer service and increase buying habits, but they would depend on their abilities to resolve privacy-related issues and provide quality and trustworthy service. These factors can be utilised to better the digital marketing strategies of businesses and increase consumer engagement by recognising and responding to them through the application of AI chatbots.

Chapter 06: Conclusion

6.1 Introduction

The key objective of the study was to examine the effects of AI chatbots on consumer purchasing behaviour in digital marketing situations. Precisely, the research aimed to explore the impacts of attributes like personalisation, quality of service, trust, engagement, and privacy-related issues on consumer intentions to purchase. The increased use of chatbots that can be controlled by AI in e-commerce has inspired the desire to comprehend how these technologies influence the formation of online consumer behaviours. With this gap existing in the current literature, the study would have helped to fill this gap in both theoretical and practical applications in digital marketing and consumer behaviour. These questions formed the basis of the research, informing thematic analysis of personalisation, service quality, consumer engagement, and privacy issues, and eventually connecting the research results to the pre-existing theoretical models, including the Technology Acceptance Model (TAM), Theory of Planned Behaviour (TPB), and the SERVQUAL model. This chapter concludes the study by summarising the key findings, discussing theoretical and managerial implications, and identifying limitations and future research directions.

6.2 Brief Summary of Key Findings

The study established that consumer engagement and purchase intentions are boosted by personalised recommendations made by AI chatbots. Chatbots providing personalised recommendations according to the past behaviour and preferences of the users were more apt to affect consumer purchasing behaviour. Nevertheless, overly personalising was associated with data privacy issues, which impaired consumer relations and trust. This result is consistent with the Technology Acceptance model (TAM), which correlates perceived usefulness with greater adoption.

The results of the study indicate that AI chatbots positively affect consumer intentions to purchase the product, especially when it is based on a personalized experience and high-quality service standards. Individualised advice, timely and precise response to it, resulted in an increase in consumer satisfaction, which subsequently dictated a buying behaviour. This concurs with the results of TAM, which insinuate that perceptions of usefulness and ease of use are crucial determinants of technology acceptance. The researchers also discovered that consumer trust has a

facilitating role in the process. As suppliers gain the confidence of the chatbot, consumers will make more purchases, allowing the quality of service and interaction to influence purchase processes. Nevertheless, the issue of privacy concerns should also be considered, and too much data gathering or fears of misusing information can negate the beneficial outcomes of personalisation. Therefore, although AI chatbots can be quite efficient in making people buy a product, they also have to address privacy and data security concerns to uphold consumer trust and interaction.

Consumer trust in AI chatbots was directly related to the quality of service they give, based on response time, reliability and accuracy. Timely and accurate responses, achieved by chatbots, were linked to increased consumer satisfaction, creating brand trust and purchase intentions. These results present consistency with the SERVQUAL model, which displays the reliability and responsiveness as the most important elements of service quality (Parasuraman et al., 1988). Another influencing factor on consumer behaviour was the emotional and psychological response to interactions with AI chatbots. Bots that gave the feeling of being in control and getting interacted with resulted in greater trust and intent to buy. Nonetheless, overuse or permanence ended up in decision fatigue, diminishing the usefulness of the chatbot. This indicates a sensitivity of consumer engagement/intrusiveness (Anggraini, Demoulin and Kerviler, 2026).

The most interesting conclusion of this research was that all aspects of privacy were important in moderating the impacts of AI chatbots on buying. The least likely to trust the chatbots and finalise their purchase were consumers who believed that there was indeed a high risk of data usage or that their personal information was being misused. This result confirms earlier studies regarding data privacy and the importance of data transparency as a key factor to build consumer trust.

6.3 Theoretical implication

6.3.1 Contribution to the Technology Acceptance Model (TAM)

This research has important contributions to the theory and practice of consumer behaviour, digital marketing and AI technology. From a theoretical perspective, the research supports and builds upon initial actions of parent models such as TAM, TPB and SERVQUAL, revealing that unique internal factors (the exclusive attributes of each chatbot), personalisation, trust, engagement and service quality can influence consumer buying intentions.

The research found that AI chatbots produce personalised recommendations, increasing consumer engagement and purchase intention. Personalised recommendations offered through chatbots based on past behaviour and preferences of the users influenced consumer purchasing behaviour to a greater extent. However, over-personalising led to data privacy challenges, which damaged stakeholder and consumer relations and trust (Yin et al. 2025). The other finding complemented the Technology Acceptance model (TAM), which links perceived usefulness to more uptake.

The findings from the study reveal that AI chatbots are positively related to consumers' intentions to purchase a product as long as it is based on a personalised experience and above-average service standards. Personalised recommendations along with an accurate and prompt response to it, contributed towards enhancing consumer satisfaction which then drove a purchasing behaviour (Wahid and Awad, 2025). This supports the findings of TAM which suggest that perceptions of utility and ease involved are key predictors for technology adoption.

The results contribute to TAM literature by empirically identifying that AI chatbot customisation and interactivity advance customers' perceived usefulness and ease of use in digital marketing settings. Chatbot technologies providing relevant recommendations, fast responses and simplified purchasing experiences have a higher chance of being embraced by consumers, as consumers are open to engaging with chatbot technology (Wang et al. 2026). However, the results also suggest that privacy concerns can mitigate technology acceptance, and consumer trust emerges as a critical moderator of the positive relationship between AI adoption.

6.3.2 Contribution to SERVQUAL and Service Quality Literature

This directly correlated with consumer trust in terms of service quality, specifically response time, reliability and accuracy of the AI chatbots. Smart bots with timely and accurate responses are associated with higher consumer satisfaction, establish brand trust, and purchase intentions. These findings provide support for the SERVQUAL model, which demonstrates reliability and responsiveness as critical aspects of service quality.

This research builds on existing literature by confirming that traditionally important service quality dimensions of responsiveness, reliability and accuracy continue to be significantly salient in the context of AI-enabled customer service delivery environments. The results indicate that despite the fact that chatbot interactions are technology-driven as opposed to human delivered, consumers

nevertheless assess service quality according to the same expectations of efficiency, consistency and trustworthiness.

6.3.3 Boundary Conditions and Contingencies

This study indicates that the need for balancing personalisation and privacy concerns is a significant consideration that has not been covered, either directly or indirectly, in previous marketing AI studies.

What the study found most fascinating about this research is that privacy characteristics moderated the effects of AI chatbots on purchase in all three ways. The consumers least likely to trust the chatbots and go through with their purchase were those who felt there was a significant chance for unauthorised usage of data or misappropriation of personal information (Waghambare et al. 2024). This finding reinforces earlier studies on the privacy of data and suggests that transparency of data is one important dimension for establishing trust with consumers.

The results thus highlight privacy concerns as a critical boundary condition in the successful use of AI chatbots. Personalisation has a positive impact on purchase intention, if consumers are concerned with privacy risk and worried that personal information will be used against them, the positive influence on purchase intention weakens. Hence, transparency and privacy assurance of data play a predominant role of moderation variable to consumer trust and engagement.

6.3.4 Mechanisms and Process Insights

The study also describes the underlying psychological processes that enable AI chatbots to shape consumers' purchase behaviour. Convenience, control, emotional engagement and reduced effort encourage consumers to interact more positively with chatbots, which leads to increased purchase intentions. On the other hand, inundating notifications, unsolicited recommendations, or too much reliance on automation can lead to decision fatigue that is harmful to user experience.

Through a broader chatbot framework, this study has also established service quality, technology, and psychology as three distinct domains offering key insights into the overall effectiveness of AI chatbots in digital marketing, contributing to theory (Uddin et al. 2024). The results add new knowledge on strengthening the influence of AI-driven interactions on consumer purchasing behaviour and extend current theories by mixing privacy concerns as well as emotional engagement in AI adoption and digital consumer behaviour.

6.3.5 Overall Academic Contribution

framework based on technological, psychological and service-quality components towards discussing the effectiveness of AI Chatbots within digital marketing. The results contribute to a deeper understanding of how AI-driven interactions affect consumer purchase behaviour and also extend previous theories by linking privacy concerns and emotional engagement in discussions of artificial intelligence adoption and digital consumer behaviour.

6.4 Managerial Implications

Organisations ought to work on improving personalisation and responsiveness whilst also upholding the transparency of data and providing consumers with access to control of their data. The chatbots should be designed to instil confidence in the uncompromised quality of service and information security, along with a positive consumer experience leading to follow-up interactions and purchases. Hence, businesses need to ensure that chatbot systems should deliver quick, accurate and personalized customer support without being overly intrusive. Meanwhile, companies need to set up transparent privacy policies and effectively communicate how consumer data is collected, stored as well as used. By balancing this, organisations can strengthen customer trust and satisfaction, as well as intention to repurchase in the long-term.

6.5 Limitations of the Study

This study as insightful as it is, one should mention that it has a set of limitations. Firstly, the study used secondary information (the existing literature), which may limit the extrapolation of the study findings. The paper could be followed up by further investigation that involves conducting studies on primary data where individuals are exposed to survey or experiments to determine the impact of AI chatbots on consumer behaviour. Additionally, the studies focused on such features of chatbots as customisation and the service quality.

6.6 Future research directions

Future research can explore additional areas of successful chatbot utilisation, such as cultural or situational factors (e.g. product group or demography). Moreover, various modern issues such as cross-cultural studies, industry-specific chatbot analysis, experimental studies using real consumers and AI ethics and transparency research can be conducted based on the outcome as a

reference from this study. This can evaluate both the long term and short term impacts of AI chatbot from the consumer's perspecitves.

6.7 Final conclusion

Long-term impacts of AI chatbots on customer loyalty and re-buys can also be investigated to broaden the research work. Altogether, the research has resulted in an in-depth analysis of how AI chatbots can affect consumer purchasing behaviour. The results indicate that the AI chatbots may demonstrate the most beneficial results in the personalisation and consumer engagement segment, but their effectiveness depends on the opportunity to overcome the privacy issue, along with quality service. By finding an appropriate balance between personalisation and data security, the companies will be able to optimize their chatbot interaction as effectively as possible when building trust, progressing satisfaction levels, and purchase intentions. The research also adds to the science and practice of the digital marketing realm and preconditions the works of the further research which will be capable to follow up the results of the offered research.

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