

# CAN ALGORITHMS BE TRUSTED? CONSUMER TRUST AND LOYALTY IN AI-GENERATED BRAND COMMUNICATION

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This study systematically examines how generative artificial intelligence (AI) in brand communication, such as AI-generated social media content, marketing copy, chatbots, and virtual influencers, affects consumer trust and loyalty. Following PRISMA guidelines, a structured literature search was conducted in Scopus and Web of Science. After deduplication and screening, 165 peer-reviewed articles were included in the final analysis. Using thematic categorization, studies were grouped by AI application and trust-related constructs to identify dominant mechanisms and moderators. The findings indicate that AI-mediated communication can both enhance and undermine consumer trust. Competence-based trust is frequently observed in chatbot interactions, whereas generative AI content and AI influencers produce more conditional effects shaped by disclosure, perceived authenticity, anthropomorphism, and cultural context. Despite increased engagement, undisclosed or misaligned AI use may weaken credibility and long-term loyalty. The review highlights conceptual fragmentation and limited longitudinal evidence, proposing a conditional trust formation framework to guide future research on AI-mediated consumer-brand relationships.

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## 1 Introduction

Artificial intelligence (AI) has rapidly transformed the landscape of brand communication. From conversational chatbots and automated customer service agents to generative AI content creation and virtual influencers, AI systems increasingly mediate interactions between brands and consumers across traditional and immersive digital environments, such as the metaverse (Kirkby et al., 2025; Szeberényi et al., 2025). These developments raise fundamental questions about trust formation in digitally mediated environments. While AI technologies promise efficiency, scalability, and personalization, their non-human nature introduces potential risks related to authenticity, transparency, and credibility (Erickson, 2026).

Despite the rapidly expanding body of literature, the field remains theoretically fragmented. This fragmentation reflects broader challenges in academic measurement, where evaluating complex strategic impacts – such as the effects of integrated corporate reporting (Katherine et al., 2025) – or creating composite indicators to rank performance remains a non-trivial task (Kozma et al., 2021). Trust, authenticity, engagement, and credibility are frequently examined in isolation, while AI applications, such as chatbots, generative content, and virtual influencers, are often studied separately, limiting an integrative understanding. Moreover, the mechanisms through which AI disclosure, perceived authenticity, and cultural context shape trust outcomes remain dispersed across disciplinary silos, and evidence on long-term brand loyalty formation is particularly scarce.

To address these gaps, the present study conducts a systematic literature review (SLR) of 165 peer-reviewed articles examining AI-mediated brand communication and trust-related constructs. The objective is to synthesize existing findings, identify dominant mechanisms and moderators, and outline a conditional framework of AI-based trust formation. By integrating dispersed research streams, this study addresses the following research questions:

- RQ1: How do different types of AI-mediated brand communication (chatbots, generative content, and virtual influencers) differentially influence dimensions of consumer trust?

- RQ2: What are the primary mechanisms and moderators (e.g., disclosure, authenticity, and culture) that determine whether AI-driven branding enhances or undermines consumer credibility?
- RQ3: What empirical evidence exists regarding the impact of AI-mediated communication on long-term brand loyalty?

Through this systematic approach, the study provides a structured foundation for future theoretical development and empirical investigation, particularly regarding cross-cultural validation and long-term consumer-brand relationships.

## **2 Theoretical Background**

### **2.1 AI-mediated brand communication**

The rapid advancement of artificial intelligence – driven by complex predictive models increasingly utilized across diverse business and financial sectors (Gunapriya et al., 2025) – has transformed brand communication from human-generated messaging to algorithmically mediated interaction. AI-driven applications, such as generative AI, are increasingly employed to craft diverse marketing content, ranging from social media posts to virtual influencer campaigns, thereby altering the traditional landscape of consumer-brand engagement (Brüns & Meißner, 2024; Hewapathirana & Perera, 2024; Venkateswaran et al., 2024; Wang et al., 2025). This burgeoning field necessitates a robust understanding of how consumers perceive and respond to such technologically mediated communication, particularly concerning trust and loyalty (Panda et al., 2025). Unlike traditional automation, generative AI produces content that mimics human creativity and social presence, thereby reshaping perceptions of authenticity and credibility.

This shift introduces a paradoxical dynamic where AI-generated content can be perceived as more trustworthy and objective in certain contexts, yet human-authored content often remains preferred despite AI's objective superiority in specific metrics (Kirkby et al., 2023). Indeed, recent empirical evidence suggests that while generative AI holds considerable potential for enhancing marketing content, its impact on consumer behavior remains a complex area, often inducing negative attitudinal and behavioral reactions among followers when its use is disclosed (Brüns & Meißner, 2024).

Research on AI-generated content demonstrates that perceived realism and contextual alignment significantly influence consumer evaluations of brand messages. Studies examining AI-generated imagery and advertising copy suggest that realism can enhance persuasive impact, yet may simultaneously trigger skepticism when artificial origins are detected (Israfilzade, 2025). Similarly, chatbot research highlights the growing integration of AI into frontline service interactions, where anthropomorphic design and conversational responsiveness shape relational perceptions (Kim, 2025).

Within influencer marketing, AI-driven virtual influencers represent a further evolution. Comparative research indicates that AI influencers can cultivate parasocial relationships and, in some contexts, generate levels of credibility comparable to or exceeding those of human influencers. However, the mechanisms underlying these effects differ, as human influencers rely more heavily on narrative depth and cultural resonance, whereas AI influencers often benefit from perceived technological novelty and consistency (Cokki & Hazain, 2025).

## **2.2 Consumer trust in AI contexts**

Consumer trust is widely conceptualized as the willingness to rely on a brand or communication source under conditions of uncertainty. In AI-mediated environments, uncertainty increases due to reduced human agency, opacity of algorithms, and concerns about authenticity (Pan, 2025).

Across chatbot and AI communication studies, trust is frequently examined through perceived competence, reliability, and integrity (Newen et al., 2025). Empirical findings suggest that AI can enhance trust when performance accuracy and responsiveness are salient. However, the absence of transparency or misalignment between AI-generated content and brand identity may undermine perceived credibility (Patel & Dada, 2025).

Influencer-focused studies further demonstrate that trust in AI agents is closely linked to perceived authenticity and social presence (Patel & Dada, 2025). Parasocial Interaction Theory explains how emotional bonds can form even with non-human agents, while Source Credibility Theory suggests that expertise and trustworthiness cues remain central, regardless of whether the source is human or artificial. These

findings indicate that trust formation in AI contexts is not binary but conditional and context-dependent (Chen et al., 2026).

### **2.3 The role of disclosure and transparency**

A central theoretical tension in AI-mediated communication concerns disclosure. Transparency regarding AI authorship can function both as a trust-building mechanism and as a trigger of skepticism. Studies manipulating AI disclosure reveal mixed outcomes: while explicit identification of AI involvement may enhance perceptions of honesty and ethical integrity, it can also reduce perceived authenticity and emotional connection (Morosoli et al., 2025).

The transparency dilemma in AI-mediated communication is illuminated by two key theoretical frameworks. Signaling Theory views AI disclosure as a credible signal of corporate honesty and ethical integrity, thereby promoting initial trust formation. In contrast, the Persuasion Knowledge Model frames these disclosures as "persuasion cues" that arouse consumer skepticism: awareness of machine-generated content activates persuasion knowledge, prompting perceptions of the brand's transparency efforts as manipulative tactics rather than sincere engagement. Consequently, this triggers a "backfire effect," where intended trust-building measures instead diminish perceptions of emotional warmth and human-like authenticity (Qiu et al., 2025).

From a Stimulus–Organism–Response (S-O-R) perspective, AI disclosure operates as a stimulus that shapes cognitive and affective responses, ultimately influencing behavioral intentions. Similarly, anthropomorphism theory suggests that human-like cues can mitigate the psychological distance between consumers and AI agents, potentially offsetting negative disclosure effects (Lu et al., 2025).

Emerging research, therefore, conceptualizes trust in AI-driven brand communication as conditional on moderating variables, including transparency strategies, anthropomorphic design, cultural context, and consumer AI literacy.

### **2.4 Toward a conditional trust formation framework**

Synthesizing the dominant theoretical perspectives, existing research indicates that AI does not inherently increase or decrease trust. Instead, trust outcomes depend on the interaction between AI type, communicative transparency, perceived

authenticity, and contextual factors (Krüeger et al., 2025). Chatbots often generate positive trust effects in service settings, generative AI content produces mixed results depending on disclosure and realism, and AI influencers demonstrate culturally contingent credibility pathways (Wang et al., 2026).

This fragmented yet converging body of literature suggests the need for an integrative framework that conceptualizes trust formation in AI-mediated brand communication as a conditional process rather than a direct technological effect.

**2.5 Operational definitions of key constructs**

To resolve the conceptual fragmentation identified in current AI research, it is essential to establish precise boundaries between the core constructs examined in this study. The following table provides operational definitions for trust, authenticity, credibility, and engagement, clarifying their specific roles within the context of AI-mediated brand communication.

**Table 1: Key constructs definitions**

Construct	Operational Definition in AI Context
<b>Trust</b>	The consumer's willingness to rely on a brand or AI agent (e.g., chatbot) under conditions of uncertainty, based on perceptions of competence, reliability, and integrity.
<b>Authenticity</b>	The degree to which AI-generated content or a virtual influencer is perceived as genuine, sincere, and consistent with the brand's established identity.
<b>Credibility</b>	The perceived expertise and trustworthiness of the communication source, determining whether the consumer accepts the AI-driven message as truthful.
<b>Engagement</b>	The level of cognitive, affective, and behavioral involvement a consumer has with AI-mediated brand touchpoints, such as social media interactions or chatbot usage.

Source: Authors' own edit

**3 Methodology**

This study employs a systematic literature review (SLR) design to synthesize existing research on the effects of artificial intelligence (AI)-driven brand communication on consumer trust and loyalty. The review followed the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines to ensure transparency, replicability, and methodological rigor.

### 3.1 Search strategy and data collection

A comprehensive search was conducted in two major academic databases: Scopus and Web of Science. These databases were selected due to their multidisciplinary coverage and strong representation of marketing, communication, and technology-related journals. The search strategy combined keywords related to artificial intelligence (e.g., “generative AI,” “chatbot,” “virtual influencer,” “AI-generated content,” “predictive analytics”) with terms associated with consumer trust and brand communication (e.g., “trust,” “credibility,” “authenticity,” “brand loyalty,” “consumer engagement”).

In Scopus, the following Boolean search string was used, which resulted in 285 articles:

```
TITLE-ABS-KEY (( "generative AI" OR "AI-generated content" OR "AI influencer*" OR "chatbot*" OR "AI" OR "artificial intelligence" ) AND ( "trust" OR "consumer trust" OR "customer trust" OR "user trust" OR "perception" OR "authenticity" ) AND ( "loyalty" OR "consumer loyalty" OR "customer loyalty" OR "brand loyalty" OR "engagement" ) AND ( "brand communication" OR "marketing" OR "social media" OR "advertising" OR "digital communication" ))
```

Web of Science search with the below string earned 385 publications after filtering to Articles only.

```
TS=((("generative AI" OR "AI-generated content" OR "AI influencer*" OR chatbot* OR "artificial intelligence" OR AI) AND (trust OR "consumer trust" OR "customer trust" OR "user trust" OR perception OR authenticity) AND ("brand loyalty" OR "consumer loyalty" OR "customer loyalty" OR loyalty OR engagement) AND ("brand communication" OR marketing OR "social media" OR advertising OR "digital communication"))AND DT=(Article)AND LA=(English
```

Only peer-reviewed journal articles published in English were included. No strict lower time boundary was applied; however, the majority of relevant studies were published after 2018, reflecting the rapid development of generative AI technologies.

The initial database search yielded 475 records after removing duplicates. Then titles and abstracts were screened for relevance. Studies were excluded if they (1) focused solely on technical AI development without consumer-related outcomes, (2) examined AI applications unrelated to brand communication, or (3) did not address trust, credibility, authenticity, or closely related constructs. Following the screening process, 177 articles met the inclusion criteria. After further refinement and removal of clearly out-of-scope studies, 165 articles were retained for final analysis.

### **3.2 Data coding and thematic categorization**

Given the interdisciplinary and conceptually fragmented nature of AI research, a structured thematic coding approach was applied. Each article was categorized based on its primary AI application and its focus on trust-related outcomes.

The coding framework included:

- Type of AI application (e.g., chatbot, generative content, virtual influencer, general AI communication)
- Presence and direction of trust-related outcomes (positive, negative, mixed, or not directly measured)
- Consideration of AI disclosure or transparency
- Research method (e.g., experiment, survey, content analysis, mixed-method)

Based on this structured classification, the final sample of 165 articles was organized into thematic clusters reflecting dominant research streams in AI-mediated brand communication.

### **3.3 Analytical approach**

The review adopted a qualitative thematic synthesis combined with descriptive quantitative mapping. First, articles were grouped into major thematic categories according to AI type and trust focus. Second, patterns were identified regarding the direction of trust effects and the moderating role of disclosure, authenticity, anthropomorphism, and cultural context.

Rather than conducting a meta-analysis, the study aims to develop an integrative conceptual understanding of conditional trust formation in AI-driven brand communication. Within each thematic cluster, representative exemplar studies were selected for deeper analytical discussion based on theoretical clarity and direct measurement of trust-related constructs.

Table 2 summarizes the final categorization of the included studies:

**Table 2: Final Categorization of Articles**

Category	Number of Articles	Core trust focus	Role in Analysis
AI Communication Engagement Focus	48	Indirect	Mechanism support
AI Communication & Trust (General)	38	Direct	Core synthesis
Generative AI Content & Trust	22	Direct	Core synthesis
Chatbots & Trust	20	Direct	Core synthesis
AI Influencers, Engagement/Authenticity	16	Indirect	Supporting evidence
AI Influencers & Trust	14	Direct	Core synthesis
Predictive Analytics / Personalization	5	Limited	Contextual background
Ethics/ Governance Focus	2	Contextual	Transparency discussion

Source: Authors' own edit

## 4 Results and Discussion

To address the research questions, findings are structured according to AI type, moderating mechanisms, and loyalty-related outcomes.

### 4.1 RQ1: Differential trust effects across AI types

The literature reveals that different AI-mediated communication formats influence consumer trust through distinct pathways.

Chatbots and conversational agents primarily foster competence-based trust. Studies consistently show that responsiveness, accuracy, and problem-solving ability enhance perceptions of reliability and expertise. Anthropomorphic cues strengthen social presence but are secondary to performance effectiveness.

Generative AI content produces more conditional effects. High realism and brand congruence may enhance credibility; however, explicit AI disclosure often reduces perceived authenticity and emotional warmth. Trust outcomes in this category are therefore strongly authenticity-dependent.

Virtual influencers generate trust through parasocial interaction and perceived social presence. Compared to human influencers, AI influencers benefit from novelty and consistency but may lack perceived experiential authenticity. Cultural context significantly moderates these effects.

Overall, AI type matters. Trust formation mechanisms differ substantially between functional service AI and symbolic content-generating AI.

#### **4.2 RQ2: Mechanisms and moderators of trust outcomes**

A cross-stream synthesis of the reviewed literature reveals that the impact of artificial intelligence on brand trust is not technologically deterministic; rather, trust is a conditionally constructed outcome shaped by specific communicative and contextual moderators. In this context, the balance between personal and impersonal trust becomes a critical success factor for organizations, as systemic trust directly enhances consumer commitment and competitiveness (Michalec et al., 2024). The analysis identifies four primary moderating variables that dictate the direction and strength of trust outcomes.

Regarding transparency and AI disclosure strategies, on one hand, disclosure operates as a critical cognitive stimulus that shapes perceptions of ethical integrity. While transparency regarding AI authorship often bolsters perceptions of brand honesty, it frequently introduces a "transparency dilemma" by inadvertently reducing perceived emotional warmth and human-like authenticity. This risk of perceived superficiality aligns with critiques of corporate sustainability frameworks, where

indicators may only ostensibly represent underlying values, potentially leading to consumer skepticism regarding the true strategic intent (Horváth, 2023).

**Perceived authenticity and realism:** In the domains of generative content and virtual influencers, authenticity serves as a central mediator of credibility. Consumer skepticism is often triggered when a perceived misalignment occurs between AI-generated realism and the brand's established identity, suggesting that authenticity is a fragile prerequisite for trust in synthetic media.

Another variable is anthropomorphism and social presence. The integration of human-like design cues (e.g., conversational language or avatars) facilitates the mitigation of psychological distance. These features enhance affective trust by fostering social presence; however, their effectiveness remains contingent upon the AI agent's underlying functional competence and reliability.

Under the concept of cultural and contextual contingencies, preliminary evidence indicates that trust pathways are socially constructed and vary across cultural orientations. Specifically, the distinction between collectivist and individualist contexts introduces divergent trust formation mechanisms. In collectivist settings, consumers tend to prioritize affective and relational trust, demonstrating greater receptivity to AI agents, particularly AI influencers, that emphasize social presence, community cohesion, and relational embeddedness. In such contexts, AI disclosure may be interpreted through the lens of maintaining social harmony rather than purely as an ethical transparency signal.

Conversely, in individualist contexts, consumers are more likely to prioritize competence-based trust, where credibility is evaluated through performance-related indicators such as accuracy, efficiency, and functional reliability. Here, transparency and data privacy assume a more central role as markers of integrity, and trust is more strongly tied to the perceived effectiveness of the AI system rather than its relational qualities. These distinctions highlight the importance of cultural context as a moderating condition that shapes how trust cues are interpreted and emphasize the need for further cross-cultural validation of AI-mediated trust formation processes.

Ultimately, the findings suggest that trust in AI-mediated brand communication emerges from a complex interaction between technological design, strategic communicative framing, and the consumer's subjective interpretation of these cues.

### **4.3 RQ3: Evidence for long-term brand loyalty**

Evidence regarding long-term loyalty formation remains limited. Most existing studies focus on short-term attitudinal outcomes such as credibility, engagement, or purchase intention, while longitudinal designs are rare. As a result, loyalty is often inferred indirectly through proxy indicators rather than being explicitly measured.

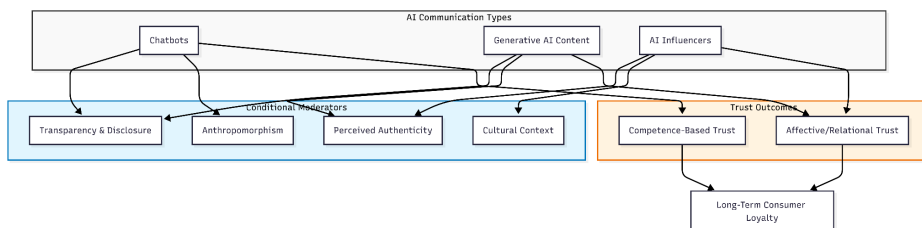
These proxy measures typically include repeat engagement intentions, defined as the consumer's willingness to continue interacting with an AI service or following an AI influencer; positive electronic word-of-mouth (e-WOM), reflecting the likelihood of recommending the AI-mediated brand experience; and brand attachment, referring to the emotional bond developed through parasocial interactions with AI agents, which may serve as a precursor to long-term commitment.

Although increased engagement is consistently observed across studies, durable brand commitment in AI-mediated environments remains empirically underexplored. This gap highlights both a theoretical and methodological limitation in the current literature.

This represents a critical theoretical and methodological gap in the literature. Collectively, these findings support the proposition that AI does not inherently enhance or erode trust. Rather, trust in AI-mediated brand communication emerges as a contingent outcome of technological design, communicative transparency, and consumer interpretation.

To synthesize the fragmented findings across the three primary streams of AI communication, a Conditional Trust Formation Framework is proposed (see Figure 1). This model illustrates that trust is not a direct output of technological deployment but is mediated by specific moderators: Transparency, Anthropomorphism, Perceived Authenticity, and Cultural Context. While different AI types prioritize different pathways (e.g., Chatbots toward Competence-Based Trust versus AI Influencers toward Affective Trust), the framework suggests that these pathways

must converge to foster Long-Term Consumer Loyalty, which remains a critical gap in current longitudinal research.



**Figure 1: A Conditional Framework of AI-Based Trust Formation in Brand Communication**  
Source: authors' own edit

#### 4.4 Managerial Implications

The findings of this review offer strategic guidance for brand managers navigating the integration of AI into their communication mix. To manage the "transparency dilemma" effectively, managers should adopt a context-dependent approach to AI disclosure.

When to disclose (High Transparency Strategy): Functional Service Interactions: For chatbots and AI customer service agents, explicit disclosure is recommended. Since trust here is competence-based, consumers value the honesty of the brand and the efficiency of the tool more than human-like "soul".

Considering ethical compliance, disclosure should be a default in markets with high AI literacy or strict ESG governance frameworks to signal brand integrity.

In other cases it is recommended to exercise caution with disclosure, especially in the authenticity-first strategy. For generative AI marketing copy or social media posts aimed at building emotional bonds, managers should be aware that disclosure can trigger the Persuasion Knowledge Model, leading to a drop in perceived authenticity. In influencer marketing, if the goal is to build affective trust through parasocial relationships, the brand must ensure the AI's persona is deeply aligned with the brand's "human" values before disclosing, as transparency can inadvertently highlight a lack of experiential depth.

Managers are encouraged to use anthropomorphic cues (e.g., conversational language or friendly avatars) to mitigate the psychological distance that AI disclosure creates. By balancing transparency with high-quality, realistic design, brands can fulfill ethical obligations without sacrificing consumer engagement.

## 5 Conclusion and Limitations

This systematic literature review synthesizes 165 peer-reviewed studies to examine how AI-driven brand communication shapes consumer trust and loyalty-related constructs.

In addressing the research questions posed at the outset of this study, the synthesis of 165 articles provides a clear, tripartite resolution. Regarding RQ1, the findings demonstrate that trust is multidimensional and chatbots primarily foster competence-based trust through functional performance, while AI influencers and generative content rely more heavily on affective and authenticity-based pathways. In response to RQ2, the proposed framework identifies that trust outcomes are not absolute but are critically moderated by transparency strategies, anthropomorphic design, and cultural orientation, which can either mitigate or exacerbate consumer skepticism. Finally, concerning RQ3, the review confirms a significant gap in the literature regarding long-term brand loyalty, as the majority of current evidence remains limited to short-term, experimental attitudinal changes. By aligning these findings, this study moves beyond a descriptive summary to offer a structured, theoretical foundation for the next phase of empirical investigation in AI-mediated brand communication.

Despite the growing body of research, several limitations characterize the existing literature.

First, conceptual fragmentation remains significant. Trust, authenticity, credibility, and engagement are often used interchangeably, limiting theoretical precision. Second, the majority of studies focus on short-term attitudinal outcomes, with limited examination of long-term loyalty formation. Third, cross-cultural comparative studies remain scarce, despite evidence that cultural orientation moderates AI trust effects. Finally, generative AI disclosure strategies are under-

theorized, particularly regarding how transparency can be strategically framed without undermining authenticity.

These gaps highlight important directions for future research. Building on the identified fragmentation, an aim could be to develop and empirically test a conditional trust formation framework that integrates AI type, disclosure strategy, perceived authenticity, and consumer AI literacy as interacting determinants of long-term brand loyalty. Particular attention shall be given to longitudinal and cross-cultural validation, addressing the current dominance of short-term experimental designs.

By advancing a theoretically integrated and empirically testable model, future research could seek to move beyond descriptive synthesis toward explanatory theory-building in AI-mediated consumer–brand relationships.

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