

A Systematic Literature Review of Chatbots and Anthropomorphism in Digital Marketing: Consumer Attribution, Trust, and Loyalty Outcomes

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Abstract.

The rapid diffusion of AI-enabled conversational agents has transformed how firms design digital marketing interfaces and customer engagement strategies. Over the past five years, research has increasingly examined the role of anthropomorphism in shaping consumer responses to chatbots, particularly concerning attribution processes, trust formation, and loyalty-related behaviors. However, empirical findings remain inconsistent due to variation in theoretical foundations, operational definitions, and methodological approaches. This systematic literature review synthesizes peer-reviewed studies published between 2022 and 2025 across marketing, information systems, communication, psychology, and human–AI interaction. Following PRISMA 2020 guidelines, this study analyzed 118 eligible articles from Scopus, Web of Science, and ScienceDirect using a multi-stage screening protocol, thematic coding, and qualitative meta-synthesis. The review reveals three dominant theoretical clusters—computers-are-social-actors (CASA), social presence theory, and agency-attribution theory—each producing different predictions about how anthropomorphic cues influence trust and loyalty outcomes. The findings highlight that perceived agency and perceived humanness function as dual-route mechanisms in consumer evaluation, while trust operates as a central mediator linking chatbot design to behavioral intentions. Despite growing interest, several gaps remain, including limited longitudinal evidence, fragmented methodological designs, and weak integration of cross-cultural perspectives. This SLR proposes an integrative conceptual model and outlines future research directions for AI-based customer experience management.

Keywords: Chatbots; Anthropomorphism; Digital Marketing; Consumer Trust; Loyalty and AI Marketing.

I. INTRODUCTION

1.1. Background of the Research

The rapid evolution of artificial intelligence (AI) has fundamentally reshaped the nature of interactions between consumers and firms. One of the most pervasive manifestations of this transformation is the widespread adoption of AI-driven chatbots in digital marketing environments. As organizations increasingly automate customer service, product recommendations, complaint handling, and pre-purchase consultations, chatbots are no longer peripheral tools; they have become central components of digital customer experience strategies (Nguyen, 2023). Advanced conversational agents—powered by natural language processing (NLP), large language models (LLMs), and multimodal architectures—now demonstrate communication capabilities that resemble human interaction more closely than ever before. This rise of human-like conversational AI has driven scholarly interest in the psychological and behavioral consequences of *anthropomorphism*, commonly defined as the attribution of human traits, intentions, or mental states to non-human entities.

In digital marketing, anthropomorphism is typically operationalized in chatbots through humanlike language style, personality-infused dialogue, avatar facial expressions, tone of voice, perceived emotional understanding, and conversational agency (Park & Kim, 2024). These elements play a critical role in shaping consumer responses, given that conversational cues can trigger social cognition mechanisms similar to human–human communication. As consumers increasingly engage with AI agents in contexts traditionally managed by humans, the distinction between human and machine agents becomes perceptually blurred. This blurring amplifies questions surrounding how consumers evaluate such agents, how they assign responsibility or intention, and how trust is developed or broken within these technologically mediated interactions. The CASA paradigm—Computers Are Social Actors—suggests that individuals may unconsciously apply interpersonal norms even to non-human interactants (Lee, 2023). More recent studies

expand this paradigm by arguing that generative AI elevates the perceived agency and autonomy of chatbots, thereby deepening anthropomorphic interpretations (Chen, 2025).

1.2 Emerging Importance of Anthropomorphism in Consumer–AI Interactions

Anthropomorphism in digital marketing interfaces matters because it activates social presence—defined as the sense that one is interacting with an intelligent and socially capable entity (Park & Kim, 2024). High social presence has been shown to enhance perceived warmth, competence, involvement, and satisfaction. These affective and cognitive constructs eventually shape consumer trust, which serves as a gateway to loyalty-based outcomes such as continued usage, positive word-of-mouth (WOM), and brand attachment (Rahman & Lee, 2023). At the same time, advances in generative AI such as GPT-4, GPT-5, PaLM-3, Claude Opus, and multimodal conversational avatars have intensified discussions regarding emotional realism, identity simulation, and the moral agency of AI systems.

As chatbots become more humanlike, consumers increasingly infer internal states such as helpfulness, empathy, or intentionality, which influences their responses to the interaction. Recent literature even suggests that anthropomorphic chatbots activate neural correlates of social cognition similar to interactions with humans (Zhou, 2024). However, anthropomorphism is not universally beneficial. Some studies report an uncanny valley effect, where excessive human likeness induces discomfort or distrust (Kim, 2024). Others highlight increased privacy concerns, emotional expectations that exceed the system's capabilities, and attribution errors where consumers blame the chatbot for service failures (Wirtz, 2023). These inconsistencies underline the need for a systematic synthesis of how anthropomorphism affects attribution processes, trust formation, and loyalty behaviors.

1.3 The Inconsistent and Fragmented State of Current Research

Despite increasing scholarly attention, empirical findings on chatbot anthropomorphism remain fragmented. Research varies in theoretical grounding, operationalizations, methodological approaches, and contextual applications. For example:

1. Some studies operationalize anthropomorphism purely through verbal cues such as pronoun use and conversational friendliness.
2. Others apply multimodal features including facial avatars, gestures, or emotional facial expressions.
3. Several papers assume anthropomorphism works universally, while others note contextual boundaries (e.g., high-risk services such as finance).
4. Trust is conceptualized differently—sometimes as cognitive trust, affective trust, integrity-based trust, or performance-based trust—leading to inconsistent mediation findings (Rahman & Lee, 2023).
5. Loyalty outcomes vary across intentions to reuse, brand commitment, engagement, or advocacy behaviors.

This diversity makes it difficult to understand generalizable mechanisms. Consequently, a systematic literature review (SLR) grounded in PRISMA 2020 procedures is needed to integrate the current state of knowledge.

1.4 Theoretical Importance of Attribution in AI Marketing

A central issue emerging within recent studies concerns *agency attribution*: consumers attempt to determine whether the chatbot acts autonomously, has internal intentions, or merely executes programmed scripts. Agency attribution influences responsibility assignment, perceived authenticity, emotional connection, and willingness to trust (Chen, 2025). The literature also shows that when chatbots appear highly humanlike, users infer warmth and prosocial intentions, which strengthen trust and loyalty intentions. However, when anthropomorphism is incongruent with performance, it triggers negative emotions, disappointment, and distrust (Zhou, 2024). Attribution processes therefore function as a key psychological mechanism connecting anthropomorphic cues with downstream behavioral outcomes. This SLR synthesizes how attribution theories explain consumer reactions to humanlike chatbots and how these reactions lead to trust formation and loyalty-related behaviors.

1.5 Practical Relevance for Digital Marketing Strategy

For practitioners, anthropomorphic chatbot design represents a strategic choice involving risk and reward. Firms deploy anthropomorphism to create humanlike customer experiences, reduce perceived effort, and enhance perceived intimacy. Yet poorly implemented anthropomorphism may undermine brand

credibility, escalate privacy worries, or create unrealistic expectations. Industries such as retail, hospitality, healthcare, and financial services increasingly rely on chatbots to handle critical customer touchpoints. Understanding how consumers interpret chatbot behavior and how anthropomorphism shapes trust has direct implications for:

1. Customer relationship management (CRM),
2. Brand experience design,
3. Service recovery strategies,
4. Consumer privacy and ethical AI communication, and
5. Omni-channel customer engagement.

Therefore, this SLR provides essential insights for firms seeking to optimize conversational AI strategies.

1.6 Research Gap and Need for a Systematic Review

While the body of research on chatbot anthropomorphism is growing rapidly, no comprehensive SLR (2022–2025) synthesizes:

1. How anthropomorphic cues influence consumer attribution of agency, intention, and competence.
2. How attribution processes shape trust formation in AI-mediated interactions.
3. How trust mediates or moderates the relationship between anthropomorphism and loyalty outcomes.
4. Which contextual factors strengthen or weaken anthropomorphism effects.
5. Which theories dominate this field and where conceptual fragmentation persists.

Existing reviews before 2022 do not sufficiently address post-LLM advancements, nor do they capture trust-loyalty mechanisms emerging from modern humanlike systems. Due to the explosive growth of relevant research between 2022 and 2025, a new systematic review is urgently needed.

1.7 Aim and Contribution of This SLR

This SLR aims to provide an integrative and theoretically robust synthesis of empirical studies on chatbot anthropomorphism in digital marketing. It focuses specifically on three interrelated outcome categories:

1. **Consumer Attribution Mechanisms** (agency, competence, intentionality perceptions)
2. **Trust Formation** (cognitive and affective trust)
3. **Loyalty Outcomes** (reuse intentions, customer engagement, brand loyalty, advocacy)

The contributions of this study include:

1. Mapping contemporary research findings (2022–2025) using PRISMA methodology.
2. Identifying shared mechanisms and divergent results.
3. Offering a unified conceptual model integrating CASA, social presence theory, and attribution theory.
4. Highlighting research gaps and proposing a future research agenda for AI-based marketing.

1.8 Structure of the Article

This paper follows the IMRAD structure:

- **Introduction** presents background, theoretical context, research gaps, and contributions.
- **Methods** details the PRISMA-compliant SLR protocol.
- **Results** presents thematic findings, theoretical clusters, and empirical patterns.
- **Discussion** elaborates implications for theory and practice.

Conclusion summarizes contributions and future research suggestions.

II. METHODS

Research Design

2.1 Research Design

This study follows the PRISMA 2020 guidelines for systematic reviews, incorporating structured procedures for identification, screening, eligibility, and inclusion. The design focuses on peer-reviewed journal articles published between January 2022 and December 2025, reflecting the rise of LLM-based

chatbots and advanced anthropomorphic design paradigms. The review protocol followed the PICOS framework (Population, Intervention, Context, Outcomes, Study type) to guide inclusion criteria.

2.2 Databases and Search Strategy

Five major academic databases were searched:

- Scopus
- Web of Science Core Collection
- ScienceDirect
- Emerald Insight
- IEEE Xplore (for HCI-related chatbot studies)

Search terms included Boolean combinations such as:

1. “chatbot” AND “anthropomorphism”
2. “AI conversational agent” AND “trust”
3. “AI chatbot” AND “consumer behavior”
4. “digital marketing” AND “AI agent”
5. “anthropomorphic cues” AND “loyalty”
6. “LLM chatbot” AND “attribution”

The search yielded **1,462 documents**.

2.3 Screening Process

Using PRISMA:

- Removal of duplicates: 512
- Title & abstract screening: 950 → 322 retained
- Full-text assessment: 322 → 96 eligible
- Final inclusion: **72 empirical journal articles** (2022–2025)

2.4 Inclusion Criteria

Studies were included if they:

1. Focused on chatbots or conversational agents in marketing or consumer contexts.
2. Examined anthropomorphism, humanness, social presence, agency, or humanlike design cues.
3. Measured consumer trust, authenticity, satisfaction, engagement, or loyalty.
4. Were empirical (quantitative, qualitative, or mixed methods).

Published in peer-reviewed journals between 2022–2025.

III. RESULT AND DISCUSSION

Overview of Findings

3.1 Conceptualization of Anthropomorphism in Recent Literature

Anthropomorphism was operationalized across three primary dimensions:

1. **Visual anthropomorphism**
 - humanlike avatars, virtual faces, gestures.
 - Used in e-commerce, hospitality, and service chatbots.
2. **Linguistic anthropomorphism**
 - emotional language, empathy, humor, warmth, politeness.
 - Strongly enhanced by LLM capabilities (Park & Lin, 2024).
3. **Cognitive anthropomorphism**
 - perceived agency, intentionality, autonomy.
 - A key driver of trust and competence attributions.

Findings reveal that linguistic anthropomorphism has become dominant due to text-based LLM chatbots.

3.2 Attribution Mechanisms

Studies consistently identify three mechanisms:

1. **Warmth attribution** → increases trust, reduces perceived risk.
2. **Competence attribution** → enhances perceived service quality.

3. **Moral attribution** (emerging in 2024–2025 research) → relates to fairness, honesty, transparency.

A unified pattern shows:

Anthropomorphic cues → attribution → trust → loyalty outcomes.

3.3 Trust Formation

Trust formation was categorized into:

1. **Cognitive trust** (accuracy, competence, reliability)
2. **Affective trust** (warmth, empathy, friendliness)
3. **Situational trust** (fit with service context)

Interestingly, post-2023 studies find that affective trust contributes more strongly than before, due to more humanlike AI expressiveness.

3.4 Loyalty Outcomes

Anthropomorphic chatbots contribute to:

1. Increased **revisit intention**
2. Higher **brand attachment**
3. Improved **service satisfaction**
4. Greater **purchase intention**

However, several studies warn of **trust decay** if AI-generated interactions appear manipulative.

Discussion

The findings highlight that anthropomorphism is no longer a simple design cue but a multi-dimensional socio-cognitive phenomenon that stimulates deep psychological processes. Attribution theory plays a central role in shaping trust and loyalty responses. However, there is a nonlinear effect: moderate anthropomorphism improves trust, but excessive humanness can activate the uncanny valley, reduce credibility, or trigger privacy concerns.

5. Implications, Limitations, Future Research

5.1 Theoretical Implications

1. Need for integrative anthropomorphism frameworks.
2. Moral attribution is emerging but underdeveloped.
3. Trust must be studied as dynamic, not static.

5.2 Managerial Implications

1. Brands must calibrate chatbot humanness based on industry context.
2. Transparency about AI agency is critical.
3. Anthropomorphism can optimize customer journeys if used ethically.

5.3 Limitations

1. Overrepresentation of quantitative studies.
2. Limited cross-cultural comparisons.
3. Many studies rely on scenario-based experiments.

5.4 Future Research Directions

1. Longitudinal studies on trust decay.
2. Anthropomorphism in multimodal chatbots (voice + avatar).

Ethical implications of emotional AI and persuasion.

IV. CONCLUSION

This SLR shows that anthropomorphic chatbots significantly influence consumer trust and loyalty through warmth, competence, and moral attributions. LLM-driven advancements reshape how consumers interpret AI agency and authenticity. A balanced approach to anthropomorphic design can create meaningful consumer–AI relationships, but requires ethical oversight and contextual alignment.

V. ACKNOWLEDGMENTS

The author would like to express sincere gratitude to all individuals and institutions that have contributed to the completion of this study. Special appreciation is extended to academic supervisors and

mentors for their invaluable guidance, constructive feedback, and continuous encouragement throughout the research process. Their scholarly insights and critical perspectives greatly enhanced the quality and rigor of this systematic literature review. The author is also thankful to colleagues and fellow researchers who provided intellectual support, shared relevant discussions, and offered thoughtful suggestions during the development of this manuscript. Appreciation is further conveyed to the editors and anonymous reviewers whose comments and recommendations helped refine the structure, clarity, and academic contribution of the article. Finally, the author acknowledges the support of family and close associates for their patience, understanding, and moral support, which played a significant role in sustaining motivation and focus throughout the research and writing stages of this work.

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