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Introduction: AI-powered virtual chatbots are transforming the way businesses communicate with their customers, offering round the clock support and personalized experiences (Abbasi et al., 2024). These artificial intelligence bots are progressively implemented in handling relationship with customers, user engagement and customised services (Armenia et al., 2024; Bai et al., 2024). However, the influence of AI-chatbots on consumer trust and loyalty, particularly in a cross-cultural environment is relatively untapped (Bilal et al., 2024; Brüns & Meißner, 2024; Buyukbalci et al., 2024). The research aims to perform a systematic review of existing literature to explore the impact of AI chatbots on these two crucial factors across various cultural contexts.

Research objective: The objective of this systematic literature review is to investigate how AI-chatbots influence consumer trust and loyalty across diverse cultural settings. Specifically, the research seeks to:

- Investigate the factors that foster trust in AI chatbots.
- Assess the significance of AI chat bots in raising customer loyalty
- Analyze how the association between AI Chatbots and consumer behaviour is influenced by of cultural differences
- Pinpoint gaps in the literature to guide future research on AI-driven consumer engagement across cultures.

Methodology: A systematic literature review will be undertaken in order to explore comprehensively into the area. A structured search will be conducted in major academic databases, including Scopus, Web of Science, and Google Scholar, using keywords such as "AI-chatbots," "consumer trust," "consumer loyalty," and "cross-cultural." The inclusion criteria will prioritize research articles and industry reports published within the past decade. The study will document the selection process following PRISMA guidelines. The chosen studies will undergo critical analysis regarding the factors that influence trust and loyalty in chatbots, as well as their applicability across different cultural contexts.

Findings: Initial research from the literature indicates that consumer confidence in AI-chatbots is impacted by factors, such as the chatbot's capacity to mimic human-like interactions (Chakraborty et al., 2024a; Eggenschwiler et al., 2024), transparency (Chakraborty

et al., 2024b), personalisation(Chen et al., 2024), and dependability(Dong et al., 2024). As observed from extant literature in domain of customer trust and customer loyalty, customer trust is a foundation to build customer loyalty (Dwivedi et al., 2024; Fang et al., 2024; Hajian et al., 2024). However, because of cultural variations in technology acceptance(Grimm & Walz, 2024), communication styles (Hagen et al., 2024), and customer service expectations (Ki et al., 2024; Latinovic & Chatterjee, 2024), these relationships differ significantly. Cultures that are resilient to change and belong to developed economies, are open to interacting with AI chatbots (X. Ma et al., 2024; Y. Ma & Xing, 2024), while those with limited awareness and economic resources are hesitant (Park & Ahn, 2024; Ram et al., 2024). Additionally, consumers from individualistic cultures may prioritize efficiency and personalization (Patrizi et al., 2024), while those from collectivist cultures may value empathy and relationship-building in chatbot interactions (Tsai, 2024; Volles et al., 2024; Wang et al., 2024).

Contribution to the Field: This systematic review contributes to the growing body of literature on AI in customer engagement by highlighting the role of cultural context in shaping consumer trust and loyalty. The findings will provide valuable insights for businesses operating in global markets, guiding them in designing AI-chatbots that cater to the specific cultural preferences of their target audiences. Additionally, this review will identify key gaps in the current research and propose directions for future studies.

Conclusion: As AI-chatbots continue to play an essential role in customer service and brand engagement, understanding their impact on trust and loyalty across different cultural contexts is critical. This systematic literature review will provide a holistic view of the existing knowledge, underscore the importance of cultural considerations in AI-driven consumer interactions, and offer actionable insights for businesses seeking to optimize their digital strategies in a globalized marketplace.

Keywords: AI-chatbots, consumer trust, consumer loyalty, cross-cultural environment, systematic literature review, digital strategy, customer engagement.

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