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User Satisfaction with AI-Powered Chatbots: Features Driving User Experience

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Abstract

With the growing integration of AI-powered chatbots across industries, understanding the key factors affecting customer satisfaction has become increasingly important, especially in professional domains such as banking, and healthcare. This scoping literature review examined findings from 25 peer-reviewed studies highlighting both common and industry-specific factors affecting user satisfaction with AI-powered chatbots. The review identifies four main themes that consistently affect satisfaction across sectors: anthropomorphism, accessibility, personalization, and trust. Additionally, it accentuates sector-specific factors including empathy in healthcare, and the heightened importance of trust and human support in banking. This scoping review contributes to the broader understanding of human-AI interaction by identifying critical design priorities for AI-powered chatbots which are common across industries. It also examines trust and its importance when offering services powered by chatbots in the context of specific industries.

Keywords: AI-powered chatbots, user satisfaction, banking, healthcare

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User Satisfaction with AI-Powered Chatbots: Features driving User Experience

Tanya Linden, Arzoo Atique and Yihang Niu

1. INTRODUCTION

Artificial intelligence (AI) has significantly changed interaction between businesses and customers, especially with the introduction of AI-powered chatbots (Miklosik et al., 2021). Different from traditional rule-based chatbots that respond according to predefined scripts, AI-driven chatbots use natural language processing (NLP) and machine learning (ML) to adapt to customers' inputs, making their responses more contextualized and personalized (Alazzam et al., 2023).

For professional industries, such as banking, and healthcare, AI-powered chatbots usually serve as assistants taking many forms; they may appear as text-based interfaces, voice assistants, virtual avatars, or multimodal systems integrated into service platforms.

Businesses value automation opportunities, especially powered by AI, since by automating routine tasks and providing scalable support, chatbots can reduce the organizational and financial burden (Laymouna et al., 2024). Yet, their implementation raises complex, high-stakes questions that need rigorous investigation, including the effect on relationships with customers.

In general, AI-powered chatbots are more socially present, and can create an illusion of human-like communication and problem solving (Jin & Youn, 2023). Despite the widespread adoption of AI-powered chatbots across diverse industries, a clear understanding of the significant factors influencing customer satisfaction remains elusive, marked by fragmented findings and a notable lack of consensus; the inconsistent impact of perceived social presence and attachment anxiety across various research domains are of particular concern (Al-Oraini, 2025). The aim of this study was to gain insights into suitability and performance of AI-powered chatbots across several industries through a scoping literature review, and to identify both common and industry-specific factors affecting customer satisfaction.

2. BACKGROUND

User satisfaction refers to a user's post-interaction evaluation of a product or service, typically based on the comparison between their prior expectations and the actual experience (Söderlund, 1998; Wang et al., 2023). According to the Expectation-Confirmation Model (Oliver, 1980), satisfaction occurs when the performance of a system meets or exceeds user expectations. In the field of Human-Computer Interaction (HCI), and in relation to AI chatbots in particular, satisfaction is often treated as a key outcome of user experience, reflecting how well the interaction aligns with user needs and perceptions (Cheng & Jiang, 2020).

Although user satisfaction with AI Chatbots is based on actual experiences and prior expectation, the factors influencing satisfaction are context-dependent and vary across industry sectors. At the same time, there are some contradictory findings in recent studies of customer satisfaction within the same industry. For example, in the banking sector, Zainol et al. (2023) found that the service quality is an insignificant factor in customer satisfaction whereas Candiwan and Annikmah (2024) identified it as a crucial factor of positive user satisfaction. These contradictions illustrate the complexity of chatbots adoption in different industries and highlight the need to further examine the factors that influence customer satisfaction with AI-powered chatbots.

To gain insights into factors driving customer satisfaction with AI-powered chatbots, this study conducted a scoping literature review focusing on two industries: banking and healthcare. Both industries are highly regulated and both make significant impact on individuals' lives and well-being as compared to other industries. Both industries implemented a relatively rapid adoption of chatbots to streamline and improve customer service, however there are still challenges and unresolved issues, both common and unique to these two sectors, that warrant dedicated investigation.

3. METHODOLOGY

Scoping review studies commonly follow the methodological framework PRISMA-ScR by Tricco et al. (2018) which builds upon the well-established PRISMA protocol. extending its application to scoping reviews. Research articles included in this scoping review were sourced from three primary academic databases: Web of Science, Scopus, and ACM Digital Library. These databases were selected due to their strong reputation and comprehensive coverage in the field of HCI, the central focus of this study.

Two searches for each industry (banking and healthcare) were conducted using search terms as specified in Table 1. Each industry sector uses different terminology specific to its context. Generally, AI-powered chatbots can also be referred to as virtual assistants, conversational AI, or conversational agents. Similarly, the term users vary across sectors; in banking, users are referred to as customers or clients, whereas in healthcare as patients.

Sector	Search Terms
Banking	(ai chatbot OR chatbots OR virtual assistant OR conversational ai OR conversational agent) AND (customer services OR customer satisfaction OR user experience OR client experience AND banking OR fintech)
Healthcare	(ai chatbot OR chatbots OR virtual assistant OR conversational ai OR conversational agent) AND (patient experience OR patient expectation OR patient satisfaction OR patient support AND healthcare OR medical consultation OR e-health)

Table 1: Search Terms Strategies

The manuscripts selection adhered to the following inclusion criteria. Only studies published between 2020 and 2025 were considered for this review, as this period marked by rapid growth in AI-powered chatbot adoption. The increasing demand for 24/7 customer service and the high cost of human support pushed many large organizations to invest in chatbot development and COVID-19 pandemic accelerated digital transformation and made chatbot use more essential than optional. This crisis acted as a tipping point for digital transformation across sectors, leading to the mainstreaming of AI technologies in healthcare, education, business, and government services (Agarwal et al., 2024). However, as initial investigation, this study focused only on two domains – banking and healthcare.

Aligning with the focus of this study, only studies investigating user satisfaction with AI-powered chatbots were included. Consequently, articles primarily dealing with emotion detection and related psychological factors were excluded, as these topics have a stronger fit with the domain of psychology rather than HCI.

Finally, since this review assesses specifically user experiences, only studies examining primary end-users, i.e. clients/customers in banking, and patients in healthcare, were included. Studies involving other user groups, such as bank employees, or healthcare professionals, were excluded.

Studies focusing on technical aspects of AI, such as algorithmic developments or virtual reality (VR) technologies, were considered beyond the scope of this review and thus excluded.

4. DATA ANALYSIS

The initial search conducted across Web of Science, Scopus, and ACM Digital Library databases returned a total of 462 articles with 407 articles left after removing duplicates (Figure 1). 89 studies published before 2020 were excluded, and an additional 165 were removed because they represented entire journal issues or conference proceedings rather than individual studies. The remaining 153 articles were further screened as per the inclusion and exclusion criteria, resulting in 15 articles studying satisfaction with AI-powered chatbots in the banking sector and 10 articles in the healthcare.

The articles were analyzed using thematic analysis guidelines for conducting scoping review (Thomas & Harden, 2008). The analysis was performed within individual sectors, and from there, all the findings were then integrated together. Using a bottom-up approach, the process began with open coding of each study in NVivo. Relevant codes were then grouped and categorized. These categories were subsequently organized into subthemes, which were further refined and consolidated into themes.

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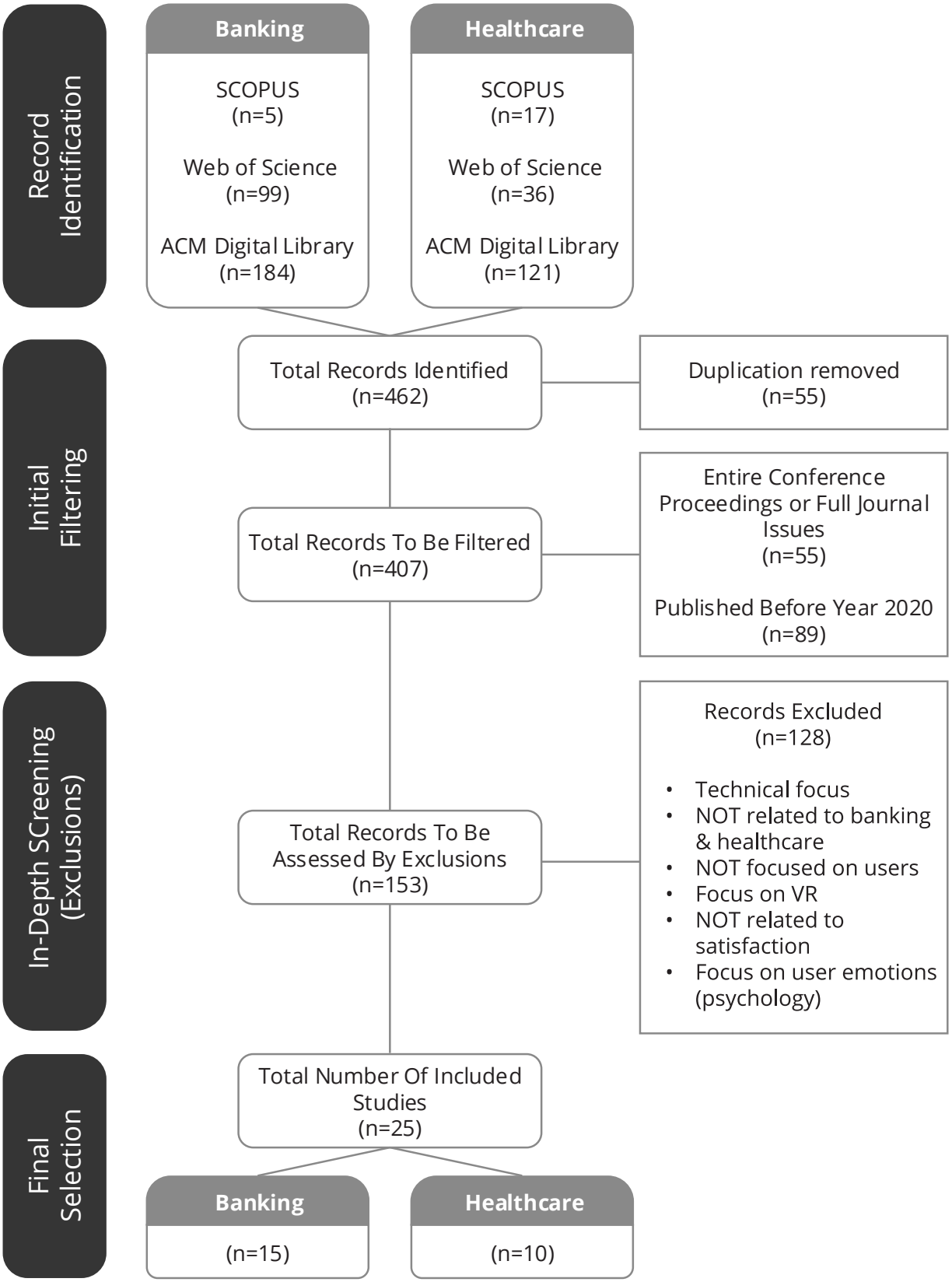

Figure 1: PRISMA-ScR Flowchart

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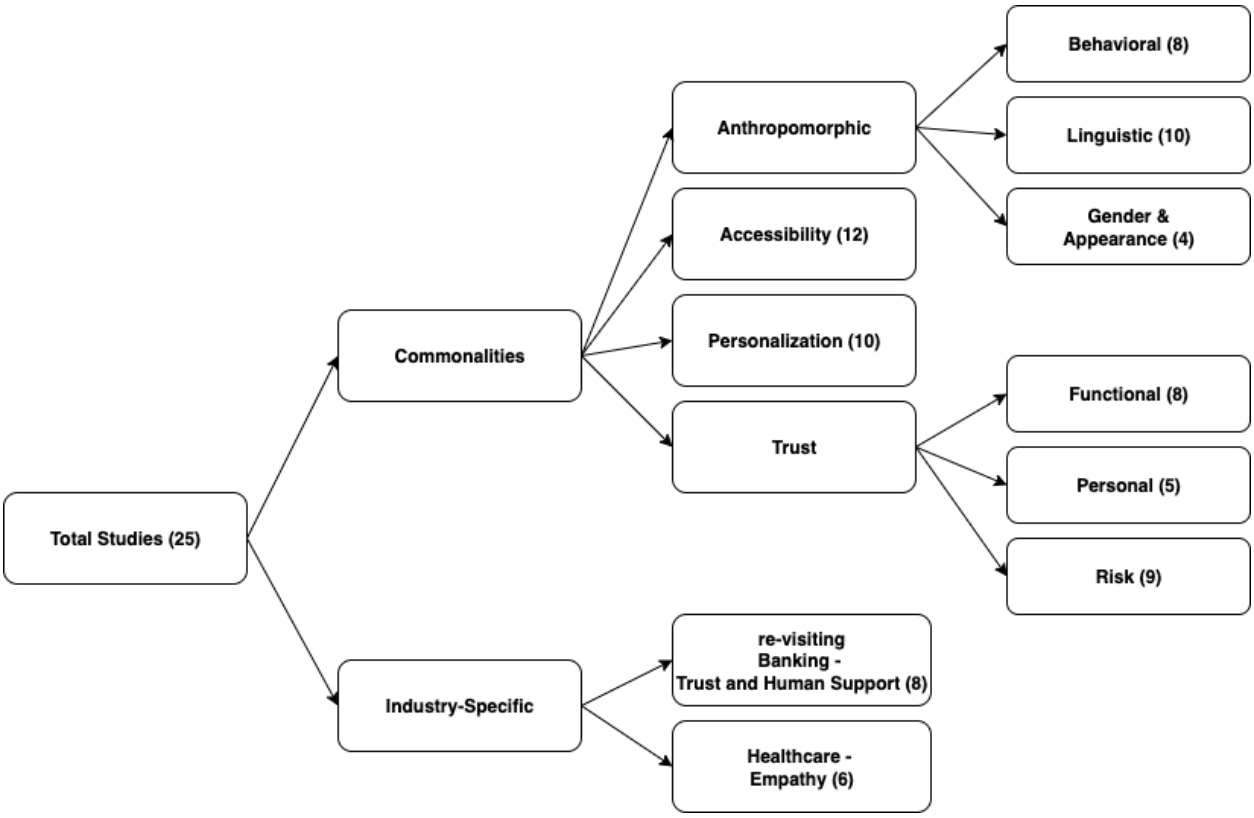

Figure 2: Identified Factors (Numbers next to the factors refer to the number of studies discussing each factor)

The identified themes were categorized into two main groups: common factors and industry-specific factors. The common factors include four key categories – Anthropomorphic features, Accessibility, Personalization, and Trust. Anthropomorphism and Trust were further split into three subfactors each. The industry-specific factors highlight themes unique to sectors (Figure 2). These include Empathy in the healthcare sector (discussed in six identified studies), and a factor of Trust and Human Support, with Trust having a special weight in the banking sector due to its heightened relevance in that context (discussed in eight studies).

5. FINDINGS

Analysis of past research identified a set of features that are important for users seeking information from service provider chatbots. The determinant factors influencing customer satisfaction with using AI-powered chatbots are summarized in Appendix A. Although banking and healthcare are very different in terms of services they provide, some of the chatbot features are common across both sectors, however even common features may have differing nuances.

Anthropomorphic Features

Anthropomorphic features include behavioral parameters, linguistic features, gender and appearance. Balanced anthropomorphic realism was important for engagement across sectors. In both industries, users responded positively to immediate responsiveness and socially enriched behaviors. In both sectors prompt, and socially appropriate pacing, such as friendly greetings, small talk, personalized acknowledgments and brief pauses before replies, improved comfort, and helped reduce anxiety and increased credibility (Dekkal et al., 2024; Li, Gross, et al., 2024; Mfumbilwa et al., 2024; Nguyen & Le, 2025; Park et al., 2024; Roozen et al., 2025; Wang & Li, 2024). However, overly realistic features, particularly facial expressions or exaggerated behaviors, sometimes made users uncomfortable or distracted (Ahmed & Ahtinen, 2021), indicating that use of mimicry should be moderate. Users rejected "cute" or excessively human-like avatars when they failed to deliver matching functional competence (Lin et al., 2024; Roozen et al., 2025).

Behavioral mimicry must be coupled with reliable performance to maintain satisfaction. In banking where functional expectations are high, pre-

scripted dialogues or inability to handle nuanced queries reduced credibility and user trust (Alshibly et al., 2024; Mehrolia et al., 2023). Similarly, in healthcare, empathetic behavior without meaningful response could appear insincere (Li, Gross, et al., 2024; Wang & Li, 2024).

Clarity of language proved equally essential across all domains. Clear sequencing of questions, procedural phrases (e.g., "Let's continue"), and logical flow significantly reduced user confusion and improved comfort (Li, Gross, et al., 2024). In healthcare it was important for patients when chatbots used medical terms judiciously, adjusting language complexity according to user health literacy (Li, Gross, et al., 2024; Wang & Li, 2024). Similarly, banking users preferred responses that offered precise, context-aware assistance (Dekkal et al., 2024).

Gender representation influences users' emotional responses, perceptions of credibility, and overall satisfaction. In banking, gender was more closely tied to user expectations: male-presenting chatbots were associated with higher competence and authority in transactional roles, reinforcing traditional gender-role stereotypes (Roozen et al., 2025). Yet this trend has also drawn criticism, as it may perpetuate biased hierarchies, for example, by positioning female chatbots as assistants and males as experts (Lin et al., 2024; Roozen et al., 2025).

In healthcare, gender and appearance had more direct emotional and interpersonal consequences. Jin and Eastin (2024) showed that chatbots with female doctor cues were rated highest in warmth, empathy, and communication satisfaction, while male doctor cues were perceived as slightly more competent, though not significantly so. Neutral chatbot-like avatars received the lowest ratings across trust, warmth, and perceived expertise, suggesting that appropriately designed human-likeness plays an important role in relational settings.

Accessibility Features

Users in both sectors identified ease of use, inclusive language support, and system adaptability to the capabilities of the user and the contexts as significant factors influencing their satisfaction. Accessible interface design empowered users to complete financial tasks without confusion or fear of error. Perceived ease of use had a significant effect on both perceived usefulness and satisfaction (Alshibly et al., 2024; Mfumbilwa et al., 2024; Park et al., 2024).

Language inclusivity was a shared concern for customers in both sectors. Banking customers were more inclined to use systems that were open to the use of different languages, and also avoided the use of jargon and delivered light-hearted responses (Graham et al., 2025; Le, 2022).

In healthcare, accessibility was framed less as a question of usability and more as a matter of health equity. Chatbots were praised for their potential to increase access to care among underserved populations, including migrant workers, patients in rural areas, and individuals with limited access to physicians (Jin & Eastin, 2024; Tseng et al., 2023; Zhan et al., 2024). These users benefited most from simplified interfaces, step-by-step guidance, and options tailored to low literacy and non-native speakers. Moreover, multimodal interaction options, such as voice-to-text or fully voice-based systems, were emphasized as vital for older users or those with motor impairments, who often found typing or reading challenging (Li, Gross, et al., 2024).

Personalization Features

Personalization features, including relevance, responsiveness, and emotional resonance, are consistently tied to enhanced user engagement, trust, and system effectiveness. One of the significant features in shaping user experience was easy adaptability of the chatbot to individual user traits which may include emotional state, cultural background, and prior interactions. In the health sector, systems were deemed effective if they could adapt their tone, conversational flow and terminology to the users' health literacy, medical familiarity, and emotional readiness factors, thus enhancing empathy and efficiency (Furini et al., 2024; Li, Gross, et al., 2024; Zhan et al., 2024). In banking, chatbots that were guided by their prompts and suggestions in accordance with the users' behavioral patterns or financial history could strengthen both the ease of use and relevance (Alshibly et al., 2024; Dekkal et al., 2024; Lin et al., 2024).

Relational continuity, i.e. when chatbots remembered names, referred to previous communications with the user, or used personalized greetings, enhancing rapport and perceived attentiveness attracted positive response from users in the banking sector (Nguyen & Le, 2025; Park et al., 2024). In healthcare, this continuity supported emotional safety and helped patients feel seen and understood during sensitive consultations (Furini et al., 2024; Wang & Li, 2024). However, both domains highlighted the importance of calibrated

personalization. In healthcare, users felt discomfort when chatbots were too intrusive or verbose for simple issues (Li, Gross, et al., 2024; Wang & Li, 2024). In banking, even when personalization improved engagement, users sometimes questioned the depth or contextual fit of tailored recommendations, especially for complex decisions (Dekkal et al., 2024; Park et al., 2024).

Equity and cultural sensitivity also surfaced as critical personalization dimensions. In healthcare, chatbots that accommodated users' social and linguistic backgrounds helped foster inclusion and reduced cognitive friction (Tseng et al., 2023). For marginalized users, such as migrant workers or those with low health literacy, personalized chatbots that employed simplified language, cultural metaphors, or visual aids were more effective and empowering (Furini et al., 2024; Tseng et al., 2023).

Factors Affecting Trust

Regardless of the sector, users expect chatbots to deliver responses that are accurate, timely, contextually relevant, and technically reliable. When these expectations are met through high-quality content and responsive dialogue, users are more likely to continue using chatbots. Conversely, trust deteriorates rapidly when performance fails, even if the chatbot is emotionally engaging or anthropomorphically designed. In healthcare, patients responded more positively to chatbots that asked medically relevant questions in a coherent order, explained their rationale clearly, and adjusted dialogue based on user familiarity with the healthcare system (Li, Gross, et al., 2024; Zhan et al., 2024). Patients wanted access to chatbot communication summaries to review what had been recorded, seeing this as essential for accountability and clarity (Li, Gross, et al., 2024). Vague answers or illogical response flow led users to question the diagnostic validity of the chatbot (Li, Wang, et al., 2024; Zhan et al., 2024).

In banking, functional accuracy was even more critical due to the high-risk nature of financial tasks. Users expected chatbots to manage account information, process queries, and provide financial advice without errors (Alshibly et al., 2024; Mehrolia et al., 2023). Even minor mistakes, such as irrelevant product suggestions, were seen as financially consequential (Graham et al., 2025; Lin et al., 2024). Users expressed frustration when chatbot interfaces were unresponsive or error-prone, particularly in high-stakes financial tasks. Studies highlighted the value of integrated FAQ sections, fast system response times, and clear fallback mechanisms, all of which contributed to trust and sustained usage (Dekkal et al., 2024; Mehrolia et al., 2023; Roozen et al., 2025).

Users demonstrated a strong preference for chatbots that provided clear information about their limitations. One of the most influential drivers for trust was the concept of transparency, which included acknowledging uncertainty or suggesting transfer to human support. In both sectors, the option to escalate to a human agent increased perceived safety (Graham et al., 2025; Srivastava et al., 2024), providing a sense of safety, accountability, and professionalism (Le, 2022). In banking, users demonstrated significant increase in trust towards chatbots that offered transfer to human agents for complex, high-risk, or emotional issues (Srivastava et al., 2024). Hybrid models, which allow chatbots to handle routine tasks while deferring edge cases to human staff, are increasingly recognized as a trust-enhancing design strategy (Graham et al., 2025).

Also, a company's credibility was identified as a significant factor, especially in healthcare where users predominantly evaluated the chatbot through the trustworthiness of the institution behind it. Systems backed by public entities such as national health services were seen as more legitimate and reliable than those developed by private tech firms (Zhan et al., 2024).

Many studies emphasized that in the banking sector trust is the most critical determinant of user satisfaction with chatbots (Dekkal et al., 2024; Eren, 2021; Hasan et al., 2023). Users routinely share sensitive financial information and are acutely aware of the risks involved. Multiple studies report that trust sharply declines when systems lack clarity on how user data is stored, used, or protected (Eren, 2021; Hasan et al., 2023). Chatbots that provided clear privacy notifications and referenced compliance with data protection regulations were significantly more trusted (Dekkal et al., 2024; Nguyen & Le, 2025). Alignment with industry regulations further strengthened perceived credibility, especially when users recognized evidence of proactive compliance (Hasan et al., 2023; Le, 2022).

In addition to the capabilities of the technology itself, trust in chatbots is shaped by personal factors of users, including their familiarity with the technology, emotional needs, and social context. Research shows that people who had previous experience with AI technologies were more likely to place their trust in AI-chatbot.

Banking users with exposure to fintech tools approached automated services with greater confidence and reduced hesitation (Mehrolia et al., 2023). In healthcare, prior use of voice assistants or health apps made patients more receptive to chatbot-supported care (Zhan et al., 2024).

Trust was also socially shaped. In both industries users were more likely to engage with chatbots if there was a referral and support from a reliable source such as peers or family members (Graham et al., 2025; Zhan et al., 2024).

Table 2 summarizes characteristics of the features and their effect on building or destroying trust.

Features	How does it build trust?	How does it destroy trust?
Anthropomorphism	A friendly, polite, and helpful persona (balanced realism) makes the interaction feel positive and builds rapport, leading to trust.	An overly human like bot that fails at simple tasks or tries to deceive the user, feels manipulative and breaks trust.
Accessibility	An accessible design demonstrates that the company is competent, inclusive, and cares about all its users. This signals a trustworthy and reputable organization.	An inaccessible bot suggests incompetence or indifference, leading users to doubt the company's ability to handle their needs reliably.
Personalization	Using a user's context correctly (Calibrated Personalization) makes the user feel understood and valued.	"Overly intrusive" personalization (knowing too much) or inaccurate personalization (getting the user's history wrong) feels invasive or incompetent, eroding trust.

Table 2: Identified chatbot features and their mediating effect on trust

Empathy – Healthcare Specific Factor

Chatbots in healthcare are uniquely evaluated based on their capacity to convey empathy. Empathy is expressed through both behavioral and conversational cues that allow users to feel emotionally supported and psychologically safe. Patients valued chatbots that employed emotionally attuned phrasing, such as acknowledging discomfort ("I understand this may be difficult") or showing gratitude for disclosure (Li, Gross, et al., 2024; Murali et al., 2023; Wang & Li, 2024). Moreover, chatbots that used natural pacing and conversational scaffolding also helped users navigate sensitive topics more comfortably. For example, inserting brief pauses before presenting difficult information, or using transitional phrases like "Let's take this step by step," created a sense of calm and control (Li, Gross, et al., 2024; Wang & Li, 2024). Such conversational rhythm simulated the thoughtful presence of a human caregiver and reduced users' anxiety, especially in emotionally charged or high-stakes interactions (Lin et al., 2023).

Empathy also involves sensitivity to the user's broader context. Individuals who had experienced discrimination or marginalization in traditional care settings felt more comfortable with chatbots that maintained a neutral, nonjudgmental tone (Zhan et al., 2024). For these users, empathy meant not only warmth, but also respectful distance and emotional containment, a kind of dignity-preserving interaction that conventional systems often lack (Li et al., 2020).

The effectiveness of empathy in healthcare stems from its practical ability to reduce anxiety, support disclosure, and validate patient experience. Users appreciated when chatbots responded not only with correctness, but with emotional clarity and kindness, even when delivering routine information (Li, Gross, et al., 2024).

6. CONCLUSIONS

This study aimed to synthesize current state of research on the factors contributing to user satisfaction when interacting with AI-powered chatbots in professional service industries, this time focusing on banking and healthcare. The findings highlight that while common factors such as anthropomorphism, accessibility, personalization, and trust shape satisfaction across all sectors, each domain has its own distinct factors: trust and human support in banking, and empathy in healthcare. These sector-specific differences highlight the importance of context-sensitive chatbot design.

Despite the growing adoption of AI-powered chatbots, there are challenges that need urgent

attention. A recurring concern is the mismatch between chatbot capabilities and user expectations, particularly around transparency, emotional intelligence, and risk mitigation. While functional reliability enhances user satisfaction, its effects are diminished when not coupled with clear privacy safeguards or ethical data handling. Yet, the number of studies investigating these issues is still rather limited. Moreover, the current literature is also limited in its methodological breadth, often relying on short-term surveys and interviews with users who have limited experience with advanced chatbot functionalities. Also, self-reported data is always prone to inaccuracies. As a result, many of the reported benefits remain largely conceptual or preliminary.

Given the rapid evolution of AI technologies, short term studies may become out of date very quickly as AI-powered chatbots technical capabilities improve with time. However, there is a strong need for longitudinal research with mixed-methods approaches that explores chatbot use in real-world, high-stakes environments. Future work should prioritize studies that not only evaluate chatbot design through the lens of user satisfaction but also examine broader socio-technical implications, such as algorithmic accountability, as well as equity and cultural inclusivity. Also future research need to consider cross-cultural comparison of users, as well as inclusion of underrepresented groups in studies.

Additionally, the ability to evaluate the quality of chatbot output remains challenging. In many sectors, users are unable to assess whether responses are factually accurate, ethically appropriate, or contextually useful, especially when chatbots simulate confidence even when providing misleading information. Future research should explore the use of Retrieval-Augmented Generators (RAG) to improve response quality by anchoring outputs to verifiable sources. In addition, there is a need to develop standardized frameworks for assessing chatbot accuracy, transparency, and trustworthiness across domains.

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APPENDIX A

Determinant factors and studies that investigated them

Determinant Factors	Contextual Definition	Citations
Common Factor – Anthropomorphic – Behavioral Features	Behavioral factor relates to how chatbots react to interaction, and these features includes but not limited to immediate feedback, emotional responsiveness, social signaling, and appropriate behavioral mimicry.	Alshibly et al., 2024; Li, Gross, et al., 2024; Li, Wang, et al., 2024; Mehrolia et al., 2023; Mfumbilwa et al., 2024; Park et al., 2024; Roozen et al., 2025; Wang & Li, 2024
Common Factor – Anthropomorphic – Linguistic Features	Linguistic factor refers to the chatbot's use of language; it is particularly expressed through humor, empathy, voice tone, and clarity, which ensures that communication is accepted and understood by users.	Alshibly et al., 2024; Dekkal et al., 2024; Furini et al., 2024; Li, Gross, et al., 2024; Lin et al., 2024; Mehrolia et al., 2023; Nguyen & Le, 2025; Park et al., 2024; Roozen et al., 2025; Wang & Li, 2024
Common Factor – Anthropomorphic – Gender and Appearance	Gender and appearance factor concerns how the chatbot is visually or textually represented in terms of gender identity, physical characteristics, and persona design.	Jain & Jain, 2022; Jin & Eastin, 2024; Lin et al., 2024; Roozen et al., 2025
Common Factor – Accessibility	Accessibility refers to how easily users with different abilities and backgrounds can interact with the chatbot. This includes features such as intuitive design, compatibility of the technologies, multi-language support, and clear navigation to ensure inclusive user experience.	Alshibly et al., 2024; Dekkal et al., 2024; Graham et al., 2025; Jin & Eastin, 2024; Le, 2022; Li, Gross, et al., 2024; Mehrolia et al., 2023; Mfumbilwa et al., 2024; Park et al., 2024; Roozen et al., 2025; Tseng et al., 2023; Zhan et al., 2024
Common Factor – Personalization	Personalization refers to the chatbot's ability to tailor interactions based on individual user preferences, history, and behavior. This includes adaptive responses, customized recommendations, and user-specific content delivery to enhance relevance and engagement.	Alshibly et al., 2024; Dekkal et al., 2024; Furini et al., 2024; Lin et al., 2024; Li, Gross, et al., 2024; Nguyen & Le, 2025; Park et al., 2024; Tseng et al., 2023; Wang & Li, 2024; Zhan et al., 2024
Common Factor – Trust – Functional	Functional risks refer to users' evaluation of the chatbot's reliability, safety, and performance in providing accurate and secure services. This includes concerns about errors, misuse of information, and the system's ability to handle critical tasks without failure.	Alshibly et al., 2024; Graham et al., 2025; Li, Gross, et al., 2024; Lin et al., 2024; Mehrolia et al., 2023; Shaikh et al., 2023; Srivastava et al., 2024; Zhan et al., 2024
Common Factor – Trust – Personal	Personal risks relate to the user's sense of trust, comfort, and emotional security when interacting with the chatbot. This includes perceived transparency, privacy, ethical behavior, and the sense that the chatbot understands and respects the user's individual values and boundaries.	Dekkal et al., 2024; Graham et al., 2025; Mehrolia et al., 2023; Nguyen & Le, 2025; Zhan et al., 2024
Common Factor – Trust – Risk	Risk factors refer to users' perceived vulnerability when interacting with the chatbot, particularly regarding data privacy, over-reliance, and ethical ambiguity.	Dekkal et al., 2024; Eren, 2021; Graham et al., 2025; Hasan et al., 2023; Li, Gross, et al., 2024; Li, Wang, et al., 2024; Nguyen & Le, 2025; Roozen et al., 2025; Zhan et al., 2024

Determinant Factors	Contextual Definition	Citations
Industry Specific – Banking – Trust and Human Support	Trust and human support refer to the chatbot's ability to instill confidence through secure, transparent interactions while offering seamless access to human agents when needed to handle sensitive or complex financial matters	Alshibly et al., 2024; Dekkal et al., 2024; Eren, 2021; Graham et al., 2025; Hasan et al., 2023; Le, 2022; Nguyen & Le, 2025; Srivastava et al., 2024
Industry Specific – Healthcare – Empathy	Empathy refers to the chatbot's ability to convey emotional sensitivity, reassurance, and understanding in patient interactions, helping users feel heard, supported, and respected during vulnerable moments.	Li et al., 2020; Li, Gross, et al., 2024; Lin et al., 2023; Murali et al., 2023; Wang & Li, 2024; Zhan et al., 2024