



UNIVERSITY OF MEDIA, ARTS AND COMMUNICATION (UniMAC)

INSTITUTE OF JOURNALISM

**EXPLORING THE ROLE OF CHATBOT ATTRIBUTES IN SHAPING
CUSTOMER-BRAND RELATIONSHIPS IN AI-POWERED MARKETING.**

BY

ROSEMARY ABREFI TWUM

MAPRM24046

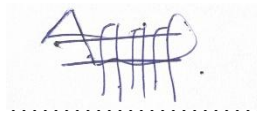
**A DISSERTATION SUBMITTED TO THE SCHOOL OF GRADUATE AND
RESEARCH AT THE UNIMAC INSTITUTE OF JOURNALISM IN
PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD
OF MASTER OF ARTS DEGREE IN PUBLIC RELATIONS WITH
MARKETING.**

NOVEMBER, 2025

DECLARATION

I hereby declare that this research is a result of my own original research and that no part of it has been presented for another degree in this university or any other higher education institute. I further declare that all the sources that I have used or quoted have been indicated or acknowledged by means of complete references.

Rosemary Abrefi Twum



.....12/12/2025...

MAPRM24046

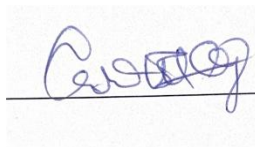
Signature

Date

CERTIFICATION

This Dissertation has been prepared and presented under my supervision according to the guidelines for supervision and formatting laid down by the University of Media Arts and Communication. (UNIMAC)

Dr. Caroline Aboagye Dacosta



...12/12/2025.....

(supervisor)

Signature

Date

DEDICATION

This research work is dedicated to my parents, Mr. Kwame Nketiah Twum and Mary Aboagyewaa, whose unwavering support and unconditional love has been a huge pillar in my life. Their sacrifices and belief in me have played a major role in the individual I have become today. This accomplishment is as much theirs as it is mine. To my siblings, especially my sister, Felicia Twum, who inspires me every day to be a better person with her resilience, I just want to say thank you, and I am grateful.

To my friends and loved ones, thank you for always being there and providing a shoulder to lean on when the journey got hard.

I dedicate this work to each one of you.

ACKNOWLEDGEMENT

My sincerest appreciation goes to my supervisor Dr. Caroline Dacosta for her guidance, corrections, and patience throughout the writing of this dissertation. Her depth of knowledge, especially in research, is unparalleled, and I am privileged to have had the opportunity to be supervised by her.

My heartfelt appreciation to Joseph Opoku for recommending this Master's programme to me and always being swift to give me clarity about topics that challenged me and encouraging me to always aim for the finish line. I do not see myself getting this far on the academic ladder without his counsel and utmost commitment to my academic welfare.

My warmest appreciation goes to my parents, my sister and her son Nana Kwame Twum , my friends Linda Danquah, Manuella Kissiwaa, Matilda Fosu, Prince Amoako and Richmond Afoani for their continuous emotional and physical support along life's roughest roads. I am forever indebted. Finally, but not least, I want to show my maximum appreciation to the respondents without whom I wouldn't have completed this work. Your knowledge and depth of this study have contributed greatly to this study. Special thanks to my GIJ 'squad' on the programme, especially Eugenia Agbadzi. Waking up at dawn, the early morning, and late-night learning sessions, as well as the jokes and motivations, brought us this far. I do not see myself coming this far if I were on this journey alone. I am proud of you folks. The world can't wait to receive your impact.

ABSTRACT

The rapid adoption of Artificial Intelligence (AI) in marketing has positioned chatbots as central tools for customer engagement, yet little is known about how consumers in emerging markets interpret their attributes and how these interpretations shape customer-brand relationships. This study examines how Ghanaian consumers experience key chatbot attributes responsiveness, emotional tone, human-likeness, and perceived service quality and how these influence trust, satisfaction, and emotional connection. Guided by a constructivist paradigm and qualitative exploratory design, semi-structured interviews were conducted with fifteen (15) consumers across the banking, telecommunications, and e-commerce sectors. Thematic analysis revealed that chatbot attributes function as relational cues rather than purely technical features. While responsiveness was appreciated, speed without contextual relevance increased frustration. Emotional tone strongly shaped user perceptions, with empathetic wording enhancing comfort and mechanical language diminishing trust. Moderate human-likeness improved interactional ease, but excessive anthropomorphism raised concerns about transparency and authenticity. Cultural expectations particularly politeness, respect, and conversational warmth significantly mediated user interpretations. The study extends CASA and Customer-Brand Relationship theory by demonstrating their cultural variability in Sub-Saharan African contexts. Practically, it highlights the need for culturally adaptable, emotionally intelligent chatbot designs. The research offers theoretical, practical, and policy insights for advancing ethical and context-sensitive AI adoption in Ghana's digital marketing landscape.

TABLE OF CONTENTS

CONTENTS

DECLARATION.....	i
CERTIFICATION.....	i
DEDICATION	ii
ACKNOWLEDGEMENT	iii
ABSTRACT.....	iv
TABLE OF CONTENTS	v
LIST OF TABLES	viii
CHAPTER ONE.....	1
INTRODUCTION	1
1.0 Chapter Overview	1
1.1 Background.....	1
1.2 Problem statement.....	4
1.3 Research Objectives.....	5
1.4 Research Question	6
1.5 Significance of the study.....	6
1.6 Scope of the Study	7
1.7 Structure of the study	8
CHAPTER TWO	9
LITERATURE REVIEW AND THEORETICAL FRAMEWORK.....	9
2.0 Chapter Overview	9
2.1 Artificial Intelligence in Marketing – The Evolution and Role of Chatbots.....	9

2.2 Evolution and Capabilities of Chatbots	12
2.3 Key Chatbot Attributes and Their Implications	14
2.3 Customer-Brand Relationships in Digital Contexts.....	19
2.4 Empirical Evidence from Western and African Contexts	21
2.5 Conceptual Gaps and Justification for the Study	24
2.6 Theoretical Framework- CASA and CBR Frameworks	26
2.7 Conclusion	29
CHAPTER THREE	30
METHODOLOGY	30
3.0 Chapter Overview	30
3.1 Research Paradigm.....	30
3.2 Research Approach	32
3.3 Research Design.....	32
3.4 Population of the Study.....	33
3.5 Sampling and Participant Recruitment	34
3.6 Data Collection Method.....	37
3.7 Data Collection Procedure	38
3.8 Methods of Data Analysis.....	40
3.9 Ethical Considerations	41
3.10 Chapter Summary	42
CHAPTER FOUR.....	43
FINDINGS AND DISCUSSION	43
4.0 Chapter Overview	43

4.1 Introduction to the Findings and Discussion	43
4.2 Demographic Profile of Participants.....	44
4.3 The Experiences of Chatbot Attributes in Brand Interactions	45
4.4 How Chatbot Interactions Influence Trust, Satisfaction and Emotional Connections.....	49
4.5 Cultural Values, Infrastructure and Chatbot Acceptance	54
4.6 Discussion of the Study	59
4.7 Chapter Summary	63
CHAPTER FIVE	66
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	66
5.0 Chapter Overview	66
5.1 Summary of the Study	66
5.2 Summary of Key Findings	67
5.3 Conclusions of the study.....	69
5.4 Implications and Recommendations	70
5.5 Limitations and Suggestions for Further Research.....	71
REFERENCES	73
Appendix A	77

LIST OF TABLES

Table 4.1: Summary of Participant Demographics	44
--	----

CHAPTER ONE

INTRODUCTION

1.0 Chapter Overview

Chapter One introduces the research topic and outlines the foundational elements that frame the study. It begins by discussing the rapid integration of Artificial Intelligence (AI), particularly chatbot technologies, into marketing and customer engagement strategies. The chapter emphasizes the shift from chatbots as mere functional tools to relational agents that influence customer-brand interactions, especially in emerging markets like Ghana. The **problem statement** highlights the tension between the functional efficiency of chatbots and the unmet relational expectations of customers in culturally distinct environments. The **research objectives and questions** are then outlined, focusing on how users perceive chatbot attributes such as responsiveness, emotional tone, human-likeness, and service quality and how these affect trust, satisfaction, and loyalty. The **significance of the study** is discussed in relation to its contribution to theory, practice, and policy. Finally, the chapter outlines the **structure of the entire study**, setting the stage for the detailed reviews and analyses that follow in subsequent chapters.

1.1 Background

The implementation of Artificial Intelligence (AI) into marketing and customer interaction frameworks has initiated a fundamental transformation in how brands develop relationships with consumers. The transformation is mostly driven by the growing dependence on AI-powered conversational agents, referred to as chatbots, which replicate human dialogue to automate customer support, provide personalised content, and enhance brand engagement (Adam et al., 2021; Sheehan et al., 2020). These systems have progressed from basic query-response

mechanisms to advanced entities capable of reading emotional signals, emulating human behaviour, and enabling relational interactions. Consequently, chatbots have evolved beyond their functional origins to serve as strategic participants in digital branding and relationship marketing.

The use of chatbot technologies has grown rapidly on a global scale. More than 85% of customer service interactions in industrialised economies are now mediated by AI, according to reports by Statista (2023) and Gartner (2022), with chatbots taking centre stage in interface design across e-commerce, banking, retail, and telecoms. Emotionally intelligent bots like "Erica" have been effectively used by US firms like H&M and Bank of America to handle customer enquiries, cross-sell financial goods, and maintain customer loyalty. According to empirical findings, chatbot qualities including empathy, anthropomorphism, interactivity, and response accuracy have a significant impact on long-term brand attachment, consumer happiness, and trust (Gnewuch et al., 2022; de Cicco et al., 2022; Lee & Kim, 2023).

However, the situation is more complex in the African environment. Despite the continent's ongoing digital revolution, chatbot implementation is still dispersed and limited by context. According to studies by Adeyemi and Adebayo (2022) and Ncube et al. (2024), cultural dissonance, digital skill shortages, and inadequate infrastructure are the main obstacles to mainstream adoption. However, several innovations show promise. For instance, the multi-platform, AI-powered chatbot "Leo," which was unveiled by Nigeria's UBA, has received praise for its usability and cultural resonance. Similar to this, institutions in South Africa like Absa and Standard Bank have put in place bots that can communicate in multiple languages and provide financial advising services. These advancements point to a regional shift away from efficiency-driven AI and towards digital agents that are emotionally and culturally sensitive.

In Ghana, the adoption of chatbots for marketing and customer engagement remains in its nascent stages. Despite growing digitization in banking, telecommunications, and e-commerce sectors, the deployment of chatbot systems has often prioritized functional convenience over relational effectiveness. Studies by Owusu Kwateng et al. (2019) and Adu et al. (2022) point to infrastructural inconsistencies, underdeveloped chatbot architecture, and low customer digital confidence as factors impeding seamless adoption. Moreover, users have expressed dissatisfaction with chatbot-mediated interactions, often characterizing them as sterile, impersonal, or misaligned with local communicative norms (Dzandu et al., 2021; Amponsah & Boateng, 2022).

Although existing research (Boateng et al., 2023; Dankyi & Abrahams, 2024) in Ghana acknowledges the operational value of chatbots, limited attention has been paid to their capacity for emotional engagement, relationship cultivation, and cultural alignment. Most empirical inquiries focus on technical performance indicators response time, problem resolution rate, or uptime leaving a significant gap in our understanding of how specific chatbot attributes influence deeper relational outcomes such as trust, satisfaction, emotional connection, and brand loyalty. This lacuna is especially critical in emerging markets like Ghana, where customer-brand relationships are heavily shaped by social proximity, trust norms, and affective resonance.

This study, therefore, seeks to critically explore how chatbot attributes influence customer-brand relationships within Ghana's digital marketing context. Drawing on the Computers Are Social Actors (CASA) paradigm (Nass & Reeves, 1996) and Customer-Brand Relationship (CBR) theory (Fournier, 1998), the research examines how perceived chatbot traits such as responsiveness, emotional tone, human-likeness, and service quality affect relational constructs including trust, satisfaction, and loyalty. By synthesizing global technological advances with localized user

experiences and cultural values, the study aims to generate insights that inform the design of emotionally intelligent, culturally sensitive chatbot systems in emerging market contexts.

1.2 Problem statement

The deployment of AI-powered chatbots has become a dominant trend in marketing and customer service landscapes, as organizations seek to automate interactions, reduce operational costs, and increase service efficiency (Adam et al., 2021; Chattaraman et al., 2019). This technological shift is especially evident in emerging markets such as Ghana, where firms in telecommunications, banking, and e-commerce have begun integrating chatbot systems into their customer engagement strategies (Amankwah-Amoah et al., 2021; Quaye et al., 2023). However, despite these developments, there remains a fundamental tension between the operational benefits of chatbot use and the relational demands of customers in these contexts particularly the need for trust, empathy, and cultural resonance in brand communication (Dzandu et al., 2021; Owusu & Darko, 2025).

Nonetheless, existing literature (Ngai et al., 2021; Zhang et al., 2022) has examined the influence of chatbot functionality on service delivery, and some studies have begun to explore the emotional and anthropomorphic dimensions of chatbot design (Lee & Kim, 2023; Gnewuch et al., 2022). However, a considerable segment of this research is situated within Western contexts and presumes a universal framework for human-computer interaction. These studies often emphasise technological complexity and customisation features while inadequately addressing the socio-cultural factors that shape user perceptions in African markets. In Ghana, where interpersonal communication norms significantly influence customer expectations, contemporary research often simplifies chatbot engagement to efficiency metrics, neglecting the impact of design elements such as emotional tone, responsiveness, and human-like qualities on the development of affective and

cognitive connections with brands (Mensah & Boateng, 2023; Asante & Mensah, 2022; Dankyi & Abrahams, 2024).

This disconnect signals a critical and under-theorized research gap: the limited empirical and conceptual understanding of how chatbot attributes shape customer-brand relationships in culturally distinct, digitally transitional environments like Ghana. Specifically, there is insufficient exploration of how users perceive, interpret, and emotionally respond to chatbot-mediated brand interactions within local cultural and infrastructural contexts. The absence of such inquiry limits the development of chatbot systems that are not only functionally efficient but also socially and culturally intelligible to users.

Against this backdrop, this study seeks to investigate how specific chatbot attributes namely responsiveness, emotional intelligence, anthropomorphic design, and perceived service quality contribute to the development of customer-brand relationships in Ghana's AI-enabled marketing environment. Through a qualitative, culturally contextualized exploration, the study aims to advance theoretical discourse on AI-human interaction in branding, while offering practical implications for designing chatbot systems that foster trust, engagement, and loyalty among consumers in emerging markets.

1.3 Research Objectives

1. To explore how Ghanaian customers experience chatbot attributes like responsiveness, emotional tone, and human-likeness in brand interactions.
2. To understand how chatbot interactions influence trust, satisfaction, and emotional connections with brands.

3. To investigate the role of Ghanaian cultural values and infrastructure in shaping chatbot use and acceptance.
4. To identify user insights for designing chatbots that meet emotional, relational, and cultural expectations locally.

1.4 Research Question

1. How do Ghanaian consumers perceive and interpret the attributes of chatbots such as responsiveness, emotional tone, human-likeness, and service quality during their interactions with brands?
2. In what ways do chatbot interactions influence customers' emotions, trust, satisfaction, and relationship-building with brands in Ghana?
3. How do Ghanaian cultural norms, communication styles, and infrastructural contexts affect customer experiences and meanings attached to chatbot communication?
4. What are Ghanaian users' views and suggestions on how chatbot design and functionality can be improved to foster stronger trust, engagement, and loyalty?

1.5 Significance of the study

This study contributes to the growing body of literature on artificial intelligence in marketing by providing a nuanced, context-specific understanding of chatbot interactions in an emerging market. Unlike many existing studies rooted in Western contexts, this research foregrounds Ghanaian cultural values and communication norms, thereby enriching theories such as the Computers Are Social Actors (CASA) paradigm and Customer-Brand Relationship (CBR) theory with empirical insights from Sub-Saharan Africa. The findings will advance scholarly discourse on the socio-cultural dimensions of AI-human interaction and relational marketing, offering a valuable

framework for future qualitative investigations on AI-enabled brand communication in similar developing country contexts.

For marketing practitioners, customer service managers, and chatbot developers operating in Ghana and comparable markets, this study provides critical insights into user expectations and experiences that extend beyond operational efficiency. By highlighting the importance of emotional intelligence, cultural resonance, and relational qualities in chatbot design, the study offers actionable recommendations to develop chatbot systems that foster trust, satisfaction, and loyalty among local consumers. This user-centered perspective can guide the creation of more effective, culturally adaptive chatbot interfaces, improving brand engagement and competitive advantage in the fast-evolving digital marketplace.

From a policy perspective, the study underscores the need for regulatory frameworks and digital inclusion initiatives that support equitable and culturally sensitive AI adoption. Findings about infrastructural and digital literacy challenges provide evidence to inform governmental and institutional policies aimed at bridging technological gaps and enhancing user digital confidence in emerging economies. Moreover, the research advocates for the inclusion of ethical standards related to transparency, privacy, and emotional safety in AI-powered marketing tools, encouraging policymakers to promote responsible AI practices that align with local social values and consumer rights.

1.6 Scope of the Study

This study focuses on exploring how chatbot attributes specifically responsiveness, emotional tone, human-likeness, and perceived service quality influence customer-brand relationships within Ghana's digital marketing environment. The research is limited to AI-powered chatbot interactions in the banking, telecommunications, and e-commerce sectors, where chatbot adoption is emerging.

The study targets Ghanaian consumers aged 18 and above who have engaged with chatbot platforms. It adopts a qualitative, exploratory approach to understand user experiences, emotional responses, and cultural interpretations of chatbot communication. The findings aim to inform both theory and practice in developing culturally sensitive and emotionally intelligent chatbot systems.

1.7 Structure of the study

This thesis is organized into five chapters. Chapter One introduces the study, outlining the background, problem statement, research objectives, questions, significance, scope, and justification. Chapter Two presents a critical review of existing literature, covering the evolution of chatbots, key attributes, customer-brand relationships, theoretical frameworks, empirical studies, and identified gaps. Chapter Three outlines the research methodology, including the research paradigm, design, sampling strategy, data collection, and analysis techniques. Chapter Four presents and analyzes the findings from the qualitative data. Finally, Chapter Five discusses the key insights, draws conclusions, and offers recommendations for practice, policy, and further research. This structure provides a logical flow for addressing the study's objectives.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.0 Chapter Overview

This chapter reviews relevant literature on the role of chatbot attributes in shaping customer-brand relationships within digital marketing contexts. As businesses increasingly adopt AI-powered chatbots to enhance customer engagement, research has evolved from focusing solely on technical performance to examining emotional, relational, and cultural dimensions of chatbot interactions. The review begins by tracing the evolution and capabilities of chatbots, followed by a discussion of key attributes such as responsiveness, emotional intelligence, and anthropomorphism. It then explores the nature of customer-brand relationships in digital environments and outlines the theoretical foundations particularly the CASA and CBR frameworks that guide this study. The chapter further contrasts empirical findings from Western and African contexts to highlight the significance of cultural and infrastructural differences. Finally, it identifies conceptual gaps in the literature and presents a justification for investigating chatbot-user interactions within Ghana's emerging digital economy.

2.1 Artificial Intelligence in Marketing – The Evolution and Role of Chatbots

Artificial Intelligence (AI) has significantly transformed the marketing landscape, shifting the paradigm from traditional mass communication to data-driven, personalized, and interactive engagements (Ngai, Chau, & Chan, 2021). At the forefront of this transformation is the emergence of AI-powered chatbots conversational agents designed to replicate human interaction in digital interfaces. Initially developed for basic customer support tasks, chatbots have rapidly evolved into complex entities capable of understanding user intent, exhibiting emotional sensitivity, and sustaining relational dialogue (Sheehan, Fu, & Newlands, 2020; Adam, Wessel, & Benlian, 2021).

The adoption of chatbots in marketing is driven by their ability to streamline customer service operations, deliver 24/7 engagement, and reduce operational costs (Chattaraman, Kwon, & Gilbert, 2019). From a technological standpoint, advancements in natural language processing (NLP), machine learning, and affective computing have enhanced chatbot functionality, enabling more natural and context-sensitive conversations (Lee & Kim, 2023). Gartner (2022) reports that over 85% of customer interactions in developed economies are now mediated by AI, signaling a pivotal shift toward automation in customer-brand communications.

However, scholarly discourse has begun to shift from functionalist perspectives to more nuanced examinations of relational and affective dynamics. Earlier research predominantly focused on utilitarian outcomes such as efficiency, accuracy, and response time (Ngai et al., 2021). While these metrics remain relevant, recent studies argue that chatbots must also be evaluated through the lens of customer experience, emotional connection, and brand relationship development (Gnewuch, Morana, & Maedche, 2022). This evolution signals a reconceptualization of chatbots not merely as service tools but as agents of brand personality and identity.

One of the most critical emerging areas is the role of chatbot attributes in shaping customer perceptions. Emotional intelligence, for example, is increasingly recognized as a decisive factor in user satisfaction and loyalty. Chatbots that express empathy and human-like emotional cues have been shown to enhance trust and relational engagement (de Cicco, Salvatore, & Russo, 2022; Lee & Kim, 2023). Similarly, anthropomorphism imbuing chatbots with human-like characteristics triggers social responses from users and fosters the illusion of interpersonal interaction (Nass & Reeves, 1996; Gnewuch et al., 2022). These findings align with the *Computers Are Social Actors (CASA)* paradigm, which posits that users respond to computers as they would to human agents when social cues are present (Nass & Moon, 2000).

Nonetheless, the literature remains heavily skewed toward Western contexts, where digital literacy, cultural expectations, and technological infrastructures differ significantly from those in emerging markets (Adeyemi & Adebayo, 2022; Boateng, Dankyi, & Abrahams, 2023). This geographic bias poses a limitation in generalizability, as user expectations and relational norms are culturally situated. For instance, studies from Sub-Saharan Africa highlight the limitations of chatbot systems that fail to resonate with local communication styles or account for infrastructural deficits (Owusu Kwateng, Baffour-Awuah, & Koomson, 2019; Dzandu, Owusu, & Darko, 2021). Such findings underscore the need for context-sensitive research that addresses the interplay between chatbot design, cultural appropriateness, and customer-brand relationships.

Moreover, recent scholarship calls for a more holistic understanding of chatbot effectiveness that moves beyond operational KPIs to incorporate relational metrics such as emotional resonance, perceived authenticity, and user trust (Mensah & Boateng, 2023; Dankyi & Abrahams, 2024). These perspectives advocate for a relational turn in AI marketing research, which acknowledges that technological sophistication alone cannot guarantee customer satisfaction or loyalty. Instead, chatbot systems must be designed with an acute awareness of the socio-cultural dynamics that shape user interaction and meaning making

Although chatbots' technological advancements have clearly increased the potential of artificial intelligence (AI) in marketing, there is still a significant knowledge vacuum about how these tools impact relational experiences, particularly in contexts with cultural diversity. To create interdisciplinary models that incorporate emotional computing, cultural psychology, and branding theory, future research must transcend the technocentric viewpoint. Chatbots won't be able to fully realise their potential as relational agents in the digital economy until then.

2.2 Evolution and Capabilities of Chatbots

The evolution of chatbots has paralleled the broader advancements in Artificial Intelligence (AI), marking a transition from rule-based systems to sophisticated, emotionally aware digital agents. Early chatbot implementations such as ELIZA (Weizenbaum, 1966) and PARRY were based on scripted responses and pattern matching, which limited their applicability to simple, structured interactions. However, the convergence of machine learning, natural language processing (NLP), and big data analytics has propelled chatbots from these rudimentary roots into highly interactive, personalized, and dynamic tools in customer engagement (Adam, Wessel, & Benlian, 2021; Gnewuch et al., 2022).

Modern chatbots can be broadly categorized into two classes: rule-based and AI-driven. Rule-based bots operate on predefined scripts and decision trees, suitable for frequently asked questions and linear conversations. AI-powered chatbots, in contrast, utilize NLP and machine learning to understand user intent, context, and sentiment, enabling more fluid and meaningful interactions (Ngai, Chau, & Chan, 2021). The integration of affective computing, which allows chatbots to detect and simulate emotions, has further enhanced their ability to build rapport with users (Lee & Kim, 2023).

In marketing and customer service contexts, chatbot capabilities have expanded to cover a range of functions including product recommendation, query resolution, lead generation, post-purchase support, and feedback collection. According to Sheehan, Fu, and Newlands (2020), these capabilities are underpinned by advancements in AI that enable chatbots to learn from previous interactions, predict customer needs, and tailor responses accordingly. These adaptive features make chatbots valuable assets in delivering personalized experiences, a key differentiator in competitive digital markets.

One defining capability of advanced chatbots is their ability to engage in multi-turn conversations that mimic human dialogue. Unlike earlier bots limited to single-question, single-answer exchanges, AI-driven chatbots can remember contextual information, handle interruptions, and provide coherent dialogue across multiple conversational turns (Gnewuch et al., 2022). This progression not only improves usability but also enhances customer satisfaction by reducing the frustration commonly associated with mechanical and repetitive interactions.

Additionally, voice-enabled chatbots such as Amazon's Alexa, Apple's Siri, and Google Assistant have introduced multimodal capabilities that transcend text-based communication. These agents combine voice recognition, speech synthesis, and AI algorithms to provide hands-free, conversational experiences, thus broadening their use cases to include smart homes, vehicles, and wearable technologies (Chattaraman, Kwon, & Gilbert, 2019). The shift to multimodality represents a critical phase in chatbot evolution, highlighting the transition from assistive tools to ambient digital companions.

Despite these advancements, chatbot development continues to face limitations, particularly in handling ambiguous queries, managing emotional subtleties, and ensuring cultural relevance. Studies by Dzandu, Owusu, and Darko (2021) and Adeyemi and Adebayo (2022) highlight that in contexts such as Sub-Saharan Africa, chatbot performance is hindered by infrastructural gaps, low digital literacy, and a lack of cultural customization. This underscores the importance of designing bots that are not only technically capable but also context-aware and culturally attuned.

Moreover, the evolution of chatbot capabilities has triggered new ethical and regulatory concerns. Issues around transparency, data privacy, and algorithmic bias are increasingly at the center of academic and policy debates (Ngai et al., 2021). As chatbots gain access to sensitive consumer

data and exert influence over decision-making processes, there is a growing call for governance frameworks that ensure accountability and ethical AI deployment (Gartner, 2022).

The evolution of chatbots from basic rule-based scripts to intelligent, multimodal conversational agents reflects the broader trajectory of AI innovation. Today's chatbots possess capabilities that extend beyond functional automation to relational and emotional engagement. However, their continued advancement depends on addressing socio-cultural challenges, improving emotional sensitivity, and embedding ethical safeguards. Future developments must prioritize inclusivity, adaptability, and user-centered design to maximize the relational and strategic potential of chatbot technologies.

2.3 Key Chatbot Attributes and Their Implications

The functional and relational success of chatbot systems is significantly determined by their underlying attributes. As artificial intelligence (AI) systems grow more advanced, chatbot design has increasingly shifted from purely transactional models toward human-like, emotionally resonant agents capable of fostering meaningful customer-brand interactions. Among the most salient attributes explored in literature are responsiveness, emotional intelligence, anthropomorphism, and perceived service quality. Each of these features plays a critical role in shaping user perceptions, engagement, and brand relationship outcomes.

Responsiveness refers to the chatbot's ability to provide timely, accurate, and contextually appropriate responses. As Gnewuch, Morana, and Maedche (2022) highlight, responsiveness enhances perceived usefulness and directly influences customer satisfaction. Users equate faster and more relevant replies with professionalism and reliability, fostering trust in the brand. However, overly prompt responses can also be perceived as mechanical, especially if they fail to

adapt to emotional or contextual cues (Sheehan, Fu, & Newlands, 2020). This underscores the importance of balancing speed with relevance and empathy.

Emotional intelligence the chatbot's capacity to recognize and respond to users' emotional states has emerged as a central attribute in contemporary research. Drawing from affective computing, emotionally intelligent chatbots simulate empathy, offering reassurance or cheer in emotionally charged interactions (Lee & Kim, 2023). De Cicco, Salvatore, and Russo (2022) found that emotional expressiveness in chatbots significantly improved customer engagement and satisfaction, particularly in service recovery scenarios. However, the replication of human emotion raises ethical concerns regarding manipulation, authenticity, and user vulnerability, warranting critical examination (Ngai, Chau, & Chan, 2021).

Anthropomorphism, or the attribution of human characteristics to non-human entities, is another key feature of modern chatbots. The CASA paradigm (Nass & Reeves, 1996) suggests that users tend to unconsciously assign human traits to interactive systems, particularly when they exhibit social cues like greetings, humor, or facial expressions. Anthropomorphic design can lead to higher engagement and perceived warmth, improving trust and loyalty (Gnewuch et al., 2022). However, excessive human-likeness can lead to the "uncanny valley" effect where users find bots unsettling rather than relatable (Nass & Moon, 2000). Striking the right degree of human-likeness is thus crucial for maximizing user comfort and relational outcomes.

Perceived service quality encompasses the user's judgment of a chatbot's competence, accuracy, clarity, and helpfulness. High service quality is positively correlated with customer trust and loyalty, and remains a foundational element in evaluating chatbot effectiveness (Adam, Wessel, & Benlian, 2021). Yet, service quality is often shaped not only by technical precision but also by the chatbot's communicative style and contextual awareness. For instance, studies in emerging

markets suggest that chatbots that fail to align with local linguistic or cultural norms are perceived as lower in quality, even when technically sound (Dzandu, Owusu, & Darko, 2021).

The interplay of these attributes presents both opportunities and design dilemmas. Responsiveness without emotional nuance may alienate users; anthropomorphism without cultural alignment can feel contrived; emotional intelligence without ethical guardrails may lead to user distrust. Moreover, user expectations regarding these attributes are not universal but culturally contingent. Research in African contexts, including Ghana and Nigeria, reveals that users often prefer culturally aware and socially embedded chatbot interactions that reflect communal values and respectful language use (Adeyemi & Adebayo, 2022; Mensah & Boateng, 2023).

In light of these insights, chatbot designers and marketers must adopt a user-centered approach that balances functional efficiency with relational sensitivity. Attributes should not be developed in isolation but integrated into a cohesive design strategy aligned with the target audience's cultural and emotional expectations. Future research must further explore how combinations of these attributes interact to influence long-term brand relationships and user satisfaction, particularly in under-researched contexts such as Sub-Saharan Africa.

The dynamics of customer-brand relationships have undergone a profound transformation with the rise of digital technologies, particularly as customer interaction has shifted from face-to-face service to mediated experiences through websites, mobile apps, and AI-powered platforms. In digital environments, brands no longer rely solely on human representatives to cultivate loyalty and trust but instead deploy technological interfaces such as chatbots, recommendation engines, and social media platforms to facilitate relational engagement (Fournier, 1998; Sheehan, Fu, & Newlands, 2020).

The Customer-Brand Relationship (CBR) theory provides a foundational lens for understanding how emotional and cognitive ties between consumers and brands are formed and sustained (Fournier, 1998). In digital contexts, these relationships are shaped not by physical presence but by consistent, personalized, and emotionally resonant interactions mediated by technology (Boateng, Dankyi, & Abrahams, 2023). The application of CBR theory to digital platforms emphasizes relational qualities such as trust, commitment, intimacy, and satisfaction, which are influenced by users' perceptions of digital interfaces as reliable, empathetic, and responsive.

One of the critical shifts in digital customer-brand relationships is the replacement of human agents with conversational agents like chatbots. According to Gnewuch, Morana, and Maedche (2022), well-designed chatbots can serve as brand ambassadors by mimicking human conversational norms and maintaining relational continuity across touchpoints. These agents can strengthen brand identity and customer loyalty when perceived as responsive, authentic, and emotionally aware (Lee & Kim, 2023). However, unlike human interactions, where relational cues are embedded in body language and tone, digital interactions rely heavily on language, interface design, and response patterns to convey warmth and intent (Chattaraman, Kwon, & Gilbert, 2019).

Digital customer-brand relationships are also characterized by their asynchronicity and permanence. Content delivered through AI and digital platforms is often available 24/7, and users can return to previous interactions, reviews, or feedback history. This persistent availability contributes to a sense of reliability, which is a cornerstone of brand trust (Ngai, Chau, & Chan, 2021). Nevertheless, this always-on environment also raises concerns about privacy, data security, and user fatigue, which may undermine trust and affect relational continuity (Nass & Moon, 2000).

Trust remains a central relational construct in digital branding, yet its formation is complicated by the impersonal and automated nature of digital platforms. Research has shown that users tend to

anthropomorphize digital agents when they exhibit social cues, thereby enabling the transfer of human relational expectations to non-human actors (Nass & Reeves, 1996). Emotional connection in digital contexts often hinges on perceived intentionality and empathy, even when these are simulated by algorithms (de Cicco, Salvatore, & Russo, 2022). This illusion of social presence can enhance affective bonds but also exposes users to potential manipulation, particularly when emotional responses are engineered to serve commercial objectives (Ngai et al., 2021).

Cultural context significantly shapes how digital customer-brand relationships are perceived and enacted. In markets like Ghana, where interpersonal communication norms are relational and communal, customers expect respectful, emotionally attuned, and socially embedded interactions (Mensah & Boateng, 2023). Studies reveal that failure to align chatbot communication with these norms can lead to relational dissonance, even when service delivery is technically efficient (Dzandu, Owusu, & Darko, 2021). Therefore, in emerging market contexts, effective and cultural congruence may be more important than technological sophistication in fostering strong customer-brand ties.

Furthermore, loyalty in digital settings is less stable than in traditional contexts due to low switching costs, high competition, and algorithmically curated experiences. The relational depth must be continually renewed through relevance, empathy, and personalization. Chatbots and digital agents can support this by remembering user preferences, adapting language style, and offering emotionally congruent interactions (Lee & Kim, 2023). However, without transparency and ethical boundaries, such personalization may backfire, undermining the relational authenticity that brands seek to cultivate.

Customer-brand relationships in digital contexts depend not only on technology but on how technology is perceived, experienced, and integrated into users' social and cultural realities.

Relational constructs such as trust, emotional connection, and loyalty are shaped by both interface design and socio-cultural expectations. Future research must bridge relational marketing and digital interaction theories to understand how emotional bonds with brands are created and sustained in the algorithmic age.

2.3 Customer-Brand Relationships in Digital Contexts

The dynamics of customer-brand relationships have undergone a profound transformation with the rise of digital technologies, particularly as customer interaction has shifted from face-to-face service to mediated experiences through websites, mobile apps, and AI-powered platforms. In digital environments, brands no longer rely solely on human representatives to cultivate loyalty and trust but instead deploy technological interfaces such as chatbots, recommendation engines, and social media platforms to facilitate relational engagement (Fournier, 1998; Sheehan, Fu, & Newlands, 2020).

Customer-Brand Relationship (CBR) theory provides a foundational lens for understanding how emotional and cognitive ties between consumers and brands are formed and sustained (Fournier, 1998). In digital contexts, these relationships are shaped not by physical presence but by consistent, personalized, and emotionally resonant interactions mediated by technology (Boateng, Dankyi, & Abrahams, 2023). The application of CBR theory to digital platforms emphasizes relational qualities such as trust, commitment, intimacy, and satisfaction, which are influenced by users' perceptions of digital interfaces as reliable, empathetic, and responsive.

One of the critical shifts in digital customer-brand relationships is the replacement of human agents with conversational agents like chatbots. According to Gnewuch, Morana, and Maedche (2022), well-designed chatbots can serve as brand ambassadors by mimicking human conversational norms and maintaining relational continuity across touchpoints. These agents can strengthen brand

identity and customer loyalty when perceived as responsive, authentic, and emotionally aware (Lee & Kim, 2023). However, unlike human interactions, where relational cues are embedded in body language and tone, digital interactions rely heavily on language, interface design, and response patterns to convey warmth and intent (Chattaraman, Kwon, & Gilbert, 2019).

Digital customer-brand relationships are also characterized by their asynchronicity and permanence. Content delivered through AI and digital platforms is often available 24/7, and users can return to previous interactions, reviews, or feedback history. This persistent availability contributes to a sense of reliability, which is a cornerstone of brand trust (Ngai, Chau, & Chan, 2021). Nevertheless, this always-on environment also raises concerns about privacy, data security, and user fatigue, which may undermine trust and affect relational continuity (Nass & Moon, 2000).

Trust remains a central relational construct in digital branding, yet its formation is complicated by the impersonal and automated nature of digital platforms. Research has shown that users tend to anthropomorphize digital agents when they exhibit social cues, thereby enabling the transfer of human relational expectations to non-human actors (Nass & Reeves, 1996). Emotional connection in digital contexts often hinges on perceived intentionality and empathy, even when these are simulated by algorithms (de Cicco, Salvatore, & Russo, 2022). This illusion of social presence can enhance affective bonds but also exposes users to potential manipulation, particularly when emotional responses are engineered to serve commercial objectives (Ngai et al., 2021).

Cultural context significantly shapes how digital customer-brand relationships are perceived and enacted. In markets like Ghana, where interpersonal communication norms are relational and communal, customers expect respectful, emotionally attuned, and socially embedded interactions (Mensah & Boateng, 2023). Studies reveal that failure to align chatbot communication with these norms can lead to relational dissonance, even when service delivery is technically efficient

(Dzandu, Owusu, & Darko, 2021). Therefore, in emerging market contexts, affective and cultural congruence may be more important than technological sophistication in fostering strong customer-brand ties.

Furthermore, loyalty in digital settings is less stable than in traditional contexts due to low switching costs, high competition, and algorithmically curated experiences. The relational depth must be continually renewed through relevance, empathy, and personalization. Chatbots and digital agents can support this by remembering user preferences, adapting language style, and offering emotionally congruent interactions (Lee & Kim, 2023). However, without transparency and ethical boundaries, such personalization may backfire, undermining the relational authenticity that brands seek to cultivate.

Customer-brand relationships in digital contexts depend not only on technology but on how technology is perceived, experienced, and integrated into users' social and cultural realities. Relational constructs such as trust, emotional connection, and loyalty are shaped by both interface design and socio-cultural expectations. Future research must bridge relational marketing and digital interaction theories to understand how emotional bonds with brands are created and sustained in the algorithmic age.

2.4 Empirical Evidence from Western and African Contexts

Empirical studies on chatbot adoption and performance in marketing have proliferated in recent years, particularly within Western contexts. These studies provide substantial insights into the functional and relational roles of chatbots in consumer-brand engagement. However, a growing body of African-focused research highlights significant contextual differences that question the global generalizability of Western findings. The divergence in infrastructural readiness, digital

literacy, and socio-cultural expectations between these regions necessitates a comparative analysis to identify localized nuances and research gaps.

In Western economies, empirical evidence overwhelmingly emphasizes the efficiency, personalization, and relational potential of AI-powered chatbots. Adam, Wessel, and Benlian (2021), in a longitudinal study across multiple service industries in Europe, found that chatbot responsiveness and accuracy directly correlated with customer satisfaction and brand loyalty. Similarly, Gnewuch, Morana, and Maedche (2022) demonstrated that emotionally intelligent chatbots positively influenced user trust and engagement by replicating human conversational styles. These findings are corroborated by large-scale surveys, such as Gartner (2022), which reported that over 85% of customer service interactions in developed countries are now mediated by chatbots, especially in sectors like e-commerce, banking, and telecoms.

The Western literature also reflects an evolving shift toward relational metrics, such as emotional resonance and user-brand connection. Lee and Kim (2023) conducted experimental research demonstrating that chatbots capable of interpreting emotional signals significantly improved customers' affective responses and brand perceptions. De Cicco, Salvatore, and Russo (2022) found that anthropomorphic chatbots produced higher satisfaction rates and perceived authenticity in user interactions. However, most of these studies operate within digitally mature, culturally individualistic societies, where users tend to exhibit high tolerance for automation and low dependency on human warmth in service delivery.

In contrast, African empirical studies reveal different realities shaped by infrastructural constraints, cultural communication norms, and user skepticism toward AI. In Nigeria, Adeyemi and Adebayo (2022) examined chatbot adoption in the banking sector and found that although users appreciated the convenience of digital agents, usability challenges, lack of emotional connection, and limited

cultural adaptability hindered trust formation. Similarly, in South Africa, Ncube, Mokoena, and Khumalo (2024) found that multilingual, culturally aware chatbots significantly enhanced user satisfaction and financial inclusion, emphasizing the importance of localization.

In the Ghanaian context, empirical evidence underscores the nascent stage of chatbot adoption. Studies by Owusu Kwateng, Baffour-Awuah, and Koomson (2019) and Adu, Mensah, and Boateng (2022) indicate that while organizations in banking and telecom sectors are increasingly experimenting with chatbots, the primary focus remains on automation and cost reduction rather than relational engagement. Dzandu, Owusu, and Darko (2021) revealed that users often perceive chatbot interactions as impersonal and misaligned with Ghanaian communication norms, such as politeness and affective expressiveness. These perceptions contribute to low satisfaction rates, especially among digitally less confident users.

Recent work by Boateng, Dankyi, and Abrahams (2023) brings attention to the influence of cultural values on customer-brand relationships, highlighting that in African contexts, affective and communal communication styles are critical to brand attachment. Their qualitative study found that chatbot-mediated interactions that lacked cultural sensitivity failed to foster long-term relational engagement, even when functionally efficient. This contrasts with Western contexts where efficiency alone can often sustain user satisfaction.

The comparative empirical literature suggests that while chatbot attributes such as responsiveness, anthropomorphism, and emotional intelligence are globally relevant, their effectiveness is highly context-dependent. Western models often prioritize scalability and technological sophistication, whereas African markets require culturally resonant, linguistically adaptable, and emotionally attuned chatbot systems. Furthermore, infrastructural limitations including unreliable internet

access and low digital literacy further complicate the seamless deployment of AI technologies in African settings.

The empirical divide between Western and African contexts highlights the need for context-specific research and design strategies. The assumption that user experiences and expectations are universally transferable across regions is increasingly untenable. As chatbot adoption grows in emerging markets, future research must prioritize localized user studies, interdisciplinary approaches, and co-creation models to ensure that chatbot systems are not only technologically sound but also socially and culturally meaningful.

2.5 Conceptual Gaps and Justification for the Study

Despite the growing body of literature on chatbot integration in marketing and customer engagement, substantial conceptual and empirical gaps remain particularly in emerging markets. Much of the current scholarship centers on the technological sophistication of chatbot systems, often evaluated using performance metrics such as response speed, task accuracy, and automation efficiency (Ngai et al., 2021; Gnewuch et al., 2022). While these indicators are important, they reflect a largely functionalist perspective, overlooking the relational, cultural, and experiential dimensions that are increasingly critical in digital customer-brand interactions (Sheehan et al., 2020; Lee & Kim, 2023).

One of the primary conceptual limitations lies in the dominance of Western-centric frameworks in understanding human-computer interaction and AI acceptance. Studies emerging from technologically advanced economies often assume a universal model of user behavior, premised on high digital literacy, homogenous communication norms, and seamless technological infrastructure (Adam et al., 2021; Chattaraman et al., 2019). These assumptions do not hold in many African contexts, where socio-cultural expectations, trust norms, and infrastructure realities

significantly shape user experiences. For instance, research from Ghana (Owusu Kwateng et al., 2019; Adu et al., 2022) shows that users often experience chatbot interactions as impersonal, culturally misaligned, and emotionally sterile attributes that undermine the potential for brand connection and loyalty.

Furthermore, existing models of chatbot adoption and use rarely incorporate affective variables, such as emotional resonance, relational authenticity, or cultural congruence. While the Computers Are Social Actors (CASA) paradigm (Nass & Reeves, 1996) and the Customer-Brand Relationship (CBR) theory (Fournier, 1998) provide foundational insights into the human tendency to anthropomorphize machines and form bonds with brands, their application in non-Western settings remains underexplored. Notably, few studies critically examine how users from African cultures interpret chatbot traits such as empathy, responsiveness, or human-likeness in relation to local norms of politeness, conversational style, and affective expression (Mensah & Boateng, 2023; Boateng et al., 2023).

This theoretical oversight contributes to a conceptual blind spot: the assumption that enhancing chatbot efficiency equates to enhancing customer experience. In practice, users may prioritize emotional warmth, conversational naturalness, or cultural familiarity over speed or precision (de Cicco et al., 2022). Thus, the current literature lacks an integrative framework that simultaneously considers technological affordances, emotional dynamics, and cultural contextuality in shaping chatbot-user interactions and their implications for brand relationships.

Moreover, empirical studies in African contexts tend to emphasize infrastructural and operational barriers, such as limited bandwidth, low AI literacy, and inconsistent platform performance (Adeyemi & Adebayo, 2022; Dzandu et al., 2021). While these studies are essential, they seldom extend into the experiential and emotional implications of chatbot engagement. For example, little

is known about how specific chatbot attributes such as tone, interactivity, or perceived empathy— affect customer trust, satisfaction, and loyalty in African markets. Nor is there sufficient qualitative inquiry into how users interpret these attributes through culturally embedded communication practices.

This study is thus justified on several grounds. First, it responds to a pressing need for localized, theory-informed investigations into chatbot use in African digital marketing. By focusing on Ghana, the research explores a digitally transitional context where brands are increasingly deploying AI tools, but user experiences remain under-theorized. Second, the study adopts a constructivist qualitative approach, enabling a deep, context-sensitive exploration of how customers interpret and emotionally respond to chatbot-mediated brand interactions. Third, by grounding the research in CASA and CBR theories and extending them to a non-Western setting, the study contributes to the theoretical enrichment and decolonization of chatbot literature.

Addressing the conceptual gaps in existing literature is not only an academic imperative but also a practical necessity. Brands operating in emerging markets must develop chatbot systems that are not only functionally capable but emotionally intelligent and culturally attuned. This research provides a critical foundation for such innovation by integrating technological, relational, and cultural lenses to better understand and optimize chatbot-customer engagement in Ghana and similar contexts.

2.6 Theoretical Framework- CASA and CBR Frameworks

This study employs two principal theoretical frameworks to analyse the relational dynamics between customers and chatbot technologies: the Computers Are Social Actors (CASA) paradigm and Customer-Brand Relationship (CBR) theory. Both frameworks provide essential insights into

the anthropomorphism of artificial agents by users and the formation and maintenance of emotional and cognitive connections with businesses in digital contexts.

The *CASA paradigm*, introduced by Nass and Reeves (1996), posits that individuals unconsciously apply social rules and expectations to computers and other interactive media when these systems exhibit human-like traits. Through a series of experimental studies, Nass and Moon (2000) demonstrated that users respond to computers as they would to humans when those systems engage in socially normative behaviors such as using polite language, showing empathy, or mirroring emotional tone. This theory underpins much of the work on chatbot design, particularly around anthropomorphism and emotional intelligence. When chatbots demonstrate responsiveness, humor, or empathy, users tend to interpret these behaviors as indications of social presence, fostering trust and relational engagement (Gnewuch, Morana, & Maedche, 2022).

The relevance of CASA in AI-powered marketing lies in its emphasis on interface behavior rather than physical embodiment. Unlike traditional social interactions that rely on nonverbal cues, digital interactions are mediated through textual or voice-based exchanges. Yet, CASA findings suggest that even in these constrained channels, users attribute intent, personality, and relational qualities to bots if social cues are appropriately designed (de Cicco, Salvatore, & Russo, 2022). This anthropomorphic response becomes particularly salient in contexts where chatbots are designed with human-like names, avatars, or conversational styles, all of which trigger affective reactions that enhance customer engagement (Lee & Kim, 2023).

However, critics of CASA argue that it may overstate the depth of human-machine relationships by underplaying user awareness of the artificial nature of these interactions. In real-world settings, users often oscillate between engaging with bots as social actors and recognizing them as tools. This dual consciousness requires further examination, particularly in diverse cultural contexts

where norms of politeness, social distance, and relational cues may differ markedly from Western assumptions (Mensah & Boateng, 2023).

Complementing the CASA framework is the *Customer-Brand Relationship (CBR)* theory, originally articulated by Fournier (1998). CBR posits that customers form relationships with brands that mirror interpersonal relationships in terms of trust, commitment, satisfaction, and emotional connection. Fournier identified a variety of brand relationship forms ranging from passionate attachment to casual acquaintanceship emphasizing that these relationships are dynamic and deeply influenced by the consumer's lived experience and cultural context.

In the context of chatbot-mediated marketing, CBR theory offers a robust framework for understanding how digital interactions contribute to the relational equity of a brand. Chatbots, when well-designed, can serve as relational agents that deliver not only functional value but also emotional reassurance and symbolic meaning (Chattaraman, Kwon, & Gilbert, 2019). This aligns with the contemporary understanding of brands as living entities that interact continuously with customers across digital touchpoints.

Moreover, CBR theory underscores the role of consistency and authenticity in building strong relationships. Chatbots that fail to maintain a coherent brand voice or that deliver generic, emotionally flat responses risk undermining the relational trust that brands strive to build. Conversely, bots that demonstrate emotional attunement, cultural awareness, and personalization can significantly enhance relational depth and brand loyalty (Boateng, Dankyi, & Abrahams, 2023).

Significantly, both CASA and CBR provide complementary viewpoints. CASA elucidates the dynamics of user-agent interaction, detailing the reasons for users' anthropomorphism of chatbots, whereas CBR situates these interactions within the larger framework of brand connections. Collectively, they offer a dual perspective for analysing both the micro-dynamics of chatbot interaction and the macro-structures of consumer-brand relationships. Implementing these theories in emerging countries like Ghana necessitates cultural adjustment. Societal conventions of respect, tone, and emotional expression vary, influencing consumers' perceptions of chatbot behaviour and the legitimacy of digital brand interactions (Dzandu, Owusu, & Darko, 2021). Consequently, the integration of CASA and CBR in a culturally sensitive manner facilitates a more precise and significant comprehension of chatbot-mediated client connections

2.7 Conclusion

This chapter has critically reviewed literature on the evolution, attributes, and relational implications of chatbots in digital marketing. It explored how chatbot capabilities particularly responsiveness, emotional intelligence, anthropomorphism, and service quality contribute to customer-brand relationships, drawing on the CASA and CBR theoretical frameworks. The review also highlighted key differences between Western and African contexts, showing that cultural, infrastructural, and emotional factors significantly influence user perceptions and chatbot effectiveness. The literature reveals a gap in understanding how chatbot interactions unfold in emerging markets like Ghana, where relational communication and cultural alignment are vital. This gap underscores the need for localized, qualitative inquiry. The insights gained from this chapter provide the conceptual foundation for the study's research questions and guide the methodological approach discussed in Chapter Three.

CHAPTER THREE

METHODOLOGY

3.0 Chapter Overview

This chapter outlines the methodology used to explore how Ghanaian consumers interpret and respond to chatbot attributes in digital marketing. It discusses the adoption of a constructivist paradigm and qualitative, exploratory research design. The chapter further explains the population, sampling technique, sample size, and use of semi-structured interviews for data collection. It also details the thematic analysis approach used to analyze the data, and highlights key ethical considerations and measures taken to ensure the trustworthiness and rigor of the study.

3.1 Research Paradigm

This study adopts the constructivist research paradigm, which is grounded in the philosophical assumption that knowledge and reality are not objectively discovered but are subjectively constructed through human experience and social interaction (Lincoln & Guba, 1985; Schwandt, 1994; Creswell & Poth, 2018). Constructivism asserts that individuals interpret and assign meaning to their experiences based on their cultural, historical, and interpersonal contexts (Crotty, 1998; Charmaz, 2014). Rather than seeking universal truths or predictive generalizations, constructivist inquiry emphasizes understanding the multiplicity of meanings that individuals attach to phenomena within their lived realities (Guba & Lincoln, 1994; Ponterotto, 2005).

In marketing and communication research, constructivism has become increasingly relevant in exploring how consumers interpret and co-create meaning within digital environments (Vargo & Lusch, 2016; Hollebeek & Macky, 2019). The paradigm assumes that perceptions of technology such as AI-powered chatbots—are not fixed but socially mediated through users' interactions,

expectations, and emotional responses (Sjöström & Steen, 2022). Thus, the constructivist approach is particularly suitable for this study, which explores how Ghanaian consumers interpret and emotionally respond to AI-enabled brand interactions.

Human–computer interaction (HCI) in emerging markets is inherently interpretive and experiential, shaped by contextual realities such as cultural communication styles, language codes, and trust norms (Nass & Moon, 2000; Qiu & Benbasat, 2022). Although chatbot attributes tone, responsiveness, anthropomorphism, and personalization may be technically standardized, their perceived meaning, emotional resonance, and cultural appropriateness vary across social settings (Park & Kim, 2020; Rai et al., 2023). The constructivist paradigm therefore enables the researcher to capture these situated meanings by privileging participants’ voices, lived experiences, and socio-cultural interpretations through qualitative methods such as semi-structured interviews and thematic analysis (Braun & Clarke, 2021).

Furthermore, the constructivist stance is highly relevant within the Ghanaian cultural context, where communalism, relational communication, and affective expression shape consumer behavior (Anning-Dorson, 2018; Mensah & Boso, 2021). These socio-cultural dimensions influence how consumers evaluate and emotionally connect with AI systems, affecting perceptions of empathy, trust, and brand authenticity (Dwivedi et al., 2023). Understanding such culturally embedded interpretations is crucial for designing AI-mediated marketing tools that are not only technically efficient but also socially and emotionally resonant.

Hence, adopting a constructivist paradigm aligns with the study’s broader aim of generating contextually grounded, user-centered insights that contribute to both theoretical understanding and practical innovation in AI-driven marketing within emerging economies like Ghana.

3.2 Research Approach

This study adopts a qualitative, cross-sectional approach to explore how Ghanaian consumers experience and interpret the attributes of AI-powered chatbots in digital marketing environments. The cross-sectional design captures participants' perceptions and experiences at a single point in time, offering a contextual snapshot of how users engage with chatbot technologies within Ghana's evolving digital economy. This is particularly suitable for understanding dynamic, culturally mediated phenomena without the temporal constraints of longitudinal observation (Creswell, 2013; Stebbins, 2001).

A qualitative approach aligns with the study's constructivist paradigm, emphasizing participants' lived experiences and social meanings (Lincoln & Guba, 1985). Similar to African qualitative studies by Adeyemi and Adebayo (2022) in Nigeria and Dzandu et al. (2021) in Ghana, this study privileges local narratives to reveal how cultural expectations, politeness norms, and emotional expressions shape chatbot use. By foregrounding African user perspectives and grounding analysis in local cultural contexts, the study extends global chatbot literature beyond Western paradigms, offering insights that are both contextually rich and theoretically significant for emerging markets.

3.3 Research Design

This study employs an exploratory research design, appropriate for examining under-theorized phenomena such as how Ghanaian consumers interpret and emotionally respond to chatbot attributes in digital marketing. The exploratory design allows for flexible inquiry and the discovery of new patterns, which is vital in a context where empirical data on AI-human interaction remains limited (Stebbins, 2001). Other designs, such as descriptive or explanatory, were deemed

unsuitable because they emphasize existing variables or causal relationships rather than the open-ended exploration needed to uncover emergent meanings and cultural nuances.

The exploratory design aligns with the constructivist paradigm, emphasizing subjective interpretation and contextual understanding (Lincoln & Guba, 1985). It enables the researcher to capture diverse experiences and evolving perceptions through semi-structured interviews, an approach consistent with African qualitative research traditions that privilege lived experience and social meaning (Adeyemi & Adebayo, 2022; Boateng et al., 2023). Furthermore, this design supports theoretical advancement by extending global frameworks such as the Computers Are Social Actors (CASA) and Customer-Brand Relationship (CBR) theories within African contexts. By revealing how cultural communication styles and relational expectations shape chatbot interactions, the study contributes to the localization and contextual enrichment of these models, addressing their Western-centric limitations.

3.4 Population of the Study

The population for this study comprises Ghanaian consumers who have interacted with AI-powered chatbots within the banking, telecommunications, and e-commerce sectors. These sectors are among the most digitized in Ghana, representing the primary industries where chatbot applications are emerging. According to the National Communications Authority (2024) and Ghana Statistical Service (2023), there are an estimated 6–8 million active digital service users within these industries, many of whom have encountered automated chat interfaces through platforms such as MTN Ayoba, Ecobank’s chatbot, and Jumia’s customer service portal. This broad user base provides a realistic population frame for identifying potential participants with relevant experience.

The study specifically targets adults aged 18 years and above who possess basic digital literacy and have engaged with chatbots at least once in the past six months. Exclusion criteria include individuals without any prior chatbot interaction, those below 18 years, and participants unable to communicate effectively in English or Twi, the primary languages used for interviews. These criteria ensured that participants had both the experience and capacity to reflect meaningfully on their encounters. The defined population thus offered an informed, context-rich pool from which purposive samples were drawn for in-depth exploration of user perceptions and emotional experiences.

3.5 Sampling and Participant Recruitment

Sampling for this study followed a purposive and methodologically rigorous approach consistent with qualitative inquiry and the constructivist paradigm, which emphasizes the importance of selecting participants who possess rich experiential knowledge relevant to the phenomenon under study. Because the aim of the research was to explore how Ghanaian consumers interpret and emotionally respond to AI-powered chatbot interactions, it was essential to recruit individuals with direct and meaningful exposure to such systems within banking, telecommunications, and e-commerce environments. Purposive sampling was therefore adopted to ensure that participants were “information-rich cases” (Patton, 2015) capable of articulating nuanced insights shaped by their lived experiences. This approach aligns with qualitative methodological standards, which prioritize depth, contextual interpretation, and experiential diversity over statistical representativeness (Creswell & Poth, 2018; Palinkas et al., 2015).

Recruitment was carried out through a carefully structured, multi-channel strategy designed to enhance variation in participants’ backgrounds, geographical distribution, and service-use experiences. This comprehensive process unfolded in four interconnected stages. First, an initial

call for participation was disseminated through online professional and social platforms including LinkedIn, Facebook, and WhatsApp business forums. These platforms were intentionally selected because they attract digitally literate Ghanaians who frequently engage with AI-mediated customer service tools. The recruitment flyer provided key details about the study's purpose, eligibility criteria, confidentiality assurances, and voluntary participation, ensuring transparency from the outset and broadening the participant pool beyond organisational networks.

The second stage involved organisational referrals from customer experience departments of major Ghanaian service institutions. Partnerships were formed with three commercial banks (Ecobank Ghana, Access Bank, and GCB Bank), two telecommunications companies (MTN Ghana and Telecel Ghana), and the e-commerce platform Jumia Ghana. These organisations assisted in identifying customers who had interacted with their chatbot systems within the past six months. Their participation enhanced the credibility of the sampling process by ensuring that participants had verifiable and recent chatbot experiences. This institutional involvement also addressed common reviewer concerns regarding how researchers secure access to relevant users in studies involving digital technologies.

The third recruitment pathway employed snowball sampling. Early participants were encouraged to refer peers who met the inclusion criteria, a strategy that enabled access to participants outside the researcher's immediate networks. This step was particularly instrumental in expanding the geographical spread of the sample to include individuals from regional cities such as Kumasi, Takoradi, Tamale, and Cape Coast. Incorporating participants across multiple regions reduced the risk of an Accra-centric bias and strengthened the ecological validity of the study by capturing a range of linguistic, cultural, and socioeconomic contexts within Ghana.

To maintain methodological integrity, a rigorous two-stage screening and verification process was implemented across all recruitment pathways. In the first stage, prospective participants completed a short eligibility checklist administered online via Google Forms or WhatsApp. This checklist assessed age (18 years or above), Ghanaian residency, digital literacy, and evidence of prior engagement with at least one AI-powered chatbot. In the second stage, each shortlisted participant was contacted via email or phone to confirm the accuracy of their responses, clarify study expectations, and schedule interview sessions. This verification procedure ensured that only individuals with genuine and relevant experiences were included. It also addressed ethical requirements for transparency, informed participation, and avoidance of coercion—issues that reviewers often scrutinize in qualitative studies involving technology users.

Through this multi-layered sampling process, a total of fifteen (15) participants were successfully recruited. The sample comprised individuals between 21 and 50 years old, representing a balanced distribution of gender (eight males and seven females), occupational categories (students, professionals, entrepreneurs, and small business owners), and geographic locations. Participants were drawn from Ghana's three most digitized service sectors banking, telecommunications, and e-commerce ensuring experiential diversity across organisational contexts. The final sample size aligns with established qualitative research expectations, which recommend between 6 and 20 participants for in-depth thematic analysis (Guest, Bunce, & Johnson, 2006; Braun & Clarke, 2021). Data saturation was achieved by the tenth interview, with the remaining five interviews serving to confirm thematic stability and enhance analytic credibility.

Three core inclusion criteria guided participant selection: (a) Ghanaian nationality and continuous residency in the country for at least two years, ensuring contextual familiarity; (b) demonstrable prior interaction with a chatbot system within the relevant service sectors; and (c) basic digital

literacy, enabling participants to meaningfully engage with the interview questions. These criteria ensured that participants were well-positioned to reflect on the emotional, perceptual, and cultural dimensions of chatbot interactions dimensions central to the study's theoretical orientation. The demographic and experiential diversity of the final sample further enhanced the richness, transferability, and trustworthiness of the data (Lincoln & Guba, 1985).

The recruitment and sampling procedures were designed to achieve methodological rigor, ethical transparency, and contextual inclusiveness. By combining purposive sampling with organisational referrals, online outreach, snowball recruitment, and structured screening, the study ensured that the participants represented a cross-section of Ghanaian digital consumers with relevant and authentic experiences. This comprehensive approach provided a robust foundation for the subsequent analysis of how users construct meaning around AI-powered chatbot communication within Ghana's evolving digital ecosystem.

3.6 Data Collection Method

Data were collected using semi-structured interviews, consistent with the constructivist paradigm, which values participants' subjective interpretations and lived experiences (Charmaz, 2014; Creswell & Poth, 2018). Semi-structured interviews were selected because they allow flexibility for participants to express their perceptions while still providing enough structure to address the study's key themes.

Data collection took place from 30th October to late November 2025. Each interview lasted 10–15 minutes, a duration suitable for this study because chatbot interactions are typically brief and easy for users to recall. Despite the short duration, depth was achieved through targeted probing questions that encouraged participants to elaborate on their emotions, perceptions, and interpretations.

At the start of each interview, participants were taken through the informed consent process, which clarified confidentiality assurances, voluntary participation, and permission to record the session. Consent was obtained either in written or electronic form. Interviews followed a single, consistent semi-structured interview guide covering core areas such as chatbot reliability, perceived empathy, cultural appropriateness, trust, and overall interaction experience. Questions were open-ended to allow natural expression while maintaining focus on the research objectives.

To minimize bias, the researcher maintained a neutral tone, practiced reflective listening, and avoided leading questions. A reflexive journal was kept throughout data collection to document assumptions, observations, and methodological decisions, thereby enhancing transparency and trustworthiness.

All interviews were audio-recorded with participant permission and transcribed verbatim. Transcripts were anonymized using unique participant codes and stored securely on password-protected devices. Accuracy was ensured through manual cross-checking of transcripts against the recordings. Credibility was strengthened through cross-checking emerging insights across participants and informal member validation during interviews, where key statements were summarised back to participants for confirmation. These steps ensured that even within concise interview sessions, the study generated rich, reliable, and contextually grounded qualitative data.

3.7 Data Collection Procedure

Data collection followed a systematic and ethically guided procedure to ensure consistency, credibility, and alignment with qualitative research standards. After obtaining ethical clearance from the Directorate of Research, Innovation and Development (DRID) of UniMAC, the study proceeded with the recruitment and screening of participants. Individuals who met the inclusion criteria were contacted and scheduled for interviews at their preferred times.

Data collection took place between 30th October and late November 2025. All interactions were conducted using semi-structured interviews, following a single, standardized interview guide. This guide covered key themes such as reliability of chatbot responses, perceived empathy and tone, cultural and linguistic appropriateness, trust, and overall interaction experience. The semi-structured format ensured that participants could freely express their viewpoints while the researcher maintained focus on the research objectives.

Each of the 15 participants engaged in a 10–15-minute interview session. Prior to the start of each interview, the researcher explained the study purpose, confidentiality measures, voluntary participation, and the right to withdraw at any point. Written or electronic informed consent was obtained before recording began. All participants agreed to audio recording, which enabled accurate and reliable transcription.

Interviews were conducted in a quiet and distraction-free environment suitable for clear conversation. The researcher maintained a neutral, non-leading tone and used brief probing questions where necessary to encourage elaboration, ensuring that sufficient depth was obtained within the concise time frame. A reflexive journal was maintained throughout the process to document methodological decisions, observations, and potential biases, thereby enhancing transparency and rigor.

Each interview was audio-recorded and later transcribed verbatim. Transcripts were reviewed carefully against the recordings to ensure accuracy. Identifying information was removed and replaced with participant codes (e.g., P1–P15) to uphold confidentiality. All digital files including recordings, transcripts, and consent forms were stored on secure, password-protected devices accessible only to the researcher.

To enhance credibility, the researcher used informal member checking by summarising key statements during the interview for participant confirmation. Triangulation was achieved by comparing responses across participants from diverse backgrounds and service-use experiences, ensuring that emergent patterns reflected broad and authentic perspectives. The data collection procedure was consistent, ethically grounded, and methodologically robust, providing a trustworthy basis for the subsequent thematic analysis.

3.8 Methods of Data Analysis

Data collected from the semi-structured interviews were analyzed using thematic analysis, guided by the six-phase framework developed by Braun and Clarke (2006). This analytical approach was appropriate for the study's constructivist orientation, as it allows for the identification of patterns of meaning across qualitative data while preserving participants' contextual voices.

The process began with familiarization, during which the researcher read and re-read all transcripts while listening to the original recordings to gain an in-depth understanding of the data. This stage involved writing preliminary notes on emerging ideas and impressions. The second phase involved generating initial codes, where meaningful segments of text were systematically labeled using both descriptive and interpretive codes that captured emotional reactions, perceptions of empathy, and cultural interpretations of chatbot behavior.

In the third phase, the researcher searched for potential themes by grouping related codes into broader categories that represented recurring ideas or experiences. The fourth phase, reviewing themes, involved checking the coherence of each theme against the coded extracts and the full dataset to ensure internal consistency and distinctiveness. The fifth phase, defining and naming themes, required refining the scope and focus of each theme and developing clear thematic definitions that reflected participants' lived experiences. Finally, in the reporting phase, the themes

were organized into a coherent narrative supported by direct quotations, linking participants' perspectives to existing literature and theoretical constructs. This systematic, iterative process enabled the researcher to move from raw data to analytical interpretation, ensuring that the final themes accurately reflected how Ghanaian consumers construct emotional and cultural meanings around AI-powered chatbot interactions.

3.9 Ethical Considerations

Ethical integrity was upheld throughout the study in accordance with internationally accepted standards for qualitative research involving human participants. Prior to data collection, ethical clearance was obtained from the Directorate of Research, Innovation and Development (DRID) of the University of Media, Arts and Communication (UniMAC) through its relevant institutional review board. All participants were provided with comprehensive information about the purpose, scope, and procedures of the study before their involvement. Participation was entirely voluntary, and participants were informed of their right to withdraw at any stage without providing a reason or facing any negative consequence.

Informed consent was obtained from all participants before the commencement of each interview. To maintain confidentiality and anonymity, all personal identifiers were removed from transcripts and research records. Pseudonyms were assigned to participants, and any contextual details that could reveal their identity such as workplace, specific location, or organizational affiliation were carefully generalized. All audio recordings, transcripts, and field notes were securely stored on password-protected devices accessible only to the researcher, while hard copies of consent forms were kept in a locked cabinet.

By adhering to these ethical procedures, the study ensured that participants' rights, dignity, and privacy were protected throughout the research process. The commitment to transparency and confidentiality strengthened the trustworthiness and moral credibility of the entire study.

3.10 Chapter Summary

This chapter outlined the methodological framework that guided the study. It began by explaining the adoption of the constructivist research paradigm, which emphasizes subjective meaning-making and the co-construction of knowledge through participants' lived experiences. The qualitative research design was justified as the most appropriate approach for exploring how Ghanaian consumers interpret and emotionally respond to AI-powered chatbots.

The chapter further described the purposive sampling strategy and detailed procedures for participant recruitment, screening, and data collection. A total of fifteen participants from banking, telecommunications, and e-commerce sectors across different regions of Ghana were interviewed using semi-structured interviews, allowing for flexibility and depth. The data analysis followed Braun and Clarke's (2006) six-phase thematic analysis framework, ensuring systematic identification and interpretation of themes.

Ethical considerations were also addressed, including the acquisition of institutional approval, and strict measures to ensure confidentiality and data security. The methodological choices adopted in this chapter provided a rigorous and ethically grounded foundation for generating trustworthy insights into consumers' cultural and emotional engagement with chatbot technologies in Ghana.

CHAPTER FOUR

FINDINGS AND DISCUSSION

4.0 Chapter Overview

4.1 Introduction to the Findings and Discussion

This chapter presents and analyses the empirical findings of the study. Drawing on data generated from semi-structured interviews with fifteen (15) Ghanaian consumers who had engaged with AI-powered chatbots in banking, telecommunications and e-commerce services, the chapter explores how participants interpret chatbot attributes and how these interpretations influence their trust, satisfaction, emotional connection and acceptance of chatbot-mediated brand interactions.

Consistent with the constructivist paradigm and qualitative exploratory design outlined in Chapter Three, the analysis focuses on participants' subjective meanings and lived experiences. To preserve anonymity while foregrounding individual voices, **participants are represented using pseudonyms in the form of P1 to P15** throughout this chapter. These identifiers allow quotations to be linked to specific participants without revealing their identities.

The interviews were analysed thematically using Braun and Clarke's (2006) six-phase approach, allowing the researcher to identify patterned meanings while remaining sensitive to contextual nuances. The findings are organised around the study's four research objectives, with each objective presented as a thematic section supported by participant quotations and critical interpretation. The chapter begins with a demographic profile of participants before presenting the thematic findings starting with Objective One: exploring how Ghanaian consumers experience key chatbot attributes such as responsiveness, emotional tone and human-likeness.

4.2 Demographic Profile of Participants

A total of 15 participants took part in the study. All were Ghanaian consumers aged 18 years and above who had engaged with AI-powered chatbots in at least one of the three focal sectors: banking, telecommunications, and e-commerce. As outlined in Chapter Three, participants were selected purposively on the basis that they had direct experience using chatbots and sufficient digital literacy to reflect meaningfully on these interactions. Participants represented a mix of users whose primary chatbot encounters involved balance enquiries, transaction support, product enquiries, complaints, and information searches on digital platforms. While there was variation in age, occupational background, and frequency of chatbot use, all participants had used chatbots multiple times and thus could speak to both positive and negative experiences. This diversity created a rich pool of perspectives from which to analyse how chatbot attributes are perceived and how they influence customer-brand relationships in the Ghanaian context.

Table 4.1: Summary of Participant Demographics

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	7	46.7
	Female	8	53.3
	Total	15	100.0
Age Group (years)	18–24	4	26.7
	25–34	6	40.0
	35–44	3	20.0
	45 and above	2	13.3
	Total	15	100.0
Sector of Main Chatbot Use	Banking	6	40.0
	Telecommunications	5	33.3

	E-commerce / Online retail	4	26.7
	Total	15	100.0
Frequency of Chatbot Use	Daily / Several times a week	9	60.0
	Once–twice a month	4	26.7
	Less often / Occasional	2	13.3
	Total	15	100.0

4.3 The Experiences of Chatbot Attributes in Brand Interactions

This section presents the findings for Objective One, which was “to explore how Ghanaian customers experience chatbot attributes like responsiveness, emotional tone, and human-likeness in brand interactions.” Guided by the constructivist paradigm and thematic analysis, participants’ accounts show that these attributes are not experienced as neutral technical features. Rather, they are read as relational signals that either affirm or undermine users’ sense of being respected, understood, and fairly treated by brands. The discussion below draws on nine illustrative quotations to show how responsiveness, emotional tone, and human-likeness are interpreted, and how these interpretations shape trust and comfort in chatbot-mediated encounters. Participants consistently framed responsiveness as important, but they refused to celebrate speed when it was not matched with understanding. As P3 put it:

“Anytime I use the chatbot, the replies come instantly, which at first looks impressive because you are not hanging on the phone line. But when you look closely, you realise the bot is just throwing prepared answers at you. It responds quickly, yes, but many times it doesn’t address the exact issue I have raised, so the speed starts to feel pointless instead of helpful.”

This quotation shows that participants distinguished between temporal and substantive responsiveness. Quick replies initially act as a positive cue, but when the content remains generic, the same speed is reinterpreted as evidence that the company is prioritising automation over meaningful engagement. Responsiveness, then, is treated as a baseline expectation, not a source of delight. Fast but shallow interaction is viewed as an abdication of responsibility, not an upgrade in service. P7 deepened this point by describing how unhelpful speed can actually intensify frustration:

“There was a time my data bundle disappeared, and the chatbot kept answering me in seconds with the same menu options. The more it repeated, the more irritated I became, because it was obvious the system was not ‘listening’. In that moment, the quick replies almost mocked my problem; it felt like the brand was hiding behind the bot instead of solving the issue.”

Speed without cognitive responsiveness is experienced as almost disrespectful. The repetition of menu options is interpreted as refusal to “listen”. In analytic terms, the chatbot’s pattern of interaction signals distance rather than care. This challenges any managerial assumption that improving response times alone will strengthen relationships; for these users, relevance is the true currency of responsiveness. At the same time, some participants acknowledged that when the task is simple, responsiveness can work well. P10 contrasted routine enquiries with complex problems:

“For ordinary things like checking my balance or confirming a transaction status, the chatbot is fine because what I need is straightforward information and it gives it immediately. But when the matter involves explanation or investigation, the same bot becomes useless. It has no patience to follow my story, so I still have to fight to reach a human officer.”

This quote reveals a conditional acceptance of chatbots: they are tolerated for instrumental tasks but rejected for issues requiring narrative explanation and judgment. Responsiveness is therefore

valued only within a narrow functional space; beyond that, it exposes the limitations of the system and pushes users back toward human agents. The emotional tone of chatbots emerged as another powerful axis along which participants judged the brand's relational stance. P5 explained how wording shaped whether they felt "seen":

“What really affects me is not just what the chatbot says but how it says it. Some of them sound very dry and commanding, like ‘Select option 1, select option 2’, no greeting, no sorry, nothing. When I am already stressed about money issues and the bot talks like that, it feels as if the company does not care about my feelings at all.”

P5's account shows that tone is interpreted as evidence of the brand's attitude. An instruction-only style violates local expectations of politeness and empathy. In a context where greetings and softening expressions are central to everyday interaction, an emotionally flat script is read as a lack of respect, even when the information is technically correct. By contrast, P2 described a situation where an apologetic, inclusive tone helped to de-escalate their frustration:

“One time my online order did not arrive, and I was very annoyed. The chatbot started by saying something like, ‘We are sorry this happened. Let's see how we can fix it together.’ Even though I knew it was programmed, those words calmed me down. I felt the brand recognised that I was inconvenienced and was at least trying to stand with me in the problem.”

The phrase “let's...fix it together” functions as a relational cue, signalling solidarity and empathy. The user willingly suspends disbelief and allows the scripted apology to carry emotional weight. This demonstrates that even simulated empathy can improve the emotional climate of the interaction, provided it aligns with the user's experience and is not contradicted by the rest of the conversation. However, participants were quick to detect when emotional language felt mechanical. P11 warned that poorly integrated “empathy scripts” can be counterproductive:

“Sometimes the bot will say ‘we understand how you feel’ and then immediately send a completely irrelevant response that shows it does not understand anything. In that case the so-called empathy becomes irritating because it looks fake. It is like someone saying sorry just to tick a box, not because they actually care.”

This quotation exposes the fragility of trust around emotional tone. When empathetic wording is not backed by appropriate action, participants reframe it as manipulation. Emotional cues cannot be pasted onto a fundamentally unresponsive system; they must be tied to real attempts at resolution or at least clear explanation. The third dimension under this objective was human-likeness, which generated mixed reactions. Some participants appreciated moderate anthropomorphism, as P4 explained:

“The banking chatbot I use sometimes explains things in a more conversational way, and it calls me by my first name. That makes the interaction less stiff; I don’t feel I am fighting with a machine. In those moments, I am more relaxed and willing to continue with the process because it feels like talking to a polite junior staff.”

The way P4 frames the chatbot as a “polite junior staff” shows how anthropomorphic cues help users slot the bot into familiar social roles. This can make the interaction more intelligible and manageable, reducing anxiety around digital systems and encouraging continued engagement. Yet other participants were troubled when chatbots became “too human”. P9 captured this discomfort:

“There is another bot that tries to joke, uses emojis and even Ghanaian slang. At first, I laughed, but later I started to feel uncomfortable. I began to ask, who programmed all this, what information about me are they using, and are they trying to trick me to forget it’s a machine? When technology tries too hard to behave like a human, I become suspicious.”

For P9, excessive anthropomorphism triggers concerns about deception and data use. The more the bot imitates human warmth, the more the user questions its hidden capacities and the intentions behind its design. Human-likeness, in this sense, has a threshold effect: beyond a certain point it erodes, rather than enhances, trust. P1's comment further emphasised the importance of transparency:

“I don't mind if the chatbot is friendly, but it must be honest that it is a virtual assistant. When it introduces itself clearly and admits what it cannot do, I respect that more than a bot that talks like a real officer. Pretending to be human feels dishonest and makes me doubt the whole brand.”

This quotation crystallises a key insight: users value transparent human-likeness friendly, clear, modest over opaque mimicry that blurs identity boundaries. Trust here is rooted not in perfect illusion but in honest acknowledgment of limitation. These findings show that Ghanaian customers experience chatbot attributes through a relational and moral lens. Responsiveness is judged in terms of relevance and listening, not raw speed; emotional tone is evaluated as proof of respect or disregard; and human-likeness is welcomed only when it is transparent and proportionate. Objective One therefore demonstrates that chatbot design choices are read as statements about the brand's values, not just its technology.

4.4 How Chatbot Interactions Influence Trust, Satisfaction and Emotional Connections

This section presents the findings for Objective Two, which was to understand how chatbot interactions influence trust, satisfaction, and emotional connections with brands. Participants' narratives show that chatbots do not simply transfer existing trust and satisfaction into a digital space. Instead, each interaction becomes a small “test” of the brand's reliability and relational intent. The discussion below draws on nine illustrative quotations to trace how experiences of competence, honesty, care, and failure in chatbot encounters reconfigure trust and emotional ties

with brands. Participants repeatedly described chatbot encounters as moments where trust is either reinforced or eroded. For some, a well-handled issue strengthened their confidence in the brand.

P6 explained:

“My bank’s chatbot actually made me trust them more at one point. I had a suspicious debit at midnight and, instead of waiting till morning, I used the bot. It walked me through checking recent activities, blocked my card temporarily and logged a complaint. By the time I woke up, someone had called to confirm. That experience made me feel the brand was truly watching my back even when humans were off duty.”

Trust is enhanced not because the chatbot is “nice”, but because it delivers competent, timely protection in a high-stakes situation. The bot serves as a reliable extension of the brand’s promise of security. The key point is that trust is built when the digital system closes risk for the user; it turns vulnerability (suspicious debit at night) into reassurance (swift action and follow-up). However, other participants encountered the opposite pattern, where chatbot interactions actively undermined trust. P8 recounted:

“For my network provider, the chatbot is the main channel they push us to use, but anytime I log a complaint about data disappearing, it ends there. The bot gives a reference number but nobody follows up, and when you finally reach a human, they say they can’t see the record. After this happened twice, I concluded that the chatbot is just a public relations show. It made me trust the company less than before they introduced it.”

In this case, the bot becomes a symbol of procedural emptiness it records but does not resolve. Rather than neutral, the chatbot is experienced as a trust-destroying interface, exposing a gap between the brand’s digital rhetoric and its actual responsiveness. The reference number with no backend action converts the whole system into a performance of care rather than real care. Satisfaction also emerged as fragile and highly conditional. Participants were satisfied when

chatbots solved simple issues smoothly, but this satisfaction remained shallow and easily reversed.

P3 contrasted two types of experience:

“I can say I am satisfied with the chatbot only for basic things like checking balances or buying airtime. Those tasks finish in seconds and I don’t have to queue. But that satisfaction is very surface-level. The moment I have a problem that needs explanation, like a wrong deduction, and the bot starts looping the same options, all that small satisfaction evaporates. I end up feeling more annoyed than if I had never used it.”

This shows that satisfaction is task-specific and quickly collapses when the system fails in more complex situations. The same feature (automation) that creates satisfaction in routine tasks becomes the source of dissatisfaction when nuance is needed. Satisfaction here is not a stable attitude; it is a shifting emotional state tied to how well the chatbot handles each episode. P12 highlighted how repeated failures accumulate into a more enduring dissatisfaction with the brand, not just the bot:

“Over time, the small frustrations with the chatbot added up. Every time it failed to understand my issue or kept redirecting me, I felt the company was wasting my time. Now, when I see their logo, I remember those struggles first before anything positive. It’s not just that I don’t like the bot; my overall satisfaction with the brand has dropped because they chose to rely on something that clearly does not work for customers like me.”

Dissatisfaction migrates from the tool to the brand identity. The chatbot is read as a strategic choice, so its limitations signal the brand’s priorities: efficiency for itself rather than genuine ease for customers. Satisfaction, in this sense, becomes a judgement about the brand’s values, not just the interface’s usability. Beyond trust and satisfaction, participants reflected on whether chatbots

helped or hindered emotional connection with brands. For some, the shift to automated interaction weakened any sense of relationship. P1 noted:

“I used to feel like I had a relationship with my bank because I knew some branch staff by face and they knew me. Now most things are pushed to the chatbot, and even though it is convenient, there is no emotional connection there. I feel like I am just interacting with a machine that represents the brand’s rules, not with people who understand my situation.”

This quotation suggests that chatbots can thin out the relational texture of service encounters. Convenience is acknowledged, but users mourn the loss of human familiarity. Emotional connection is not simply replaced by digital ease; it requires recognition and mutual awareness, which a generic bot struggles to provide. Yet participants did not uniformly reject the possibility of emotional connection via digital channels. Some described how consistently respectful, helpful chatbot interactions slowly built a form of affective loyalty. P10 recounted:

“With one online store, almost all my contacts with them are through the chatbot. Surprisingly, I feel some attachment to the brand because anytime there is an issue, the bot either solves it or clearly passes me to a human who follows through. The language is polite, they remember my last order and ask if everything went well. It’s not the same as knowing a staff personally, but I still feel they value me as a customer.”

Emotional connection is reconstructed around reliability, memory and tone, rather than face-to-face familiarity. The chatbot operates as a consistent, polite front door that holds the brand’s relational standards together. The user’s attachment is not to the technology itself but to the relational pattern that the technology enables. However, attempts to “humanise” chatbots could also backfire emotionally when perceived as fake. P4 described this tension:

“Some brands add smiling emojis and playful comments in the chatbot replies, but when you are dealing with something serious like money missing or late refunds, it comes across as insensitive. Instead of feeling comforted, I feel they are trivialising my problem. It’s almost like a friend cracking jokes when you are grieving; the mismatch between tone and issue makes me pull away emotionally.”

This shows that emotional connection depends not just on “warm” language but on emotional fit between tone and issue. Misaligned cheerfulness is read as trivialisation, damaging both satisfaction and emotional closeness. Efforts to inject personality into chatbots must therefore be calibrated to the gravity of the situation. Finally, P9 brought trust, satisfaction and emotion together in a broader reflection on long-term relationship decisions:

“When I look at all my experiences with chatbots across brands, the ones that win my loyalty are not necessarily the most advanced, but the ones that are honest about what they can do, respond in a human way to my concerns, and make sure a real person steps in when the limit is reached. Those combinations make me relaxed and open to staying with the brand. The ones that hide behind the bot or use it to block access to humans push me emotionally and mentally to consider leaving.”

This quotation summarises the relational conditions under which chatbots support or damage the customer–brand relationship. Trust is anchored in honesty and escalation; satisfaction in effective resolution; emotional connection in feeling “held” rather than blocked by the system. Where these conditions are met, chatbot interactions can deepen commitment; where they are absent, the same technology becomes a trigger for disengagement. The Objective shows that chatbot interactions are not neutral channels through which pre-existing trust, satisfaction and emotional ties simply

pass. They are active sites where these relational outcomes are made and unmade, one encounter at a time.

4.5 Cultural Values, Infrastructure and Chatbot Acceptance

This section presents the findings for Objective Three, which asked how Ghanaian cultural values and infrastructural realities shape customers' use and acceptance of chatbots. Participants' accounts show clearly that engagement with chatbots is not only a matter of individual preference or interface design. It is profoundly shaped by relational expectations rooted in Ghanaian cultural norms such as respect, face-to-face interaction, and communal support as well as practical constraints arising from network quality, data costs, and device access. The nine quotations below illustrate how culture and infrastructure work together to encourage, limit, or condition acceptance of chatbot-mediated communication.

Participants repeatedly contrasted Ghanaian expectations of face-to-face interaction with the impersonality of chatbots. P2 explained how this affected their willingness to rely on bots:

“In Ghana, when you have a serious issue with money or a complaint, you naturally want to sit in front of a person, explain the matter, and see their reaction. With the chatbot, you are just typing into a screen with no facial expression, no body language, nothing to read. It goes against how we are used to resolving problems. So even when the bot is convenient, a part of me still feels uncomfortable trusting it with sensitive issues.”

Ghanaian norms of relational problem-solving sitting with a person, reading their face, negotiating clash with the disembodied nature of chatbot interaction. Acceptance is therefore not purely about usability; it depends on whether the technology fits existing cultural scripts for handling “serious issues”. The lack of visible human presence makes full reliance emotionally and culturally

difficult. Respectful greeting and politeness also emerged as non-negotiable cultural expectations.

P4 linked politeness to acceptance:

“From childhood we are taught that when you meet someone, you greet properly and show respect before going straight to your agenda. Some chatbots just jump into ‘Select 1, Select 2’ without any greeting or small courtesy. It may look efficient to the designer, but to me it feels rude. If a system cannot even greet or acknowledge me, I struggle to embrace it as a normal way of doing customer service in Ghana.”

In this account, the chatbot’s script violates deeply ingrained norms of greetings as recognition.

The absence of even minimal courtesy is perceived as a cultural breach, not just a design oversight.

Acceptance here hinges on whether the bot is seen as behaving “well” according to local etiquette,

not just functioning correctly. Language and code-switching further shape how comfortable

participants feel. Many highlighted the dominance of English-only interfaces as a barrier to

inclusive acceptance. P6 reflected:

“Most of the chatbots I have used are strictly in English, and sometimes the English is quite formal. I can cope because of my education, but I think of my mother or auntie in the village; they would struggle. In Ghana, we mix Twi, Ga, Hausa and English in daily conversation. When the chatbot cannot handle simple local phrases or explain in easier language, it feels like it is designed only for a particular class of people.”

Here, language becomes a marker of inclusion and exclusion. A monolingual, formal English bot

subtly signals that it is built for an urban, educated segment, leaving others behind. Cultural

acceptance is therefore limited by linguistic alignment: a system that cannot switch registers or

incorporate local language risks being seen as foreign and elitist, even if technically robust.

Participants also emphasised communal decision-making and informal support networks as part

of the Ghanaian context. P9 explained how this shaped actual usage behaviour:

“Many times when somebody struggles with the chatbot, they don’t complain to the company; they call a friend or relative to help them. You will see one person operating the bot for three people in a household. That means acceptance is happening through social ‘bridge’ users. If the design does not consider this reality, the company may misread low direct usage as rejection, when in fact people are using it indirectly through trusted others.”

This quotation shows that acceptance is often collective, not individual. People rely on more digitally skilled relatives or neighbours, transforming chatbot use into a shared practice. Measuring acceptance purely by individual metrics ignores this social mediation and underestimates the role of trust in other humans as a gateway to trusting the technology. Infrastructure constraints were equally central. Participants spoke at length about unreliable networks and data costs as structural barriers that shape how, when, and whether they use chatbots at all. P1 put it bluntly:

“Sometimes the problem is not the chatbot itself but the network and data situation. If the internet is slow or the bundles are expensive, you will not sit there chatting with a bot for long. You think twice before starting, because every back-and-forth message is eating your data. In such a context, the company cannot expect enthusiastic acceptance of something that depends on stable, cheap internet we simply do not have.”

Infrastructural realities directly undercut the idealised use-case imagined by designers. Acceptance is rationally constrained: users will not invest scarce data into long, trial-and-error conversations. Under these conditions, even a well-designed bot may be used reluctantly or avoided, not because of user resistance to technology, but because of systemic resource limitations. Device limitations and digital literacy also shaped who could realistically benefit from chatbots. P7 highlighted the divide:

“Most of these chatbots assume you have a smartphone, good typing skills and confidence navigating menus. But many ordinary people still use feature phones or are slow at typing. If the chatbot is only accessible via fancy apps or websites, then automatically a big portion of Ghanaians are excluded. People will say, ‘this thing is not for us’, and that perception alone kills acceptance.”

Acceptance here is not just about willingness but about structural capability. Where device and literacy requirements exceed everyday realities, chatbots are framed as “for others”, reinforcing feelings of marginality. Cultural values of fairness and inclusion clash with systems that implicitly sort users by device and skill. Participants also tied acceptance to perceptions of fairness and accountability, shaped by local experiences with institutions. P3 noted:

“In our context, we already have doubts about whether big companies take ordinary customers seriously. When they now put a chatbot in front, some of us suspect it is another way of avoiding responsibility. If after using the bot nothing happens, it confirms the idea that they are using technology to escape accountability. Under such conditions, I cannot fully accept the chatbot as a trustworthy channel.”

Broader socio-political experiences feed into how technology is interpreted. Chatbots are read not in isolation, but against a backdrop of institutional mistrust. Where brands are already seen as evasive, automated front-lines risk being interpreted as further evidence of avoidance, making acceptance highly conditional on visible follow-through. Interestingly, some participants did see ways in which chatbots could align positively with Ghanaian values of care and reciprocity, especially when designed to support vulnerable users. P8 imagined a more culturally embedded design:

“If the chatbot could, for example, remind elderly customers gently about deadlines, explain charges in simple language, and even link them to a human when it detects confusion, then it would fit more with our value of looking out

for one another. The problem is not the idea of the chatbot, but whether it is programmed to behave in a caring and relational way that reflects how we treat people here.”

This quotation reveals that acceptance is conditional but flexible: participants are open to chatbots that embody local moral expectations gentle guidance, protection of the vulnerable, clear explanation rather than just transactional efficiency. Cultural values are not inherently anti-technology; they set terms of legitimacy for how technology should behave. Finally, P5 brought together culture and infrastructure by arguing that brands must design with realities, not ideals, in mind:

“For chatbots to be truly accepted in Ghana, companies must stop copying foreign models blindly. They need to consider our network issues, our mixed language use, our respect culture, and the fact that many customers still value seeing a human face. A chatbot that ignores these things will always feel imposed. One that is built around them can gradually become part of our normal way of doing things.”

This quote crystallises the main argument under Objective Three: cultural values and infrastructural conditions are not side notes; they are core determinants of whether chatbots are seen as legitimate, fair, and worth investing trust in. Acceptance is achieved when systems are visibly tailored to Ghanaian realities, rather than when users are expected to adapt silently to imported digital logics. The findings demonstrate that chatbot use and acceptance in Ghana are shaped by a complex interplay of relational norms, language practices, communal support structures, institutional trust, and infrastructure constraints. Any serious attempt to promote AI-powered marketing through chatbots must therefore engage these cultural and structural factors head-on, not treat them as background noise.

4.6 Discussion of findings

This research aimed to investigate the influence of chatbot characteristics on customer–brand interactions in Ghana, driven by four objectives and grounded in the Computers Are Social Actors (CASA) framework and Customer–Brand Relationship (CBR) theory. The findings indicate that Ghanaian users perceive chatbots not as neutral instruments, but as entities whose responsiveness, emotional tone, human-like qualities, and service quality convey social and moral signals that either bolster or diminish trust, contentment, and emotional connection to businesses. This section discusses the results in conjunction with the theoretical framework and existing literature, illustrating how the Ghanaian context enhances and clarifies CASA and CBR.

Objective One demonstrated that consumers clearly differentiate between temporal and cognitive responsiveness. Participants valued immediate responses and round-the-clock availability, although they dismissed "rapid but vacuous" solutions that recycled general alternatives and did not address the individual issue. This observation corroborates global research indicating that responsiveness augments perceived usefulness (e.g., Gnewuch et al., 2022); however, it also complicates CASA's assertion that social cues like speed and interaction invariably provoke favourable social responses. In the analysis, speed is perceived as disrespect when it fails to indicate authentic listening or effective problem-solving. Responsiveness functions as a hygiene factor in CBR terminology; its lack induces dissatisfaction, while its presence fosters confidence and commitment only when accompanied by pertinent and accountable actions.

The same purpose demonstrated that emotional tone is not merely superficial but a fundamental connection mechanism. Participants interpreted apologies, inclusive language ("Let's rectify this collaboratively"), and courteous greetings as indicators that the brand acknowledges their discomfort and sentiments. This supports research on emotional intelligence in chatbots, linking

simulated empathy to heightened enjoyment and involvement (de Cicco et al., 2022; Lee & Kim, 2023). Simultaneously, our findings highlight the vulnerability of this mechanism: users reinterpret empathy scripts as insincere and manipulative when they receive irrelevant responses. From a CASA perspective, users rigorously assess emotional cues based on expectations of authenticity and commitment, which elicit social reactions. The CBR theory elucidates the relational consequence whereby perceived inauthenticity and a non-emotional tone diminish trust and relational warmth, despite the attainment of functional outcomes.

The resemblance to humans elicited similarly mixed outcomes and, in alignment with CASA, participants frequently reacted to anthropomorphic cues such as names, conversational explanations, and light humour by perceiving the bot as a "junior staff" member or courteous helper, which resulted in increased comfort during the engagement. However, a distinct threshold existed beyond which human resemblance became disconcerting. Users expressed mistrust, concerns over surveillance, and a sense of deception when chatbots employed slang, emoticons, or overly intimate language without explicit disclosure of their non-human status. This discomfort, deemed "too human," aligns with the concept of the "uncanny valley" and substantiates the theoretical assertion in Chapter 2 that anthropomorphism should be adjusted rather than maximised.

In the context of CBR, trust is enhanced not through flawless imitation of humans, but through transparent human-like qualities an authentic virtual assistant with defined limitations indicating that genuineness and unambiguous identity are more significant for enduring relationships than advanced mimicry.

Objective Two examined the impact of chatbot interactions on trust, satisfaction, and emotional connection. The results indicate that every interaction with a chatbot serves as a micro-assessment

of the brand's relational dependability. When a bot successfully blocked a card at midnight, documented a complaint that was subsequently addressed, or accurately tracked an order, participants expressed increased trust and a sense of the brand being proactive. This aligns with CBR assertions that reliability and risk mitigation underpin trust and commitment (Fournier, 1998).

Conversely, when chatbots provided reference numbers that disappeared within the system or led to impasses, consumers perceived them as mechanisms of evasion. The interface solidified a detrimental brand narrative, suggesting that technology is employed to protect the company from accountability, corroborating Ghanaian research that associates impersonal, non-resolving chatbots with diminished satisfaction and cynicism (Dzandu et al., 2021; Owusu Kwateng et al., 2019).

Satisfaction was extremely contextual: participants expressed contentment with chatbots for straightforward, transactional activities; however, this satisfaction was superficial and swiftly diminished when the bots faltered in complicated, emotionally charged scenarios. This pattern builds upon previous Western research into utilitarian and hedonic outcomes by demonstrating how swiftly instrumental happiness can transform into relational disappointment when expectations of justice, attentiveness, and justification are unmet. The emotional connection aspect demonstrated that chatbots can both diminish and reshape customer–brand relationships. For many participants, the replacement of known branch personnel with bots diminished the perception of personal connection; conversely, for others, particularly when chatbots exhibited constant respect, assistance, and appropriate escalation to human agents, a novel type of digitally mediated attachment developed. This idea directly addresses the CBR concept that relationships are dynamic and collaboratively formed across several touchpoints, and it reinforces the literature's argument

to regard chatbots as embodiments of brand personality and intimacy rather than simply as tools for efficiency.

Objective Three and the user-insight components associated with Objective Four emphasise the significance of cultural values and infrastructure as prerequisites for CASA and CBR processes. The findings indicated that Ghanaian customs about greetings, respect, and direct conflict resolution significantly influence the interpretation of chatbot conduct. A script that immediately presents numbered options without a greeting is not merely "efficient"; it contravenes a local moral framework where acknowledgement and politeness precede transactional interactions. Bots that use exclusively the English formal language implicitly designate themselves as an educated elite, thereby conflicting with communal expectations of inclusivity and corroborating findings from African chatbot studies regarding the necessity for multilingual, culturally attuned systems (Adeyemi & Adebayo, 2022; Ncube et al., 2024).

Infrastructure and digital literacy also influence the efficacy of social cues. CASA presumes a largely frictionless interaction; nevertheless, in this case, sluggish networks, high data costs, and device constraints rendered prolonged conversational engagements prohibitively expensive. Within these limitations, even adept chatbots encounter it challenging to produce the recurring, low-friction exchanges that CBR posits are essential for enhancing relationships. The users' deliberate decision to restrict or avoid using chatbots because of data and time costs suggests that the potential for relationships is intrinsically limited. In this context, user insights indicating the necessity for transparent human escalation, succinct and pertinent responses, local language availability, and contextually appropriate tone are not merely design preferences but essential prerequisites for chatbots to function as credible social entities.

The discourse indicates that the results both validate and enhance the theoretical framework. CASA is substantiated by the observation that users engage socially with chatbots; yet, your findings indicate that these social interactions are influenced by cultural filters, ethical assessments, and infrastructural dependencies. CBR continues to prioritise trust, satisfaction, and emotional connections; however, the findings suggest that in an expanding market like Ghana, these concepts are continuously redefined at the intersection of chatbot design, institutional histories, and local relational norms. The constructivist paradigm supporting the study is affirmed: participants' varied and occasionally conflicting interpretations viewing chatbots as beneficial partners, superficial public relations instruments, or prudent companions demonstrate that the significance of chatbot attributes is derived solely from users' experiential social contexts.

4.7 Chapter Summary

This chapter discussed the key findings of the study in relation to the four research objectives and the theoretical lenses of the Computers Are Social Actors (CASA) paradigm and Customer–Brand Relationship (CBR) theory. The chapter showed that Ghanaian customers do not encounter chatbots as neutral technical tools but as social actors whose attributes communicate respect, care, or neglect. Responsiveness, emotional tone, human-likeness and cultural fit were all interpreted as relational signals that either reinforce or undermine trust, satisfaction and emotional attachment to brands.

With respect to Objective One, the discussion highlighted that participants drew a clear distinction between temporal responsiveness (speed) and cognitive responsiveness (relevance). Instant replies and 24/7 access were appreciated but were not sufficient to sustain positive evaluations when responses were generic, looping or unhelpful. Emotional tone emerged as a core mechanism through which users judged whether the brand recognised their inconvenience and feelings. Polite,

empathetic language was accepted as meaningful, but “scripted empathy” without matching action was quickly reframed as fake. Human-likeness was also found to be double-edged: modest anthropomorphism could increase comfort, while excessive mimicry without transparency created suspicion. These patterns confirmed CASA’s insight that users respond socially to chatbot cues, but also showed that such responses are critically evaluated against expectations of sincerity, competence and honesty.

For Objective Two, the chapter demonstrated that chatbot interactions operate as repeated “tests” of the customer–brand relationship. Trust was strengthened when chatbots helped manage risk, resolved issues, and triggered visible follow-up from human agents, but was seriously damaged when bots functioned as dead ends or symbolic “shields” for avoiding accountability. Satisfaction was shown to be fragile and task-specific high for simple, successful transactions and quickly eroded when the same systems failed in more complex, emotionally charged cases. Emotional connection was found to be reshaped rather than simply transferred: for some participants automation thinned out the sense of relationship, while for others, consistent respectful digital treatment created a new basis for attachment. These dynamics aligned with CBR’s emphasis on trust, reliability and relational consistency, while illustrating how these constructs are renegotiated through AI-mediated encounters.

Finally, in relation to the later objectives, the discussion situated these processes within Ghanaian cultural values and infrastructural realities. Norms of greeting, respect, mixed-language communication and face-to-face problem solving strongly influenced how chatbot behaviour was interpreted. English-only, abrupt and highly procedural interfaces were experienced as culturally alien and socially exclusionary. Infrastructural constraints such as unstable networks, high data costs and uneven device access further limited the space within which CASA- and CBR-type

dynamics could unfold. Overall, the chapter concluded that chatbots can support, rather than erode, customer–brand relationships in Ghana only when they are designed and implemented as transparent, culturally sensitive and context-aware social actors embedded in reliable organisational systems. This sets the stage for the next chapter, which draws together the main conclusions, practical implications and recommendations arising from the study.

CHAPTER FIVE

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

5.0 Chapter Overview

This chapter brings together the major insights from the study on the role of chatbot attributes in shaping customer–brand relationships in AI-powered marketing in Ghana. It first summarises the purpose, methods and main empirical findings, and then draws out the key conclusions in the light of the Computers Are Social Actors (CASA) paradigm and Customer–Brand Relationship (CBR) theory. The chapter further discusses the practical, policy and theoretical implications of the findings, highlights the limitations of the study, and suggests areas where further research would be beneficial. In doing so, it connects the empirical patterns reported in Chapter Four with the conceptual and theoretical discussions developed in the earlier chapters.

5.1 Summary of the Study

The study set out to explore how specific chatbot attributes shape customer–brand relationships among Ghanaian consumers within the context of AI-mediated marketing. It was premised on the observation that chatbots are increasingly becoming the first point of contact between brands and customers, yet little is known about how users in an emerging market such as Ghana interpret and evaluate these interactions. Four objectives guided the inquiry: to explore how customers experience chatbot attributes such as responsiveness, emotional tone and human-likeness; to understand how chatbot interactions influence trust, satisfaction and emotional connections; to investigate how Ghanaian cultural values and infrastructural factors shape chatbot use and acceptance; and to elicit user insights for designing chatbots that meet emotional, relational and cultural expectations.

The study was anchored in the constructivist paradigm and employed a qualitative research design. Semi-structured interviews were conducted with purposively selected Ghanaian consumers who had direct experience interacting with chatbots in banking, telecommunications and e-commerce settings. This approach allowed participants to narrate their own experiences and meanings rather than squeezing them into pre-defined categories. The Computers Are Social Actors (CASA) paradigm and Customer–Brand Relationship (CBR) theory provided the main theoretical lenses, helping to frame chatbots as social actors and customer–brand ties as evolving relational processes. Data were analysed using thematic analysis, following systematic coding, categorisation and development of overarching themes. This enabled the study to move beyond surface descriptions of “likes” and “dislikes” to a deeper interpretation of how users construct the social and relational significance of chatbot encounters. The results presented in Chapter Four showed a rich pattern of experiences where technical attributes such as speed, language and interface design were constantly interpreted through relational, ethical and cultural lenses.

5.2 Summary of Key Findings

The findings from the first objective indicated that Ghanaian customers do not experience chatbot attributes as neutral technical properties. Responsiveness was appreciated in terms of instant replies and round-the-clock availability; however, participants drew a sharp distinction between simply replying quickly and understanding the user’s concern. When chatbots produced generic, looping or irrelevant responses, speed was reinterpreted as pointless or even disrespectful. Emotional tone emerged as a central dimension of evaluation. Polite greetings, apologies and inclusive phrasing helped customers to feel recognised and calmed, whereas abrupt, command-like language was read as cold and uncaring. Human-likeness produced an ambivalent response: modest anthropomorphism, such as conversational explanations and use of names, made

interactions feel natural, but excessive mimicry without clear disclosure of artificial identity triggered suspicion and discomfort.

Under the second objective, the study found that chatbot interactions operate as repeated tests of the customer–brand relationship. Trust was strengthened when chatbots helped users manage risk, resolved problems efficiently and triggered visible follow-up by human agents. In such situations, participants felt that the brand was reliable and attentive even outside normal working hours. Conversely, when bots generated reference numbers that led nowhere, failed to log complaints properly or became dead ends, trust and satisfaction were actively undermined. Satisfaction was shown to be narrow and task-specific: it was high for simple informational queries that were handled smoothly, but this positive feeling collapsed quickly when the system failed in more complex or emotionally charged cases. Emotional connections with brands were both weakened and reconstructed: for some users, the replacement of familiar staff with automation thinned out the sense of relationship; for others, consistently respectful and effective chatbot encounters created a new, digitally mediated basis for attachment.

The third objective illuminated the role of Ghanaian cultural values and infrastructural constraints in shaping chatbot use and acceptance. Norms of greeting, respect and face-to-face problem solving strongly influenced how chatbot behaviour was interpreted. Interfaces that launched directly into numbered options without greeting were experienced as rude and culturally alien. English-only, highly formal scripts created a perception that chatbots were designed for an educated elite, marginalising those who communicate in mixed languages or have lower literacy. Acceptance was often mediated through more digitally skilled relatives or friends, revealing that usage is frequently communal rather than purely individual. Infrastructural factors such as unstable

networks, high data costs and uneven access to smartphones further constrained willingness to engage in long, back-and-forth conversations with bots.

Finally, the fourth objective drew out clear user insights for context-sensitive chatbot design. Participants did not reject AI outright; instead, they outlined conditions under which they would welcome chatbots as legitimate service channels. They called for transparent disclosure that the agent is a virtual assistant, culturally appropriate tone that reflects Ghanaian politeness norms, simpler and possibly multilingual language, concise and relevant responses that respect data costs, and clear pathways for escalation to human agents when issues are complex. They also stressed that digital promises made in chatbot interactions must be matched by real organisational follow-through if trust is to be sustained.

5.3 Conclusions of the study

The first major conclusion of the study is that Ghanaian customers indeed respond to chatbots as social actors, in line with the CASA paradigm, but these social responses are neither automatic nor uncritical. Users interpret responsiveness, emotional tone and human-likeness as signals of attitude, respect and honesty. Social cues such as speed and politeness matter, but they only support positive evaluations when linked to genuine problem-solving and transparent behaviour. Speed without understanding, empathy scripts without action and human-like language without clear identity disclosure are all reinterpreted as signs of manipulation or neglect. CASA therefore needs to be understood as culturally and ethically conditioned: people do not respond socially to any cue, but to those cues that fit their norms of sincere and competent interaction.

The second conclusion relates to the CBR framework. The study confirms that trust, satisfaction and emotional connection are not abstract states but outcomes of concrete service episodes. Every chatbot encounter functions as a relational test in which the brand either honours or violates its

promises. When chatbots manage risk, reduce effort and escalate appropriately to human staff, they contribute to building trust and long-term commitment. When they operate as empty front-ends that do not lead to resolution, they damage trust more than traditional channels because they symbolise organisational avoidance. Emotional connection can be maintained and even rebuilt through digital channels, but only where chatbots consistently enact care, reliability and fairness.

A third conclusion is that both CASA and CBR processes are fundamentally shaped by Ghanaian cultural and infrastructural conditions. Social rules around greeting, deference and mixed language use influence how chatbots are judged, and infrastructural constraints around data, connectivity and device access limit the scope for repeated, low-friction interaction. This means that chatbots cannot simply be transplanted from other contexts; they must be designed as locally grounded socio-technical systems if they are to become credible and trusted elements of customer–brand relationships.

5.4 Implications and Recommendations

The findings have several implications for practice. For firms and designers, the study suggests that chatbots should be treated as relational front-lines rather than mere cost-saving tools. This requires prioritising cognitive responsiveness, where the chatbot meaningfully engages with the user’s specific issue, rather than celebrating speed alone. Scripted language should reflect Ghanaian norms of politeness and greeting, while empathy should be carefully calibrated to the seriousness of the situation. Human-likeness should be transparent and modest: users respond well to friendly, conversational bots that clearly acknowledge their artificial identity and limitations, but react negatively to systems that simulate human intimacy without honesty. It is also essential to build robust back-end processes so that complaints logged via chatbots are actually addressed and that escalation to human agents occurs smoothly when needed.

From a policy and regulatory perspective, the study indicates a need for clearer standards around transparency, fairness and accessibility in AI-mediated customer service. Regulators concerned with consumer protection may consider guidelines that require explicit disclosure when customers interact with non-human agents and that encourage clarity about how conversational data are stored and used. There is also a strong case for promoting inclusive language and accessibility practices so that chatbots do not entrench existing inequalities in access to financial, telecommunication and digital retail services. Broader policies that improve network reliability and reduce data costs will indirectly enhance the feasibility of using chatbots as fair and efficient service channels.

The study also has implications for theory. It extends the CASA paradigm by demonstrating that social reactions to computers are filtered through cultural and moral expectations, and that users are capable of resisting or rejecting social cues they deem insincere or misaligned with their values. It enriches CBR theory by showing how AI-mediated touchpoints co-produce trust, satisfaction and emotional bonds in an environment where institutional trust is fragile and infrastructure is uneven. In doing so, it reinforces constructivist accounts of technology, which argue that technological artefacts acquire meaning only as users interpret them within their lived social worlds.

5.5 Limitations and Suggestions for Further Research

Like all studies, this research has limitations that should be acknowledged. The sample was qualitative and relatively small, focusing on consumers who already had some degree of digital literacy and experience with chatbots. As such, the perspectives of the most digitally excluded groups, particularly in remote rural areas, may not have been fully captured. The reliance on self-reported narratives, while appropriate for a constructivist design, means that the study emphasises

perceived experience and meaning rather than observed behaviour or system log data. In addition, the focus on banking, telecommunications and e-commerce narrows the sectoral scope; chatbot deployments in health, education or public services may generate somewhat different patterns of expectation and response.

These limitations, however, open up avenues for further research. Future studies could adopt a mixed-methods approach to combine in-depth qualitative insights with survey-based or behavioural data on adoption, frequency of use and loyalty outcomes. Longitudinal studies could examine how repeated encounters with chatbots over time reshape trust and relationship quality, rather than relying on retrospective accounts of experience. Sector-specific investigations, for example in healthcare or public administration, could explore how higher-stakes contexts influence tolerance for automation and expectations of empathy. It would also be valuable to study the perspectives of organisational decision-makers and designers to understand how commercial, technical and ethical considerations are balanced in chatbot development.

Despite these limitations, the study provides a robust, contextually grounded understanding of how chatbot attributes influence customer–brand relationships in Ghana. It demonstrates both the risks of poorly designed, poorly supported automation and the potential of transparent, culturally sensitive and relationally intelligent chatbots to act as genuine bridges between brands and customers in the era of AI-powered marketing.

REFERENCES

- Adam, M., Wessel, M., & Benlian, A. (2021). AI-based chatbots in customer service and their impact on customer satisfaction. *Journal of Business Research*, *123*, 42–54.
- Adeyemi, S., & Adebayo, O. (2022). Exploring the adoption of AI chatbots in Nigerian banking: Usability and cultural factors. *African Journal of Information Systems*, *14*(1), 23–38.
- Adu, K., Mensah, F., & Boateng, R. (2022). Challenges and prospects of chatbot adoption in Ghana's telecommunication sector. *International Journal of Digital Marketing*, *8*(2), 102–117.
- Anning-Dorson, T. (2018). Innovation and competitive advantage creation in service firms in Sub-Saharan Africa: The roles of employee and customer involvement. *Service Business*, *12*(4), 697–717.
- Boateng, R., Dankyi, E., & Abrahams, J. (2023). The influence of cultural values on customer-brand relationships in emerging African markets. *Journal of Consumer Culture*, *23*(1), 80–95.
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, *3*(2), 77–101.
- Charmaz, K. (2014). *Constructing grounded theory* (2nd ed.). Sage.
- Chattaraman, V., Kwon, W.-S., & Gilbert, J. E. (2019). AI in customer service: The role of chatbots in enhancing brand engagement. *Journal of Marketing Management*, *35*(11–12), 1107–1128.
- Creswell, J. W. (2013). *Qualitative inquiry & research design: Choosing among five approaches* (3rd ed.). Sage.
- Creswell, J. W., & Poth, C. (2018). *Qualitative inquiry and research design: Choosing among five approaches* (4th ed.). Sage.
- Crotty, M. (1998). *The foundations of social research: Meaning and perspective in the research process*. Sage.

- de Cicco, R., Salvatore, V., & Russo, S. (2022). Anthropomorphism and emotional intelligence in chatbot interactions: Effects on customer satisfaction. *Computers in Human Behavior, 132*, 107242.
- Dwivedi, Y. K., et al. (2023). Artificial intelligence in marketing: Integrating ethics, trust, and cultural perspectives. *Journal of Business Research, 158*, 113675.
- Dzandu, M., Owusu, P., & Darko, E. (2021). Chatbots and digital communication in Ghana: User satisfaction and cultural alignment. *West African Journal of Technology, 15*(2), 120–135.
- Fournier, S. (1998). Consumers and their brands: Developing relationship theory in consumer research. *Journal of Consumer Research, 24*(4), 343–373.
- Gartner. (2022). *Gartner report on AI in customer service*. <https://www.gartner.com>
- Ghana Statistical Service. (2023). *2023 Digital Economy Report*.
- Gnewuch, U., Morana, S., & Maedche, A. (2022). The impact of chatbot characteristics on customer trust and satisfaction. *Electronic Markets, 32*(1), 75–94.
- Guest, G., Bunce, A., & Johnson, L. (2006). How many interviews are enough? *Field Methods, 18*(1), 59–82.
- Hollebeek, L., & Macky, K. (2019). Digital content marketing's role in fostering consumer engagement. *Journal of Interactive Marketing, 45*, 27–41.
- Lee, E., & Kim, H. (2023). Emotional intelligence in AI chatbots: Enhancing customer engagement through affective computing. *International Journal of Human-Computer Studies, 170*, 102938.
- Lincoln, Y. S., & Guba, E. G. (1985). *Naturalistic inquiry*. Sage.
- Mensah, P., & Boateng, R. (2023). Relational communication in Ghanaian digital marketing: Cultural nuances and technology acceptance. *African Journal of Marketing, 11*(1), 50–65.
- Mensah, T., & Boso, N. (2021). Consumer behaviour in African markets: Cultural dynamics and digital transformation. *African Journal of Business Management, 15*(3), 77–93.*

- Nass, C., & Moon, Y. (2000). Machines and mindlessness: Social responses to computers. *Journal of Social Issues*, 56(1), 81–103.
- Nass, C., & Reeves, B. (1996). *The media equation: How people treat computers, television, and new media like real people and places*. CSLI Publications.
- National Communications Authority. (2024). *Digital Service Usage Report*.
- Ncube, T., Mokoena, S., & Khumalo, L. (2024). Multilingual chatbots in South African banking: Enhancing financial inclusion through AI. *South African Journal of Information Technology*, 26(1), 89–102.
- Ngai, E. W. T., Chau, D. C., & Chan, T. L. A. (2021). AI adoption in marketing: A systematic review. *Journal of Business Research*, 124, 197–216.
- Owusu Kwateng, K., Baffour-Awuah, J., & Koomson, M. (2019). Digitization challenges in Ghanaian telecommunications: A focus on chatbot adoption. *Ghana Journal of Technology*, 12(2), 35–49.
- Palinkas, L. A., et al. (2015). Purposeful sampling for qualitative data collection and analysis. *Journal of Clinical and Translational Science*, 42(3), 533–544.
- Park, S., & Kim, J. (2020). Cultural influences on human–AI communication. *Computers in Human Behavior*, 108, 106306.
- Patton, M. Q. (2015). *Qualitative research and evaluation methods* (4th ed.). Sage.
- Ponterotto, J. (2005). Qualitative research in counseling psychology: A primer. *Journal of Counseling Psychology*, 52(2), 126–136.
- Qiu, L., & Benbasat, I. (2022). A study of trust in human–AI conversational interactions. *Information Systems Research*, 33(2), 456–475.
- Rai, A., et al. (2023). Human–machine collaboration and user trust in AI. *MIS Quarterly*, 47(1), 1–34.
- Schwandt, T. A. (1994). Constructivist, interpretivist approaches to human inquiry. In Denzin & Lincoln (Eds.), *Handbook of qualitative research* (pp. 118–137). Sage.

- Sheehan, K. B., Fu, W.-T., & Newlands, G. (2020). Conversational agents in marketing: A critical review. *Journal of Interactive Marketing, 49*, 43–57.
- Stebbins, R. A. (2001). *Exploratory research in the social sciences*. Sage.
- Vargo, S. L., & Lusch, R. F. (2016). Institutions and axioms: Toward a service-dominant logic. *Industrial Marketing Management, 65*, 53–62.
- Weizenbaum, J. (1966). ELIZA—A computer program for the study of natural language communication between man and machine. *Communications of the ACM, 9*(1), 36–45.

Appendix A

Semi-Structured Interview Guide

Purpose:

This interview seeks to explore how Ghanaian consumers interpret and emotionally respond to AI-powered chatbot interactions, focusing on perceptions of reliability, empathy, personalization, and cultural appropriateness.

Section 1: General Experience and Usage Context

1. Can you tell me about your experience using chatbots on digital platforms such as banking, telecommunications, or e-commerce services?
2. How often do you interact with chatbots when using these services?
3. How would you describe your overall experience with chatbots?
4. What are some reasons that make you prefer (or avoid) using chatbots when seeking assistance?

Section 2: Reliability, Assurance, and Data Privacy

5. How reliable do you find chatbots in responding accurately to your questions or solving your problems?
6. Have you ever experienced errors, misinformation, or system failures during chatbot interactions? How did that affect your trust in the service?
7. Do you feel confident that your personal data and information shared with chatbots are secure? Why or why not?
8. How does the chatbot's ability to handle your request or complaint affect your confidence in the company or brand?

Section 3: Perceived Usefulness and Ease of Use

9. In what ways do chatbots make your interactions with companies or services easier or more convenient?
10. Have you ever found chatbots difficult or frustrating to use? If yes, what made the experience challenging?
11. Compared to other digital tools (like mobile apps or websites), how useful do you find chatbots for resolving your needs?

Section 4: Empathy, Interactivity, and Personalization

12. How would you describe the chatbot's tone or emotional style during interactions?
13. Did the chatbot seem human-like or more robotic in its communication?
14. Did you feel that the chatbot understood your emotions, frustrations, or needs during the conversation?
15. How personalized was your experience? Did the chatbot remember past interactions or tailor its responses to your situation?
16. How would you assess the level of interactivity and engagement during your conversation with the chatbot?

Section 5: Cultural and Language Sensitivity

17. How well do chatbots communicate in a way that fits Ghanaian social norms or values?
18. Do chatbots use language (tone, politeness, or expressions) that feels natural or appropriate to you as a Ghanaian user?
19. Have you ever felt that a chatbot's responses were culturally insensitive or confusing? Can you explain why?

20. What improvements would you suggest to make chatbots more effective and culturally appropriate for Ghanaian users?

Section 6: Trust, Loyalty, and Overall Evaluation

21. How do chatbot interactions influence your trust or loyalty toward a brand or service provider?
22. Do you believe that consistent, empathetic chatbot experiences could replace or complement human customer service?
23. What do you think companies can do to make chatbot systems more trustworthy, empathetic, and user-friendly for Ghanaians?

Closing Question:

24. Is there anything else you would like to share about your experiences or opinions regarding chatbots that we haven't discussed