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Consumers' Skepticism towards Artificial Intelligence-Driven Marketing – A Systematic Literature Review Utilising the TCCM Framework

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Abstract: *This study's objective was to consolidate prior research on consumer skepticism regarding AI-driven marketing, organise the knowledge, and provide new directions for future research. The PRISM and TCCM frameworks were being utilised to analyse 42 studies from 2018 to 2025. The review recommended future research to utilize TAM and SOR theories to study consumer skeptical behavior. Additionally, a multi-theoretical framework can be explored. Different regions and cultures can be explored. Consumer skepticism, as a key construct, can serve as the main variable. Furthermore, a mixed approach can be explored. Since this review was focused on English-language studies, considered a specific 2018-2025 time period, and peer-reviewed studies from Google Scholar were included, this review poses some limitations. Additionally, specific keywords were used that further restricted other relevant studies. This study revealed the current understanding of consumer behaviour towards AI-driven marketing by utilising the TCCM framework. Additionally, it offered future research opportunities to further explore consumer skepticism.*

Introduction

Over the last twenty years, advancements in technologies such as artificial intelligence have reshaped consumer behaviour (Jain et al., 2024). AI enables companies to succeed by offering better personalization, targeting, segmentation, and automation of marketing tasks, which results in increased efficiency and accuracy (Jain et al., 2024). AI-powered chatbots incorporated in online marketing allow customized user interactions by offering product suggestions, answering the most frequently asked questions, and helping in the purchase process (Adamopoulou & Moussiades, 2020). AI-generated content (AIGC) is another technological tool that can be defined as the utilization of AI to create content automatically and Proficiently (Wang et al., 2023). It is trained with a huge volume of consumer data to generate new content automatically without human intervention (Ooi et al., 2025). Besides this, AI-generated ads refer to advertisements that are created or edited through artificial and automatic data processing, typically relying on AI algorithms such as deepfakes and generative adversarial networks (GANs) (Campbell et al. 2022). These algorithms automatically create content that depicts a compelling yet artificial and fake version of reality (Van Noort et al. 2020). The emergence of AI-generated ads has marked a significant shift in AI's role in advertising, expanding its capabilities beyond data analysis and targeted ad delivery. AI-generated ads leverage the strengths of generative AI tools to produce highly tailored, engaging

ad content autonomously (Matz et al. 2024). AI ads allow companies to productively utilise generative AI for creating hyper-personalised and appealing advertisements (Matz et al. 2024). When users feel that product suggestions, marketing ads, and messages are as to their particular needs and preferences, they perceive these as more helpful and relevant (Khuong & An, 2025). However, while AI-advertisement personalization helps in improving engagement, consumers' apprehension towards data privacy, cultural relevance, and authenticity still exists, which has a negative impact on their trust and interest (Ekanem & Nwagbara, 2024). Studies suggest that to establish trust, personalisation alone is not enough, as consumers' skepticism regarding customized marketing exists due to worries about the use of users' personal information and data privacy concerns (Khuong & An, 2025). Opaqueness of the algorithm process and perceived risk-related concerns slow down the consumers' acceptance (Acatrinei et al., 2025). Even though AI has multiple benefits to offer to consumers, the dark side of AI also exists. This mainly includes customer alienation, perceived risks, privacy concerns, and uniqueness neglect, which marks a negative impact on consumers' affective, cognitive, and behavioural outcomes (Barari et al., 2024). Additionally, where perceived intelligence of AI advertisements positively influences users' willingness to approve advertisements generated by AI, consumers' perceived eeriness, on the other hand, negatively impacts the acceptance (Gu et al., 2024). These together highlight the doubtful nature of consumers towards AI-driven marketing. Although many existing studies have explored artificial intelligence in marketing, numerous significant gaps in the literature still exist. The majority of studies have examined the positive side of AI in marketing, leaving the consumers' response and distrust regarding AI marketing behind. By utilising theoretical and conceptual frameworks, past studies have focused on positive consumer behaviour, and the consumer skepticism within AI marketing is still fragmented. To develop successful AI marketing strategies, comprehending consumers' distrust and skepticism towards AI marketing is critical for marketers and companies. Hence, this systematic literature review objective is to synthesise the existing literature on consumer skepticism in the AI marketing context to comprehend existing studies and reveal new research directions. This study utilizes the PRISMA framework, and the findings are presented in the Theory-Context-Characteristics-Methodology (TCCM) framework by Paul and Rosado-Serrano (2019). This SLR aims to answer a few important research questions regarding consumers' response and skepticism in the context of AI marketing, such as:

RQ1: What are the varied theories utilised to explain consumer skepticism and related constructs such as distrust, concern, and response regarding AI-driven marketing?

RQ2: What was the country context where most studies focused?

RQ3: What independent, dependent, mediating, and moderating variables are utilised in the existing literature?

RQ4: What methodologies have been utilised by the existing studies to study this relationship?

RQ5: What limitations identified in existing literature open doors for potential future research directions to further explore consumer skepticism regarding AI marketing?

The paper is organised as follows: First, an introduction along with the research objectives. The second section presents the methodology. Then there are findings within the TCCM framework. After this, the discussion and future research direction come. Lastly, there is a conclusion section along with the limitations of this study.

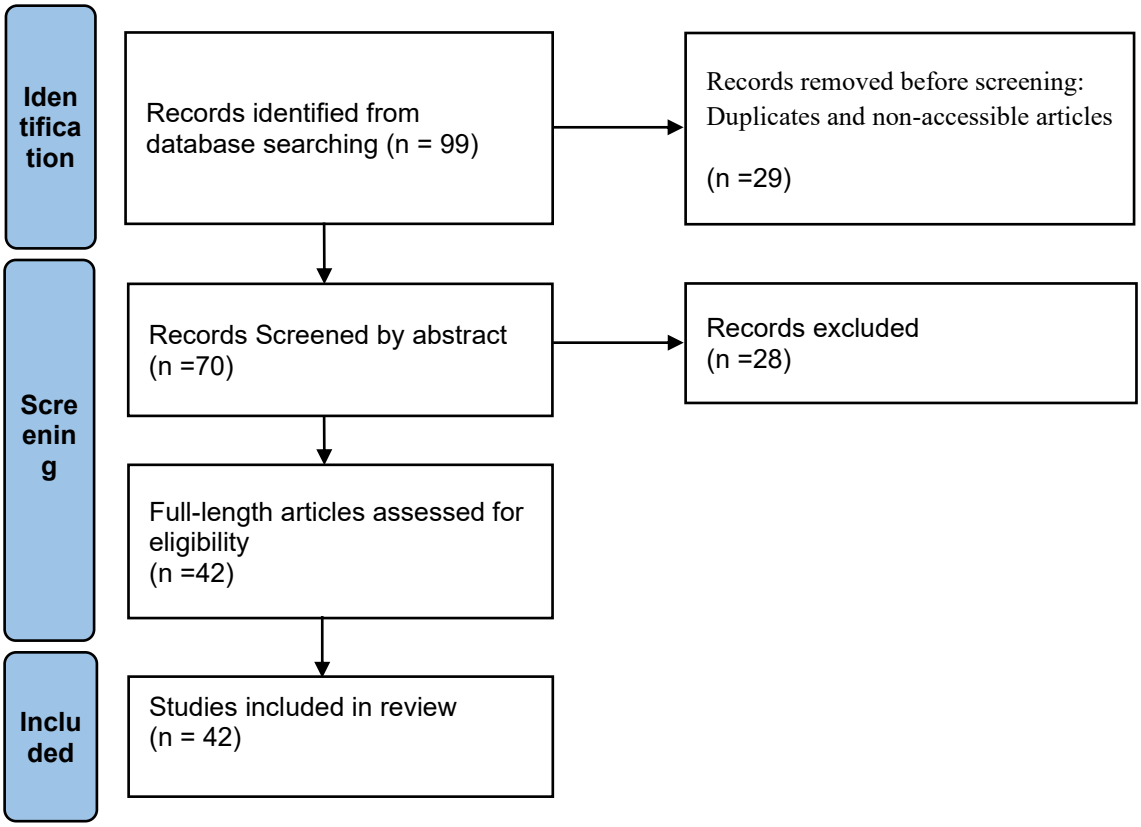
Methodology

To conduct this study, Google Scholar is being used to collect the articles. However, considering the huge collection of studies available on Google Scholar, specific criteria and keywords were set beforehand to identify only relevant studies. Only those studies were identified from Google Scholar that were either published in a reputable peer-reviewed journal or Scopus-indexed. Articles published from 2018 to 2025 in the English language containing specific keywords in the title were considered. The following keywords were used:

- “consumer skepticism”, "AI advertising."
- “consumer perception” AND "AI marketing" OR "AI advertising."
- "AI recommendation" AND " resistance" OR "behavioural response" OR "Consumer Purchase."
- "AI recommendation" AND "behavioural response" OR "Consumer Purchase" OR "consumer doubt" OR "consumer Skepticism."

A total of 99 articles were identified. After the removal of duplicate entries and non-accessible articles was done. Next, a further abstract screening was done to eliminate irrelevant and technically focused papers. Additionally, thesis papers, opinion-based papers, book chapters, and conference papers were also not considered. This led to a total of 42 articles for full-length articles assessed, which became the final base of this literature review. Since this study considered only Google Scholar, it involves a few limitations that may impact the depth and scope of this study's findings.

Figure 1:PRISMA Framework for Studies Extraction



Findings

Theoretical Framework

This section shows a synthesis of the main theories utilised in the domain of consumer Skepticism and the AI marketing intersection. Only 28 papers utilised a theoretical framework, as shown in Table 1, where some papers combined different theories. The most utilised theories were the Technology Acceptance Model (TAM) and the Stimulus-Organism-Response (SOR) Model. Additionally, few studies also combined theoretical frameworks like Technology Acceptance Model, Expectation Confirmation Theory, and social norm theories by Acatrinei et al. (2025), technology acceptance model, the diffusion of innovation theory and the generational cohort by Arachchi and Samarasinghe (2023), Theory of Planned Behavior (TPB) and Technology Acceptance Model (TAM) by Cheng et al. (2023), TAM (for adoption and trust) with ECT (for satisfaction) Expectation Confirmation Theory by Sipos (2025) and few others too. Furthermore, other theoretical frameworks were also involved in this review that studied the consumer response towards AI marketing, like cognitive affective conative model, persuasion knowledge model, cognitive-affect-behaviour model**,** source credibility theory (SCT), theory of uses and gratifications, dual-process theory, approach-avoidance theory, artificially intelligent device use acceptance (AIDUA), bayesian choice theory, construal level theory (CLT), signaling theory and uniqueness theory as mentioned in Table 1.

Table 1: Widely Employed Theories

Theory	No. of Articles	Studies
Technology Acceptance Model (TAM)	5	Acatrinei et al. (2025), Arachchi and Samarasinghe (2023), Cheng et al. (2023), Gonçalves et al. (2023), Sipos (2025)
Expectation Confirmation Theory	2	Acatrinei et al. (2025), Sipos (2025)
Social Norm Theories	1	Acatrinei et al. (2025),
Construal level theory (CLT)	1	Ahn et al. (2021)
Diffusion of Innovation (DOI)	1	Arachchi and Samarasinghe (2023)
Generational Cohort	1	Arachchi and Samarasinghe (2023)
Persuasion Knowledge Model	2	Baek et al. (2024), Qiu et al. (2025)
Cognitive-Affect-Behaviour (CAB) Model	1	Barari et al. (2024)
Theory of Planned Behavior (TPB)	2	Cheng et al. (2023), Hanson et al. (2025)
Environmental, Social, Governance Theory	1	Dong et al. (2025)
Elaboration Likelihood Model (ELM)	1	Ekanem and Nwagbara (2024)
Uses and Gratifications Theory	2	Ekanem and Nwagbara (2024), Shang et al. (2023)
Stimulus-Organism-Response (SOR) Model	5	Gu et al. (2024), W. Wang et al. (2025), Yin and Qiu (2021), Yin et al. (2025), Zhou et al. (2025)
Consumers' Naïve Theory	1	Hanson et al. (2025)
Bayesian Choice Theory	1	Jenkin et al. (2024)
Cognitive-Affective Conative Framework	1	Khuong and An (2025)
Uncanny Valley Theory	1	Liu et al. (2024)
Expectancy Violation Theory	1	T. Liu et al. (2025)
Source Credibility Theory (SCT)	1	Lu et al. (2025)
Theory of Consumption Value (TCV)	1	Norfarah et al. (2024)
Rational Choice Theory (RCT)	1	Norfarah et al. (2024)
Dual-process Theory	1	Sharma et al. (2025)
Approach-Avoidance Theory	1	Sun et al. (2025)
Signaling Theory	1	Wang et al. (2025)
Uniqueness Theory	1	Wang et al. (2025)
Artificially Intelligent Device Use Acceptance (AIDUA)	1	Yoon and Lee (2021)
No Guiding Theory	14	

Context

Country: The geographic analysis of the studies included in this literature review is shown in Table 2. The review shows that 11 studies were conducted in China, 6 in the USA, 2 in Korea, while India, Nigeria, Romania, Malaysia, Vietnam, and the UK had 1 study each. Additionally, 20 studies were not based in any specific country.

Table 2:Country Focus of the Literature

Number of Studies	Country	References
11	China	Dong *et al.* 2025; Gu *et al.* 2024; T. Liu *et al.* 2025; Lu *et al.* 2025; Qiu *et al.* 2025; Shang *et al.* 2023; Sun *et al.* 2025; Wang *et al.* 2025; W. Wang *et al.* 2025; Yin and Qiu 2021; Yin *et al.* 2025
6	USA	Baek *et al.* 2025; Barari *et al.* 2024; Liu-Thompkins *et al.* 2022; T. Liu *et al*. 2025; Paul *et al.* 2025; Sun *et al.* 2025
2	Korea	Ahn *et al.* 2021; Yoon and Lee 2021
1	India	Arachchi and Samarasinghe 2023
1	Nigeria	Ekanem and Nwagbara 2024
1	Romania	Teodorescu *et al.* 2023
1	Malaysia	Norfarah *et al.* 2024
1	Vietnam	Khuong and An 2025
1	UK	Sun *et al.* 2025

Characteristics

This section outlines the independent and dependent variables utilised in 36 studies. As shown in Table 3, only 30 studies also incorporated mediating or moderating, or both variables.

Table 3: Characteristics of the Study, Including Independent, Mediator, Moderator, and Dependent Variables

Study	Independent Variables	Mediator	Moderator	Dependent Variables
Acatrinei et al. (2025)	Perceived benefits, positive/negative sentiments, Transparency, Trust, Normative beliefs, Content quality, Perceived risks, Engagement, Attitudes.			AI acceptance and satisfaction
Ahn et al. (2021)	Perceived similarity of recommendation agents	Psychological distance to recommendation agents	Message types (feasibility vs. desirability), Product feature (primary vs. secondary features)	Persuasive effects of recommendation agents
Khuong and An (2025)	Perceived personalization	Perceived relevance, Perceived trust, Perceived usefulness		Purchase intention
Arachchi and Samarasinghe (2023)	Perceived usefulness Perceived ease of use Perceived enjoyment	Attitudes towards AI, Consumer Smart Experience	Consumer Innovativeness, Gen X & Y	Consumer Purchase Intention
Arango et al. (2023)	Awareness of falsity Empathy	Anticipatory Guilt, Emotion perception		Donation Intention
Baek et al. (2025)	Linguistic styles	Imagery Vividness	Perceived AI Human-Likeness, Recommendation Agent Type	Acceptance of artificial intelligence (AI)-generated recommendations
Baek et al. (2024)	AI disclosure	Perceived ad credibility	AI human-likeness	Ad attitude
Barari et al. (2024)	Privacy concern, Perceived risk, Customer alienation, Uniqueness neglect	Perceived benefit, Trust, Attitude, Satisfaction	Online vs offline, Age and gender, Benefits (hedonic vs utilitarian), Involvement (low vs. high) Firm Type (service vs manufacturing), Cultural value (power distance, individualism, masculinity, and uncertainty avoidance)	Purchase, Loyalty, Wellbeing
Cheng et al. (2023)	Trust, Commitment, Perceived usefulness, Ease of use, Risk			Adoption intention.
Dong et al. (2025)	Price discount, Perceived climate change, Carbon Reduction Promotion	Perceived Climate Change		Green Consumption Intention
Ekanem and	Consumer Perceptions,		Cultural context	Consumer

Nwagbara (2024)	Trust, and Engagement			response to AI advertising
Gonçalves et al. (2023)	Attitude toward AI, Perceived risk, Perceived usefulness, Perceived trust, Ethical concern, Social norms			Consumer behaviour toward using AI and their perception.
Gu et al. (2024)	Verisimilitude, Vitality, Imagination, Synthesis	Perceived eeriness, Perceived intelligence		Willingness to accept AI-generated advertisements
Hanson et al. (2025)	AI salience	Negative emotions, Reactance	Ad type	Ad attitude
Jenkin et al. (2024)	Anomaly	Explanation seeking	Recommendation advisor	Recommendation adherence, Explanation seeking
Kim et al. (2021)	Preciseness of information (precise vs imprecise)	Trust in AI	Accuracy of information (high vs low), Objective quality of product (high vs low)	Consumer response
Liu et al. (2024)	AI conversational fillers		organization type (for-profit or non-profit)	Consumer purchase intentions
T. Liu et al. (2025)	AI agent's high (vs. low) ToM capabilities	Social presence	Product type (virtue vs. vice)	AI recommendation acceptance
Lu et al. (2025)	Positive and Negative AI-generated reviews		Product price, Product subsidy claim, Strength of influencers' social tie, Influencer's rating level	Product attitude
Norfarah et al. (2024)	Functional value, Emotional value, Conditional value, Social value		Perceived Value of AI Recommendations	Ultra-processed food continuance consumption
Oyekunle et al. (2024)	Competence, Benevolence, Integrity, Predictability, Transparency	Consumer perceptions, Attitudes	Demographic characteristics (such as age, gender, tech-savviness) contextual elements (such as cultural norms and regulatory environment)	Trust, Behavioral Intention
Paul et al. (2025)	Political ideology	Resistance to change, Preference for consistency	Recommendation source (explicit vs. implicit), Duration of using the AI-based app	Likelihood of following the recommendation, Choice of app
Qiu et al. (2025)	AI Disclosure	Consumer Skepticism, Advertisement Attitude	AI Aversion	Purchase Intention
Sands et al. (2025)	AI-generated ads		Leadership for the greater good	Brand credibility, Brand attitude, purchase intention
Shang et al. (2023)	AI recommendation methods (explicit and implicit), Product types			Consumers' decision-making process and

	(similar and related)			neuropsychology mechanism
Sharma et al. (2025)	AI recommendations Personalization, AI recommendation Trust, AI recommendation Intrusiveness			Online purchasing intention
Sipos (2025)	AI-driven personalization	Satisfaction	Privacy concerns	Consumer trust Satisfaction Purchase intent
Sun et al. (2025)	Degree of Personalization in AI-Generated Ads	Perceived Utility-Threat Difference (PUTD)	Privacy Concerns	Consumer Attitudes
Teodorescu et al. (2023)	Transparency, Familiarity with AI technologies, Perceived understanding of AI algorithms, Perceived usefulness of recommenders, Belief in AI's influence on buying behaviors, and Socio-demographic characteristics.			Trust in AI applications
Wang et al. (2025)	AI recommendations, Influencer recommendations, Combined recommendations		Product Type, Regulatory Focus	Purchase intention
W. Wang et al. (2025)	AI recommendation personalization, AI recommendation transparency, Perceived health benefits, Perceived naturalness	Perceived packaging and Perceived value		Consumer purchase intention
Wortel et al. (2024)	AI type disclosure: Text Image Control	Perceived manipulation intent	AI aversion	Advertising attitude, Brand attitude, Source credibility
Yin and Qiu (2021)	Online shopping platform AI marketing technology experience: Accuracy, Experience, Insight, Experience, Interactive, Experience	Perceived hedonic value, Perceived utilitarian value		Consumer purchase intention
Yin et al. (2025)	Insightful experience, Inspiration experience, Relevance experience	Immersive experience, Technology acceptance	Information privacy infringement, Information quality	Online shopping click intention
Yoon and Lee (2021)	AI Recommendation	Technology Quality, Personalisation Quality, Empathy	Need for Cognition	Behavioural Intention
Zhou et al. (2025)	Algorithm-based AIGC Disclosure vs. None	Perceived Novelty of the Product, Perceived Falsity of the Content	Product Claim: Weak or Strong	Purchase Intention, Liking Intention, Forwarding Intention, Following Intention

Methodology

This section presents the methods of research utilised in the existing literature. The review of literature discloses that a significant amount of research utilised quantitative methodology (34 out of 42), followed by qualitative methods (5), and then mixed approach (2), as shown in Figure 2.

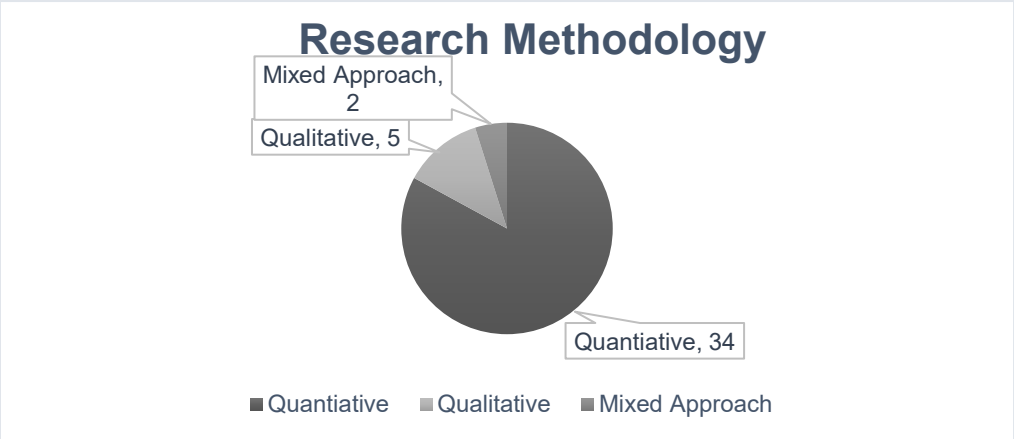


Figure 2: Research Methodology Utilised in the Literature

The review of literature further shows that a dominant number of studies utilised a survey/questionnaire as the research design and, for data analysis, ANOVA is most commonly used, followed by Structural Equation Modeling (SEM)/ Partial Least Squares Structural Equation Modeling (PLS-SEM).

Table 4: Research Design and Data Analysis Techniques utilised in the Literature

Criteria	Research Methodology	Number of Studies
Research Design	Survey/Questionnaire	16
	Experimental Study	9
	Interview/Semi-structured interview	4
	Literature review	3
	Case Studies	1
Data analysis technique	ANOVA	13
	Structural Equation Modeling (SEM)/ Partial Least Squares Structural Equation Modeling (PLS-SEM)	12
	Thematic analysis	4
	Moderation analysis	2
	Logistic regression	2
	T-test	2
	OLS regression	2
	MANCOVA	1
	Meta-Analytic Structural Equation Modeling (MASEM)	1
	Path analysis	1
	Fuzzy-set Qualitative Comparative Analysis	1
	Qualitative comparative analysis	1
	Linear regression	1
	Correlational analyses	1

Discussion

This literature review is structured within the TCCM framework and identifies major insights in consumer Skepticism and the AI marketing field. The review highlights the dominant use of the Technology Acceptance Model (TAM) and the Stimulus-Organism-Response (SOR) theories as shown in

Table 1. However, major studies integrated TAM with other theories to study the AI marketing and Consumer response. For example, Acatrinei et al. (2025) utilized elements from TAM, social norm theories, and Expectation Confirmation theory, while involving extra constructs such as sustainability orientation and perceived transparency as well, to study sustainable-conscious consumption and rising concern regarding ethical AI. The analysis of existing literature shows that a significant amount of research has focused on examining consumer purchase intention, attitude, behaviour, acceptance of AI, and decision making towards AI marketing, such as involving AI recommendation, AIGC, and AI ads, rather than directly highlighting consumer Skepticism. Few studies have incorporated theories such as the Persuasion Knowledge Model and, cognitive-affect-behaviour model to study the negative impact of AI marketing on consumers, such as Qiu et al. (2025) utilised the Persuasion Knowledge Model to explore the impact of disclosure of those ads that are generated by AI on user behavioural intention in the CRM area. On the other hand, based on the cognitive-affect-behaviour model, Barari et al. (2024) examined the impact of the negative side of AI, such as perceived risk, privacy concern, neglect of uniqueness, and user alienation, on users' responses. This clearly highlights the underutilisation of theories such as the Technology Acceptance Model, Stimulus-Organism-Response (SOR), and other theories in the field of consumer Skepticism and AI marketing.

A good number of studies were conducted in China, followed by the USA as clearly seen in Table 2. It becomes necessary to expand the geographic research of this topic to comprehend consumer Skepticism around the world in the age of artificial intelligence-driven marketing.

Major research studies have focused on perceived relevance, trust, usefulness, benefits, satisfaction, risk, AI-driven personalization, and AI recommendations as independent variables and, occasionally, as mediating variables. Consumers' Purchase intention, AI acceptance, and attitude were the most observed dependent variables, leaving key constructs, skepticism, and consumer distrust behind, as shown in Table 3. No study included consumer Skepticism as a construct. Incorporating Skepticism and demographic segmentation will provide a more comprehensive understanding of consumer Skepticism in an AI-driven marketing context.

Quantitative research methodology dominated the literature, with 83% of studies utilising this approach, 12% employing a qualitative approach, and 5% using a mixed approach, as Figure 2 clearly depicts. This highlights a lack of qualitative research in this field. Quantitative studies incorporated cross-sectional surveys/questionnaires most followed by experimental studies. Longitudinal studies are yet to be explored. Interviews, case studies, and literature review studies are very few that restrict the deeper understanding of Skepticism in AI marketing. Besides utilising ANOVA, SEM, and PLS-SEM, there is room to explore other data analysis techniques.

Future Research

This section presents recommendations for potential future research in the field of consumer Skepticism and AI-driven marketing based on our extensive review of literature and existing papers' future research suggestions. The future research recommendations are presented in four sections: (1) theory, (2) context, (3) characteristics, and (4) methodology.

- **Theory:** The literature shows that the studies were significantly based on well-known theoretical models, such as SOR and TAM, to study the consumer response and purchase intention towards AI marketing. However, the majority of studies utilising TAM also integrated it with other models such as Expectation Confirmation Theory, social norm theories (Acatrinei et al., 2025), diffusion of innovation (DOI) theory, and the generational cohort (Arachchi & Samarasinghe, 2023). Future research should utilise TAM and SOR solely to examine consumer Skepticism and distrust. Additionally, future research can adopt a multi-theoretical framework, such as combining TAM, SOR, and other technological or behavioural theories to study consumer sceptical behaviour.
- **Context:** The contextual analysis of literature discloses China as a major country. While the USA and other countries such as Korea, India, Nigeria, Romania, Malaysia, Vietnam, and the UK remain underrepresented. As Gu et al. (2024) mentioned that different people can have different attitudes regarding AI-based ads, so to make results generalised, consumers from different cultural settings should be included in future studies. Future studies should explore different regions and cultures to comprehend consumer Skepticism and consumer behaviour in different cultural settings.

- **Characteristics:** Furthermore, the existing analysis regarding characteristics reveals that no study has integrated consumer Skepticism as a key construct. This is a major limitation of past studies, which proposes that future studies should incorporate skepticism and demographic segmentation to provide a more comprehensive understanding of consumer skepticism in an AI-driven marketing context. Besides this, Khuong and An (2025) suggest that future studies should examine curvilinear relationships where reasonable customization enhances engagement but excessive personalisation causes disengagement and consumer skepticism. Moderating or mediating Variables, such as privacy anxiety, perceived intrusiveness, or consumer resistance, can be studied in the future to enhance the knowledge of personalization impact on different consumer segments. An exploration of the psychological processes of consumers is needed to examine for understand how consumers perceive and assess AI-generated content (Lu et al., 2025).
- **Methodology:** The extant systematic literature review reveals that studies have primarily used quantitative research methodologies, with the majority of them employing surveys/questionnaires. Not utilizing qualitative research shows a limited understanding of this topic over time. Future research should incorporate qualitative methodologies to fill this gap, as it will assist in a better understanding of the theoretical background of consumer skepticism towards the AI marketing field. Furthermore, a mixed approach can be used in the future as well. Additionally, cross-sectional research design studies consumer trust at a single point and doesn't fully comprehend changes in users' trust over time (Oyekunle et al., 2024). Hence, future studies should incorporate longitudinal studies to study consumer response and skepticism. A survey/Questionnaire doesn't fully give deep insights regarding consumer behaviour. To better understand consumer distrust, response, and skepticism, future research must utilise interviews to get in-depth insights. Besides that, future studies can examine how repetitive AI-based personalisation for a long period impacts consumers' privacy concerns and trust (Sipos, 2025). Even though existing studies have utilised ANOVA, SEM, and PLS-SEM, there is still room for future studies to explore alternative analysis techniques to validate the findings of research.

Conclusion and Limitation

Drawing on 42 studies published between 2018 to 2025, this systematic literature review analyses and synthesizes literature on consumer skepticism towards AI-driven marketing utilising the TCCM framework. This review offers a detailed view of consumers' sceptical behaviour in AI marketing, encompassing its theoretical foundations, contextual landscape, characteristics, and utilised methodological approaches. From a theoretical perspective, the review reveals the dominant use of TAM and SOR. In addition to this, these and other theories were underutilised to highlight consumer skepticism explicitly. Contextually, the research is focused mainly on China, which suggests that future research should focus more on different regions and cultures. The existing literature focuses on perceived relevance, trust, usefulness, benefits, satisfaction, risk, AI-driven personalization, and AI recommendations as independent variables and occasionally as mediating variables. Consumers' Purchase intention, AI acceptance, and attitude were the most observed dependent variables, leaving key constructs such as consumer skepticism and distrust behind. In the end, the methodology section reveals heavy reliance on quantitative methods incorporating cross-sectional surveys/questionnaires, followed by experimental studies in this field, which further suggests the utilisation of qualitative and mixed approaches. Longitudinal studies should also be done to study consumer response and skepticism over a time period. Besides this, interviews are also beneficial to get in-depth insights. In addition to this, besides ANOVA, SEM, and PLS SEM, other data analysis techniques can be utilised. In conclusion, this systematic literature review, by utilising the TCCM framework, provides a systematic synthesis of the literature on consumer skepticism and their response towards AI-driven marketing. Future directions suggested by this research will contribute to a deeper understanding of consumer skepticism and distrust of the evolving AI marketing field. By providing empirical research and advancing theoretical development, it will also provide practical implications for policymakers and marketers to optimize and better utilise AI-based marketing to understand consumer skepticism and develop strategies to reduce distrust for enhanced customer satisfaction and experience.

While this review offers a systematic synthesis of findings based on the PRISMA framework, this study also consists few limitations, like other papers that must be recognized. First, even though

studies included papers that were Peer-reviewed articles and Scopus-indexed, it utilized Google Scholar as a database to search for those papers. This may have restricted access to more reputable and quality papers. Next, specific keywords were used beforehand to search for papers that may have resulted in the exclusion of certain relevant articles, leading to selection bias. Then, language restriction, which counted only in English papers and a specific time period of 2018 to 2025, may have excluded other language papers. Lastly, the number of studies included in this review may not be sufficient to provide a deeper and comprehensive insight, as consumer behaviour and skepticism towards AI in marketing is an evolving concept. Nevertheless, this literature provides a foundational base for future scholars to further explore and expand the research on this topic.

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