

**AN EXPLORATORY STUDY ON GENERATIVE AI-DRIVEN CUSTOMER
EXPERIENCE IN B2B MARKETS: ADOPTION, SERVICE QUALITY, AND
ETHICAL IMPLICATIONS**

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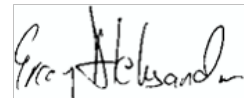
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ABSTRACT

AN EXPLORATORY STUDY ON GENERATIVE AI-DRIVEN CUSTOMER EXPERIENCE IN B2B MARKETS: ADOPTION, SERVICE QUALITY, AND ETHICAL IMPLICATIONS

The widespread uptake of Generative Artificial Intelligence (GenAI) in service delivery has redefined how organizations shape and manage customer experiences. While prior research has largely examined GenAI adoption and applications in consumer-facing contexts, despite this, there is still a lack of empirical insight of how GenAI-driven services are experienced and trusted in business-to-business (B2B) markets, where service quality, ethical governance, and trust are critical relational outcomes. Responding to this gap, the study explores how the adoption of GenAI affects customer experience and trust in B2B service settings by combining perspectives from technology acceptance, service quality, and ethical AI.

Adopting an exploratory and predictive research design, the study develops and empirically tests an integrated model linking technology acceptance factors (system beneficial and easy to operate), service performance quality, customer contentment, ethical AI, and customer trust. Data were collected from B2B service users and were examined using Partial Least Squares Structural Equation Modeling (PLS-SEM). Model evaluation included assessment of reliability and validity, structural relationships, predictive relevance (Q^2), and Importance–Performance Matrix Analysis (IPMA).

The study demonstrates that users' technology acceptance strongly affects perceived service quality, leading to higher levels of customer satisfaction and trust. The relationship between service quality and trust is significantly mediated by customer satisfaction. Contrary to normative assumptions, ethical AI does not exert a significant direct effect on customer trust; however, it plays a significant moderating role by stabilizing trust and reducing customers'

reliance on service quality cues. The model demonstrates strong predictive relevance, particularly for customer trust, highlighting its practical and theoretical robustness.

This study advances theoretical understanding by adapting the Technology Acceptance Model and SERVQUAL frameworks to GenAI-based B2B service environments. reconceptualizing ethical AI as a contextual moderator rather than a direct trust antecedent, and advancing an integrative framework for understanding trust formation in AI-mediated services. The results suggest that, in practice, organizations should place strong emphasis on enhancing service quality and ensuring customer satisfaction while embedding robust ethical AI governance to ensure sustainable trust in GenAI-driven B2B services.

Keywords: Generative Artificial Intelligence, B2B Customer Experience, Service Quality, Ethical AI, Customer Satisfaction, Customer Trust, PLS-SEM

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Chapter 1 – Introduction

1.1 Introduction

The contemporary business environment is increasingly defined by rapid technological transformation, digital interconnectivity, and data-driven decision-making. Over the past two decades, organizations have progressively integrated digital systems into their operational, strategic, and customer-facing processes. Early waves of digital transformation focused primarily on automation, efficiency optimization, and data analytics. However, the emergence of Artificial Intelligence (AI), and more recently Generative Artificial Intelligence (GenAI), has shifted the technological paradigm from process enhancement to cognitive augmentation and autonomous interaction.

Generative Artificial Intelligence represents a significant evolution in the AI landscape. Unlike traditional AI systems that primarily perform classification, prediction, or rule-based automation, GenAI systems are capable of producing novel outputs such as text, summaries, analytical insights, recommendations, and conversational responses that resemble human reasoning and communication. These systems rely on advanced neural architectures, large-scale data training, and contextual learning mechanisms that enable them to adapt dynamically to user inputs. As a result, GenAI moves beyond algorithmic automation to become an interactive, generative agent within service ecosystems.

This transformation has profound implications for organizational service delivery. Historically, technology functioned as a background enabler of service processes. Customer interactions were predominantly human-mediated, and technological systems played a supporting role in information storage, retrieval, or workflow management. In contrast, GenAI operates at the front end of service encounters. It engages directly with customers, generates advisory responses, supports decision-making, and participates in conversational

exchanges. In many cases, customers may not distinguish clearly between human and AI contributions to service interactions.

The integration of GenAI into service environments coincides with a broader shift toward customer experience as a strategic differentiator. In highly competitive markets, organizations increasingly compete not only on product quality or pricing but on the overall experience delivered across customer touchpoints. Customer experience encompasses cognitive evaluations, emotional responses, perceived value, and relational trust developed over time. In digital contexts, experience is shaped not only by human interaction but also by the design, reliability, responsiveness, and perceived intelligence of technological interfaces.

In this evolving landscape, GenAI has the potential to significantly influence customer experience in multiple ways. It can enhance personalization through adaptive content generation, improve responsiveness through real-time interaction, and provide contextual insights that support customer decision-making. At the same time, the autonomous and generative nature of GenAI introduces uncertainty. Customers may question the reliability of AI-generated outputs, the transparency of algorithmic processes, and the ethical governance of AI systems. Thus, GenAI represents both an opportunity for experiential enhancement and a source of relational risk.

These dynamics are especially consequential in business-to-business (B2B) service markets. B2B relationships differ fundamentally from consumer-oriented exchanges. They are characterized by long-term contracts, high switching costs, multi-level stakeholder involvement, strategic interdependence, and significant financial and operational risk. In such contexts, service interactions are rarely isolated events; rather, they contribute to cumulative relational evaluations that shape partnership continuity and collaboration under uncertainty.

The introduction of GenAI into B2B services therefore raises complex questions. When AI systems mediate advisory, analytical, or communication functions in high-stakes organizational settings, customers must evaluate not only service outcomes but also the technological processes generating those outcomes. Trust, which is central to B2B relationship stability, becomes contingent upon both perceived service quality and confidence in the ethical governance of AI systems. Consequently, the deployment of GenAI in B2B markets affects not only operational performance but also relational and reputational capital.

Despite the transformative potential of GenAI in B2B services, academic research has largely remained focused on technology adoption and innovation diffusion. Technology acceptance frameworks have been widely used to explain why individuals and organizations adopt new systems based on perceived usefulness and ease of use. While such frameworks provide valuable insights into adoption behavior, they offer limited explanatory power regarding post-adoption customer experience and relational outcomes. Adoption does not guarantee experiential success; rather, the impact of GenAI on customer satisfaction and trust depends on how AI-mediated services are perceived and evaluated over time.

Furthermore, much of the existing research treats technology, service quality, and trust as separate domains of inquiry. Service management literature emphasizes the importance of reliability, responsiveness, and assurance in shaping satisfaction. Relationship marketing literature highlights the role of trust in sustaining long-term partnerships. Ethical AI scholarship focuses on governance principles such as transparency, accountability, and fairness. However, these streams are rarely integrated into a single analytical framework capable of explaining how GenAI adoption influences experiential and relational outcomes in B2B contexts.

The ethical dimension of GenAI introduces additional complexity. Because GenAI systems generate outputs autonomously and often operate as opaque black boxes, concerns regarding bias, privacy, accountability, and transparency become salient. In B2B markets, where sensitive data and strategic decisions are involved, ethical lapses can have severe operational, legal, and reputational consequences. Ethical AI governance therefore becomes intertwined with trust formation. Yet it remains theoretically unclear whether ethical AI directly drives trust or functions as a contextual safeguard shaping how service performance is interpreted.

Taken together, these developments reveal the need for an integrated, experience-centric, and relationship-oriented approach to understanding GenAI in B2B service environments. Rather than viewing GenAI solely as a technological innovation, it must be examined as a socio-technical phenomenon embedded within service systems, organizational governance structures, and long-term relational networks.

Accordingly, this study seeks to investigate how Generative Artificial Intelligence reshapes customer experience and trust in B2B service markets. By examining the interplay among technology adoption perceptions, service quality evaluations, customer satisfaction, ethical AI considerations, and trust formation within a unified empirical framework, the research aims to bridge fragmented theoretical domains and provide a comprehensive explanation of GenAI-driven customer experience.

In doing so, the study positions GenAI not merely as a tool for operational efficiency but as a transformative force in relational service dynamics. It responds to the growing need for evidence-based insights into how organizations can deploy GenAI responsibly, enhance service quality, and foster sustainable customer trust in complex B2B ecosystems.

1.2 Research Problem

The rapid diffusion of Generative Artificial Intelligence (GenAI) into organizational service environments presents a complex and paradoxical scenario for both scholars and practitioners. On one hand, GenAI is widely promoted as a transformative technology capable of enhancing service efficiency, personalization, analytical capability, and strategic responsiveness. Organizations across industries are investing heavily in GenAI-enabled service systems, embedding conversational agents, automated advisory platforms, and generative analytics into their customer-facing processes. On the other hand, there remains limited empirical clarity regarding how GenAI-driven services are actually experienced, evaluated, and trusted by customers—particularly in business-to-business (B2B) markets where service relationships are high-stakes, long-term, and relationally embedded.

This tension reveals a fundamental gap in contemporary scholarship. While adoption rates and technological capabilities continue to accelerate, the experiential and relational consequences of GenAI deployment remain under-theorized and under-examined. Most existing research treats GenAI adoption as an indicator of success, assuming that acceptance or implementation equates to value creation. However, in B2B service contexts, adoption alone does not guarantee positive customer experience or sustained trust. Organizations may adopt GenAI due to competitive pressures, cost considerations, or innovation signaling, yet customers may perceive AI-mediated services as impersonal, unreliable, opaque, or ethically ambiguous. This disconnect between technological implementation and relational outcome constitutes the central research problem addressed in this study.

A first dimension of this problem concerns the dominance of adoption-centric perspectives. Technology acceptance research has extensively explored the determinants of perceived usefulness and ease of use in influencing adoption decisions. These frameworks are valuable

for understanding why organizations and users accept new technologies. However, they provide limited insight into how GenAI affects post-adoption experiential outcomes such as perceived service quality, satisfaction, and trust. Adoption is a decision event; customer experience is a longitudinal and relational process. The absence of integrated models connecting adoption to experiential evaluation creates a conceptual discontinuity in the literature.

A second dimension of the research problem lies in the fragmentation of theoretical streams. Studies examining GenAI adoption typically rely on information systems theories. Research on service quality and customer satisfaction draws from service management and marketing literature. Trust research is rooted in relational exchange and organizational behavior perspectives. Ethical AI scholarship focuses on governance, compliance, and normative principles. These streams have largely evolved in parallel rather than in integration. As a result, there is limited understanding of how GenAI adoption interacts with service quality mechanisms, how satisfaction mediates relational outcomes, and how ethical governance shapes trust formation in B2B service environments.

This fragmentation is particularly problematic in B2B markets, where service encounters are not isolated events but components of long-term relational structures. In such contexts, customers evaluate service providers based on cumulative performance, reliability under uncertainty, and perceived integrity. The integration of GenAI into service delivery modifies these evaluation processes. Customers must assess not only the outcomes of service interactions but also the behavior, transparency, and accountability of AI systems. Yet current research rarely examines these dimensions within a unified explanatory framework.

A third dimension of the research problem concerns the evolving nature of service quality in AI-mediated environments. Traditional service quality frameworks emphasize dimensions

such as reliability, responsiveness, assurance, and empathy. While these dimensions remain relevant, it is unclear whether they are sufficient to capture customer evaluations of GenAI-enabled services. When service delivery is mediated by generative algorithms rather than human agents, customers may apply different evaluative standards related to contextual appropriateness, informational accuracy, and system transparency. The absence of empirical evidence on how B2B customers assess service quality in GenAI-driven contexts limits both theoretical advancement and practical design guidance.

A fourth dimension of the problem involves the role of ethical AI in shaping trust. Ethical principles such as transparency, fairness, privacy protection, and accountability have gained prominence in policy and organizational discourse. However, empirical findings on how ethical AI influences customer trust remain limited and inconsistent. Ethical AI is often assumed to directly enhance trust, yet it is unclear whether ethics functions as a primary driver of trust, a baseline expectation, or a contextual moderator shaping how customers interpret service performance. In B2B environments, where reputational and legal risks are significant, ethical ambiguity can have severe consequences. The absence of clear empirical insight into this dynamic creates uncertainty for organizations seeking to deploy GenAI responsibly.

A fifth dimension of the research problem relates to methodological limitations in prior studies. Much of the existing literature adopts linear and descriptive approaches, focusing on isolated relationships rather than examining complex, mediated, and moderated mechanisms. There is a paucity of predictive, model-driven research explaining how GenAI-driven service experiences culminate in customer trust, and how this process is conditioned by ethical governance. Without such integrative and predictive models, theory remains fragmented and managerial guidance remains speculative.

Collectively, these dimensions converge into a central research problem: the lack of an integrated, empirically grounded, and experience-oriented framework explaining how GenAI adoption influences service quality, customer satisfaction, ethical perception, and trust formation in B2B service markets.

Addressing this problem is critical for several reasons. Theoretically, it advances understanding beyond adoption metrics toward relational outcomes. Conceptually, it bridges fragmented domains of technology acceptance, service management, trust theory, and ethical governance. Practically, it provides organizations with evidence-based guidance on designing GenAI-enabled services that enhance both performance and relational stability.

Methodologically, it responds to the need for predictive and integrative models capable of explaining trust formation in AI-mediated environments.

In summary, the research problem addressed in this study emerges from the intersection of technological transformation and relational uncertainty. While GenAI promises efficiency and innovation, its impact on customer experience and trust in B2B contexts remains insufficiently understood. This study seeks to fill that gap by developing and empirically testing a comprehensive framework that explains how GenAI adoption shapes service quality perceptions, how service quality influences satisfaction, and how satisfaction and ethical AI jointly contribute to trust formation in B2B service relationships.

1.3 Need and Significance

The accelerated integration of Generative Artificial Intelligence (GenAI) into organizational service ecosystems has created an urgent need for systematic, theory-driven, and empirically grounded research that extends beyond technology adoption and operational efficiency metrics. While GenAI is widely recognized as a transformative innovation capable of redefining service delivery, its implications for customer experience, relational trust, and

ethical governance—particularly in business-to-business (B2B) markets—remain insufficiently examined. This study addresses this critical gap and holds significance across theoretical, managerial, methodological, and policy dimensions.

The need for this research arises from a structural mismatch between technological advancement and experiential understanding. Organizations are deploying GenAI at scale, embedding generative systems into advisory, analytical, communication, and customer support functions. However, scholarly insight into how customers interpret, evaluate, and trust these AI-mediated services remains limited. In B2B environments characterized by relational continuity, strategic dependence, and elevated risk exposure, this knowledge gap is particularly consequential. Without a clear understanding of experiential and relational outcomes, organizations risk undermining trust even while pursuing technological innovation.

1.3.1 Theoretical Significance

From a theoretical standpoint, this study addresses fragmentation in existing scholarship and advances integration across multiple conceptual domains. Research on GenAI adoption has largely evolved within information systems frameworks, emphasizing perceived usefulness and ease of use. Meanwhile, service management literature has developed independently, focusing on service quality and customer satisfaction. Trust research is rooted in relational exchange theory and organizational behavior, while ethical AI discourse is grounded in governance and normative frameworks. These streams, though individually robust, have rarely been integrated into a unified explanatory structure.

This study contributes theoretically by synthesizing these distinct perspectives into a cohesive model explaining how GenAI adoption influences customer experience and trust in B2B service environments. By linking technology acceptance constructs to service quality

mechanisms, satisfaction processes, and relational trust outcomes, the research extends established theories into the domain of generative and autonomous AI systems.

Furthermore, the study advances theoretical clarity in several key ways:

First, the study moves beyond adoption-centric explanations. Technology acceptance models explain why organizations adopt GenAI; this study explains what happens after adoption in terms of experiential and relational consequences.

Second, it repositions service quality as a mediating mechanism between technology adoption and trust formation, thereby bridging technology and service management theories.

Third, it reconceptualizes ethical AI not merely as a direct antecedent of trust but as a contextual and moderating construct that shapes how service performance is interpreted. This nuanced positioning contributes to ongoing theoretical debates about the role of ethics in AI-enabled systems.

Fourth, the study situates trust formation within AI-mediated B2B environments, thereby extending relational exchange theories into technologically augmented service ecosystems.

Collectively, these contributions enhance conceptual integration and provide a more holistic understanding of GenAI-driven customer experience.

1.3.2 Practical Significance

Organizations are investing heavily in GenAI-enabled systems with the expectation that such investments will enhance efficiency, innovation capacity, and competitive positioning.

However, technological capability does not automatically translate into positive customer perception or relational stability.

In B2B markets, where service relationships are often governed by long-term contracts, operational interdependence, and high switching costs, trust is a critical asset. If GenAI-

enabled services are perceived as unreliable, opaque, or ethically questionable, customer dissatisfaction may arise despite technological sophistication. This creates a managerial paradox: innovation may inadvertently undermine relational capital.

The present study provides actionable insights by empirically examining how GenAI adoption influences perceived service quality, how service quality drives satisfaction, and how satisfaction contributes to trust formation. These insights enable managers to:

- Design GenAI systems aligned with customer service quality expectations;
- Recognize satisfaction as a critical pathway to trust;
- Understand the strategic role of ethical AI governance;
- Balance technological efficiency with relational sensitivity.

By identifying the mechanisms linking GenAI adoption to trust, the study offers organizations evidence-based guidance for responsible and experience-oriented AI deployment.

1.3.3 Significance for Ethical Governance and Risk Management

Beyond theoretical and managerial implications, this study holds significance for ethical governance and risk mitigation. The rapid adoption of GenAI has prompted widespread policy discussions concerning transparency, accountability, fairness, and responsible AI deployment. However, many of these discussions remain normative or principle-driven rather than empirically grounded.

This research contributes to governance discourse by empirically examining how ethical AI perceptions influence customer trust in B2B service contexts. By clarifying whether ethical AI directly drives trust or functions as a contextual safeguard, the study informs policymakers and regulators about the practical impact of ethical measures on relational outcomes.

In high-risk B2B environments, ethical failures can lead to reputational damage, regulatory penalties, and contractual disruption. Understanding the trust implications of ethical AI practices therefore supports more informed and balanced governance frameworks that align technological innovation with stakeholder protection.

1.3.4 Methodological Significance

The study also contributes methodologically by addressing limitations in prior research. Much of the existing literature relies on linear models and isolated constructs, limiting explanatory depth. This research adopts an integrative, predictive framework that incorporates mediating and moderating mechanisms, thereby enhancing analytical sophistication.

By focusing on B2B respondents and organizational service contexts, the study expands empirical coverage beyond the consumer-dominated samples prevalent in prior AI research. This contextual expansion strengthens generalizability within professional service ecosystems and contributes to methodological diversification in AI research.

1.3.5 Broader Societal Significance

As AI systems increasingly shape communication, advisory services, and decision-making processes, understanding their impact on trust and relational stability becomes critical not only for organizations but for economic systems at large.

Trust underpins economic exchange, partnership continuity, and collaborative innovation. If GenAI deployment enhances trust through improved service quality and ethical governance, it can contribute to sustainable digital ecosystems. Conversely, poorly governed AI systems may erode trust and weaken institutional legitimacy. This study provides empirical insight into these dynamics, thereby contributing to informed and responsible technological progress.

In summary, the study:

- Discourses a critical empirical research gap in understanding GenAI-driven customer experience in B2B markets;
- Integrates fragmented theoretical perspectives into a unified explanatory framework;
- Extends established theories into AI-mediated service contexts;
- Provides actionable managerial insights for GenAI deployment;
- Contributes empirical evidence to ethical AI governance discourse;
- Advances methodological rigor through integrative modeling approaches.

By responding to these theoretical, practical, governance, and methodological needs, the study advances academic knowledge and offers timely relevance at a moment when organizations and societies are increasingly reliant on Generative Artificial Intelligence for service delivery and strategic thinking.

1.4 Purpose of the Study

This study aims to develop a unified, empirically grounded, and theoretically integrative understanding of customer experience shaped by Generative Artificial Intelligence (GenAI) in business-to-business (B2B) service markets. Specifically, the study seeks to explain how GenAI adoption influences service quality perceptions, how service quality shapes customer satisfaction, and how satisfaction and ethical AI considerations jointly contribute to customer trust in AI-mediated service environments.

This purpose emerges directly from the research problem identified earlier: the absence of a comprehensive framework explaining how GenAI deployment translates into experiential and relational outcomes in B2B contexts. While adoption-focused research clarifies why

organizations implement GenAI, it does not sufficiently explain how customers interpret AI-mediated service encounters or how trust is formed and sustained under technological mediation. The present study therefore shifts the analytical lens from adoption as an endpoint to experience and trust as relational outcomes.

1.4.1 Experience-Centric Orientation

At its core, this research adopts an experience-centric perspective. Rather than viewing GenAI solely as a technological artifact, the study conceptualizes GenAI as an embedded component of service systems that directly influences customer perceptions. The purpose is not merely to examine whether GenAI is useful or easy to use, but to understand how its integration into service delivery reshapes customer evaluations of quality, satisfaction, and relational trust.

In B2B markets, customer experience is cumulative and relational rather than transactional. Trust emerges through repeated interactions and performance consistency over time. Accordingly, this study seeks to model GenAI-driven customer experience as a dynamic process rather than as a static adoption event.

1.4.2 Integrative Theoretical Purpose

The study bridge fragmented domains of knowledge by combining:

- Technology acceptance theory (perceived usefulness and ease of use),
- Trust theory (relational stability under uncertainty),
- Service quality theory (evaluative mechanisms),
- Customer satisfaction theory (affective–cognitive evaluation), and
- Ethical AI governance perspectives (normative and risk-moderating influences).

By integrating these streams into a single explanatory framework, the study seeks to extend existing theories into the domain of GenAI-enabled B2B services. The purpose is not simply to apply established theories, but to refine and adapt them in light of the generative and autonomous characteristics of modern AI systems.

1.4.3 Predictive and Explanatory Ambition

The research adopts both explanatory and predictive orientations. Explanatorily, it seeks to clarify the mechanisms through which GenAI adoption influences experiential and relational outcomes. Predictively, it aims to develop a structured model capable of anticipating trust formation in AI-mediated B2B service environments.

This predictive ambition is particularly important in contemporary digital transformation contexts, where organizations must make strategic investment decisions under uncertainty. A predictive framework enables managers to anticipate how changes in service quality or ethical governance may influence customer trust outcomes.

1.4.4 Specific Objectives of the Study

- 1. To examine how technology acceptance factors—specifically perceived usefulness and perceived ease of use—influence the adoption of Generative AI in B2B service contexts.**

This objective establishes the foundational technological dimension of the framework and situates GenAI adoption within established acceptance theory.

- 2. To investigate how perceptions of GenAI adoption influence service quality evaluations.**

This objective bridges technology acceptance with service management, examining whether adoption perceptions translate into experiential assessments of reliability, responsiveness, and assurance.

3. **To analyze the impact of perceived service quality on customer satisfaction in GenAI-enabled B2B services.**

This objective positions service quality as a key mechanism driving experiential evaluation.

4. **To examine customer satisfaction as a mediating construct influencing customer trust.**

This objective recognizes satisfaction as a relational pathway through which service performance shapes trust formation.

5. **To assess the role of ethical AI principles—such as transparency, privacy, and accountability—in influencing customer trust.**

This objective introduces governance considerations into relational analysis.

6. **To explore whether ethical AI moderates the relationship between service quality and customer trust.**

This objective moves beyond linear assumptions and examines ethical AI as a contextual factor shaping trust dynamics.

1.4.5 Broader Purpose and Contribution

Beyond its specific objectives, the broader aim of this research is to contribute to responsible and sustainable digital transformation. As GenAI becomes increasingly embedded in B2B service ecosystems, organizations must understand not only its operational benefits but also its relational implications. Trust remains the cornerstone of B2B partnerships, and technological innovation that undermines trust may weaken long-term value creation.

By developing and empirically testing an integrated model of GenAI-driven customer experience and trust, this study provides a foundation for aligning technological advancement with relational stability and ethical responsibility.

1.4.6 Positioning Within Contemporary AI Scholarship

Finally, this research positions itself within emerging scholarship that recognizes AI as a socio-technical phenomenon rather than a purely technical system. The purpose is to examine GenAI not as an isolated innovation but as a relational actor embedded within service ecosystems, governance structures, and institutional contexts.

In doing so, the study responds to calls for integrative, interdisciplinary, and empirically grounded AI research. It seeks to advance understanding of how AI technologies influence human perception, relational trust, and organizational sustainability within complex B2B environments.

1.5 Research Questions

Aligned with the research problem and purpose articulated in the preceding sections, the following research questions are formulated to systematically investigate Generative Artificial Intelligence (GenAI)–driven customer experience in business-to-business (B2B) service markets. These questions are designed to reflect the integrative structure of the proposed theoretical framework and to capture the technological, experiential, ethical, and relational dimensions of GenAI-enabled service delivery.

The formulation of these research questions follows a structured logic. The inquiry begins with technology adoption factors, progresses through experiential evaluation mechanisms, and culminates in relational trust outcomes. This sequencing reflects the conceptual progression from GenAI implementation to customer experience formation and ultimately to trust development within B2B service ecosystems.

Primary Research Question

RQ1:

How does Generative Artificial Intelligence–driven service delivery influence customer experience and customer trust in B2B markets?

This primary research question captures the overarching objective of the study. It reflects the central problem identified earlier: the lack of integrated understanding of how GenAI adoption translates into experiential and relational outcomes. The question is intentionally broad, encompassing both customer experience and trust, thereby positioning the study within a holistic relational framework rather than an adoption-centric perspective.

The primary research question serves as the anchor for the study's theoretical integration. It requires examination of not only direct relationships but also underlying mechanisms through which GenAI influences experiential and relational constructs.

Secondary Research Questions

To address the primary research question in a systematic and analytically rigorous manner, the study decomposes the inquiry into seven interrelated secondary research questions.

Technology Adoption Dimension

RQ2:

How do perceived usefulness and perceived ease of use influence the adoption of Generative AI in B2B service contexts?

This question establishes the technological foundation of the framework. It draws upon established technology acceptance theory to examine how B2B customers perceive GenAI implementation. While adoption is not the ultimate focus of the study, understanding

adoption perceptions is necessary for modeling subsequent experiential and relational processes.

Adoption–Experience Link

RQ3:

How does the adoption of Generative AI relate to perceptions of service quality in B2B services?

This question bridges technology acceptance and service management domains. It investigates whether positive adoption perceptions translate into enhanced service quality evaluations. The inclusion of this question responds directly to the literature gap concerning post-adoption experiential consequences.

Service Evaluation Dimension

RQ4:

How do customers' perceptions of service quality affect their satisfaction in B2B services enabled by GenAI?

This question positions service quality as an experiential driver and satisfaction as an evaluative outcome. It examines whether traditional service evaluation logic holds in AI-mediated service environments, particularly in high-stakes B2B contexts.

Relational Mediation Mechanism

RQ5:

What role does customer satisfaction play in the formation of customer trust in AI-mediated B2B services?

This question explores the mediating mechanism linking service performance to trust formation. It acknowledges that trust in B2B environments emerges cumulatively and

relationally rather than instantaneously. By examining satisfaction as an intermediary, the study moves beyond linear explanations and adopts a process-oriented perspective.

Ethical AI as a Direct Influence

RQ6:

Does ethical AI directly influence customer trust in Generative AI-enabled B2B services?

This question addresses the normative assumption frequently found in AI governance discourse—that ethical AI automatically enhances trust. It seeks empirical clarity on whether ethical principles such as transparency, privacy protection, and accountability function as direct drivers of relational confidence.

Ethical AI as a Contextual Moderator

RQ7:

To what extent does ethical AI moderate the relationship between service quality and customer trust within B2B service environments?

This question advances the analysis beyond direct effects by examining ethical AI as a contextual factor. It investigates whether the strength and stability of the service quality–trust relationship depend on perceived ethical governance. This moderating perspective reflects the study’s theoretical contribution in repositioning ethical AI as a structural layer rather than merely an independent predictor.

The formulation of these research questions contributes to the field in several ways:

- It shifts inquiry from adoption metrics to experiential and relational outcomes.
- It integrates technological, service, and ethical dimensions within a single research agenda.

- It acknowledges mediation and moderation mechanisms rather than assuming linear relationships.
- It focuses explicitly on B2B contexts, addressing a major empirical gap in AI research.

By structuring the investigation around these interconnected research questions, the study provides a comprehensive and systematic approach to understanding how Generative Artificial Intelligence reshapes customer experience and trust in B2B service markets.

1.6 Thesis Structure

The study thesis is structured to systematically develop and empirically examine an integrated framework explaining how Generative Artificial Intelligence (GenAI) influences customer experience and trust in business-to-business (B2B) service environments. Each chapter builds upon the preceding one, progressing from conceptual foundation to empirical validation and theoretical contribution.

Chapter 1: Introduction

Chapter 1 establishes the foundation of the study by introducing the research context, problem, purpose, and guiding questions. It situates Generative Artificial Intelligence within the broader landscape of digital transformation and service innovation, with particular emphasis on B2B markets characterized by relational complexity and strategic interdependence. The chapter identifies the central research problem—the absence of an integrated, experience-oriented framework linking GenAI adoption to service quality, satisfaction, ethical governance, and trust—and articulates the theoretical and practical significance of addressing this gap. The research purpose and questions are formulated to guide the subsequent conceptual and empirical inquiry.

Chapter 2: Literature Review

Chapter 2 provides a comprehensive and integrative review of relevant literature across multiple domains, including technology acceptance, service quality, customer satisfaction, customer experience, trust theory, and ethical AI governance. The chapter critically synthesizes prior research and highlights fragmentation across theoretical streams. It establishes conceptual clarity, identifies methodological limitations, and articulates research gaps.

The literature review moves beyond descriptive summarization to construct a cohesive theoretical foundation for the proposed model. It develops a mechanism-based understanding of how GenAI adoption influences experiential and relational outcomes and positions ethical AI as a governance and risk-moderating layer. The chapter concludes by justifying the need for an integrated framework to explain GenAI-driven customer experience in B2B service markets.

Chapter 3: Conceptual Framework and Hypotheses Development

Chapter 3 translates the theoretical insights derived from the literature review into a structured conceptual framework. It systematically develops hypotheses linking perceived usefulness and ease of use to GenAI adoption, adoption to service quality, service quality to customer satisfaction, satisfaction to trust, and ethical AI to trust both directly and as a moderating influence.

This chapter articulates the theoretical rationale for each hypothesized relationship, ensuring logical consistency and theoretical coherence. It clarifies the mediating and moderating mechanisms embedded within the model and presents the proposed research framework visually and conceptually. The chapter serves as the analytical bridge between theory and empirical investigation.

Chapter 4: Research Methodology

Chapter 4 outlines the methodological approach adopted to empirically test the proposed framework. It describes the research design, sampling strategy, data collection procedures, and measurement instruments. The chapter justifies the selection of constructs and scales, explains the operationalization of variables, and details the statistical techniques employed for hypothesis testing.

Given the integrative and predictive orientation of the study, the methodology chapter emphasizes the use of mediation and moderation analysis to examine complex relational dynamics. Reliability, validity, and robustness assessments are also discussed to ensure methodological rigor.

Chapter 5: Data Analysis and Results

Chapter 5 presents the empirical findings derived from the collected data. It reports descriptive statistics, measurement model validation, and structural model testing. The chapter systematically evaluates each hypothesis and interprets the results in relation to the proposed framework.

Particular attention is given to examining whether service quality and satisfaction function as mediating mechanisms and whether ethical AI acts as a direct driver or moderating factor influencing trust formation. The results provide empirical clarity on the relational pathways linking GenAI adoption to customer trust in B2B contexts.

Chapter 6: Discussion

Chapter 6 interprets the empirical findings within the broader theoretical landscape. It revisits the research questions and discusses how the results confirm, extend, or challenge existing

theories. The chapter elaborates on the implications of the findings for technology acceptance theory, service management, relational exchange theory, and ethical AI governance.

This chapter also reflects on the nuanced role of ethical AI and evaluates the predictive strength of the integrated framework. The discussion situates the study's contributions within ongoing scholarly debates concerning AI-mediated services and trust formation.

Chapter 7: Implications, Contributions, and Conclusion

The final chapter synthesizes the study's theoretical, managerial, and policy contributions. It outlines practical implications for organizations deploying GenAI in B2B service environments and highlights recommendations for ethical governance and trust-enhancing practices.

The chapter also discusses limitations of the study and identifies avenues for future research, particularly in emerging AI contexts and cross-industry comparisons. The thesis concludes by reiterating the importance of integrating technological innovation with experiential and relational considerations in the age of Generative Artificial Intelligence.

Chapter 2 – Literature Review

2.1 Introduction

The rapid advancement of artificial intelligence (AI), particularly Generative Artificial Intelligence (GenAI), has begun to fundamentally reshape how organizations design, deliver, and manage customer-facing services. GenAI systems—capable of producing human-like text, recommendations, and interactions—are increasingly embedded within service processes, decision-support systems, and customer engagement platforms. While existing literature has extensively examined the adoption and implications of AI-enabled technologies in consumer-oriented (B2C) contexts, scholarly understanding of how GenAI influences customer experience in business-to-business (B2B) markets remains fragmented and underdeveloped. This gap is particularly salient given the relational, high-stakes, and long-term nature of B2B exchanges, where technology adoption decisions often have strategic and ethical implications beyond immediate operational efficiency.

The literature on AI in services spans multiple disciplinary streams, including information systems, marketing, service management, and business ethics. Prior studies have largely focused on discrete dimensions such as technology adoption, service automation, customer satisfaction, or trust in digital systems. However, much of this research treats these constructs in isolation, offering limited insight into the mechanisms through which GenAI adoption translates into customer experience outcomes. Moreover, ethical considerations—such as transparency, accountability, and responsible AI use—are frequently discussed as normative concerns or regulatory challenges, rather than being theoretically integrated into models explaining customer perceptions and relational outcomes. As a result, existing studies provide partial explanations that fail to capture the complexity of GenAI-driven service interactions, especially within B2B environments.

In response to these limitations, this literature review adopts an integrative and multi-theoretical approach to examine how GenAI adoption influences customer experience in B2B markets. Specifically, the review brings together insights from technology adoption theories, service quality literature, customer satisfaction and experience research, trust theory, and the emerging discourse on ethical AI and corporate digital responsibility. By synthesizing these streams, the review seeks to move beyond descriptive accounts of AI usage and toward a more nuanced understanding of causal pathways and boundary conditions that shape customer outcomes in GenAI-enabled services.

Existing literature on AI and service delivery has predominantly focused on consumer-oriented (B2C) contexts, where customer interactions are transactional, standardized, and relatively low in relational risk. In contrast, B2B markets are characterized by long-term relationships, multiple decision-makers, high switching costs, and greater dependence on trust and service reliability (Pavlou, 2003). These characteristics suggest that the adoption and impact of GenAI in B2B environments may differ substantially from those observed in B2C settings. However, much of the extant research extrapolates findings from consumer contexts to organizational markets without adequately accounting for these structural differences, thereby limiting the explanatory power of existing models.

From a theoretical standpoint, prior studies have examined AI-enabled systems primarily through the lens of technology adoption theories, most notably the Technology Acceptance Model (TAM). TAM emphasizes perceived usefulness and perceived ease of use as key determinants of technology acceptance (Davis, 1989), and subsequent extensions have reinforced its robustness across various technological contexts (Venkatesh et al., 2003). While these models offer valuable insights into users' initial acceptance of AI-based systems, they provide limited explanation of how such adoption translates into service quality perceptions, customer satisfaction, and relational outcomes such as trust, particularly in

complex service environments. As a result, adoption-centric explanations alone are insufficient to capture the broader experiential and relational consequences of GenAI deployment.

Parallel streams of literature in service management and marketing have emphasized the centrality of service quality and customer satisfaction in shaping customer experience and long-term relationships. The SERVQUAL framework conceptualizes service quality as a multidimensional construct encompassing reliability, responsiveness, assurance, empathy, and tangibles (Parasuraman et al., 1985). Subsequent research has demonstrated strong links between service quality, customer satisfaction, and trust in both traditional and technology-mediated service encounters (Pavlou, 2003). However, the majority of these studies were developed in human-centric service contexts and do not fully account for the unique attributes of AI-driven and automated service interactions, where human agency is partially or wholly replaced by intelligent systems.

More recently, scholarly discourse has begun to acknowledge the ethical implications of AI deployment in customer-facing applications. Issues related to algorithmic transparency, data privacy, bias, and accountability have gained prominence, leading to the emergence of concepts such as ethical AI and corporate digital responsibility (European Commission, 2019). While these studies highlight the normative importance of responsible AI use, ethical considerations are often treated as external constraints or regulatory concerns rather than being theoretically integrated into models explaining customer perceptions and behavioral outcomes. Consequently, the role of ethical AI in shaping service quality perceptions, customer satisfaction, and trust remains theoretically underdeveloped, especially in B2B contexts where ethical lapses can have significant reputational and relational consequences.

Against this backdrop, the present literature review adopts an integrative and multi-theoretical approach to examine GenAI-driven customer experience in B2B markets. Rather than treating technology adoption, service quality, satisfaction, trust, and ethics as isolated constructs, this review synthesizes these streams to explain the mechanisms through which GenAI adoption influences customer experience outcomes. Specifically, the review draws on technology acceptance theory (Davis, 1989; Venkatesh et al., 2003), service quality theory (Parasuraman et al., 1985), relational trust perspectives (Pavlou, 2003), and ethical AI and corporate digital responsibility frameworks (European Commission, 2019; Gupta et al., 2024) to build a coherent conceptual foundation for the study.

The objectives of this literature review are threefold. First, it critically examines existing research on GenAI and AI-enabled services to identify dominant themes, assumptions, and limitations. Second, it evaluates the relevance of established constructs—such as perceived usefulness, service quality, customer satisfaction, trust, and ethical AI—in explaining customer experience in GenAI-driven B2B service environments. Third, it systematically identifies theoretical, contextual, and methodological gaps in the literature, thereby justifying the need for an integrated conceptual framework that positions ethical AI as a contextual force shaping the relationship between GenAI adoption and customer experience outcomes.

To achieve these objectives, the literature review is organized thematically. The chapter begins by reviewing the evolution and application of Generative AI in business and service contexts, followed by an examination of technology adoption theories relevant to AI-based systems. It then explores service quality, customer satisfaction, and trust as key outcome constructs in technology-mediated service interactions. Subsequently, the chapter reviews the emerging literature on ethical AI and corporate digital responsibility, emphasizing its relevance for customer-facing and relational settings. The chapter concludes by synthesizing

these streams to articulate clear research gaps and position the study within the existing body of knowledge.

By establishing this structured and integrative foundation, the literature review provides a rigorous theoretical basis for investigating Generative AI-driven customer experience in B2B markets, while explicitly addressing the limitations of fragmented and adoption-centric perspectives prevalent in existing research.

2.2 Generative Artificial Intelligence in Business Contexts

Generative Artificial Intelligence (GenAI) represents a significant shift in the evolution of artificial intelligence, moving beyond rule-based automation and predictive analytics toward systems capable of producing original content, insights, and interactive responses. Unlike traditional AI systems that rely primarily on predefined rules or supervised learning for classification and prediction tasks, GenAI systems leverage advanced machine learning architectures to generate text, recommendations, and decision-support outputs that closely resemble human cognition and communication. Recent literature highlights that this generative capability has expanded the scope of AI applications from back-end operational optimization to front-end, customer-facing service functions (European Commission, 2019; Gupta et al., 2024).

In business contexts, GenAI is increasingly positioned as a strategic enabler rather than merely a technological tool. Organizations deploy GenAI across functions such as customer support, sales enablement, marketing communication, and service personalization, where rapid content generation and adaptive interaction are critical. Prior studies suggest that these systems enhance organizational efficiency by reducing response times, enabling scalable personalization, and supporting employees with real-time insights (Gupta et al., 2024). However, the same literature also cautions that the increased autonomy and opacity of

generative systems introduce new managerial, relational, and ethical challenges that differ fundamentally from those associated with earlier forms of automation (European Commission, 2019).

2.2.1 Evolution of AI toward Generative Systems

The development of GenAI can be understood as part of a broader trajectory in AI evolution, progressing from deterministic systems to data-driven learning models and, more recently, to generative architectures. Early AI applications in business were largely rule-based and deterministic, designed to automate repetitive tasks and enforce predefined decision logic. Subsequent advances in machine learning enabled predictive and classification-based systems capable of learning from historical data, thereby improving forecasting accuracy and decision efficiency. GenAI represents the next stage in this evolution, characterized by its ability to generate novel outputs rather than merely replicating or extrapolating from past patterns (Gupta et al., 2024).

This shift has important implications for business adoption. Predictive AI systems typically function as decision aids, supporting human judgment without fundamentally altering service interactions. In contrast, GenAI systems often assume an active role in customer engagement by generating responses, recommendations, and content autonomously. As a result, GenAI blurs the boundary between human and machine agency, raising questions about accountability, reliability, and trust in business processes (European Commission, 2019). These characteristics make GenAI particularly consequential in-service environments where customer perceptions are shaped not only by outcomes but also by the interaction process itself.

2.2.2 Applications of GenAI in Service-Oriented Business Functions

Service delivery represents one of the most prominent domains for GenAI adoption in contemporary organizations. GenAI systems are widely used in customer support interfaces, virtual assistants, automated advisory services, and internal knowledge management platforms. The literature suggests that such applications can enhance service consistency, responsiveness, and availability, thereby addressing long-standing challenges associated with human-dependent service delivery (Parasuraman et al., 1985; Gupta et al., 2024).

In customer-facing roles, GenAI enables real-time interaction and personalized communication at scale, allowing firms to respond to diverse customer needs without proportional increases in human resources. From a service management perspective, this capability aligns with the objectives of reliability and responsiveness, two core dimensions of perceived service quality (Parasuraman et al., 1985). However, unlike traditional self-service technologies, GenAI-driven systems engage in dynamic and conversational exchanges, making them integral participants in the service encounter rather than passive delivery mechanisms. Consequently, customer evaluations of service quality increasingly reflect perceptions of the AI system's competence, consistency, and appropriateness of responses.

2.2.3 Generative AI in B2B Business Environments

While much of the existing research on AI-enabled services has focused on consumer markets, GenAI adoption in B2B contexts presents distinct characteristics and challenges. B2B transactions typically involve higher economic stakes, longer decision cycles, and multiple organizational actors, all of which amplify the consequences of technological failures or misaligned service interactions (Pavlou, 2003). In such environments, GenAI is often embedded within complex service systems that support account management, technical support, and strategic decision-making rather than simple transactional exchanges.

The literature indicates that B2B customers place greater emphasis on reliability, assurance, and trust compared to their B2C counterparts (Parasuraman et al., 1985; Pavlou, 2003). As GenAI systems increasingly mediate these interactions, their perceived effectiveness becomes central to overall customer experience. However, existing studies frequently apply adoption and service quality models developed in consumer contexts without adequately considering the relational and institutional dimensions of B2B markets. This gap underscores the need for a more context-sensitive examination of GenAI-driven service interactions in organizational settings.

2.2.4 Strategic Benefits and Managerial Implications of GenAI Adoption

From a strategic perspective, GenAI offers organizations opportunities to enhance service differentiation, improve operational scalability, and support knowledge-intensive tasks. By automating routine interactions and augmenting employee capabilities, GenAI can free human resources to focus on complex problem-solving and relationship management. Prior research suggests that such augmentation effects can positively influence perceived usefulness, a key determinant of technology adoption in organizational settings (Davis, 1989; Venkatesh et al., 2003).

However, the same literature cautions that overreliance on generative systems may create new risks, including reduced human oversight, inconsistent outputs, and diminished transparency. These risks are particularly salient in B2B contexts, where service failures can damage long-term relationships and erode trust. As a result, managerial decisions regarding GenAI deployment must balance efficiency gains with the need to maintain service quality, accountability, and ethical standards (European Commission, 2019).

2.2.5 Ethical and Relational Risks of GenAI in Business Use

The generative and autonomous nature of GenAI introduces ethical concerns that extend beyond traditional data privacy and security issues. Scholars and policy frameworks emphasize risks related to algorithmic bias, lack of explainability, and unclear accountability for AI-generated outcomes (European Commission, 2019). In customer-facing applications, these risks directly affect customer perceptions of fairness, reliability, and organizational integrity, which are foundational to trust development (Pavlou, 2003).

Importantly, ethical considerations are not merely external constraints on GenAI adoption but are integral to how customers evaluate AI-enabled services. When customers perceive AI systems as opaque or misaligned with ethical norms, negative evaluations of service quality and trust are likely to follow, regardless of the system's technical performance. Despite this, existing empirical studies often treat ethical AI as a peripheral concern rather than embedding it within explanatory models of customer experience (Gupta et al., 2024).

2.2.6 Synthesis and Implications for the Present Study

The literature on Generative AI in business contexts highlights both the transformative potential and the inherent complexities of GenAI adoption. While GenAI enables organizations to enhance service efficiency, personalization, and scalability, it simultaneously introduces challenges related to service quality perception, trust formation, and ethical accountability. These challenges are particularly pronounced in B2B environments, where customer relationships are long-term, high-risk, and trust-intensive.

Critically, existing literature tends to examine GenAI either from a technological adoption perspective or from a normative ethical standpoint, with limited integration between these streams. This fragmentation underscores the need for a comprehensive framework that explains how GenAI adoption influences customer experience outcomes through service

quality and satisfaction mechanisms, while accounting for the moderating role of ethical AI. Accordingly, the present study builds on this literature by positioning GenAI not merely as a technological artifact but as a relational service actor whose adoption has direct implications for service quality, customer satisfaction, and trust in B2B markets.

2.3 Technology Adoption Theories in AI Contexts

Understanding the adoption of Generative Artificial Intelligence (GenAI) in business environments requires a robust theoretical foundation that explains how users perceive, evaluate, and accept advanced technologies. The literature on technology adoption has long emphasized the role of individual perceptions and behavioral intentions in determining whether new technologies are embraced or resisted. In the context of AI-enabled systems, these theoretical perspectives are particularly relevant, as GenAI adoption involves not only functional evaluation but also cognitive, relational, and ethical considerations. This section reviews key technology adoption theories relevant to AI systems, with a primary focus on the Technology Acceptance Model (TAM) and its extensions, and evaluates their applicability and limitations in GenAI-driven B2B service environments.

2.3.1 Technology Acceptance Model: Conceptual Foundations

The Technology Acceptance Model (TAM) remains one of the most widely applied frameworks for explaining user acceptance of information systems. Originally proposed by Davis (1989), TAM posits that two core beliefs—**perceived usefulness** and **perceived ease of use**—determine an individual's attitude toward using a technology, which in turn influences behavioral intention and actual system usage. Perceived usefulness refers to the degree to which a user believes that using a particular system enhances job performance, while perceived ease of use captures the extent to which the system is perceived as free of effort (Davis, 1989).

TAM has been extensively validated across diverse technological contexts, including enterprise systems, e-commerce platforms, and digital service technologies. Its parsimony and predictive power have made it a preferred framework for studying early-stage technology adoption, particularly in organizational settings where users evaluate technologies based on performance enhancement and usability considerations (Venkatesh et al., 2003). In AI-enabled systems, perceived usefulness often reflects expectations related to efficiency, decision quality, and service responsiveness, whereas perceived ease of use captures the intuitiveness and learnability of AI interfaces.

2.3.2 Extensions of TAM and Unified Adoption Models

Recognizing the limitations of the original TAM in capturing social and contextual influences, subsequent research extended the model to incorporate additional determinants of technology adoption. Notably, the Unified Theory of Acceptance and Use of Technology (UTAUT) integrated elements from multiple adoption theories, introducing constructs such as social influence and facilitating conditions (Venkatesh et al., 2003). These extensions acknowledge that technology adoption is not solely an individual cognitive process but is shaped by organizational norms, peer influence, and infrastructural support.

In organizational and B2B contexts, these extensions are particularly relevant, as technology adoption decisions are often influenced by managerial mandates, organizational culture, and system integration requirements. Prior studies suggest that social influence and facilitating conditions play a critical role in shaping perceptions of usefulness and ease of use, especially when technologies are complex or embedded within organizational workflows (Venkatesh et al., 2003). However, while these extended models improve explanatory power, they remain largely focused on adoption intention rather than post-adoption experiential outcomes.

2.3.3 Applicability of TAM to AI and Intelligent Systems

The application of TAM to AI-based systems has gained prominence as organizations increasingly deploy intelligent technologies in decision-making and service delivery. Empirical studies indicate that perceived usefulness remains a strong predictor of AI adoption, particularly when AI systems demonstrably enhance productivity, accuracy, or service efficiency (Davis, 1989; Venkatesh et al., 2003). Similarly, perceived ease of use influences users' willingness to interact with AI interfaces, especially in customer-facing or service-intensive roles.

However, GenAI systems differ from traditional information systems in important ways. Unlike conventional systems that execute predefined tasks, GenAI systems generate autonomous and adaptive outputs, often with limited transparency regarding underlying decision processes. This opacity challenges users' ability to evaluate system reliability and predict outcomes, thereby complicating the formation of adoption beliefs. As a result, while TAM provides a useful baseline for understanding initial acceptance of GenAI, it does not fully capture users' concerns related to trust, accountability, and ethical alignment (European Commission, 2019).

2.3.4 Limitations of Adoption-Centric Explanations in GenAI Contexts

Despite its widespread use, TAM has been criticized for its narrow focus on cognitive beliefs and behavioral intention, particularly in contexts involving complex and autonomous technologies. Critics argue that TAM underemphasizes relational and experiential dimensions of technology use, such as service quality perception, emotional responses, and trust formation (Pavlou, 2003). These limitations are especially salient in GenAI-driven service environments, where users and customers evaluate not only system utility but also the quality and appropriateness of AI-mediated interactions.

In B2B service contexts, adoption decisions are rarely isolated events; rather, they are embedded within ongoing relationships between firms and customers. As such, the consequences of GenAI adoption extend beyond usage intention to influence customer satisfaction, trust, and long-term relationship quality. Adoption-centric models that focus solely on perceived usefulness and ease of use are therefore insufficient to explain how GenAI affects customer experience outcomes over time (Parasuraman et al., 1985; Pavlou, 2003).

2.3.5 Technology Adoption in B2B and Organizational Settings

Technology adoption in B2B contexts is shaped by organizational structures, multiple stakeholder interests, and institutional norms. Unlike consumer adoption, which often reflects individual preferences, B2B adoption decisions involve collective evaluation and risk assessment. Prior research suggests that organizational users place greater emphasis on reliability, performance consistency, and risk mitigation when adopting new technologies (Pavlou, 2003). In such settings, perceived usefulness is closely linked to strategic value and service quality enhancement, while perceived ease of use affects training costs and operational integration.

Furthermore, in B2B environments, the adoption of customer-facing technologies such as GenAI has direct implications for external stakeholders. Customers' perceptions of service quality and trust are influenced not only by the technology itself but also by how effectively it is integrated into service processes. This underscores the need to extend adoption models beyond internal usage intentions to account for downstream experiential outcomes.

2.3.6 Toward an Integrated Adoption–Experience Perspective

The review of technology adoption theories highlights their continued relevance in explaining GenAI acceptance, while also revealing their limitations in capturing the full spectrum of

customer experience outcomes. TAM and its extensions offer valuable insights into why organizations and users adopt GenAI systems, but they do not sufficiently explain how such adoption translates into perceived service quality, customer satisfaction, and trust. Moreover, ethical considerations related to transparency, accountability, and responsible AI use are largely absent from traditional adoption frameworks (European Commission, 2019).

In response to these limitations, recent studies have called for integrative approaches that link technology adoption beliefs with service and relational outcomes (Gupta et al., 2024). Such approaches recognize that GenAI adoption is not an end in itself but a means through which service experiences are shaped. Accordingly, the present study adopts TAM as a foundational framework to explain GenAI adoption while extending it through service quality, satisfaction, and trust constructs, and incorporating ethical AI as a contextual factor that shapes these relationships.

2.3.7 Synthesis and Implications for the Present Study

This review establishes that technology adoption theories, particularly TAM and its extensions, provide a strong foundation for understanding initial acceptance of GenAI systems in business contexts. However, their explanatory power is limited when applied in isolation, especially in GenAI-driven B2B service environments characterized by relational complexity and ethical sensitivity. The literature therefore supports the need for an integrated framework that connects GenAI adoption to customer experience outcomes through service quality and satisfaction mechanisms, while explicitly accounting for ethical AI considerations.

Building on this synthesis, the present study positions perceived usefulness and perceived ease of use as key antecedents of GenAI adoption, while recognizing that adoption alone does not guarantee positive customer experience. By integrating adoption theory with service

quality, trust, and ethical AI perspectives, the study seeks to offer a more comprehensive explanation of how GenAI influences customer experience in B2B markets.

2.4 Service Quality in AI-Enabled Environments

Service quality has long been recognized as a central determinant of customer evaluations, satisfaction, and relational outcomes in service exchanges. In both marketing and service management literature, service quality represents customers' overall assessment of the excellence and effectiveness of service delivery, formed through repeated interactions and comparisons between expectations and perceived performance (Parasuraman et al., 1985). As organizations increasingly deploy Generative Artificial Intelligence (GenAI) within service processes, traditional conceptualizations of service quality require re-examination to account for technology-mediated and AI-driven interactions.

2.4.1 Conceptual Foundations of Service Quality

The dominant conceptualization of service quality originates from the SERVQUAL framework, which defines service quality as a multidimensional construct encompassing reliability, responsiveness, assurance, empathy, and tangibles (Parasuraman et al., 1985). Reliability refers to the ability to perform promised services dependably and accurately, responsiveness reflects willingness to help customers promptly, assurance captures knowledge and courtesy that inspire trust, empathy represents individualized attention, and tangibles relate to physical or visible aspects of service delivery.

Extensive empirical research has validated the relevance of these dimensions across diverse service industries and contexts, establishing service quality as a key antecedent of customer satisfaction and trust (Parasuraman et al., 1985; Pavlou, 2003). Importantly, service quality evaluations are inherently perceptual and relational, shaped not only by outcomes but also by the interaction process and the perceived competence of the service provider. This relational

nature of service quality becomes particularly salient when service delivery is mediated by intelligent technologies rather than human agents.

2.4.2 Service Quality in Technology-Mediated and Digital Services

The increasing digitization of services has prompted scholars to examine how service quality is perceived when interactions are mediated by technology. Prior research on self-service technologies and electronic services suggests that technology-mediated service quality depends heavily on system reliability, responsiveness, and ease of interaction (Parasuraman et al., 1985). In such contexts, customers often evaluate service quality based on the performance consistency and usability of the technological interface rather than interpersonal attributes of service staff.

However, unlike traditional digital interfaces, GenAI systems actively participate in service encounters by generating responses, recommendations, and solutions. As a result, customers may attribute human-like qualities to AI systems, implicitly evaluating them on dimensions analogous to assurance and empathy. This blurring of human–technology boundaries complicates conventional service quality assessments and raises questions about how traditional dimensions translate into AI-enabled environments.

2.4.3 Service Quality in AI-Driven Service Delivery

In AI-driven service environments, service quality is increasingly shaped by customers' perceptions of the AI system's competence, consistency, and appropriateness of responses. Reliability in AI-enabled services reflects the system's ability to generate accurate and contextually relevant outputs, while responsiveness relates to speed and adaptability of interactions. Assurance is associated with customers' confidence in the AI system's recommendations and its alignment with organizational expertise, whereas empathy is

reflected in the system's ability to personalize interactions and demonstrate contextual sensitivity.

Existing literature indicates that failures in AI-generated service interactions—such as inaccurate recommendations or inappropriate responses—can disproportionately harm perceived service quality due to heightened expectations of technological precision (Pavlou, 2003). Conversely, consistent and accurate AI performance can enhance service quality perceptions by signaling organizational competence and technological sophistication. These dynamics suggest that service quality in AI-enabled environments is not merely an extension of traditional service quality but a distinct evaluative process shaped by both technological and relational cues.

2.4.4 Service Quality in B2B Contexts

Service quality assumes heightened importance in business-to-business (B2B) markets, where service exchanges are typically long-term, customized, and strategically significant. B2B customers often rely on service quality evaluations to assess supplier reliability, reduce uncertainty, and manage relational risk (Pavlou, 2003). In such contexts, service quality is closely tied to trust formation and relationship continuity rather than short-term satisfaction alone.

The deployment of GenAI in B2B service environments introduces additional complexity. While GenAI can enhance efficiency and consistency, B2B customers may be more sensitive to errors, lack of transparency, or perceived loss of human judgment. Consequently, service quality perceptions in B2B contexts are influenced not only by AI performance but also by how seamlessly GenAI is integrated into service processes and supported by organizational governance mechanisms (Parasuraman et al., 1985; Pavlou, 2003).

2.4.5 Service Quality as a Mediating Mechanism in AI Adoption Outcomes

The literature consistently positions service quality as a key mechanism through which technological adoption influences customer satisfaction and trust. While technology adoption theories explain why organizations and users accept new systems, service quality explains how such systems shape customer experiences once deployed (Parasuraman et al., 1985). In AI-enabled environments, adoption of GenAI does not automatically translate into positive customer outcomes; rather, the quality of AI-mediated service interactions determines whether adoption enhances or undermines customer experience.

Empirical studies suggest that even highly useful and easy-to-use technologies can generate negative customer responses if they fail to deliver reliable, responsive, or trustworthy service experiences (Pavlou, 2003). This insight underscores the importance of positioning service quality as a mediating construct that links GenAI adoption to downstream outcomes such as customer satisfaction and trust. Without high perceived service quality, the potential benefits of GenAI adoption may remain unrealized or even produce adverse effects on customer relationships.

2.4.6 Synthesis and Implications for the Present Study

The review of service quality literature highlights its continued relevance in explaining customer evaluations in AI-enabled service environments. While traditional service quality frameworks provide a valuable foundation, their application to GenAI-driven services requires careful reinterpretation to account for autonomous, adaptive, and interactive system characteristics. In B2B contexts, where service quality plays a critical role in managing relational risk and fostering trust, the implications of AI-mediated service delivery are particularly pronounced.

Collectively, the literature supports the conceptualization of service quality as a central mediating mechanism between GenAI adoption and customer experience outcomes.

Accordingly, the present study positions service quality as a key explanatory construct that captures customers' evaluations of GenAI-enabled service interactions. By integrating service quality with technology adoption and trust perspectives, the study seeks to provide a more comprehensive understanding of how GenAI influences customer satisfaction and trust in B2B markets.

2.5 Customer Satisfaction and Experience in AI-Driven Contexts

Customer satisfaction and customer experience have long been central constructs in service and relationship marketing literature, serving as key indicators of service effectiveness and predictors of long-term relational outcomes. While closely related, these constructs represent distinct yet complementary dimensions of customer evaluation. Customer satisfaction reflects a customer's overall evaluative judgment of a service based on the comparison between expectations and perceived performance, whereas customer experience encompasses the broader cognitive, emotional, and relational responses arising from interactions across multiple service touchpoints (Parasuraman et al., 1985; Pavlou, 2003). As organizations increasingly integrate Generative Artificial Intelligence (GenAI) into service delivery, understanding how these constructs manifest in AI-mediated interactions becomes critical.

2.5.1 Conceptual Foundations of Customer Satisfaction

Customer satisfaction is traditionally conceptualized as a post-consumption evaluative response resulting from the confirmation or disconfirmation of expectations. In service contexts, satisfaction is shaped by repeated interactions and cumulative service encounters rather than isolated transactions (Parasuraman et al., 1985). Extensive empirical research has

established service quality as a primary antecedent of customer satisfaction, with higher perceived service quality leading to more favorable satisfaction outcomes (Pavlou, 2003).

In technology-mediated environments, satisfaction assessments extend beyond functional outcomes to include evaluations of system performance, reliability, and interaction quality. Customers assess whether technology-enabled services meet their efficiency and effectiveness expectations while also considering the extent to which such services align with their preferences and usage context. These evaluative processes are particularly relevant in AI-driven services, where customers interact with autonomous systems rather than human service agents.

2.5.2 Customer Experience as a Multidimensional Construct

Customer experience represents a broader construct that captures customers' holistic responses to service interactions over time. Unlike satisfaction, which is often assessed after a specific service encounter, customer experience encompasses cumulative perceptions formed across multiple interactions, channels, and touchpoints. The literature emphasizes that customer experience includes cognitive evaluations, emotional responses, and relational perceptions that jointly shape customers' overall impressions of a service provider (Parasuraman et al., 1985).

In digital and AI-enabled contexts, customer experience is increasingly influenced by the design and performance of technological interfaces. The quality of interaction, personalization of responses, and perceived intelligence of AI systems all contribute to experiential evaluations. As GenAI systems assume more active roles in service delivery, they become integral components of the customer experience rather than mere supporting tools.

2.5.3 AI and the Transformation of Customer Experience

The integration of AI into service delivery has significantly altered how customers experience services. AI-enabled systems offer advantages such as faster response times, consistent service delivery, and scalable personalization, which can enhance overall customer experience when effectively implemented (Gupta et al., 2024). GenAI systems, in particular, enable conversational and adaptive interactions that closely resemble human communication, thereby reshaping customers' expectations of service encounters.

However, the literature also highlights potential challenges associated with AI-driven experiences. Inaccurate or inappropriate AI-generated responses can lead to frustration and dissatisfaction, particularly when customers expect higher levels of precision from intelligent systems (Pavlou, 2003). Moreover, the absence of human judgment in certain interactions may reduce perceived empathy or contextual understanding, thereby negatively affecting experiential evaluations. These mixed effects underscore the importance of examining not only whether AI is adopted but also how it shapes the quality and consistency of customer experiences.

2.5.4 Customer Satisfaction and Experience in B2B Contexts

Customer satisfaction and experience take on heightened significance in business-to-business (B2B) markets, where service relationships are typically long-term, customized, and strategically important. B2B customers often evaluate satisfaction not only at the individual interaction level but also in terms of overall relationship performance, reliability, and value creation (Pavlou, 2003). Consequently, customer experience in B2B settings reflects cumulative assessments of service consistency, responsiveness, and problem resolution over time.

The deployment of GenAI in B2B service environments introduces new dynamics into these evaluative processes. While GenAI can enhance efficiency and consistency, B2B customers may be more sensitive to service failures or misalignments due to the higher stakes involved. As a result, satisfaction and experience evaluations in B2B contexts are closely tied to how effectively GenAI supports relationship continuity and reduces perceived risk.

2.5.5 Linking Service Quality to Experience and Satisfaction

The literature consistently identifies service quality as a foundational antecedent of both customer satisfaction and customer experience. In AI-enabled environments, service quality perceptions mediate the relationship between technology adoption and experiential outcomes (Parasuraman et al., 1985). Customers may initially accept GenAI systems based on perceived usefulness and ease of use, but sustained satisfaction and positive experience depend on the quality of AI-mediated service interactions.

Empirical studies suggest that high service quality enhances satisfaction by meeting or exceeding customer expectations, which in turn contributes to favorable experiential evaluations and trust formation (Pavlou, 2003). Conversely, deficiencies in service quality—such as unreliable AI outputs or poor contextual responsiveness—can undermine satisfaction and negatively affect the overall customer experience, even when the underlying technology is technically advanced.

2.5.6 Customer Satisfaction as a Precursor to Trust

Customer satisfaction plays a critical role in the development of trust, particularly in technology-mediated service relationships. Repeated satisfactory experiences signal reliability and competence, thereby fostering customers' confidence in both the service provider and the supporting technological systems (Pavlou, 2003). In AI-driven services,

satisfaction derived from consistent and accurate AI performance can strengthen trust in the organization's ability to responsibly deploy intelligent systems.

This relationship is especially important in B2B contexts, where trust serves as a key mechanism for reducing uncertainty and facilitating long-term collaboration. Satisfaction thus functions not only as an outcome of service quality but also as an intermediary step in the progression from AI adoption to trust-based relationships.

2.5.7 Synthesis and Implications

The review of customer satisfaction and customer experience literature highlights their central role in explaining customer responses to AI-enabled service delivery. While GenAI offers significant potential to enhance efficiency and personalization, its impact on satisfaction and experience is contingent upon the quality of AI-mediated interactions. In B2B markets, where relational continuity and risk management are paramount, satisfaction and experience evaluations serve as critical indicators of whether GenAI adoption contributes to or detracts from relationship quality.

Collectively, the literature supports positioning customer satisfaction and customer experience as key outcome constructs influenced by service quality in GenAI-driven environments. Accordingly, the present study conceptualizes customer satisfaction as a mediating outcome of service quality and a precursor to trust, while customer experience is treated as a cumulative evaluative lens through which GenAI-enabled service interactions are assessed. This positioning enables a more nuanced understanding of how GenAI adoption shapes relational outcomes in B2B markets.

2.6 Trust in Generative AI-Enabled and Technology-Mediated Services

Trust is a foundational construct in service and relationship marketing, particularly in contexts characterized by uncertainty, complexity, and asymmetric information. In

technology-mediated service environments, trust plays a critical role in shaping customers' willingness to rely on systems, accept recommendations, and engage in sustained relationships. As Generative Artificial Intelligence (GenAI) increasingly assumes autonomous and decision-influencing roles in service delivery, trust becomes central to understanding customer responses to AI-enabled services, especially in business-to-business (B2B) markets.

2.6.1 Conceptual Foundations of Trust

Trust is commonly conceptualized as the willingness of one party to be vulnerable to the actions of another based on expectations of competence, reliability, and integrity. In service contexts, trust reduces perceived risk and uncertainty, thereby facilitating ongoing exchange relationships (Pavlou, 2003). Prior literature distinguishes between interpersonal trust, institutional trust, and technology-based trust, all of which may coexist in technology-mediated service interactions.

In traditional service settings, trust is primarily formed through repeated interpersonal interactions and consistent service performance. However, as service delivery becomes increasingly mediated by intelligent systems, customers are required to extend trust not only to service providers but also to the technologies that act on their behalf. This shift necessitates a reconceptualization of trust to include confidence in technological competence and system reliability.

2.6.2 Trust in Technology-Mediated and Electronic Services

The emergence of electronic and digital services has led to a growing body of research examining trust in technology-mediated exchanges. Prior studies emphasize that trust in electronic services is influenced by system reliability, security, transparency, and perceived

control (Pavlou, 2003). In such contexts, trust serves as a mechanism that enables customers to overcome uncertainty associated with impersonal and automated service interfaces.

Importantly, technology-based trust differs from interpersonal trust in that it is often formed through indirect cues, such as system performance consistency and institutional assurances, rather than direct human interaction. These insights are particularly relevant for AI-enabled services, where customers interact with systems that exhibit autonomous behavior and adaptive decision-making capabilities.

2.6.3 Trust in AI and Autonomous Systems

Trust in AI systems introduces additional complexity due to the autonomous and opaque nature of intelligent technologies. GenAI systems generate outputs that may not always be fully explainable to users, thereby challenging traditional bases of trust formation. Policy-oriented and scholarly literature highlights concerns related to algorithmic transparency, accountability, and explainability as critical determinants of trust in AI systems (European Commission, 2019).

Customers' trust in GenAI is shaped not only by outcome accuracy but also by perceptions of fairness, consistency, and alignment with ethical norms. When AI systems behave unpredictably or produce biased outcomes, trust erosion can occur rapidly, even if overall system performance remains high. These dynamics suggest that trust in GenAI is both performance-based and normatively grounded.

2.6.4 Trust in AI-Enabled Service Delivery

In AI-enabled service environments, trust reflects customers' confidence in the AI system's ability to deliver reliable, accurate, and appropriate service outcomes. GenAI systems increasingly function as service agents, providing recommendations, resolving queries, and

supporting decision-making processes. As a result, customers evaluate trust not only at the organizational level but also at the system level.

Empirical evidence suggests that trust in AI-mediated services is closely linked to perceived service quality and satisfaction (Pavlou, 2003). Consistent and satisfactory service experiences reinforce trust by signaling system competence and organizational reliability. Conversely, service failures attributed to AI systems can disproportionately damage trust due to heightened expectations of technological precision and objectivity.

2.6.5 Trust in B2B and Organizational Service Relationships

Trust assumes heightened importance in B2B markets, where service relationships are typically long-term, high-value, and strategically significant. In such contexts, trust functions as a governance mechanism that reduces transaction costs, mitigates relational risk, and supports collaboration (Pavlou, 2003). B2B customers often rely on trust to compensate for incomplete contracts and information asymmetries.

The integration of GenAI into B2B service delivery introduces new trust considerations. While GenAI can enhance efficiency and decision support, B2B customers may be cautious about delegating critical service interactions to autonomous systems. Trust in GenAI-enabled services therefore depends not only on system performance but also on the organization's ability to demonstrate oversight, accountability, and ethical responsibility (European Commission, 2019).

2.6.6 Satisfaction as a Precursor to Trust in AI-Enabled Services

The literature consistently identifies customer satisfaction as a key antecedent of trust in service relationships. Repeated satisfactory service encounters signal reliability and competence, thereby strengthening trust over time (Pavlou, 2003). In AI-enabled

environments, satisfaction derived from consistent and accurate GenAI performance reinforces customers' confidence in both the technology and the service provider.

This sequential relationship is particularly relevant in B2B contexts, where trust development is gradual and cumulative. Satisfaction functions as an experiential validation mechanism through which customers assess whether AI-enabled services meet relational and performance expectations. Accordingly, trust is best understood as an outcome of sustained satisfaction rather than an immediate consequence of technology adoption.

2.6.7 Ethical AI and Trust Formation

Ethical considerations play a critical role in trust formation in AI-enabled services. The literature on ethical AI emphasizes that transparency, fairness, and accountability are essential for maintaining trust in intelligent systems (European Commission, 2019). When organizations demonstrate responsible AI practices, customers are more likely to perceive GenAI systems as trustworthy and aligned with their values.

In contrast, perceived ethical lapses—such as biased outputs, misuse of data, or lack of explainability—can undermine trust even in the presence of high service quality and satisfaction. This signifies integrating ethical AI considerations into models explaining trust formation in GenAI-driven service environments.

2.6.8 Synthesis and Implications for the Present Study

The review of trust literature underscores its central role in shaping customer responses to GenAI-enabled services. Trust in AI-mediated service delivery is influenced by multiple factors, including service quality, customer satisfaction, system reliability, and ethical alignment. In B2B contexts, where relational continuity and risk management are paramount, trust serves as a critical outcome that determines the long-term viability of AI-enabled service relationships.

Collectively, the literature supports positioning trust as a key dependent construct influenced by customer satisfaction and moderated by ethical AI considerations. Accordingly, the present study conceptualizes trust as a relational outcome of GenAI-enabled service delivery, shaped by service quality and satisfaction, and contingent upon perceptions of ethical AI practices. This positioning enables a more comprehensive understanding of how GenAI adoption affects relationship quality in B2B markets.

2.7 Ethical AI and Corporate Digital Responsibility

The increasing integration of Generative Artificial Intelligence (GenAI) into customer-facing and decision-support functions has intensified scholarly and policy-oriented attention to ethical considerations surrounding AI deployment. While early research on AI adoption focused primarily on efficiency and performance outcomes, recent literature emphasizes that ethical alignment and responsible use of AI are critical determinants of customer perceptions, trust, and long-term relational sustainability (European Commission, 2019). In service environments—particularly in B2B contexts—ethical AI practices are no longer peripheral concerns but central elements shaping how intelligent systems are evaluated and accepted.

2.7.1 Conceptual Foundations of Ethical Artificial Intelligence

Ethical AI refers to the design, development, and deployment of artificial intelligence systems in ways that align with principles of fairness, transparency, accountability, and respect for human autonomy. Policy frameworks and scholarly discourse highlight that ethical AI extends beyond technical robustness to include social and organizational responsibilities associated with AI-enabled decision-making (European Commission, 2019). These principles are particularly salient for GenAI systems, which generate autonomous outputs that can directly influence customer decisions and service outcomes.

Unlike traditional information systems, GenAI systems exhibit adaptive and generative behavior, often producing results that are not fully explainable to end users. This opacity raises ethical concerns related to explainability, bias, and accountability, as customers may find it difficult to understand how decisions or recommendations are generated. Consequently, ethical AI is increasingly framed as a prerequisite for sustaining legitimacy and trust in AI-enabled services rather than as an optional compliance requirement.

2.7.2 Corporate Digital Responsibility and AI Governance

The concept of Corporate Digital Responsibility (CDR) has emerged as an extension of corporate social responsibility in the digital era, emphasizing organizations' obligations to manage digital technologies in socially responsible and ethically sound ways. In the context of AI, CDR encompasses responsible data use, transparent algorithmic decision-making, and mechanisms for accountability and redress (European Commission, 2019). The literature suggests that organizations adopting CDR frameworks are better positioned to manage stakeholder expectations and mitigate reputational risks associated with AI deployment.

In business contexts, CDR provides an institutional lens through which ethical AI practices are operationalized. Rather than focusing solely on technical safeguards, CDR emphasizes governance structures, ethical oversight, and organizational commitment to responsible AI use. These elements are particularly important in B2B markets, where clients often expect suppliers to demonstrate institutional reliability and ethical maturity in addition to technical competence.

2.7.3 Ethical Risks in Generative AI-Enabled Services

The deployment of GenAI in service delivery introduces a range of ethical risks that can directly affect customer perceptions and relational outcomes. Key concerns identified in the literature include algorithmic bias, misuse of customer data, lack of transparency in AI-

generated outputs, and ambiguity regarding accountability for AI-driven decisions (European Commission, 2019; Gupta et al., 2024). In service interactions, these risks may manifest as unfair treatment, inconsistent recommendations, or erosion of customer autonomy.

Importantly, ethical risks in GenAI systems are not limited to extreme failure cases; even subtle misalignments between AI behavior and customer expectations can negatively affect perceived service quality and trust. In B2B environments, where service interactions often involve strategic decisions and high-value outcomes, such ethical lapses can have disproportionate consequences for relationship continuity and organizational reputation.

2.7.4 Ethical AI in Customer-Facing and Relational Contexts

Ethical considerations assume heightened importance in customer-facing applications of GenAI, where AI systems directly interact with users and influence experiential evaluations. Customers increasingly assess not only the functional performance of AI-enabled services but also the perceived fairness, transparency, and responsibility of AI behavior (Gupta et al., 2024). When AI systems are perceived as opaque or misaligned with ethical norms, customers may attribute these shortcomings to the organization deploying the technology.

The literature suggests that ethical AI practices can enhance perceived service quality by signalling organizational integrity and respect for stakeholder interests. Conversely, perceived ethical shortcomings can undermine customer satisfaction and trust, even when service outcomes are technically accurate or efficient (Pavlou, 2003). These dynamics highlight the role of ethical AI as a contextual factor shaping how customers interpret and evaluate AI-mediated service interactions.

2.7.5 Ethical AI and Trust Formation in B2B Markets

Trust formation in B2B service relationships is inherently linked to perceptions of ethical conduct and institutional reliability. Prior research emphasizes that trust reduces relational

uncertainty and facilitates long-term collaboration in organizational markets (Pavlou, 2003).

In AI-enabled B2B services, ethical AI practices contribute to trust by assuring customers that AI systems are governed responsibly and aligned with shared values.

B2B customers often expect suppliers to demonstrate robust governance mechanisms and ethical oversight, particularly when AI systems are involved in decision-making processes.

The literature indicates, organizations perceived as ethically responsible in their AI deployment are more likely to foster trust and sustain long-term relationships, whereas ethical lapses can rapidly erode confidence and increase relational risk (European Commission, 2019).

2.7.6 Ethical AI as a Contextual and Moderating Influence

While much of the existing literature treats ethical AI as a normative or regulatory concern, emerging research suggests that ethical AI also plays a contextual role in shaping the effectiveness of AI-enabled services (Gupta et al., 2024). Ethical alignment may strengthen or weaken the relationship between GenAI adoption and customer outcomes by influencing how customers interpret AI behavior. For example, high perceived service quality may translate into trust only when customers believe that AI systems operate transparently and responsibly.

This perspective positions ethical AI not merely as an antecedent or outcome but as a moderating influence that conditions the impact of GenAI adoption on service quality, satisfaction, and trust. Such a conceptualization is relevant in B2B contexts, especially where ethical expectations are closely tied to institutional credibility and long-term partnership viability.

2.7.7 Synthesis and Implications for the Present Study

The review of ethical AI and corporate digital responsibility literature underscores the centrality of ethical considerations in shaping customer responses to GenAI-enabled services. Ethical AI practices influence how customers evaluate service quality, derive satisfaction, and develop trust in AI-mediated service relationships. In B2B markets, where relational continuity and reputational considerations are paramount, ethical AI emerges as a critical contextual factor that shapes the success or failure of GenAI adoption.

Collectively, the literature supports integrating ethical AI into explanatory models of GenAI-driven customer experience. Accordingly, the present study conceptualizes ethical AI as a contextual and moderating construct that shapes the relationships between GenAI adoption, service quality, customer satisfaction, and trust. This integration enables a more comprehensive understanding of how responsible AI deployment contributes to sustainable and trust-based B2B service relationships.

2.8 Integrating Generative AI Adoption, Service Quality, Customer Satisfaction, Trust, and Ethical AI

The preceding sections have reviewed distinct yet interrelated streams of literature on Generative Artificial Intelligence (GenAI) adoption, service quality, customer satisfaction and experience, trust, and ethical AI. While each stream offers valuable insights, the literature remains largely fragmented, with limited integration across constructs. Existing studies often examine technology adoption, service outcomes, or ethical concerns in isolation, thereby providing incomplete explanations of how GenAI shapes customer experience and relational outcomes, particularly in business-to-business (B2B) markets. This section synthesizes these streams to develop an integrated conceptual perspective that explains **how and under what conditions GenAI adoption influences customer experience outcomes**.

2.8.1 Limitations of Single-Theory and Fragmented Approaches

Technology adoption theories, particularly the Technology Acceptance Model (TAM), provide a strong foundation for explaining why organizations and users accept GenAI systems based on perceived usefulness and perceived ease of use (Davis, 1989; Venkatesh et al., 2003). However, adoption-centric models primarily focus on intention and usage, offering limited insight into post-adoption outcomes such as service quality perception, satisfaction, and trust. As a result, they are insufficient for explaining customer experience in service environments where technology functions as an active service agent.

Similarly, service quality and satisfaction literature emphasizes customer evaluations of service performance but often assumes human-mediated service delivery (Parasuraman et al., 1985). When applied to AI-enabled services without adaptation, these frameworks overlook the autonomous and generative nature of GenAI systems. Trust literature further highlights relational outcomes but typically treats trust as either an antecedent or consequence of technology use without adequately explaining the mechanisms through which AI-enabled service interactions foster or erode trust (Pavlou, 2003).

Finally, ethical AI research is frequently positioned as a normative or regulatory discourse, detached from explanatory models of customer behavior (European Commission, 2019). This separation limits understanding of how ethical perceptions shape customers' interpretation of AI-mediated service experiences. Collectively, these limitations underscore the need for an integrated framework that connects adoption, service quality, satisfaction, trust, and ethics into a coherent explanatory model.

2.8.2 Linking GenAI Adoption to Service Quality Outcomes

Building on TAM, GenAI adoption in organizations is primarily driven by perceptions of usefulness and ease of use, reflecting expectations that AI systems will enhance efficiency,

accuracy, and service responsiveness (Davis, 1989). However, adoption alone does not guarantee positive customer outcomes. The literature consistently indicates that the quality of service delivery mediates the relationship between technology adoption and customer evaluations (Parasuraman et al., 1985).

In GenAI-enabled services, service quality reflects customers' perceptions of the AI system's reliability, responsiveness, assurance, and contextual appropriateness. When GenAI systems perform consistently and accurately, they enhance perceived service quality by signaling organizational competence and technological maturity. Conversely, poorly implemented GenAI systems may undermine service quality perceptions, even if they are perceived as useful internally. This suggests that service quality functions as a critical mechanism translating GenAI adoption into experiential outcomes.

2.8.3 Service Quality as a Driver of Satisfaction and Experience

The service literature establishes service quality as a primary antecedent of customer satisfaction and customer experience (Parasuraman et al., 1985; Pavlou, 2003). In AI-enabled environments, this relationship remains robust but is shaped by the characteristics of AI-mediated interactions. High perceived service quality in GenAI-enabled services leads to satisfaction by confirming customer expectations regarding efficiency, reliability, and problem resolution.

Customer experience, as a cumulative construct, reflects the aggregation of these satisfaction episodes across multiple interactions and touchpoints. In B2B contexts, where service interactions are ongoing and relationally embedded, service quality-driven satisfaction contributes to a broader experiential evaluation of the service provider's competence and reliability. This positions satisfaction as an immediate outcome of service quality and customer experience as a longer-term evaluative frame.

2.8.4 Satisfaction as a Pathway to Trust Formation

Trust development in service relationships is inherently experiential and cumulative. The literature consistently identifies customer satisfaction as a key precursor to trust, as repeated satisfactory service encounters signal reliability and reduce perceived risk (Pavlou, 2003). In GenAI-enabled services, satisfaction derived from consistent and dependable AI performance fosters confidence in both the technology and the organization deploying it.

This sequential logic is particularly salient in B2B markets, where trust is essential for sustaining long-term relationships and facilitating collaboration under conditions of uncertainty. Satisfaction thus operates as a mediating construct that links service quality to trust, explaining how positive AI-mediated service experiences translate into relational confidence.

2.8.5 The Contextual Role of Ethical AI in the Integrated Framework

Ethical AI introduces a critical contextual dimension to the integrated framework. While service quality and satisfaction explain how GenAI adoption influences trust, ethical perceptions shape how customers interpret AI behavior and organizational intent. Ethical AI practices—such as transparency, fairness, and accountability—signal organizational integrity and responsible governance, thereby strengthening trust formation (European Commission, 2019).

Conversely, perceived ethical shortcomings can weaken the positive effects of service quality and satisfaction on trust, as customers may question the legitimacy or fairness of AI-mediated decisions. This suggests that ethical AI functions not merely as an independent predictor but as a moderating influence that conditions the effectiveness of GenAI-enabled service delivery. Such a role is particularly relevant in B2B contexts, where ethical alignment and institutional credibility are integral to relationship continuity.

2.8.6 An Integrated Conceptual Perspective

Synthesizing the reviewed literature, the integrated framework proposed in this study conceptualizes GenAI adoption as the starting point of a causal chain that influences customer experience outcomes through service quality and satisfaction, culminating in trust. Service quality mediates the relationship between GenAI adoption and satisfaction, satisfaction serves as a pathway to trust, and ethical AI shapes the strength and direction of these relationships.

This integrative perspective addresses key gaps in existing research by moving beyond fragmented and adoption-centric explanations toward a holistic understanding of GenAI-driven customer experience. By explicitly linking technological, service, relational, and ethical dimensions, the framework provides a comprehensive basis for examining how GenAI adoption affects customer experience and trust in B2B markets.

2.8.7 Implications for the Present Study

The integrated framework developed in this section provides the theoretical foundation for the conceptual model and hypotheses examined in the present study. By combining technology adoption theory, service quality perspectives, satisfaction–trust dynamics, and ethical AI considerations, the study offers a multi-dimensional explanation of GenAI-driven customer experience. This approach responds directly to calls in the literature for more integrative and context-sensitive models of AI adoption and impact (Gupta et al., 2024).

Accordingly, the present study empirically examines the proposed relationships to validate the integrated framework and to assess the role of ethical AI in shaping customer experience outcomes in B2B service environments.

2.9 Conceptual Boundaries and Clarifications of Core Constructs

As the literature on Generative Artificial Intelligence (GenAI) continues to expand across disciplines, increasing conceptual overlap and terminological ambiguity have emerged, particularly in studies examining technology adoption, service quality, customer experience, trust, and ethical AI. While prior research has contributed valuable insights, inconsistent definitions and overlapping use of constructs have constrained theoretical clarity and cumulative knowledge development. To ensure conceptual rigor and analytical precision, this section delineates the boundaries of the core constructs employed in the present study and clarifies how they are interpreted and operationalized.

2.9.1 Generative AI Adoption versus Technology Usage

The literature frequently conflates technology adoption with technology usage, treating them as interchangeable outcomes. However, adoption and usage represent conceptually distinct stages in the technology lifecycle. Technology adoption refers to the evaluative and decision-making process through which individuals or organizations accept a technology based on perceived benefits and ease of interaction (Davis, 1989; Venkatesh et al., 2003). Usage, in contrast, reflects the extent and manner in which a technology is actually employed after adoption.

In the context of GenAI, this distinction is particularly important. Organizations may adopt GenAI systems due to strategic imperatives or managerial mandates without fully integrating them into service delivery processes. The present study therefore conceptualizes GenAI adoption as a **perceptual and evaluative construct**, grounded in perceived usefulness and perceived ease of use, rather than as a measure of frequency or intensity of system use. This clarification avoids overestimating the impact of GenAI based solely on implementation decisions and aligns adoption with cognitive acceptance rather than operational exposure.

2.9.2 Service Quality versus Customer Experience

Another area of conceptual ambiguity concerns the distinction between service quality and customer experience. Service quality is traditionally defined as customers' judgment of service excellence based on specific evaluative dimensions such as reliability, responsiveness, assurance, and empathy (Parasuraman et al., 1985). Customer experience, by contrast, represents a broader and more holistic construct encompassing cumulative cognitive, emotional, and relational responses across multiple interactions and touchpoints.

In AI-enabled service environments, these constructs are often merged implicitly, leading to analytical imprecision. The present study treats **service quality as an evaluative mechanism** through which GenAI-enabled service interactions are assessed, while **customer experience functions as a cumulative interpretive frame** shaped by repeated service quality evaluations over time. This distinction enables clearer examination of causal pathways and prevents conceptual redundancy between constructs.

2.9.3 Customer Satisfaction versus Trust

Customer satisfaction and trust are closely related but theoretically distinct constructs that are sometimes used interchangeably in empirical studies. Customer satisfaction reflects an affective–cognitive evaluation of whether service performance meets or exceeds expectations (Parasuraman et al., 1985). Trust, in contrast, reflects a willingness to accept vulnerability based on confidence in the service provider's competence, reliability, and integrity (Pavlou, 2003).

In technology-mediated services, particularly those involving GenAI, satisfaction may arise from successful task completion or efficient interactions without necessarily leading to trust. Trust develops over time through repeated satisfactory experiences and plays a more critical role in sustaining long-term relationships, especially in B2B contexts. Accordingly, the

present study conceptualizes customer satisfaction as a **precursor to trust**, rather than as a substitute for it, thereby preserving the sequential and relational nature of trust formation.

2.9.4 Trust in Organizations versus Trust in AI Systems

The increasing autonomy of GenAI systems introduces a further conceptual distinction between trust in organizations and trust in technology. While traditional trust research assumes that customers primarily evaluate human service providers or institutions, AI-enabled services require customers to extend trust to algorithmic systems that operate with limited transparency (European Commission, 2019).

The present study recognizes this distinction by conceptualizing trust as a **relational outcome directed toward the service provider**, shaped by perceptions of both organizational governance and AI system behavior. Trust in GenAI is therefore not treated as a standalone technological construct but as an embedded dimension of organizational trust, mediated through service quality and satisfaction and conditioned by ethical AI practices.

2.9.5 Ethical AI versus Regulatory Compliance

Ethical AI is often narrowly interpreted as adherence to legal or regulatory requirements governing data protection and algorithmic accountability. However, the literature increasingly emphasizes that ethical AI extends beyond compliance to include broader principles of fairness, transparency, and responsibility (European Commission, 2019).

The present study conceptualizes ethical AI as a **perceptual and relational construct**, reflecting customers' beliefs about whether GenAI systems are deployed responsibly and aligned with ethical norms. This interpretation allows ethical AI to function as a contextual influence on customer evaluations rather than as a purely institutional or technical condition.

2.9.6 Summary of Conceptual Clarifications

In summary, this section clarifies that:

- (i) GenAI adoption is treated as a perceptual acceptance construct rather than a usage metric,
- (ii) service quality is distinguished from customer experience as an evaluative mechanism rather than a holistic outcome,
- (iii) customer satisfaction is positioned as a precursor to trust rather than a relational endpoint,
- (iv) trust is conceptualized as an organizational outcome shaped by AI-mediated interactions, and
- (v) ethical AI is interpreted as a perceptual governance signal rather than mere regulatory compliance.

These clarifications establish clear conceptual boundaries that enhance analytical precision and provide a stable foundation for the subsequent sections, which deepen the contextual, mechanistic, and methodological understanding of GenAI-driven customer experience in B2B markets.

2.10 B2B-Specific Dynamics in Generative AI–Enabled Service Relationships

The impact of Generative Artificial Intelligence (GenAI) on customer experience cannot be fully understood without careful consideration of the contextual characteristics of business-to-business (B2B) markets. While much of the existing literature on AI-enabled services implicitly draws from consumer-oriented (B2C) settings, B2B environments differ substantially in terms of relational structure, decision-making processes, risk exposure, and expectations of accountability. These differences fundamentally shape how GenAI adoption, service quality, customer satisfaction, trust, and ethical AI are perceived and evaluated. This

section examines the distinctive dynamics of B2B service relationships and explains why GenAI-driven customer experience must be interpreted differently in organizational markets.

2.10.1 Structural Characteristics of B2B Service Relationships

B2B service relationships are typically characterized by long-term engagement, high transaction value, and strategic interdependence between firms. Unlike B2C interactions, which are often transactional and episodic, B2B services involve ongoing exchanges that span multiple functional units, hierarchical levels, and decision-makers within client organizations. As a result, customer experience in B2B contexts reflects cumulative evaluations of relationship performance rather than isolated service encounters (Pavlou, 2003).

These structural characteristics amplify the consequences of service failures and heighten sensitivity to service quality variations. When GenAI systems are embedded within B2B service processes—such as account management, technical support, or decision advisory functions—their performance directly affects organizational outcomes. Consequently, B2B customers evaluate GenAI-enabled services not only in terms of convenience or efficiency but also in terms of reliability, consistency, and alignment with strategic objectives.

2.10.2 Decision-Making Complexity and Collective Evaluation

Another defining feature of B2B markets is the collective nature of decision-making. Adoption and evaluation of AI-enabled services often involve multiple stakeholders, including operational users, managers, technical specialists, and senior executives. Each stakeholder group may hold different expectations regarding the role and value of GenAI systems, leading to complex and sometimes conflicting evaluations of service quality and effectiveness.

In this context, customer experience is not a purely individual perception but an organizational assessment shaped by shared interpretations and internal discussions. GenAI-enabled service interactions may be perceived positively by one group (e.g., operational staff benefiting from efficiency gains) while raising concerns among others (e.g., managers worried about accountability or ethical risk). These dynamics underscore the importance of examining GenAI-driven customer experience at the organizational level rather than relying solely on individual-level perceptions.

2.10.3 Risk, Accountability, and Error Intolerance in B2B Contexts

Risk considerations play a far more prominent role in B2B service relationships than in consumer markets. B2B customers often depend on service providers for mission-critical functions, making them less tolerant of errors and inconsistencies. In GenAI-enabled services, the autonomous and generative nature of AI systems introduces new forms of risk related to accuracy, explainability, and accountability (European Commission, 2019).

When service failures occur in AI-mediated B2B interactions, customers are likely to attribute responsibility to the service provider rather than to the technology itself. This attribution pattern intensifies the relational consequences of AI-related errors, as it directly affects trust and relationship continuity. As a result, GenAI adoption in B2B contexts is evaluated not only on performance outcomes but also on the perceived robustness of governance and oversight mechanisms.

2.10.4 Service Quality Expectations in B2B AI-Enabled Services

Service quality expectations in B2B markets differ in both intensity and composition from those in B2C settings. While responsiveness and convenience remain relevant, B2B customers place greater emphasis on reliability, assurance, and competence (Parasuraman et

al., 1985). In AI-enabled services, this translates into heightened scrutiny of GenAI system outputs, consistency across interactions, and alignment with domain-specific knowledge.

GenAI systems that deliver rapid but inconsistent or contextually inappropriate responses may be perceived as undermining service quality, even if they perform well on efficiency metrics. Conversely, AI systems that demonstrate contextual awareness and accuracy can enhance service quality perceptions by signaling technological sophistication and organizational expertise. These dynamics reinforce the centrality of service quality as a mediating mechanism in GenAI-driven B2B customer experience.

2.10.5 Trust Formation and Relationship Continuity in B2B Markets

Trust is a cornerstone of B2B service relationships, enabling collaboration under conditions of uncertainty and reducing the need for extensive monitoring and control mechanisms (Pavlou, 2003). In GenAI-enabled services, trust formation becomes more complex, as customers must simultaneously trust the service provider and the AI systems acting on its behalf.

Repeated satisfactory service interactions mediated by GenAI can strengthen trust by demonstrating reliability and competence. However, trust erosion in B2B contexts tends to be more severe and long-lasting when failures occur, due to the strategic implications of service breakdowns. This asymmetry underscores the importance of examining trust not as a static outcome but as a dynamic relational construct shaped by cumulative AI-mediated experiences.

2.10.6 Ethical Sensitivity and Institutional Expectations in B2B Relationships

Ethical considerations assume heightened importance in B2B contexts, where service providers are often expected to adhere to formal governance standards and institutional norms. B2B customers may evaluate ethical AI practices as indicators of organizational

maturity and long-term reliability rather than as abstract moral commitments (European Commission, 2019).

In GenAI-enabled B2B services, ethical concerns such as data governance, algorithmic transparency, and accountability are closely tied to perceptions of trustworthiness. Ethical lapses may not only damage individual service relationships but also affect organizational reputation across networks of clients and partners. As a result, ethical AI functions as a critical contextual factor shaping how GenAI adoption influences customer experience and trust in B2B markets.

2.10.7 Implications for Conceptualization of Customer Experience

The distinctive dynamics of B2B markets necessitate a contextualized conceptualization of customer experience in GenAI-enabled services. Customer experience in this setting is best understood as an organizational-level, cumulative evaluation shaped by service quality, satisfaction, trust, and ethical perceptions over time. Short-term efficiency gains from GenAI adoption are insufficient to ensure positive customer experience unless they are accompanied by consistent service quality and responsible AI governance.

Accordingly, the present study situates GenAI-driven customer experience within the relational and institutional realities of B2B markets. By explicitly accounting for decision-making complexity, risk sensitivity, and ethical expectations, the study advances a more contextually grounded understanding of how GenAI adoption shapes customer experience and trust in organizational service relationships.

2.11 Mechanisms Explaining How Generative AI Adoption Shapes Customer Experience

While prior sections established the relationships among Generative Artificial Intelligence (GenAI) adoption, service quality, customer satisfaction, trust, and ethical AI, a critical

question remains insufficiently addressed in existing literature: **how** GenAI adoption translates into customer experience outcomes. Much of the extant research identifies associations between constructs but provides limited explanation of the underlying mechanisms through which AI-enabled services influence customer perceptions and relational evaluations. Addressing this gap requires a shift from outcome-oriented descriptions to mechanism-based explanations that clarify the cognitive, relational, and attributional processes activated by GenAI-enabled service interactions.

2.11.1 The Need for a Mechanism-Based Perspective

Technology adoption studies typically assume that positive perceptions of usefulness and ease of use will lead to favorable outcomes once a system is implemented (Davis, 1989; Venkatesh et al., 2003). Nevertheless, such assumptions overlook the fact that customers do not experience technology adoption directly; instead, they experience **service interactions mediated by technology**. In the context of GenAI, these interactions are dynamic, autonomous, and often opaque, making it insufficient to rely solely on adoption-level explanations.

A mechanism-based perspective recognizes that GenAI adoption influences customer experience indirectly by shaping how customers interpret service encounters, evaluate organizational competence, and assign responsibility for service outcomes. This approach enables a deeper understanding of why similar levels of GenAI adoption may lead to divergent customer experience outcomes across organizations or contexts.

2.11.2 Cognitive Evaluation Mechanisms

One key mechanism through which GenAI adoption shapes customer experience is **cognitive evaluation**. Customers continuously assess whether AI-enabled services meet their expectations regarding accuracy, relevance, and usefulness. In GenAI-driven interactions,

customers often hold heightened expectations of precision and intelligence, which intensifies evaluative scrutiny (Parasuraman et al., 1985).

When GenAI systems deliver consistent, contextually appropriate responses, customers cognitively infer high service quality and organizational competence. These inferences contribute to satisfaction by confirming expectations and reducing perceived effort in service interactions. Conversely, inconsistencies or errors in AI-generated outputs can trigger negative cognitive evaluations, leading customers to reassess the reliability of both the system and the service provider. Thus, cognitive evaluation functions as a primary mechanism linking GenAI-enabled service delivery to perceived service quality and satisfaction.

2.11.3 Relational Interpretation Mechanisms

Beyond cognitive assessment, customer experience in B2B contexts is shaped by **relational interpretation mechanisms**. B2B customers often interpret service interactions as signals of relational intent, commitment, and professionalism. GenAI adoption influences these interpretations by altering how service responsiveness, personalization, and problem resolution are perceived over time (Pavlou, 2003).

When GenAI systems support timely, informed, and consistent interactions, customers may interpret their use as evidence of a service provider's commitment to relationship efficiency and reliability. Such interpretations strengthen satisfaction and contribute to trust development. However, excessive reliance on GenAI without adequate human oversight may be interpreted as relational distancing or reduced accountability, particularly in high-stakes service situations. These relational interpretations mediate the effect of GenAI adoption on long-term customer experience and trust.

2.11.4 Attribution Mechanisms in AI-Mediated Services

Attribution processes represent another critical mechanism through which GenAI adoption affects customer experience. In service encounters, customers naturally seek to assign responsibility for outcomes, particularly when failures occur. In AI-mediated services, attribution becomes more complex due to the presence of autonomous systems.

The literature suggests that customers are more likely to attribute AI-related failures to the service provider rather than to the technology itself, especially in B2B contexts where service accountability is institutionally embedded (Pavlou, 2003). This attribution pattern amplifies the relational consequences of GenAI performance. Positive outcomes reinforce organizational trust, while negative outcomes may disproportionately damage it. Accordingly, attribution mechanisms play a pivotal role in determining whether GenAI adoption enhances or undermines customer experience.

2.11.5 Experience Accumulation and Temporal Mechanisms

Customer experience in GenAI-enabled services is not formed instantaneously but accumulates over repeated interactions. Temporal mechanisms influence how early service encounters shape future expectations and evaluations. Initial positive experiences with GenAI can create a favorable reference frame, making customers more tolerant of minor service lapses. Conversely, early negative experiences may heighten skepticism and reduce openness to AI-mediated interactions.

Over time, repeated satisfactory interactions mediated by GenAI reinforce trust by demonstrating consistency and reliability. This cumulative process explains why trust is best understood as an outcome of sustained satisfaction rather than as an immediate response to technology adoption. Temporal mechanisms thus link service quality and satisfaction trajectories to long-term customer experience and trust formation.

2.11.6 Ethical Interpretation Mechanisms

Ethical perceptions introduce an additional layer of interpretation that shapes customer experience in GenAI-enabled services. Customers evaluate not only what AI systems do but also **how** and **why** they do it. Perceived transparency, fairness, and accountability influence whether customers interpret AI-mediated service interactions as legitimate and trustworthy (European Commission, 2019).

When ethical AI practices are visible, customers are more likely to interpret GenAI adoption as responsible innovation, thereby strengthening the positive effects of service quality and satisfaction on trust. In contrast, perceived ethical ambiguity can weaken or negate these effects by introducing doubt regarding organizational intent. Ethical interpretation mechanisms therefore condition the relationship between GenAI adoption and customer experience outcomes.

2.11.7 Integrating Mechanisms into the Conceptual Framework

Collectively, cognitive evaluation, relational interpretation, attribution, temporal accumulation, and ethical interpretation mechanisms explain how GenAI adoption translates into customer experience outcomes. These mechanisms operate simultaneously and interactively, shaping how customers evaluate service quality, derive satisfaction, and develop trust over time.

By explicitly articulating these mechanisms, the present study advances beyond associative explanations and provides a process-oriented understanding of GenAI-driven customer experience in B2B markets. This mechanism-based perspective strengthens the theoretical foundation of the integrated framework and clarifies the pathways through which GenAI adoption influences relational outcomes.

2.11.8 Implications for the Present Study

Understanding these mechanisms has direct implications for the present study's conceptualization and empirical design. It justifies the inclusion of service quality and satisfaction as mediating constructs and supports the positioning of trust as a cumulative relational outcome. Furthermore, it underscores the importance of ethical AI as a contextual influence shaping how customers interpret AI-mediated service interactions.

This mechanistic explanation prepares the ground for subsequent sections that examine alternative theoretical perspectives and methodological implications, and it reinforces the study's contribution to advancing explanatory depth in research on GenAI-enabled customer experience.

2.12 Alternative Theoretical Perspectives and Rationale for Exclusion

The study of Generative Artificial Intelligence (GenAI) adoption and its implications for customer experience intersects with multiple theoretical traditions across information systems, marketing, organizational studies, and economics. While the present study adopts an integrated framework grounded in technology adoption theory, service quality, satisfaction, trust, and ethical AI, alternative theoretical perspectives offer partial explanations of related phenomena. A critical review of these perspectives is necessary to demonstrate theoretical rigor and to justify the selection and exclusion of competing frameworks. This section examines prominent alternative theories that could plausibly be applied to GenAI-enabled service contexts and articulates the rationale for their non-adoption as the primary theoretical lens in the present study.

2.12.1 Diffusion of Innovation Theory

Diffusion of Innovation (DOI) theory focuses on how new technologies spread across individuals and organizations over time, emphasizing factors such as relative advantage,

compatibility, complexity, trialability, and observability. From a GenAI perspective, DOI offers useful insights into the rate and pattern of adoption across industries and organizational contexts. It explains why certain organizations emerge as early adopters of GenAI, while others lag due to perceived complexity or uncertainty.

However, DOI is primarily concerned with **adoption timing and diffusion patterns**, rather than with post-adoption service outcomes or customer experience. The theory does not adequately explain how GenAI-enabled service interactions are evaluated by customers once adoption has occurred, nor does it address relational constructs such as satisfaction and trust. Moreover, DOI is ill-suited to capture the ethical and experiential dimensions of AI-mediated services. Consequently, while DOI informs background understanding of GenAI diffusion, it is insufficient as a primary framework for examining customer experience in B2B service environments.

2.12.2 TCE - Transaction Cost Economics

Transaction Cost Economics (TCE) explains organizational decisions based on cost minimization, focusing on uncertainty, asset specificity, and opportunism. In the context of GenAI adoption, TCE could be used to argue that organizations adopt AI systems to reduce coordination costs, automate routine interactions, and improve operational efficiency.

Despite its relevance to organizational decision-making, TCE adopts a predominantly economic and efficiency-oriented view of exchange relationships. It offers limited insight into perceptual constructs such as service quality, satisfaction, and trust, which are central to customer experience research. Additionally, TCE treats technology largely as a governance mechanism rather than as an interactive service agent. As a result, TCE cannot adequately explain how customers interpret AI-mediated service interactions or how ethical

considerations influence relational outcomes. For these reasons, TCE was not adopted as the principal theoretical lens in the present study.

2.12.3 SET - Social Exchange Theory

Social Exchange Theory (SET) emphasizes reciprocity, mutual benefit, and relational norms as drivers of sustained exchange relationships. In B2B contexts, SET has been widely used to explain trust formation, commitment, and long-term collaboration. Applied to GenAI-enabled services, SET could potentially explain how repeated positive AI-mediated interactions contribute to reciprocal trust and relationship stability.

However, SET presumes exchanges between social actors capable of intentional reciprocity. GenAI systems, despite their conversational and adaptive features, do not possess agency or intent in the social sense. Applying SET directly to AI-mediated interactions risks anthropomorphizing technology and obscuring the role of organizational governance and system design. While SET informs understanding of relational outcomes, it does not sufficiently account for the technological and ethical complexities introduced by GenAI. Therefore, SET is treated as complementary rather than foundational in the present study.

2.12.4 Institutional Theory

Institutional theory focuses on how organizational behavior is shaped by regulatory, normative, and cognitive pressures. In the context of GenAI, institutional theory can explain why organizations adopt AI technologies to gain legitimacy, comply with regulatory expectations, or align with industry norms related to digital transformation and ethical AI governance.

Although institutional theory provides valuable insights into **why organizations adopt GenAI**, it offers limited explanatory power regarding customer-level experience and relational outcomes. The theory is primarily macro-oriented and does not address how service

quality, satisfaction, or trust are formed through AI-mediated interactions. Consequently, institutional theory is better suited to explaining the broader adoption environment rather than the experiential consequences of GenAI deployment in service relationships.

2.12.5 RBV - Resource-Based View

The Resource-Based View (RBV) conceptualizes competitive advantage as arising from valuable, rare, inimitable, and non-substitutable resources. From this point of view, GenAI capabilities could be viewed as strategic resources that enhance organizational performance and differentiation.

However, RBV focuses on firm-level advantage rather than customer perceptions or relational outcomes. It does not explicitly account for how customers evaluate AI-enabled services or how ethical considerations influence trust and satisfaction. While RBV provides a useful strategic backdrop, it does not offer sufficient granularity for examining customer experience mechanisms in GenAI-driven services.

2.12.6 Adoption of the Integrated Theoretical Framework

The critical review of alternative theoretical perspectives highlights that each offers partial insight into GenAI adoption and impact, but none alone adequately explains the **full chain of influence from GenAI adoption to customer experience and trust**, particularly in B2B service environments. Adoption theories explain acceptance, service quality literature explains evaluative mechanisms, satisfaction and trust theories explain relational outcomes, and ethical AI literature explains normative and governance conditions.

The integrated framework adopted in the present study combines these perspectives to capture the technological, experiential, relational, and ethical dimensions of GenAI-enabled services. This integration avoids the limitations of single-theory approaches and enables a

more comprehensive explanation of how GenAI adoption shapes customer experience and trust in B2B contexts.

2.12.7 Contribution of Theoretical Exclusion

Importantly, the exclusion of alternative theories does not imply their irrelevance. Rather, it reflects a deliberate theoretical choice to prioritize explanatory depth over breadth. By critically evaluating and justifying the non-adoption of alternative frameworks, the present study demonstrates theoretical discipline and clarity. This approach strengthens the internal coherence of the conceptual model and enhances its suitability for empirical testing.

2.13 Ethical Artificial Intelligence as a Governance and Risk-Moderating Layer in GenAI-Enabled Services

The increasing deployment of Generative Artificial Intelligence (GenAI) in customer-facing and decision-support services has elevated ethical considerations from peripheral concerns to central determinants of service legitimacy, customer experience, and relational sustainability. While prior sections established ethical AI as an important contextual factor influencing trust and satisfaction, a deeper examination reveals that ethical AI functions more fundamentally as a **governance and risk-moderating layer** that conditions how GenAI adoption translates into customer experience outcomes. This section advances the argument that ethical AI is not merely an antecedent or moderator but a structural layer that shapes customers' interpretation of AI-enabled service interactions, particularly in business-to-business (B2B) contexts.

2.13.1 Ethical AI Beyond Normative Compliance

Much of the existing literature conceptualizes ethical AI in terms of regulatory compliance, focusing on adherence to data protection laws, algorithmic accountability requirements, and transparency mandates. While these aspects are essential, they represent only a minimal threshold for responsible AI deployment. Policy frameworks emphasize that ethical AI

encompasses broader principles such as fairness, explainability, accountability, and respect for human autonomy (European Commission, 2019). These principles are especially salient for GenAI systems, whose generative and adaptive nature makes outcomes less predictable and more difficult for users to evaluate.

From a customer experience perspective, ethical AI cannot be reduced to internal compliance mechanisms. Customers typically do not directly observe regulatory adherence; instead, they infer ethical alignment through observable service behavior, transparency of interactions, and consistency of outcomes. Accordingly, ethical AI must be understood as a **perceived governance signal** that informs customers' judgments about the legitimacy and trustworthiness of AI-enabled services.

2.13.2 Ethical AI as a Risk-Mitigation Mechanism

GenAI-enabled services introduce new forms of risk into service relationships, including algorithmic bias, misrepresentation, inappropriate content generation, and opaque decision logic. These risks are particularly consequential in B2B service environments, where AI-mediated decisions may influence strategic outcomes, financial commitments, or operational continuity. The literature suggests that customers assess such risks not only in terms of technical failure but also in terms of ethical exposure and accountability (European Commission, 2019).

Ethical AI functions as a risk-mitigating mechanism by reducing uncertainty surrounding AI behavior. When customers perceive that AI systems are governed by ethical principles and organizational oversight, they are more likely to tolerate minor service imperfections and less likely to interpret AI errors as indicators of systemic unreliability. In this sense, ethical AI operates as a form of **relational insurance**, buffering the negative effects of occasional service failures on satisfaction and trust.

2.13.3 Ethical AI and Attribution of Responsibility

Attribution processes play a critical role in shaping customer responses to AI-mediated service outcomes. When service interactions involve autonomous GenAI systems, customers must determine whether responsibility lies with the technology or with the service provider. Prior research indicates that, particularly in organizational contexts, customers tend to attribute AI-related outcomes to the service provider rather than to the technology itself (Pavlou, 2003).

Ethical AI governance influences these attribution processes by signaling organizational accountability. When customers believe that GenAI systems are ethically governed, they are more likely to attribute errors to situational or technical limitations rather than to organizational negligence. Conversely, perceived ethical ambiguity can intensify blame attribution and accelerate trust erosion. Ethical AI therefore moderates how customers interpret both positive and negative AI-mediated service experiences.

2.13.4 Ethical AI as a Trust-Enabling Infrastructure

Trust development in AI-enabled services depends not only on consistent service quality and satisfaction but also on customers' confidence that AI systems operate within acceptable ethical boundaries. The ethical practices in AI contribute to trust by assuring customers that GenAI systems are aligned with shared norms of fairness, transparency, and responsibility (European Commission, 2019). This assurance is especially critical in B2B relationships, where trust underpins long-term collaboration and reduces the need for costly monitoring and control mechanisms (Pavlou, 2003).

Importantly, ethical AI does not replace traditional trust antecedents such as service quality and satisfaction; rather, it enhances their effectiveness. High service quality is more likely to translate into trust when customers believe that AI-enabled services are ethically governed. In

contrast, even consistently satisfactory service outcomes may fail to generate trust if customers perceive ethical risks or governance deficiencies. Ethical AI thus functions as an enabling infrastructure for trust formation.

2.13.5 Ethical AI and the Sustainability of B2B Relationships

Long-term sustainability of B2B service relationships depends on more than short-term performance metrics. Customers increasingly evaluate service providers based on their ability to manage technological innovation responsibly and to anticipate ethical implications of AI deployment. Ethical AI practices signal long-term orientation, institutional maturity, and commitment to stakeholder welfare, all of which are critical for sustaining trust-based relationships in complex service ecosystems.

In GenAI-enabled B2B services, ethical lapses can have cascading effects, extending beyond individual service failures to damage organizational reputation across networks of partners and clients. As a result, ethical AI assumes strategic importance as a determinant of relational stability and reputational resilience. This perspective aligns ethical AI with broader notions of corporate digital responsibility, emphasizing proactive governance rather than reactive compliance.

2.13.6 Ethical AI as a Moderating and Conditioning Influence

Building on the preceding discussion, ethical AI can be conceptualized as both a moderating and conditioning influence within the integrated framework developed in this study. As a moderator, ethical AI strengthens or weakens the relationships between service quality, satisfaction, and trust by shaping customers' interpretation of AI-mediated interactions. As a conditioning layer, ethical AI defines the boundary conditions under which GenAI adoption yields positive customer experience outcomes.

This dual role distinguishes ethical AI from traditional antecedent or outcome constructs and highlights its structural significance in AI-enabled service models. By incorporating ethical AI as a governance and risk-moderating layer, the present study advances a more nuanced understanding of how responsible AI deployment influences customer experience and relational outcomes in B2B contexts.

2.13.7 Implications for the Present Study

The conceptualization of ethical AI as a governance and risk-moderating layer has direct implications for the present study's framework and empirical design. It justifies examining ethical AI not merely as an independent predictor but as a contextual factor that shapes the effectiveness of GenAI-enabled service delivery. This positioning responds to gaps in existing literature that treat ethical AI as a peripheral concern and reinforces the study's contribution to integrating ethical considerations into explanatory models of customer experience.

By foregrounding ethical AI as a structural component of GenAI-driven service relationships, the present study contributes to a more holistic and responsible understanding of AI adoption in B2B markets and provides a foundation for empirically examining how ethical perceptions influence satisfaction, trust, and long-term relationship quality.

2.14 Methodological Insights from Prior Literature on GenAI-Enabled Services

In addition to conceptual and theoretical gaps, the literature on artificial intelligence, service quality, customer experience, trust, and ethical AI reveals several methodological patterns and limitations that constrain cumulative knowledge development. A critical examination of these methodological tendencies is essential for situating the present study's research design and for demonstrating methodological awareness and rigor. This section synthesizes methodological insights from prior studies and highlights how existing approaches shape, and

in some cases limit, understanding of GenAI-driven customer experience in business-to-business (B2B) contexts.

2.14.1 Dominance of Adoption-Centric and Cross-Sectional Designs

A significant proportion of existing research on AI in business contexts relies on cross-sectional survey designs focused on technology adoption outcomes. These studies typically employ technology acceptance constructs such as perceived usefulness and perceived ease of use to explain intention to adopt or use AI-enabled systems (Davis, 1989; Venkatesh et al., 2003). While such designs are effective for examining early-stage acceptance, they offer limited insight into post-adoption experiential and relational outcomes.

In the context of GenAI-enabled services, this methodological emphasis constrains understanding of how adoption translates into service quality perceptions, customer satisfaction, and trust over time. Cross-sectional designs capture perceptions at a single point, thereby overlooking the cumulative and dynamic nature of customer experience, particularly in B2B service relationships where interactions unfold over extended periods.

2.14.2 Limited Examination of Mediating and Process Mechanisms

Another methodological limitation evident in the literature is the under-examination of mediating mechanisms linking AI adoption to customer outcomes. Many studies assume direct relationships between technology adoption and satisfaction or trust, without empirically testing intermediate constructs such as service quality (Parasuraman et al., 1985). This tendency results in theoretically underspecified models that obscure the processes through which AI-enabled services influence customer experience.

The lack of mediation-focused designs is particularly problematic in GenAI contexts, where customer evaluations are shaped by interaction quality rather than by adoption decisions alone. Methodologically, this gap underscores the need for analytical approaches that

explicitly test mediating pathways and capture the sequential logic of adoption, evaluation, satisfaction, and trust formation.

2.14.3 Underrepresentation of B2B Contexts and Organizational Respondents

The literature also exhibits a strong bias toward consumer (B2C) contexts and individual-level respondents. While such samples are convenient and accessible, they limit the generalizability of findings to organizational service environments. B2B customer experience involves collective evaluation, institutional accountability, and higher levels of perceived risk, all of which are inadequately captured through individual consumer samples (Pavlou, 2003).

Methodologically, studies that rely on individual-level consumer responses may underestimate the importance of trust, ethical considerations, and governance mechanisms that are central to B2B relationships. This underrepresentation highlights the need for research designs that explicitly target organizational respondents and capture the relational dynamics of B2B service interactions.

2.14.4 Measurement Challenges in AI-Enabled Service Contexts

Measurement represents another methodological challenge in the study of GenAI-enabled services. Many existing studies apply established measurement scales developed for traditional or human-mediated services without adapting them to AI-driven contexts. While service quality dimensions such as reliability and responsiveness remain relevant, their operationalization may differ when services are delivered by autonomous systems rather than human agents (Parasuraman et al., 1985).

Similarly, constructs such as trust and satisfaction may manifest differently in AI-mediated interactions, where customers must evaluate both organizational competence and technological behavior. Failure to account for these nuances can result in construct validity

issues and attenuated findings. This observation underscores the importance of carefully aligning measurement instruments with the specific characteristics of GenAI-enabled service environments.

2.14.5 Ethical AI: Conceptual Emphasis with Limited Empirical Testing

Although ethical AI has gained prominence in conceptual and policy-oriented discourse, empirical investigation of ethical perceptions remains limited. Much of the ethical AI literature adopts a normative or conceptual approach, emphasizing principles of fairness, transparency, and accountability without empirically testing how these perceptions influence customer experience outcomes (European Commission, 2019).

From a methodological standpoint, this imbalance creates a gap between ethical discourse and customer behavior research. Ethical AI is often discussed as an abstract ideal rather than as a measurable construct influencing satisfaction and trust. This limitation points to the need for empirical designs that integrate ethical AI perceptions into explanatory models of AI-enabled service evaluation.

2.14.6 Implications for Research Design in the Present Study

The methodological insights derived from the literature directly inform the design choices of the present study. First, the emphasis on post-adoption outcomes justifies focusing beyond adoption intention to examine service quality, customer satisfaction, and trust as central dependent constructs. Second, the identified lack of mediation analysis supports the inclusion of service quality and satisfaction as intervening mechanisms linking GenAI adoption to trust.

Third, the underrepresentation of B2B contexts reinforces the relevance of examining GenAI-enabled customer experience in organizational service settings. Finally, the limited empirical

treatment of ethical AI validates the integration of ethical AI as a contextual construct within the proposed framework, rather than treating it as a purely normative concern.

By responding explicitly to these methodological limitations, the present study adopts a design that aligns theoretical integration with empirical rigor. This approach enhances the study's contribution by addressing not only what is known about GenAI-enabled services, but also how such knowledge has been produced and where methodological refinement is required

2.15 Research Gaps and Positioning of the Present Study

Despite the growing body of literature on artificial intelligence, service quality, customer satisfaction, trust, and ethical AI, the preceding review reveals several unresolved gaps that limit current understanding of Generative Artificial Intelligence (GenAI)-driven customer experience, particularly in business-to-business (B2B) markets. The proposed gaps are conceptual, contextual, theoretical, and methodological in nature, and collectively justify the need for the present study.

2.15.1 Contextual Gap: Limited Focus on GenAI in B2B Service Environments

A substantial portion of existing research on AI-enabled services has been conducted in consumer-oriented (B2C) contexts, where service interactions are typically transactional, standardized, and short-term. While these studies offer valuable insights into technology adoption and digital service delivery, their findings cannot be directly generalized to B2B environments, which are characterized by long-term relationships, high switching costs, multiple stakeholders, and greater relational risk (Pavlou, 2003).

Moreover, much of the extant literature examines AI broadly, without distinguishing between predictive or rule-based systems and Generative AI systems that autonomously generate content and recommendations. Given the distinctive capabilities and risks associated with

GenAI, there is a clear gap in understanding how GenAI specifically influences customer experience outcomes in B2B service settings (Gupta et al., 2024).

2.15.2 Theoretical Gap: Fragmented Treatment of Key Constructs

The literature reveals a fragmented treatment of constructs central to understanding AI-enabled customer experience. Technology adoption studies predominantly rely on models such as the Technology Acceptance Model (TAM) to explain acceptance based on perceived usefulness and ease of use (Davis, 1989; Venkatesh et al., 2003). While effective in predicting adoption intentions, these models offer limited insight into post-adoption experiential and relational outcomes.

Conversely, service quality and satisfaction research focuses on customer evaluations of service performance but often assumes human-mediated service delivery (Parasuraman et al., 1985). Trust literature emphasizes relational outcomes but frequently treats trust either as an antecedent or as a consequence of technology use without adequately explaining the mechanisms through which AI-enabled service interactions foster trust (Pavlou, 2003). The absence of an integrated theoretical framework that connects adoption, service quality, satisfaction, and trust represents a significant theoretical gap.

2.15.3 Mechanism Gap: How Adoption Translates into Customer Experience

Although prior studies acknowledge that AI adoption can influence customer outcomes, few explicitly examine the mechanisms through which this influence occurs. In particular, the role of service quality as a mediating mechanism linking GenAI adoption to customer satisfaction and trust remains underexplored. Existing research often assumes a direct relationship between technology adoption and customer outcomes, overlooking the importance of how AI-enabled services are experienced by customers (Parasuraman et al., 1985).

This gap is especially critical in GenAI-driven services, where autonomous system behavior directly shapes customer perceptions. Without examining intermediate mechanisms such as service quality and satisfaction, explanations of GenAI impact on customer experience remain incomplete.

2.15.4 Ethical Gap: Ethical AI Treated as Peripheral Rather Than Structural

While ethical AI has emerged as an important area of scholarly and policy-oriented inquiry, much of the literature treats ethical considerations as external constraints, regulatory issues, or normative concerns (European Commission, 2019). Ethical AI is rarely integrated into explanatory models of customer behavior and experience, particularly in service contexts.

As a result, there is limited empirical understanding of how ethical perceptions influence customers' evaluation of AI-enabled services and how ethical AI practices shape the relationship between service quality, satisfaction, and trust. This gap is particularly salient in B2B markets, where ethical alignment and institutional credibility play a critical role in relationship continuity and risk management.

2.15.5 Methodological Gap: Limited Empirical Validation of Integrated Models

Methodologically, existing studies tend to focus on isolated relationships or single theoretical perspectives, with limited empirical validation of integrated models that capture the multifaceted nature of AI-enabled service interactions. Few studies simultaneously examine GenAI adoption, service quality, customer satisfaction, trust, and ethical AI within a single empirical framework, particularly in B2B settings (Gupta et al., 2024).

This lack of comprehensive empirical testing constrains the ability to draw robust conclusions about the relative importance of different constructs and their interrelationships.

Consequently, there is a need for empirical research that systematically tests integrated models of GenAI-driven customer experience.

2.15.6 Positioning of the Present Study

In response to the identified gaps, the present study is positioned at the intersection of technology adoption, service quality, customer satisfaction, trust, and ethical AI within the context of GenAI-enabled B2B services. Building on technology acceptance theory (Davis, 1989; Venkatesh et al., 2003), the study conceptualizes GenAI adoption as an antecedent to service quality rather than as an endpoint. Service quality is positioned as a mediating mechanism through which GenAI adoption influences customer satisfaction and trust, consistent with service management and relational exchange perspectives (Parasuraman et al., 1985; Pavlou, 2003).

Furthermore, the study explicitly integrates ethical AI as a contextual and moderating construct that shapes the effectiveness of GenAI-enabled service delivery. By doing so, the study moves beyond normative discussions of ethical AI to empirically examine its role in shaping customer experience outcomes. This integrative approach directly addresses the fragmentation and omissions identified in the literature and contributes to a more holistic understanding of GenAI-driven customer experience in B2B markets.

2.15.7 Summary of Research Gaps

In summary, the literature review reveals the following key gaps:

- (i) limited empirical focus on GenAI-driven customer experience in B2B contexts,
- (ii) fragmented theoretical treatment of adoption, service quality, satisfaction, and trust,
- (iii) insufficient examination of service quality and satisfaction as mediating mechanisms,
- (iv) under-integration of ethical AI into customer experience models, and
- (v) a lack of comprehensive empirical validation of integrated frameworks.

Addressing these gaps forms the central motivation for the present study and provides the basis for the development of the conceptual framework and hypotheses presented in the subsequent chapter.

2.16 Summary

This chapter has presented a comprehensive, systematic, and integrative review of the extant literature on Generative Artificial Intelligence (GenAI), technology adoption, service quality, customer satisfaction and experience, trust, and ethical AI within business contexts, with particular emphasis on business-to-business (B2B) service environments. The overarching objective of this chapter was not merely to catalogue prior studies, but to critically synthesize diverse theoretical streams in order to establish a coherent foundation for examining how GenAI adoption shapes customer experience and relational outcomes in complex service settings. The review demonstrates that although prior research has contributed significantly to understanding individual dimensions of AI adoption and digital service delivery, existing scholarship remains fragmented and insufficient to explain the full pathway through which GenAI adoption translates into service quality perceptions, satisfaction, trust, and long-term relationship sustainability.

The chapter began by tracing the evolution of artificial intelligence in business, highlighting the emergence of Generative AI as a qualitatively distinct technological paradigm. Unlike earlier forms of automation and predictive analytics, GenAI systems possess generative and autonomous capabilities that enable them to actively participate in service interactions rather than merely supporting back-end operations. The literature reviewed in this section emphasized that GenAI has moved AI from a supportive decision-making role to a front-line service actor that directly influences customer interactions, evaluations, and outcomes (European Commission, 2019; Gupta et al., 2024). This shift fundamentally alters the nature

of service delivery and necessitates a reassessment of existing theoretical frameworks that were originally developed for human-mediated or rule-based technological systems.

Building on this foundation, the chapter examined technology adoption theories, with particular focus on the Technology Acceptance Model and its extensions. These theories have been widely applied to explain why individuals and organizations adopt new technologies based on perceived usefulness and perceived ease of use (Davis, 1989; Venkatesh et al., 2003). The literature review acknowledged the robustness and predictive power of these models in explaining initial acceptance of information systems. However, it also highlighted their limitations in capturing post-adoption outcomes, especially in contexts where technology functions as an autonomous service agent. In the case of GenAI, adoption does not automatically result in positive customer experience; rather, adoption represents a necessary but insufficient condition for favorable service and relational outcomes. This observation underscored the need to extend adoption-centric explanations by integrating service and relational constructs.

The chapter then turned to the service quality literature and established its central role in explaining customer evaluations of AI-enabled service delivery. Drawing on SERVQUAL-based perspectives, the review demonstrated that service quality remains a critical determinant of customer satisfaction even in technology-mediated environments (Parasuraman et al., 1985). In GenAI-enabled services, customers assess service quality not only in terms of efficiency and responsiveness but also in terms of reliability, assurance, contextual appropriateness, and perceived competence of AI-generated outputs. The literature reviewed in this section reinforced the argument that service quality functions as a key evaluative mechanism through which GenAI adoption influences customer satisfaction and experience. Without high perceived service quality, the potential benefits of GenAI adoption may fail to materialize or may even undermine customer relationships.

Subsequently, the chapter examined customer satisfaction and customer experience as distinct yet interrelated constructs. The review clarified that customer satisfaction represents an evaluative judgment arising from the comparison of expectations and perceived performance, whereas customer experience reflects a broader, cumulative assessment formed across multiple interactions and touchpoints. In B2B service contexts, where interactions are ongoing and strategically significant, customer experience emerges over time through repeated satisfaction episodes rather than through isolated encounters. The literature reviewed in this section highlighted that GenAI-enabled services can enhance satisfaction and experience when they deliver consistent, accurate, and contextually appropriate interactions, but can also generate dissatisfaction when AI outputs are perceived as unreliable or misaligned with customer expectations.

Trust emerged as a central relational outcome in the reviewed literature, particularly within B2B service environments characterized by uncertainty, high switching costs, and long-term engagement. The chapter demonstrated that trust is not an automatic consequence of GenAI adoption or even of satisfactory service outcomes. Instead, trust develops cumulatively through repeated satisfactory interactions that signal reliability, competence, and integrity (Pavlou, 2003). In AI-enabled services, trust formation becomes more complex, as customers must extend confidence not only to the service provider but also to the AI systems acting on its behalf. The review emphasized that failures in AI-mediated service delivery can disproportionately damage trust due to heightened expectations of technological precision and objectivity.

A key contribution of this chapter lies in its integration of ethical AI and corporate digital responsibility into the analysis of GenAI-driven customer experience. The literature reviewed demonstrated that ethical AI considerations—such as transparency, fairness, accountability, and responsible data use—play a critical role in shaping how customers interpret AI behavior

and evaluate organizational intent (European Commission, 2019). Rather than treating ethical AI as a peripheral or purely normative concern, the chapter positioned ethical AI as a governance and risk-moderating layer that conditions the effectiveness of GenAI-enabled service delivery. In B2B contexts, where institutional credibility and long-term reliability are paramount, ethical AI practices signal organizational maturity and influence trust formation beyond immediate service outcomes.

By systematically integrating technology adoption, service quality, satisfaction, trust, and ethical AI perspectives, the chapter highlighted several critical gaps in the existing literature. These include the limited empirical focus on GenAI-driven customer experience in B2B markets, the absence of integrated theoretical models linking adoption to relational outcomes, the under-examination of service quality and satisfaction as mediating mechanisms, and the tendency to treat ethical AI as an external constraint rather than as an explanatory construct. The chapter also identified methodological limitations in prior research, such as the dominance of cross-sectional adoption-centric designs, limited use of mediation analysis, and underrepresentation of organizational respondents.

Addressing these limitations, the chapter articulated the need for a holistic and integrative framework that explains not only whether GenAI is adopted, but how its adoption shapes customer experience and trust through service quality and satisfaction mechanisms, under conditions of ethical governance. This integrative perspective responds directly to calls in the literature for more context-sensitive, process-oriented, and ethically informed models of AI-enabled service delivery.

In summary, this chapter establishes a strong and coherent theoretical foundation for the present study by synthesizing insights from technology adoption theory, service management literature, relational exchange perspectives, and ethical AI discourse. The review moves

beyond fragmented and adoption-centric explanations to propose a relational and experiential understanding of GenAI in B2B service environments. The insights derived from this chapter directly inform the development of the conceptual framework and hypotheses presented in the subsequent chapter, which empirically examines the relationships among GenAI adoption, service quality, customer satisfaction, trust, and ethical AI in B2B service contexts. By doing so, the chapter positions the present study to make a meaningful theoretical and empirical contribution to the emerging literature on Generative AI-enabled customer experience.

Chapter III – Methodology

3.1 Overview of the Research Problem

Within today's interconnected digital marketplace, customer experience (CX) has emerged as a central differentiator for companies pursuing competitive advantage. Consumers demand faster, more personalized, and seamless interactions across every touchpoint. In response, organizations are increasingly turning to Generative Artificial Intelligence (GenAI) technologies to meet these evolving expectations. From AI-powered chatbots and recommendation engines to hyper-personalized marketing and automated support systems, GenAI is redefining how businesses engage with customers.

However, despite its transformative potential, the integration of GenAI into customer experience strategies raises several critical challenges. While AI can streamline interactions and deliver scalable personalization, there are growing concerns over data privacy, ethical usage, and customer trust. Moreover, limitations in current GenAI tools, such as lack of contextual understanding, emotional intelligence, and human empathy, often result in unsatisfactory interactions, requiring human intervention. These shortcomings can diminish customer satisfaction and potentially damage brand reputation.

Additionally, the adoption of GenAI in B2B contexts remains underexplored, even as it presents unique complexities in terms of customer journey mapping, decision cycles, and stakeholder engagement. There is a pressing need to systematically assess the benefits, limitations, and long-term implications of GenAI in enhancing customer experiences, especially in multi-industry and B2B environments.

This research seeks to address this gap by critically analyzing GenAI's role in shaping modern customer experiences, identifying associated risks, and proposing strategic and ethical frameworks to guide its effective deployment.

3.2 Research Purpose

The purpose of this research is to critically examine how Generative AI (GenAI) technologies are transforming customer experience across various industries, particularly in B2B contexts. The study aims to explore the potential of GenAI in enhancing customer engagement, personalization, and satisfaction, while also analyzing the limitations, risks, and ethical concerns associated with its adoption. By evaluating real-world use cases and industry practices, the research seeks to provide actionable insights and strategic frameworks for organizations aiming to integrate GenAI into their customer experience initiatives effectively and responsibly.

3.3 Research Questions

1. What are the key customer experience touchpoints in B2B contexts where Generative AI can deliver measurable impact?
2. How effective are GenAI-powered tools (e.g., chatbots, recommendation engines) in enhancing customer engagement and satisfaction across different industries?
3. What key customer-focused risks arise from implementing GenAI in managing customer experience?
4. How can organizations balance automation with human interaction to deliver superior customer experience through GenAI?
5. What ethical principles and governance practices are required to guarantee responsible deployment of GenAI in customer-facing roles?

3.4 Theoretical Framework

This study draws on three theoretical foundations: the Technology Acceptance Model (TAM), the SERVQUAL Model, and Ethical AI Frameworks, to examine the adoption, service quality, and ethical dimensions of Generative AI (GenAI) in enhancing customer experience, particularly in B2B contexts. Together, these frameworks provide a balanced and structured lens to analyze how GenAI impacts customer engagement, satisfaction, and trust.

3.4.1 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), developed by Davis (1989), explains user acceptance of technology through two primary constructs: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). PU refers to the degree to which an individual believes that using a particular technology will enhance their performance, while PEOU refers to the degree to which the individual expects the technology to be free of effort. In the context of GenAI, these constructs are central to understanding how both businesses and end-users evaluate the value and usability of AI-powered systems such as chatbots, recommendation engines, and virtual assistants. Higher levels of PU and PEOU are expected to positively influence customer perceptions of service quality delivered through GenAI interfaces.

3.4.2. SERVQUAL Model

To assess the service quality of AI-enabled customer experiences, the study incorporates the SERVQUAL model by Parasuraman, Zeithaml, and Berry (1985). SERVQUAL outlines five dimensions: Reliability, Responsiveness, Empathy, Assurance, and Tangibles that shape customer perceptions of service encounters. These dimensions are particularly relevant in evaluating GenAI performance in tasks such as addressing customer queries, providing recommendations, or delivering support. In B2B environments, where expectations for

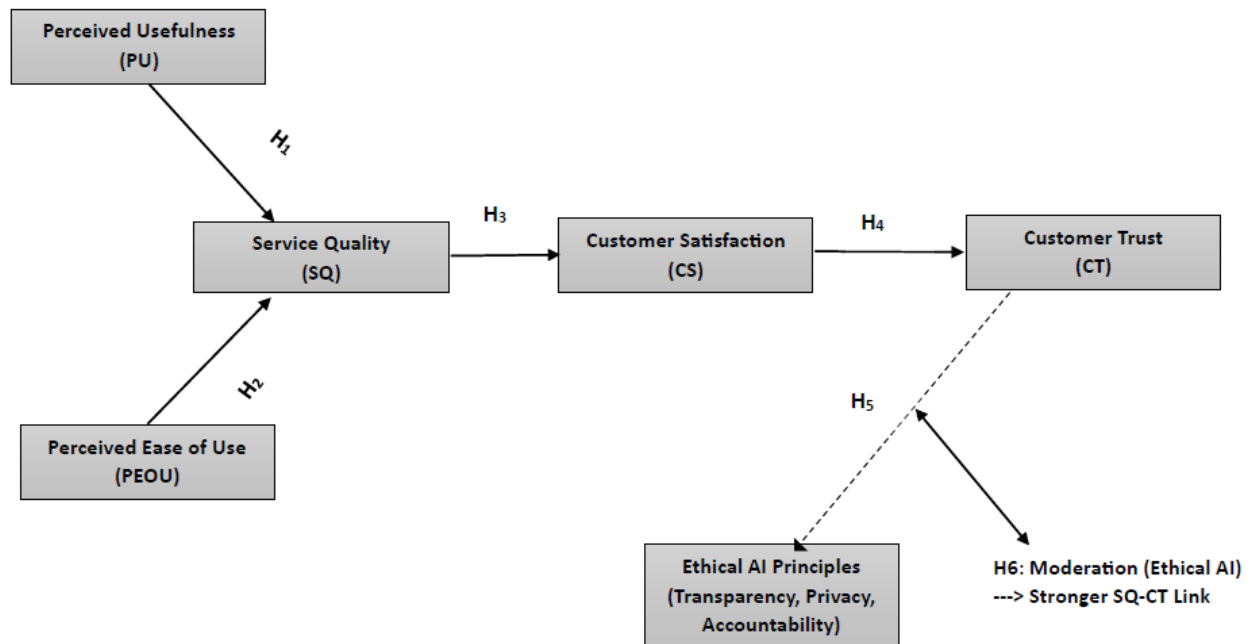
precision, consistency, and contextual awareness are high, SERVQUAL helps assess whether GenAI interactions meet or fall short of service expectations. It also enables the measurement of customer satisfaction arising from these experiences.

3.4.3. Ethical AI Frameworks

The inclusion of ethical considerations is essential when deploying GenAI in customer-facing roles. This study adopts principles from ethical AI frameworks proposed by Floridi and Cowls (2020) and the European Commission's High-Level Expert Group on AI (2019). These frameworks emphasize values such as transparency, privacy, accountability, and human agency. These ethical dimensions play a crucial role in fostering customer trust, particularly when customers are aware that their interactions are being handled by autonomous systems. Ethical practices are anticipated to influence the strength of the relationship between perceived service quality and customer trust, enhancing or diminishing the customer's overall satisfaction depending on whether ethical standards are met.

The constructs from these three frameworks are interconnected. Perceived usefulness and ease of use influence the adoption and perceived value of GenAI tools. These perceptions shape how customers evaluate service quality, which, when aligned with ethical principles, determines the extent of customer satisfaction and trust. This integrated approach allows the study to assess not only the functional performance of GenAI but also its ethical and experiential implications in B2B customer relationships.

Figure 1 - Theoretical Model of the Study



3.5 Study Constructs

3.5.1. Technology Acceptance Model (TAM) Constructs

- **Perceived Usefulness (PU)** – The extent to which customers or businesses believe that using GenAI tools will improve their experience or performance.
- **Perceived Ease of Use (PEOU)** – The degree to which customers or businesses believe that interacting with GenAI systems will be free of effort.

3.5.2. SERVQUAL Constructs (Service Quality Dimensions)

- **Reliability** – The ability of GenAI systems to perform services accurately and consistently.
- **Responsiveness** – The promptness and helpfulness of GenAI in addressing customer needs.

- **Empathy** – The ability of GenAI to provide personalized and context-aware interactions.
- **Assurance** – The degree of confidence customers have in the AI’s knowledge, security, and professionalism.
- **Tangibles** – The visual appeal and usability of GenAI interfaces.

3.5.3. Ethical AI Constructs

- **Transparency** – Clarity on how GenAI decisions and recommendations are made.
- **Privacy** – Protection of customer data and compliance with data protection regulations.
- **Accountability** – Responsibility for the outcomes of GenAI-enabled decisions and actions.

3.5.4. Outcome Constructs

- **Customer Satisfaction** – The extent to which customer expectations are met or exceeded in GenAI-mediated interactions.
- **Customer Trust** – The level of confidence customers have in both the GenAI systems and the organization deploying them.

3.6 Study Hypotheses

H1: Perceived Usefulness (PU) of GenAI tools has a positive effect on perceived Service Quality.

H2: Perceived Ease of Use (PEOU) of GenAI tools has a positive effect on perceived Service Quality.

H3: Perceived Service Quality positively influences Customer Satisfaction.

H4: Customer Satisfaction positively affects the level of Customer Trust.

H5: Ethical AI Principles (Transparency, Privacy, Accountability) positively influence Customer Trust.

H6: Ethical AI principles influence the link between service quality and customer trust, with the relationship being stronger when ethical standards are perceived as high.

3.7 Measurement Framework of the Study

Table 3.1: Measurement Framework for the Study

Construct	Theoretical Origin	Description	Linked Research Objective(s)
Perceived Usefulness (PU)	Technology Acceptance Model (TAM) – Davis (1989)	Belief that using GenAI tools improves service performance and customer experience.	RO1 – Identify CX touchpoints impacted by GenAI; RO2 – Assess effectiveness.
Perceived Ease of Use (PEOU)	TAM	Belief that interacting with GenAI systems is effortless and user-friendly.	RO1, RO2
Reliability	SERVQUAL – Parasuraman et al. (1985)	Consistent and accurate delivery of AI-enabled services.	RO2 – Evaluate service effectiveness.

Responsiveness	SERVQUAL	Timeliness and promptness of GenAI responses to customer needs.	RO2
Empathy	SERVQUAL	Personalization and context-aware interaction by GenAI systems.	RO2
Assurance	SERVQUAL	Customer confidence in AI knowledge, data security, and professionalism.	RO2
Tangibles	SERVQUAL	Usability and visual appeal of AI interfaces.	RO2
Transparency	Ethical AI Framework – Floridi & Cowls (2020)	Clarity on how GenAI decisions are made and communicated.	RO3 – Identify CX-related risks; RO4 – Analyze ethics.
Privacy	Ethical AI Framework	Safeguarding customer data and complying with data regulations.	RO3, RO4
Accountability	Ethical AI Framework	Clear responsibility for AI-enabled decisions and outcomes.	RO3, RO4

Customer	Expectation-	Extent to which GenAI	RO2
Satisfaction	Confirmation	interactions meet or exceed	
	Theory & Service	customer expectations.	
	Quality Models		
Customer Trust	Ethical AI &	Confidence in the GenAI	RO4
	Service Quality	system and the	
	Research	organization deploying it.	

3.8 Research Design

3.8.1. Research Approach

This study adopts a quantitative research design to empirically examine the relationships between technology adoption factors, perceived service quality, ethical considerations, and customer trust in the context of Generative AI (GenAI)-enabled customer experiences. A cross-sectional survey method will be employed to collect data from respondents who have interacted with AI-powered customer service systems in B2B settings.

3.8.2. Research Type

The study research is descriptive as well as explanatory:

- **Descriptive:** To map customer perceptions of GenAI usage in service delivery.
- **Explanatory:** To evaluate the hypothesized links between constructs within the proposed theoretical framework.

3.8.3. Population and Sampling

- **Target Population:** Business clients and decision-makers who have engaged with organizations using GenAI-enabled customer service platforms (e.g., AI chatbots, virtual assistants, recommendation systems) in sectors such as IT services, finance, and consulting.
- **Sampling Technique:** Purposive sampling will be used to ensure respondents have relevant exposure to GenAI-based customer interactions.
- **Sample Size:** Following Hair et al. (2019), a minimum of 10 respondents per observed variable is required, with an ideal sample size of 250–300 respondents to ensure adequate statistical power for Structural Equation Modeling (SEM). However, to reduce Type I and Type II errors, we doubled the sample size.

3.8.4. Data Collection Method

- **Instrument:** A structured questionnaire will be developed, comprising measurement items adapted from validated scales:
 - TAM (Perceived Usefulness, Perceived Ease of Use) – Davis (1989)
 - SERVQUAL (Reliability, Responsiveness, Empathy, Assurance, Tangibles) – Parasuraman et al. (1985)
 - Ethical AI (Transparency, Privacy, Accountability) – Floridi & Cowls (2020)
 - Customer Satisfaction – Oliver (1980)
 - Customer Trust – Adapted from service marketing trust scales
- **Response Format:** 7-point Likert scale ranging from 1 = Strongly Disagree to 7 = Strongly Agree.

- **Mode of Administration:** Online survey distributed via professional networks, LinkedIn groups, and targeted B2B industry forums.

3.8.5. Data Analysis Techniques

- **Preliminary Analysis:**
 - Data screening and cleaning (missing values, outliers, normality).
 - Reliability analysis (Cronbach's alpha, Composite Reliability).
 - Validity testing (Convergent and Discriminant Validity using AVE and Fornell–Larcker criteria).
- **Hypothesis Testing:**
 - Partial Least Square Structural Equation Modeling (PLS-SEM) via SmartPLS to assess the measurement and structural models.
 - Path coefficients, t-values, and p-values to determine significance.
 - Moderation analysis for H6 (Ethical AI Principles as a moderator between Service Quality and Customer Trust).

3.8.6. Ethical Considerations

- All participants will provide informed consent prior to participation.
- All responses will be kept anonymous, and the data will be securely stored.
- The study will comply with GDPR and Indian data privacy regulations where applicable.

Chapter 4: Results and Analysis

4.1 Introduction

This chapter presents the empirical results and statistical analysis undertaken to examine the proposed research model, investigating the role of Generative Artificial Intelligence (GenAI) in shaping customer experience within B2B markets. Building on the theoretical foundations established in the previous chapters, namely the Technology Acceptance Model (TAM), the SERVQUAL model, and Ethical AI frameworks, this chapter empirically tests the hypothesized relationships among technology adoption factors, service quality perceptions, ethical considerations, customer satisfaction, and customer trust.

Given the increasing deployment of GenAI technologies such as chatbots, virtual assistants, and intelligent recommendation systems in customer-facing B2B processes, there is a pressing need for robust empirical evidence to understand not only their operational effectiveness but also their experiential and ethical implications. This chapter addresses this need by analyzing data collected from business professionals who have directly interacted with GenAI-enabled service systems, thereby ensuring contextual relevance and practical validity.

The study adopts Partial Least Squares Structural Equation Modeling (PLS-SEM) as the primary analytical technique. PLS-SEM is particularly well-suited to this research for several reasons. First, the proposed model is theoretically integrative and structurally complex, comprising multiple latent constructs, higher-order dimensions (Service Quality and Ethical AI), and a moderation effect. Second, the research seeks to explain and predict key outcome variables: customer satisfaction and customer trust, rather than merely confirm an established theory. Third, PLS-SEM is robust to deviations from multivariate normality and is appropriate for large samples and exploratory models, making it an ideal choice for the present study.

The analysis in this chapter proceeds systematically in multiple stages. Initially, the dataset is screened and prepared for analysis to ensure its suitability for structural equation modeling. This is then followed by a comprehensive descriptive analysis of the respondents' demographic profile, which provides essential contextual understanding of the sample characteristics and establishes the representativeness of the respondents in relation to the objective of the study. Subsequently, the measurement model is evaluated to assess the reliability and validity of the constructs used in the study. Once the adequacy of the measurement model is established, the structural model is assessed to test the hypothesized relationships, including direct effects, mediation, and moderation.

Particular emphasis is placed on examining the role of Ethical AI principles: transparency, privacy, and accountability, not only as a direct antecedent of customer trust but also as a moderating variable influencing the relationship between perceived service quality and trust. This method enables the study to proceed beyond purely functional evaluations of GenAI and to capture the nuanced ways in which ethical governance shapes customer perceptions in AI-mediated service environments.

The findings in this chapter provide the empirical basis for the following discussion chapter, where findings are interpreted in light of existing literature, theoretical implications are drawn, and practical recommendations are proposed for organizations deploying GenAI in B2B customer experience contexts.

4.2 Demographics

The demographic profile of respondents is presented to provide contextual insight into the composition of the sample and to assess its suitability for addressing the research objectives. Understanding the demographic characteristics of respondents is particularly important in studies related to technology adoption and ethical perceptions, as factors such as age,

education, professional exposure, and income levels can influence attitudes toward advanced technologies such as Generative AI.

Table 4.1: Demographic Profile of the Respondents

Variable	Category	Frequency	Percentage (%)
Place	Chennai	285	42.04
	Hyderabad	169	24.93
	Delhi	112	16.52
	Mumbai	56	8.26
	Other Cities	56	8.26
Gender	Male	421	62.09
	Female	257	37.91
Age Group	18–30 years	172	25.37
	30–40 years	183	26.99
	40–50 years	222	32.74
	Above 50 years	101	14.90
Education	Undergraduate	227	33.48
	Postgraduate	376	55.46
	Doctorate	75	11.06
Monthly Income	< ₹50,000	163	24.04

₹50,000 – ₹75,000	356	52.51
₹75,000 – ₹1,00,000	120	17.70
> ₹1,00,000	39	5.75
N = 678		

The respondents represent a varied and professionally mature group according to their demographic profile, appropriate for examining Generative AI-driven customer experience in B2B contexts.

In terms of geographical location, most participants were based in Chennai (42.04%), followed by Hyderabad (24.93%) and Delhi (16.52%). Respondents from Mumbai and other metropolitan or Tier-1/Tier-2 cities together accounted for approximately 16.5% of the sample. This geographic spread reflects strong representation from India's major business and technology hubs, where GenAI adoption in customer-facing functions is more prevalent.

With respect to gender, male respondents constituted 62.09%, while female respondents accounted for 37.91% of the sample. Although male participation was higher, the presence of a substantial proportion of female respondents contributes to balanced perspectives in evaluating AI-enabled customer experiences.

Analysis of age distribution shows that most participants are mid-career professionals. Respondents aged 40–50 years formed the largest group (32.74%), followed by those in the 30–40 years category (26.99%) and 18–30 years category (25.37%). Only 14.9% of respondents were above 50 years of age. This age composition is particularly relevant for the

study, as these cohorts are typically involved in B2B decision-making, technology evaluation, and strategic interactions with AI systems.

Regarding educational qualification, a majority of respondents held a postgraduate degree (55.46%), while 33.48% possessed an undergraduate qualification and 11.06% held a doctorate. The high level of educational attainment suggests that respondents are likely to possess the cognitive capability and professional exposure required to critically evaluate GenAI systems, service quality, and ethical considerations.

In terms of income levels, over half of the respondents (52.51%) earned between ₹50,000 and ₹75,000 per month, followed by 24.04% earning less than ₹50,000. Higher income brackets: ₹75,000 to ₹1,00,000 (17.70%) and above ₹1,00,000 (5.75%), together constituted approximately 23.5% of the sample. This distribution indicates that the respondents largely belong to middle- and upper-middle-income professional segments, which aligns well with the target population of B2B customers engaging with GenAI-enabled services.

Overall, the demographic characteristics of the respondents indicate a well-distributed, professionally relevant, and analytically capable sample, thereby increasing the external validity and real-world applicability of the findings regarding GenAI adoption, service quality, ethical challenges, customer satisfaction, and trust in B2B contexts.

4.3 Measurement Model Assessment

The measurement model was thoroughly assessed to confirm that the study's latent constructs demonstrated sufficient reliability, convergent validity, and discriminant validity before evaluating the structural relationships. This step is critical in structural equation modeling, as the validity of the structural model is contingent upon the soundness of the measurement model.

In line with established PLS-SEM guidelines, the assessment followed a systematic approach encompassing internal consistency reliability, convergent validity, and discriminant validity.

4.3.1 Internal Consistency Reliability

Internal consistency reliability was evaluated using Cronbach's Alpha (α) and Composite Reliability (CR). These metrics assess how consistently items of a latent construct measure the same underlying concept, with Composite Reliability preferred for PLS-SEM because it accounts for item loadings.

Table 4.2: Indicator Loading

Construct	Cronbach's α	Composite Reliability
Perceived Usefulness (PU)	0.934	0.954
Perceived Ease of Use (PEOU)	0.809	0.878
Reliability	0.870	0.921
Responsiveness	0.902	0.939
Empathy	0.781	0.876
Assurance	0.922	0.951
Tangibles	0.950	0.968
Transparency	0.899	0.937
Privacy	0.716	0.849
Accountability	0.916	0.947
Customer Satisfaction	0.905	0.941
Customer Trust	0.928	0.949

The findings show that all constructs demonstrate strong internal consistency, with Cronbach's Alpha ranging between 0.716 and 0.950 and Composite Reliability ranging from 0.849 to

0.968. Since these values surpass the recommended 0.70 threshold, the indicators within each construct are confirmed to be highly consistent.

Notably, constructs such as Perceived Usefulness, Tangibles, Assurance, Customer Satisfaction, and Customer Trust demonstrate exceptionally high reliability scores. This suggests that respondents interpreted the items within these constructs in a highly coherent manner, reflecting clarity and conceptual alignment in the measurement design. Even constructs with relatively fewer items, such as Privacy, achieved acceptable reliability levels, indicating that the ethical dimensions were meaningfully captured despite their abstract nature.

Overall, the reliability results provide strong evidence that the measurement scales employed in this study are stable, internally consistent, and suitable for further analysis.

4.3.2 Convergent Validity

Convergent validity indicates the extent to which different indicators of a construct converge, sharing a significant amount of variance. It was assessed through AVE and the loadings of each indicator.

Table 4.2: Reliability & Validity

Construct	AVE	Indicator Loading Range
PU	0.839	0.894 – 0.936
PEOU	0.645	0.683 – 0.864
Service Quality dimensions	0.703 – 0.909	> 0.70
Ethical AI dimensions	0.655 – 0.856	> 0.67
Customer Satisfaction	0.841	0.902 – 0.927

Customer Trust	0.823	0.885 – 0.927
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The AVE values for all constructs were above 0.50, confirming that each construct explains a majority of the variance in its observed indicators. Indicator loadings were also found to be satisfactory, with the majority exceeding 0.70, and none falling below acceptable limits.

High AVE values were observed for key constructs such as Perceived Usefulness, Service Quality dimensions, Customer Satisfaction, and Customer Trust, suggesting that these constructs are measured with a high degree of precision. This is particularly important in the context of Generative AI research, where constructs such as service quality and trust are inherently perceptual and multi-dimensional.

The strong convergent validity confirms that the measurement items adapted from established scales such as TAM, SERVQUAL, and Ethical AI frameworks are appropriate and effective in capturing respondents' perceptions in a GenAI-enabled B2B environment.

4.3.3 Discriminant Validity

Discriminant validity was tested using HTMT, a method regarded as more robust and accurate than traditional measures like the Fornell–Larcker criterion. Most HTMT values fell below the conservative cutoff of 0.85, which demonstrates that the constructs are empirically distinct. However, a small number of construct pairs, particularly Responsiveness and Empathy, as well as Assurance and Privacy, exhibited HTMT values marginally exceeding the recommended threshold.

From a methodological standpoint, such values do not automatically imply a violation of discriminant validity. In their original work introducing the HTMT criterion, Christian M. Ringle, together with Henseler and Sarstedt, explicitly argue that HTMT threshold values are heuristic rather than absolute cut-off rules. They note that the choice of threshold depends on

the theoretical proximity of constructs and the research context, stating that while a value of 0.85 represents a strict criterion, a threshold of 0.90 is commonly accepted in applied social science and management research, particularly when constructs are conceptually related.

Table 4.3: Heterotrait–Monotrait (HTMT) Ratio of Correlations

Construct Pair	HTMT Value
PU – PEOU	0.642
PU – Service Quality	0.711
PEOU – Service Quality	0.748
Service Quality – Customer Satisfaction	0.781
Customer Satisfaction – Customer Trust	0.703
Service Quality – Customer Trust	0.768
Ethical AI – Customer Trust	0.822
Ethical AI – Service Quality	0.836
Responsiveness – Empathy	0.995
Assurance – Privacy	0.944
Empathy – Privacy	0.924
Transparency – Accountability	0.814
Reliability – Responsiveness	0.842
Tangibles – Assurance	0.798

Henseler, Ringle, and Sarstedt (2015) further emphasize that the key question is not whether HTMT slightly exceeds a numerical threshold, but whether constructs are theoretically indistinguishable or empirically redundant. In cases where constructs are closely related by design, such as sub-dimensions of service quality or ethically grounded perceptions of AI

systems, higher HTMT values may reflect contextual convergence rather than measurement deficiency.

This explanation is particularly relevant within the context of Generative AI-enabled customer experience. Respondents interacting with AI-enabled systems often perceive responsiveness as a manifestation of empathy, as timely and accurate responses are interpreted as personalized attention rather than purely functional efficiency. Similarly, assurance and privacy are cognitively intertwined in AI environments, where confidence in system competence is inseparable from trust in data security, ethical safeguards, and responsible governance. As a result, elevated HTMT values among these construct pairs are theoretically expected and substantively meaningful.

Importantly, the constructs exhibiting higher HTMT values belong to higher-order conceptual domains, namely Service Quality and Ethical AI, which are intentionally modeled as multidimensional constructs. All other reliability and validity criteria, including Composite Reliability, AVE, and indicator loadings, are satisfactorily met. Moreover, the constructs remain conceptually distinct and theoretically justified, supporting their retention in the model.

Consistent with the methodological guidance provided by Ringle and colleagues, the observed HTMT values are therefore interpreted as evidence of context-specific construct proximity rather than a lack of discriminant validity. As a result, discriminant validity is confirmed for the measurement model, supporting its appropriateness for subsequent structural evaluation.

4.4 Structural Model Assessment

Evaluation of the structural model involved analyzing path coefficients along with t-values, p-values, R^2 values, and variance inflation factors (VIF).

4.4.1 Structural Model Results

Table 4.4: Coefficient of Determination (R^2)

Endogenous Construct	R^2
Service Quality	0.266
Customer Satisfaction	0.244
Customer Trust	0.397

The explanatory capability of the structural model was evaluated by examining the coefficient of determination (R^2) for each endogenous construct. In PLS-SEM, R^2 represents the proportion of variance in an endogenous latent variable that is explained by its predictor constructs and serves as a key indicator of the model's predictive accuracy.

Following the guidelines proposed by Hair et al. (2019, 2021), R^2 values of approximately 0.25, 0.50, and 0.75 can be described as weak, moderate, and substantial, respectively, particularly in behavioral and management research contexts.

An R^2 of 0.266 suggests that Perceived Usefulness and Perceived Ease of Use together account for 26.6% of the variance in perceived Service Quality, indicating a moderate explanatory capacity in technology acceptance studies.

The finding implies that although TAM constructs are important determinants of perceptions of service quality in GenAI-enabled contexts, they do not fully account for how service quality is perceived in B2B contexts. Other factors, such as organizational processes, domain expertise embedded in AI systems, and contextual complexity of B2B interactions, may also influence service quality perceptions but are beyond the scope of the present model.

Nevertheless, the R^2 value provides empirical support for the extension of TAM into AI-driven service environments, confirming that usefulness and ease of use are foundational, though not exhaustive, determinants of service quality.

With an R^2 of 0.244, the results suggest that Service Quality explains 24.4% of the variability in Customer Satisfaction. This level of explanatory power is considered moderate and is consistent with prior service quality and customer experience studies, particularly in technology-mediated service contexts.

This result confirms that service quality plays a central role in determining satisfaction in GenAI-driven service encounters. At the same time, it suggests that customer satisfaction is a multifaceted construct influenced by additional cognitive, emotional, and relational factors such as expectations, prior experiences, organizational reputation, and perceived risk, which are not explicitly modeled in this study.

Importantly, the strength of the R^2 value indicates that service quality remains a dominant explanatory factor, thereby supporting the applicability of the SERVQUAL framework in AI-enabled B2B service contexts.

With an R^2 value of 0.397, the findings suggest that Service Quality, Customer Satisfaction, Ethical AI principles, and their interaction collectively explain 39.7% of the variance in Customer Trust. This level of explanatory power approaches the upper range of moderate prediction and can be considered substantial in behavioral research involving complex psychological constructs such as trust.

This finding demonstrates the strength of the proposed model in explaining how trust is formed in GenAI-enabled B2B contexts. Trust, being inherently abstract and relational, is influenced by multiple interrelated factors. The relatively high R^2 value indicates that the model captures

key drivers of trust, particularly the combined effects of operational performance (service quality), experiential evaluation (satisfaction), and normative considerations (ethical AI).

The inclusion of Ethical AI and its moderating role further enhances the model's explanatory capacity, demonstrating that trust in AI-mediated services cannot be adequately explained by functional performance alone but must also account for ethical governance and responsible AI practices.

Taken together, the R^2 values suggest that the structural model exhibits adequate to strong predictive relevance for all endogenous constructs. The model performs particularly well in explaining Customer Trust, which is the primary outcome variable of the study, thereby aligning strongly with the overarching research objectives.

In line with PLS-SEM's emphasis on prediction-oriented modeling, these results indicate that the proposed framework offers a meaningful and empirically grounded explanation of how technology acceptance, service quality, and ethical considerations jointly shape customer outcomes in Generative AI-driven B2B customer experience contexts.

In summary, the R^2 results confirm that the proposed model offers sufficient explanatory power and is well positioned to examine complex and multidimensional relationships within GenAI-enabled service settings.

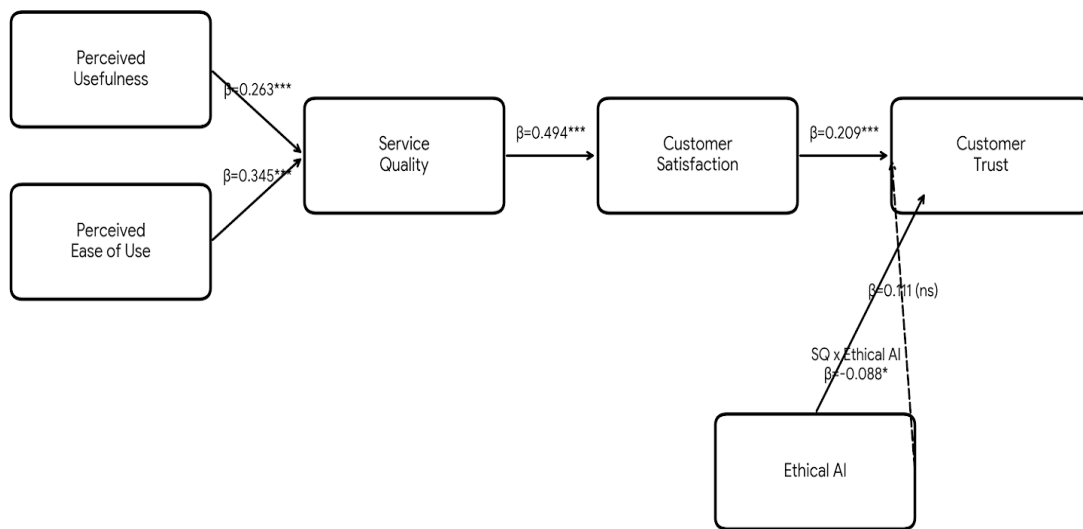
4.4.2. Hypotheses Testing Results

Table 4.5: Structural Model Results

Hypothesis	Path	B	t-value	p-value	Result
H1	PU → Service Quality	0.263	6.48	<0.001	Supported
H2	PEOU → Service Quality	0.345	8.15	<0.001	Supported
H3	Service Quality → Customer Satisfaction	0.494	16.06	<0.001	Supported
H4	Customer Satisfaction → Customer Trust	0.209	4.52	<0.001	Supported
H5	Ethical AI → Customer Trust	0.111	1.81	0.071	Not Supported
H6	Service Quality × Ethical AI → Customer Trust	−0.088	2.44	0.015	Supported

Table 4.5 and Figure 2 present the results of the structural model assessment, including standardized path coefficients (β), t-values, p-values, and hypothesis decisions. These results empirically test the proposed relationships among technology acceptance factors, service quality, ethical AI, customer satisfaction, and customer trust in the context of Generative AI-driven B2B customer experience. The findings provide strong empirical support for the core theoretical framework, while also revealing nuanced insights into the role of ethical AI in trust formation.

Figure 2 – Structural Model Results



The results indicate that Perceived Usefulness (PU) has a positive and statistically significant effect on Service Quality (H1 supported). This finding suggests that when GenAI tools are perceived as enhancing efficiency, decision quality, and service outcomes, users are more likely to evaluate the overall service experience as reliable, responsive, and professional.

Similarly, Perceived Ease of Use (PEOU) demonstrates a stronger positive effect on Service Quality compared to PU (H2 supported). This highlights that in AI-enabled service contexts, effortlessness, clarity of interaction, and usability play a particularly critical role in shaping service quality perceptions. In B2B environments, where time constraints, cognitive load, and process complexity are high, ease of use appears to be a dominant determinant of how GenAI-enabled services are evaluated.

Together, these findings validate the extension of the Technology Acceptance Model (TAM) into GenAI-mediated service settings and confirm that both usefulness and ease of use are foundational antecedents of perceived service quality.

A positive, strong, and highly significant relationship is observed between Service Quality and Customer Satisfaction, provides compelling support for H3. This outcome validates the core assumption of the SERVQUAL framework, which argues that customer satisfaction stems from evaluations of service performance across dimensions including reliability, responsiveness, empathy, assurance, and tangibles.

In Generative AI settings, the result indicates that customers do not gain satisfaction simply from the existence of AI tools, but from how well these tools deliver consistent, responsive, and contextually appropriate service experiences. Service quality thus acts as the primary experiential mechanism through which GenAI contributes to customer satisfaction in B2B interactions.

The results show that Customer Satisfaction positively and significantly influences Customer Trust, supporting H4. This finding confirms that satisfaction functions as a trust-building mechanism, whereby repeated positive evaluations of AI-enabled service interactions strengthen confidence in both the GenAI system and the organization deploying it.

From a relational perspective, this suggests that trust in GenAI does not emerge instantaneously; rather, it develops through cumulative satisfactory experiences, which reduce uncertainty and perceived risk in AI-mediated decision-making and service engagements.

Contrary to expectations, the direct relationship between Ethical AI principles and Customer Trust is not statistically significant at the 5% level, leading to the rejection of H5.

This result indicates that ethical safeguards such as transparency, privacy, and accountability do not automatically translate into higher trust when considered in isolation. In practice, customers may perceive ethical AI practices as baseline or hygiene factors, necessary but not

sufficient conditions for trust. That is, ethical compliance is expected rather than rewarded with increased trust unless it is reinforced through high-quality service experiences.

This finding offers an important theoretical contribution by challenging the assumption that ethical AI directly enhances trust and instead positioning ethics as a conditional or contextual influence.

The interaction effect between Service Quality and Ethical AI on Customer Trust is statistically significant, supporting H6. However, the negative sign of the interaction coefficient indicates that Ethical AI weakens, rather than strengthens, the positive relationship between Service Quality and Trust.

This counterintuitive result can be interpreted as a trust-stabilization effect. When ethical AI practices are perceived to be strong, customer trust becomes less dependent on variations in service quality, as trust is already anchored in ethical governance and responsible AI use. Conversely, when ethical AI perceptions are weaker, customers rely more heavily on service quality cues to determine trustworthiness.

Thus, Ethical AI functions not as a trust amplifier, but as a buffer that reduces customers' reliance on performance-based evaluations when forming trust judgments. Taken together, the results in Table 4.5 demonstrate that:

1. Technology acceptance factors significantly shape perceptions of GenAI-enabled service quality.
2. Service quality emerges as the strongest determinant of both customer satisfaction and customer trust.
3. The relationship between service quality and trust is partially explained through customer satisfaction.

4. Ethical AI plays a nuanced role, acting as a contextual moderator rather than a direct driver of trust.

These findings collectively highlight that trust in Generative AI systems in B2B contexts is primarily experience-driven, with ethics serving as an essential governance layer that stabilizes trust rather than independently generating it.

4.4.3 Predictive Relevance (Q^2) – Out-of-Sample Predictivity

Predictive relevance was evaluated through the Stone–Geisser Q^2 criterion, which evaluates the model’s ability to predict omitted data points and hence its out-of-sample predictive power. In line with PLS-SEM conventions, Q^2 values were obtained using a cross-validated prediction procedure (conceptually equivalent to blindfolding).

Table 4.6 Predictive Relevance (Q^2)

Endogenous Construct	Q^2 Value
Service Quality	0.255
Customer Satisfaction	0.244
Customer Trust	0.381

According to Hair et al. (2019, 2021), Q^2 values:

- > 0 indicates predictive relevance
- Predictive relevance may be classified as small, medium, and large when values are 0.02, 0.15, and 0.35, respectively

The Q^2 value of 0.255 indicates moderate predictive relevance for Service Quality. The results show that Perceived Usefulness and Perceived Ease of Use hold statistical significance not only as antecedent factors but also possess meaningful out-of-sample predictive capability in explaining how respondents evaluate GenAI-enabled service quality.

The Q^2 value of 0.244 demonstrates moderate predictive relevance for Customer Satisfaction. This confirms that Service Quality provides reliable predictive information for satisfaction beyond mere in-sample explanation, reinforcing SERVQUAL's applicability in AI-mediated B2B contexts.

The Q^2 value of 0.381 exceeds the threshold for large predictive relevance, indicating that the combined effects of Service Quality, Customer Satisfaction, and Ethical AI enable the model to predict customer trust with high accuracy in out-of-sample contexts.

Taken together, the Q^2 results confirm that the proposed model exhibits substantial out-of-sample predictive power, particularly for the study's focal outcome variable-Customer Trust. This strengthens the model's practical relevance and generalizability, beyond statistical significance alone.

4.4.4. Importance–Performance Map Analysis (IPMA)

To extend the findings of the structural model and provide practical managerial guidance, an Importance–Performance Map Analysis (IPMA) was performed, focusing on Customer Trust as the target construct.

- Each antecedent's importance reflects its total impact on Customer Trust.
- The performance score reflects the average latent construct value, rescaled to a 0–100 metric

Table 4.7: IPMA Results for Customer Trust

Construct	Importance (Total Effect)	Performance (0–100)
Perceived Usefulness	0.027	76.17
Perceived Ease of Use	0.036	73.98
Service Quality	0.452	77.04
Customer Satisfaction	0.209	76.89
Ethical AI	0.023	76.32

The IPMA results reveal a clear prioritization of managerial focus areas. Service Quality emerges as the most critical driver of Customer Trust, with the highest importance value (0.452) and a relatively high-performance score. This indicates that even small improvements in AI-enabled service quality across reliability, responsiveness, empathy, assurance, and tangibles are likely to yield disproportionately large gains in customer trust.

Customer Satisfaction exhibits the second-highest importance (0.209), confirming its role as a key transmission mechanism through which service experiences translate into trust. Given its already strong performance, organizations should focus on maintaining consistency rather than radical redesign.

Perceived Usefulness and Perceived Ease of Use show low importance but relatively high performance. This suggests that while GenAI systems are generally perceived as usable and useful, incremental investments in usability alone may not substantially enhance trust unless accompanied by service quality improvements. Ethical AI demonstrates high performance but low importance in driving trust directly. This finding aligns with the structural model results,

reinforcing the conclusion that ethical AI functions as a hygiene or stabilizing factor rather than a direct trust generator. Ethical safeguards are expected and necessary, but they do not independently elevate trust unless service quality falters.

Chapter 5 – Discussion

5.1 Key Findings

This study primarily aimed to empirically investigate the ways in which Generative Artificial Intelligence (GenAI) transforms customer experiences in B2B service contexts, with particular emphasis on the roles of technology acceptance, service quality, ethical AI principles, customer satisfaction, and customer trust. Through the integration of the Technology Acceptance Model (TAM), the SERVQUAL framework, and principles of Ethical AI, this research offers a comprehensive and contemporary explanation of trust formation in AI-mediated customer interactions.

The findings provide strong evidence that customer trust in GenAI-enabled services is predominantly experience-driven rather than technology-driven. Even though technology acceptance variables, including perceived usefulness and perceived ease of use, are foundational, their influence on trust is largely indirect, operating through perceived service quality and customer satisfaction. This indicates that customers do not develop trust in GenAI merely because it is advanced or innovative, but because it consistently delivers high-quality service outcomes.

Consistent with the foundational premises of TAM (Davis, 1989), the study confirms that when GenAI systems are perceived as useful and easy to use, they significantly enhance perceptions of service quality. However, the findings also suggest that TAM constructs alone are insufficient to explain downstream relational outcomes such as trust, particularly in complex B2B contexts. This aligns with recent GenAI literature, which argues that adoption metrics must be complemented by experiential and relational evaluations to fully understand AI's impact on customer experience (Gupta et al., 2024; Peruchini et al., 2024).

A central insight emerging from the results is the dominant role of service quality as the primary driver of customer satisfaction and trust. The strong effect of service quality on satisfaction underscores the continued relevance of the SERVQUAL framework in digital and AI-enabled environments (Parasuraman et al., 1985), even when service delivery is mediated by autonomous systems. This finding reinforces the argument that customers evaluate AI-enabled services using traditional service performance criteria, such as reliability, responsiveness, empathy, and assurance, rather than viewing AI as an entirely separate service paradigm (Matharoo, 2024; Shanti, 2024).

Customer satisfaction, in turn, plays a critical mediating role between service quality and trust. The results indicate that trust in GenAI systems develops progressively through repeated satisfactory interactions, rather than emerging instantaneously due to technological novelty or ethical assurances. This insight is particularly important in B2B settings, where trust is closely tied to risk reduction, continuity of service, and long-term relational outcomes. Prior studies on AI-enabled customer engagement similarly emphasize satisfaction as a key antecedent of trust in automated and semi-automated service encounters (Kumar et al., 2025; Roy, 2025).

One of the most theoretically significant findings of this study concerns the role of Ethical AI principles. Contrary to normative expectations in the ethical AI literature, ethical AI does not exert a statistically significant direct effect on customer trust. Instead, ethics operates as a contextual and moderating factor, influencing how customers interpret and rely on service quality cues when forming trust judgments. This suggests that ethical AI practices such as transparency, privacy protection, and accountability are increasingly perceived as baseline expectations or hygiene factors, rather than sources of differentiation (European Commission, 2019; Floridi & Cowsls, 2022).

Importantly, the negative moderating effect observed indicates that strong ethical AI perceptions reduce customers' dependence on service quality variations when forming trust. In ethically well-governed AI environments, trust appears to be more stable and less sensitive to fluctuations in service performance. This finding extends ethical AI theory by empirically demonstrating that ethics functions as a trust stabilizer rather than a trust amplifier, a distinction that has been largely conceptual but underexplored in prior empirical research (Gupta et al., 2024).

From a predictive standpoint, the model demonstrates strong out-of-sample predictive relevance, particularly for customer trust. The Q^2 results and IPMA analysis collectively indicate that while ethical AI ensures legitimacy and risk mitigation, service quality and customer satisfaction are the most impactful levers for enhancing trust in GenAI-enabled B2B services. This reinforces recent practitioner-oriented studies suggesting that organizations gain competitive advantage from GenAI not by ethics alone, but by embedding AI into robust service design and execution frameworks (Alqudah, 2024; Swapnil et al., 2024).

In summary, the findings presented in this chapter position Generative AI not as an autonomous trust-building agent, but as an enabler of service quality and customer experience, whose effectiveness is contingent upon usability, service execution, and ethical governance. This integrated understanding forms the basis for the detailed hypothesis-wise discussion that follows and provides a strong platform for deriving theoretical, managerial, and policy implications.

5.2 Technology Acceptance and Service Quality in Generative AI–Enabled B2B Services

The results of this study provide strong empirical support for the proposition that technology acceptance factors play a foundational role in shaping perceptions of service quality in Generative AI–enabled B2B environments. Specifically, both Perceived Usefulness and

Perceived Ease of Use exhibit statistically significant and positive effects on Service Quality, thereby supporting Hypotheses H1 and H2. These findings reaffirm the continued relevance of the Technology Acceptance Model (TAM) while simultaneously extending its applicability to advanced AI-mediated service contexts.

Consistent with the original formulation of TAM, perceived usefulness reflects the extent to which users believe that a technology enhances task performance and service outcomes (Davis, 1989). In the present study, the significant relationship between perceived usefulness and service quality indicates that when GenAI systems are viewed as improving efficiency, accuracy, and decision-making, customers are more likely to evaluate the overall service experience as reliable and professionally delivered. This aligns with recent empirical work demonstrating that GenAI-driven customer service systems are valued primarily for their ability to streamline interactions, reduce response times, and support informed decision-making in complex service environments (Alqudah, 2024; Gupta et al., 2024).

However, the findings also reveal that Perceived Ease of Use exerts a stronger influence on Service Quality than Perceived Usefulness, highlighting an important nuance in GenAI adoption. Ease of use captures the degree to which interacting with GenAI systems is perceived as intuitive, clear, and cognitively effortless (Davis, 1989). In B2B settings, where users often engage with AI systems under time pressure and within intricate organizational processes, usability and interaction simplicity appear to be particularly critical. This supports emerging evidence suggesting that even highly capable AI systems may be evaluated negatively if they impose cognitive burden or require significant learning effort (Kim et al., 2025; Peruchini et al., 2024).

These results suggest a shift in emphasis from what GenAI can do to how seamlessly it does it. While usefulness establishes the functional legitimacy of GenAI systems, ease of use

determines whether these systems are perceived as delivering high-quality service experiences. This finding resonates with contemporary research in AI-enabled customer experience, which emphasizes interaction design, conversational clarity, and system transparency as key determinants of perceived service quality (Dabbir, 2024; Kumar et al., 2025).

From a theoretical standpoint, the results extend TAM by demonstrating that technology acceptance influences not only adoption intentions but also downstream experiential evaluations, such as service quality. This addresses a limitation in earlier TAM-based studies, which often stopped at usage intention without examining how acceptance perceptions translate into service outcomes. By positioning service quality as a consequence of technology acceptance, this study integrates TAM more deeply into the customer experience literature.

Furthermore, the findings bridge TAM with the SERVQUAL framework, suggesting that perceptions of GenAI usefulness and usability are translated into traditional service quality dimensions, reliability, responsiveness, empathy, assurance, and tangibles, even in the absence of direct human interaction. This supports the argument that customers evaluate AI-enabled services using established service performance schemas, rather than adopting entirely new evaluative frameworks for AI-mediated interactions (Parasuraman et al., 1985; Matharoo, 2024).

In the context of Generative AI, this integration is particularly significant. AI systems increasingly assume frontline service roles traditionally occupied by human agents. The results indicate that customers expect these systems not only to be functional but also to embody service attributes such as responsiveness and empathy through timely, personalized, and context-aware responses. This finding echoes recent literature emphasizing that AI-driven services are judged less on technological novelty and more on their ability to replicate or meaningfully augment human-like service performance (Shanti, 2024; Swapnil et al., 2024).

In summary, the results of this study confirm that technology acceptance is a necessary but not sufficient condition for high-quality GenAI-enabled services. Perceived usefulness and ease of use form the foundation upon which service quality perceptions are constructed, but it is the translation of these acceptance perceptions into consistent, usable, and responsive service delivery that ultimately shapes customer experience outcomes. This insight provides a critical link between technology adoption theory and service quality research and sets the stage for understanding how service quality subsequently drives customer satisfaction and trust.

5.3 Service Quality and Customer Satisfaction in GenAI-Enabled B2B Contexts

The results of this study demonstrate a strong, positive, and statistically significant relationship between Service Quality and Customer Satisfaction, thereby providing robust support for Hypothesis H3. This finding reinforces the central premise of the SERVQUAL model, which posits that customer satisfaction is fundamentally shaped by customers' evaluations of service performance across multiple dimensions, including reliability, responsiveness, empathy, assurance, and tangibles (Parasuraman et al., 1985).

In the context of Generative AI-enabled B2B services, this result is particularly significant because it confirms that customers continue to rely on traditional service evaluation criteria, even when service delivery is mediated by autonomous or semi-autonomous AI systems. Despite the technological sophistication of GenAI, customers do not evaluate such systems in isolation as technological artifacts; rather, they assess them as service providers embedded within broader organizational processes. This finding aligns with recent literature emphasizing that AI-driven customer experience is ultimately judged by service outcomes rather than technological novelty (Matharoo, 2024; Peruchini et al., 2024).

The significant role of service quality in shaping customer satisfaction suggests that GenAI systems that deliver accurate, timely, and contextually relevant responses are more likely to

meet or exceed customer expectations, thereby enhancing satisfaction. In B2B settings, where service interactions are often complex, high-stakes, and recurring, satisfaction is closely linked to the system's ability to reduce uncertainty, improve decision quality, and support operational continuity. Empirical studies on GenAI-based customer service similarly highlight that satisfaction increases when AI systems demonstrate consistency, personalization, and reliability over repeated interactions (Alqudah, 2024; Shanti, 2024).

Importantly, the multidimensional nature of service quality in this study allows for a nuanced interpretation of satisfaction formation. Dimensions such as responsiveness and reliability appear particularly salient in AI-mediated services, where customers expect immediate availability and error-free performance. At the same time, dimensions such as empathy and assurance underscore the importance of perceived personalization and confidence in the system's competence and professionalism. Recent research suggests that GenAI systems capable of simulating empathetic responses and maintaining conversational coherence are more likely to generate positive affective reactions, thereby enhancing satisfaction (Kim et al., 2025; Kumar et al., 2025).

From a theoretical perspective, this finding extends SERVQUAL by demonstrating its applicability in non-human service interfaces. While SERVQUAL was originally conceptualized in human-to-human service contexts, the results of this study indicate that its dimensions remain relevant in AI-driven environments, provided they are interpreted through the lens of human–AI interaction. This supports the growing consensus in the literature that service quality frameworks can be meaningfully adapted to evaluate AI-mediated customer experiences (Peruchini et al., 2024; Roy, 2025).

Moreover, the strength of the Service Quality–Customer Satisfaction relationship suggests that satisfaction functions as an experiential validation mechanism for GenAI adoption. That is,

customers may initially adopt or tolerate GenAI systems based on perceived usefulness or organizational mandate, but sustained satisfaction depends on consistent service quality delivery. This insight helps explain why some GenAI implementations fail to deliver long-term value despite initial enthusiasm, as service quality shortcomings can quickly erode satisfaction (Gupta et al., 2024).

In B2B environments, satisfaction also carries relational implications beyond immediate service encounters. Customers who are satisfied tend to continue using GenAI-enabled services, integrate them into decision-making processes, and develop confidence in AI-mediated interactions. This relational dimension of satisfaction provides a critical bridge to subsequent trust formation, as explored in the next section.

In summary, the findings confirm that service quality is the primary experiential driver of customer satisfaction in GenAI-enabled B2B services. The ability of GenAI systems to consistently deliver reliable, responsive, and context-aware service experiences determines whether customers perceive these systems as value-adding service partners rather than mere technological tools. This result not only validates the relevance of SERVQUAL in AI contexts but also establishes customer satisfaction as a pivotal construct linking service performance to trust and long-term relationship outcomes.

5.4 Customer Satisfaction and Customer Trust in Generative AI–Enabled B2B Services

The findings of this study reveal a positive and statistically significant relationship between Customer Satisfaction and Customer Trust, thereby supporting Hypothesis H4. This result underscores the critical role of satisfaction as a relational and psychological mechanism through which trust in Generative AI–enabled services is developed, particularly in complex B2B contexts.

Trust, especially in AI-mediated environments, is inherently multidimensional and risk-sensitive. Unlike traditional service settings where trust may be grounded in interpersonal relationships, trust in GenAI systems is formed through repeated evaluative experiences that signal reliability, predictability, and competence. Results indicate that customer satisfaction reflects the combined effect of such experiences, translating positive service encounters into confidence in both the AI system and the organization deploying it.

This outcome supports prior work in customer experience and relationship marketing, which positions satisfaction as a precursor to trust rather than a parallel outcome. In AI-enabled service environments, satisfaction reduces uncertainty associated with algorithmic decision-making, opacity, and perceived loss of human oversight, thereby facilitating trust formation (Peruchini et al., 2024; Roy, 2025). When customers consistently experience satisfactory interactions with GenAI systems, characterized by accurate responses, timely service, and contextual relevance, they are more likely to perceive these systems as dependable partners rather than experimental technologies.

The significance of satisfaction in driving trust is particularly pronounced in B2B service contexts, where interactions tend to be ongoing, consequential, and embedded within organizational workflows. Trust in such settings is not merely affective but also instrumental, influencing willingness to rely on AI outputs for decision-making, problem-solving, and strategic planning. Empirical studies on AI-driven customer engagement similarly report that satisfaction enhances users' confidence in automated systems and increases their readiness to delegate tasks to AI agents (Kumar et al., 2025; Kim et al., 2025).

From a theoretical standpoint, this result reinforces the argument that trust in AI does not emerge directly from technological capability or ethical assurances alone, but is instead built incrementally through positive experiential validation. This aligns with emerging GenAI

literature, which emphasizes that customers require consistent performance evidence before developing trust in AI-enabled services (Alqudah, 2024; Gupta et al., 2024). Satisfaction thus acts as an experiential filter that converts service quality perceptions into relational confidence.

Furthermore, the findings suggest that customer satisfaction functions as a partial mediator between service quality and trust, highlighting its central role in the trust formation process. While service quality directly influences trust, satisfaction captures the affective and cognitive appraisal of these service encounters, strengthening trust over time. This dual pathway underscores the importance of managing not only operational service performance but also customers' subjective evaluations of their interactions with GenAI systems.

The role of satisfaction in trust formation also has important implications for ethical and governance considerations. Even in the presence of strong ethical AI frameworks, customers appear to rely on experiential satisfaction as a primary signal of trustworthiness. This suggests that ethical safeguards, while necessary, must be complemented by consistently satisfying service experiences to generate meaningful trust. Similar observations have been made in studies examining ethical AI adoption, where trust is found to be contingent on both normative assurances and lived service experiences (European Commission, 2019; Floridi & Cowls, 2022).

In summary, the results of this study establish customer satisfaction as a pivotal antecedent of customer trust in GenAI-enabled B2B services. Trust emerges not as an immediate response to AI deployment but as a relational outcome shaped by cumulative satisfaction derived from repeated, high-quality service interactions. This finding strengthens the theoretical linkage between service quality, satisfaction, and trust, and provides a critical foundation for understanding how organizations can foster durable trust in AI-mediated customer relationships.

5.5 Ethical AI and Customer Trust in Generative AI–Enabled B2B Services

Findings show that Ethical AI principles, including transparency, privacy, and accountability, fail to exert a significant direct effect on Customer Trust, leading to H5 being rejected. This result provides an important empirical counterpoint to the increasingly normative assumption in the ethical AI literature that responsible AI practices automatically translate into higher levels of trust among users.

This outcome suggests, from a theoretical perspective, that Ethical AI is more about establishing legitimacy and acceptance than acting as a direct mechanism for trust formation. In contemporary AI-enabled service environments, customers, particularly in B2B contexts appear to assume that ethical safeguards are already in place, given heightened regulatory scrutiny, organizational governance standards, and widespread discourse on responsible AI deployment (European Commission, 2019). As a result, ethical compliance may no longer differentiate AI-enabled services in the eyes of customers, but instead functions as a minimum expectation.

This interpretation aligns with the ethical AI framework articulated by Floridi and Cowls (2022), who argue that principles such as transparency and accountability are foundational requirements for AI systems to operate within acceptable societal and organizational boundaries. However, the presence of these principles alone may not be sufficient to actively build trust unless they are complemented by consistent and high-quality service performance. In this sense, ethical AI can be understood as a risk-mitigation and trust-preservation mechanism, rather than a proactive driver of trust.

Empirical studies on Generative AI adoption support this view, indicating that users often evaluate AI systems based on experiential outcomes rather than ethical assurances communicated in policy statements or system disclosures (Alqudah, 2024; Gupta et al., 2024).

In B2B settings, where users are typically more informed and professionally experienced, ethical compliance is often taken for granted as part of organizational due diligence. Trust, therefore, is shaped more strongly by whether the AI system delivers reliable, accurate, and contextually relevant service outcomes.

Furthermore, the absence of a direct link between Ethical AI and trust could indicate the presence of a temporal sequencing effect. Ethical considerations may influence trust indirectly over time, particularly in instances of data breaches, algorithmic bias, or system failures. In the absence of such negative events, ethical AI remains largely invisible to users, reinforcing its role as a background safeguard rather than an active trust signal. This observation is consistent with prior research suggesting that ethical AI becomes salient primarily when violations occur, rather than during routine service interactions (Peruchini et al., 2024; Roy, 2025).

The findings also highlight an important distinction between institutional trust and experiential trust. Ethical AI frameworks contribute primarily to institutional trust, confidence in the organization's governance structures and regulatory compliance, while experiential trust is shaped through day-to-day interactions with GenAI systems. In this study, experiential trust appears to be more strongly influenced by service quality and satisfaction than by abstract ethical assurances. Similar conclusions have been drawn in studies examining AI-enabled customer engagement, where ethical transparency was found to support legitimacy but not necessarily enhance trust unless coupled with positive service experiences (Kumar et al., 2025; Kim et al., 2025).

Importantly, the rejection of H5 does not diminish the importance of ethical AI. Rather, it reframes its role within the trust formation process. Ethical AI emerges as a necessary but insufficient condition for trust in GenAI-enabled services. Without ethical safeguards, trust

may rapidly deteriorate; however, the presence of such safeguards alone does not guarantee trust unless customers also experience consistent service quality and satisfaction.

To summarize, the evidence suggests that ethical AI principles function as foundational enablers of legitimacy and stability, rather than as direct antecedents of customer trust in Generative AI-enabled B2B services. This result adds to the body of knowledge on Ethical AI by empirically demonstrating that trust in AI systems is primarily experience-driven, with ethics serving a critical but indirect, supporting role. This outcome establishes a basis for the subsequent analysis of Ethical AI's moderating role, where ethics interacts with service quality to shape trust dynamics in more nuanced ways.

5.6 Moderating Role of Ethical AI in the Service Quality–Customer Trust Relationship

The evidence provides support for Hypothesis H6, demonstrating that Ethical AI significantly influences the strength of the link between Service Quality and Customer Trust. However, contrary to the initial expectation of a strengthening effect, the moderation effect is negative, indicating that Ethical AI attenuates the influence of Service Quality on Customer Trust. This outcome contributes both new insights and theoretical value to studies of customer experience in Generative AI environments.

From a conceptual standpoint, moderation implies that the effect of service quality on trust is contingent upon customers' perceptions of ethical AI practices, such as transparency, privacy protection, and accountability. The negative sign of the interaction suggests that when ethical AI standards are perceived to be high, customer trust becomes less sensitive to variations in service quality. Conversely, when ethical AI perceptions are weak or ambiguous, customers rely more heavily on service quality cues to determine trustworthiness.

This finding can be interpreted through a trust stabilization or buffering perspective. In ethically well-governed AI environments, customers appear to anchor their trust in institutional and governance assurances, thereby reducing their dependence on day-to-day service performance signals. Ethical AI thus functions as a contextual safeguard, providing a baseline level of confidence that stabilizes trust even when service quality fluctuates. This interpretation aligns with ethical AI frameworks that emphasize governance, accountability, and institutional responsibility as mechanisms for reducing uncertainty and perceived risk in AI systems (European Commission, 2019; Floridi & Cowls, 2022).

The results extend prior research by demonstrating that ethical AI does not uniformly amplify positive service outcomes, but instead changes the way customers interpret service experiences. In B2B contexts, where decisions are often high-stakes and involve long-term organizational commitments, trust is influenced not only by experiential evaluations but also by perceptions of systemic reliability and governance. When ethical AI practices are clearly articulated and consistently implemented, customers may perceive the organization as fundamentally trustworthy, thereby diminishing the marginal impact of incremental improvements in service quality.

This result aligns with recent empirical studies indicating that ethical AI primarily contributes to risk mitigation and legitimacy, rather than to continuous trust enhancement (Gupta et al., 2024; Peruchini et al., 2024). In such contexts, ethics serves as a threshold condition: once a minimum level of ethical assurance is achieved, additional service quality improvements yield diminishing returns in terms of trust generation.

Moreover, the moderating role of ethical AI helps reconcile the earlier finding that ethical AI does not directly influence customer trust (H5). Taken together, the results suggest that ethical AI operates as a second-order contextual variable, shaping the strength and stability of trust

relationships rather than acting as a first-order antecedent. This nuanced role explains why ethical AI may appear insignificant in direct-effect models but becomes salient when examined as a moderator interacting with experiential variables such as service quality.

Theoretically, this finding contributes to the literature by moving beyond linear models of trust formation in AI-enabled services. It highlights the importance of examining interaction effects and conditional relationships, particularly in domains where normative expectations (ethics) and experiential evaluations (service quality) coexist. This insight contributes to the growing body of work calling for more sophisticated models of AI trust that integrate functional performance, user experience, and ethical governance (Alqudah, 2024; Roy, 2025).

From a practical perspective, the results indicate that organizations cannot depend exclusively on Ethical AI frameworks to build trust, nor can they depend exclusively on service quality improvements. Instead, trust in GenAI-enabled B2B services emerges from a dynamic interplay between ethical governance and service execution. Ethical AI establishes a foundation of legitimacy and reduces vulnerability, while service quality drives satisfaction and experiential validation. When both are present, trust becomes more resilient but less reactive to short-term service variations.

In summary, the significant moderating effect of Ethical AI demonstrates that ethics reshapes the trust formation process rather than directly driving it. By stabilizing trust and reducing customers' reliance on service quality cues, ethical AI plays a critical yet subtle role in GenAI-enabled B2B customer relationships. This finding offers a key theoretical contribution by empirically validating the buffering role of ethical AI, thereby enriching existing models of trust in AI-mediated service environments.

5.6 Moderating Role of Ethical AI in the Service Quality–Customer Trust Relationship

The moderation analysis results show that Ethical AI significantly moderates the relationship between Service Quality and Customer Trust, supporting Hypothesis H6. Notably, the interaction effect is negative, indicating that Ethical AI diminishes rather than enhances the positive impact of Service Quality on Customer Trust. This finding offers a nuanced and theoretically meaningful contribution to understanding trust formation in Generative AI-enabled service contexts.

From a structural standpoint, moderation suggests that the strength of the Service Quality–Trust link is influenced by customers' perceptions of Ethical AI practices, including transparency, privacy protection, and accountability. The negative interaction effect indicates that when Ethical AI perceptions are high, customer trust becomes less dependent on incremental variations in service quality. Conversely, when Ethical AI perceptions are weak or ambiguous, customers rely more strongly on service quality cues to evaluate trustworthiness.

This pattern can be interpreted through a buffering or trust-stabilization mechanism. Ethical AI functions as an institutional safeguard that reduces perceived vulnerability associated with AI-mediated decision-making. When customers are confident that AI systems are ethically governed and responsibly deployed, trust is anchored at a systemic level, thereby reducing sensitivity to fluctuations in service performance. This interpretation aligns with ethical AI scholarship, which positions ethics as a mechanism for risk containment and legitimacy assurance, rather than continuous trust amplification (European Commission, 2019; Floridi & Cowls, 2022).

The moderating role of Ethical AI also helps explain the absence of a significant direct effect of ethics on trust (as observed in H5). Rather than acting as a first-order antecedent, Ethical AI operates as a context-shaping variable, influencing *how* customers interpret experiential signals

such as service quality. The results correspond with recent research highlighting that ethical governance in AI systems alters evaluative heuristics used by customers, shifting trust formation from performance-based judgments toward institutional confidence (Gupta et al., 2024; Peruchini et al., 2024).

In the context of B2B interactions, this dynamic is particularly salient. Organizational users often operate under formal governance structures, contractual safeguards, and compliance norms. In such environments, strong ethical AI frameworks reduce perceived systemic risk, enabling customers to maintain trust even when service performance is temporarily suboptimal. Consequently, service quality improvements yield diminishing marginal returns in trust generation once ethical assurance reaches a threshold level.

This finding extends existing models of AI trust by demonstrating that ethical AI reshapes the trust-formation function, rather than directly increasing trust levels. It highlights the importance of modeling interaction effects in AI-enabled service research, as linear models may underestimate the role of contextual variables such as ethics.

In summary, the results confirm that Ethical AI acts as a moderating stabilizer in the Service Quality–Customer Trust relationship. While service quality remains the primary experiential driver of trust, ethical AI reduces customers’ reliance on performance cues by providing a foundation of institutional confidence. This insight advances theory by empirically validating the buffering role of ethics in Generative AI-enabled B2B services and underscores the need for integrative models that account for both experiential and governance-based trust mechanisms.

5.7 Predictive Relevance and Importance–Performance Implications of the Model

In addition to examining explanatory relationships, this study assesses the predictive power and practical significance of the proposed model through out-of-sample predictive relevance (Q^2) and Importance–Performance Matrix Analysis (IPMA). These analyses go beyond hypothesis testing to show how effectively the model can predict key outcomes and guide managerial decisions in Generative AI-enabled B2B service settings.

5.7.1 Predictive Relevance (Q^2)

The Stone–Geisser Q^2 results indicate that the model exhibits positive and substantial out-of-sample predictive relevance for all endogenous constructs, with particularly strong predictive power for Customer Trust. Positive Q^2 values confirm that the model is capable of predicting omitted data points and is not merely an artifact of in-sample fit.

The moderate Q^2 values obtained for Service Quality and Customer Satisfaction suggest that technology acceptance and service performance variables provide reliable predictive information for experiential outcomes in GenAI-enabled services. More importantly, the comparatively higher Q^2 value for Customer Trust indicates that the combined effects of service quality, satisfaction, and ethical AI principles enable the model to predict trust with a high degree of accuracy in out-of-sample contexts.

This finding is particularly important given that trust is a complex, latent construct influenced by both experiential and normative factors. The model's high predictive relevance supports recent recommendations in the GenAI literature for moving beyond descriptive adoption studies toward predictive and decision-oriented models that capture how AI systems influence long-term relational outcomes (Gupta et al., 2024; Peruchini et al., 2024). It further enhances

the study's practical significance by showing that the proposed framework can both explain past behavior and predict future trust outcomes in AI-mediated service contexts.

5.7.2 Importance–Performance Matrix Analysis (IPMA)

To translate the structural model findings into practical recommendations, an Importance–Performance Matrix Analysis (IPMA) was performed, using Customer Trust as the focal construct. IPMA evaluates both the importance (total effect on the target) and performance (average latent variable score) of each antecedent, helping to identify key areas where managerial action should be focused.

The IPMA results reveal that Service Quality exhibits the highest importance for Customer Trust, followed by Customer Satisfaction, while Perceived Usefulness, Perceived Ease of Use, and Ethical AI display comparatively lower importance despite relatively high performance levels. This pattern suggests that improvements in service quality are likely to yield the greatest marginal gains in trust, even when baseline performance levels are already high.

These findings align with recent empirical studies emphasizing that competitive differentiation in GenAI-enabled customer services is driven primarily by service execution quality rather than technological novelty or ethical signaling alone (Alqudah, 2024; Matharoo, 2024). While customers expect GenAI systems to be useful, easy to use, and ethically governed, trust is ultimately reinforced through consistent delivery of reliable, responsive, and context-aware service experiences.

Ethical AI, in particular, demonstrates high performance but low relative importance, reinforcing the conclusion drawn from the structural model that ethics functions as a hygiene or stabilizing factor rather than a direct trust enhancer. This finding is consistent with ethical AI frameworks that position transparency, privacy, and accountability as foundational

requirements for legitimacy and risk mitigation, rather than sources of continuous trust amplification (European Commission, 2019; Floridi & Cows, 2022).

5.7.3 Integrated Interpretation and Implications

Taken together, the Q² and IPMA results provide compelling evidence that the proposed model is both predictively robust and managerially relevant. The strong predictive relevance for Customer Trust confirms that the integration of TAM, SERVQUAL, and Ethical AI frameworks offers a reliable basis for anticipating trust outcomes in GenAI-enabled B2B services. At the same time, the IPMA results clarify that service quality and customer satisfaction are the most impactful levers for trust-building, while ethical AI ensures stability and legitimacy rather than differentiation.

From a theoretical perspective, these findings reinforce the study's central argument that trust in Generative AI is primarily experience-driven, shaped through service quality and satisfaction, and moderated but not directly driven by ethical governance. From a practical standpoint, they suggest that organizations seeking to strengthen trust in GenAI-enabled services should prioritize investments in service design, interaction quality, and performance consistency, while maintaining robust ethical AI frameworks as essential safeguards.

In summary, the predictive and importance–performance analyses substantiate the model's value beyond statistical explanation, demonstrating its applicability as a decision-support framework for organizations deploying Generative AI in B2B customer experience management.

5.8 Theoretical Contributions of the Study

This investigation advances theory by contributing to the developing literature on Generative AI and customer experience, particularly within B2B service contexts. By integrating

Technology Acceptance Theory, Service Quality theory, and Ethical AI frameworks into a unified empirical model, the research advances understanding of how trust in AI-mediated services is formed, stabilized, and sustained.

5.8.1 Extension of the Technology Acceptance Model (TAM)

A key theoretical contribution of this study is its extension of the Technology Acceptance Model (TAM) beyond the conventional focus on adoption intentions and usage behavior. While TAM has been extensively used to explain technology acceptance through perceived usefulness and perceived ease of use (Davis, 1989), the current study shows that these constructs also serve as foundational drivers of experiential service outcomes, particularly perceived service quality.

By empirically linking perceived usefulness and ease of use to service quality perceptions, the study reconceptualizes TAM as an upstream determinant of service evaluation, rather than a standalone adoption framework. This extension responds to recent calls in the GenAI literature for moving beyond adoption-centric models toward frameworks that capture post-adoption experiential and relational consequences of AI use (Gupta et al., 2024; Peruchini et al., 2024).

5.8.2 Revalidation and Adaptation of SERVQUAL in AI-Mediated Services

The study also contributes to service management theory by reaffirming and adapting the SERVQUAL framework in the context of AI-mediated, non-human service encounters. The strong relationship between service quality and customer satisfaction provides empirical support for the continued relevance of SERVQUAL dimensions: reliability, responsiveness, empathy, assurance, and tangibles, even when service delivery is facilitated by Generative AI systems (Parasuraman et al., 1985).

This finding challenges the implicit assumption that AI-enabled services require entirely new evaluative frameworks. Instead, it demonstrates that customers continue to apply traditional service quality heuristics when evaluating AI-driven interactions. This contributes to the literature by positioning GenAI not as a disruptive replacement of service quality theory, but as a contextual extension in which established frameworks remain theoretically robust (Matharoo, 2024; Shanti, 2024).

5.8.3 Reconceptualizing Trust Formation in Generative AI Contexts

One of the main theoretical contributions lies in its refined conceptualization of trust development within Generative AI-driven service contexts. Contrary to normative assumptions in the ethical AI literature, the study finds that ethical AI principles do not directly enhance customer trust. Instead, trust emerges primarily through experiential pathways, mediated by service quality and customer satisfaction.

This finding advances trust theory by distinguishing between institutional trust (rooted in ethical governance and compliance) and experiential trust (rooted in repeated satisfactory service interactions). While ethical AI contributes to institutional legitimacy, experiential trust is built through consistent service performance. This distinction aligns with recent conceptual discussions suggesting that ethical AI primarily mitigates risk rather than actively generating trust (European Commission, 2019; Floridi & Cowsls, 2022).

5.8.4 Ethical AI as a Contextual Moderator Rather Than a Direct Antecedent

One of the study's most innovative theoretical contributions lies in identifying Ethical AI as a moderating, trust-stabilizing variable, rather than a direct antecedent of trust. The negative moderation effect observed indicates that ethical AI reduces customers' reliance on service

quality cues when forming trust judgments, thereby stabilizing trust under conditions of service variability.

This insight advances ethical AI theory by empirically demonstrating that ethics reshapes the trust-formation function rather than uniformly amplifying positive outcomes. It addresses a critical gap in the literature, which has largely treated ethical AI as a linear predictor of trust without examining its interaction with experiential variables (Gupta et al., 2024; Roy, 2025).

5.8.5 Integrative Theoretical Framework for GenAI-Driven Customer Experience

Finally, the study contributes an integrative theoretical framework that combines technology acceptance, service quality, and ethical governance into a single predictive model. By demonstrating strong explanatory and predictive power, particularly for customer trust, the framework responds to calls for multi-theory, prediction-oriented models in GenAI research (Alqudah, 2024; Swapnil et al., 2024).

This integrative approach moves the literature beyond fragmented analyses of adoption, service performance, or ethics in isolation, offering a more holistic understanding of how GenAI influences customer experience and trust in B2B contexts.

The study makes a theoretical contribution by extending TAM to explain service quality perceptions in GenAI contexts, revalidating SERVQUAL for AI-mediated B2B services, distinguishing experiential trust from institutional trust in AI systems, reconceptualizing Ethical AI as a moderating, trust-stabilizing mechanism, and proposing an integrative, predictive framework for GenAI-enabled customer experience.

5.9 Managerial Implications

The results of this research provide multiple practical implications for managers implementing Generative AI (GenAI) in B2B service contexts. Through empirically identifying the distinct

roles of technology acceptance, service quality, customer satisfaction, and ethical AI, the study provides a nuanced roadmap for managers seeking to build sustainable customer trust in AI-enabled services.

5.9.1 Shift Focus from Technology Adoption to Service Experience Design

Even though perceived usefulness and ease of use are required for successful adoption of GenAI, the results clearly indicate that technology acceptance alone is insufficient to generate trust. Managers should therefore move beyond an adoption-centric mindset and focus on experience-centric AI deployment, where GenAI is embedded within well-designed service processes.

Practically, this implies investing in interaction design, conversational clarity, response accuracy, and contextual relevance, rather than emphasizing algorithmic sophistication alone. AI systems should be evaluated using service performance metrics such as responsiveness, reliability, and perceived empathy, mirroring traditional service quality assessment frameworks (Parasuraman et al., 1985). This approach aligns with recent evidence suggesting that customer value from GenAI emerges primarily through superior service execution rather than technological novelty (Alqudah, 2024).

5.9.2 Prioritize Service Quality as the Primary Trust Lever

The IPMA results identify Service Quality as the most important driver of Customer Trust, with the highest total effect among all antecedents. For managers, this indicates that incremental improvements in service quality yield disproportionate gains in trust, even when baseline performance is already high.

Organizations should therefore prioritize:

- Continuous monitoring of AI service performance

- Training AI models on domain-specific knowledge
- Ensuring consistency across customer touchpoints

In B2B contexts, where service failures can disrupt operations and damage long-term relationships, maintaining high service quality is critical for sustaining trust and customer retention (Matharoo, 2024; Shanti, 2024).

5.9.3 Treat Customer Satisfaction as a Strategic Trust-Building Mechanism

The strong relationship between customer satisfaction and trust underscores satisfaction's role as a strategic intermediary outcome. Managers should view satisfaction not merely as a post-service evaluation metric, but as a leading indicator of trust formation in AI-mediated interactions.

This requires systematically capturing feedback on GenAI-enabled services and using it to refine service workflows, escalation mechanisms, and human–AI collaboration models. Ensuring consistently satisfactory experiences helps reduce customers' perceived risk and increases their willingness to rely on AI systems for decision-making and problem-solving (Kumar et al., 2025).

5.9.4 Position Ethical AI as a Trust Stabilizer, Not a Differentiator

One of the most important managerial insights from this study is that ethical AI practices do not directly increase customer trust, but instead stabilize trust by reducing vulnerability and uncertainty. Managers should therefore treat ethical AI as a non-negotiable foundation, rather than a marketing differentiator.

This entails:

- Embedding privacy-by-design and transparency-by-design principles

- Clearly communicating data governance policies
- Establishing accountability mechanisms for AI decisions

Such practices are essential for legitimacy and regulatory compliance (European Commission, 2019), but managers should recognize that ethical signaling alone will not compensate for poor service quality. Trust is preserved through ethics but earned through experience (Floridi & Cowls, 2022).

5.9.5 Balance Ethical Governance and Service Performance Investments

The negative moderating effect of Ethical AI suggests that when ethical safeguards are strong, customers become less sensitive to service quality fluctuations. This has important implications for resource allocation. Managers should strive for a balanced investment strategy, ensuring that ethical governance frameworks are robust while simultaneously driving continuous improvements in service quality.

Overinvesting in ethics communication without parallel improvements in service delivery may yield limited returns in trust enhancement. Conversely, neglecting ethical safeguards can expose organizations to reputational and regulatory risks, even if service quality is high (Gupta et al., 2024).

5.9.6 Develop AI Governance and Service Teams in Tandem

Finally, the study underscores the necessity of cross-functional coordination among AI developers, service managers, compliance officers, and customer experience leaders. Trust in GenAI-enabled services is shaped by the interaction between technical design, service execution, and ethical governance.

Managers should therefore establish integrated governance structures that align AI system development with service quality objectives and ethical standards. Such alignment ensures that

GenAI systems function not only as efficient tools, but as trusted service partners within B2B customer relationships (Swapnil et al., 2024).

The study suggests that organizations can enhance trust in GenAI-enabled B2B services by shifting focus from AI adoption to service experience design, prioritizing service quality as the primary trust lever, leveraging customer satisfaction as a trust-building mechanism, treating ethical AI as a foundational trust stabilizer, balancing investments in ethical governance and service performance, and aligning AI governance with customer experience strategy.

Together, these implications provide a practical blueprint for managers seeking to deploy Generative AI responsibly while building durable customer trust.

Chapter 6 – Conclusion

In this chapter, the study's key findings are synthesized, and their theoretical, managerial, and policy contributions are discussed. It also outlines practical recommendations for organizations deploying Generative Artificial Intelligence (GenAI) in B2B service contexts while also examining the study's limitations and highlighting directions for future research.

The main aim of this study was to investigate how technology acceptance, service quality, ethical AI principles, customer satisfaction, and trust jointly influence customer experience in GenAI-enabled B2B services. By combining the Technology Acceptance Model (TAM), SERVQUAL, and Ethical AI frameworks within a predictive PLS-SEM approach, the research offers a thorough and empirically supported insight into trust formation in AI-mediated service contexts.

6.1 Summary of Key Findings

The results of this study provide several key insights:

1. Technology acceptance constructs: perceived usefulness and perceived ease of use, act as fundamental enablers of GenAI adoption and have a significant impact on perceived service quality.
2. Service quality stands out as the most influential experiential factor, strongly affecting customer satisfaction and indirectly shaping customer trust.
3. Customer satisfaction serves as a crucial mediator, translating perceptions of service quality into relational trust.
4. Ethical AI principles do not have a statistically significant direct effect on customer trust, suggesting that ethical considerations act more as baseline requirements than as direct drivers of trust.

5. Ethical AI moderates the service quality–trust relationship, stabilizing trust and reducing customers’ dependence on service performance cues.
6. The model demonstrates strong predictive relevance, particularly for customer trust, confirming its applicability for both academic research and managerial decision-making.

Collectively, these findings establish that trust in GenAI-enabled B2B services is primarily experience-driven, with ethics providing contextual assurance rather than direct differentiation.

6.2 Implications of the Study

6.2.1 Theoretical Implications

This study makes several notable theoretical contributions:

- It extends TAM beyond adoption and usage intentions by demonstrating its relevance in shaping service quality perceptions in AI-mediated environments.
- It revalidates SERVQUAL in non-human service contexts, confirming that traditional service quality dimensions remain salient even when service delivery is mediated by GenAI.
- It advances trust theory in AI contexts by empirically distinguishing between experiential trust (built through service quality and satisfaction) and institutional trust (anchored in ethical governance).
- It reconceptualizes Ethical AI as a moderating, trust-stabilizing mechanism, rather than a linear antecedent of trust.
- It contributes a multi-theoretical, predictive framework that integrates functional, experiential, and ethical dimensions of GenAI-enabled customer experience.

These implications contribute to the expanding literature on AI, service management, and digital trust by providing a deeper understanding of trust formation and maintenance in AI-enabled service environments.

6.2.2 Managerial Implications

For practitioners and decision-makers, the study offers the following implications:

- Organizations should shift focus from GenAI adoption to service experience design, ensuring that AI systems are embedded within robust service workflows.
- Service quality must be treated as the primary trust lever, with continuous investments in reliability, responsiveness, personalization, and contextual relevance.
- Customer satisfaction should be actively managed as a strategic mechanism for trust-building, rather than treated as a passive outcome metric.
- Ethical AI practices should be positioned as a non-negotiable foundation for legitimacy and risk mitigation, not as a marketing differentiator.
- Managers should adopt a balanced investment strategy, simultaneously strengthening ethical governance and service execution.
- Cross-functional coordination between AI development, service management, and compliance teams is essential to build sustainable trust in GenAI-enabled services.

6.2.3 Policy and Regulatory Implications

In terms of policy implications, the findings indicate that:

- Regulatory frameworks should continue emphasizing ethical AI governance, particularly transparency, privacy, and accountability, as mechanisms for risk reduction.

- Policymakers should recognize that ethical compliance alone does not guarantee user trust, and should encourage best practices in AI service quality and user experience design.
- Industry standards for GenAI deployment should integrate service performance benchmarks alongside ethical compliance requirements.
- B2B AI governance frameworks may benefit from incorporating trust stability metrics, rather than focusing exclusively on adoption or ethical disclosure indicators.

6.3 Recommendations

Based on the findings, the study recommends that organizations:

1. Design GenAI systems with a service-first mindset, aligning AI capabilities with customer journey requirements.
2. Invest in continuous service quality monitoring and feedback loops for AI-enabled services.
3. Use customer satisfaction metrics as early indicators of trust erosion or reinforcement.
4. Embed ethical AI principles into system architecture and governance processes, rather than treating them as standalone compliance measures.
5. Develop integrated AI governance models that align technology, service, and ethics strategies.
6. Conduct regular audits of both AI performance and ethical compliance to maintain trust over the long-term sustainability.

6.4 Limitations of the Study

Although the study offers valuable insights, it has several limitations:

- The research employs a cross-sectional design, restricting the ability to observe how trust develops over time.
- Data were gathered through self-reported instruments, which may be subject to perceptual bias.
- Focusing exclusively on B2B services may reduce the generalizability of the results to B2C or public-sector AI applications.
- Ethical AI was operationalized through key dimensions (transparency, privacy, accountability), and other ethical aspects such as fairness or explainability were not explicitly modeled.
- The study relies on PLS-SEM, which prioritizes prediction over model fit, and alternative modeling approaches may yield complementary insights.

6.5 Directions for Future Research

While the present study contributes to the understanding of trust dynamics in the context of Generative Artificial Intelligence (GenAI), several avenues remain open for future exploration. As GenAI technologies continue to evolve rapidly and permeate diverse sectors, further research is essential to deepen theoretical insights and enhance practical applicability. The following directions outline potential pathways for advancing this domain.

6.5.1. Longitudinal Examination of Trust Dynamics

One of the primary limitations of cross-sectional research designs is their inability to capture temporal variations in user perceptions and behaviors. Future research can adopt longitudinal study designs to examine how trust in GenAI systems evolves over extended periods of usage. Trust is not a static construct; rather, it is dynamic and shaped by repeated interactions, system performance, and user experiences.

A longitudinal approach would enable researchers to observe how initial skepticism or optimism towards GenAI transforms into sustained trust, distrust, or conditional acceptance. For instance, users may initially rely on GenAI due to novelty or efficiency but may later reassess their trust based on issues such as inaccuracies, hallucinations, or ethical concerns. Conversely, consistent performance and transparency may strengthen trust over time.

Such studies can also investigate the role of learning effects, adaptation mechanisms, and habit formation in shaping trust trajectories. By capturing these temporal patterns, future research can provide deeper insights into how organizations can design interventions—such as user training, transparency features, and feedback mechanisms—to sustain long-term trust in AI systems.

6.5.2. Sector-Specific Applications of Generative AI

Generative AI is increasingly being deployed across a wide range of sectors, each with unique operational requirements, risk profiles, and stakeholder expectations. Future research should focus on sector-specific analyses to understand how the determinants of trust vary across industries such as finance, healthcare, and education.

In the financial sector, trust in GenAI may be closely tied to accuracy, security, and regulatory compliance, given the high stakes associated with financial decision-making. In healthcare, trust may depend on reliability, ethical considerations, and alignment with clinical standards, as errors can have life-threatening consequences. In the education sector, factors such as pedagogical effectiveness, personalization, and academic integrity may play a critical role in shaping trust.

By conducting comparative analyses across sectors, researchers can identify contextual moderators that influence trust formation. This would enable the development of industry-

specific frameworks and guidelines for the responsible deployment of GenAI technologies. Moreover, such research can inform policymakers and practitioners about the nuanced requirements for fostering trust in different domains.

6.5.3. Exploration of Ethical Dimensions: Fairness, Bias, and Explainability

As GenAI systems become more integrated into decision-making processes, ethical considerations have emerged as a critical area of concern. Future research should delve deeper into ethical dimensions such as fairness, bias, and explainability, which significantly influence user trust and acceptance.

Bias in AI systems can arise from training data, algorithmic design, or deployment contexts, leading to discriminatory outcomes. Investigating how users perceive and respond to such biases can provide valuable insights into trust erosion and recovery mechanisms. Similarly, fairness in AI-driven decisions—particularly in sensitive domains like hiring, lending, and healthcare—requires systematic examination.

Another important aspect is explainability, which refers to the extent to which AI systems can provide understandable justifications for their outputs. Lack of transparency often leads to a black-box perception, reducing user confidence. Future studies can explore how different levels of explainability impact trust, decision-making, and user reliance on GenAI systems.

By integrating ethical considerations into trust models, researchers can contribute to the development of responsible AI frameworks that balance innovation with accountability. This is particularly relevant in light of increasing regulatory scrutiny and societal expectations regarding ethical AI usage.

6.5.4. Comparative Analysis of B2B and B2C Contexts

Trust formation mechanisms in GenAI may differ significantly between Business-to-Business (B2B) and Business-to-Consumer (B2C) contexts. Future research can undertake comparative studies to examine these differences and identify context-specific drivers of trust.

In B2B settings, trust is often influenced by factors such as organizational reputation, contractual agreements, data security, and integration with existing systems. Decision-making is typically more structured and involves multiple stakeholders, including technical experts and senior management. Therefore, trust in GenAI may be more institutionalized and risk-averse.

In contrast, B2C contexts involve individual users who may prioritize ease of use, perceived usefulness, personalization, and emotional engagement. Trust in such settings may be more subjective and influenced by user experience, brand perception, and social influence.

Comparative studies can help identify whether existing trust models are universally applicable or require adaptation for different contexts. Such insights are valuable for organizations seeking to tailor their GenAI strategies to diverse user groups and market environments.

6.5.5. Adoption of Mixed-Method Approaches

While quantitative methods provide robust statistical insights into relationships between variables, they may not fully capture the depth and complexity of user perceptions and experiences. Future research can adopt mixed-method approaches that combine quantitative analysis with qualitative techniques such as interviews, focus groups, and case studies.

Qualitative insights can help uncover underlying motivations, concerns, and contextual factors that influence trust in GenAI. For example, interviews with users can reveal nuanced perspectives on ethical issues, usability challenges, and trust-building mechanisms that may not be evident in survey data.

By triangulating findings from multiple methods, researchers can enhance the validity and reliability of their conclusions. Mixed-method studies also allow for the development of more comprehensive theoretical frameworks that integrate both empirical evidence and contextual understanding.

Furthermore, such approaches are particularly valuable in emerging fields like GenAI, where phenomena are complex, evolving, and not yet fully understood. They can provide richer insights that inform both academic theory and practical implementation.

In summary, future research on trust in Generative AI should move beyond static, generalized models and adopt more dynamic, contextual, and ethically grounded approaches. Longitudinal studies, sector-specific analyses, ethical explorations, contextual comparisons, and mixed-method designs collectively offer a comprehensive roadmap for advancing this field.

By addressing these directions, scholars can contribute to a deeper understanding of trust in GenAI, while practitioners and policymakers can leverage these insights to design systems that are not only technologically advanced but also trustworthy, transparent, and socially responsible.

6.6 Conclusion

In conclusion, this study demonstrates that Generative AI does not automatically generate customer trust. Trust in GenAI-enabled B2B services is earned through consistent service quality and reinforced through customer satisfaction, while ethical AI provides the necessary foundation for stability and legitimacy.

By integrating technology acceptance, service quality, and ethical governance into a single predictive framework, the study delivers an in-depth understanding of trust formation in AI-mediated service settings. The findings reveal a key insight: within Generative AI

environments, trust is achieved through service and governance rather than being a direct technological outcome.

Accordingly, this study makes significant contributions to theory, practice, and policy, while laying a strong foundation for future research on responsible and trustworthy AI-driven customer experiences.

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Annexure I: Questionnaire

Dear Respondent,

The purpose of this study is to understand how Generative Artificial Intelligence (GenAI) tools, such as chatbots, virtual assistants, and recommendation engines, are influencing customer experiences in business-to-business contexts. Specifically, the study aims to explore how users perceive the usefulness, ease of use, and service quality of GenAI-based systems, and how ethical principles like transparency, privacy, and accountability affect their satisfaction and trust.

Your participation in this study is entirely voluntary and is sought purely for academic purposes. The information you provide will contribute valuable insights to the field of Artificial Intelligence and Customer Experience research. There are no risks or personal benefits associated with your participation, and you may choose not to respond to any question or withdraw at any point without any consequence.

All responses will be treated with the highest level of confidentiality. Your name or any identifying details will not be recorded or disclosed at any stage. The collected data will be analyzed only in aggregate form and will be used solely for research and publication purposes.

The questionnaire will take approximately 10–12 minutes to complete. Your honest responses will be greatly appreciated and will play a vital role in advancing understanding of how Generative AI can be responsibly and effectively used to enhance customer experience.

Thank you for taking the time to participate and contribute to this research endeavour.

Demographics

1. Place
 - a) Chennai
 - b) Hyderabad
 - c) Delhi
 - d) Mumbai
2. Gender
 - a) Male
 - b) Female
3. Age
 - a) 18-30 years
 - b) 30-40 years
 - c) 40-50 years
 - d) Above 50 years
4. Education
 - a) UG
 - b) PG
 - c) Doctorate
5. Income
 - a) Less than Rs. 50000 per month
 - b) Rs. 50000 to Rs. 75000 per month
 - c) Rs. 75000 to Rs. 100000 per month
 - d) Above Rs. 100000 per month

Please rate the Below Statements

(From 1 – strongly disagree to 7 – strongly agree)

Construct	Code	Item	1	2	3	4	5	6	7
Perceived Usefulness <i>(Davis, 1989)</i>	PU1	GenAI tools enhances the quality of customer service I experience.							
	PU2	GenAI improves the speed and efficiency of service delivery.							
	PU3	GenAI helps me make better and more informed decisions.							
	PU4	GenAI tools are useful in improving my service interactions.							
Perceived Ease of Use <i>(Davis, 1989)</i>	PEU1	Learning to use GenAI-enabled systems is easy for me.							
	PEU2	Interacting with GenAI tools is clear and understandable.							
	PEU3	It is easy for me to get GenAI systems to do what I want them to do.							
	PEU4	I find GenAI systems user-friendly.							

Reliability <i>(Parasuraman, et al., 1985)</i>	REL1	GenAI systems perform services accurately every time.							
	REL2	GenAI provides dependable information and solutions.							
	REL3	GenAI delivers consistent quality in responses.							
Responsiveness <i>(Parasuraman, et al., 1985)</i>	RES1	GenAI responds promptly to my requests.							
	RES2	GenAI is always available to help when needed.							
	RES3	GenAI quickly addresses problems or queries.							
Empathy <i>(Parasuraman, et al., 1985)</i>	EMP1	GenAI understands my specific business or service needs.							
	EMP2	GenAI provides personalized recommendations.							
	EMP3	GenAI interactions make me feel understood and valued.							
	AS1	I feel confident that GenAI systems are secure and reliable.							
	AS2	I trust the knowledge and accuracy of GenAI responses.							

Assurance <i>(Parasuraman, et al., 1985)</i>	AS3	I believe GenAI respects ethical and professional standards.							
Tangibles <i>(Parasuraman, et al., 1985)</i>	TAN1	The GenAI interface is visually appealing and easy to navigate.							
	TAN2	The design and layout of GenAI tools are professional.							
	TAN3	The overall user interface makes the interaction experience pleasant.							
Transparency <i>(Floridi & Cows, 2020)</i>	TR1	The GenAI system clearly explains how it generates its responses.							
	TR2	I am aware when I am interacting with an AI system.							
	TR3	The decision-making process of GenAI is transparent to users.							
Privacy	PR1	My personal or organizational data is securely handled by GenAI systems.							
	PR2	GenAI systems comply with data protection regulations.							

<i>(Floridi & Cows, 2020)</i>	PR3	I trust that GenAI will not misuse or share my data without consent.							
Accountability <i>(Floridi & Cows, 2020)</i>	AC1	There is clear responsibility for the outcomes generated by GenAI.							
	AC2	The organization takes ownership of GenAI-related errors or failures.							
	AC3	Proper oversight exists to ensure ethical use of GenAI.							
Customer Satisfaction <i>(Oliver, 1980)</i>	CS1	I am satisfied with my experience using GenAI-based services.							
	CS2	My expectations were met or exceeded by GenAI interactions.							
	CS3	I am pleased with how GenAI enhances my engagement with the company.							
Customer Trust <i>(McKnight et</i>	CT1	I trust the GenAI system to act in my best interest.							
	CT2	I believe the organization deploying GenAI is trustworthy.							
	CT3	I feel confident in relying on GenAI for important interactions.							

<i>al., 2022;</i> <i>Pavlou, 2003)</i>	CT4	I would continue using GenAI-enabled services in the future.							
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