## Trust of actual and potential customers from generations X, Y, Z in conversational systems in e-commerce and consumer services sectors

When contacting the customer service desk of companies in the e-commerce and consumer services sectors, we often come across conversational systems (CS) answering our questions. These systems, also called chatbots or voicebots, are programs used to automate communication with customers conducting a dialogue with users in natural language. The use of CS for communication with customers brings numerous benefits to the organization (including speeding up the customer service process and reducing its costs), which is why it arouses more and more interest among specialists not only in IT but also in management. However, to gain the benefits of using CS by an organization, it is necessary to trust chatbots. Despite the increasingly indistinguishable quality of a CS conversation from a human conversation, many users prefer to talk to a human. It is, therefore, understandable that management researchers recognize the role of trust in CS, identifying it as a key-determinant of our willingness to talk to CS. A review of the literature addressing this research problem has identified numerous CS characteristics, which have been systematized into four groups of CS trust creation factors:

- 1. Technological (e.g., functionality, ability to perform the assigned task).
- 2. Anthropomorphic (e.g., avatar appearance, personality, statements).
- 3. User-related (e.g., age, gender, experience with the CS).
- 4. The CS environment (e.g., communication situation).

Until recently, technological factors were considered the most significant group of factors building trust in CS. However, when CS from the functional side meet the expectations of organizations and customers, the previously marginalized anthropomorphic factors gain importance. Despite this knowledge, empirical research addressing the problem of anthropomorphic factors tends to be exploratory or focused on a single issue (e.g., the problem of the Uncanny Valley). Thus, a knowledge gap emerges regarding the anthropomorphic features of conversational systems that should be considered as factors that build user trust. The few studies on the anthropomorphic factors of trust in CS recognize the need to more fully verify the relationship between the determinants and level of trust in CS and the age of customers (belonging to generation X, Y, or Z). This verification results from the different experiences of the distinguished groups in the area of communication and use of technology. Therefore, it is reasonable that researchers in the field of management sciences strive to supplement the knowledge of factors of trust in CS of representatives of generations currently and shortly most present in the market.

The scientific objective of the project is to develop models of anthropomorphic factors shaping the trust of actual and potential customers from generations X, Y, and Z. The research is directed at understanding the trust in CS of business organizations in the e-commerce and consumer services sectors. The research realizing this scientific objective will be conducted in four stages. The first will be an updated systematic literature review of recent publications discussing the results of empirical studies of trust in CS technology. It will be followed by a covert participant observation consisting of interviewing approximately 30 CS implemented in companies in the e-commerce and consumer services sectors. The purpose of this observation is to collect visual and textual messages that will be used to expand the survey used in the third stage of the research. In the third stage of the research, a questionnaire survey will be conducted by surveying actual and potential customers from generations X, Y, and Z in the e-commerce and consumer services sectors. The results of this research will be analyzed using statistical software (e.g., Statistica) using the multiple regression method, cluster analysis, and principal component analysis. The final stage of the research will be constructing three models of trust in CS among actual and potential customers from generations X, Y, and Z based on the obtained data. The proposed trust models will be consulted with selected managers of corporations implementing CS or managers of companies in the e-commerce and consumer services sectors are based on the obtained data.

The research will result in the development of models shaping the trust of the distinguished groups of customers in CS, which will reduce the knowledge gap in the effective management of digital communication with customers using conversational systems. The empirical knowledge gained will enable the design of more effective communication strategies using CS. Moreover, the proposed models of trust in CS among customers from generations X, Y, and Z may prove to be a valuable recommendation for practitioners specializing in digital communication management.