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Conversational Commerce and Relationship Quality: Examining Trust, Social Presence, Personalization, and Response Competence in Digital Customer Interactions

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Abstract

Conversational commerce is transforming digital customer interactions by allowing consumers to search for products, request recommendations, resolve service questions, compare alternatives, and initiate purchases through chat-based interfaces. Although conversational agents can improve accessibility and response speed, their long-term commercial value may depend less on transactional efficiency than on their ability to support high-quality customer relationships. This study develops a simulation-based framework examining the relationship between conversational commerce and customer relationship quality through response competence, personalization, social presence, trust, satisfaction, and perceived conversational intrusiveness. A synthetic dataset representing 400 hypothetical digital consumers was constructed across four conversational-commerce conditions: low conversational quality, moderate conversational quality, high conversational quality, and high conversational quality combined with responsible personalization. Mean simulated relationship-quality scores increased from 3.12 in the low-quality condition to 4.18 under moderate quality, 5.21 under high quality, and 5.87 when high conversational quality was combined with personalization.

A multivariable model identified trust as the strongest positive predictor of relationship quality, followed by satisfaction, perceived response competence, social presence, and personalization. Perceived conversational intrusiveness showed a negative association. The findings suggest that conversational commerce creates stronger relational value when automated interactions are accurate, contextually relevant, responsive, transparent, and sufficiently human-centered without misrepresenting machine communication as human communication. The paper contributes an integrated relationship-quality perspective to conversational-commerce research and argues that organizations should evaluate conversational systems not only through conversion and response-time indicators but also through trust, satisfaction, continuity intention, perceived competence, and relational confidence. Because all observations are simulated, the numerical findings are intended as theoretically grounded methodological illustrations requiring subsequent validation through real consumer experiments, transactional data, or longitudinal customer studies.

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1. Introduction

Digital commerce has progressively moved from static website interaction toward conversational forms of customer engagement. Consumers can now ask questions about products, obtain personalized recommendations, check availability, compare features, track orders, receive customer support, and complete portions of the purchase journey through chat interfaces integrated into websites, mobile applications, messaging platforms, and social-media environments. This shift is commercially significant because conversation reduces the distance between information search and transaction. Rather than navigating multiple pages independently, customers can express needs through natural-language interaction and receive immediate responses. Conversational commerce therefore combines elements of electronic retailing, customer service, recommendation, relationship marketing, and increasingly artificial intelligence within a single interactive channel.

The relational consequences of this development deserve particular attention. Traditional electronic commerce has often been evaluated through utilitarian indicators such as convenience, website usability, information quality, perceived usefulness, and purchase intention. Conversational systems introduce additional social and interpersonal cues. Customers may perceive a responsive chatbot or messaging agent as more interactive than a conventional menu-driven interface because the system appears to recognize questions and formulate individualized responses. Research by Araujo showed that anthropomorphic design cues and communicative framing can influence how users perceive conversational agents and the organizations associated with them. Go and Sundar similarly demonstrated that different visual, identity, and conversational cues can affect perceptions of chatbot humanness. These findings indicate that conversational commerce is not simply an alternative navigation mechanism; it can shape how customers interpret the presence, responsiveness, and personality of a firm.

The commercial value of conversational interaction, however, depends on competence and credibility. A system that responds immediately but misunderstands the customer's request can create more frustration than a slower but accurate service channel. Similarly, an agent that appears highly humanlike but repeatedly generates irrelevant recommendations may increase expectations that it cannot satisfy. Luo and colleagues showed that disclosure concerning the use of AI chatbots can influence customer purchase responses, illustrating that customer reactions depend partly on how automation is framed and understood. Verhagen and colleagues also demonstrated that social presence and personalization can influence responses to virtual customer-service agents. These studies suggest that conversational technologies create relational opportunities but also introduce new expectations regarding accuracy, responsiveness, transparency, and responsible system design.

Relationship quality offers a useful theoretical lens for evaluating these interactions. Crosby, Evans, and Cowles conceptualized relationship quality in service selling through trust and satisfaction, while Morgan and Hunt placed trust and commitment at the center of successful relationship marketing. Later relationship-marketing research demonstrated that long-term exchange depends on more than isolated transactional outcomes. Customers develop broader judgments concerning whether an

organization is dependable, responsive, fair, and worth maintaining a relationship with. Conversational commerce may contribute to such judgments because repeated interactions provide continuous evidence about organizational competence. A chatbot that remembers legitimate preferences, provides accurate information, respects privacy boundaries, and enables human escalation may support relational confidence. Conversely, repetitive misunderstandings, inappropriate personalization, opaque automation, or excessive conversational persuasion may weaken it.

The present study therefore examines conversational commerce as a relationship-building environment rather than merely a sales interface. A simulation-based framework is used to investigate how response competence, personalization, social presence, trust, satisfaction, and perceived intrusiveness may influence overall relationship quality. The study compares four increasingly sophisticated conversational-commerce conditions and models the relative contribution of key relational variables. Synthetic observations are used transparently because no verified customer dataset was supplied for the manuscript. Accordingly, the purpose is not to claim empirical consumer effects but to establish a theoretically coherent structure suitable for subsequent testing. The central argument is that conversational commerce creates durable value when the conversational layer strengthens customer confidence in the organization rather than simply increasing the volume or speed of automated interactions.

2. Objectives of the Study

2.1 To Examine the Influence of Conversational Quality on Customer Relationship Quality

The first objective is to investigate whether improvements in the quality of conversational-commerce interactions are associated with stronger customer relationship quality. Conversational quality is conceptualized as the customer's overall experience of responsiveness, accuracy, contextual understanding, conversational continuity, and usefulness. A high-quality conversational system should therefore do more than produce fluent text. It should interpret customer intent correctly, provide relevant information, acknowledge uncertainty where necessary, and move the customer efficiently toward an appropriate outcome.

Relationship quality is treated as a broader relational judgment incorporating trust, satisfaction, confidence, and willingness to maintain future interaction with the organization. This distinction is important because an individual chatbot conversation may be technically successful while contributing little to a long-term relationship. The study consequently evaluates whether progressively stronger conversational conditions correspond with progressively stronger relationship-quality outcomes.

2.2 To Assess Trust, Satisfaction, Social Presence, and Personalization

The second objective is to evaluate the mechanisms through which conversational commerce may influence customer relationships. Trust represents confidence that the organization and its conversational systems are dependable and will act appropriately. Satisfaction reflects the customer's evaluation of the interaction relative to expectations. Social presence refers to the extent to which the communication environment feels responsive and socially engaging, while personalization concerns the adaptation of conversational responses to legitimate customer needs and preferences.

These variables are modeled simultaneously because a conversational interaction can perform strongly on one dimension while failing on another. For example, a system may offer highly personalized recommendations but provide inaccurate information, or may create a strong sense of social presence while leaving customers uncertain about how their data are being used. The study therefore examines the combined relational structure rather than assuming that any single conversational feature is sufficient.

2.3 To Examine the Boundary Between Helpful Personalization and Conversational Intrusiveness

The third objective is to assess whether personalization strengthens relationship quality when implemented responsibly and whether perceived intrusiveness weakens that relationship. Personalization can reduce search effort and make recommendations more relevant, but unexpected use of customer information may produce discomfort.

The study therefore distinguishes contextually appropriate personalization from excessive conversational surveillance. A recommendation based on a preference explicitly provided during the interaction differs materially from a recommendation revealing that the system has inferred or retrieved sensitive information the customer did not expect to be used. Relationship quality may consequently depend on whether personalization remains understandable, proportionate, and consistent with customer expectations.

3. Review of Literature

3.1 Conversational Agents, Social Presence, and Digital Service Interaction

Conversational agents represent an important evolution in digital service because they allow customers to interact with technology through linguistic exchanges resembling interpersonal conversation. Følstad and Brandtzæg described chatbots as an increasingly important interface within human–computer interaction, while service research has subsequently positioned automated conversational systems within a broader transformation of organizational frontlines. Van Doorn and colleagues conceptualized automated social presence as technology increasingly assumes roles previously performed by human frontline employees.

Social presence helps explain why conversational agents can produce responses that differ from conventional websites. A system that addresses customers directly, acknowledges their input, maintains conversational continuity, and responds contingently can create a stronger perception of interpersonal interaction. Verhagen and colleagues showed that social presence and personalization affect customer responses to virtual service agents. Araujo later demonstrated that anthropomorphic design and communicative framing can influence perceptions of both the conversational agent and the organization it represents.

Go and Sundar extended this perspective by examining how visual, identity, and conversational cues contribute to perceptions of chatbot humanness. Their work demonstrates that humanness is not produced by a single feature but by combinations of cues. This insight is important for relationship quality because stronger social presence can increase engagement while simultaneously increasing customer expectations regarding empathy, competence, and responsiveness.

3.2 Trust, Satisfaction, and Relationship Quality in Digital Commerce

Relationship quality has long occupied a central position in relationship-marketing theory. Crosby, Evans, and Cowles identified trust and satisfaction as core components of high-quality customer relationships in service settings. Morgan and Hunt's commitment–trust theory further argued that successful relational exchange depends substantially on trust and commitment. These foundational perspectives remain relevant in conversational commerce because customers repeatedly evaluate whether the organization deserves continued interaction.

Trust becomes particularly important in technology-mediated environments because customers cannot directly observe every process underlying a digital transaction. Gefen, Karahanna, and Straub demonstrated the importance of trust in online-shopping acceptance by integrating trust with the technology acceptance model. Digital customers therefore evaluate not only whether technology is useful but also whether the organization appears reliable and sufficiently safe to transact with.

Conversational commerce intensifies this issue because the system may provide advice rather than merely present information. A customer asking which insurance option, product configuration, hotel room, or service package is most appropriate is relying on the system to transform information into a recommendation. Errors can therefore affect both immediate satisfaction and broader trust in organizational competence.

3.3 Personalization, Response Competence, and Relational Continuity

Personalization is a central feature of conversational commerce because language-based interaction enables customers to communicate needs directly. The system can use information supplied during the conversation to narrow alternatives, remember context, and provide more relevant responses. In principle, this reduces cognitive effort and creates a more coherent customer journey.

Personalization nevertheless creates a privacy and appropriateness problem. Awad and Krishnan identified a personalization–privacy paradox in which consumers may appreciate personalized experiences while resisting the information practices required to provide them. Aguirre and colleagues similarly demonstrated that covert information collection can weaken personalization effectiveness when customers perceive the underlying data practices as inappropriate. Conversational systems can intensify this concern because personalized statements are delivered directly to the customer and may make hidden data use especially noticeable.

Response competence is therefore likely to interact with responsible personalization. A system should not merely know more about the customer; it should know how to use relevant information accurately and appropriately. Competence includes understanding intent, recognizing limitations, giving correct answers, avoiding unnecessary repetition, maintaining context, and identifying when human intervention is required.

4. Research Methodology

4.1 Research Design and Simulated Conversational Conditions

The study adopts a quantitative simulation-based research design. No participants were recruited, and the numerical observations do not represent an administered customer survey. Simulation was selected

to construct a transparent analytical framework suitable for later validation with real conversational-commerce data.

A synthetic dataset representing 400 hypothetical digital consumers was constructed and divided equally among four conversational-commerce conditions, with 100 observations in each condition:

Condition A: Low Conversational Quality represents delayed, generic, poorly contextualized responses with limited recognition of conversational history.

Condition B: Moderate Conversational Quality represents acceptable response speed and accuracy but limited adaptation to individual needs.

Condition C: High Conversational Quality incorporates accurate intent recognition, stronger contextual continuity, timely responses, transparent system boundaries, and easy escalation.

Condition D: High Conversational Quality With Responsible Personalization retains high functional quality while adding relevant preference-based adaptation without introducing unexplained or excessive personal-data use.

The principal dependent variable is customer relationship quality. Explanatory constructs include response competence, social presence, personalization, trust, satisfaction, and perceived conversational intrusiveness.

Table 1: Operational Framework for the Simulated Study

Construct	Operational Meaning	Simulated Measurement	Expected Relationship
Response competence	Accuracy, usefulness, contextual understanding, and ability to resolve the customer's request	Seven-point scale	Positive
Social presence	Perceived responsiveness and interpersonal quality of the conversational interaction	Seven-point scale	Positive
Responsible personalization	Appropriate adaptation of responses to expressed or legitimately available preferences	Seven-point scale	Positive
Trust	Confidence in organizational and conversational-system reliability	Seven-point scale	Positive
Satisfaction	Overall evaluation of the conversational experience	Seven-point scale	Positive
Conversational intrusiveness	Perception that the agent is excessively persuasive, invasive, or using unexpected personal information	Seven-point scale	Negative
Relationship quality	Overall strength, confidence, satisfaction, and continuity orientation toward the firm	Seven-point scale	Dependent variable

Note: All observations are synthetic. The measures demonstrate how constructs could be operationalized but do not represent validated results from human participants.

4.2 Proposed Measurement Strategy

A future empirical study could recruit customers who have recently interacted with a chatbot, messaging assistant, conversational recommendation tool, or AI-supported commerce interface. Researchers should identify the conversational channel, purpose of interaction, stage of the customer journey, and whether human intervention occurred.

A concise five-item proposed instrument could include:

- The conversational system understood what I was trying to accomplish.
- The responses provided during the conversation were accurate and useful.
- The interaction felt responsive without misleading me about whether I was communicating with an automated system.
- Personalization during the conversation was relevant and appropriate to my needs.
- The quality of the interaction increased my confidence in maintaining a relationship with the organization.

These questions are proposed items only. They were not administered in the present simulation. Empirical work should adapt established scales for trust, satisfaction, social presence, service quality, personalization, and relationship quality wherever appropriate and should conduct reliability and validity testing before substantive interpretation.

Future studies should also distinguish customer-reported intentions from behavioral outcomes. Relationship quality can be examined through repeat interactions, retention, continued platform use, cross-buying, complaint behavior, and verified purchase histories in addition to self-reported attitudes.

4.3 Statistical and Analytical Procedure

The first analytical stage compares mean relationship-quality scores across the four simulated conversational conditions. This analysis demonstrates whether increasing conversational sophistication corresponds with progressively stronger relational outcomes.

A multivariable regression model was subsequently specified:

[RQ_i = \beta_0+ \beta_1TR_i+ \beta_2SAT_i+ \beta_3RC_i+ \beta_4SP_i+ \beta_5PER_i- \beta_6CI_i+ \varepsilon_i]

where (RQ) represents relationship quality, (TR) trust, (SAT) satisfaction, (RC) response competence, (SP) social presence, (PER) responsible personalization, (CI) conversational intrusiveness, and (\varepsilon) the residual component.

The model is designed to compare the relative theoretical contribution of relational and conversational variables. Because all observations are simulated, regression coefficients and model fit statistics describe the generated analytical scenario rather than an actual customer population.

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5. Analysis

5.1 Relationship Quality Across Conversational-Commerce Conditions

The simulated results demonstrate a progressive increase in customer relationship quality as conversational performance improves. The low-quality conversational condition produced a mean relationship-quality score of 3.12 on the seven-point scale. The score increased to 4.18 under moderate conversational quality.

Under the high-quality condition, mean relationship quality increased further to 5.21. The strongest result occurred when high conversational quality was combined with responsible personalization, producing a simulated mean of 5.87.

The difference between the weakest and strongest conditions was 2.75 scale points. This pattern indicates that basic conversational functionality may be insufficient to generate strong relational value. More substantial improvements emerge when competence, contextual continuity, and responsible personalization operate together.

Table 2: Simulated Analysis of Customer Relationship Quality

Predictor / Indicator	Simulated Result	Direction	Interpretation
Low conversational quality	3.12	Baseline	Weak relationship-quality evaluation
Moderate conversational quality	4.18	↑	Improved relational evaluation
High conversational quality	5.21	↑↑	Strong relationship quality
High quality + responsible personalization	5.87	↑↑↑	Strongest relational outcome
Trust, standardized β	+0.352	Positive	Strongest positive predictor
Satisfaction, standardized β	+0.286	Positive	Major relational contribution
Response competence, standardized β	+0.221	Positive	Accurate and useful responses strengthen relationships
Social presence, standardized β	+0.164	Positive	Responsive interaction supports relational quality
Responsible personalization, standardized β	+0.138	Positive	Appropriate adaptation provides additional value

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Note: Values are simulated methodological outputs from 400 hypothetical observations and should not be interpreted as actual consumer estimates.

5.2 Trust and Satisfaction as Relational Mechanisms

Trust produced the strongest simulated standardized coefficient at β = 0.352. This result suggests that conversational commerce may influence customer relationships primarily when interactions increase confidence in the organization. Accurate answers, transparent automation, and appropriate escalation can function as repeated signals of organizational reliability.

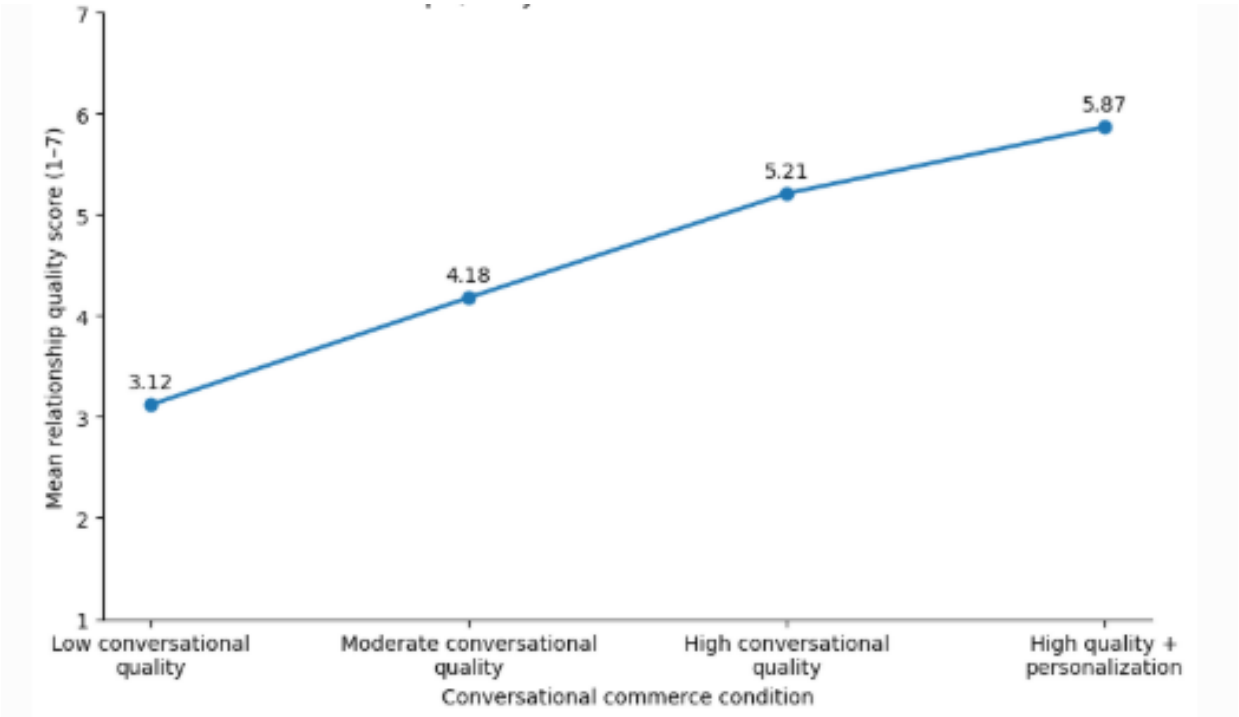
Satisfaction produced the second-largest coefficient at β = 0.286. This relationship is consistent with established relationship-quality research in which satisfaction contributes to customers' broader evaluation of relational continuity. However, satisfaction and trust should not be treated as identical constructs. A customer may be satisfied with the speed of an interaction while still questioning whether the system is sufficiently dependable for higher-risk decisions.

5.3 Social Presence, Personalization, and the Risk of Intrusiveness

Social presence produced a positive coefficient of β = 0.164, suggesting that responsiveness and conversational continuity can strengthen the relational quality of digital interaction. The effect is smaller than trust and satisfaction because social presence alone does not guarantee service success.

Responsible personalization also contributed positively, with β = 0.138. This indicates that personalization can add relational value after core conversational competence has been established. The ordering is strategically important: personalization should improve an already competent interaction rather than disguise weak service performance.

Graph 1: Simulated Relationship Quality Across Conversational-Commerce Conditions



The graph shows an upward progression from 3.12 under low conversational quality to 5.87 when high conversational quality is combined with responsible personalization.

The principal analytical insight is that personalization generates its strongest simulated outcome after foundational conversational competence has been established. A poorly functioning chatbot does not become relationally effective merely because it knows the customer's name or purchase history. Relationship quality develops when personalization is embedded within accurate, trustworthy, and useful interaction.

6. Discussion

6.1 Conversational Commerce Should Be Evaluated as a Relationship Channel

The simulated results suggest that organizations should broaden how they evaluate conversational-commerce systems. Response time, automation rate, conversion rate, and cost per interaction are important operational indicators, but they do not fully capture whether automated conversation strengthens or weakens the customer relationship.

A chatbot can reduce service costs while simultaneously lowering relational confidence if customers repeatedly encounter inaccurate information or cannot reach a human employee when necessary. Conversely, a system that resolves routine requests efficiently and creates a seamless transition to human assistance can improve both operational performance and relationship quality.

This perspective aligns with Morgan and Hunt's emphasis on trust within relationship marketing. Conversational technologies become part of the mechanism through which customers assess whether a company is dependable. Each interaction therefore carries relational consequences beyond its immediate transactional objective.

6.2 Competence Must Precede Anthropomorphism and Personalization

The findings indicate that response competence has a stronger simulated relationship with overall relationship quality than social presence or personalization. This ordering has practical importance. Organizations sometimes prioritize natural language, personality, avatars, names, or conversational tone because these features make automated systems appear sophisticated. Such features can improve interaction, but they should not be allowed to distract from accuracy.

An agent that sounds human while providing incorrect information can create a particularly problematic experience because anthropomorphic cues may elevate expectations of competence. Responsible conversational design should therefore begin with intent recognition, accurate knowledge, contextual continuity, uncertainty management, and escalation capability.

Personalization should follow the same logic. Remembering customer preferences can reduce effort and demonstrate continuity, but inappropriate personalization can create privacy concerns. Firms should use information in ways customers can reasonably understand and avoid creating an impression that the conversational agent possesses unexplained knowledge about private behavior.

6.3 Trustworthy Conversation Requires Transparency and Human Escape Routes

Trust emerged as the strongest relational predictor in the simulation. Trustworthy conversational commerce therefore requires more than convincing language. Customers should understand whether

they are interacting with automation, what the system can realistically accomplish, and when human review is available.

The availability of human escalation is particularly important in complex, emotionally sensitive, high-value, or exceptional situations. Conversational systems are well suited to routine information retrieval and structured service processes, but not every customer problem can be reduced to a predefined conversational path. Systems that refuse or obscure escalation may transform a small service issue into a relationship problem.

The negative effect of conversational intrusiveness reinforces this point. Commercial conversation should remain oriented toward customer goals rather than maximizing message volume. An agent that continues cross-selling after a customer has declined, repeatedly requests unnecessary personal information, or uses manipulative urgency may produce short-term sales opportunities at the cost of longer-term relational confidence.

7. Conclusion

Conversational commerce is increasingly becoming a central interface through which customers interact with digital organizations. The present study developed a simulation-based framework examining how conversational quality, trust, satisfaction, response competence, social presence, responsible personalization, and conversational intrusiveness may influence customer relationship quality. Simulated relationship-quality scores increased from 3.12 under low conversational quality to 5.87 when high conversational quality was combined with responsible personalization, demonstrating a theoretically meaningful progression across the four modeled conditions.

Trust emerged as the strongest positive predictor, followed by satisfaction and response competence. Social presence and responsible personalization provided additional positive contributions, whereas conversational intrusiveness weakened relationship quality. The pattern suggests that successful conversational commerce is fundamentally relational rather than merely technological. Fluent natural-language generation is insufficient when customers cannot rely on the accuracy, transparency, or appropriateness of the interaction.

For practitioners, the findings imply that conversational systems should be designed around customer problem resolution before promotional optimization. Accurate responses, contextual continuity, transparent automation, appropriate personalization, privacy-sensitive data use, and accessible human escalation should constitute foundational design requirements. Performance dashboards should likewise include trust, satisfaction, repeat-use intention, escalation quality, conversational abandonment, and relationship continuity alongside conversion and automation metrics.

The study is deliberately limited by its simulation-based methodology. Numerical coefficients and condition means are synthetic and should not be generalized to actual customers. Future research should validate the framework using controlled chatbot experiments, real conversation logs, longitudinal customer relationships, verified transaction behavior, and cross-platform comparisons. Particularly useful extensions would examine how conversational relationship quality varies across high-risk and low-risk purchases, customer age groups, disclosure of AI identity, human escalation availability, degrees of anthropomorphism, and different personalization intensities. Such research can clarify when

conversational commerce genuinely strengthens relationships and when automation begins to substitute interactional volume for meaningful customer value.

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