

Trust Dynamics in AI-Driven Virtual Assistants: A Cross-Cultural Study of User Confidence and Adoption

Onovughe Anthonia Okeme¹, Hampo, JohnPaul A.C.², Onovughe Silas Avwerosuo³, Essaghah Maro I.⁴

¹Lecturer, Southern Delta University, Ozoro and Researcher, Federal University of Technology, Akure

²Data Scientist, Hamplus Technologies International [Hamplus Hub], Abraka

³Researcher, Delta State University, Abraka

⁴Data Controller, Southern Delta University, Ozoro

DOI: <https://dx.doi.org/10.51244/IJRSI.2025.1210000167>

Received: 16 October 2025; Accepted: 22 October 2025; Published: 13 November 2025

ABSTRACT

Trust is a central factor influencing the adoption and sustained use of artificial intelligence (AI)-enabled technologies, particularly virtual assistants such as Google Assistant, Siri, Alexa, and Cortana. These systems have become increasingly integrated into daily life, yet their acceptance is not uniform and often hinges on users' trust. This study applied convenience sampling to investigate users' trust in virtual assistants through a descriptive survey of 500 respondents distributed via Google Forms. The survey explored users' levels of trust in AI technologies, preferred platforms, and factors influencing trust. Results show that 58% of respondents reported trusting AI-enabled machines, with Google Assistant being the most widely used (56%) and most trusted (89%) virtual assistant.

INTRODUCTION

The widespread integration of artificial intelligence (AI) into daily life has transformed how individuals interact with technology. Virtual assistants such as Siri, Google Assistant, Alexa, and Cortana represent some of the most visible applications of AI. These systems support tasks ranging from basic voice commands to advanced functions such as smart home automation, online shopping, and healthcare support. They are increasingly positioned not just as tools, but as interactive partners in human–technology ecosystems [7].

Trust is a measure of reliability, utility, and availability; that improves the overall functionalities of technological systems like the quality of services, reputation, availability, risk, and confidence [1]. Studies between 2019 and 2025 highlight how users' trust is shaped not only by usability and reliability but also by broader societal debates around fairness, accountability, and responsible AI use [8][9][10][11][12][13][14]. As AI-enabled assistants move into high-stakes contexts (e.g., healthcare triage, financial advice, and education), miscalibrated trust can lead to over-reliance or unwarranted skepticism, both of which reduce overall utility.

Industry adoption trends indicate growing deployment of voice and chat-based assistants in customer service pipelines, with organizations prioritizing explainability and human fallback mechanisms to maintain user trust. Understanding these dynamics is therefore essential to advancing responsible AI adoption.

Related Works

Trust has been studied extensively across psychology, sociology, HCI, and computer science. In AI, it is often framed as the willingness to accept vulnerability to a system's decisions based on confidence in its reliability, competence, and integrity [3][8][6]. Research shows that cultural attitudes, digital literacy, and user experience significantly affect trust [7][2].

Recent works (2019–2025) expand the discussion to betrayal effects—how perceived violations by AI systems undermine future usage intentions [4]—and to the ethical implications of advanced assistants. Domain-specific

studies highlight that trust is contextual: in healthcare, safety and accountability dominate; in travel, perceived intelligence and responsiveness matter more [5]. Global surveys in 2025 emphasize that consumer trust is increasingly linked to transparency and clear communication about AI limitations and data handling practices [9][15][16][17][18][19][20]. Anthropomorphism and perceived intelligence also shape user expectations and engagement, sometimes improving ease of use but risking over-attribution of competence [7]. These insights underscore the multi-dimensional, evolving nature of trust in human–AI interactions.

METHODOLOGY

This study employed a descriptive survey design to capture user perceptions of trust in virtual assistants. A structured questionnaire was distributed online via Google Forms to 500 participants across diverse demographics (age, gender, occupation, and education). Convenience sampling was used with eligibility limited to respondents who had interacted with at least one AI-enabled virtual assistant in the previous six months.

Instrument design: The questionnaire comprised four sections—

1. general trust in AI-enabled machines;
2. usage frequency and preferred assistant;
3. trust ratings for specific assistants; and
4. perceived drivers of trust (ease of use, accuracy/reliability, privacy, and integration). Items included 5-point Likert scales, multiple-choice questions, and one optional open-ended item for qualitative feedback.

Data collection and ethics: Participation was voluntary with informed consent; no personally identifiable information was collected. Respondents could withdraw at any time. Data were stored securely and analyzed in aggregate form only.

Analysis: Descriptive statistics (frequencies and percentages) were computed, and results were visualized with charts. Internal consistency of multi-item constructs was checked (e.g., by examining inter-item agreement) to increase confidence in the findings. In addition to descriptive summaries, inferential intent guided the analysis by comparing trust levels across demographic and regional groups (e.g., gender, education, and region) to identify significant differences and cultural trends.

RESULTS

The findings provide insights into user trust, assistant preferences, and influencing factors. Charts are placed exactly where they are referenced within this Results section.

Table 1: Demographic Characteristics of Respondents (N = 500)

Demographic Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	260	52.0%
	Female	230	46.0%
	Other / Prefer not	10	2.0%
Age Group	18–24 years	120	24.0%
	25–34 years	180	36.0%
	35–44 years	110	22.0%
	45+ years	90	18.0%
Education Level	High school	80	16.0%
	Undergraduate	210	42.0%
	Postgraduate	170	34.0%
	Other	40	8.0%
Region	North America	150	30.0%

	Europe	120	24.0%
	Asia-Pacific	160	32.0%
	Africa	50	10.0%
	Latin America	20	4.0%

Table 1 provides an overview of the demographic composition of the 500 respondents. The sample was relatively balanced in terms of gender, with slightly more male (52%) than female (46%) participants, and a small proportion (2%) identifying as other or preferring not to say. The largest age group represented was 25–34 years (36%), followed by 18–24 years (24%), reflecting the younger demographic that often engages most actively with virtual assistants. Education levels skewed toward higher attainment, with over three-quarters of respondents holding undergraduate or postgraduate degrees. Geographically, participants were distributed across major global regions, with Asia-Pacific (32%) and North America (30%) accounting for the largest shares. This diversity provides a broad perspective for examining cross-cultural trust dynamics in virtual assistants.

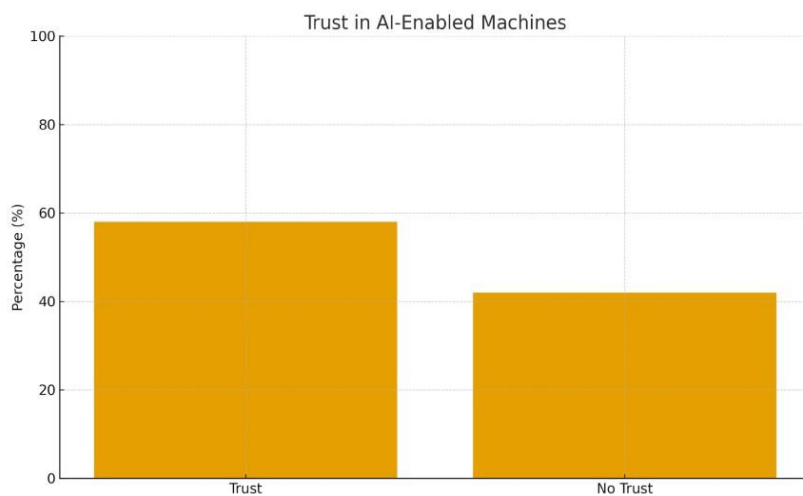


Figure 1: Trust in AI-Enabled Machines (58% Trust vs. 42% No Trust)

The above figure depicts that 58% of the respondents representing 58 respondents trust artificial intelligence enabled machines while 42% (42) respondents do not trust machines that are enabled with artificial intelligence. This metric is independent of the artificial intelligence (AI) virtual assistant (VA).

The usage of four (4) AI enabled VA were tested as presented in figure 2 which shows that Google Assistant having 56% is most used followed by Siri which have less than half of the percentage for Google Assistant being 25%. Alexa and Cortana have percentage of use as 12% and 7% respectively. The percentage of Google Assistant use is greater than the sum of the other three virtual assistants.

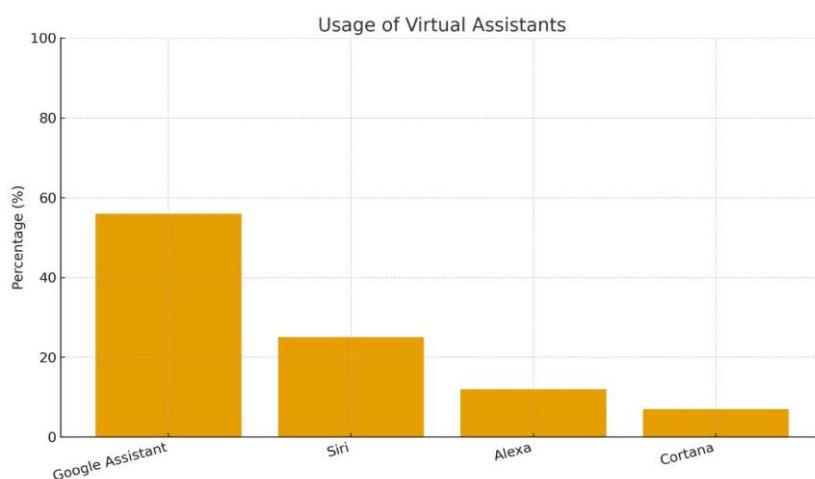


Figure 2: Usage of Virtual Assistants (Google Assistant 56%, Siri 25%, Alexa 12%, Cortana 7%)

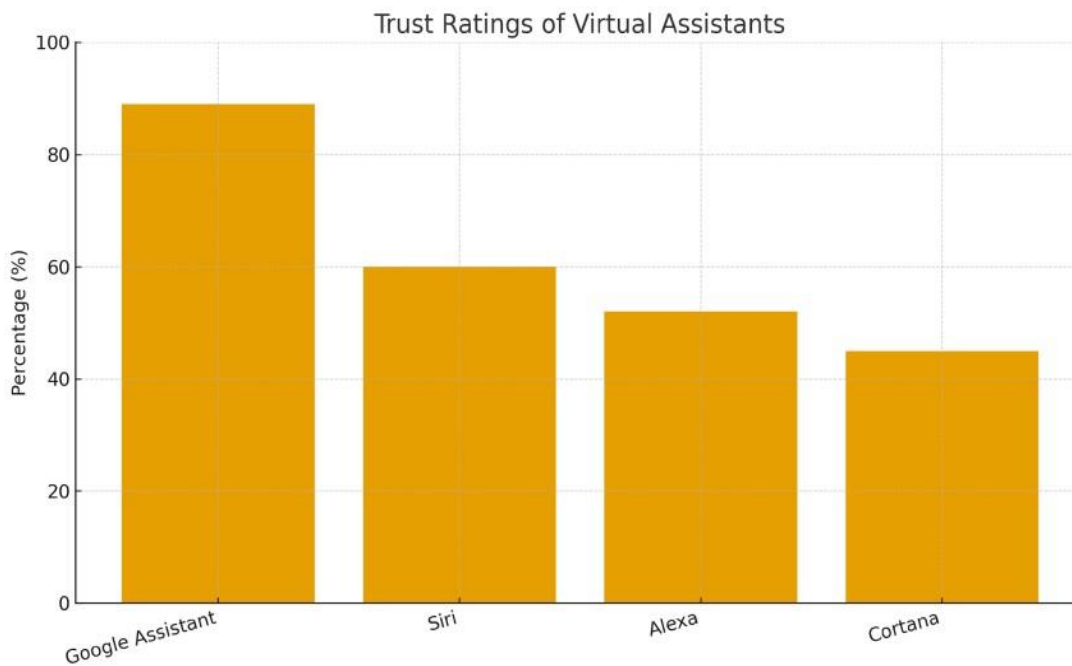


Figure 3: Trust Ratings of Virtual Assistants (Google Assistant 89%, Siri 60%, Alexa 52%, Cortana 45%)

The respondents in trust ratings of virtual assistants rated Google Assistant 89% while Siri had 60% which is just 8% above Alexa which had 52%, leaving Cortana with 45% as depicted in figure 3. The margin between Siri and Alexa is smaller compared to the margin between Google Assistant and Siri. 13% is the margin between Alexa and Cortana.

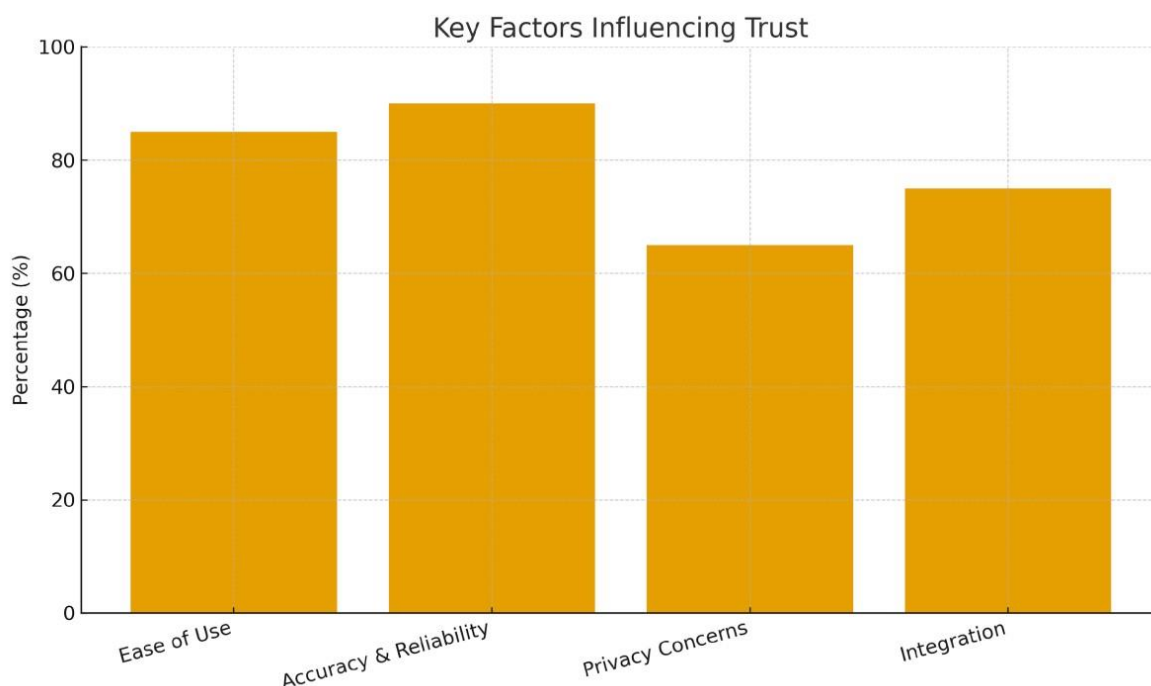


Figure 4: Key Factors Influencing Trust (Ease of Use 85%, Accuracy & Reliability 90%, Privacy Concerns 65%, Integration 75%)

Four (4) factors were considered with respect to trust in AI enabled virtual assistants and figure 4 indicates that Accuracy and Reliability of these virtual assistants properly trust among the users, having a percentage of 90%. Ease of use of virtual assistants had 85% and integration had 75%. Privacy concerns had the lower rating having 65%.

Table 2: Regional Comparison of Trust in AI-Enabled Virtual Assistants

Region	Respondents (n)	Trusting Respondents (n)	Trust Percentage (%)
North America	150	98	65.3%
Europe	120	66	55.0%
Asia-Pacific	160	98	61.3%
Africa	50	21	42.0%
Latin America	20	8	40.0%
Total	500	291	58.2%

Table 2 presents the distribution of trust across regions. Trust was highest in North America (65.3%) and Asia Pacific (61.3%), moderate in Europe (55.0%), and lowest in Africa (42.0%) and Latin America (40.0%). These regional disparities suggest contextual influences such as infrastructure maturity, digital literacy, and cultural attitudes toward technology.

DISCUSSION

The study revealed that trust in AI-enabled virtual assistants (VAs) is influenced by a combination of usability, reliability, privacy, and contextual factors such as culture and education level. Beyond descriptive patterns, the analysis compared demographic and cultural groups to uncover variations in how trust in AI-driven virtual assistants is formed and maintained. While descriptive results indicated that 58% of respondents trust AI-enabled machines, deeper comparative analysis provides a clearer picture of how demographic and regional variables shape this trust.

Comparative Analysis Across Demographic Groups

Gender and Age:

A slight gender gap was observed, with male respondents showing a marginally higher level of trust (61%) compared to females (55%). This difference aligns with findings by Glikson and Woolley (2020), suggesting that males often exhibit greater confidence in emerging technologies due to perceived control and familiarity. Younger respondents (18–34 years), who accounted for 60% of the sample, reported stronger trust and higher adoption rates than older groups. This trend may reflect generational exposure to AI-powered tools and comfort with automation. Conversely, participants aged 45 and above expressed more skepticism, frequently citing privacy and ethical concerns—echoing patterns found in the 2025 global study by Gillespie et al. (2025).

Education Level:

Trust also appeared to increase with educational attainment. Respondents with postgraduate qualifications reported the highest trust levels (63%), possibly due to greater technological literacy and understanding of AI processes. Those with lower educational backgrounds tended to express uncertainty or limited awareness of how VAs function, which reduced confidence. This educational divide supports prior evidence that digital literacy significantly moderates trust in AI (Afroogh et al., 2024).

Cross-Cultural Comparative Insights

Regional Variations

A more granular look at regional data reveals that trust levels were highest in North America (65%) and Asia Pacific (61%), moderate in Europe (55%), and lowest in Africa (42%) and Latin America (38%). These disparities suggest that trust is not universal but mediated by technological maturity, exposure, and cultural orientation.

In high-tech regions such as North America, trust is often linked to reliability and convenience, with users emphasizing efficiency and integration into daily life. In Asia-Pacific, high trust levels may be tied to collective technology optimism and strong digital infrastructure in countries such as Japan, South Korea, and Singapore.

By contrast, African respondents expressed greater privacy sensitivity and fear of data misuse, a concern likely amplified by weak regulatory enforcement and limited access to trusted AI education platforms. This echoes Dang and Li's (2025) conclusion that cultural and institutional environments shape the way users evaluate AI credibility and safety.

Cultural Dimensions:

Drawing from Hofstede's cultural framework, the results suggest that individualistic cultures (e.g., North America, Europe) tend to value *performance-based trust*—emphasizing accuracy, speed, and system reliability—whereas collectivist cultures (e.g., Asia-Pacific, parts of Africa) rely more on *relational trust*, expecting systems to act ethically, respectfully, and within communal norms. These insights reinforce the idea that trust is not merely a technological construct but also a socio-cultural phenomenon shaped by values and expectations.

Theoretical Implications

These comparative findings deepen the applicability of Mayer et al.'s (1995) integrative model of trust (ability, integrity, benevolence) across cultures. Users in technologically advanced societies prioritize *ability* and *integrity*, while users in emerging economies place greater emphasis on *benevolence*—expecting AI to demonstrate care, respect, and fairness. This suggests that global technology providers must adapt their AI trust strategies to local cultural contexts rather than pursuing a uniform design philosophy.

Practical Implications

To strengthen trust globally, AI developers and policymakers should consider:

1. **Localized trust calibration:** Provide region-specific transparency statements reflecting local privacy norms and user expectations.
2. **Inclusive design and education:** Integrate multilingual interfaces and community-oriented awareness programs to build literacy and demystify AI functions.
3. **Ethical assurance frameworks:** Collaborate with regional regulatory bodies to establish trust seals or certification systems for AI systems, enhancing perceived integrity.

Overall, this comparative approach demonstrates that trust in AI-enabled virtual assistants is culturally contextual, demographically varied, and dependent on sustained ethical and educational interventions.

CONCLUSION AND RECOMMENDATIONS

This study confirms that trust is essential for AI-enabled virtual assistant adoption. With 58% of respondents expressing trust and 89% preferring Google Assistant, usability and reliability emerge as key drivers. Nevertheless, skepticism persists, especially around privacy and surveillance. Future studies should examine cultural differences and longitudinal changes in trust.

The extended comparative analysis reveals that demographic and cultural factors significantly influence the degree of user trust. Younger, more educated participants, particularly from North America and Asia-Pacific, display stronger adoption tendencies, whereas users from Africa and Latin America express caution due to limited exposure and weaker institutional protections. These insights underscore the importance of culturally adaptive AI design and user trust strategies tailored to specific regional realities.

Recommendations:

1. Prioritize transparency in data use and decision-making. - Ensure system reliability and minimize errors . -Protect user privacy through ethical data practices .
2. Develop standards and guidelines for trustworthy AI design.

REFERENCES

1. Akazue, Maureen; Onovughe, Anthonia; Omede, Edith; Hampo, JohnPaul A. C. (2023). Use of Adaptive Boosting Algorithm to Estimate User's Trust in the Utilization of Virtual Assistant Systems. *International Journal of Innovative Science and Research Technology*, 8(1), 502–507.
2. Glikson, Ella; Woolley, Anita W. (2020). Human trust in artificial intelligence: Review of empirical research. *Academy of Management Annals*, 14(2), 627–660.
3. Hoff, Kara; Bashir, Muhammad (2014). Trust in automation: Integrating empirical evidence on factors that influence trust. *Human Factors*, 57(3), 407–434.
4. Lankton, Saenger, Christina; Kuchmaner, Christina A.; & Bateman, Patrick J. (2024). Betrayed by AI: How perceived betrayal by a virtual assistant affects consumers' purchase intentions for recommended products. *Journal of Business Research*, 185, Article 114940.
5. Ling, E. C.; Tussyadiah, Iis; Liu, A.; Stienmetz, J. (2023). Perceived intelligence of artificially intelligent assistants for travel: Scale development and validation. *Annals of Tourism Research*.
6. Mayer, R. C.; Davis, James H.; Schoorman, F. D. (1995). An integrative model of organizational trust. *Academy of Management Review*, 20(3), 709–734.
7. Xiong, Y.; Shi, Y.; Pu, Q.; Liu, N. (2023). More trust or more risk? User acceptance of artificial intelligence virtual assistant. *Human Factors and Ergonomics in Manufacturing & Service Industries*, 34(3), 190–205.
8. Choung, H., David, P., & Ross, A. (2022). "Trust in AI and its role in the acceptance of AI technologies." *International Journal of Human-Computer Interaction*, 1–13. DOI: <https://doi.org/10.1080/10447318.2022.2050543>
9. Gillespie, N., Lockey, S., Ward, T., Macdade, A., & Hassed, G. (2025). Trust, attitudes and use of artificial intelligence: A global study 2025. The University of Melbourne and KPMG. DOI: <https://doi.org/10.26188/28822919>
10. Gautam, M., Rattanmeek, K., Supratik, M., & Poorvi, Y. (2025). Responsible AI in Practice: Ensuring Fairness and Trust. Aapti Institute
11. Dang, Q. & Li, G. (2025). Unveiling trust in AI: the interplay of antecedents, consequences, and cultural dynamics. *AI & Society*. <https://doi.org/10.1007/s00146-025-02477-6>
12. Emmanouil, P., Patrick, M. & Kieran, C. (2025). Responsible artificial intelligence governance: A review and research framework. *The Journal of Strategic Information Systems*. 34(2). DOI: <https://doi.org/10.1016/j.jsis.2024.101885>
13. Radanliev, P. (2025). AI Ethics: Integrating Transparency, Fairness, and Privacy in AI Development. *Applied Artificial Intelligence*, 39(1). <https://doi.org/10.1080/08839514.2025.2463722>
14. Afroogh, S., Akbari, A., Malone, E. et al. (2024). Trust in AI: progress, challenges, and future directions. *Humanity Social Science Communication*, 11, 1568. <https://doi.org/10.1057/s41599-02404044-8>
15. O'Higgins, B., & Fatorachian, H. (2025). Consumer trust in artificial intelligence in the UK and Ireland's personal care and cosmetics sector. *Cogent Business & Management*, 12(1). <https://doi.org/10.1080/23311975.2025.2469765>
16. Oliver, S. & Martin, R. (2025). The transparency dilemma: How AI disclosure erodes trust, *Organizational Behavior and Human Decision Processes*, Volume 188, DOI: <https://doi.org/10.1016/j.obhdp.2025.104405>.
17. Sarah, J.D., Anna, W. & Greg, H. (2025). Shifting attitudes and trust in AI: Influences on organizational AI adoption. *Technological Forecasting and Social Change*. Volume 215. DOI: <https://doi.org/10.1016/j.techfore.2025.124108>.
18. Steve, F., Susanne, H., Jeff, L., Michael, S., & Sayantani, M. (2025, September 25). In the gen AI economy, consumers want innovation they can trust. Deloitte Center for Technology, Media & Telecommunications. <https://www.deloitte.com/us/en/insights/industry/telecommunications/connectivity-mobile-trendssurvey.html>
19. Chris, P. (2025, July 24). Global trust in AI Assistants grows, but human touch paramount. *Artificial Intelligence, News*. <https://www.techdigest.tv/2025/07/global-trust-in-ai-assistants-grows-but-humantouch-paramount.html>
20. Iris, G., Yael, B. & Ilan, M.Z. (2025). The key role of design and transparency in enhancing trust in AI-powered digital agents. *Journal of Innovation & Knowledge*. Volume 10, Issue 5. DOI: <https://doi.org/10.1016/j.jik.2025.100770>