

Consumer Trust and Purchase Behaviour Towards Ai-Generated Marketing Content: An Empirical Study In India

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Abstract

Artificial Intelligence (AI) has emerged as a transformative technology in modern marketing, enabling organisations to create personalised, data-driven, and scalable marketing communications. AI-generated marketing content, including advertisements, product recommendations, social media posts, and promotional messages, is increasingly being adopted by businesses to enhance customer engagement and improve marketing effectiveness. However, the success of AI-driven marketing largely depends on consumer trust, perceived credibility, and transparency. The present study examines consumer trust and purchase behavior towards AI-generated marketing content in India. The study aims to analyse the level of consumer trust in AI-generated content, assess the impact of perceived credibility on purchase behavior, investigate the relationship between transparency and consumer trust, and evaluate the influence of consumer trust on purchase intention and buying decisions. The research is based on primary data collected from 500 consumers across different demographic backgrounds in India through a structured questionnaire. Statistical tools such as descriptive statistics, One-Sample t-test, Pearson Correlation Analysis, Simple Regression Analysis, and Multiple Regression Analysis were employed to test the hypotheses and analyze the data. The findings reveal that Indian consumers exhibit a significant level of trust towards AI-generated marketing content. Perceived credibility was found to have a strong positive influence on consumer purchase behavior, while transparency significantly enhanced consumer trust. Furthermore, consumer trust emerged as the most influential predictor of purchase intention and buying decisions. The study concludes that trust, transparency, and credibility are critical factors determining consumer acceptance of AI-generated marketing communications. The findings contribute to the growing literature on AI-enabled marketing and provide valuable insights for marketers, organizations, and policymakers. The study suggests that businesses should emphasize transparency, ethical AI practices, and credible content creation to strengthen consumer trust and improve marketing outcomes. As AI technologies continue to evolve, understanding consumer perceptions will remain essential for developing effective and sustainable marketing strategies in the digital era.

Keywords: *Artificial Intelligence, Consumer Trust, Purchase Behavior, AI-Generated Marketing Content, Transparency, Credibility, Digital Marketing, India.*

Introduction

The rapid advancement of digital technologies has transformed the landscape of marketing across the world. In recent years, Artificial Intelligence (AI) has emerged as one of the most influential technological innovations, reshaping the way businesses interact with consumers, create marketing strategies, and deliver personalized experiences. AI has moved beyond its traditional role of data processing and automation to become a creative and strategic tool capable of generating advertisements, product descriptions, social media posts, promotional videos, personalized recommendations, and customer communication. As organizations increasingly integrate AI into their marketing activities, understanding consumer responses to AI-generated marketing content has become a critical area of research. Artificial Intelligence refers to computer systems and algorithms that can perform tasks that typically require human intelligence, such as learning, reasoning, decision-making, language processing, and content creation. The emergence of advanced AI technologies, including machine learning, natural language processing, deep learning, and generative AI models, has enabled marketers to automate content generation on an unprecedented scale. AI-generated marketing content includes text, images, videos, advertisements, email campaigns, product recommendations, and social media communications created either fully or partially by AI systems.

The growing adoption of AI-generated content is largely driven by its ability to improve efficiency, reduce costs, enhance personalization, and provide real-time customer engagement. Organizations can now create large volumes of customized marketing content within a short period while maintaining consistency in brand messaging. AI tools can analyze vast amounts of consumer data, identify preferences and behavioral patterns, and generate content tailored to individual customer needs. Consequently, businesses are increasingly relying on AI technologies to strengthen customer relationships and improve marketing performance. Despite these advantages, the use of AI-generated marketing content raises important questions regarding consumer trust and purchase behavior. Trust has long been recognized as a fundamental element in marketing relationships.

Consumers are more likely to engage with brands, accept marketing messages, and make purchase decisions when they trust the information provided. However, the increasing use of AI-generated content introduces new challenges related to authenticity, transparency, credibility, privacy, and ethical considerations. Consumers may question whether AI-generated messages are reliable, accurate, unbiased, and aligned with their interests. These concerns have the potential to influence how consumers perceive marketing communications and ultimately affect their purchasing decisions.

Consumer trust can be defined as the willingness of consumers to rely on a brand, organization, or information source based on confidence in its integrity, competence, and reliability. In the context of AI-generated marketing content, trust extends beyond the brand itself and includes trust in the technology responsible for creating and delivering marketing messages. Since AI systems operate through complex algorithms that are often not fully understood by consumers, the perceived trustworthiness of AI-generated content becomes a crucial determinant of marketing effectiveness. The concept of purchase behavior refers to the process through which consumers identify needs, search for information, evaluate alternatives, make purchase decisions, and engage in post-purchase evaluation. Marketing communications play a significant role in influencing each stage of this decision-making process. As AI-generated content becomes increasingly prevalent, it is essential to examine whether consumers respond differently to AI-created messages compared to content produced by human marketers. Understanding this relationship can help organizations design effective marketing strategies that balance technological innovation with consumer expectations.

The Indian market provides a particularly relevant context for studying consumer trust and purchase behavior toward AI-generated marketing content. India is one of the fastest-growing digital economies in the world, characterized by a rapidly expanding internet user base, increasing smartphone penetration, widespread adoption of social media platforms, and growing e-commerce activity. Indian consumers are becoming more digitally connected and increasingly exposed to AI-driven marketing initiatives through online shopping platforms, streaming services, social media applications, and mobile marketing campaigns. The digital transformation of India has accelerated significantly in recent years due to advancements in internet infrastructure, affordable mobile data services, and government initiatives promoting digital adoption. As a result, businesses operating in India are investing heavily in AI-powered marketing technologies to reach and engage consumers more effectively. E-commerce platforms utilize AI algorithms to provide personalized product recommendations, while brands employ AI-generated content to manage social media engagement, customer support, and targeted advertising. Consequently, Indian consumers interact with AI-generated marketing content on a daily basis, often without being fully aware of its technological origins. The increasing integration of AI into marketing practices presents both opportunities and challenges for businesses. On one hand, AI-generated content can enhance customer experiences by providing relevant, timely, and personalized information. Personalized marketing messages can increase consumer satisfaction, improve engagement levels, and strengthen brand loyalty. AI can also help businesses optimize marketing campaigns, reduce operational costs, and improve return on investment.

On the other hand, excessive reliance on AI-generated content may create concerns regarding authenticity and emotional connection. Marketing has traditionally relied on human creativity, empathy, and emotional

intelligence to establish meaningful relationships with consumers. While AI systems can mimic human language and communication patterns, consumers may perceive AI-generated content as impersonal, manipulative, or lacking genuine understanding of their needs. Such perceptions can reduce trust and negatively impact purchase intentions. Transparency is another critical factor influencing consumer trust in AI-generated marketing content. Consumers increasingly demand openness regarding how their personal data is collected, analyzed, and utilized for marketing purposes. AI systems often rely on large datasets to generate personalized content, raising concerns about data privacy and security. If consumers believe that their personal information is being misused or inadequately protected, their trust in both the technology and the brand may decline. Therefore, organizations must ensure transparent and ethical AI practices to maintain consumer confidence. Ethical considerations associated with AI-generated marketing content have also gained significant attention. AI algorithms can unintentionally produce biased, misleading, or inaccurate information if they are trained on flawed datasets. Additionally, the ability of AI systems to create highly persuasive content raises concerns regarding consumer manipulation and informed decision-making. Ethical marketing practices require organizations to ensure that AI-generated content is truthful, fair, and aligned with consumer interests. Failure to address these concerns may damage brand reputation and reduce consumer trust.

The relationship between consumer trust and purchase behavior has been extensively examined in traditional marketing contexts. Numerous studies have demonstrated that trust positively influences consumer attitudes, purchase intentions, customer satisfaction, and brand loyalty. However, the emergence of AI-generated marketing content introduces new dimensions that require further investigation. While some consumers may appreciate the convenience and personalization offered by AI technologies, others may remain skeptical about the credibility and authenticity of machine-generated communications. This variation in consumer perceptions highlights the need for empirical research to understand how trust influences purchase behavior in the context of AI-driven marketing. Demographic factors such as age, education, income, digital literacy, and technological familiarity may also affect consumer responses to AI-generated content. Younger consumers who are more comfortable with digital technologies may exhibit higher levels of trust in AI-generated marketing messages compared to older consumers. Similarly, individuals with greater technological knowledge may be more likely to understand the benefits and limitations of AI systems, influencing their trust and purchase decisions. Examining these demographic influences can provide valuable insights into consumer segmentation and targeting strategies.

The emergence of generative AI technologies has further intensified the importance of this research area. Generative AI systems are capable of producing highly sophisticated content that closely resembles human-created communication. As these technologies continue to improve, distinguishing between human-generated and AI-generated content becomes increasingly difficult. This development raises important questions regarding consumer awareness, perception, and trust. Understanding whether consumers react differently when they know content has been generated by AI can provide valuable guidance for marketers and policymakers. From a managerial perspective, studying consumer trust and purchase behavior toward AI-generated marketing content offers significant practical implications. Businesses need to understand the factors that influence consumer acceptance of AI-generated communications in order to design effective marketing strategies. Insights from such research can help organizations determine the appropriate balance between automation and human involvement in marketing activities. Furthermore, understanding consumer trust can assist companies in developing transparent AI policies, ethical guidelines, and customer engagement practices that enhance brand credibility and long-term relationships.

From an academic perspective, this research contributes to the growing body of literature on AI, digital marketing, consumer behavior, and technology acceptance. While existing studies have explored various aspects of AI adoption in business contexts, research focusing specifically on consumer trust and purchase behavior toward AI-generated marketing content remains limited, particularly in emerging economies such as

India. This study seeks to address this gap by providing empirical evidence on how Indian consumers perceive AI-generated marketing communications and how these perceptions influence their purchasing decisions.

The relevance of this research is further strengthened by the evolving nature of consumer expectations in the digital era. Modern consumers increasingly seek personalized experiences, instant communication, and relevant information. AI technologies offer powerful capabilities to meet these expectations; however, their success ultimately depends on consumer acceptance and trust. Without trust, even the most sophisticated AI-generated marketing content may fail to achieve desired outcomes. Therefore, understanding the factors that foster or hinder consumer trust is essential for maximizing the effectiveness of AI-driven marketing strategies. In conclusion, Artificial Intelligence has become a transformative force in modern marketing, enabling businesses to generate personalized and scalable content that enhances customer engagement and operational efficiency. However, the increasing use of AI-generated marketing content raises important questions regarding consumer trust, authenticity, transparency, and ethical responsibility. Since trust plays a crucial role in shaping purchase behavior, it is essential to examine how consumers perceive AI-generated marketing communications and how these perceptions influence their purchasing decisions. In the context of India's rapidly expanding digital economy, this study aims to provide valuable insights into the relationship between consumer trust and purchase behavior toward AI-generated marketing content, contributing to both academic knowledge and practical marketing applications.

Review of Literature

The emergence of Artificial Intelligence (AI) has significantly transformed contemporary marketing practices by enabling organizations to create, personalize, and distribute marketing content with greater efficiency and precision. AI-generated marketing content has become increasingly prevalent across digital platforms, influencing consumer interactions, perceptions, and purchasing decisions. As businesses continue to adopt AI-powered technologies, understanding consumer trust and its impact on purchase behavior has become an important area of academic inquiry. The existing literature highlights various dimensions of AI adoption, consumer trust, technology acceptance, digital marketing effectiveness, and purchasing behavior. The following review examines major studies relevant to the present research.

Artificial Intelligence and Marketing Transformation

The integration of AI into marketing activities has attracted substantial scholarly attention over the past decade. According to **Kaplan and Haenlein (2019)**, AI technologies have fundamentally altered the marketing environment by enabling automated decision-making, predictive analytics, customer segmentation, and personalized communication. The authors argued that AI has become a strategic tool for enhancing customer experiences and improving marketing efficiency.

Similarly, **Huang and Rust (2021)** examined the evolving role of AI in marketing and suggested that AI systems can perform analytical, mechanical, and increasingly creative functions traditionally undertaken by human marketers. Their study emphasized that AI-generated content allows organizations to deliver highly customized messages that improve customer engagement and satisfaction.

Davenport, Guha, Grewal, and Bressgott (2020) highlighted the growing application of AI in customer relationship management, digital advertising, and content generation. Their findings revealed that AI-powered marketing tools can enhance decision quality and improve customer targeting, leading to better marketing outcomes. However, the researchers also emphasized the importance of maintaining consumer trust while implementing AI-driven strategies.

AI-Generated Content and Consumer Perceptions

The development of generative AI technologies has expanded the scope of automated content creation. **Grewal, Hulland, Kopalle, and Karahanna (2020)** observed that AI-generated content is increasingly being used in

social media marketing, product recommendations, online advertisements, and customer communications. Their study found that consumers often appreciate the convenience and personalization offered by AI-generated content, provided it meets expectations regarding relevance and quality.

Research conducted by **Longoni and Cian (2022)** examined consumer reactions to AI-generated communications and found that consumer perceptions vary depending on the nature of the content and the context in which it is delivered. The study suggested that while consumers value efficiency and personalization, they may exhibit skepticism when they become aware that content has been generated by AI rather than humans.

Similarly, **Araujo, Helberger, Kruikemeier, and De Vreese (2020)** investigated the impact of AI-generated communication on consumer attitudes and found that transparency regarding AI usage significantly influences consumer perceptions. Their findings indicated that consumers tend to evaluate AI-generated content more positively when organizations clearly disclose the use of AI technologies.

Concept of Consumer Trust

Consumer trust has long been recognized as a critical determinant of successful marketing relationships. **Morgan and Hunt (1994)** proposed the Commitment-Trust Theory, arguing that trust forms the foundation of long-term relationships between organizations and consumers. Their study demonstrated that trust encourages cooperation, commitment, and customer loyalty.

According to **Mayer, Davis, and Schoorman (1995)**, trust is influenced by perceptions of ability, integrity, and benevolence. These dimensions remain highly relevant in digital marketing environments where consumers interact with automated technologies and AI-generated content. The authors suggested that trust develops when consumers perceive a system or organization as competent, reliable, and acting in their best interests.

Gefen, Karahanna, and Straub (2003) extended trust research into online environments and found that trust significantly influences consumers' willingness to engage in electronic transactions. Their study revealed that consumers are more likely to accept digital communications and complete online purchases when they trust the source of information.

Trust in Artificial Intelligence Systems

The growing reliance on AI technologies has generated substantial research on trust in intelligent systems. **Glikson and Woolley (2020)** explored the determinants of trust in AI and concluded that transparency, reliability, explainability, and perceived competence significantly influence trust formation. Their study emphasized that consumer acceptance of AI depends largely on confidence in the system's ability to produce accurate and beneficial outcomes.

Similarly, **Siau and Wang (2018)** examined trust in AI applications and found that trust serves as a crucial mediator between technological adoption and user behavior. The researchers argued that consumers are more willing to rely on AI-generated recommendations and communications when they perceive the technology as trustworthy and transparent.

Shin (2021) investigated consumer trust in AI-driven services and found that explainability and ethical considerations play significant roles in shaping trust. The study demonstrated that consumers prefer AI systems that provide understandable explanations for their recommendations and decisions.

Technology Acceptance and Consumer Behavior

The relationship between technology adoption and consumer behavior has been extensively studied through various theoretical frameworks. **Davis (1989)** introduced the Technology Acceptance Model (TAM), which

identifies perceived usefulness and perceived ease of use as primary determinants of technology acceptance. The model has been widely applied to understand consumer acceptance of digital marketing technologies and AI applications.

Building upon TAM, **Venkatesh, Morris, Davis, and Davis (2003)** developed the Unified Theory of Acceptance and Use of Technology (UTAUT). Their research identified performance expectancy, effort expectancy, social influence, and facilitating conditions as key factors influencing technology adoption. These variables continue to provide valuable insights into consumer acceptance of AI-generated marketing content.

Marangunić and Granić (2015) reviewed the application of TAM across multiple technological contexts and confirmed its effectiveness in explaining user acceptance of emerging technologies. Their findings suggest that perceived benefits and ease of interaction significantly influence consumer attitudes toward AI-based systems.

Personalization and Consumer Engagement

One of the most significant advantages of AI-generated marketing content is its ability to deliver personalized experiences. **Rust and Huang (2014)** argued that personalization enhances customer satisfaction by providing relevant information tailored to individual preferences. Their study found that personalized marketing communications improve customer engagement and strengthen brand relationships.

Similarly, **Bleier and Eisenbeiss (2015)** examined the effects of online personalization and discovered that personalized content positively influences consumer attitudes, trust, and purchase intentions. However, the study also noted that excessive personalization may raise privacy concerns, potentially reducing consumer trust. Research by **Arora et al. (2008)** demonstrated that consumers generally respond favorably to personalized marketing messages when they perceive the personalization process as beneficial and non-intrusive. Their findings highlight the importance of balancing personalization with respect for consumer privacy.

Privacy Concerns and Trust

The increasing use of consumer data in AI-generated marketing has raised concerns regarding privacy and information security. **Culnan and Armstrong (1999)** found that consumers are more willing to share personal information when organizations establish trust and provide assurances regarding data protection.

Similarly, **Malhotra, Kim, and Agarwal (2004)** developed the Internet Users' Information Privacy Concerns (IUIPC) framework and demonstrated that privacy concerns significantly influence online trust and behavioral intentions. Their findings suggest that concerns regarding data collection and usage may affect consumer acceptance of AI-generated marketing content.

Martin and Murphy (2017) emphasized the growing importance of ethical data management in digital marketing. Their research indicated that transparent data practices enhance consumer trust and strengthen relationships between consumers and organizations.

AI Transparency and Ethical Considerations

Transparency has emerged as a central factor influencing trust in AI-generated content. **Eslami et al. (2018)** examined consumer perceptions of algorithmic transparency and found that users generally prefer systems that openly disclose how content is generated and personalized. The study concluded that transparency enhances trust and user satisfaction.

Likewise, **Diakopoulos (2016)** argued that algorithmic accountability is essential for maintaining public trust in AI-driven systems. The author emphasized the need for organizations to explain AI decision-making processes and address potential biases in algorithmic outputs.

Floridi et al. (2018) highlighted ethical principles for AI implementation, including transparency, fairness, accountability, and privacy protection. Their research suggested that adherence to ethical guidelines strengthens consumer confidence in AI technologies and improves acceptance.

Purchase Behavior in Digital Environments

Consumer purchase behavior has evolved considerably with the growth of digital technologies. **Kotler and Keller (2016)** explained that purchase behavior is influenced by cultural, social, personal, and psychological factors. In digital contexts, online information, recommendations, and personalized communications play increasingly important roles in shaping purchasing decisions.

Research conducted by **Cheung and Thadani (2012)** found that electronic word-of-mouth significantly affects online purchase behavior. Consumers frequently rely on digital information sources when evaluating products and making purchase decisions.

Similarly, **Lemon and Verhoef (2016)** emphasized the importance of customer experience throughout the purchase journey. Their study suggested that personalized digital interactions positively influence customer satisfaction and purchasing outcomes.

AI and Purchase Intentions

Several studies have specifically explored the relationship between AI technologies and purchase behavior. **Molinillo, Anaya-Sánchez, Morrison, and Coca-Stefaniak (2022)** found that AI-powered personalization positively influences purchase intentions by enhancing perceived relevance and customer satisfaction. Consumers exposed to personalized AI-generated recommendations demonstrated higher levels of purchase willingness.

Likewise, **Chung, Ko, Joung, and Kim (2020)** reported that trust in AI-driven recommendations significantly influences consumers' purchase intentions. Their findings indicated that trust acts as a mediating variable between AI-generated communications and actual purchasing behavior.

Research by **Jarek and Mazurek (2019)** concluded that consumers who perceive AI technologies as useful and reliable are more likely to engage with AI-generated marketing content and make purchasing decisions based on such information.

Indian Context of AI-Generated Marketing

The adoption of AI technologies in India has accelerated rapidly due to increasing internet penetration, smartphone usage, and digital commerce growth. **KPMG India (2023)** reported that Indian businesses are increasingly investing in AI-driven customer engagement and marketing automation solutions to improve competitiveness and customer experiences.

According to **NASSCOM (2024)**, India has emerged as one of the leading markets for AI adoption, with significant growth in AI-powered marketing applications across retail, banking, telecommunications, and e-commerce sectors. The report highlighted increasing consumer exposure to AI-generated content in everyday digital interactions.

Research by **Bhatia and Kumar (2023)** examined Indian consumers' attitudes toward AI-based services and found that trust, transparency, and perceived usefulness significantly influence acceptance. The study suggested that while Indian consumers generally appreciate technological innovation, concerns regarding privacy and authenticity remain important determinants of trust.

Research Gap

The review of existing literature indicates that substantial research has been conducted on AI technologies, digital marketing, consumer trust, technology acceptance, personalization, and purchase behavior. Previous studies have established that trust plays a crucial role in shaping consumer responses to technological innovations and marketing communications. Research has also demonstrated the growing significance of AI-generated content in influencing customer experiences and purchase intentions. However, limited empirical research has specifically examined the relationship between consumer trust and purchase behavior toward AI-generated marketing content in the Indian context. Most existing studies focus on AI adoption, technology acceptance, or digital marketing effectiveness without comprehensively investigating how trust in AI-generated content influences consumer purchasing decisions. Furthermore, the rapid development of generative AI technologies has created new challenges related to authenticity, transparency, and ethical marketing practices that remain insufficiently explored. Therefore, the present study seeks to address this research gap by empirically examining consumer trust and purchase behavior toward AI-generated marketing content in India. The findings are expected to contribute to the existing body of knowledge and provide valuable insights for marketers, researchers, and policymakers regarding the effective and ethical use of AI in marketing communications.

Objectives of the Study

1. To examine the level of consumer trust towards AI-generated marketing content among Indian consumers.
2. To analyze the impact of perceived credibility of AI-generated marketing content on consumer purchase behavior.
3. To investigate the relationship between transparency of AI-generated marketing content and consumer trust.
4. To assess the influence of consumer trust in AI-generated marketing content on purchase intention and buying decisions.

Hypothesis

- **H₀₁ (Null Hypothesis):** There is no significant level of trust among consumers towards AI-generated marketing content.
- **H₁₁ (Alternative Hypothesis):** Consumers exhibit a significant level of trust towards AI-generated marketing content.
- **H₀₂ (Null Hypothesis):** Perceived credibility of AI-generated marketing content has no significant impact on consumer purchase behavior.
- **H₁₂ (Alternative Hypothesis):** Perceived credibility of AI-generated marketing content has a significant positive impact on consumer purchase behavior.
- **H₀₃ (Null Hypothesis):** There is no significant relationship between transparency of AI-generated marketing content and consumer trust.
- **H₁₃ (Alternative Hypothesis):** Transparency of AI-generated marketing content has a significant positive relationship with consumer trust.
- **H₀₄ (Null Hypothesis):** Consumer trust in AI-generated marketing content does not significantly influence purchase intention and buying decisions.
- **H₁₄ (Alternative Hypothesis):** Consumer trust in AI-generated marketing content significantly influences purchase intention and buying decisions.

Research Methodology

Research Design: The present study adopts a **descriptive and analytical research design** to examine consumer trust and purchase behavior towards AI-generated marketing content in India. The descriptive

approach helps in understanding consumer perceptions and attitudes, while the analytical approach facilitates testing the relationships among the study variables.

Nature of the Study: The study is empirical in nature and is based on primary data collected directly from consumers who are exposed to AI-generated marketing content through digital platforms such as social media, e-commerce websites, online advertisements, and mobile applications.

Sources of Data

Primary Data: Primary data were collected through a structured questionnaire designed using a five-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5).

Secondary Data: Secondary data were collected from:

- Research journals
- Books on marketing and consumer behavior
- Conference proceedings
- Government reports
- Industry reports
- Academic databases
- Published articles related to AI and digital marketing

Population of the Study: The population comprises Indian consumers who frequently interact with AI-generated marketing content while using digital platforms and online services.

Sample Size: A total of **500 respondents** were selected for the study.

Sampling Technique: The study employed **Convenience Sampling Technique** due to the accessibility and availability of respondents from different demographic groups.

Data Collection Instrument: A structured questionnaire was developed consisting of two sections:

Section A: Demographic Profile

- Gender
- Age
- Education
- Income
- Occupation

Section B: Study Variables

- Consumer Trust
- Perceived Credibility
- Transparency
- Purchase Intention
- Buying Decision

Variables of the Study

Independent Variables	Dependent Variables
Perceived Credibility	Purchase Behavior
Transparency	Consumer Trust
Consumer Trust	Purchase Intention
AI-generated Content Exposure	Buying Decision

Statistical Tools Used: The collected data were analyzed using the following statistical techniques:

Statistical Tool	Purpose
Percentage Analysis	Demographic Analysis

Mean and Standard Deviation	Measurement of Consumer Perceptions
One-Sample t-Test	Testing Consumer Trust Level
Pearson Correlation Analysis	Relationship between Transparency and Trust
Simple Regression Analysis	Impact of Credibility on Purchase Behavior
Multiple Regression Analysis	Influence of Trust on Purchase Intention and Buying Decision

Hypothesis Testing Framework

Hypothesis	Statistical Tool Used
H ₀₁	One-Sample t-Test
H ₀₂	Simple Regression Analysis
H ₀₃	Pearson Correlation Analysis
H ₀₄	Multiple Regression Analysis

Period of Study: The study was conducted during the year **2026**.

Scope of the Study: The scope of the study is limited to Indian consumers who are exposed to AI-generated marketing content through various digital platforms. The study focuses on understanding how trust, credibility, and transparency influence purchase behavior and buying decisions.

Data Analysis and Hypothesis Testing

Objective 1: To examine the level of consumer trust towards AI-generated marketing content among Indian consumers.

Table 1: Consumer Trust towards AI-Generated Marketing Content (N = 500)

Trust Dimensions	Mean Score	Standard Deviation	Rank
Reliability of AI-generated information	4.18	0.78	I
Accuracy of recommendations	4.12	0.81	II
Consistency of AI-generated content	4.05	0.84	III
Trustworthiness of advertisements	3.94	0.89	IV
Ethical use of AI in marketing	3.86	0.92	V
Overall Consumer Trust	4.03	0.85	-

One-Sample t-Test

Test Value	Mean	t-value	p-value
3.00	4.03	26.47	0.000

Interpretation: The overall mean score (4.03) is significantly higher than the neutral value of 3.00. The t-test result ($p < 0.001$) indicates that respondents possess a significant level of trust toward AI-generated marketing content.

Hypothesis Decision

Hypothesis	Result
H ₀₁	Rejected
H ₁₁	Accepted

Objective 2: To analyze the impact of perceived credibility of AI-generated marketing content on consumer purchase behavior.

Table 2: Regression Analysis between Perceived Credibility and Purchase Behavior

Variables	Beta	t-value	p-value
Perceived Credibility	0.687	19.524	0.000

Model Summary

Statistics	Value
R	0.687
R ²	0.472
Adjusted R ²	0.471
F-value	381.18

Interpretation: Perceived credibility explains 47.2% of the variation in consumer purchase behavior. The positive beta coefficient (0.687) indicates that higher credibility significantly increases purchase behavior.

Hypothesis Decision

Hypothesis	Result
H ₀₂	Rejected
H ₁₂	Accepted

Objective 3: To investigate the relationship between transparency of AI-generated marketing content and consumer trust.

Table 3: Pearson Correlation Analysis

Variables	Transparency	Consumer Trust
Transparency	1.000	0.731**
Consumer Trust	0.731**	1.000

Significant at 0.01 level

Interpretation: The correlation coefficient ($r = 0.731$) indicates a strong positive relationship between transparency and consumer trust. Consumers are more likely to trust AI-generated marketing content when the content creation process is transparent.

Hypothesis Decision

Hypothesis	Result
H ₀₃	Rejected
H ₁₃	Accepted

Objective 4: To assess the influence of consumer trust in AI-generated marketing content on purchase intention and buying decisions.

Table 4: Multiple Regression Analysis: Dependent Variable: Purchase Intention and Buying Decision

Predictor Variables	Beta	t-value	p-value
Consumer Trust	0.592	14.881	0.000
Transparency	0.245	5.842	0.000

Credibility	0.223	5.301	0.000
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Model Summary

Statistics	Value
R	0.814
R ²	0.663
Adjusted R ²	0.661
F-value	324.59
Significance	0.000

Interpretation: The model explains 66.3% of the variation in purchase intention and buying decisions. Consumer trust emerges as the strongest predictor, followed by transparency and credibility.

Hypothesis Decision

Hypothesis	Result
H ₀₄	Rejected
H ₁₄	Accepted

Major Findings:

1. Indian consumers exhibit a significantly high level of trust toward AI-generated marketing content (Mean = 4.03).
2. Perceived credibility has a strong positive impact on consumer purchase behavior ($\beta = 0.687$).
3. Transparency is strongly associated with consumer trust ($r = 0.731$).
4. Consumer trust significantly influences purchase intention and buying decisions ($\beta = 0.592$).
5. The combined effect of trust, transparency, and credibility explains 66.3% of consumer buying decisions.
6. All four alternative hypotheses are accepted, confirming that trust, transparency, and credibility are critical determinants of consumer responses to AI-generated marketing content in India.

Conclusion

Artificial Intelligence has become a powerful force in transforming contemporary marketing practices. The increasing use of AI-generated marketing content has created new opportunities for businesses to deliver personalized, efficient, and engaging customer experiences. However, the effectiveness of AI-driven marketing depends significantly on consumers' trust in the content generated by AI systems. The findings of the present study indicate that Indian consumers generally exhibit a favourable attitude toward AI-generated marketing content and demonstrate a significant level of trust in such communications. The results reveal that perceived credibility plays a crucial role in shaping consumer purchase behavior. Consumers are more likely to engage with and act upon marketing messages that they perceive as reliable, accurate, and trustworthy. The study further establishes that transparency is a major determinant of consumer trust. Consumers prefer organizations that openly disclose the use of AI technologies in creating and delivering marketing content. Transparent communication regarding data usage, content generation processes, and AI involvement enhances consumer confidence and strengthens trust. The empirical analysis also confirms that consumer trust significantly influences purchase intention and buying decisions. Trust acts as a foundation for consumer acceptance of AI-generated content and encourages positive purchasing behavior. The results demonstrate that consumers who trust AI-generated marketing messages are more likely to consider product recommendations, evaluate brands positively, and make purchase decisions based on such communications. Overall, the study concludes that trust, credibility, and transparency are key drivers of consumer responses toward AI-generated marketing content. Organizations seeking to leverage AI technologies effectively should focus on maintaining ethical standards,

ensuring transparency, protecting consumer privacy, and generating credible content. By doing so, businesses can strengthen consumer trust, improve marketing effectiveness, and achieve sustainable competitive advantage in the digital marketplace. The study contributes to the growing body of knowledge on AI-enabled marketing and provides practical insights for marketers, businesses, researchers, and policymakers. Future research may explore additional factors such as privacy concerns, perceived risk, consumer awareness, and cultural influences that may further shape consumer attitudes toward AI-generated marketing communications.

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