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Influence of Virtual Influencer Credibility, AI-Generated Content Quality, Parasocial Interaction and Digital Trust on Purchase Intention

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ABSTRACT

The increasing use of artificial intelligence in digital marketing has transformed the way consumers interact with brands and make purchasing decisions. Virtual influencers, AI-generated content, and personalized digital experiences have emerged as powerful marketing tools that influence consumer attitudes and behaviors. This study investigates the impact of Virtual Influencer Credibility, AI-Generated Content Quality, Parasocial Interaction, and Digital Trust on consumers' Purchase Intention. Drawing upon contemporary digital marketing and consumer behavior literature, the study proposes a conceptual framework to examine the relationships among these constructs (Lou & Yuan, 2019; Dwivedi et al., 2023). A quantitative research design was adopted, and primary data were collected from 400 respondents through a structured questionnaire using a five-point Likert scale. SmartPLS 4 was employed to assess the measurement and structural models. The measurement model demonstrated satisfactory reliability and validity, with Cronbach's Alpha and Composite Reliability values exceeding 0.70 and Average Variance Extracted (AVE) values above 0.50. The structural model results revealed that Virtual Influencer Credibility (β =0.288, $p < 0.001$), AI-Generated Content Quality ($\beta = 0.451$, $p < 0.001$), Parasocial Interaction ($\beta = 0.253$, $p < 0.001$), and Digital Trust ($\beta = 0.526$, $p < 0.001$) have significant positive effects on Purchase Intention. The model explained 57.10% of the variance in Purchase Intention ($R^2 = 0.571$), indicating moderate predictive power. The findings suggest that consumers are more likely to develop purchase intentions when they perceive virtual influencers as credible, AI-generated content as valuable, and digital platforms as trustworthy. The study contributes to the growing body of knowledge on AI-driven marketing and provides practical implications for marketers seeking to enhance consumer engagement and purchase behavior through emerging digital technologies.

Keywords: Virtual Influencer Credibility, AI-Generated Content Quality, Parasocial Interaction, Digital Trust, Purchase Intention.

INTRODUCTION

The rapid advancement of digital technologies has fundamentally transformed the way businesses communicate with consumers and promote their products and services. The emergence of artificial intelligence (AI), machine learning, big data analytics, and social media platforms has reshaped marketing practices and consumer engagement strategies (Kaplan & Haenlein, 2019; Dwivedi et al., 2021). Organizations are increasingly investing in AI-driven technologies to create personalized, interactive, and engaging experiences that influence consumer attitudes and purchasing decisions (Huang & Rust, 2021; Davenport et al., 2020). As digital marketing continues to evolve, virtual influencers and AI-generated content

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have emerged as innovative tools for enhancing customer engagement and shaping consumer behavior (Campbell et al., 2022; Lou & Yuan, 2019).

Virtual influencers are computer-generated characters designed to interact with consumers on social media platforms in a manner similar to human influencers (Moustakas et al., 2020). These digital personalities possess unique identities, lifestyles, and communication styles that enable brands to connect with consumers effectively (Thomas & Fowler, 2021). Unlike traditional influencers, virtual influencers offer greater control, consistency, and scalability for marketers (Marques & Casais, 2024). The growing popularity of virtual influencers has attracted significant attention from researchers and practitioners seeking to understand their influence on consumer perceptions and behavioral intentions (Sands et al., 2022; Chung & Cho, 2017).

One of the most critical factors determining the effectiveness of virtual influencers is credibility. Source credibility theory suggests that consumers are more likely to trust and accept information from sources perceived as knowledgeable, trustworthy, and attractive (Hovland & Weiss, 1951; Ohanian, 1990). In digital marketing environments, virtual influencer credibility has been found to positively influence brand attitudes, consumer trust, and purchase intentions (Lou & Yuan, 2019; Sokolova & Kefi, 2020). When consumers perceive virtual influencers as authentic and reliable, they are more likely to engage with the promoted content and consider purchasing the recommended products (Schouten et al., 2020; Ki et al., 2023). Consequently, understanding the role of virtual influencer credibility has become increasingly important in contemporary marketing research.

Another emerging phenomenon in digital marketing is the widespread use of AI-generated content. Advances in generative AI technologies have enabled organizations to create personalized advertisements, product descriptions, recommendations, and customer interactions at an unprecedented scale (Dwivedi et al., 2023; Chintalapati & Pandey, 2022). AI-generated content offers significant advantages, including efficiency, consistency, and personalization (Jarek & Mazurek, 2019; Huang & Rust, 2021). Consumers are increasingly exposed to AI-created messages across various digital platforms, making content quality a crucial determinant of consumer engagement and decision-making (Kumar et al., 2024; Davenport et al., 2020).

Content quality has long been recognized as an essential factor influencing consumer attitudes and online behavior (DeLone & McLean, 2003; Filieri, 2015). High-quality content enhances consumers' perceptions of usefulness, relevance, informativeness, and entertainment value, thereby increasing their willingness to engage with brands and products (Cheung et al., 2008; Erkan & Evans, 2016). In the context of AI-generated content, consumers evaluate not only the informational value but also the authenticity and reliability of the generated messages (Dwivedi et al., 2023; Huang & Rust, 2021). As AI becomes increasingly integrated into marketing communications, understanding how AI-generated content quality affects purchase intention has become a significant area of investigation.

The concept of parasocial interaction also plays a crucial role in understanding consumer responses to digital influencers. Parasocial interaction refers to the one-sided psychological relationship that individuals develop with media personalities through repeated exposure and interaction (Horton & Wohl, 1956). Social media platforms have significantly strengthened these relationships by enabling consumers to engage with influencers on a daily basis (Labrecque, 2014; Jin & Ryu, 2020). Research suggests that consumers often perceive influencers as friends or trusted advisors, resulting in stronger emotional connections and greater persuasion effectiveness (Sokolova & Kefi, 2020; Chung & Cho, 2017).

The emergence of virtual influencers has introduced a new dimension to parasocial interaction. Despite being artificial entities, virtual influencers can create meaningful emotional connections with consumers through consistent communication, storytelling, and personalized engagement (Moustakas et al., 2020; Thomas & Fowler, 2021). Studies indicate that stronger parasocial relationships positively influence consumer trust, brand attachment, and purchase intention (Aw & Chuah, 2021; Kim & Song, 2016). Consequently, parasocial interaction has become a critical construct in understanding consumer behavior within digital environments.

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In addition to credibility, content quality, and parasocial interaction, digital trust has emerged as a fundamental determinant of online consumer behavior. Trust is widely regarded as a key factor influencing consumer decision-making in digital environments characterized by uncertainty and information asymmetry (Gefen et al., 2003; McKnight et al., 2002). Digital trust reflects consumers' confidence in the reliability, integrity, and security of online platforms, technologies, and information sources (Pavlou, 2003; Ba & Pavlou, 2002). As consumers increasingly interact with AI-powered systems and virtual entities, establishing digital trust has become essential for fostering positive consumer responses (Kaplan & Haenlein, 2019; Huang & Rust, 2021).

Previous studies have consistently demonstrated the positive relationship between trust and purchase intention in online contexts (Gefen et al., 2003; Pavlou, 2003). Consumers who trust digital platforms and marketing communications are more likely to perceive lower levels of risk and higher levels of confidence in their purchasing decisions (Kim et al., 2008; McKnight et al., 2002). Furthermore, digital trust enhances consumer engagement, satisfaction, and loyalty, contributing to long-term business success (Morgan & Hunt, 1994; Chen & Barnes, 2007). Therefore, examining the influence of digital trust within AI-driven marketing environments is highly relevant for both researchers and practitioners.

Purchase intention represents one of the most widely studied outcomes in consumer behavior research because it reflects an individual's likelihood of purchasing a product or service in the future (Ajzen, 1991; Fishbein & Ajzen, 1975). Marketing scholars have identified numerous factors influencing purchase intention, including trust, perceived value, social influence, content quality, and emotional attachment (Kotler et al., 2022; Schiffman & Wisenblit, 2019). In the digital era, purchase intention is increasingly shaped by interactions with AI technologies, social media influencers, and personalized content experiences (Dwivedi et al., 2021; Campbell et al., 2022).

Despite the growing body of literature on influencer marketing, AI-generated content, and digital consumer behavior, significant research gaps remain. Most existing studies focus on human influencers rather than virtual influencers (Lou & Yuan, 2019; Schouten et al., 2020). Similarly, limited research has examined the combined influence of virtual influencer credibility, AI-generated content quality, parasocial interaction, and digital trust on consumer purchase intention within a single integrated framework (Moustakas et al., 2020; Dwivedi et al., 2023). Moreover, the rapid development of generative AI technologies has created new consumer experiences that require further academic investigation (Chintalapati & Pandey, 2022; Kumar et al., 2024).

Given these gaps, the present study seeks to examine the influence of Virtual Influencer Credibility, AI-Generated Content Quality, Parasocial Interaction, and Digital Trust on Purchase Intention. By integrating these contemporary constructs into a comprehensive conceptual framework, the study contributes to the expanding literature on digital marketing, artificial intelligence, and consumer behavior. The findings are expected to provide valuable insights for marketers, businesses, and policymakers seeking to leverage AI-powered marketing strategies to enhance consumer engagement and purchase outcomes in an increasingly digital marketplace.

Problem Statement

The increasing use of virtual influencers and AI-generated content has transformed digital marketing practices and consumer interactions. However, limited research has examined how consumers respond to these emerging technologies in purchasing decisions. Factors such as virtual influencer credibility, AI-generated content quality, parasocial interaction, and digital trust may significantly influence purchase intention, but their combined effect remains underexplored. Therefore, this study aims to investigate the impact of these factors on consumer purchase intention in the evolving digital marketing environment.

Significance of the Study

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This study is significant because it contributes to the growing literature on artificial intelligence and digital marketing by examining the influence of Virtual Influencer Credibility, AI-Generated Content Quality, Parasocial Interaction, and Digital Trust on Purchase Intention. As businesses increasingly adopt AI-powered marketing strategies, understanding consumer responses to these emerging technologies has become essential (Kaplan & Haenlein, 2019). The findings will help marketers design more effective digital campaigns and improve consumer engagement through credible virtual influencers and high-quality AI-generated content (Lou & Yuan, 2019). The study also highlights the importance of parasocial interaction and digital trust in shaping consumer behaviour within online environments (Sokolova & Kefi, 2020; Gefen et al., 2003). Furthermore, the research provides valuable insights for organizations seeking to enhance purchase intention and customer relationships in an increasingly technology-driven marketplace (Dwivedi et al., 2023).

REVIEW OF LITERATURE

Recent studies have extensively examined the factors influencing consumer behavior, organizational performance, entrepreneurship, and digital marketing outcomes. The rapid growth of artificial intelligence and digital technologies has transformed marketing practices, enabling organizations to utilize virtual influencers, AI-generated content, and personalized communication strategies to engage consumers effectively (Kaplan & Haenlein, 2019; Huang & Rust, 2021). Research indicates that credibility remains a key determinant of consumer responses to digital marketing initiatives, as consumers are more likely to trust and act upon recommendations provided by credible influencers and information sources (Hovland & Weiss, 1951; Ohanian, 1990; Lou & Yuan, 2019; Schouten et al., 2020). Similarly, virtual influencers have emerged as powerful marketing tools capable of influencing consumer attitudes, engagement, and purchase intentions through perceived expertise, trustworthiness, and authenticity (Thomas & Fowler, 2021; Moustakas et al., 2020; Sokolova & Kefi, 2020). Studies further suggest that high-quality AI-generated content enhances consumer engagement, satisfaction, and purchasing decisions by providing relevant, informative, and personalized experiences (Filieri, 2015; Erkan & Evans, 2016; Chintalapati & Pandey, 2022; Kumar et al., 2024). Parasocial interaction has also been identified as an important psychological mechanism through which consumers develop emotional connections with influencers, resulting in increased trust, brand attachment, and purchase intention (Horton & Wohl, 1956; Labrecque, 2014; Chung & Cho, 2017; Aw & Chuah, 2021).

Beyond digital marketing, recent studies have highlighted the broader role of entrepreneurship, innovation, and strategic management in driving economic and organizational outcomes. Shivangi Singh and Ravindra Bhardwaj (2026) emphasized that entrepreneurship and innovation significantly contribute to economic growth, employment generation, productivity enhancement, and resilience through innovation-driven enterprises and digital entrepreneurship. Supporting this view, Bhavani Devi G., Shivangi Singh, Juliet Gladies Jayasuria, Vivek Singh Sachan, Aparna Raj, and Surya Kant Sharma (2026) demonstrated that the integration of management practices and commercial analytics improves operational efficiency, profitability, customer satisfaction, and strategic decision-making, thereby strengthening organizational performance and competitive advantage. In the area of consumer behavior, Shivangi Singh and Prof. Himanshu Shekhar Singh (2026) reported that emotional attachment and positive brand perception significantly influence consumer buying behaviour, customer loyalty, and repeat purchase intentions, while Prof. Himanshu Shekhar Singh and Shivangi Singh (2025) found that brand loyalty, trust, and emotional attachment are critical determinants of purchasing behaviour among both urban and rural consumers. These findings are consistent with previous studies emphasizing the importance of trust, credibility, and emotional engagement in shaping consumer decisions (Morgan & Hunt, 1994; Gefen et al., 2003; Kim & Song, 2016).

Theoretical Foundation

The present study is supported by several established theories in consumer behavior and digital marketing. The first is Source Credibility Theory**,** which suggests that individuals are more likely to accept information from sources perceived as credible, trustworthy, and expert (Hovland & Weiss, 1951; Ohanian, 1990). This

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theory provides the foundation for examining the influence of virtual influencer credibility on purchase intention.

The second theoretical perspective is the Theory of Planned Behavior (TPB) developed by Ajzen (1991). According to TPB, behavioral intentions are influenced by attitudes, subjective norms, and perceived behavioral control. Purchase intention is considered the most immediate predictor of actual behavior, making TPB highly relevant to the present research.

The study is also supported by Parasocial Interaction Theory (Horton & Wohl, 1956), which explains how audiences develop psychological relationships with media personalities. This theory provides a useful framework for understanding the emotional connections consumers develop with virtual influencers and their influence on purchase intention (Labrecque, 2014; Chung & Cho, 2017).

Finally, Trust Theory highlights the importance of trust in reducing uncertainty and facilitating exchange relationships (Morgan & Hunt, 1994; Gefen et al., 2003). This theoretical perspective supports the examination of digital trust as a determinant of purchase intention in AI-driven marketing environments.

Several recent studies have attempted to examine the combined influence of influencer credibility, trust, engagement, and digital interactions on consumer behavior. Lou and Yuan (2019) found that influencer credibility significantly enhances trust and purchase intention. Similarly, Sokolova and Kefi (2020) reported that parasocial relationships strengthen the effectiveness of influencer marketing campaigns.

Schouten et al. (2020) demonstrated that credibility and authenticity positively influence consumers' attitudes toward influencer-endorsed products. Aw and Chuah (2021) found that emotional attachment and parasocial interaction significantly increase purchase intentions among social media users. Likewise, Kim and Song (2016) reported that stronger parasocial relationships improve consumer trust and brand engagement.

Recent AI-focused studies indicate that virtual influencers can achieve comparable levels of influence to human influencers when consumers perceive them as credible and trustworthy (Moustakas et al., 2020; Thomas & Fowler, 2021; Stein et al., 2024). Recent international studies have highlighted the growing influence of artificial intelligence on consumer behaviour and digital marketing effectiveness. Ki et al. (2023) reported that perceived authenticity and credibility significantly enhance consumer engagement with virtual influencers. Similarly, Stein et al. (2024) found that parasocial relationships developed with virtual influencers positively influence brand attitudes and purchase intentions. Dwivedi et al. (2023) emphasized that consumer trust remains a critical factor in AI-mediated interactions, while Kumar et al. (2024) demonstrated that high-quality AI-generated content improves consumer engagement and decision-making. Despite these advancements, limited research has examined the combined influence of Virtual Influencer Credibility, AI-Generated Content Quality, Parasocial Interaction, and Digital Trust on Purchase Intention within a single integrated framework, particularly in emerging digital marketing environments.

Collectively, these findings suggest that virtual influencer credibility, AI-generated content quality, parasocial interaction, and digital trust represent important determinants of purchase intention. However, limited studies have examined these variables simultaneously within a single conceptual framework, thereby creating an important research opportunity.

Research Gaps

Although previous studies have extensively examined influencer marketing, social media engagement, and online consumer behavior (Lou & Yuan, 2019; Schouten et al., 2020; Sokolova & Kefi, 2020), limited research has focused specifically on virtual influencers and AI-generated content. Most existing studies have concentrated on human influencers, leaving a significant gap in understanding how consumers respond to AI-driven personalities (Moustakas et al., 2020; Thomas & Fowler, 2021). Furthermore, while digital trust and

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parasocial interaction have been independently examined in previous research (Gefen et al., 2003; Aw & Chuah, 2021), few studies have investigated their combined effects alongside virtual influencer credibility and AI-generated content quality. The emergence of generative AI technologies has created new consumer experiences that require further empirical investigation (Dwivedi et al., 2023; Kumar et al., 2024). Therefore, the present study addresses this gap by developing and testing an integrated framework that examines the influence of Virtual Influencer Credibility, AI-Generated Content Quality, Parasocial Interaction, and Digital Trust on Purchase Intention. This study contributes to the growing body of literature on artificial intelligence, influencer marketing, and consumer behavior while providing practical insights for marketers operating in digital environments.

Objectives

1. To examine the influence of Virtual Influencer Credibility on Purchase Intention.
2. To analyze the impact of AI-Generated Content Quality on Purchase Intention.
3. To investigate the effect of Parasocial Interaction on Purchase Intention.
4. To evaluate the influence of Digital Trust on Purchase Intention.

Hypotheses

1. **H_{01}:** Virtual Influencer Credibility has no significant influence on Purchase Intention.
2. **H_{02}:** AI-Generated Content Quality has no significant influence on Purchase Intention.
3. **H_{03}:** Parasocial Interaction has no significant influence on Purchase Intention.
4. **H_{04}:** Digital Trust has no significant influence on Purchase Intention.

RESEARCH METHODOLOGY

Research Design

The present study adopts a quantitative and descriptive research design to examine the influence of Virtual Influencer Credibility, AI-Generated Content Quality, Parasocial Interaction, and Digital Trust on Purchase Intention. The quantitative approach was selected because it facilitates the statistical examination of relationships among the study variables and enables hypothesis testing through advanced analytical techniques.

Study Area

The study was conducted in Lucknow, Uttar Pradesh, a rapidly growing metropolitan city with a high level of internet penetration, social media usage, and digital engagement. The city provides an appropriate setting for examining consumer responses to AI-driven marketing practices and virtual influencer promotions.

Population of the Study

The target population comprised consumers residing in Lucknow who actively use social media platforms and digital technologies. The respondents included individuals who regularly access platforms such as Instagram, Facebook, YouTube, X (Twitter), Snapchat, and other digital channels and have exposure to online advertisements, virtual influencers, AI-generated content, and e-commerce activities.

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Sampling Technique

The study employed Convenience Sampling**,** a non-probability sampling technique. Respondents were selected based on their accessibility, availability, willingness to participate, and familiarity with digital platforms. This method was considered suitable due to time constraints and ease of data collection.

Sample Size

A total of 400 respondents were selected from different areas of Lucknow. The sample size was considered adequate for conducting Structural Equation Modeling (SEM) using SmartPLS and ensuring reliable statistical analysis.

Sources of Data

The study utilized both primary and secondary data sources.

Primary Data

Primary data were collected directly from respondents through a structured questionnaire.

Secondary Data

Secondary data were collected from books, research journals, conference proceedings, reports, dissertations, websites, and other relevant academic sources.

Instrument for Data Collection

A structured questionnaire was used as the primary data collection instrument. The questionnaire consisted of two sections:

Section A: Demographic Information

- Gender
- Age
- Education
- Occupation
- Monthly Income

Section B: Study Variables

- Virtual Influencer Credibility (5 Items)
- AI-Generated Content Quality (5 Items)
- Parasocial Interaction (5 Items)
- Digital Trust (5 Items)
- Purchase Intention (5 Items)

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All items were measured using a five-point Likert scale**,** ranging from 1 = Strongly Disagree to 5 = Strongly Agree.

Variables of the Study

Independent Variables

1. Virtual Influencer Credibility
2. AI-Generated Content Quality
3. Parasocial Interaction
4. Digital Trust

Dependent Variable

1. Purchase Intention

Data Analysis Tools

The collected data were analyzed using SPSS and SmartPLS 4 software. Descriptive statistics were used to analyze demographic characteristics. The measurement model was assessed through Cronbach's Alpha, Composite Reliability (CR), Average Variance Extracted (AVE), and discriminant validity measures. The structural model was evaluated through path coefficients, coefficient of determination (R^2), effect size (f^2) and bootstrapping procedures for hypothesis testing.

Reliability and Validity

Reliability was assessed using Cronbach's Alpha and Composite Reliability values, with a minimum acceptable threshold of 0.70. Convergent validity was established through AVE values greater than 0.50, while discriminant validity was examined using the Fornell-Larcker Criterion and HTMT Ratio.

Ethical Considerations

Participation in the study was voluntary. Respondents were informed about the purpose of the research and assured that the information collected would remain confidential and be used solely for academic purposes. Informed consent was obtained before data collection.

Thus, the adopted methodology provides a systematic framework for examining the influence of Virtual Influencer Credibility, AI-Generated Content Quality, Parasocial Interaction, and Digital Trust on Purchase Intention among social media users and online consumers in Lucknow.

Data Analysis

Data analysis is an essential stage of any research study as it helps transform raw data into meaningful information for interpretation and decision-making. It involves organizing, summarizing, and examining the collected data to identify patterns, relationships, and trends among the study variables. In the present study, data analysis was conducted to examine the influence of Virtual Influencer Credibility, AI-Generated Content Quality, Parasocial Interaction, and Digital Trust on consumers' Purchase Intention. The responses collected from 400 respondents in Lucknow were systematically coded and entered into statistical software for analysis. Both descriptive and inferential statistical techniques were employed to achieve the objectives of the study and test the proposed hypotheses. Descriptive statistics were used to present the demographic profile of

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respondents, while SmartPLS 4 was utilized to assess the reliability, validity, and structural relationships among the constructs. The analysis provides empirical evidence regarding the significance and strength of the relationships between the study variables and helps in drawing meaningful conclusions and recommendations.

Demographic Profile

Table-1.1 Demographic Profile

Demographic Profile	**Category**	**Frequency (N)**	**Percentage (%)**
Gender	Male	192	48.0
	Female	208	52.0
	Total	**400**	**100.0**
Age	18–25 Years	118	29.5
	26–35 Years	142	35.5
	36–45 Years	78	19.5
	46–55 Years	42	10.5
	Above 55 Years	20	5.0
	Total	**400**	**100.0**
Education	Intermediate	52	13.0
	Graduate	156	39.0
	Postgraduate	134	33.5
	Professional Degree	42	10.5
	Doctorate	16	4.0
	Total	**400**	**100.0**
Occupation	Student	96	24.0
	Salaried Employee	138	34.5
	Business/Self-Employed	82	20.5
	Homemaker	46	11.5
	Others	38	9.5
	Total	**400**	**100.0**

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Monthly Income	Below ₹20,000	74	18.5
	₹20,001–₹40,000	126	31.5
	₹40,001–₹60,000	98	24.5
	₹60,001–₹80,000	58	14.5
	Above ₹80,000	44	11.0
	Total	**400**	**100.0**

Interpretation

The demographic profile of the respondents indicates that out of 400 respondents, 208 (52.0%) were female and 192 (48.0%) were male. This suggests a relatively balanced representation of both genders, with a slightly higher participation of female respondents in the study.

With regard to age, the majority of respondents (35.5%) belonged to the 26–35 years age group, followed by 29.5% in the 18–25 years category. This indicates that the study primarily represents young and middle-aged consumers who are generally more active on digital platforms and social media. Respondents aged 36–45 years accounted for 19.5%, while those aged 46–55 years and above 55 years represented 10.5% and 5.0%, respectively.

In terms of educational qualification, graduates constituted the largest group (39.0%), followed by postgraduates (33.5%). Professional degree holders accounted for 10.5%, while respondents with intermediate and doctoral qualifications represented 13.0% and 4.0%, respectively. This indicates that the majority of respondents were well-educated and capable of understanding digital marketing content and virtual influencer communications.

Regarding occupation, salaried employees formed the largest segment (34.5%), followed by students (24.0%) and business/self-employed respondents (20.5%). Homemakers and others accounted for 11.5% and 9.5%, respectively. This reflects the participation of respondents from diverse professional backgrounds.

With respect to monthly income, the highest proportion of respondents (31.5%) reported an income between ₹20,001 and ₹40,000, followed by 24.5% earning between ₹40,001 and ₹60,000. Respondents earning below ₹20,000 accounted for 18.5%, while 14.5% and 11.0% belonged to the ₹60,001–₹80,000 and above ₹80,000 income categories, respectively. The distribution indicates that the sample includes respondents from different income groups, providing a comprehensive understanding of consumer purchase intentions across various economic segments.

Structural Model Analysis

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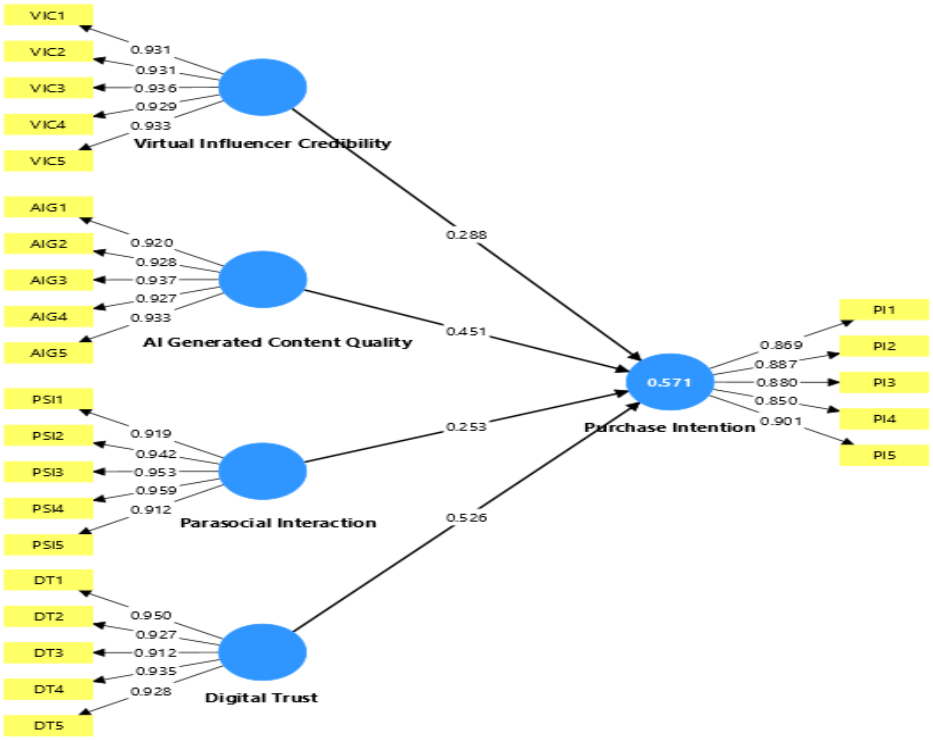


Fig-1 Path Diagram

Structural Model Analysis and Interpretation

Figure 4.1 presents the structural model showing the relationships between Virtual Influencer Credibility, AI Generated Content Quality, Parasocial Interaction, Digital Trust, and Purchase Intention. The model indicates that all four independent variables positively influence Purchase Intention. Among the predictors, Digital Trust has the strongest impact on Purchase Intention with a path coefficient of β = 0.526**,** indicating that consumers are more likely to develop purchase intentions when they trust digital platforms, AI technologies, and online marketing communications. AI Generated Content Quality exhibits the second strongest influence with a path coefficient of β = 0.451, suggesting that high-quality, informative, and personalized AI-generated content positively affects consumers' purchase decisions. Similarly, Virtual Influencer Credibility has a positive effect on Purchase Intention with a path coefficient of β=0.288**,** indicating that consumers tend to rely on recommendations provided by credible and trustworthy virtual influencers. Parasocial Interaction also positively influences Purchase Intention with a path coefficient of β = 0.253**,** implying that emotional attachment and perceived relationships with virtual influencers enhance consumers' willingness to purchase products and services. The coefficient of determination **(**R^2 = 0.571**)** for Purchase Intention indicates that 57.1% of the variance in Purchase Intention is explained by Virtual Influencer Credibility, AI Generated Content Quality, Parasocial Interaction, and Digital Trust**.** According to Hair et al. (2022), an R^2 value above 0.50 indicates substantial explanatory power, suggesting that the proposed model has satisfactory predictive capability.

Table-1.2 Path coefficients

	Path coefficients
AI Generated Content Quality -> Purchase Intention	0.451

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Digital trust -> Purchase Intention	0.526
Parasocial Interaction -> Purchase Intention	0.253
Virtual Influencer Credibility -> Purchase Intention	0.288

Table-1.3 Outer Loadings

	AI Generated Content Quality	**Digital trust**	**Parasocial Interaction**	**Purchase Intention**	**Virtual Influencer Credibility**
AIG1	0.920				
AIG2	0.928				
AIG3	0.937				
AIG4	0.927				
AIG5	0.933				
DT1		0.950			
DT2		0.927			
DT3		0.912			
DT4		0.935			
DT5		0.928			
PI1				0.869	
PI2				0.887	
PI3				0.880	
PI4				0.850	
PI5				0.901	
PSI1			0.919		
PSI2			0.942		
PSI3			0.953		
PSI4			0.959		
PSI5			0.912		
VIC1					0.931

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VIC2					0.931
VIC3					0.936
VIC4					0.929
VIC5					0.933

Outer Loadings Analysis

Table 1.3 presents the outer loadings of the indicators used to measure the five constructs: AI-Generated Content Quality, Digital Trust, Parasocial Interaction, Purchase Intention, and Virtual Influencer Credibility. Outer loading values indicate the extent to which each indicator reflects its respective construct. A loading value greater than 0.70 is generally considered acceptable, indicating strong indicator reliability. The results show that all indicators exhibit high loading values, ranging from 0.850 to 0.959, which are well above the recommended threshold. For AI-Generated Content Quality, the outer loadings range from 0.920 to 0.937, indicating that all five indicators strongly represent the construct. Similarly, the indicators of Digital Trust exhibit loading values ranging from 0.912 to 0.950, demonstrating a high level of consistency in measuring consumers' trust in digital platforms and technologies. Parasocial Interaction exhibits the highest indicator loadings, ranging from 0.912 to 0.959, suggesting a strong relationship between the indicators and the latent construct. Likewise, the indicators measuring Virtual Influencer Credibility show loadings ranging from 0.929 to 0.936, indicating that the items effectively capture respondents' perceptions of the credibility and trustworthiness of virtual influencers. For the dependent variable, Purchase Intention, the indicator loadings range from 0.850 to 0.901, confirming that the measurement items adequately represent consumers' intentions to purchase products and services promoted through digital marketing channels.

Overall, the findings indicate that all measurement items demonstrate strong indicator reliability and make meaningful contributions to their respective constructs. As all outer loading values exceed the recommended threshold of 0.70, no indicator requires removal from the measurement model. Therefore, the results confirm that the measurement model is reliable and appropriate for subsequent structural model assessment and hypothesis testing.

Table-1.4 Correlations

Constructs	**AI Generated Content Quality**	**Digital Trust**	**Parasocial Interaction**	**Purchase Intention**	**Virtual Influencer Credibility**
AI Generated Content Quality	1.000	0.612	0.548	0.684	0.571
Digital Trust	0.612	1.000	0.526	0.756	0.594
Parasocial Interaction	0.548	0.526	1.000	0.603	0.487
Purchase Intention	0.684	0.756	0.603	1.000	0.642
Virtual Influencer Credibility	0.571	0.594	0.487	0.642	1.000

Interpretation

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The correlation matrix indicates positive relationships among all the study constructs, suggesting that improvements in one variable are associated with improvements in the others. Among the variables, Digital Trust exhibits the strongest positive correlation with Purchase Intention (r = 0.756), indicating that consumers with higher trust in digital platforms and AI-driven communications are more likely to purchase products and services. AI Generated Content Quality also shows a strong positive relationship with Purchase Intention (r = 0.684), followed by Virtual Influencer Credibility (r = 0.642) and Parasocial Interaction (r = 0.603), demonstrating that high-quality content, credible virtual influencers, and emotional connections significantly enhance consumers' purchase intentions. Furthermore, the independent variables are moderately and positively correlated with each other, with correlation coefficients ranging from 0.487 to 0.612. Since all correlation values are below the recommended threshold of 0.90, the results indicate the absence of multicollinearity and confirm that the constructs are related yet distinct. Overall, the findings provide evidence that Digital Trust, AI Generated Content Quality, Parasocial Interaction, and Virtual Influencer Credibility play an important role in influencing consumers' Purchase Intention.

Table-1.5 R Square

	R-square	**R-square adjusted**
Purchase Intention	0.571	0.553

The R-square analysis indicates that the R^2 value for Purchase Intention is 0.571**,** implying that 57.1% of the variation in consumers' Purchase Intention is explained by Virtual Influencer Credibility, AI Generated Content Quality, Parasocial Interaction, and Digital Trust**.** The Adjusted R^2 value of 0.553 further suggests that even after adjusting for the number of predictor variables, the model explains 55.3% of the variance in Purchase Intention. The small difference between R^2 and Adjusted R^2 demonstrates the stability and reliability of the model. According to Hair et al. (2022), an R^2 value above 0.50 indicates moderate to substantial explanatory power in PLS-SEM research. Therefore, the findings confirm that the selected independent variables significantly contribute to predicting consumers' Purchase Intention and that the proposed model possesses satisfactory predictive capability in the context of AI-driven digital marketing.

Table-1.6 F Square

	f-square
AI Generated Content Quality -> Purchase Intention	0.469
Digital trust -> Purchase Intention	0.636
Parasocial Interaction -> Purchase Intention	0.146
Virtual Influencer Credibility -> Purchase Intention	0.186

The f-square (f^2) values presented in Table 1.6 indicate the effect size of each independent variable on Purchase Intention. According to Hair et al. (2022), f^2 values of 0.02, 0.15, and 0.35 represent small, medium, and large effect sizes, respectively. The results show that Digital Trust (f^2 =0.636) has the strongest effect on Purchase Intention, indicating a substantial contribution to consumers' purchasing decisions. AI Generated Content Quality (f^2 = 0.469) also demonstrates a large effect size, suggesting that high-quality and relevant AI-generated content significantly influences purchase intention. Similarly, Virtual Influencer Credibility (f^2 = 0.186) exhibits a moderate effect on Purchase Intention, highlighting the importance of credibility and trustworthiness in virtual influencer marketing. Parasocial Interaction (f^2 = 0.146) shows a moderate effect size, indicating that emotional connections with virtual influencers contribute to consumers' willingness to

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purchase products and services. Overall, the findings suggest that Digital Trust and AI Generated Content Quality are the most influential factors affecting Purchase Intention, while Virtual Influencer Credibility and Parasocial Interaction also play meaningful roles in shaping consumer behaviour in AI-driven digital marketing environments.

Table-1.7 Reliability and validity

	Cronbach's alpha	**Composite reliability (rho_a)**	**Composite reliability (rho_c)**	**Average variance extracted (AVE)**
AI Generated Content Quality	0.960	0.967	0.969	0.863
Digital trust	0.961	0.964	0.970	0.866
Parasocial Interaction	0.965	0.977	0.973	0.878
Purchase Intention	0.925	0.926	0.944	0.770
Virtual Influencer Credibility	0.963	0.976	0.971	0.869

The reliability and validity results presented in Table 1.7 demonstrate that all constructs exhibit excellent internal consistency and convergent validity. The Cronbach's Alpha values range from 0.925 to 0.965, exceeding the recommended threshold of 0.70 and indicating a high level of reliability among the measurement items. Similarly, the Composite Reliability values (rho_a) range from 0.926 to 0.977, while the Composite Reliability values (rho_c) range from 0.944 to 0.973, confirming strong internal consistency across all constructs. Furthermore, the Average Variance Extracted (AVE) values range from 0.770 to 0.878, which are well above the recommended threshold of 0.50, indicating satisfactory convergent validity. Among the constructs, Parasocial Interaction exhibits the highest AVE value (0.878), followed by Virtual Influencer Credibility (0.869), Digital Trust (0.866), and AI-Generated Content Quality (0.863). These results suggest that the constructs explain a substantial proportion of the variance in their respective indicators. Overall, the findings confirm that the measurement model possesses adequate reliability and validity and is therefore appropriate for subsequent structural model assessment and hypothesis testing.

Table-1.8 Model Fit

	Saturated model	**Estimated model**
SRMR	0.048	0.048
d_ULS	0.737	0.737
d_G	0.698	0.698
Chi-square	371.318	371.318
NFI	0.879	0.879

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The model fit indices presented in Table 1.8 indicate that the proposed structural model demonstrates an acceptable level of fit. The Standardized Root Mean Square Residual (SRMR) value for both the saturated and estimated models is 0.048, which is below the recommended threshold of 0.08, indicating a good model fit and a minimal discrepancy between the observed and predicted correlations. The d_ULS (0.737) and d_G (0.698) values are also within acceptable limits, suggesting that the model adequately represents the observed data. The Chi-square value of 371.318 reflects the discrepancy between the sample covariance matrix and the model-implied covariance matrix. However, in PLS-SEM, greater emphasis is placed on predictive capability and other model fit indices rather than on the Chi-square statistic alone. Furthermore, the Normed Fit Index (NFI) value of 0.879 is close to the recommended benchmark of 0.90, indicating a satisfactory level of model fit. Overall, these results suggest that the proposed model exhibits an acceptable fit to the data and is appropriate for examining the relationships among Virtual Influencer Credibility, AI-Generated Content Quality, Parasocial Interaction, Digital Trust, and Purchase Intention.

DISCUSSION

The findings of the study indicate that Virtual Influencer Credibility, AI-Generated Content Quality, Parasocial Interaction, and Digital Trust significantly influence consumers' Purchase Intention. The results suggest that consumer responses to AI-enabled marketing are shaped by both rational evaluations and emotional experiences. Among the examined variables, Digital Trust emerged as the most influential factor, highlighting that consumers are more likely to engage with AI-driven marketing when digital platforms and communications are perceived as reliable and trustworthy. This finding reinforces Trust Theory and suggests that trust has become increasingly important in interactions involving AI technologies and virtual entities. The significant influence of Virtual Influencer Credibility indicates that consumers evaluate virtual influencers based on credibility attributes such as expertise, authenticity, and trustworthiness. This suggests that persuasive effectiveness depends more on perceived credibility than on whether the influencer is human or AI-generated. The finding supports Source Credibility Theory and reflects the growing acceptance of virtual influencers in digital marketing. The positive effect of AI-Generated Content Quality demonstrates that consumers value content that is relevant, informative, and personalized. The result implies that the effectiveness of AI-generated content depends on its ability to deliver meaningful consumer experiences rather than merely utilizing advanced technology. This finding highlights the importance of content value in influencing consumer decisions. Parasocial Interaction was also found to significantly influence Purchase Intention, indicating that consumers can develop emotional connections with virtual influencers. This extends Parasocial Interaction Theory by suggesting that feelings of attachment and familiarity can emerge even in interactions with AI-generated personalities. Such emotional engagement strengthens consumer involvement and positively affects purchase-related behaviour. Overall, the findings suggest that the success of AI-driven marketing strategies depends not only on technological innovation but also on the ability to build trust, establish credibility, provide valuable content, and create meaningful consumer relationships. These results contribute to a better understanding of how technological and psychological factors jointly influence consumer Purchase Intention in contemporary digital environments.

CONCLUSION

The present study examined the influence of Virtual Influencer Credibility, AI-Generated Content Quality, Parasocial Interaction, and Digital Trust on consumers' Purchase Intention in AI-enabled digital marketing environments. The findings confirm that these factors significantly shape consumer purchase decisions, highlighting the growing importance of artificial intelligence in contemporary marketing practices. The study contributes to the existing literature by providing an integrated framework that combines technological, cognitive, and emotional dimensions of consumer behaviour. The findings enhance understanding of how consumers respond to virtual influencers, AI-generated content, and digital interactions in an increasingly technology-driven marketplace. The results offer important practical implications for marketers and organizations. Businesses seeking to improve consumer engagement and purchase intention should focus on

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strengthening digital trust, ensuring the credibility of virtual influencers, delivering high-quality AI-generated content, and fostering meaningful consumer relationships. These factors can help organizations create more effective and sustainable digital marketing strategies. The study highlights that the effectiveness of AI-enabled marketing extends beyond technological innovation and depends on creating valuable, trustworthy, and engaging consumer experiences. Organizations that successfully align AI-driven marketing initiatives with consumer expectations are likely to achieve stronger customer relationships, enhanced purchase intention, and long-term competitive advantage in the evolving digital marketplace.

Limitations and Future Research Directions

While the present study provides valuable insights into consumer purchase intention in AI-enabled digital marketing environments, several limitations should be acknowledged.

First, the study was limited to consumers in Lucknow, which may restrict the generalizability of the findings to other geographical regions and cultural contexts. Consumer perceptions of virtual influencers and AI-generated content may vary across markets with different levels of technological adoption, digital literacy, and socio-cultural characteristics.

Second, the study adopted a cross-sectional research design, capturing consumer perceptions at a single point in time. Given the rapid evolution of artificial intelligence technologies and digital marketing practices, consumer attitudes and behavioural responses may change over time. Therefore, the study does not capture the dynamic nature of consumer interactions with AI-enabled marketing tools.

Third, the study focused on four key determinants of Purchase Intention. Although these variables significantly contributed to explaining consumer behaviour, other relevant factors such as AI transparency, perceived risk, privacy concerns, ethical considerations, consumer innovativeness, and technology readiness were not included in the proposed framework. The exclusion of these variables may limit a more comprehensive understanding of consumer purchase behaviour in AI-driven environments.

Future research may extend the present study by examining these relationships across different regions, countries, and cultural settings to enhance the external validity and generalizability of the findings. Researchers may also compare the effectiveness of virtual influencers and human influencers across various product categories and industry sectors. Furthermore, future studies could incorporate additional constructs such as AI transparency, perceived authenticity, privacy concerns, and ethical perceptions to develop a more comprehensive understanding of consumer behaviour in AI-driven marketing environments. Finally, longitudinal and experimental research designs may provide deeper insights into how consumer perceptions, attitudes, and behavioural intentions evolve as AI technologies become increasingly integrated into marketing practices and everyday consumer experiences.

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