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AI powered product recommendations: Impact on Brand trust and purchase intentions of Generation Z in online purchase

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Abstract

The study explores the impact of AI-powered product recommendations on brand trust and purchase intentions among Generation Z online shoppers. A structured questionnaire was used to collect primary data from 296 respondents, with variables measured using a 5-point Likert scale. The study employed Partial Least Squares Structural Equation Modeling (PLS-SEM) for analysis. Findings reveal that attitude toward AI and perceived interactivity significantly enhance brand trust, which in turn positively influences purchase intentions. However, AI exposure and perceived anthropomorphism did not have a significant impact on brand trust. The results suggest that while AI-driven recommendations can foster trust and influence purchase behavior, their effectiveness depends on meaningful interactions rather than mere exposure or human-like features. This study provides valuable insights on

commerce platforms and marketers, emphasizing the need to enhance AI interactivity and transparency to build consumer trust and drive purchasing decisions in an AI-driven shopping environment.

Keywords: *Artificial Intelligence, E-commerce, Online shopping, Generation Z*

Introduction

In today's digital world, the development of Artificial Intelligence and its prospect for the marketing field is enormous. McKinsey & Company found that the greatest benefits of AI are expected to emerge primarily within the areas of marketing and sales. (Kumar et al., 2024)**.** Marketing is a field that stands to benefit the most from AI (Davenport et al., 2020; Huang & Rust, 2021). AI is reshaping the consumer and brand relationships. The emergence of AI is especially noticeable in the way it has transformed consumer behaviour (Guerra-Tamez et al., 2024). Branding and AI are converging rapidly, driving notable growth in academic and marketing research (Deryl et al., 2023). As a recent technological

disruptor, AI has significantly transformed marketing strategies on a broad scale. Research on AI-powered branding is expanding swiftly, fuelled by diverse AI applications in brand related activities. (Hermann, 2022; Mariani et al., 2023).

Advancements in technology provide online businesses with new avenues to capture online shoppers' attention, making it essential to adopt the most effective innovations and a customer-centric strategy to remain competitive. (Ramya & Karthikeyan, 2024).

Artificial Intelligence has influenced many industries, with AI-driven recommendations now being vital for enhancing profits in digital services. AI has impacted the ways of humans working, playing, purchasing and expressing oneself (Rita Gonçalves et al., 2025). Recommending good products to consumers is a crucial aspect of customer service. Online product recommendations has considerable impact on e-commerce research and practice (Zhang et al., 2024). The complexity of consumer behaviour and the vast product range on e-commerce have heightened the need for personalised recommendations, leading to the application of AI in product recommendation systems (Valencia-Arias et al., 2024).

The population of Generation Z comprises over 2 billion young individuals. This accounts for nearly one-third of the global population, making it the largest generation worldwide (Mude & Undale, 2023). Generation Z is regarded as the most diverse generation (Kaplan, 2020). Generation Z is the first generation to be raised up in a world of constant digital connectivity, making technology and social media an integral part of their daily lives (Chan & Lee, 2023). Gen Z, a digitally fluent and influential consumer group, is a growing focus of research due to its distinct online shopping behaviours and evolving perception of emerging technologies (Bunea et al., 2024). The youngest generation that is targeted in marketing strategies is Generation Z (Holendova et al., 2024). Businesses must acknowledge the varying degrees of AI exposure, usage and knowledge among Gen Z consumers (Jenneboer et al., 2022). A typical Generation Z consumer is more likely to respect a brand that responds thoughtfully to their feedback or ideas within minutes (Holendova et al., 2024).

Therefore, the present study explores how AI-based product recommendation affects brand trust and further influences its impact on purchase intention of Generation Z to buy in an e-commerce context. The research questions that will be addressed are:

RQ1: How does Artificial Intelligence powered product recommendations impact brand trust of Generation Z consumers in online shopping?

RQ2: How does brand trust influence purchase intentions of Generation Z consumers in online shopping?

Following are the objectives of the study

To study the impact of AI-powered product recommendations on brand trust of Generation Z in e-commerce.

To analyse the influence of brand trust, established through AI recommendations, on purchase intentions of Generation Z in online shopping.

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Review of Literature

Brand trust

Brand trust is the amount of faith that consumers have for a brand. Once the consumers' needs and expectations are satisfied, then the beginning of brand trust is laid. The basis of trust is formed when the consumers feel that the brand will deliver the expected outcome (Puspitarini et al., 2024). The credibility of brands is called the brand trust. (Sun & Moon, 2024). A positive evaluation about the brand is referred to as brand trust (J.-Y. Kim et al., 2024). The subjective feelings and emotions that customers have towards a brand after interacting with it is known as brand trust. Brand trust is built as consumers gain experience about a brand (Ling et al., 2023).

Brand trust is developed overtime and a relationship which could otherwise be commercial becomes complex, intimate and personal (Nogueira et al., 2023).

The relationship between the independent variables – AI exposure, attitude towards AI, perceived anthropomorphism, perceived interactivity and brand trust are studied. In addition, the role of brand trust in influencing purchase intention is probed.

AI exposure and brand trust

AI exposure describes how often individuals engage with AI in their everyday lives. It may occur through many mediums, including AI-enriched devices, applications and services. (Abrardi et al., 2022). AI exposure is particularly fundamental in the e-commerce and online business sector. In the clothing and fashion industry, marketing affiliates, many of them have significant reliance on AI. It has emerged to be popular tool to use as marketing tools. (Yang & Nazir, 2022). By increasing exposure of goods and services, these platforms can raise the legitimacy and brand visibility.

Recent researches has focused on how AI exposure is related to brand trust (Youn & Jin, 2021). AI exposure is positively related with brand trust as it contributes significantly to developing brand trust (Guerra-Tamez et al., 2024).

H1: AI exposure positively impacts brand trust of Generation Z in online shopping.

Attitude towards AI and brand trust

According to studies, brand trust is influenced by attitude that consumers have towards AI (Guerra-Tamez et al., 2024). Attitudes are not inherent and can be modified and acquired through education. Factors such as personal beliefs, confidence in self and expectations of oneself like self-efficacy are all linked to attitude (S.-W. Kim & Lee, 2024). Attitude influences behaviour towards a certain object and influences whether a person has a positive or negative belief, perception or propensity towards it. As a result, if someone has a bad attitude towards, say, a robot, using robot will make them anxious or stressed (Nomura et al., 2006); this will influence the behaviour to be inhibited (Kulikowski et al., 2022).

Studies have shown in viral marketing that customers are highly influenced by the message source credibility and appeal since it frequently conveys the usage of AI is

done and presented in marketing communication affecting consumers' perceptions of AI, and then their level of brand trust (Ameen et al., 2022).

H2: Positive attitude towards AI enhances brand trust of Generation Z in online shopping.

Perceived anthropomorphism and brand trust

The act of giving non-human animals, objects or creatures human-like traits, feelings or attributes is known as anthropomorphism (Munnukka et al., 2022). The degree to which people perceive the generative AI chatbots as having human-like characteristics or traits is known as anthropomorphism (Chakraborty et al., 2024), and it can have a considerable impact on the way they perceive and react to many aspects of their interaction with the system (Klein & Martinez, 2023).

Perceived anthropomorphism increases the perceived inertia, because consumers may resist change more when they give human-like characteristics to the virtual assistant, perceiving it like a familiar human helper that they have accustomed to (Dinh & Park, 2023). Research shows that human traits like social behaviour, personality positively affects the acceptance of users towards voice assistants. Studies indicate that anthropomorphism can be used more broadly to build trust across various artificial intelligence systems. Voice characteristics and interaction patterns are also important in determining user acceptance and trust (Y. M. Kim et al., 2024).

Providing an anthropomorphic interface is the most effective method of influencing social cues. Human-like characteristics, including voice and speech, facial emotions and gestures can be produced with Digital Assistants (Qiu & Benbasat, 2010). Anthropomorphism makes the experience of employing personal intelligent assistant more enjoyable for the users, without sacrificing initial trust (Sharma et al., 2024). E-commerce companies must know how to employ Digital Assistants that can use anthropomorphism to influence how customers see them (Araujo, 2018).

H3: Perceived anthropomorphism positively influences brand trust of Generation Z in online shopping.

Perceived interactivity and brand trust

Perceived active control and reciprocal communication are two ways to describe perceived interaction (H. Wang et al., 2013). It involves the capacity in handling and controlling communications through a channel. Perceived interactivity leads to positive influences on satisfaction, behavioural intentions and engagement (Sharma et al., 2024). Interactivity is multifaceted. It is framed by three dimensions namely two-way communication, perceived control and responsiveness (Kang et al., 2024). The digital assistants that possess attributes of interactivity may impact the intentions in purchasing of customers (Sharma et al., 2024).

Learners' perceptions of the degree of control they have over the interaction process or their perceptions of how their communicative partners' will react to their communicative behaviours in meaningful and captivating interactions constitute perceived interactivity (F. Wang et al., 2024). Perceived interactivity positively influences trust ratings (Katzburg et al., n.d.).

H4: Increased perceived interactivity positively affects brand trust of Generation Z in online shopping.

Brand trust and purchase intention

The likelihood that consumers will be inclined to buy specific products depending on their preferences, product experiences and product attractiveness is known as consumer buying intent (Kotler and Keller 2016). A customer's purchase intention is a key stage before they actually buy anything, it happens when they choose to use a product or service and are prepared to exchange their money for it (Kwakye et al., 2024). Purchase intention is a consumer's anticipated or intended future actions as well as the possibility that their beliefs and actions maybe affected to react. Buying intention is influenced by

brand trust (Akter et al., 2024). Consumer trust is an important asset to succeed in an online shopping platform (Habib et al., 2024).

Consumers' purchase intention towards a brand increases when they trust the brand (Wistedt, 2024). Purchase intention is positively impacted by trust because customers are highly inclined to purchase products from the sources they trust (Ngo et al., 2024).

H5: Higher brand trust positively influences purchase intentions of Generation Z in online shopping.

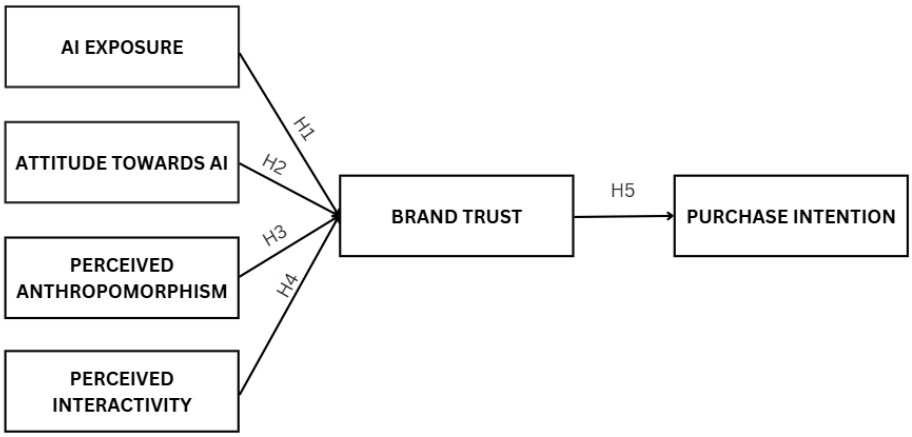

Fig. 1. Proposed model

Methodology

Sampling

The population for this study consists of Generation Z online shoppers who have encountered AI-powered product recommendations while making purchases on e-commerce platforms. A non – probability, purposive sampling method was used to select participants based on specific criteria. Only Generation Z individuals who purchase online were included in the study. This approach ensures that the data collected is relevant to the research objectives. The sample size shall range from 250 - 350 considering the number of questions. The number of samples in this study were 296 This will provide enough data for reliable statistical analysis while allowing for a robust examination of AI's influence on trust and purchase intentions.

Data collection methods

The primary instrument for data collection in this study was a structured questionnaire, designed to measure the influence of AI-powered product recommendations on brand trust and purchase intentions among Generation Z online shoppers. The questionnaire collected responses for 6 variables, out of which 5 variables were assessed using 4 items and 1 variable was assessed with 5 items, totaling 25 items. All items were measured on a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), to capture participant's level of agreement with the statements. To reach the target audience, data was collected through multiple channels, including social media platforms such as Whatsapp, Instagram and Linkedin. A pilot study with 25 respondents was done and tested for

reliability. Once found reliable the questionnaire was widely circulated and gathered 296 responses. In addition to primary data collection, secondary data was gathered through a review of existing literature. This literature review provided a theoretical foundation for the study, supporting the development of hypothesis and contextualizing the research findings.

Tool for analysis

Structural Equation Modelling: PLS-SEM was chosen as it enables the evaluation of reliability and validity, supports complex model evaluation and predictions and aids to the estimation and testing of hypothesized relationship between variables (Zungu et al., 2025). Over the past decades, PLS-SEM has increasingly been utilized in marketing research (Hauff et al., 2024). PLS-SEM was selected over other statistical methods for its ability to effectively manage complex models, especially when dealing with a relatively small sample size (Nuralam et al., 2024). In this study, SEM is used to explore the relationships among AI exposure, attitude towards AI, perceived anthropomorphism, perceived interactivity and brand trust, SEM is ideal for analysing complex interactions and mediating effects, providing insights into purchase intentions.

Analysis and results

Demographic profile of respondents

A survey was conducted gathering a total of 296 responses from a diverse group of participants belonging to Generation Z (1997 to 2010). The gender distribution indicates that 54.4% of the respondents were female and 45.6% of the respondents were male.

In terms of education level, most respondents had completed undergraduate or postgraduate education while a small percentage had completed doctorate.

The occupational distribution showed that the majority were students with 67.6%, followed by employed individuals with 24.3%, self-employed individuals and unemployed individuals. Full results are shown in the table 1.

Table 1. Sample profile (N=296)

		Frequency	Percentage
Gender	Male	135	45.6%
	Female	161	54.4%
Education	Undergraduate	91	30.7%
	Postgraduate	203	68.6%
	Doctorate	2	0.7%
Occupation	Employed	72	24.3%
	Self – employed	15	5.1%
	Unemployed	9	3%
	Student	200	67.6%

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Online engagement and shopping behavior

The survey revealed that most respondents spend 10 to 20 hours online per week (32.8%), followed by those spending less than 10 hours (23.6%), 21 to 30 hours (21.3%), more than 40 hours (11.5%) and 31 to 40 hours (10.8%).

Regarding online shopping frequency, 59.5% of respondents shop online occasionally, 29.4% shop monthly, 9.8% shop weekly and only 1.4% shop daily. Furthermore, 50.3% of respondents reported a high level of familiarity with current technology, rating themselves at level 4 on a 5-point scale.

Measurement model assessment

PLS SEM was used for the analysis using SmartPLS 4.0. The Cronbach's alpha values ranged from 0.722 to 0.888. The Average Variance Extracted (AVE) was analysed to ensure measurement validity. The AVE values range from 0.544 to 0.748. As suggested in existing literature, the threshold for Cronbach's alpha is >0.7 and the minimum acceptable AVE is 0.5 (Habib et al., 2024). Hence, the model is reliable and valid. The reliability and validity results for each construct are detailed in the table 2.

Table 2. Cronbach's Alpha, composite reliability, and AVE values

Construct	Label	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average Variance Extracted (AVE)
AI Exposure	Ex	0.722	0.724	0.827	0.544
Attitude towards AI	Att	0.873	0.877	0.908	0.665
Brand trust	Bt	0.888	0.888	0.922	0.748
Perceived Interactivity	Int	0.813	0.827	0.877	0.641
Perceived anthropomorphism	Ant	0.799	0.808	0.869	0.625
Purchase intention	Pi	0.885	0.887	0.921	0.744

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The measurement model met the reliability and validity criteria, confirming the internal consistency of the constructs.

The Heterotrait-Monotrait (HTMT) ratio matrix aids in the evaluation of discriminant validity in SEM. This Validity is attained when the variables are distinct from one another. The acceptable limit for HTMT value is 0.9 (Ling et al., 2023). The study confirmed that each construct is distinct from others. The values are detailed in table 3.

Table 3. Discriminant validity – Heterotrait-Monotrait ratio matrix

Construct	EX	ATT	BT	INT	ANT	PI
EX						
ATT	0.743					
BT	0.581	0.686				
INT	0.572	0.706	0.664			
ANT	0.592	0.718	0.590	0.696		
PI	0.533	0.691	0.825	0.524	0.577	

Structural model assessment

PLS – SEM was employed to examine the relationships between AI-powered recommendations, brand trust and purchase intention. Firstly, SEM was calculated, followed by bootstrapping using SmartPLS 4.0.

The hypothesis testing results are presented in the table 4. The Structural Model (SmartPLS 4.0) is presented in figure 2.

Table 4. Structural Equation Modeling results

Hypothesis and Description	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV)	P values	Decision

AI exposure -> Brand trust	0.124	0.130	0.069	1.815	0.070	Not accepted
Attitude towards AI -> Brand trust	0.311	0.307	0.094	3.288	0.001	Accepted
Brand trust -> Purchase intention	0.732	0.733	0.033	22.374	0.000	Accepted
Perceived interactivity -> Brand trust	0.271	0.271	0.080	3.399	0.001	Accepted
Perceived anthropomorphism -> Brand trust	0.102	0.106	0.076	1.348	0.178	Not accepted

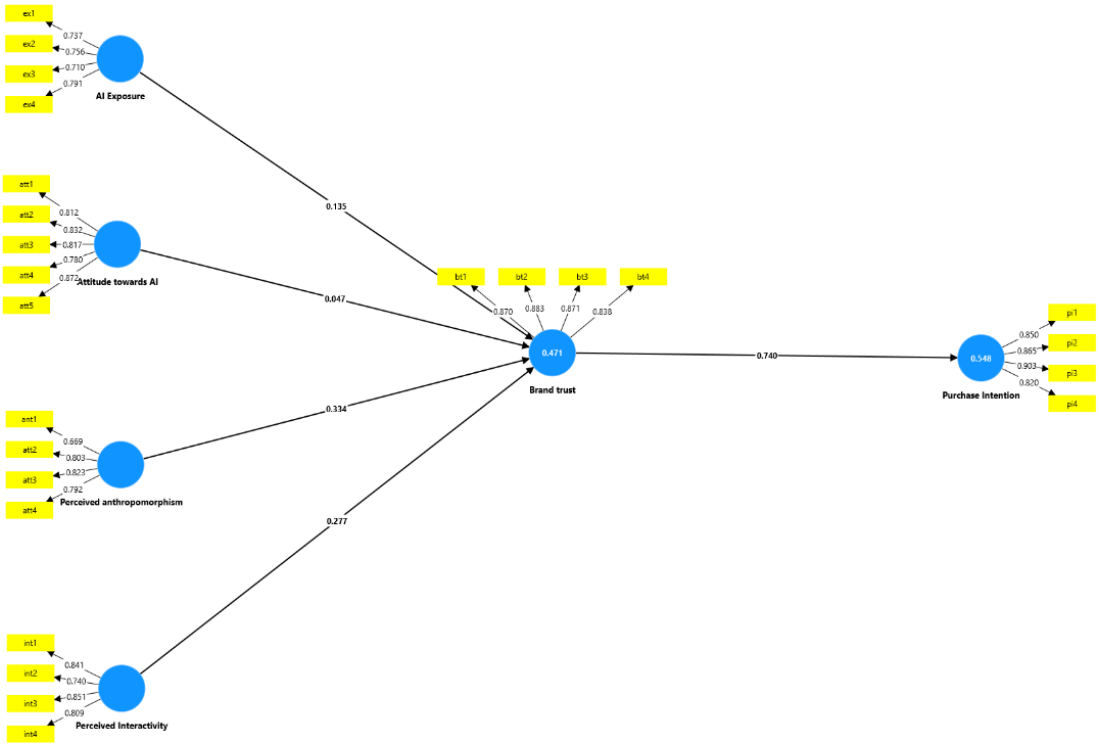

Fig. 2. Structural Equation Modeling results

Model fit assessment

To assess the overall model fit, the Standardized Root Mean Square Residual (SRMR) was analysed. The SRMR value for the estimated model was 0.072, which is below the recommended threshold, indicating an acceptable model fit.

Table 5. Model fitness – Standardized Root Mean Square Residual

	Original sample (O)	Sample mean (M)	95%	99%
Saturated model	0.062	0.044	0.049	0.052
Estimated model	0.072	0.047	0.054	0.057

Discussion

The study aimed to examine the impact of AI-powered product recommendations on brand trust and its subsequent influence on purchase intention among Generation Z online shoppers. The findings confirm that AI-driven recommendations significantly shape brand trust and influence purchase behaviour, though not all hypothesized relationships were supported.

The results indicate that attitude towards AI and perceived interactivity positively influence brand trust, reinforcing the idea that familiarity and engaging interactions with AI-driven recommendations foster confidence in brands as previously identified in literature review (Guerra-Tamez et al., 2024; Sharma et al., 2024). Moreover, brand trust was found to have a strong positive impact on purchase intention, highlighting its crucial role in driving consumer decisions as in literature (Habib et al., 2024). These findings align with existing literature, which suggests that AI's role in branding is becoming increasingly prominent as technology becomes more integrated into customer experiences (Bunea et al., 2024).

However, two hypothesized relationships were not found to be significant: AI exposure's impact on brand trust and perceived anthropomorphism's influence on brand trust.

Although AI exposure was expected to positively impact brand trust as per the literature (Guerra-Tamez et al., 2024), the results suggest that mere exposure to AI-powered product recommendations does not necessarily translate into higher trust levels. One possible explanation is that frequent exposure to AI do not always equate to positive consumer perceptions. While Generation Z is highly familiar with AI-driven systems, constant interactions with AI may not inherently build trust.

Similarly, perceived anthropomorphism – where consumers attribute human-like qualities to AI, was not found significant. While previous research suggests that human-like features can enhance engagement and does not sacrifice initial trust (Sharma et al., 2024), they do not necessarily lead to trust formation. One reason for this could be that Generation Z, them being digital

natives (Bunea et al., 2024) are aware that AI lacks true emotions and consciousness which stops them from trusting the brand. Another possible reason could be that the previous literature was studied with Gen Y population and the current study focused on Gen Z.

Implications

The study enhances the understanding of AI-driven product recommendations, brand trust and purchase intention by focusing on Generation Z consumers in an e-commerce context. The study extends prior research by emphasizing that not all AI-related factors contribute equally to trust formation, highlighting the differential effects of AI exposure, perceived anthropomorphism and interactivity.

For stakeholders such as e-commerce platforms, AI developers and digital marketers, these findings stress the importance of refining AI-powered recommendation systems to enhance consumer trust. While increasing AI exposure alone may not be sufficient, fostering meaningful interactions and ensuring transparency in AI processes can significantly impact consumer trust and purchase intentions.

From a managerial perspective, business must focus on optimizing AI – driven recommendation systems to improve customer engagement and brand loyalty. This shall include enhancing AI interactivity and building consumer confidence. The brands should ensure AI-powered recommendations provide interactive, responsive and personalised experiences that align with consumer preferences. Transparency in AI recommendations, including explainability and data security, can help foster trust. While human-like AI features can enhance engagement, brands should ensure that AI remains functionally reliable rather than solely mimicking human characteristics.

The study sheds light on how Generation Z interacts with AI-powered systems. Given their digital fluency, this generation values technology that provides convenience and reliability.

Conclusion

Despite this study provides key insights on the online purchase behaviour of Generation Z involving AI, it inherently holds the limitation of considering on this demographic group specifically. Hence, future studies can expand the consumer segments to compare the variations in trust and purchase intention across generations.

The study primarily investigates AI-powered product recommendations in an e-commerce setting. While this is a relevant context, AI's impact on brand trust could differ across industries, such as healthcare, finance or education. Further studies can explore these industries, which could provide a more holistic view of AI's influence on consumer trust.

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