



The Credibility and Authenticity of AI-Based Advertising on Purchase Intention through Consumer Trust

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Abstract

This study aims to investigate how content credibility and perceived authenticity influence purchase intention, specifically examining the mediating role of consumer trust in the context of AI-generated digital advertising for the online travel platform Agoda. Utilizing a quantitative explanatory design, data were collected through a stimulus-based survey of 160 purposively sampled social media users in Surabaya, who evaluated a specific AI-based Agoda advertisement prior to responding. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results indicate that while content credibility and perceived authenticity do not directly affect purchase intention, they both significantly enhance consumer trust, which subsequently drives the intention to purchase. Consequently, consumer trust functions as a crucial, fully mediating psychological mechanism connecting AI ad perception to consumer behavior. Practically, these findings imply that businesses leveraging AI-generated advertising must prioritize creating transparent, credible, and authentic content to successfully build the foundational consumer trust required to stimulate actual purchase intentions.

Keywords: *AI-based advertising, content credibility, perceived authenticity, consumer trust, purchase intention.*

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1. INTRODUCTION

The rapid development of artificial intelligence (AI) has transformed digital marketing communication, particularly in the creation of advertising content. AI is now widely used not only for data analysis and targeting but also for generating visual and textual promotional materials. While this technology improves efficiency and creativity in advertising, it also introduces new challenges related to how consumers interpret and evaluate AI-generated content (Huang & Rust, 2020).

Obviously, one key phenomenon in AI-based advertising is increasing consumer skepticism. Although AI-generated advertisements can enhance visual appeal and engagement, consumers often question whether the content accurately reflects real service conditions or merely represents digitally enhanced persuasion. This issue becomes more critical in Online Travel Agent (OTA) services, where consumers must make purchase decisions without direct service experience. As a result, consumers rely heavily on advertising information, platform reputation, and perceived trustworthiness when forming purchase decisions (Gefen et al., 2003).

In fact, Agoda, as a leading OTA platform, increasingly utilizes digital and AI-based advertising to promote its services. In this context, consumer evaluation is influenced not only by message attractiveness but also by perceived credibility and authenticity of advertisements. Content credibility refers to the degree to which advertising information is perceived as accurate, clear, and reliable, while perceived authenticity reflects whether the advertisement appears natural, realistic, and not excessively manipulated (Lee & Eastin, 2020).

However, previous studies have examined the effects of content credibility and perceived authenticity on consumer behavior; however, the findings remain inconsistent regarding their direct influence on purchase intention. Moreover, limited research has specifically examined these relationships in the context of AI-generated advertising within OTA platforms, creating a clear contextual and theoretical gap in the literature (Lou & Yuan, 2019).

Therefore, in the context of online travel services, consumer purchase intention is influenced by increasing exposure to digital and AI-based advertising (Dwivedi et al., 2023). However, despite the growth of AI-driven marketing strategies, consumers may still experience hesitation in making purchase decisions due to uncertainty and trust-related concerns in online environments. This study aims to examine the influence of content credibility and perceived authenticity on purchase intention through consumer trust in the context of AI-based advertising on Agoda. This research is grounded in the Stimulus–Organism–Response (SOR) framework and the Theory of Planned Behavior (TPB), where advertising stimuli influence internal psychological states (trust), which subsequently affect behavioral intention (purchase intention) (Ajzen, 1991; Mehrabian & Russell, 1974). The novelty of this study lies in its focus on AI-generated advertising within OTA platforms and the positioning of consumer trust as a mediating mechanism in explaining consumer purchase intention.

The findings of this study are expected to contribute to digital marketing literature by providing empirical evidence on how AI-based advertising influences consumer decision-making processes. Practically, this research provides insights for digital platforms in designing advertising strategies that not only attract attention but also build credibility, authenticity, and trust to increase purchase intention.

2. LITERATURE REVIEW

2.1 Stimulus Organism Response (SOR) Theory

The Stimulus–Organism–Response framework explains consumer behaviour as a process that begins with external stimuli, continues through internal evaluation, and ends with a behavioural response. In this model, stimuli refer to environmental or marketing cues received by consumers. The organism represents the psychological condition formed after processing those cues, and response refers to the behavioural tendency that follows. In digital marketing, advertising content, online information, and platform communication can become stimuli that influence how consumers evaluate a brand before forming behavioural intention.

This study also used the Theory of Planned Behavior to support the explanation of purchase intention. TPB argues that intention is shaped by consumers' beliefs and evaluations before they decide to perform a behaviour. In online service contexts, consumers do not form intention simply because they are exposed to promotional content. They first assess whether the information is convincing, whether the service seems reliable, and whether the brand can be trusted. Therefore, purchase intention toward Agoda is understood as the result of consumers' evaluation of AI-based advertising and the trust developed from that evaluation.

Clearly, the combination of SOR and TPB is relevant for this study because AI-based advertising requires consumers to process both informational and visual cues. Content credibility represents the informational quality of the advertisement, while perceived authenticity represents the naturalness and realism of the advertising presentation. These two components are identified as triggers. Trust in consumers acts as the internal mental reaction, whereas the intention to buy shows the resultant behavior. This framework explains why consumers may appreciate an AI-based advertisement but still need trust before deciding to use the advertised service.

In addition, this theoretical perspective is particularly relevant in AI-based advertising because consumers may experience uncertainty when evaluating content generated or enhanced by artificial intelligence. AI-generated advertising can present persuasive visuals, but consumers may question whether the content is realistic and whether the information can be trusted. Therefore, consumer trust becomes a central organismic state that determines whether positive perceptions of advertising credibility and authenticity can be transformed into purchase intention. Without trust, consumers may still appreciate the advertisement visually but remain reluctant to make a transaction.

2.2 Purchase Intention (Y)

Purchase intention pertains to the inclination of consumers to think about, prepare for, or express a desire to use a product or service after assessing the information that is accessible to them. In consumer behaviour, intention is not only related to the desire to make a transaction, but also reflects consumers' assessment of benefits, perceived risks, trust, and the relevance of the offer to their needs (Wang et al., 2025). In the context of AI-based advertising, purchase intention is formed after consumers interpret the advertising message and evaluate whether the content appears credible, authentic, and capable of increasing confidence toward the promoted service.

In Online Travel Agent services, purchase intention becomes more complex because consumers cannot directly experience the service before making a booking. They usually depend on digital information, platform reputation, online reviews, advertising messages, and perceived security before deciding to use a travel platform. Therefore, purchase intention toward Agoda in this study is understood as the consumer's willingness to explore, try, recommend, or make a booking after being exposed to AI-based advertising. This variable is important because it represents the behavioural response that may arise after consumers evaluate content credibility, perceived authenticity, and consumer trust.

Several indicators used to measure purchase intention in this study include (Ferdinand, 2014):

- a) Transactional interest, referring to consumers' intention to make a booking or transaction through Agoda.
- b) Willingness to try, referring to consumers' interest in trying Agoda's service after watching the AI-based advertisement.
- c) Referential interest, referring to consumers' willingness to recommend Agoda to others.
- d) Exploratory interest, referring to consumers' intention to seek more information about Agoda before making a booking.

2.3 Content Credibility (X1)

Content credibility refers to how much consumers view advertising details as trustworthy, precise, and reliable. In digital marketing communication, credibility is important because consumers frequently rely on online information before evaluating a brand or making a decision. (Cheung et al. 2008) explain that information credibility is related to whether online information is considered trustworthy, useful, and relevant by users. In AI-based advertising, this issue becomes more important because consumers may question whether the information generated or presented through AI truly reflects the actual service being offered.

In Agoda's AI-based advertising, content credibility refers to consumers' evaluation of whether the advertisement provides information that is clear, accurate, complete, and consistent. Although AI can create visually appealing promotional content, the advertisement still needs to communicate reliable information to reduce consumer uncertainty. If consumers perceive the message as credible, they are more likely to feel confident in the brand and develop trust toward the service provider. Previous studies also indicate that credible digital content can strengthen consumer trust and support positive consumer responses toward advertised products or services (Alalwan, 2022; Lou & Yuan, 2019).

The indicators used to measure content credibility in this study include (Alalwan, 2022):

- a) Information accuracy, referring to whether the advertisement provides factual and non-misleading information.
- b) Message clarity, referring to how easily consumers understand the message delivered in the advertisement.
- c) Information completeness, referring to whether the advertisement provides enough information for consumer evaluation.
- d) Information consistency, referring to whether the message is consistent and does not conflict with other information.

2.4 Perceived Authenticity (X2)

Perceived authenticity refers to consumers' judgement that an advertising message appears genuine, natural, realistic, and not overly manipulated. Morhart et al. (2015) clarify that brand authenticity connects with how consumers view a brand as being dependable, believable, and loyal to its own identity. Additionally, Napoli et al. (2014) mention that authenticity shows how much customers see a brand as genuine and linked to true values. In online advertising, authenticity grows in significance as consumers often come across edited, persuasive, and profit-driven content.

In AI-based advertising, perceived authenticity becomes a critical factor because AI-generated visuals may look highly polished, idealised, or too perfect. Although such visual quality can attract attention, it may also lead to scepticism if consumers feel that the advertisement is not close to real experience. In this study, perceived authenticity refers to whether Agoda's AI-based advertisement is perceived as natural, reasonable, realistic, and emotionally relevant to consumers' everyday travel-related experiences. Previous research shows that authentic brand communication can strengthen trust and support positive behavioural responses (Lee & Eastin, 2020).

The indicators used to measure perceived authenticity in this study include (Wu & Zhou, 2024):

- a) Natural impression, referring to whether the advertisement appears natural and not artificially exaggerated.
- b) Reasonable presentation, referring to whether the message presentation feels appropriate and not excessive.
- c) Reality alignment, referring to whether the content is perceived as close to real-life conditions.
- d) Emotional closeness, referring to whether the advertisement feels relevant to consumers' daily experience.

2.5 Consumer Trust (M)

Consumer trust means trust a brand, platform, or service provider is dependable, truthful, and able to provide the value that was promised. Morgan and Hunt (1994) describe trust as the belief in the dependability and honesty of a partner in an exchange. In situations involving online services, trust is vital since customers encounter uncertainty and are unable to verify the quality of service before completing a purchase. (Gefen et al. 2003) further clarify that trust plays a significant role in online shopping as it diminishes perceived risks and motivates consumers to participate in online transactions.

In the context of Agoda's AI-based advertising, consumer trust represents consumers' confidence in the information, service quality, and platform reliability after viewing the advertisement. Trust is placed as a mediating variable because credible and authentic advertising may not be sufficient to directly create purchase intention if consumers have not yet developed confidence in the brand. In other words, trust becomes the psychological bridge that connects advertising perception with purchase intention. Previous studies also suggest that trust can mediate the relationship between advertising perception and purchase intention in digital and AI-based marketing contexts (Jain et al., 2025).

The indicators used to measure consumer trust in this study include (Alalwan, 2022):

- a) Confidence in information, referring to consumers' belief in the information presented in the advertisement.
- b) Sense of security, referring to consumers' feeling of safety and reduced doubt toward the advertised service.

- c) Content reliability, referring to consumers' perception that the content provides dependable information.
- d) Trust in service, referring to consumers' confidence in the quality and reliability of Agoda's service.

2.6 Hypothesis

Content credibility plays an important role in developing consumer trust because consumers tend to rely on advertising information that is perceived as accurate, clear, complete, and reliable before making purchase decisions. In the Stimulus–Organism–Response (SOR) framework, content credibility functions as an external stimulus that shapes consumers' internal psychological responses, particularly trust. In digital marketing environments, credible information reduces uncertainty and increases consumers' confidence toward the advertised product or service. Previous studies consistently reported that content credibility positively influences consumer trust in digital advertising and online service contexts (Huang & Rust, 2020). Based on the theoretical explanation and previous empirical findings, the following hypothesis is proposed:

H1: Content credibility has a significant effect on consumer trust.

Perceived authenticity reflects consumers' perception that advertising content is genuine, natural, realistic, and consistent with actual conditions. In AI-based advertising, authenticity becomes increasingly important because consumers may question whether AI-generated content accurately represents the advertised service. According to the SOR framework, perceived authenticity acts as an external stimulus that encourages the development of trust by reducing consumers' skepticism toward digital advertising. Previous studies have shown that authentic advertising enhances consumer trust by strengthening emotional connection and improving perceived honesty of marketing communication (Giovani & Purwanto, 2022). Based on the theoretical explanation and previous empirical findings, the following hypothesis is proposed:

H2: Perceived authenticity has a significant effect on consumer trust.

Consumer trust is recognized as one of the most important determinants of purchase intention in online environments because it reduces perceived risk and uncertainty during decision-making. According to the Theory of Planned Behavior (TPB), consumers develop behavioral intention after evaluating their beliefs and confidence toward a product or service. In online travel services, where consumers cannot directly evaluate service quality before purchasing, trust becomes an essential factor influencing purchase intention. Previous studies consistently demonstrated that higher consumer trust significantly increases purchase intention in digital platforms and electronic commerce (Febriana & Purwanto, 2023). Based on the theoretical explanation and previous empirical findings, the following hypothesis is proposed:

H3: Consumer trust has a significant effect on purchase intention.

Content credibility is expected to positively influence purchase intention because consumers tend to make purchasing decisions based on advertising information they perceive as accurate, reliable, and trustworthy. In digital marketing, credible information helps consumers evaluate products or services more confidently by reducing uncertainty during the decision-making process. However, previous studies have reported inconsistent findings regarding this relationship, suggesting that content credibility may not always directly encourage purchase intention, particularly in online environments where trust plays a crucial role. Nevertheless, several studies have reported that credible advertising content contributes to stronger purchase intention by improving consumers' confidence in the advertised service (Firmansyah & Purwanto, 2022). Based on the theoretical explanation and previous empirical findings, the following hypothesis is proposed:

H4: Content credibility can influence purchase intention.

Perceived authenticity is considered an important factor influencing purchase intention because consumers are generally more willing to purchase products or services promoted through advertising that appears genuine, realistic, and consistent with actual conditions (Kotler et al., 2016). Authentic advertising helps reduce skepticism and creates a more favorable evaluation of the promoted brand or service. However, previous studies suggest that the influence of authenticity on purchase intention may vary depending on consumers' trust and perceptions toward digital content. Several empirical studies have shown that authentic brand communication positively affects consumer purchase intention, either directly or indirectly through psychological factors such as trust (Giovani & Purwanto, 2022). Based on the theoretical explanation and previous empirical

findings, the following hypothesis is proposed:

H5: Perceived authenticity has a significant effect on purchase intention.

Within the Stimulus–Organism–Response (SOR) framework, content credibility functions as a stimulus that shapes consumers' trust as an internal psychological state before generating a behavioral response in the form of purchase intention. Although credible information may increase consumers' confidence in the advertised service, its influence on purchase intention is expected to be stronger when consumers first develop trust toward the platform. Previous studies have emphasized that consumer trust plays a mediating role in transforming positive evaluations of digital marketing content into purchase intention (Morgan & Hunt, 1994). Based on the theoretical explanation and previous empirical findings, the following hypothesis is proposed:

H6: Consumer trust mediates the relationship between content credibility and purchase intention.

Perceived authenticity is expected to strengthen purchase intention indirectly through consumer trust. When consumers perceive AI-based advertising as natural, realistic, and emotionally relevant, they are more likely to develop trust toward the advertised platform. This trust subsequently encourages stronger purchase intention. According to the SOR framework, authenticity serves as an external stimulus, consumer trust represents the organism, and purchase intention reflects the behavioral response. Previous studies also indicate that consumer trust is an important mechanism linking authentic digital communication with consumers' behavioral intention (Pal et al., 2022). Based on the theoretical explanation and previous empirical findings, the following hypothesis is proposed:

H7: Consumer trust mediates the relationship between perceived authenticity and purchase intention.

Concept Framework

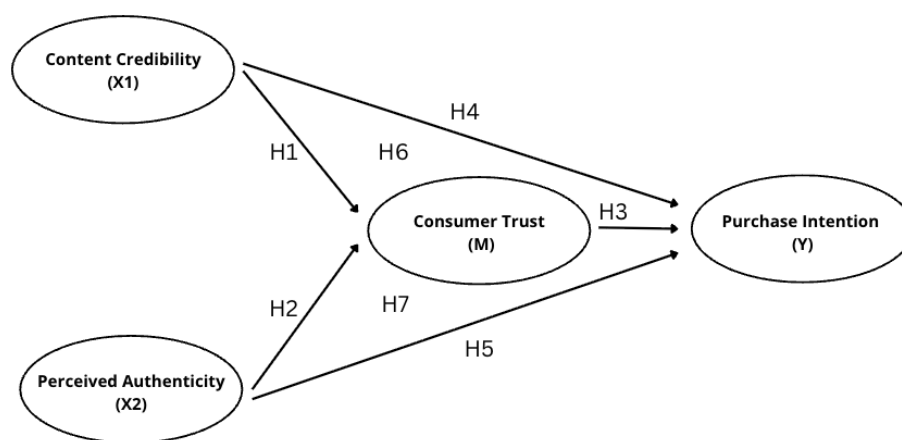


Figure 1. Research Conceptual Framework

3. RESEARCH METHOD

This study employed an illustrative quantitative plan to dissect the causal connections among content credibility, perceived authenticity, consumer trust, and purchase intention. The inquiry was situated within the setting of Agoda's AI-based advertising. To create a consistent evaluation context, this study used a stimulus-based survey approach. Each respondent was first directed to observe the same AI-based Agoda advertisement before completing the questionnaire, so that the responses reflected perceptions of the same advertising material.

In addition, the population in this study consisted of social media users domiciled in Surabaya. The respondents were selected using purposive sampling because the study required participants with specific characteristics relevant to the research context. The criteria included being at least 18 years old, living in Surabaya, actively using social media, and having viewed the AI-based advertisement presented in the questionnaire. The final sample consisted of 160 valid respondents. This number

was determined by referring to the indicator-based sample size approach, in which 16 indicators were multiplied by 10.

Moreover, the study utilized the primary data collected through an online questionnaire. All of the constructs were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The measurement items were adapted from previous studies and contextualized to the context of AI-based advertising. The Content Credibility was measured using four indicators, namely information accuracy, message clarity, information completeness, and information consistency, adapted from Alalwan (2022). The Perceived Authenticity was measured using four indicators, namely natural impression, reasonable presentation, reality alignment, and emotional closeness, adapted from Wu and Zhou (2024). The Consumer Trust was measured using four indicators, namely confidence in information, sense of security, content reliability, and trust in service adapted from Alalwan (2022). The Purchase Intention was measured using four indicators, namely transactional interest, willingness to try, referential interest, and exploratory interest, adapted from Ferdinand (2014).

Furthermore, the data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM). The assessment process was divided into two stages. The primary stage inspected the estimation model to evaluate the quality of the markers and develop the model (Black & Babin, 2019). The moment stage inspected the basic model to test the relationship among factors. The theory testing was conducted through the bootstrapping method, and a relationship was considered noteworthy when the p-value was lower than 0.05 (Hair et al., 2019).

4. RESULTS AND DISCUSSION

4.1 RESULTS

4.1.1. Respondent Description

The respondents in this study were active social media users in Surabaya who had watched the AI-based Agoda advertisement provided in the questionnaire. A total of 160 valid responses were collected from respondents who met the research criteria. The respondent characteristics were classified based on gender, age, daily social media usage, and occupation.

Table 1 | Respondent Description

Characteristics	Options	Frequency	Percentage
Gender	Male	68	42.5%
	Female	92	57.5%
Total		160	100.0%
Age	18–30 years	95	59.4%
	31–40 years	38	23.8%
	41–50 years	17	10.6%
	> 50 years	10	6.2%
Total		160	100.0%
Daily Social Media Usage	< 30 minutes	12	7.5%
	30–60 minutes	28	17.5%
	1–2 hours	46	28.8%
	> 2 hours	74	46.2%
Total		160	100.0%
Occupation	Student	60	37.5%
	Private Employee	52	32.5%
	Civil Servant / State-Owned Enterprise Employee	18	11.3%
	Entrepreneur	20	12.5%
	Others	10	6.2%
Total		160	100.0%

Source: Data Processed (2026)

4.1.2. Measurement Model

The estimates were examined to ensure that the indicators used in this study appropriately represented each latent variable. This evaluation focused on convergent validity, reliability, and discriminant validity. Convergent validity was assessed using the Average Variance Extracted (AVE) value. In PLS-SEM, an AVE value above 0.50 indicated that the construct adequately explained the proportion of variance in its indicators.

Table 2 | Average Variance Extracted (AVE)

Variable	AVE	Cut of Value	Remarks
Content Credibility	0.647	0.50	Valid
Consumer Trust	0.717	0.50	Valid
Perceived Authenticity	0.687	0.50	Valid
Purchase Intention	0.715	0.50	Valid

Source: Data Processed (2026)

Table 2 shows that all AVE values are above 0.50. Content Credibility obtained an AVE of 0.647, Consumer Trust obtained 0.717, Perceived Authenticity obtained 0.687, and Purchase Intention obtained 0.715. These results indicate that the indicators used in each construct have sufficient convergent validity and can be retained for the next stage of analysis.

The Construct reliability was assessed using Cronbach's Alpha, rho_A, and Composite Reliability. These values were utilized to assess whether the markers reliably measured the same construct. An unwavering quality value higher than 0.70 showed satisfactory internal consistency.

Table 3 | Construct Reliability

Construct	Cronbach's Alpha	rho_A	Composite Reliability	Cut of Value	Remarks
Content Credibility	0.819	0.825	0.880	0.70	Reliable
Consumer Trust	0.869	0.871	0.911	0.70	Reliable
Perceived Authenticity	0.848	0.849	0.898	0.70	Reliable
Purchase Intention	0.868	0.875	0.910	0.70	Reliable

Source: Data Processed (2026)

The reliability result demonstrated that all builds achieved values over the suggested limit of 0.70. This implies that the pointers utilized to degree Content Credibility, Consumer Trust, Perceived Authenticity, and Purchase Intention are inside steady and dependable for encourage basic demonstrate testing.

The discriminant validity was inspected utilizing the Fornell-Larcker Measure. This model assessed whether a construct was observationally distinct from other constructs by comparing the square root of AVE with the relationships between latent factors.

Table 4 | Discriminant Validity

	Content Credibility	Consumer Trust	Perceived Authenticity	Purchase Intention
Content Credibility	0.804			
Consumer Trust	0.728	0.847		
Perceived Authenticity	0.835	0.764	0.829	
Purchase Intention	0.623	0.675	0.623	0.846

Source: Data Processed (2026)

The Fornell-Larcker results indicate that Consumer Trust and Purchase Intention meet the required criterion. However, Content Credibility and Perceived Authenticity showed a close empirical relationship because their correlation value was higher than the square root of AVE for both constructs. This condition suggests that respondents perceived credibility and authenticity as closely related aspects of AI-based advertising. Even so, both constructs were retained because they represented different conceptual meanings. The Content Credibility focused on information quality, while the Perceived Authenticity focused on naturalness, realism, and emotional relevance.

4.1.3. Structural Model

After the estimation was assessed, the basic model was surveyed to look at the explanatory capacity of the investigate demonstrate and the noteworthiness of the relationships among constructs. R-square was utilized to decide the extent of fluctuation explained within the endogenous factors. Q-square was at that point utilized to assess the prescient pertinence of the demonstrate, whereas the way coefficient and p-value were utilized to decide whether each theory was backed..

Table 5 | R-Square

Variable	R-Square
Consumer Trust	0.610
Purchase Intention	0.495

Source: Data Processed (2026)

Table 5 shows that consumer trust had an R-square esteem of 0.610. This implies that content credibility and perceived authenticity explain 61.0% of the fluctuation in consumer trust. Purchase intention had an R-square value of 0.495, showing that content credibility, perceived authenticity, and consumer trust explained 49.5% of the fluctuation in purchase intention. These comes about appear that the model had adequate explanatory capacity. Taking after the Q-square equation:

$$Q^2 = 1 - [(1 - R^2_1) \times (1 - R^2_2)]$$

$$Q^2 = 1 - [(1 - 0.610) \times (1 - 0.495)]$$

$$Q^2 = 1 - [0.390 \times 0.505]$$

$$Q^2 = 1 - 0.197$$

$$Q^2 = 0.803$$

A Q-square value of 0.803 indicated good model performance. This result implies that the proposed model is capable of explaining the majority of the observed data. The next step was theory testing using the bootstrapping method. A theory was considered accepted if the p-value is below 0.05.

Table 6 | Direct Effect Hypothesis Testing

Relationship	Path Coefficient	T Statistics	P Values	Remarks
Content Credibility → Consumer Trust	0.297	3.485	0.001	Accepted
Perceived Authenticity → Consumer Trust	0.516	6.096	0.000	Accepted
Consumer Trust → Purchase Intention	0.432	3.157	0.002	Accepted
Content Credibility → Purchase Intention	0.211	1.766	0.078	Rejected
Perceived Authenticity → Purchase Intention	0.116	1.048	0.295	Rejected

Source: Data Processed Using SmartPLS 3, 2026

The direct effect results indicated that Content Credibility had a significant effect on Consumer Trust, with a path coefficient of 0.297 and a p-value of 0.001. The Perceived Authenticity also had a significant effect on Consumer Trust, with a path coefficient of 0.516 and a p-value of 0.000. In addition, the Consumer Trust significantly affected Purchase Intention, with a path coefficient of 0.432 and a p-value of 0.002. Therefore, H1, H2, and H3 were supported.

On the other hand, Content Credibility did not significantly affect Purchase Intention because the p-value was 0.078. Perceived Authenticity also did not significantly affect Purchase Intention because the p-value was 0.295. Thus, H4 and H5 were not supported. These results suggest that credibility and authenticity affect purchase intention more effectively through Consumer Trust rather than through direct effects.

Table 7 | Indirect Effect Hypothesis Testing

Relationship	Path Coefficient	T Statistics	P Values	Remarks
Content Credibility → Consumer Trust → Purchase Intention	0.128	2.134	0.033	Accepted
Perceived Authenticity → Consumer Trust → Purchase Intention	0.223	2.873	0.004	Accepted

Source: Data Processed Using SmartPLS 3, 2026

Overall, the analysis of indirect effects indicates that consumer trust mediates the relationship between content credibility and purchase intention, with a coefficient of 0.128 and a p-value of 0.033. Consumer trust also mediated the relationship between perceived authenticity and purchase intention, with a coefficient of 0.223 and a p-value of 0.004. These findings supported hypotheses H6 and H7, demonstrating that consumer trust serves as a crucial link between consumers' evaluations of AI-based promotions and their decisions to use Agoda.

4.2 DISCUSSION

4.2.1. Content Credibility → Consumer Trust (H1)

The results showed that content credibility had a significant effect on consumer trust. This indicates that when consumers perceive AI-based advertising on Agoda as accurate, clear, and reliable, their level of trust increases. From the Stimulus–Organism–Response (SOR) framework, content credibility acts as an external stimulus that shapes consumers' internal psychological state, particularly trust. This means consumers evaluate information quality before forming trust. This finding is consistent with previous studies showing that credible information strengthens consumer trust in digital advertising environments (Alalwan, 2022). Similar findings were also reported by Febriana and Purwanto (2023), who found that consumers tend to develop stronger trust when they perceive promotional information as reliable and convincing before making purchase decisions. Consumers tend to rely on message accuracy to reduce uncertainty in online environments. This effect occurs because consumers on online travel platforms depend heavily on advertising information when they cannot directly experience the service. This implies that improving content credibility is essential for strengthening consumer trust in AI-based advertising strategies. This finding is also supported by Rahma and Hariyana (2023), who emphasized that effective digital marketing strategies supported by relevant and engaging digital content can strengthen brand exposure and encourage stronger relationships between companies and consumers. Therefore, delivering credible information through AI-based advertising is important for creating positive consumer perceptions in digital environments.

4.2.2. Perceived Authenticity → Consumer Trust (H2)

The results indicated that perceived authenticity had a significant effect on consumer trust. This suggests that consumers are more likely to trust Agoda when AI-based advertisements appear natural, realistic, and emotionally relevant. Within the SOR framework, perceived authenticity functions as a stimulus that influences internal trust formation. Authentic advertising reduces skepticism toward digital content and increases emotional acceptance. Previous research supports this finding, showing that authenticity strengthens consumer trust by enhancing emotional connection and reducing perceived manipulation in digital advertising (Lee & Eastin, 2020). This finding is also supported by Giovani and Purwanto (2022), who reported that digital marketing activities presenting relevant and convincing brand communication can strengthen consumer trust and improve consumers' positive evaluations toward a brand. This happens because AI-generated advertisements may appear overly polished, so authenticity becomes a key factor in building trust. This implies that marketers should ensure AI-generated content remains realistic and not excessively artificial.

4.2.3. Consumer Trust → Purchase Intention (H3)

The results showed that consumer trust had a significant effect on purchase intention. This indicates that higher levels

of trust increase consumers' willingness to use Agoda. Based on the Theory of Planned Behavior (TPB), behavioral intention is formed through individual beliefs and evaluations before making decisions. Previous studies by Santo & Marques (2022) confirm that trust is a strong predictor of purchase intention in online service contexts. Similar evidence was reported by Febriana and Purwanto (2023), who demonstrated that consumer trust significantly increases purchase decisions by reducing uncertainty toward promotional messages. This is because trust reduces perceived risk and uncertainty in online transactions. This implies that trust is the key mechanism in converting advertising perception into purchase intention.

4.2.4. Content Credibility → Purchase Intention (H4)

In addition, the results showed that content credibility did not have a significant direct effect on purchase intention. This indicates that although consumers perceive advertising content as credible, it is not sufficient to directly influence their purchase decisions. In digital environments, consumers require an additional psychological mechanism, such as trust, before forming purchase intention. This finding is also supported by Firmansyah and Purwanto (2022), who argued that positive information received through digital media does not always directly encourage purchase intention without consumers first developing confidence toward the brand. This occurs because consumers in online travel services face high uncertainty and risk in making purchase decisions. This implies that content credibility should be strengthened to build trust, which ultimately drives purchase intention.

4.2.5. Perceived Authenticity → Purchase Intention (H5)

The results indicated that perceived authenticity did not have a significant direct effect on purchase intention. This suggests that realistic and natural advertising alone is not sufficient to directly influence consumer purchase decisions. Instead, consumers require trust as a mediating psychological factor before forming purchase intention. Previous studies also indicate that the effect of authenticity on behavioral intention is often indirect through trust in digital marketing contexts. Similarly, Giovani and Purwanto (2022) found that attractive digital communication alone does not necessarily encourage consumers to make purchase decisions unless it is accompanied by positive perceptions and trust toward the brand. This occurs because AI-based advertisements may be perceived as visually appealing but still require validation through trust. This implies that authenticity should be designed to enhance trust rather than directly trigger purchase intention.

4.2.6. Mediation: Content Credibility → Trust → Purchase Intention (H6)

In addition, the results showed that consumer trust mediated the relationship between content credibility and purchase intention. This indicates that content credibility influences purchase intention indirectly through trust. In the Stimulus–Organism–Response (SOR) framework, content credibility acts as a stimulus, trust as the organism, and purchase intention as the response. This result is consistent with Sari, et al., (2025), who demonstrated that consumer trust plays a mediating role in transforming positive perceptions of digital marketing into stronger purchase intention. This finding confirms that consumers do not directly translate credible information into purchase intention without first developing trust. Previous studies support this mediation effect in digital advertising contexts. This implies that building credible advertising content is effective only when it successfully generates consumer trust.

4.2.7. Mediation: Perceived Authenticity → Trust → Purchase Intention (H7)

The results showed that consumer trust mediated the relationship between perceived authenticity and purchase intention. This indicates that perceived authenticity influences purchase intention indirectly through trust. Within the SOR framework, perceived authenticity acts as a stimulus that influences trust formation, which then drives purchase intention as a behavioral response. This confirms that consumers require trust before translating perceived authenticity into purchase intention. Previous studies also show that authenticity effects on behavioral intention are primarily indirect through trust. Likewise, Jain et al. (2025) emphasized that consumer trust is an important psychological mechanism through which perceptions of AI-based communication can be translated into behavioral intention. This implies that perceived authenticity should be optimized to strengthen trust, which ultimately leads to purchase intention.

5. CONCLUSION

This study demonstrated that content credibility and perceived authenticity were important factors in developing consumer trust toward Agoda's AI-based advertising in Surabaya. The results indicated that both variables significantly strengthened consumer trust, while consumer trust significantly increased purchase intention. However, content credibility and perceived authenticity did not directly influence purchase intention. This means that consumers do not immediately intend to use Agoda only because the advertisement appears informative, credible, natural, or realistic. Instead, these advertising perceptions must first create confidence in the platform before purchase intention can emerge. The mediation results further confirm that consumer trust acts as a significant link between content credibility and purchase intention, as well as between perceived authenticity and purchase intention. Therefore, AI-based advertising should not only focus on attractive visual presentation, but also deliver reliable, clear, realistic, and confidence-building messages that can support consumers' intention to use digital travel services.

6. LIMITATION AND IMPLICATION

This study has several limitations. First, the respondents were limited to active social media users in Surabaya who evaluated one AI-based advertisement from Agoda. Therefore, the findings may not fully describe consumer responses in other regions with different digital behaviour, travel habits, and levels of familiarity with AI-generated advertising. Second, this study used a single advertising stimulus, so consumer perceptions may differ when exposed to other types of AI-generated content, advertising formats, platforms, or brands. Third, the research model focused only on content credibility, perceived authenticity, and consumer trust in explaining purchase intention. Other variables, such as perceived risk, AI transparency, brand image, perceived usefulness, customer experience, and price perception, were not included in this study.

Nevertheless, the findings of this study provide theoretical and practical implications. Theoretically, this study supports the Stimulus–Organism–Response framework by showing that advertising-related perceptions can influence behavioural intention through consumer trust as an internal psychological mechanism. The findings also support the Theory of Planned Behavior because purchase intention is formed through consumers' beliefs and evaluations before making a decision. Practically, Agoda and other digital service platforms should use AI-based advertising not only to create visually attractive content, but also to strengthen consumer confidence. AI-generated advertisements should present accurate information, avoid excessive visual idealisation, and remain consistent with the actual service experience. Therefore, future research is encouraged to compare AI-based and conventional advertising, examine other digital service industries, and include moderating variables such as AI literacy, consumer scepticism, prior platform experience, or perceived risk.

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Conflict of Interest Statement: The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

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